



消費者委員會
CONSUMER COUNCIL



2023-24
CONSUMER COUNCIL ANNUAL REPORT
消費者委員會年報



精明消費 燃亮經濟
Smart Consumption • Fuelling the Economy



The Council commemorated its golden jubilee milestone with a series of celebratory events, which kicked off with the launch of its official Instagram page on 2 January 2024. For its birthday month, the April issue (#570) of CHOICE was a special edition featuring the first-ever test on beer as the cover story.

消委會以一連串精彩活動慶祝金禧里程碑，以2024年1月2日推出Instagram官方帳號打響頭炮。踏入生日月，4月號的第570期《選擇》月刊更設計成特別紀念版，並以創刊以來首個啤酒測試作為封面故事。

50th Anniversary Golden Jubilee Cocktail Reception

Over 880 guests came together to honour the Council's half-century mark at the cocktail reception held at the Hong Kong Convention and Exhibition Centre. Officiated by the Chief Executive of the HKSAR, Mr John Lee, the ceremony was graced by many key officials of the HKSAR Government, Executive Council and Legislative Council members, industry leaders, important partners in consumer protection, as well as current and former Council Members.

A heartwarming video recounting the Council's achievements in safeguarding consumer interests in the past years was premiered, while festivities were brought to a climax with a creative ceremony where guests inserted emoji-emblazoned coins into a uniquely designed "Golden Jubilee Fortune Pig". The news of eCHOICE going free from 2 January 2025 was announced during the ceremony and was met with overwhelming support.

50周年金禧誌慶酒會

消委會50周年金禧誌慶酒會假香港會議展覽中心舉行，逾880位來賓聚首一堂，一同慶賀本會成立半世紀和送上祝福。誌慶酒會由行政長官李家超先生主禮，多位特區政府主要官員、行政會議成員、立法會議員、業界領袖、消保組織合作夥伴，以及現屆和歷屆消委會委員均蒞臨出席，令活動熠熠生輝。

席上除了首播一段溫馨動人的短片，回顧消委會50年來努力為市民守護消費權益的成果，更進行了別開生面的慶祝儀式，由各嘉賓將印上表情符號的大金幣，逐一放入設計獨特的金禧聚財幸運豬內，將現場氣氛推上高峰。典禮上更宣布了網上版《選擇》月刊將於2025年1月2日起全面開放、免費供市民閱覽的消息，獲得熱烈的迴響與支持。



Hong Kong Consumer Rights Week (HKCRW)

The Council organised the first-ever HKCRW with 3 highlight events to jointly celebrate its 50th anniversary and the annual World Consumer Rights Day (15 March), engaging over 20 NGO partners in total.

消費者權益周

為慶祝消委會成立 50 周年及響應每年 3 月 15 日的「國際消費者權益日」，本會舉辦首屆「消費者權益周」，當中包括 3 項焦點活動，獲超過 20 個支持機構鼎力支持

Consumer Rights Carnival

The 2-day family-friendly Carnival took place on 16 and 17 March at The Wai shopping mall. Featuring 5 fun interactive booth games designed to educate the public on the 8 Consumer Rights, the Carnival attracted over 4,100 participants.

消費權益嘉年華

一連兩天的親子嘉年華於 3 月 16 及 17 日在大圍圍方圓滿舉行。嘉年華共設 5 個富趣味的互動攤位遊戲，旨在讓公眾從遊戲中學習 8 大消費權益，活動共吸引逾 4,100 人參加。



Feedback from Carnival Participants

嘉年華參加者的意見回饋

90%

Reported that the Carnival enhanced their knowledge about their consumer rights
表示嘉年華提高了他們對消費者權益的了解

89%

Reported that the Carnival could enhance their knowledge about the Council's duties
表示嘉年華能增強他們對消委會工作的認識

98%⁺

indicated willingness to join the Council's future carnivals
表示願意參加消委會日後舉辦的嘉年華活動

93%⁺

expressed satisfaction with the Carnival
對嘉年華表示滿意

Consumer Rights Seminar for Secondary Schools – Fair and Responsible AI for Consumers

Industry experts and academics shared their views with around 50 students on the current trends of AI in consumption and the right attitude towards its application, helping them better understand the impact of AI and how to better adapt to the digital era.

Ms Helena Leurent, Director General of Consumers International, made a global address through a pre-recorded video to open the Seminar.

中學生消費者權益研討會 – 「公平與負責任地使用人工智能 (AI)」

本會邀請到來自科技界及教育界的專家，與近 50 名學生分享關於當前人工智能在消費領域上的發展趨勢，以及對人工智能應用的正確態度，有助他們更了解人工智能對消費者的影響，提高其適應數碼世代的能力。

國際消費者協會總幹事 Helena Leurent 透過預先錄製的講話致歡迎辭，為研討會揭開序幕。

Consumer Educational Talks

In collaboration with the Anti-Deception Coordination Centre, the Investor and Financial Education Council, and Financial Education Centre of Hong Kong Family Welfare Society, 3 educational talks were held on topics related to anti-deception, financial education and AI education. Around 730 members of the public, among which 650 were secondary school students, benefitted from the talks.

消費者教育講座

本會與香港警務處轄下反詐騙協調中心、投資者及理財教育委員會及香港家庭福利會理財教育中心合作，分別舉辦 3 場公眾消費權益教育講座，涵蓋提防網絡詐騙、理財教育和人工智能教育等主題。講座共吸引約 730 名公眾人士參與，包括 650 名中學生。



1970s

The Founding

As the global oil crisis in the 1970s drove up inflation, causing the prices of essential daily commodities such as rice and edible oil to soar, the Consumer Council was established in April 1974 to monitor the market and protect consumer rights.

源起

上世紀 70 年代，石油危機引發高通脹，導致日用品、糧油食品價格高企。在此背景下，消委會於 1974 年 4 月成立，肩負起監察市場、保障消費者權益的角色。



1974 Establishment of the Consumer Council

The Consumer Council was founded with its first headquarters in Central. One of its earliest initiatives was the "Daily Bulletin of Retail Prices of Major Foodstuffs", broadcast daily on the radio to provide useful price comparison for market shoppers. In 1975, the Council's Terms of Reference were expanded to include "services". The Consumer Council Ordinance was formally enacted in 1977, incorporating the Council as a statutory body and defining its functions and powers.

消費者委員會成立

消委會首個總部設於中環，成立之初，每天早上均在電台廣播《主要食品零售價格行情報告》，為消費者提供實用的價格情報。1975 年，本會的職權範圍擴展至包括「服務」行業。《消費者委員會條例》於 1977 年正式通過，將本會定為法定團體，並界定其職能和權力。



1976 Opening of Consumer Advice Centres

The first 2 Consumer Advice Centres were opened in the District Offices in Wan Chai and Sham Shui Po, the first of its kind in Asia.

開設諮詢中心

在灣仔及深水埗的民政署開設首兩間諮詢中心，創亞洲先河。

1976 Debut of CHOICE Magazine

The Consumers Monthly Letter, the forerunner of CHOICE Magazine, was launched in 1975 with a print run of 30,000 copies for free distribution. A year after, CHOICE debuted in 1976 at a cover price of HK\$1 with cooking oil as the first tested product.

《選擇》月刊創刊

《選擇》月刊前身 — 《消費者月報》於 1975 年面世，月印 30,000 本，並免費派發。一年後，《選擇》月刊於 1976 年創刊，定價港幣 1 元，首個測試產品為食油。

IOCU Membership

The Council became a member of the International Organisation of Consumers Unions (IOCU), now known as Consumers International (CI), to empower and champion the rights of consumers.

成為 IOCU 會員

消委會成為國際消費者聯合協會 (IOCU) (現稱為國際消費者聯合會 (CI)) 的正式會員，致力賦權消費者及維護消費權益。



1980s

Industrial Transformation

Hong Kong's economic take-off in the 80s saw the city transition from an industrial society to a financial hub. Understanding consumers' increased emphasis on the quality of goods and services, the Council strengthened consumer safeguard in various ways including advocacy and publicity.

工業轉型

香港經濟於 80 年代起飛，由工業社會轉型為金融中心。消委會深明消費者日益重視產品及服務的質素，因此透過倡議和宣傳等不同方式，加強對消費者的保障。



Naming Sanctions

The Council publicly named and reprimanded a total of 34 traders in the 80s for sales malpractices, including second-hand car dealers, electric appliance stores, tourist camera stores, etc.

點名譴責

本會在 80 年代以公開點名方式，譴責一共 34 間以不良手法經營的商戶，包括二手車行、電器行、旅客相機商店等。

1985 Major Revamp of CHOICE

CHOICE underwent a major overhaul from its 110th issue with refreshed content, design and layout, as well as featuring celebrities on the cover, with Leslie Cheung becoming the first-ever cover star.

《選擇》月刊大革新

《選擇》月刊從第 110 期起大革新，從內容、設計至版面編排等均煥然一新，並開始邀請名人擔任封面人物，第一位是巨星張國榮。

1984 First International Consumer Rights Campaign

The Council launched its first large-scale "World Consumer Rights Day" campaign to promote consumer rights protection on 15 March 1984.

首次舉行國際消保宣傳運動

1984 年 3 月 15 日，本會第一次推行大規模的「世界消費者權益日」宣傳活動，向大眾推廣消費者權益保障。

1986-87 Reforming Redress Measures

Prompted by the closure of several major travel agencies, the Council proposed redress measures to safeguard consumer interests which were accepted by the authorities.

改革賠償機制

有見數間大型旅行社先後倒閉，本會倡議改革賠償機制，以增加對消費者的長遠保障，建議獲當局接納。

Implementation of Key Consumer Protection Legislations

A number of consumer protection legislations such as the Trade Descriptions Ordinance (1980) and the Travel Agents Ordinance (1985) came into effect after years of advocacy by the Council.

多項消保條例生效

消委會歷年來倡議的多項保障消費者的法例生效，包括《商品說明條例》(1980 年) 及《旅行代理商條例》(1985) 等重要條例。

1989 Promoting Consumers' Rights to Be Informed

A number of TV commercials highlighting consumer rights was launched with the classic slogan "Consumers have the right to be informed, the more you ask, the smarter you are".

宣傳消費者知情權

本會推出一系列推廣消費權益的電視廣告，其宣傳口號「消費者有權知，問多啲，係醒啲」更成為經典之作。



1990s

Economic Boom and Bust

While Hong Kong cemented its status as Asia's financial centre in the economic heyday of the early and mid-90s, the property market boom and rampant speculation pushed property prices to a historical peak in 1997. During this era, the Council advocated various consumer protection policies and legislations, paving the way for fair competition in the market.

經濟興衰

本港於 90 年代初期和中期踏入經濟鼎盛時代，並奠定了其亞洲金融中心的地位。與此同時，樓市暢旺，炒風熾熱，樓價於 1997 年更升至歷史高位。消委會於這個時期倡議多項保障消費者的政策及法例，為市場公平競爭奠下重要根基。



1990 Control of Exemption Clauses Ordinance

As the captioned Ordinance came into effect, traders could no longer shirk their legal responsibility through unreasonable exemption contract clauses in the sale of goods and services.

《管制免責條款條例》

隨著上述條例生效，商戶在銷售貨品和服務時，不能再以「貨物出門，概不負責」一類不合理的免責條款作為逃避法律責任的藉口。

1990s Iconic Publicity Campaigns

The Council launched a series of memorable publicity campaigns during the 90s featuring Dodo Cheng, Ng Man-tat and Teresa Mo with the slogan "Your consumer rights are in your hands. Speak up to fight for your rights!" which gained wide public acclaim.

著名宣傳運動

本會在 90 年代推出了一系列深入民心的宣傳廣告，由鄭裕玲、吳孟達、毛舜筠領銜演出，其口號「消費權益係你手，據理力爭要開口」更是街知巷聞。



1991 Hosting the 13th IOCU World Congress

The Council hosted the captioned global event, attended by about 500 delegates from 60 countries and regions.

主辦第 13 屆 IOCU 世界大會

本會主辦了第 13 屆國際消費者聯合協會世界大會，接待約 500 名來自 60 個國家及地區的代表。

1994 Establishment of Consumer Legal Action Fund (CLAF)

To provide legal assistance to cases involving significant consumer interest, CLAF was officially set up with an initial Government grant of HK\$10 million.

消費者訴訟基金成立

政府撥款港幣 1,000 萬元，成立「消費者訴訟基金」，為涉及重大消費者利益的案件提供法律協助。

Passage of Consumer Protection Ordinances

The Supply of Services (Implied Terms) Ordinance, Unconscionable Contracts Ordinance and Consumer Goods Safety Ordinance were enacted.

通過消費者權益條例

《服務提供（隱含條款）條例》、《不合情理合約條例》和《消費品安全條例》獲得通過頒行。

1996 Competition Policy Study Report

The Council published the "Competition Policy: The Key to Hong Kong's Future Economic Success" study report, calling for a comprehensive competition policy and enactment of a general competition law.

公平競爭政策研究報告

本會發表《公平競爭政策：香港經濟繁榮的關鍵》研究報告，建議本港制訂全面的公平競爭政策和相關的法例。

1999 Consumer Culture Study Award (CCSA) Launched

The first CCSA was co-organised with the Education Department, with the aim of enhancing secondary school students' understanding of consumption issues and values.

消費文化考察報告獎啟動

與教育署合辦第一屆消費文化考察報告獎，旨在提高中學生對消費議題和價值的認識。



2000s

Turbulence and Recovery

Despite hard blows to the economy by crises including SARS and the financial tsunami, Hong Kong experienced a boost in tourism by the post-epidemic open market policy. While the Council advocated amendments to various legislations and initiated new services, CLAF offered legal assistance to consumers affected by 2 major cases — the Lehman Brothers' bankruptcy and the One Beacon Hill incident.

逆境與自強

千禧年代，香港經濟接連受到沙士疫情及金融海嘯等危機重創，政府於疫後開放自由行政策，刺激本港旅遊業發展，令經濟回穩。本會亦因應時代的轉變，就不同條例建議修訂，並推出新服務。同時亦透過消費者訴訟基金協助受「雷曼事件」及「畢架山一號」影響的消費者，保障消費權益。



2003 Testing SARS Prevention Supplies

To safeguard public health and address concerns during the outbreak, the Council researched and tested various products including surgical face masks, sanitation and sterilisation products claiming efficacy against SARS.

測試沙士防疫用品

為保障市民健康，並解決疫情爆發期間的公眾憂慮，本會對各種聲稱具防禦沙士效能的產品進行研究和測試，涵蓋口罩、清潔及消毒用品等。

2007 Shopsmart Website

A new website Shopsmart dedicated to Mainland tourists was launched.

「精明消費香港遊」網站

專為內地旅客而設的新網站「精明消費香港遊」啟動。

2008 Standardised Definition of Saleable Area

After 23 years of advocacy efforts, a standardised definition of "Saleable Area" finally came into effect, helping potential buyers gain more accurate information on property area.

統一實用面積定義

經過 23 年的不懈的倡議，「實用面積」的統一定義終於生效，有助計劃置業人士更準確掌握物業的面積資料。



2009 The Lehman Brothers Lawsuit

Having received over 8,000 complaints related to the Lehman Brothers' bankruptcy in 2008, CLAF provided financial assistance to aggrieved consumers for taking legal action.

雷曼兄弟訴訟案

本會在 2008 年共接獲 8,000 多宗與雷曼兄弟迷你債券事件相關的投訴，消費者訴訟基金向受影響消費者提供法律協助。

Auto-Fuel Price Calculator

The pioneering tool was launched to help consumers compare auto-fuel prices among 5 local oil companies. Its successor, the "Oil Price Watch" website and mobile app were subsequently released in 2020, offering a handy and comprehensive platform with enhanced functions for consumers to make informed choices.

油價計算機

本會創先河推出車用燃油格價工具「油價計算機」，助消費者比較本港 5 間油公司的車用燃油價格。「油價資訊通」網站及手機應用程式其後於 2020 年承接推出，具備多項升級功能，讓車主更易隨時查閱油價和相關資訊，作出更精明選擇。



2010s



The Exponential Age

In this decade marked by the exponential acceleration of technology, online shopping proliferated while public awareness of data security and sustainability heightened in tandem. The Council proactively diversified its information dissemination channels, strengthened collaboration with international counterparts, launched sustainable consumption initiatives to empower consumers, and published over 20 study reports advocating a vast range of topics including sales of first-hand residential properties, cooling-off period, medical beauty, etc.

騰飛時代

在資訊爆炸的 2010 年代，創新科技急速發展，網購亦漸成為主流，而大眾對數據安全和可持續發展的意識亦同步提升。在這 10 年間，本會積極開拓多元化的資訊傳播渠道，加強與國際消保組織的協作關係，推出可持續消費的措施以增強消費者能力，並發表超過 20 份研究報告，倡議一手住宅物業銷售、冷靜期、醫療美容等議題。

2011

Co-organising the 19th CI World Congress

The Council co-organised the Congress with a historical-high attendance of 700 delegates from 80 countries.

協辦第 19 屆國際消聯全球會議

本會協辦是次全球會議，共有來自 80 個國家和地區的 700 多名代表參與，創下大會紀錄。



2012

Enactment of 3 Ordinances

The Competition Ordinance, Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance 2012 and Residential Properties (First-hand Sales) Ordinance were promulgated, further strengthening consumer protection.

立法實施三項條例

《競爭條例》、《2012 年商品說明（不良營商手法）（修訂）條例》及《一手住宅物業銷售條例》相繼獲通過，進一步保障消費者權益。

2017

First Study Report on e-Hailing Services

With the global rise of e-hailing services, the Council published "More Choices Better Service — A Study of the Competition in the Personalised Point-to-Point Car Transport Service Market", and recommended introducing a parallel regime to strengthen the service quality of market players through increased competition.

發表首份網約車報告

隨著網約車服務於世界各地興起，本會發表了《更多選擇 更佳服務 - 個人化點到點交通服務市場競爭研究》報告，並建議引入平行體制，透過加強競爭來提升市場參與者的服務質素。

2016

The First Sustainable Consumption Report

The Council published the report "Sustainable Consumption for a Better Future — A Study on Consumer Behaviour and Business Reporting" and organised a conference to drive further discussions.

首份可持續消費報告

發表《促進可持續消費 共建美好將來 - 對消費行為及商務報告的研究》報告，並舉辦研討會，以推動進一步的討論。

2017-19

Cross-territory Collaboration in Consumer Redress

Memoranda of Understanding (MOU) were signed with the consumer bodies of South Korea, Japan and Singapore in 2017, 2018 and 2019 respectively to strengthen the effectiveness of resolving cross-border consumption disputes.

跨地域消費爭議協作

本會分別於 2017、2018 及 2019 年與韓國、日本及新加坡的消保組織簽訂合作協議，加強雙方處理跨境消費糾紛的成效。

2016-18

Debut of Social Media Channels

The Council rolled out its Facebook page and YouTube channel in 2016 and 2018 respectively, coinciding with the special milestones of CHOICE's 40th anniversary and 500th issue. The Official WeChat and Instagram accounts were later on launched in 2022 and 2024, staying on top of social media trends.

社交媒體平台相繼登場

本會分別於 2016 年《選擇》月刊 40 周年時推出 Facebook 專頁，以及於 2018 年出版《選擇》第 500 期時啟動 YouTube 頻道。而官方微信公眾號和 Instagram 帳號亦於 2022 年和 2024 年相繼面世，緊貼社交媒體發展趨勢。

2018

Earth 2038's Learning Journey of Sustainable Consumption

After its 2017 pilot, the captioned programme was introduced in the 2018/19 school year to raise students' awareness of responsible consumption values and attitudes. It attracted 3,800 students from 31 primary schools in its first year of launch, and has reached over 20,000 primary school students in total to date (as of 2024).

地球人計劃之可持續消費旅程

計劃於 2017 年成功試行，並於 2018/19 學年正式推出，旨在提升學生對負責任消費者價值觀和態度的認知。在推出的首年，計劃吸引了來自 31 所小學的 3,800 名學生，至今（截至 2024 年）總共超過 20,000 位小學生曾參與其中。



2020s

Digital Transformation

Entering the 2020s, Hong Kong faced the unprecedented challenge of the global coronavirus pandemic. Having the previous experience of testing anti-epidemic supplies, the Council was able to respond swiftly to consumers' top concerns by providing comprehensive information on virus prevention. The Council operated without fail throughout the outbreak and continued to champion consumer rights during post-pandemic recovery.



數碼轉型

踏入 2020 年代，香港迎來世紀疫情的挑戰，憑藉沙士時測試防疫產品的經驗，本會能迅速應對，為大眾提供實用又全面的抗疫資訊，急市民所急。疫情期間，本會如常運作，堅守崗位維護消費者權益和福祉。

2020

Disseminating Virus-prevention Information

"Together, We Fight COVID-19", a one-stop webpage providing anti-epidemic information and free reports was set up in the early days of the outbreak. The Council also jointly developed a DIY makeshift face mask solution at a time of supply shortage. The tutorial video garnered over 180,000 views. In 2022, a search tool for Rapid Antigen Test kits was created to help consumers verify products.

發放防疫資訊

本會早在疫情爆發初期便推出了「齊心抗疫」一站式專頁，提供防疫資訊和免費報告。為解市面口罩荒燃眉之急，本會聯合開發以日常家居物料自製口罩。該教學影片更吸引超過 18 萬人次觀看。及至 2022 年，本會開發出快速抗原測試包搜尋器，幫助消費者驗證產品。

Support Programme for Persons with Special Needs

The captioned consumer education programme was inaugurated to strengthen the intellectually disabled's self-protection capacity. A VR initiative was then piloted in 2023 to provide immersive role-play simulation for participants.



特殊需要人士支援計劃

為增強特殊需要人士的自我保護能力，本會於 2020 年推出上述消費者教育活動計劃，繼而於 2023 年引入突破性的虛擬實境 (VR) 遊戲，為參加者提供沉浸式角色扮演體驗。

2021-22

Strengthening Elderly Consumer Protection

The Council piloted the Educator Scheme for Senior Citizens (ESSC) and launched a dedicated Elderly Hotline to promote and safeguard elderly consumer rights.

推動銀髮消費權益

本會試行「智齡消費教育大使」，並推出全新「智齡消委會熱線」，推廣及保障長者消費權益。



2021

New Website Unveiled

The Council's website was upgraded and integrated with the eCHOICE portal, offering an enhanced and personalised user experience.



全新網站登場

消委會網站全面革新，並與《選擇》月刊網站合併，為讀者提供更高質和個人化的瀏覽體驗。

2022

A New Era for CRRA

Responding to the evolving media landscape, the Consumer Rights Reporting Awards (CRRA) was revamped with several groundbreaking innovations.

開啟「消費權益新聞報道獎」新一章

為迎合日新月異的傳媒行業生態，「消費權益新聞報道獎」進行全方位改革，引進多項創新項目。

First Study on AI in e-Commerce in Hong Kong

A pioneering study on the use of AI in e-Commerce in Hong Kong was published, advocating ethical and responsible use of this technology.

首份關於香港電子商務應用人工智能情況的研究

本會發表前瞻性的《道德與信心共融 促進電子商務人工智能發展》研究報告，倡議各方負責任及符合道德地應用人工智能。

2023

CCSA Passes Baton to "Smart Consumption Academy" (SCA)

CCSA concluded its 24-year historical mission and was succeeded by the brand new SCA.

「智醒消費學堂」承先啟後

「消費文化考察報告獎」完成 24 年的歷史任務，由全新的「智醒消費學堂」接棒。



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Information Reach 訊息傳播



CHOICE Circulation
《選擇》流通量



Annual Sales of Print Version
全年印刷版銷售量

160,339 Copies 冊



Sales of eCHOICE
網上版《選擇》銷售量

2,185
Single Issues
單期

9,087
Single Articles
單篇文章

3,040
Monthly Average Subscribers
每月平均訂戶



Digital Platforms
數碼平台



Official Website
官方網站

13 Million
Page Views
1,300 萬
網頁瀏覽

8 Shopping Guide Articles
「消費全攻略」文章

54 Infographics
信息圖

66 Videos
影片



Facebook

96,152

Accumulated Followers
累計追蹤人數

425 Facebook Posts
帖文



WeChat 微信

20,430

Accumulated Followers
累計追蹤人數

48 Feeds
帖文



Instagram

Launched on 2 January 2024
2024年1月2日啟用

1,347

Accumulated Followers
累計追蹤人數

65 Feeds
帖文



YouTube

4.7

Million 百萬
Accumulated Views
累計瀏覽次數

33,659 Accumulated Subscribers
累計訂戶

543,817

Views 瀏覽次數 (Reporting Year 報告年度)



Online Price Watch 網上價格一覽通

Unique Visitors 獨立訪客

238,177 Mobile 手機瀏覽 **+36%**

158,616 Desktop 電腦瀏覽 **+58%**

2,978 Products Covered 款涵蓋產品



Oil Price Watch 油價資訊通

2.51 Million 百萬
Page Views 網頁瀏覽

1.72 Million 百萬
App Views 應用程式瀏覽

500 Pump Price and Walk-in Discount Updates 牌價及門市折扣更新次數

12,382 App Downloads 應用程式下載次數

94,037 Accumulated App Downloads 應用程式累計下載 **+15%**



Public Engagement Events 公眾參與活動

Top 10 Consumer News –
Year of the Rabbit
兔年十大消費新聞

4,620

Voters 投票人數

23rd Consumer Rights
Reporting Awards
第 23 屆消費權益
新聞報道獎

1,569

Public Voters 公眾投票人數

Hong Kong Book Fair 2023
香港書展 2023

1,631

Total On-site Subscriptions
現場訂閱



School and Community Programmes 學校及社區活動

	Participants 參加人次	Satisfaction Rate 滿意度 / Impact 影響
Primary School Students 小學生	7,674	91%*
Secondary and Post-Secondary School Students 中學生和專上學生	28,458	96%*
Persons with Special Needs 特殊需要人士	869	99%
Senior Citizens 長者	881	97%
50th Anniversary Activities 50 周年活動	4,880	95%^
Total 總數	42,762	

* Note: applicable to programmes implemented in 2022/23 school year only
註：只適用於 2022/23 學年舉行之計劃

^ Note: activities included the Consumer Rights Carnival, AI seminar and Consumer Educational Talks

註：活動包括消費權益嘉年華、人工智能研討會及消費者教育講座



Mass Media 大眾媒體

74 Press Releases
新聞稿

22 Press Statements
新聞聲明

5,400+ Counts of Media Coverage
媒體報道篇幅

210+ Media Enquiries
媒體查詢

187 Media Interviews
媒體採訪

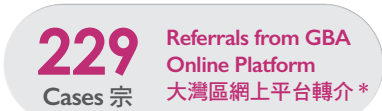
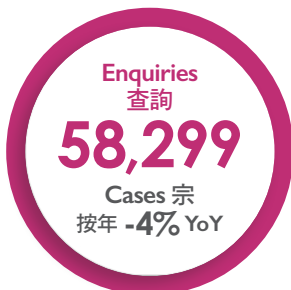
64 Front Pages
頭版

Figures cover the reporting year unless specified.
除特別說明外，數字涵蓋報告年度。

Protecting Consumer Rights 保障消費者權益

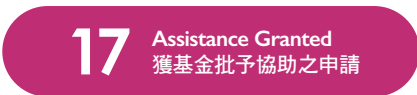


Direct Assistance 直接協助



*廣東消費投訴諮詢信息化綜合平台
(粵港澳大灣區消費投訴轉辦平台)

Consumer Legal Action Fund (CLAF) 消費者訴訟基金



Research, Test & Survey 研究、測試及調查



Advocacy 倡議

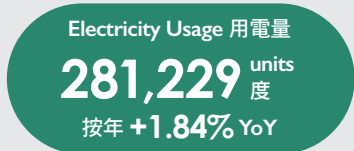


Protecting Our Environment 環境保護



Operational Sustainability 可持續營運

Sustainable Office 可持續辦公室



(1 Unit 度 = 1kWh)

Advocating Strengthened Safeguard for a Better Living Environment 倡議加強舒適安居的消費保障

A safe, comfortable and decent living environment forms the foundation of the quality of life. During the year, the Council published 2 study reports relating to residential properties — “*Transparency and Governance – Optimising Value of Property Management Fee in Hong Kong*” and “*Home Renovation Industry – Better Governance for Creating Comfortable Homes*”, examining 2 key aspects for creating comfortable homes, and advocating relevant measures to strengthen consumer safeguard.

安全、舒適及良好的居住環境是生活質素的基礎。年內，本會推出兩份與住宅物業息息相關的研究報告：《創優增值 — 提升香港物業管理費的透明度和管治》，以及《倡規範家居裝修 建舒適美滿之家》，分別就兩個重點範疇進行深入研究，並倡議加強規管市場及消費者保障措施，打造舒適美滿的安樂窩。

More in “**Advocating a Fair Marketplace and Legal Protection for Consumers**”

詳情可參閱「**倡議公平市場和消費者的法律權益**」一節



“Consumer Culture Study Award” (CCSA) Passes Baton to “Smart Consumption Academy” (SCA) 「消費文化考察報告獎」圓滿告別 全新「智醒消費學堂」接棒

The CCSA — the Council's flagship consumer education programme for secondary schools — concluded its 24-year historical mission with an award presentation ceremony in July 2023, while its successor, the SCA was launched at the same occasion.

Continued to be co-organised by the Council and the Education Bureau, the new SCA aims to educate students on 3 key themes — “rational consumption”, “sustainable consumption and green lifestyle”, and “consumption and caring for the community”.

本會的旗艦消費者教育活動「消費文化考察報告獎」經歷 24 個年頭，於年內畫上圓滿句號，並以頒獎典禮作結，而全新的中學生消費者教育活動「智醒消費學堂」的啟動禮亦同場舉行。新接棒的「智醒消費學堂」繼續由消委會與教育局合辦，旨在向中學生灌輸「理性消費」、「可持續消費和綠色生活」及「消費和社區關懷」3 大主題的重要訊息。

More in “**Empowering Consumers Through Education**”

詳情可參閱「**以教育提升消費者自我保護能力**」一節



Naming and Shaming 4 Chinese Pharmacies for Sales Malpractices 點名譴責 4 間藥店不良銷售手法

The Council publicly named 4 primely located Chinese pharmacies and strongly reprimanded them for their unscrupulous sales practices. The Council received 96 complaint cases concerning these 4 traders within 32 months. Their unscrupulous sales practices involved “catty-to-tael” scams and the strong-arm tactic of “ingredient-grinding”, which were detrimental to consumer rights.

本會公開點名 4 間位於旅客熱門購物地段的藥店，嚴正譴責其卑劣經營手法。在 32 個月期間，本會共接獲 96 宗關於該 4 間藥店的投訴，主要涉及「斤變兩」和「磨粉」等不良營商手法，嚴重損害消費者權益。

More in “Resolving Disputes Between Consumers and Businesses”
詳情可參閱「調停消費者與營商者之間的糾紛」一節

2023

9月
SEP



Strengthening Regional Collaboration with the Mainland, Especially the Greater Bay Area (GBA) 加強與內地（特別是大灣區）合作

During the year, the Council forged even closer collaboration with various provinces and municipalities in the Mainland, including visiting consumer protection counterparts in Beijing, Hengqin, Macao SAR, etc. A delegation from Shandong also paid the Council a visit to renew the memorandum of understanding (MOU) on the collaboration between the two places on consumer protection.

In October 2023, the Council organised the first Greater Bay Area Consumer Protection Forum, bringing together almost a hundred stakeholders from Beijing and the GBA to exchange ideas on hot consumption topics and consumer protection strategies.

年內，本會加強與內地多個省市的合作交流，包括探訪北京、橫琴、澳門等地的消保組織，而山東省亦安排代表團訪港，與本會重新簽訂《魯港消費者組織合作協議》。

2023 年 10 月，本會主辦首個「粵港澳大灣區推動消保權益論壇」，合共近百名來自北京及大灣區內的持份者聚首一堂，就熱門消費議題作交流，並一同為促進及保障消費者權益出謀獻策。

More in “Forging Closer Collaboration for Consumer Protection”

詳情可參閱「與其他機構合作保障消費者權益」一節



Consumer Rights Reporting Awards (CRRA) Breaks Records Again 消費權益新聞報道獎再創紀錄

The 23rd CRRA continued to receive overwhelming support from the media and once again set a new record high, with a total of 373 entries from 42 news organisations, social media platforms, and local colleges and universities, including 10 media organisations participating for the first time.

第 23 屆消費權益新聞報道獎一如既往獲各大傳媒鼎力支持，並再度打破參賽作品數量的紀錄，合共有 42 家新聞機構、社交媒體平台及大專院校提交共 373 份作品參賽，當中更包括 10 個首次參與的媒體。

More in “Disseminating Consumer Information”
詳情可參閱「傳播消費訊息」一節



Active Participation in Global Consumer Protection Governance 積極參與國際消費保障管治

At the quadrennial Consumers International (CI) Global Congress 2023 held in Kenya, the Council's Chief Executive was appointed as the Vice President of the Board of Trustees for the third consecutive term following her first appointment in 2015, while the Council was re-elected as one of CI's 22 Council Members and nominated as a Member of the Board of Trustee for a 4-year term from 2023-2027.

2023
12月
DEC



四年一度的國際消費者聯會（國際消聯）全球會議 2023 於肯尼亞舉行。會議上，本會總幹事繼 2015 年開始的首屆任期後，連續第三屆獲任命為董事會副主席，而本會亦同時當選 22 名理事會成員之一，並獲提名為董事會成員，任期 4 年（2023 年至 2027 年）。

More in “Forging Closer Collaboration for Consumer Protection”
詳情可參閱「與其他機構合作保障消費者權益」一節

Launch of Official Instagram Page 消委會官方 IG 帳號正式上線

Coinciding with its 50th anniversary, the Council's long-anticipated official Instagram page was launched in January 2024, forging closer connection with consumers through a variety of consumption information in engaging and bite-sized format.

適逢本會 50 周年，消委會官方 Instagram 帳號於 2024 年 1 月正式面世，為公眾提供富趣味而深入淺出的消費資訊，與消費者更直接互動。

More in “Disseminating Consumer Information”
詳情可參閱「傳播消費訊息」一節



2024
1月
JAN



CHAIRMAN'S MESSAGE

主席的話

Mr Clement CHAN Kam-wing, BBS, MH, JP
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士
Chairman 主席



The year 2024 marks the 50th anniversary of the Consumer Council, and a significant half-century milestone for consumer protection in Hong Kong. At the time of writing, the Council is still basking in the afterglow of its 50th Anniversary Golden Jubilee Cocktail Reception. This major celebration was attended by nearly 900 guests, including the Chief Executive of the HKSAR, Mr John Lee, Executive Council and Legislative Council members, key officials of the HKSAR Government, industry leaders, important consumer protection partners, as well as current and former Council Chairmen and Members.

2024 年是本會成立 50 周年的重要里程碑，亦代表著我們堅守保障消費者的使命已達半世紀，意義尤其重大。在撰寫這份年報時，50 周年金禧誌慶酒會上的每一個環節、當天近 900 位來賓的笑臉仍歷歷在目；能夠與行政長官李家超先生、行政會議成員、立法會議員、特區政府多名主要官員、行業領袖、在消費者保障領域上的重要合作夥伴、現任和歷屆主席及委員，以及一眾嘉賓見證這難忘時刻，與有榮焉。





During the ceremony we announced our historic decision to make CHOICE Magazine free for public access from January 2025, an announcement that was met with a hugely positive response from the attendees. Since the announcement, I have been immensely grateful to see a further outpouring of support for this move from the authorities, our partners, and most importantly from the public, who represent consumers, our main constituents.

Other highlights of the golden jubilee celebrations included the launch of our much-anticipated official Instagram page, representing our latest venture into digital communication platforms, as well as the holding of the Council's first-ever Hong Kong Consumer Rights Week (HKCRW). This event was inspired by World Consumer Rights Day, celebrated annually on 15 March by Consumers International and consumer protection bodies worldwide. Perhaps the highlight of HKCRW was a two-day Consumer Rights Carnival, packed with fun events and engaging booth games designed to educate visitors on the "Eight Consumer Rights". Some 4,100 members of the public participated in the Carnival, and encouragingly, around 90% of our visitor sample reported that the event enhanced their knowledge of basic consumer rights, which underpin the statutory functions of the Council.

All in all, the year under review was an extraordinary and rewarding year for the Consumer Council, a year of celebrations and breakthroughs that echoed the spirit of our 50th anniversary theme "*Smart Consumption · Fuelling the Economy*".

A Half-Century of Consumer Protection

The Council has kept close to the pulse of the public and followed social trends intently throughout the half-century since its establishment in 1974, observing the evolving consumption environment and tracking each decade's consumption patterns and unique characteristics. We have remained flexible and agile, and keep adapting our strategies and work focuses accordingly to move with the times.

我們在酒會上宣布了由 2025 年 1 月起，全面開放網上版《選擇》月刊，免費供市民閱覽。此項突破性的決定，不但獲得在場嘉賓掌聲鼓舞，酒會過後，不少政府部門、機構、合作夥伴，以至代表著消費者的市民大眾亦紛表支持，令我們深感鼓舞。

其他金禧慶祝活動同樣精彩，包括於 1 月份推出期待已久的消委會官方 IG 帳號，成為本會社交平台上的最新一員。此外，我們亦首次舉辦消費者權益周。構思這項活動的靈感來自每年 3 月 15 日國際消費者聯會與世界各地的消保組織均共同慶祝的國際消費者權益日。香港消費者權益周的重頭戲為一連兩天的消費權益嘉年華，兩天活動合共吸引約 4,100 名市民。他們透過參與趣味豐富的活動及別出心裁的攤位遊戲，學習作為消費者的 8 大權益。約 9 成參加者認為活動成功增進他們對消費者基本權益的認識，引證本會教育消費者這法定功能的重要性。

對消委會而言，剛過去的一年可以用「非凡」及「豐盛」來形容，而一連串的突破及慶祝活動正好與本會 50 周年主題 — 「精明消費 燃亮經濟」互相呼應。

保障消費者半世紀

本會自 1974 年成立以來，一直緊貼市民及社會潮流的脈搏，留意著不斷轉變的消費環境，及追蹤著每個年代的消費模式和特徵。長久以來，我們亦時刻保持彈性及靈活性，適時調整策略及工作重點，與時並進。





Probably the biggest change in consumption habits over the past 50 years has been in payment methods. Five decades ago, almost all transactions were cash-based, from grocery shopping purchases at wet markets to major acquisitions of home appliances and vehicles, and even mortgage payments. Nowadays, electronic payment has become mainstream as we increasingly move towards a cashless world. This shift is in turn giving rise to associated financial products and services, such as buy-now-pay-later products, virtual banks, and virtual assets including cryptocurrencies, stablecoins and NFTs. The Council is keeping a close eye on these emerging trends and products through its research and testing activities, in-depth studies, and advocacy work.

Advocacy Across Times and Trends

Advocacy has been ingrained in the Council's DNA since its very beginning. In 1977, the Council published its first three study reports, on residential property transactions, purchases by instalments ("hire-purchase"), and truncation of films. Since then it has conducted thousands¹ of studies on a vast range of consumption issues, and has advocated for corresponding regulations and measures. Its five decades of hard work have resulted in the establishment of industry codes of practices, the introduction of new legislation and amendments to existing legislation across multiple areas, all of which have strengthened protection for consumers. Among many such examples are the Trade Descriptions Ordinance and the Travel Agents Ordinance, long-advocated for by the Council, which came into effect in the early 1980s as Hong Kong transitioned from an industrial to a service-based economy.

With technology developing at lightning speed in recent years, the Council's advocacy work has expanded to encompass issues arising from the trend towards digitalisation. In 2022, the Council published its first study report on artificial intelligence (AI), advocating for responsible and ethical AI usage through combined efforts by the Government, traders and consumers. At the same time, the Council's traditional and longstanding advocacy efforts relating to residential properties have also continued apace. During the year under review, we released two major study reports on housing and associated issues, namely *Transparency and Governance — Optimising Value of Property Management Fee in Hong Kong* and *Home Renovation Industry — Better Governance for Creating Comfortable Homes*. The reports examine two key aspects of particular concern for consumers in Hong Kong, and put forward recommendations for the authorities and industry players that involve strengthening consumer safeguards in the property management and home renovation industries respectively.

Promoting Cyber Security in the Digital World

AI has permeated every facet of modern life in recent years, overhauling working norms and shaping new consumption patterns and consumer behaviour. However, AI is very much a double-edged sword. On the one hand, its ability to collect enormous amounts of data can provide consumers with a more personalised experience than ever before; but on the other, it can unduly

回看 50 年前，不論是在街市購買糧油雜貨，還是選購較大額的家居電器或汽車，以至按揭貸款，幾乎所有交易都是以現金支付。時至今日，世界已逐漸邁向無現金化，電子支付已經成為主流，相關的金融產品及服務亦應運而生，包括先買後付產品、虛擬銀行、虛擬資產如加密貨幣、穩定幣及非同質化代幣等。半世紀以來，付款方式經歷了前所未有的巨大轉變，本會將繼續透過研究、測試、深入調查及倡議工作，密切監察這新興的趨勢和產品發展。

跨越時代及潮流的倡議工作

「倡議」二字自本會成立伊始已經是我們基因的一部分。1977 年，本會發表了首 3 份分別關於樓宇買賣、香港分期付款購買（租購）及片商刪剪影片的研究報告。自此，本會對不同範疇的消費議題進行了數以千計¹的研究，並倡議設立相應的規管和措施。50 年來，我們的努力，促使多個行業制訂了營商實務守則、不同範疇均頒布了新法例或修訂了現行法例，加強對消費者的保障。當中深具意義的例子莫過於經過本會長時間倡議的《商品說明條例》及《旅行代理商條例》，此兩項條例最終在 80 年代初生效，正值香港經濟重心由製造業轉型至服務業的重要時期。

隨着近年科技急速發展，本會的倡議工作亦涵蓋因數碼化所衍生的各類議題。2022 年，本會發表首份有關人工智能的研究報告，倡議政府、商家與消費者共同努力發展負責任和符合道德的人工智能。此外，本會亦於年內，就著由成立至今均極為關注的住宅物業議題，發表了兩份探討與房屋相關的重要研究報告——《創優增值——提升香港物業管理費的透明度和管治》及《倡規範家居裝修 建舒適美滿之家》，深入探討這兩項本港消費者特別關注的範疇，並向當局及業界提出建議，以加強消費者在物業管理和家居裝修上的保障。

促進數碼世界的網絡安全

近年，人工智能已滲透至生活的每一個層面，徹底改變了生活常態，形成新的消費模式和消費者行為。然而，大眾需留意人工智能就如一把雙面刃，一方面可以收集大量的數據向消費者提供前所未有的個人化體驗；但與此同時，

1. Inclusive of market trade practice study reports, product test reports, service and product survey reports, and in-depth study reports conducted over the years. 包括歷年來發表的市場營商手法研究報告、產品測試報告、服務及產品調查報告及深入研究報告。



influence purchase decisions as well as generating other challenges and risks for consumers, such as risks relating to cyber security, protection of personal data, and misinformation.

Sadly, cybercrime and technology-related transgressions have also become rife. According to figures released by the Hong Kong Police Force, around 70% of the nearly 40,000 deception cases reported in 2023 were internet-related, with prevalent types being online shopping scams (8,950 cases, +2.5% YoY), phishing scams (4,322 cases), and social media deception (3,372 cases, -6.5%). The Council's own complaint figures mirrored this trend, with online shopping complaints accounting for almost half (46%) of the total complaint cases in the year under review, a considerable rise of 16% YoY.

This phenomenon and its impacts to consumers had been reflected in the Council's "Top 10 Consumer News — Year of the Rabbit" voting campaign, with three of the top 10 news issues related to cyber security and digital products. Topping the list was the news of the high-profile scandal relating to the cryptocurrency platform JPEX, which involved alleged fraud of over \$1 billion and saw the arrests of a number of celebrities, a story selected by 90% of voters. The interest in this news story reflected widespread consumer concerns about the security and reliability of virtual asset trading platforms, and suggested public expectation that the authorities would take action against suspicious traders. Additionally, stories about the surge in online and phone deepfake scams placed sixth in the poll, while others on the emergence of ChatGPT and measures to manage its influence took ninth place.

The Council maintains the staunchest commitment to safeguarding consumer welfare and rights, and this means being forward-thinking in its advocacy of consumer protection policies. During the year, it factored digital elements and cyber security risks into the research and testing articles published in CHOICE. We published articles drawing attention to risks associated with digital products and services such as virtual insurance platforms and generative AI, and made recommendations for strengthened regulations to mitigate these risks. The Council's first-ever survey on simulated gambling games uncovered several common tactics adopted by game developers to attract continued play and spur in-game purchases, as well as revealing a lack of gatekeeping on the age of players. Based on these findings, the Council called on authorities to review legislation and introduce more regulatory mechanisms for games of a gambling nature.

The Council also responded to the Financial Services and the Treasury Bureau and Hong Kong Monetary Authority's consultation paper on a regulatory regime for stablecoin issuers in Hong Kong. It expressed general support for the proposed regulatory regime for fiat-referenced stablecoin issues as a way of strengthening consumer safeguards in the virtual assets market.

亦可以不當地影響消費決定，並為消費者帶來網絡安全、個人資料保障及虛假訊息等挑戰和風險。

令人憂慮的是網絡罪案和與科技相關的違法行為日益猖獗。根據警方公布的數據，在 2023 年接獲的近 40,000 宗詐騙案中，約 7 成均在網絡世界發生，主要為網上購物騙案（8,950 宗，按年增加 2.5%）、釣魚詐騙（4,322 宗）及社交媒體騙案（3,372 宗，按年減少 6.5%）。本會接獲的投訴數字亦反映著相同趨勢，年度內涉及網上購物的投訴個案佔全部投訴個案的一半（46%），按年增加 16%。

上述現象及其對消費者的影響，亦反映於年內的「兔年十大消費新聞」投票結果。10 大新聞中 3 則均與網絡安全及數碼產品有關：涉及金額逾 10 億、有多位知名人士被捕的加密貨幣平台 JPEX 醜聞，以 9 成得票率登上榜首，反映公眾十分關注虛擬資產平台的安全及可靠性，亦期望當局對可疑平台採取行動；至於網上和電話的「深偽騙案」，及應對 ChatGPT 冒起的對策兩則新聞，分別位列第 6 位及第 9 位。

本會一直堅定不移致力維護消費者的福祉和權益，以前瞻性思維，提出保障消費者政策的倡議。年內，本會在《選擇》月刊的測試及調查中加強了數碼和網絡安全風險等元素，就不同數碼產品及服務，例如虛擬保險平台及生成式人工智能等，發表報告，以提升公眾關注相關風險，並就減低風險提出規管建議。本會亦針對模擬賭博遊戲進行了首次市場調查，發現遊戲開發商運用多種手法吸引玩家持續參與遊戲及「課金」，以及對玩家年齡限制把關不足；有鑑於此，本會建議當局檢視法例，及對具賭博性質的遊戲引入更多監管機制。

本會亦回應了財經事務及庫務局和金融管理局有關實施穩定幣發行人監管制度的諮詢文件，支持當局建議的法幣掛鈎穩定幣發行監管制度，以加強消費者在虛擬資產市場的保障。



Connections Old and New

The year 2023-24 was also one of rejuvenated connections for the Council, in which we were able to foster new relationships and strengthen existing partnerships. Cross-boundary traffic has increased significantly since normal travel resumed, particularly since the introduction of the "Northbound Travel for Hong Kong Vehicles" scheme. This development has highlighted the importance of close collaboration between the Council and its Mainland consumer protection counterparts in order to jointly create a safe consumption environment and boost economic development, especially within the Greater Bay Area's (GBA) "One-hour Living Circle". With this in mind, the Council organised its first-ever Greater Bay Area Consumer Protection Forum under the theme "Welcoming Opportunities and Growth" over three days in October 2023, which included a full-day conference and visits to locations of interest. This inaugural event brought together close to 100 participants, including Administration for Market Regulation officials and representatives of consumer organisations from the GBA, members of the China Consumers Association (CCA) and a range of local stakeholders interested in consumer rights. The event saw participants exchange ideas on post-pandemic changes in consumption with the goal of grasping new opportunities and boosting the economy on the one hand, while developing strategies for promoting and safeguarding consumer rights on the other.

During the year, Council representatives paid official visits to various consumer counterparts and partners, including the CCA, the Beijing Consumer Association, the Macao SAR Government Consumer Council and the Macao Consumer Mediation and Arbitration Centre, and the Guangdong-Macao In-Depth Cooperation Zone in Hengqin. We were also pleased to welcome visits to Hong Kong by delegations from the State Administration for Market Regulation and the Shandong Provincial Government, with the latter delegation renewing the Memorandum of Understanding (MOU) between the Council and Shandong Consumers' Association during their visit. Indeed, the MOUs signed with different consumer bodies in Mainland provinces/cities and other countries over the years, which to date number 34, have been essential for the Council's work in ensuring that cross-boundary and cross-border consumer rights are properly safeguarded.

On the global front, we have been able to inject renewed energy into some long-established connections. Post-pandemic recovery could not have been timelier for the Consumers International Global Congress 2023 held in Nairobi, Kenya. During this important quadrennial event, the Hong Kong Consumer Council was once again elected as a Council Member and a Member of the Board of Trustees. Since becoming a member of Consumers International (CI) in 1976 (then called the International Organisation of Consumers Unions (IOCU)), the Council has been a consistently active member and has held governance positions over many terms.

I am also delighted to share news of the appointment of the Council's Chief Executive for a third consecutive term as Vice President of CI's Board of Trustees since her first-term appointment in 2015. In this strategic role, Gilly will continue to play a key part in setting CI's strategic priorities and identifying new partnerships to enhance consumer protection worldwide.

新與舊的連繫

去年疫情過後全球各地重新接軌，本會亦與新舊雨重新建立聯繫，鞏固既有的合作關係之餘，亦建立新聯盟。自從旅遊復常，特別是在「港車北上」計劃推出後，跨境交通往來愈見頻繁，更凸顯了本會與內地消保組織緊密合作的重要性，加上大灣區「一小時生活圈」模式日漸成形，我們更需要攜手創造一個安全的消費環境並推動經濟發展。因此，本會於2023年10月舉辦了首個為期3天、以「迎機遇 創新篇」為主題的「粵港澳大灣區推動消保權益論壇」。主要活動包括一整天的研討會及多個訪問參觀環節，近百與會者包括大灣區市場監督管理局官員及消保組織代表、中國消費者協會（中消協）代表，以及本地關注消費權益的持份者。參加者就疫後的各種消費改變作深入交流，以更好地掌握機遇，提振經濟，同時為促進及保障消費者權益出謀獻策。

年內，本會亦派代表拜訪了多個消保組織及合作夥伴，包括中消協、北京市消費者協會、澳門特別行政區政府消費者委員會、澳門消費爭議調解及仲裁中心，以及橫琴粵澳深度合作區。本會亦欣喜可與訪港的國家市場監督管理總局和山東省政府的代表團會面；山東省代表團到訪期間，更與本會重新簽訂《魯港消費者組織合作協議》。事實上，本會迄今已與34個內地省市及其他國家的消保組織簽訂合作協議書，致力守護消費者跨境和跨國的權益。

在國際層面，我們亦全力支持在肯尼亞首都內羅畢舉行的2023年國際消費者聯會全球會議，藉著疫後復蘇的好時機，強化了一些建立已久的人脈及網絡。在這項四年一度的重要活動上，本會再次當選為理事會成員及董事會成員。事實上，自1976年成為國際消費者聯會（時稱為國際消費者聯合協會）成員以來，我們一直積極參與，並多次擔任管治職務。

我很高興宣布本會總幹事再次獲任命為董事會副主席，這是黃鳳嫻女士自2015年首次獲委任以來，連續第3屆獲得此項重要任命。她將繼續在制訂國際消費者聯會的策略重點，及建立新的合作關係上擔當重要角色，以加強全球的消費者保障。



Striding into a New Era of Consumer Protection

Our 50th anniversary has brought special opportunities for us to review, reflect and forge a way forward with renewed energy and fresh ideas and insights. At this special half-century mark for the Council, I wish to convey my deepest gratitude to all those who have supported us along the way. That includes current and past Council Members, and the many stakeholders with whom we have worked in the past five decades, all of whom have helped to lay critical groundwork for our current and future efforts. My heartfelt thanks also go out to our team of dedicated staff and management, the driving force of the Council.

Consumer organisations worldwide are facing unprecedented challenges brought about by the new normal, and our consumer protection efforts must not slacken. The Council will continue to strive for the betterment of consumer protection in Hong Kong by building on its robust foundation of five decades. We aim to continue to be the best possible support system for consumers, staying up-to-date with the most critical topics in an ever-evolving consumption environment, and identifying new challenges, risks and opportunities in order to empower the consumers of tomorrow. We will leave no stone unturned in our consumer protection efforts for the future. Let's join hands to achieve *"Smart Consumption · Fuelling the Economy"*.

Mr Clement CHAN Kam-wing, BBS, MH, JP
Chairman

昂首闊步邁向消費者保障新時代

50周年正好是讓我們回顧與反思，並以全新活力和創意思維規劃未來的一個重要里程碑；回望過去半世紀消委會與全港市民一起走過的路，我謹此向沿路所有支持者致以最誠懇的謝意，包括現任及歷任委員，以及於過去50年來與我們合作無間的眾多持份者，你們每一位均為本會現在及未來的工作奠定了重要的根基。我亦衷心感謝本會上上下下盡心盡責，全力以赴推展各項工作。

在新常態下，世界各地的消保組織正面對前所未有的挑戰，而我們亦絕對不容鬆懈，本著50年的堅實基礎，繼續致力保障消費者的福祉和作為消費者的後盾。本會將繼續在瞬息萬變的消費環境下緊貼關鍵議題，辨識新挑戰、風險及機遇，為新一代的消費者賦予力量。本會承諾會以堅守不移的意志與各持份者攜手實現「精明消費 燃亮經濟」的遠景。

陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士
主席



CHIEF EXECUTIVE'S MESSAGE

總幹事的話



Ms Gilly WONG Fung-han
黃鳳嫻女士
Chief Executive 總幹事

The Consumer Council enjoyed a busy and extremely fruitful year under review, not least because of its golden jubilee milestone and the series of memorable celebrations associated with it, which I had the great pleasure to lead and be personally part of.

The year 2023-24 was our first full reporting year following the lifting of social distancing measures. As the pandemic and associated woes subsided, we were able to redirect our efforts towards consumption issues more closely tied to the livelihoods and daily lives of the public, as well as new ones that have arisen on the journey to post-pandemic and socio-economic recovery. The resumption of normalcy also meant that various longer-term efforts that had stalled during the pandemic, such as some of our legislation and advocacy work, now resumed its pace. The Council's 50th anniversary theme, **"Smart Consumption . Fuelling the Economy"**, proved a precise summary of both our objectives and the outcomes of our work for the year.

Evolving in Line with Public Needs for Half a Century

For many people, the Consumer Council is more than just a household name. It serves as an "encyclopaedia" for every aspect of daily life — from the little things (in size but not in significance!) such as groceries and daily essentials, to medium-sized purchases such as household appliances, all the way up to major investments such as housing and property. In all these areas, the Council is known for its reliable and in-depth studies, distilled into practical tips to help consumers make smart consumption choices.

Throughout the years, the Council has kept close tabs on the public's concerns by diligently monitoring consumption patterns and trends, then conducting research and studies on a vast range of goods and services in the marketplace. This has resulted in over 4,700 published reports – including product tests, service surveys and consumer rights advocacy work – that address the prevailing consumption needs of different age groups as well as those of vulnerable communities, including senior citizens, young people and people with special needs. These reports have placed consumer rights at the forefront of our priorities.

In the 1970s, for instance, the global oil crisis saw inflation in the prices of many essential daily commodities, yet the quality of these commodities was very variable. One of the Council's first initiatives was its *"Daily Bulletin of Retail Prices of Major Foodstuffs"*, broadcast on the radio every morning from 1974 to 1975, which offered price comparisons for market shoppers. In the early 1980s, when legislation on smoking bans in public areas came into effect, the Council regularly published the test results on the tar and nicotine contents of cigarettes conducted by the Government Chemist. In the early 1990s, the Council brought concerns about the safety of various baby strollers and children's toys to the attention of the authorities and the public through its consumer alerts and test reports. These efforts played a part in the eventual promulgation of the Toys and Children's Products Safety Ordinance in 1992, which represented a new milestone for the safety of children's products.

剛過去的一年，消費者委員會為 50 周年誌慶，籌備了連串精彩活動，工作雖繁忙，但碩果豐盛，令人欣喜；而我能夠領導團隊，見證和落實這個重要里程碑，更加與有榮焉。

2023-24 年是社交距離措施取消後的首個完整報告年度。隨着疫情和其陰霾消退，我們的工作重點重回與市民大眾日常生活息息相關的消費議題，以及在「後疫情」時代社會經濟復蘇過程中浮現的新議題上。社會復常意味著各項因疫情而停頓的長線工作，例如法例相關及倡議工作等，可重拾步伐。消委會以「**精明消費 燃亮經濟**」為 50 周年主題，正好準確概括年內的工作目標和成果。

半世紀以來隨大眾需求蛻變

對許多人來說，「消費者委員會」這個名字不僅家喻戶曉，更是一本涵蓋日常生活方方面面的「百科全書」。由細至柴米油鹽醬醋茶等日常必需品、到中度花費的家庭電器、以至重大的置業問題，事無大小，都一一涵蓋；消委會的研究一向亦以可靠見稱，從中整理出的實用消費貼士更協助消費者作出精明選擇。

多年來，本會一直密切監察消費模式和趨勢，以掌握公眾關心的議題，從而對市面上各式各樣的商品和服務進行調查與研究。本會過去共發表超過 4,700 份報告，涵蓋產品測試、服務調查及消費者權益倡議。這些報告以消費者權益為前提，針對不同年齡群組以至弱勢社群的消費需要，包括長者、年輕人及特殊需要人士。

70 年代，石油危機引發高通脹，導致日用品價格高企，品質卻良莠不齊。本會成立初期的首項措施便是發表《主要食品零售價格行情報告》，於 1974 至 1975 年間，每天早上在電台廣播，為消費者提供價格情報。80 年代初，公眾地方禁煙的法例正式生效，本會定期發表由政府化驗所測試焦油及尼古丁含量的香煙測試報告。90 年代初，本會多項有關嬰兒車及兒童玩具安全的消費警示及測試報告，引起當局及公眾關注，有助促使當局於 1992 年頒布《玩具及兒童產品安全條例》，為兒童產品安全立下里程碑。





During the SARS outbreak in the early 2000s, the Council conducted a series of research activities and surveys on surgical face masks, sanitation and disinfectant products, and supplies claiming protective efficacy against SARS. It was even more active when the COVID-19 pandemic hit in 2020. Then, the Council launched a dedicated one-stop webpage that provided consumers with free, timely and reliable anti-epidemic information, produced a video on how to make an effective DIY face mask when market supplies were scarce, conducted tests on virus-prevention products, and later developed and launched search tools for rapid antigen test kits and for medicine containing paracetamol. In short, we addressed consumers' most pressing concerns at every stage of the anti-epidemic journey.

In the current reporting year we have surveyed a number of trending services and goods, including online food ordering platforms and probiotics products, as well as areas linked with sustainable consumption and waste reduction such as greenwashing activities, grocery bags in online shopping, online second-hand sales platforms, green mortgage plans and ESG investment.

With tourism regathering momentum in the year, various travel-related products and services also came under our radar. These included suitcases, airline compensation for mishandled baggage, travel insurance, overseas wedding photo services, complaints against air ticket bookings, and the "Northbound Travel for Hong Kong Vehicles" scheme. Overall, our efforts were geared towards addressing the most current consumer needs and trends on the one hand, while at the same time maintaining our ongoing market surveillance of the goods and services that are indispensable to everyday life.

Evolution of Information Dissemination Channels

Of course, we cannot talk about test reports and surveys without mentioning the iconic CHOICE Magazine. CHOICE has always been one of our key information dissemination touchpoints with the public, and through it we have created many collective memories for almost 50 years now. In that period, not only have the research topics covered in CHOICE moved with the times and trends, but the magazine's format has also changed in line with the public's changing media consumption habits.

The inaugural issue of CHOICE, featuring a product test on cooking oils, appeared in 1976 at a cover price of HK\$1. The magazine had its first major revamp in the 1980s, immortalised by its most iconic cover ever, featuring superstar Leslie Cheung. CHOICE Magazine's all-time best-seller was its August 1988 issue, which included a groundbreaking product test on condoms. This issue flew off the shelves and was reprinted several times, ultimately recording a since-unsurpassed historical high circulation figure of 73,000 copies.

千禧年代初的一場沙士，令到人心惶惶，本會當時曾就口罩、清潔及消毒用品，以及聲稱具有預防沙士功效的產品，進行了一系列的研究和調查。2020年新冠疫情肆虐期間，本會反應更積極迅速，開設一站式網站為消費者提供及時而可靠的免費防疫資訊，並於口罩供應短缺時，推出自製口罩教學短片，以及測試其他防疫產品，及後更分別推出快速抗原測試包及撲熱息痛製劑的搜尋器。總括而言，在抗疫路上的每個階段，我們均切實應對消費者當前最關注的議題。

過去一年，本會亦與時並進，調查了一系列新興的產品與服務，包括網上點餐平台及益生菌產品；亦於可持續消費與減廢範疇方面，進行涵蓋漂綠、網購派發購物袋、二手網購平台、綠色按揭，及環境、社會和企業管治（ESG）投資的調查。

隨着旅遊業於年內復蘇，我們亦加強關注與旅遊相關的產品及服務，包括行李唛耐用度、行李事故賠償安排、旅行保險、海外婚紗攝影服務、機票預訂投訴及「港車北上」等。總括而言，我們一方面努力應對當前最流行的消費需求和趨勢，同時繼續對日常生活不可或缺的產品和服務進行持續的市場監察。

資訊發放渠道與時並進

談到測試報告和調查，當然不得不提《選擇》月刊。作為消委會一直以來向公眾傳播資訊的其中一個主要渠道，《選擇》月刊在過去差不多50年間，既創造了許多集體回憶，同時亦做到與時並進，除了當中的研究題目能緊貼市場需要外，月刊的刊載形式，亦緊隨着大眾使用媒體的習慣而作相應改變。

1976年《選擇》月刊創刊號，以食油產品測試為主題，售價為港幣一元。80年代，《選擇》月刊首次革新，最經典的封面人物必定是巨星張國榮；而以劃時代的安全套測試為封面的1988年8月號，是歷來最暢銷的一期，一推出便火速售罄並要多次加印，創下歷史性的73,000冊的最高銷售量，紀錄保持至今。



A shift towards digitalisation started at the turn of the century with the introduction of the online version of CHOICE ("eCHOICE") in 2004. In 2021, we launched a new website that integrated eCHOICE with the Council's official website, as part of our response to the changing media consumption habits of consumers. Since then, we have embraced various social media and e-communication channels to meet popular demand, including Facebook in 2016, YouTube in 2018, WeChat in 2022, and Instagram in early 2024. To date, the website has accumulated 13 million total page views, while our YouTube channel has garnered 4.7 million views.

While on the topic of digital transformation, we were honoured that CHOICE received two prestigious accolades at the 8th Media Convergence Awards organised by the Hong Kong Association of Interactive Marketing during the year. In recognition of its efforts in utilising technology to disseminate news and information, it won a Gold Award in the "Magazines (ESG)" category and a Bronze Award in the "Magazines (Social Media)" category.

Our efforts to disseminate information effectively also owe a huge debt to the ongoing support of the mass media, with the Council recording over 5,400 cases of relevant media coverage during the year. Through the annual Consumer Rights Reporting Awards (CRRRA), we celebrate and recognise outstanding journalism in the reporting of consumer-related issues. For the 23rd CRRRA in the year under review, we received a record-breaking 373 entries from 42 news organisations, social media platforms and educational institutions, including 10 first-timers. Since its launch in 2001, the CRRRA has received a total of 4,510 entries, a figure which reflects the pivotal role of the media in raising public awareness of consumption topics.

Resolving Consumer Disputes

Complaint trends and figures have always been accurate and important indicators of the most critical consumer concerns and current affairs issues. As COVID-19 reached its tail-end and pandemic-related issues subsided, we saw a clear shift towards other key consumer concerns. With the city once again beginning to buzz with life, entertainment and travelling became the categories that attracted the most complaints. Inevitably, accelerating inbound and outbound tourism and the business of "fuelling the economy" brought with them a rise in consumer disputes.

At the top of the list were complaints related to food and entertainment services: they recorded a staggering 76% year-on-year increase, with 5,648 cases in the year under review. "Travel matters" was the third highest complaint category with 2,673 cases, although this did represent a 20% decline compared to the previous year.

甫踏入新世紀，《選擇》月刊亦步向數碼化，於 2004 年推出網上版；其後《選擇》月刊網站亦於 2021 年，與消委會官方網站合二為一，以滿足消費者不斷變化的媒體使用習慣。隨後我們亦陸續進駐不同社交媒體及網上資訊平台，包括 2016 年開設的 Facebook 專頁、2018 年的 YouTube 頻道、2022 年的微信公眾號，及今年初剛推出的 Instagram 帳號。迄今為止，官方網頁的瀏覽量累計達 1,300 萬，而 YouTube 頻道的瀏覽次數則達 470 萬。

成功數碼化轉型的《選擇》月刊，今年在香港互動市務商會主辦的第八屆「傳媒轉型大獎」榮獲兩項殊榮，分別在雜誌類別（ESG）榮獲金獎及雜誌類別（社交媒體）榮獲銅獎，表揚《選擇》月刊有效地運用科技傳遞新聞和資訊的努力。

本會得以有效地傳播資訊，當然還有賴傳媒的鼎力支持。過去一年，有關消委會的媒體報道超過 5,400 則。我們每年均透過消費權益新聞報道獎（「報道獎」），表揚過去一年有關消費議題的出色新聞報道。第 23 屆「報道獎」共收到來自 42 家新聞機構、社交平台及大專院校所提交的 373 份參賽作品，數量破紀錄之餘，更吸引了 10 家媒體首次參與。自 2001 年首次舉辦以來，「報道獎」共收到 4,510 份參賽作品，反映媒體在提高公眾對消費議題關注所扮演的重要角色。

調停消費者糾紛

消費投訴趨勢和數字，向來都是反映消費者當前最貼身和關注議題的準確及重要指標。隨著疫情消退，消費者的焦點亦明顯由疫情轉移到其他消費題目上。當消費開始活躍，娛樂及旅遊相關類別亦引來了最多投訴；出入境旅遊復蘇及最先能「燃亮經濟」的相關行業提速，消費糾紛無可避免地有所增加，情況可以理解。

「食肆及娛樂」類別的投訴於本年度位列榜首，按年增長 76%，達到 5,648 宗。「旅遊事務」的投訴雖然按年下跌 20%，仍然位列投訴榜第三名，共 2,673 宗。



Mega events kick-started the city's efforts to rejuvenate the economy and travel industry, while air travel also picked up in the year. These developments led to two incidents that triggered great public concern, namely the cancellation of many Cathay Pacific flights during the peak travel season, and football star Lionel Messi's controversial non-appearance at the "Tatler XFEST: Hong Kong Team vs. Inter Miami CF" exhibition match in February 2024. Responding to a flurry of media enquiries on the first of these issues in press statements and interviews, the Council urged the airline to ensure it maintained adequate manpower and had contingency measures in place to avoid upsetting consumers' holiday plans, especially during peak seasons. In response to the latter issue, which generated around 1,500 complaints, the Council took proactive steps to conciliate all parties and address public concerns. In addition to issuing several media statements, the Council liaised closely with the event organiser to identify potential solutions, and ultimately helped ensure a smooth 50% refund was offered by the organiser to allay ticket holders' dissatisfaction.

Tackling Trade Malpractices Against Tourists

Over the past five decades, the Council has "named and shamed" a total of 120 traders for unfair trade practices, such as misleading or high-pressure sales tactics. Those named have included fitness centres, beauty centres, pharmacies and timeshare companies, among others. Naming is not carried out lightly. It only occurs after careful consideration and a great deal of research, involving traders who have committed serious and repeated transgressions.

During the reporting year, the Council publicly named and reprimanded four Chinese pharmacies in a prime tourist district for unscrupulous trade practices involving "catty-to-tael" scams and "ingredient-grinding" strong-arm tactics, which were detrimental to consumer rights. By continuing these malpractices despite the Council's repeated conciliation efforts in response to complaints, the four pharmacies were severely jeopardising Hong Kong's reputation, especially at a time when the retail industry was recovering in the wake of the pandemic. The Council took this action to convey a strong message of intolerance to the "bad apples" of the industry. The move also reflected the rise in complaints received in 2023-24 about unscrupulous sales practices targeting tourists.

Empowering the Next Generation of Consumers

To educate is to empower. The Council's longstanding commitment to consumer education was worked out in its earlier days through community activities in conjunction with the dissemination of information in print publications and through the mass media. Its first consumer education teaching kit created with the Education Department in the late 1970s was widely adopted by schools. In 1980, the Council organised its first Consumer Education Seminar in partnership with the International Organisation of Consumers Unions (IOCU) (the predecessor of Consumers International), attended by delegates from over 20 countries and regions.

全球航空旅遊復常，一連串的盛事成為振興經濟和旅遊業的頭炮，同時亦衍生了兩件備受公眾關注的事件，包括國泰航空於旅遊旺季取消多班航班，以及球星美斯於今年2月舉行的「Tatler XFEST 嘉年華：香港隊對國際邁阿密 CF 足球友誼賽」缺陣。在國泰事件上，傳媒查詢蜂擁而至，本會透過聲明及訪問，敦促航空公司於旺季期間應確保有足夠人手及應變措施，以免打亂消費者、特別是在旺季的旅遊計劃。至於美斯缺陣，本會接獲約1,500宗投訴，並主動積極跟進，協調各方解決問題。除數次發出聲明外，本會亦跟主辦單位密切聯繫商議，尋求可行的解決方案，最終主辦單位提出退款50%以安撫球迷對活動安排的不滿。

打擊針對旅客的不良營商手法

過去50年，本會點名譴責了120間商戶的不良營商手法，例如具誤導性或高壓銷售伎倆等。被點名的商戶包括健身中心、美容院、藥店及「時光共享」公司。點名決定從不輕率，要經過深入調查，證實商戶屢次嚴重違規，和慎重考慮後，才會決定公開譴責。

年內，本會公開點名譴責4間位於遊客區的藥店，涉及「斤變兩」及將藥材磨粉等不良營商手法，損害消費者權益。本會曾經試圖調停，惟4間藥店卻繼續以不良手法經營，在零售業疫後復蘇之際，對香港聲譽的損害尤其嚴重。本會於2023-24年度接獲針對旅客的不良營商手法投訴有所上升，期望透過點名譴責行動，向業界的害群之馬發出強烈警示以遏止歪風。

提升新一代消費者的自我保護能力

本會多年來堅持透過教育賦權消費者，早期便已利用社區活動、出版刊物及大眾媒體傳播資訊。1977年，本會與教育司署合作推出首套消費者教育教材，被學校廣泛採用。1980年，本會與國際消費者聯合協會（國際消費者聯會前身）合辦首個消費者教育研討會，吸引來自20多個國家和地區的代表參加。





Since the setting up of a dedicated division for programme expansion in 1998, the Council has made huge progress in consumer education both in terms of diversifying the target groups reached and adopting new technologies to enrich programme content. Following the introduction of the Consumer Culture Study Award (CCSA) in 1999, our programmes have branched out to embrace various specific consumer groups. They have included "Earth 2038's Learning Journey of Sustainable Consumption" developed for primary schools in 2017, the "Support Programme for Persons with Special Needs" in 2020, and the "Educator Scheme for Senior Citizens" in 2021. In early 2023, we piloted a groundbreaking virtual reality (VR) initiative for the second of these target groups, leveraging immersive technology to create role-play simulations of two sales malpractice scenarios.

Another significant milestone was reached in the year under review with the inauguration of the Smart Consumption Academy (SCA) programme for secondary school students, developed in collaboration with the Education Bureau. Succeeding the 24-year-old CCSA, the new SCA is designed to keep pace with rapid technological advances and evolving education modes. It aims at nurturing a new generation of smart consumers by providing them with crucial knowledge relating to topics such as rational consumption, sustainable consumption, and caring for the community.

Another 50 Years of Consumer Protection

We have come a long way since 1974, and I am excited to be embarking on our next chapter of consumer protection, which will be increasingly fuelled by AI-enabled solutions and innovative strategies in today's world of digital transformation. The free distribution of CHOICE Magazine in January 2025 marks a new era in information dissemination, as we take consumer empowerment to the next level by providing more accessible information and more interactive communication channels.

I wish to take the opportunity of this momentous 50-year anniversary to express my sincerest gratitude to all our Chairmen and Council Members, both past and present, for their guidance, to our stakeholders for their support, and to Council staff for their concerted efforts in powering this half-century vessel in its voyage to consumer protection, both in the decades past and the years ahead.

Ms Gilly WONG Fung-han
Chief Executive

黃鳳嫻女士
總幹事

為開拓更多教育項目，本會於 1998 年成立專責部門，自此在消費者教育方面取得了重大進展，包括服務更多不同對象，以及應用新科技豐富活動內容。自 1999 年推出「消費文化考察報告獎」（「報告獎」）後，我們將消費者教育推展到不同的消費群體，包括 2017 年為小學生而設的「2038 地球人計劃之可持續消費旅程」、2020 年的「特殊需要人士支援計劃」及 2021 年的「智齡消費教育大使」。2023 年初，我們更為特殊需要人士推出突破性的虛擬實境（VR）體驗，讓他們沉浸式經歷及應對兩種不良銷售情境。

本年度，另一個重要的里程碑為與教育局攜手推出的全新中學生消費者教育活動——以「智醒消費學堂」承接跨越 24 載的「報告獎」。科技發展一日千里，中學生的學習模式亦與以往截然不同，「智醒消費學堂」與時並進，透過向新一代灌輸理性消費、可持續消費和關懷社區等重要知識，培育他們成為精明消費者。

未來 50 年堅守使命 保障消費者權益

消委會自 1974 年成立以來，與市民一起相扶相持，走過高山低谷。踏入數碼化轉型的時代，我深感雀躍，因為消委會在人工智能和創新科技的協助下，必能承先啟後，開拓保障消費者權益的新篇章。同時《選擇》月刊亦將於 2025 年 1 月起讓公眾免費閱覽，標誌着嶄新的資訊傳播時代正式展開。消費者將可透過更暢通無阻及更互動的溝通渠道獲取資訊，有助進一步提升自我保護能力。

藉著金禧年之際，我謹向前任和現任主席及委員致以最誠摯的謝意，感謝他們的指導，亦感謝各持份者的支持，以及全體職員上下一心，在過去的數十年和未來，齊齊乘風破浪，同心協力保障消費者權益。



ABOUT THE CONSUMER COUNCIL

關於消費者委員會

The Consumer Council has been a champion of consumer rights in Hong Kong for half a century, taking up roles similar to many counterparts around the world. Apart from advocating consumer protection regulations and good trade practices to foster a safe, fair and sustainable marketplace, forestalling and conciliating consumer disputes, the Council also empowers consumers through education and disseminating useful and reliable information on goods and services.

過去半世紀，消費者委員會一直帶領本港消費權益的發展。一如世界各地不少消保組織，本會倡議保障消費者的條例和良好營商手法，促進安全、公平和可持續發展的市場，為消費者調停糾紛，並透過教育和發布產品及服務資訊加強消費者的自我保護能力。



Consumer Council Ordinance

The Consumer Council is a statutory body established in 1974. Pursuant to the Consumer Council Ordinance (Cap. 216), the Council's functions are to protect and promote the interests of consumers of goods and services, and purchasers, mortgagors and lessees of immovable property by:

- collecting, receiving and disseminating information concerning goods and services and immovable property;
- receiving and examining complaints by and giving advice to consumers of goods and services, and purchasers, mortgagors and lessees of immovable property;
- taking such action as it thinks justified by information in its possession, including tendering advice to the Government or to any public officer;
- encouraging business and professional associations to establish codes of practice to regulate the activities of their members; and
- undertaking such other functions as the Council may adopt with the prior approval of the Chief Executive in Council.

《消費者委員會條例》

消費者委員會於1974年成立，是香港的法定組織。根據《消費者委員會條例》（第216章），消委會的職能為保障及促進貨品和服務的消費者權益，以及不動產的購買人、按揭人及承租人權益。其職能包括：

- 收集、接受及傳播關於貨品、服務及不動產的資料；
- 接受及審查貨品及服務的消費者的投訴以及不動產的購買人、按揭人及承租人的投訴，並向他們提供意見；
- 採取其認為就所管有的資料而言乃屬正確的行動，包括向政府或任何公職人員提供意見；
- 鼓勵商業及專業組織制定實務守則，以規管屬下會員的活動；及
- 承擔委員會獲行政長官會同行政會議事先批准而採納的其他職能。



Vision

To be the trusted voice in striving for consumer betterment towards safe and sustainable consumption in a fair and just market.

抱負

本會致力成為消費者信賴的聲音，為消費者在公平公正的市場中，建立安全及可持續的消費環境。

Mission

- Act as advocate for consumer interests
- Facilitate constructive discussion and promulgation of pro-consumer policies
- Sees to empower consumers to help themselves

使命

- 倡議 消費者權益
- 促進 建設性討論以制定保障消費者的政策
- 加強 消費者維護本身權益的能力

Core Values

- Be consumer interests driven, with due regard to the content of sustainable consumption
- Uphold fairness and justice
- Maintain openness in its activities
- Be independent and unsusceptible to undue influence
- Be accountable
- Discharge its functions proactively, constructively and with perseverance
- Protect the privacy of personal data

核心價值

- 以保障消費者權益為工作目標，但亦同時關注可持續消費的概念
- 以公平和公正的態度處理事務
- 運作保持高透明度
- 保持獨立意見
- 可讓公眾問責
- 以主動、積極和堅毅的精神執行職能
- 保護個人資料私隱

Performance Pledge

The Council pledges to fulfill its statutory functions as stipulated in the Consumer Council Ordinance. Within these ambits, we will strive our best to:

- answer consumer enquiries and handle complaints in a timely manner;
- mediate dispute between consumers and service suppliers;
- conduct researches, surveys and product testing to produce and publish useful information and results;
- provide a regular outlet of information, advice and view points on all matters affecting interests of consumers;
- monitor trade practices and liaise with industry body to safeguard consumer interests;
- research on consumer policy and launch consumer education campaign or related activities.

服務承諾

本會承諾履行《消費者委員會條例》規定的一切法定職務。在條例規定範圍內，致力：

- 迅速解答消費者諮詢和處理投訴；
- 排解消費者與供應商之間的糾紛；
- 進行研究、普查及產品試驗工作，公布結果和有用資料；
- 關注消費者事務，定期發表與消費者權益有關的資訊、忠告和觀點；
- 監察商業經營手法；聯絡各行業團體，謀求保障消費者利益；
- 進行消費者政策研究；推行與消費者教育有關的活動

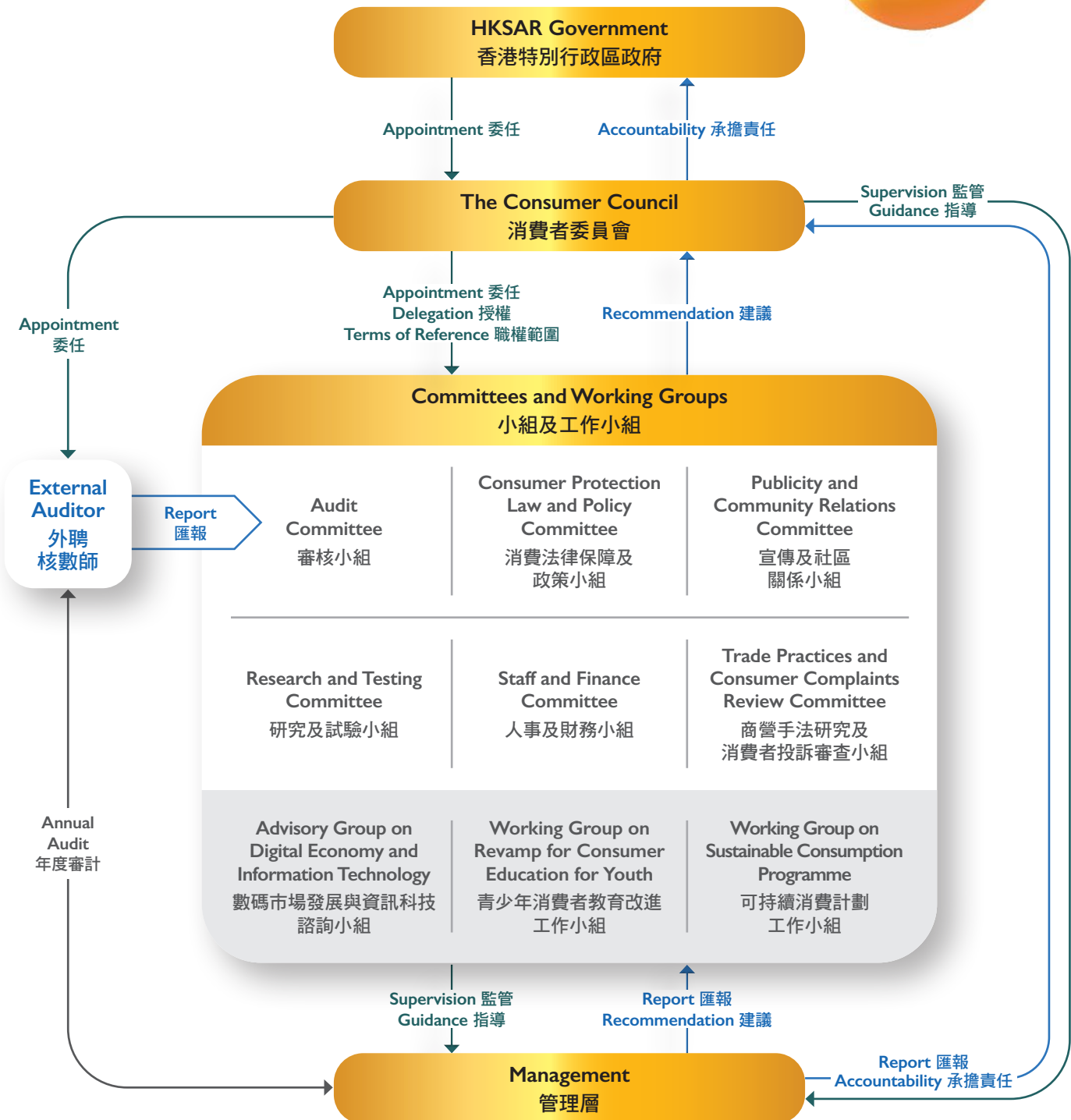


Governance and Management

機構管治及管理



Governance Structure 消費者委員會的企業管治架構





As Hong Kong's statutory consumer protection body, the Consumer Council upholds a longstanding commitment to strong corporate governance and dedication to consumer protection. Through a governance framework incorporating recommended principles and best practices for statutory bodies, the Council fulfils its functions to the highest professional standards while promoting fairness and ethical conduct, ensuring accountability and transparency in its operations, and achieving good proper management in the interests of all stakeholders and the public.

作為香港專責推動及保障消費者權益的法定機構，消費者委員會長久以來堅守良好的企業管治，並致力於推動及保障消費者權益。本會的管治框架蘊含法定機構的建議原則和最佳執行方法，從而以最高專業標準履行其職能，同時促進公平和道德行為，確保運作兼具問責性和透明度，並以所有持份者和公眾利益為出發點，實現良好管治。



Membership of the Consumer Council

Formed according to Section (6) "Membership of Council" of the Consumer Council Ordinance (Cap. 216), the Council comprises a Chairman, a Vice-Chairman and not more than 20 other Members appointed by the Chief Executive of the Hong Kong Special Administrative Region (HKSAR) for a term not exceeding 2 years. Members may be reappointed upon the expiry of their respective terms of office. All are governed by the Council's Code of Conduct for Members.

In terms of Members' personal profile, the Council's composition achieved a high degree of diversity in advising and governing the Council's works – educational background, professional and industry representation, skills and knowledge, age and gender. Sectors covered academia, legal sector, medical sector, business sector, information technology sector and the Legislative Council.

In the year under review, Mr Clement CHAN Kam-wing, BBS, MH, JP continued to serve as the Council Chairman since 15 July 2022. On 1 November 2023, Mr Tony PANG Chor-fu succeeded Mr Antonio KWONG Cho-shing, MH, as the Vice-Chairman of the Council, whereas Ms Ivy CHEUNG Wing-han and Mr Albert WONG Kin-wai were newly appointed as Council Members. On 1 January 2024, Ms Veronica FUNG Kit-ming and Ms Miranda KWAN Ching-yi were both reappointed as Council Members, whereas Prof. CHUNG Chi-yung, Mr Duncan MA Tak-yan, Prof. Jack POON Sik-ching, Ms Rachael SIU Suk-yu and Mr Andy WONG Man-kit were newly appointed as Council Members.

The Council would like to express its gratitude to Council Vice-Chairman, Mr Antonio KWONG Cho-shing, MH, and Council Members Dr Catherine CHAN Po-ling, Dr Wilton FOK Wai-tung, Ms Vanessa LAU Chi-wan, Ms Kitty LEE Wing-lan, Mr Raymond MAK Ka-chun, Mr Kyrus SIU King-wai and Prof. Nora TAM Fung-ye, BBS, JP for their unrelenting commitment and dedication during their terms of office.

消費者委員會委員

消費者委員會的委員按照《消費者委員會條例》(第216章)第6條「委員會的席位」組成，成員包括主席、副主席及不多於20名委員。委員由香港特別行政區行政長官委任，任期不超過兩年，委員於任期屆滿後可再獲委任。所有委員須遵守委員行為守則。

各委員的個人專業履歷，由教育背景到專業和行業代表性、技能和知識，以至年齡和性別均高度多元，有助委員會擔任顧問角色及管治消委會的工作。委員的界別涵蓋學術界、法律界、醫療界、商界、資訊科技界及立法會。

陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士自2022年7月15日起擔任委員會主席。於2023年11月1日，彭楚夫先生接替任滿離任的鄭祖盛律師，榮譽勳章成為消委會副主席，張穎嫻女士和黃健威先生加入委員會成為委員。於2024年1月1日，馮潔鳴女士和關靜儀女士獲再度委任為委員，新委員包括鍾志勇教授、馬德仁先生、潘釋正教授、蕭淑瑜大律師及黃文傑先生。

本會衷心感謝年內卸任的副主席鄭祖盛律師，榮譽勳章，以及前委員譚鳳儀教授，銅紫荊星章，太平紳士、陳寶玲醫生、霍偉棟博士、李泳蘭女士、麥嘉晉先生及蕭景威先生在任內的不懈承擔和奉獻。



Membership of the Consumer Council

消費者委員會委員



Chairman 主席

Mr Clement CHAN Kam-wing,
BBS, MH, JP

陳錦榮先生，銅紫荊星章，榮譽勳章，
太平紳士

Managing Director of Leading Accounting Firm
會計師事務所董事總經理



Mr Kenneth CHAN Kin-nin
陳建年先生

Food Industry
食品業



Ms Ivy CHEUNG Wing-han
張穎嫻女士 (from 2023.11.01起)

Senior Partner of Audit Firm, Hong Kong
審計服務香港區首席合夥人



Dr Catherine CHAN Po-ling

陳寶玲醫生 (up to 至 2023.12.31)

Hospital Authority Otorhinolaryngologist
醫管局耳鼻喉專科醫生



The Hon Holden CHOW Ho-ding, JP
周浩鼎議員，太平紳士

Legislative Councillor, Solicitor
立法會議員、執業律師



Vice-Chairman 副主席

(from 2023.11.01 起)

Member 委員

(up to 至 2023.10.31)

Mr Tony PANG Chor-fu

彭楚夫先生

Entrepreneur
企業家



Prof. CHUNG Chi-yung

鍾志勇教授 (from 2024.01.01 起)

Chair Professor and Head of Department of
Electrical and Electronic Engineering
大學電機及電子工程學系講座教授及系主任



Vice-Chairman 副主席

Mr Antonio KWONG Cho-shing, MH

鄺祖盛律師，榮譽勳章

(up to 至 2023.10.06)

Property Development CEO

物業發展公司總裁



Dr Wilton FOK Wai-tung

霍偉棟博士 (up to 至 2023.12.31)

Director, Sport Artificial Intelligence Laboratory,
Department of Electrical and Electronic Engineering
大學電機電子工程系運動人工智能實驗室總監



Ms Veronica FUNG Kit-ming

馮潔鳴女士

Fintech Compliance Advisory
金融科技合規性諮詢



Mr Edward HO Man-tat

何闡達先生

Securities Firm Managing Director
證券公司董事總經理



Ms Miranda KWAN Ching-yi
關靜儀女士
Director of Business Assurance
管理與保證總監



Mr Raymond MAK Ka-chun
麥嘉晉先生 (up to 至 2023.12.31)
Techpreneur
創科企業家



Mr Victor LAM Hoi-cheung, JP
林凱章先生，太平紳士
General Manager
總經理



Prof. Jack POON Sik-ching
潘釋正教授 (from 2024.01.01 起)
Professor of Practice (Fintech & Entrepreneurship)
School of Accounting and Finance
實務教授 (金融科技與創業金融)
會計與金融學院



Mr Matthew LAM Kin-hong, BBS, MH, JP
林建康律師，銅紫荊星章，榮譽勳章，太平紳士
Law Firm Co-founding Partner and Managing Partner
律師事務所創辦合夥人及管理合夥人



Mr Kyrus SIU King-wai
蕭景威先生 (up to 至 2023.12.31)
Director of Global Social Impact Consultancy
環球社會效益顧問公司董事



Ms Vanessa LAU Chi-wan
劉子芸女士 (up to 至 2023.10.31)
Biotech Industry Marketing Manager
生物科技界營銷經理



Ms Rachael SIU Suk-yu
蕭淑瑜大律師 (from 2024.01.01 起)
Barrister-at-Law
大律師



Ms Kitty LEE Wing-lan
李泳蘭女士 (up to 至 2023.12.31)
Deputy General Manager of
Global PR and Marketing Agency
國際公關及市場策劃公司副總經理



Prof. Nora TAM Fung-ye, BBS, JP
譚鳳儀教授，銅紫荊星章，太平紳士
(up to 至 2023.10.31)
Chair Professor of
Environmental Science and Conservation
環境科學及生態保育講座教授



Ms Doris LIAN Shaodong, MH
連少冬女士，榮譽勳章
CEO of Top-tier Fund House
領先基金公司總裁



Ms Iris WAN Lai-sze
溫麗司女士
Training Consultancy Founder
培訓顧問公司創辦人



Mr Alan LUI Siu-lun
雷紹麟先生
Multinational Hospitality Group Vice President
國際酒店集團副總裁



Mr Albert WONG Kin-wai
黃健威先生 (from 2023.11.01 起)
Chairman of Association of I.T. Leaders in Education
資訊科技教育領袖協會主席



Dr Victor LUI Wing-cheung
雷永昌醫生
Specialist in Psychiatry
精神科專科醫生



Mr Andy WONG Man-kit
黃文傑先生 (from 2024.01.01 起)
General Manager of Corporate Affairs
企業事務總經理



Mr Duncan MA Tak-yan
馬德仁先生 (from 2024.01.01 起)
Programme Manager
項目經理



Mr Selwyn YU Sing-cheung, SC
余承資資深大律師
Senior Counsel
資深大律師

Co-opted Members of the Consumer Council

消費者委員會增選委員



Dr Jason CHAN Kai-yue, MH, JP
陳繼宇博士，榮譽勳章，太平紳士
(up to 至 2023.12.31)

Associate Dean and Head of IT
大學副院長兼資訊科技總監



Mr Roy CHAN Kai-yan
陳啟恩先生 (from 2024.01.25 起)

IT Professional
資訊及科技專業人員



Dr Hugo CHAN Leung-to
陳亮途博士 (from 2024.01.25 起)

Associate Dean of Business School
商學院副院長



Dr Toa CHARM
湛家揚博士

Associate Professor of Practice in
Innovation and Technology
大學商學院創新及科技專業應用副教授



Mr Tony CHEUNG Kwok-wai
張國威副校長

Secondary School Vice Principal
中學副校長



Ms Ivy CHEUNG Wing-han
張穎嫻女士 (up to 至 2023.10.31)

Senior Partner of Audit Firm, Hong Kong
審計服務香港區首席合夥人



Prof. Herbert CHIA Pun-kok, JP
車品覺教授，太平紳士

Senior Advisor of Leading Cloud Intelligence Group
領先雲端智能集團高級顧問



Mr Johnny FEE Chung-ming, JP
費中明律師，太平紳士

Solicitor
事務律師



Mr Eugene FONG Yick-jin
方奕展先生

Engineering Professional
工程專業人員



Prof. Kelvin KWOK Hiu-fai
郭曉暉教授

Associate Dean and Associate Professor of Law
大學法律學系副院長兼副教授



Ms Loretta LAM Yee-mei
林綺薇女士

Principal Education Secretary
教育總主任



Mr LAU Chun-hung, MH
劉振鴻先生，榮譽勳章

Education Consultant
教育顧問



Ms Queenie Fiona LAU, SC
劉恩沛資深大律師

Barrister-at-Law
大律師



Mr Lawrence LAU Yip-tak
劉業德先生
Secondary School Teacher
中學教師



Dr Cherry TAM Hau-lin
譚巧蓮博士
Associate Professor in Social and Behavioural Sciences
大學社會及行為科學系副教授



Mr Michael PANG
彭銘楷先生 (from 2024.01.25 起)
IT Professional
資訊及科技專業人員



Mr Tony TANG Kwok-wai
鄧國偉先生 (up to 至 2023.12.31)
Retired DoJ Principal Government Counsel
前律政司首席政府律師



Dr Angela NG Lai-ping
吳麗萍博士 (up to 至 2023.12.31)
Education Consultant
教育顧問



Dr Gary WONG Ka-wai
黃家偉博士
University Professor
大學教授



Prof. Jack POON Sik-ching
潘釋正教授 (up to 至 2023.12.31)
Professor of Practice (Fintech & Entrepreneurship)
School of Accounting and Finance
實務教授 (金融科技與創業金融)
會計與金融學院



Mr Albert WONG Kin-wai
黃健威先生 (up to 至 2023.10.31)
Chairman of Association of I.T. Leaders in Education
資訊科技教育領袖協會主席



Mr SHIH Wing-ching, JP
施永青先生, 太平紳士 (up to 至 2023.12.31)
Real Estate Industry Participant
地產界人士



Dr Paul WONG Wai-ching
黃蔚澄博士
Associate Professor, Department of Social Work and
Social Administration, Clinical Psychologist
大學社會工作及社會行政學系副教授、
臨床心理學家



Mr Kyrus SIU King-wai
蕭景威先生 (from 2024.01.25 起)
Director of Global Social Impact Consultancy
環球社會效益顧問公司董事



Mr Rochester WONG Wang-fai
黃宏輝先生
Education Bureau Chief Curriculum Development Officer
教育局總課程發展主任



Ms Rachael SIU Suk-yu
蕭淑瑜大律師 (up to 至 2023.12.31)
Barrister-at-Law
大律師



Mr Martin WONG Wing-hoi
王永愷大律師
Barrister-at-Law
大律師



Prof. Nora TAM Fung-ye, BBS, JP
譚鳳儀教授, 銅紫荊星章, 太平紳士
(from 2024.01.25 起)
Chair Professor of
Environmental Science and Conservation
環境科學及生態保育講座教授



Prof. Christina YU Wai-mui
姚偉梅教授
Professor (Practice),
Department of Social Sciences and Policy Studies
社會科學與政策研究學系教授 (實踐)

Committees and Working Groups

小組及工作小組



The Council operates with a committee structure comprising 9 Committees and Working Groups and the Full Council meetings are held on a bimonthly basis.

As permitted by the Council's statutory power, the Council co-opts professionals of different disciplines as members of the Committees or Working Groups in order to benefit from their expertise and to facilitate the Council's work or studies in specific fields.

During the year under review, 2 Co-opted Members: Mr Johnny FEE Chung-ming, JP, and Ms Queenie Fiona LAU, SC, continued to serve the Council upon reappointment of Co-opted membership. On 25 January 2024, Mr Roy CHAN Kai-yan, Dr Hugo CHAN Leung-to, Mr Michael PANG, Mr Kyrus SIU King-wai and Prof. Nora TAM Fung-ye, BBS, JP, were appointed as Co-opted Members.

The Council expresses sincere gratitude for the support and expertise contributed to the Council from 4 Co-opted Members who retired during the year: Dr Jason CHAN Kai-yue, MH, JP, Dr Angela NG Lai-ping, Mr SHIH Wing-ching, JP, and Mr Tony TANG Kwok-wai.

In addition, the Council administers the Consumer Legal Action Fund via a Board of Administrators and a Management Committee². The current Chairman of the Management Committee is Mr Selwyn YU Sing-cheung, SC.

本會以委員會小組制度運作，設有 9 個委員會小組及工作小組。委員會每兩個月一次召開全體委員會議。

委員會亦根據法定權限，邀請各界專才加入相關委員會小組或工作小組為增選委員，提供專業意見，並促進特定範疇的工作或研究。

年內，2 位增選委員：費中明律師，太平紳士及劉恩沛資深大律師獲續任為增選委員。於 2024 年 1 月 25 日，陳啟恩先生、陳亮途博士、彭銘楷先生、蕭景威先生及譚鳳儀教授，銅紫荊星章，太平紳士獲邀為增選委員。

本會衷心感謝以下 4 名卸任的增選委員在任內的支持和貢獻：陳繼宇博士，榮譽勳章，太平紳士、吳麗萍博士、施永青先生，太平紳士及鄧國偉先生。

此外，消費者訴訟基金由執行委員會及管理委員會監督管理²。管理委員會的現任主席為余承章資深大律師。

2. See the Annual Report of the Consumer Legal Action Fund 2023-24 for details. 詳情請參閱消費者訴訟基金 2023-24 年報。



Audit Committee 審核小組

Number of Meetings 會議次數：2

Convenor 召集人

Mr Antonio KWONG Cho-shing, MH 鄭祖盛律師，榮譽勳章
(up to 至 2023.10.06)

Ms Ivy CHEUNG Wing-han 張穎嫻女士 (from 2023.12.01 起)

Members 委員

Mr Clement CHAN Kam-wing, BBS, MH, JP
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士

Ms Ivy CHEUNG Wing-han 張穎嫻女士
(2023.11.01 to 至 2023.11.30)

Ms Veronica FUNG Kit-ming 馮潔鳴女士

Mr Edward HO Man-tat 何聞達先生

Ms Doris LIAN Shaodong, MH 連少冬女士，榮譽勳章

Ms Rachel SIU Suk-yu 蕭淑瑜大律師 (from 2024.01.25 起)

Co-opted Member 增選委員

Ms Ivy CHEUNG Wing-han 張穎嫻女士 (up to 至 2023.10.31)

Key Functions 主要職能

1. To assist the Full Council in fulfilling its functions by providing an independent review of and making recommendations on financial reporting, audit process, risk management policies as well as internal control measures of the Council.
 2. To supervise the overall framework of corporate governance and refer to the Full Council issues or weaknesses identified by the Committee or external audit.
1. 透過提供獨立審查並於財務報告、審計流程、風險管理政策及消委會的內部控制措施提出建議，協助委員會全體大會履行其職能。
2. 負責監督消委會治理的整體框架，並就由委員會或外部審計發現的問題或不足之處向委員會全體大會報告。





Consumer Protection Law and Policy Committee 消費法律保障及政策小組

Number of Meetings 會議次數：3

Chairman 主席

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

Vice-Chairman 副主席

Mr Matthew LAM Kin-hong, BBS, MH, JP
林建康律師，銅紫荊星章，榮譽勳章，太平紳士

Members 委員

Ms Ivy CHEUNG Wing-han 張穎嫻女士 (from 2023.12.01 起)

The Hon Holden CHOW Ho-ding, JP 周浩鼎議員，太平紳士

Ms Miranda KWAN Ching-yi 關靜儀女士

Mr Antonio KWONG Cho-shing, MH
鄭祖盛律師，榮譽勳章 (up to 至 2023.10.06)

Mr Victor LAM Hoi-cheung, JP 林凱章先生，太平紳士

Mr Alan LUI Siu-lun 雷紹麟先生

Ms Rachel SIU Suk-yu 蕭淑瑜大律師 (from 2024.01.25 起)

Mr Andy WONG Man-kit 黃文傑先生 (from 2024.01.25 起)

Co-opted Members 增選委員

Mr Johnny FEE Chung-ming, JP 費中明律師，太平紳士

Ms Queenie Fiona LAU, SC 劉恩沛資深大律師

Mr SHIH Wing-ching, JP 施永青先生，太平紳士
(up to 至 2023.12.31)

Ms Rachael SIU Suk-yu 蕭淑瑜大律師 (up to 至 2023.12.31)

Mr Tony TANG Kwok-wai 鄧國偉先生 (up to 至 2023.12.31)

Mr Martin WONG Wing-hoi 王永愷大律師

Key Functions 主要職能

1. To advise the Council on matters relating to the legal rights and protection of consumers.
 2. To review the workings of consumer protection legislation and public policy in Hong Kong.
 3. To look at consumer protection legislation in other territories and to examine the feasibility of making similar provisions in Hong Kong.
 4. To formulate and to submit recommendations through the Council to the Government to amend and/or to enact legislation / public policies to protect consumers.
 5. To play an active role in advocating for a fair, just and competitive marketplace from the aspect of enhancing public policies relating to consumer protection laws.
 6. To publish reports on advancing public policies on consumer protection or legal protection for consumers.
 7. To review the complaints received by the Council that give rise to the concern of inadequacies in legislation and public policies.
 8. To meet delegations and to receive representations by interested groups relating to public policy affairs.
 9. To consider and advise the Council on the issues to be addressed and matters to be prepared by the Council in light of the Law Reform Commission's recommendations in relation to class actions.
1. 就有關消費者之合法權利的事宜向消委會提供建議。
 2. 審查本港的保障消費者之法例和公共政策的運作情況。
 3. 調研其他地區之保障消費者之法例，以及研究在香港制定類似法規的可行性。
 4. 制定建議並通過消委會向政府建議進行修改和 / 或頒布立法 / 公共政策以保障消費者。
 5. 積極倡導公平、公正、有競爭性的市場，從而加強公共政策及保障消費者之法例。
 6. 就完善保護消費者之公共政策或對消費者的法律保障發表報告。
 7. 審查消委會收到的投訴會否顯示法例和公共政策有否不足之處。
 8. 會見代表團並就有關公共政策事務事宜接見有關團體。
 9. 審議消委會需要解決的問題並提出建議；以及就消委會如何跟進法律改革委員會有關集體訴訟的事宜提出建議。



Publicity and Community Relations Committee 宣傳及社區關係小組

Number of Meetings 會議次數：4

Chairman 主席

Mr Kyrus SIU King-wai 蕭景威先生 (up to 至 2023.12.31)

Mr Victor LAM Hoi-cheung, JP 林凱章先生，太平紳士
(from 2024.01.01 起)

Vice-Chairman 副主席

Ms Kitty LEE Wing-lan 李泳蘭女士 (up to 至 2023.12.31)

Mr Kenneth CHAN Kin-nin 陳建年先生 (from 2024.01.01 起)

Members 委員

Mr Kenneth CHAN Kin-nin 陳建年先生 (up to 至 2023.12.31)

Ms Ivy CHEUNG Wing-han 張穎嫻女士 (from 2023.12.01 起)

Prof. CHUNG Chi-yung 鍾志勇教授 (from 2024.01.25 起)

Dr Catherine CHAN Po-ling 陳寶玲醫生 (up to 至 2023.12.31)

Ms Veronica FUNG Kit-ming 馮潔鳴女士

Mr Victor LAM Hoi-cheung, JP 林凱章先生，太平紳士
(up to 至 2023.12.31)

Ms Vanessa LAU Chi-wan 劉子芸女士 (up to 至 2023.10.31)

Mr Alan LUI Siu-lun 雷紹麟先生

Mr Raymond MAK Ka-chun 麥嘉晉先生 (up to 至 2023.12.31)

Mr Duncan MA Tak-yan 馬德仁先生 (from 2024.01.25 起)

Mr Tony PANG Chor-fu 彭楚夫先生

Ms Iris WAN Lai-sze 溫麗司女士

Mr Albert WONG Kin-wai 黃健威先生 (from 2023.12.01 起)

Co-opted Members 增選委員

Dr Jason CHAN Kai-yue, MH, JP 陳繼宇博士，榮譽勳章，太平紳士
(up to 至 2023.12.31)

Dr Hugo CHAN Leung-to 陳亮途博士 (from 2024.01.25 起)

Key Functions 主要職能

1. To monitor the planning and implementation of the Council's publicity and community relation matters.
 2. To monitor the production and marketing activities of "CHOICE" and other publications.
 3. To consider matters pertaining to the operation and development of Consumer Advice Services.
 4. To advise on matters pertaining to consumer education including production of publicity materials and organisation of publicity campaigns.
 5. To advise the Council on community relations and international liaison matters.
1. 監督消委會宣傳工作及社區關係事宜的策劃和實施。
2. 監督《選擇》月刊及其他出版物的製作和營銷活動。
3. 審議消委會諮詢中心運作及發展之事宜。
4. 就包括製作消費者教育事宜之宣傳材料和宣傳活動提供建議。
5. 就社區關係和國際聯繫向消委會提供建議。



Research and Testing Committee 研究及試驗小組

Number of Meetings 會議次數：6

Chairman 主席

Prof. Nora TAM Fung-ye, BBS, JP

譚鳳儀教授，銅紫荊星章，太平紳士 (up to 至 2023.10.31)

Dr Victor LUI Wing-cheong 雷永昌醫生 (from 2024.01.25 起)

Vice-Chairman 副主席

Dr Victor LUI Wing-cheong 雷永昌醫生 (up to 至 2024.01.24)

Ms Iris WAN Lai-sze 溫麗司女士 (from 2024.01.25 起)

Members 委員

Ms Ivy CHEUNG Wing-han 張穎嫻女士 (from 2023.12.01 起)

Prof. CHUNG Chi-yung 鍾志勇教授 (from 2024.01.25 起)

Dr Catherine CHAN Po-ling 陳寶玲醫生 (up to 至 2023.12.31)

Dr Wilton FOK Wai-tung 霍偉棟博士 (up to 至 2023.12.31)

Ms Vanessa LAU Chi-wan 劉子芸女士 (up to 至 2023.10.31)

Ms Kitty LEE Wing-lan 李泳蘭女士 (up to 至 2023.12.31)

Ms Doris LIAN Shao-dong, MH 連少冬女士，榮譽勳章

Mr Raymond MAK Ka-chun 麥嘉晉先生 (up to 至 2023.12.31)

Mr Kyrus SIU King-wai 蕭景威先生 (up to 至 2023.12.31)

Ms Iris WAN Lai-sze 溫麗司女士 (up to 至 2024.01.24)

Mr Duncan MA Tak-yan 馬德仁先生 (from 2024.01.25 起)

Mr Albert WONG Kin-wai 黃健威先生 (from 2023.12.01 起)

Co-opted Member 增選委員

Prof. Nora TAM Fung-ye, BBS, JP

譚鳳儀教授，銅紫荊星章，太平紳士 (from 2024.01.25 起)

Key Functions 主要職能

1. To advise the Council on matters pertaining to the testing and survey projects on consumer products and services, including the scope of project and budgetary matters.
 2. To review the test and survey results as well as comments from manufacturers, agents, experts, consultants, etc. in respect of these results.
 3. To examine issues affecting the health and safety of consumers.
 4. To review the annual work plan and estimated budget for product testing and survey projects.
 5. To make recommendations to the Council on actions to be taken in this programme area.
1. 就有關測試和調查事宜，包括消費品和服務項目、項目範圍和預算事項向消委會提出建議。
 2. 審查測試和調查結果及製造商、代理商、專家、顧問等對這些結果的意見及看法。
 3. 審視影響消費者健康和安全的問題。
 4. 審議產品測試及調查項目工作的年度計劃和預算。
 5. 就研究及試驗方面應採取的行動向消委會提出建議。



**Staff and Finance Committee 人事及財務小組****Number of Meetings 會議次數：12****Chairman 主席**

Mr Clement CHAN Kam-wing, BBS, MH, JP
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士

Vice-Chairman 副主席

Mr Antonio KWONG Cho-shing, MH 鄭祖盛律師，榮譽勳章
(up to 至 2023.10.06)

Mr Tony PANG Chor-fu 彭楚夫先生 (from 2023.12.01 起)

Members 委員

Mr Kenneth CHAN Kin-nin 陳建年先生 (from 2023.12.01 起)

Mr Edward HO Man-tat 何聞達先生

Mr Victor LAM Hoi-cheung, JP 林凱章先生，太平紳士
(from 2023.12.01 起)

Mr Matthew LAM Kin-hong, BBS, MH, JP
林建康律師，銅紫荊星章，榮譽勳章，太平紳士

Dr Victor LUI Wing-cheong 雷永昌醫生

Mr Tony PANG Chor-fu 彭楚夫先生 (up to 至 2023.11.30)

Prof. Nora TAM Fung-ye, BBS, JP
譚鳳儀教授，銅紫荊星章，太平紳士 (up to 至 2023.10.31)

Ms Iris WAN Lai-sze 溫麗司女士 (from 2023.12.01 起)

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師
(from 2023.12.01 起)

Key Functions 主要職能

1. To formulate policy pertaining to the annual budget of the Council.
 2. To monitor and approve the income and expenditure account of the Council.
 3. To consider the conditions of service and any disciplinary or other staff management matters and to take/recommend appropriate action.
 4. To approve/endorse the appointment, confirmation, renewal of contracts, award of annual increment etc. of the staff of the Council as the case may be.
 5. To receive and deal with complaints against staff of the Council.
 6. To advise on the investment strategy for the Consumer Legal Action Fund.
 7. To advise on the investment strategy for the Council's liquid fund.
 8. To take on other duties as advised by the Consumer Council.
1. 制定消委會年度預算的有關政策。
 2. 監督和批准消委會的收支決算。
 3. 考慮服務條件，以及任何紀律或其他人員管理事項，並採取 / 建議適當的行動。
 4. 批准 / 認可任命、確認、續簽合同，以及消委會職員的年度加薪等。
 5. 受理和處理對消委會工作人員的投訴。
 6. 就消費者訴訟基金的投資策略提供建議。
 7. 就消委會流動資金的投資策略提供建議。
 8. 承擔消費者委員會交辦的其他職責。





Trade Practices and Consumer Complaints Review Committee 商營手法研究及消費者投訴審查小組

Number of Meetings
會議次數：5

Chairman 主席

Mr Antonio KWONG Cho-shing, MH 鄭祖盛律師，榮譽勳章
(up to 至 2023.10.06)

Mr Tony PANG Chor-fu 彭楚夫先生 (from 2023.12.01 起)

Vice-Chairman 副主席

Mr Tony PANG Chor-fu 彭楚夫先生 (up to 至 2023.11.30)

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師
(from 2023.12.01 起)

Members 委員

Mr Kenneth CHAN Kin-nin 陳建年先生

The Hon Holden CHOW Ho-ding, JP 周浩鼎議員，太平紳士

Ms Veronica FUNG Kit-ming 馮潔鳴女士

Ms Miranda KWAN Ching-yi 關靜儀女士

Mr Victor LAM Hoi-cheung, JP 林凱章先生，太平紳士
(up to 至 2024.01.24)

Mr Alan LUI Siu-lun 雷紹麟先生

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師
(up to 至 2023.11.30)

Prof. Jack POON Sik-ching 潘釋正教授 (from 2024.01.25 起)

Ms Rachael SIU Suk-yu 蕭淑瑜大律師 (from 2024.01.25 起)

Mr Andy WONG Man-kit 黃文傑先生 (from 2024.01.25 起)

Co-opted Members 增選委員

Prof. Kelvin KWOK Hiu-fai 郭曉暉教授

Dr Angela NG Lai-ping 吳麗萍博士 (up to 至 2023.12.31)

Key Functions 主要職能

1. To examine the practices and advertisements of individual traders and, where these are unacceptable, to secure an end to the practices or to "name" the trader in order to warn consumers.
 2. To examine practices that are prevalent in a trade to see whether they operate against the interests of consumers.
 3. To improve the treatment of consumers by
 - contributing to the development of codes of practice and standards of professional and trade bodies
 - responding to consultation papers
 - overseeing the Council's participation in voluntary redress schemes
 4. To advise the Legal Protection Committee on issues relating to trade practices where there may be a need for new or amended legislation.
 5. To meet delegations and to receive representations by interested groups relating to trade practices.
 6. To review and advise on the resolution of complicated individual complaint cases from individual consumers.
 7. To examine issues arising from consumer complaints which have drawn wide public/media attention.
 8. To review cases where complainants are not satisfied with the outcome and/or the way in which Council staff have handled their complaint.
 9. To review the Council's consumer complaints handling procedures as and when necessary.
1. 檢查個體交易者的營商手法和廣告，如列為不可接受，則確保終止相關做法或「點名」該商家以警告消費者。
 2. 檢查行業中普遍存在的營商手法，檢視其是否損害消費者利益。
 3. 以改善消費者待遇為目標，
 - 促進專業和營商機構，制定行為守則和標準
 - 回應諮詢文件
 - 監督消委會參與自願賠償計劃
 4. 就營商問題向法律保障事務小組建議有否需要倡議新的立法或修訂現有的法例。
 5. 會見代表團並就營商手法事宜接見有關團體。
 6. 對複雜的個人投訴進行審查並提出解決建議。
 7. 對公眾／媒體廣泛關注的消費者投訴中出現的問題進行調查及審視。
 8. 對投訴人不滿消委會人員處理其個案而導致對結果不滿意的案件進行覆核。
 9. 有需要時檢討消委會的消費者投訴處理程序。



WORKING/ADVISORY GROUPS 工作 / 諮詢小組

Advisory Group on Digital Economy and Information Technology 數碼市場發展與資訊科技諮詢小組

Number of Meetings
會議次數：3

Convenor 召集人

Mr Kyrus SIU King-wai 蕭景威先生 (up to 至 2023.12.31)
Prof. Jack POON Sik-ching 潘釋正教授 (from 2024.01.25 起)

Vice-Convenor 副召集人

Mr Raymond MAK Ka-chun 麥嘉晉先生 (up to 至 2023.12.31)

Members 委員

Dr Catherine CHAN Po-ling 陳寶玲醫生 (up to 至 2023.12.31)
Dr Wilton FOK Wai-tung 霍偉棟博士 (up to 至 2023.12.31)
Ms Veronica FUNG Kit-ming 馮潔鳴女士
Ms Vanessa LAU Chi-wan 劉子芸女士 (up to 至 2023.10.31)
Ms Doris LIAN Shao-dong, MH 連少冬女士，榮譽勳章
Mr Tony PANG Chor-fu 彭楚夫先生 (up to 至 2023.04.03)
Prof. Jack POON Sik-ching 潘釋正教授
(from 2024.01.01 起) (up to 至 2024.01.24)
Mr Albert WONG Kin-wai 黃健威先生 (from 2023.12.01 起)

Co-opted Members 增選委員

Dr Jason CHAN Kai-yue, MH, JP 陳繼宇博士，榮譽勳章，太平紳士
(up to 至 2023.12.31)
Mr Roy CHAN Kai-yan 陳啟恩先生 (from 2024.01.25 起)
Dr Toa CHARM 湛家揚博士
Prof. Herbert CHIA Pun-kok, JP 車品覺教授，太平紳士
Prof. Jack POON Sik-ching 潘釋正教授 (up to 至 2023.12.31)
Mr Michael PANG 彭銘楷先生 (from 2024.01.25 起)
Mr Kyrus SIU King-wai 蕭景威先生 (from 2024.01.25 起)

Key Functions 主要職能

1. To alert the Council of critical consumer issues that may arise in the digital economy and advise strategies and appropriate actions for protecting consumer interests.
 2. To advise the Council on effective approaches to monitor technical developments or study digital issues.
 3. To help connect the Council with appropriate stakeholders, such as key market players or solution providers, and broaden the Council's outreach in the digital community.
 4. To advise the Council on its internal IT system development and adoption of technological tools to strengthen communication with stakeholders and consumers.
 5. To review and advise the Council on tendering, consultancy recommendations, and implementation of IT projects on project status and quality of work.
1. 就數碼經濟中可能出現的重大消費者問題向消委會提出警示，並就保護消費者利益的策略和適當行動提出建議。
 2. 就監察科技或技術發展及研究各類數碼相關問題的有效方法向消委會提出建議。
 3. 幫助消委會與適當的持份者，例如市場主要參與者建立聯繫，並擴大消委會在數碼領域的接觸面。
 4. 就內部資訊科技系統的開發和採用，以及為加強與持份者和消費者溝通所採納的技術工具提供建議。
 5. 審議並就招標、諮詢建議、資訊科技項目的實施、項目狀態和工作質量的情況等事宜向消委會提出建議。

Working Group on Revamp for Consumer Education for Youth 青少年消費者教育改進工作小組

Number of Meetings
會議次數：1

Chairman 主席

Mr Tony PANG Chor-fu 彭楚夫先生

Members 委員

Mr Albert WONG Kin-wai 黃健威先生 (from 2023.12.01 起)

Co-opted Members 增選委員

Mr Tony CHEUNG Kwok-wai 張國威副校長

Mr Eugene FONG Yick-jin 方奕展先生

Ms Loretta LAM Yee-mei 林綺薇女士

Mr LAU Chun-hung, MH 劉振鴻先生，榮譽勳章

Mr Lawrence LAU Yip-tak 劉業德先生

Dr Cherry TAM Hau-lin 譚巧蓮博士

Dr Gary WONG Ka-wai 黃家偉博士

Mr Albert WONG Kin-wai 黃健威先生 (up to 至 2023.11.30)

Dr Paul WONG Wai-ching 黃蔚澄博士

Mr Rochester WONG Wang-fai 黃宏輝先生

Prof. Christina YU Wai-mui 姚偉梅教授

Key Functions 主要職能

1. To report to the Publicity and Community Relations Committee on its discussions and recommendations in the meetings.
 2. To advise on the objectives, strategies, deliverables and format of the revamped education initiatives for secondary school students, and areas for enhancement in terms of programme administration.
 3. To receive and comment on proposals, work plans and work updates from the staff of the Consumer Education Division (CED) on related work.
 4. To advise and comment on the design and contents of related initiatives and resource materials developed by the CED.
1. 向宣傳及社區關係小組匯報小組之討論和建議。
 2. 就針對中學生的改革教育舉措之目標、策略、成果和形式，以及項目管理方面需要加強的事項提出建議。
 3. 接收來自消費者教育部的提案、工作計劃和最新工作進度，並提供意見。
 4. 對消費者教育部制定的項目和資源材料的相關設計和內容提出意見及建議。



Working Group on Sustainable Consumption Programme 可持續消費計劃工作小組

Number of Meetings
會議次數：0
Meetings held by need basis
工作小組於有需要時才召開會議

Chairman 主席

Prof. Nora TAM Fung-ye, BBS, JP
譚鳳儀教授，銅紫荊星章，太平紳士（up to 至 2023.10.31）
Ms Miranda KWAN Ching-yi 關靜儀女士（from 2024.01.25 起）

Members 委員

Mr Kenneth CHAN Kin-nin 陳建年先生
Prof. CHUNG Chi-yung 鍾志勇教授（from 2024.01.25 起）
Mr Edward HO Man-tat 何閏達先生
Ms Miranda KWAN Ching-yi 關靜儀女士（up to 至 2024.01.24）
Ms Vanessa LAU Chi-wan 劉子芸女士（up to 至 2023.10.31）
Ms Kitty LEE Wing-lan 李泳蘭女士（up to 至 2023.12.31）
Mr Kyrus SIU King-wai 蕭景威先生（up to 至 2023.12.31）
Ms Iris WAN Lai-sze 溫麗司女士
Mr Andy WONG Man-kit 黃文傑先生（from 2024.01.25 起）
Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

Co-opted Member 增選委員

Dr Angela NG Lai-ping 吳麗萍博士（up to 至 2023.12.31）

Key Functions 主要職能

1. To steer and provide advice about the strategic direction of the programme, including the scope of different projects and cross-divisional activities.
 2. To oversee the development of the Council's sustainable consumption framework ensuring it represents the needs of current and future Hong Kong consumers.
 3. To foster partnerships and engagement with stakeholders in the community and Government in promoting public awareness of and participation in sustainable consumption.
 4. To advise the Council on how we might most effectively and constructively engage with organisations and processes that we are seeking to influence.
 5. To take on other duties as advised by the Council.
1. 指導包括不同項目和跨部門活動之計劃的策略方針，並提供建議。
 2. 監督消委會在有關可持續消費方面的發展，確保其反映現今和未來香港消費者的需求。
 3. 促進與持份者包括社區及政府部門的夥伴關係，從而提高對可持續消費的公眾意識和參與。
 4. 向消委會提供建議，就如何最有效地及有建設性地與目標組織和流程加強合作。
 5. 承擔消委會交辦的其他職責。

Management and Staff

管理層及員工

FULL COUNCIL 委員會

MANAGEMENT TEAM OF THE CONSUMER COUNCIL 消費者委員會管理層
(2023.04.01 – 2024.03.31)



Chief Executive
總幹事

Ms Gilly WONG Fung-han
黃鳳嫻女士



Deputy Chief Executive
副總幹事

Mr Francis HO Ying-foo³
何應富先生



PLANNING & TRADE PRACTICES DIVISION
策劃及商營手法事務部

Principal Planning & Trade Practices Officer Ms Vera TAM Sau-ngor[#]
策劃及商營手法事務部首席主任 譚秀娥女士



PUBLIC AFFAIRS DIVISION
公共事務部

Principal Public Affairs Officer Ms Amy WONG Pui-shan[#]
公共事務部首席主任 黃佩珊女士



RESEARCH & SURVEY DIVISION
研究及普查部

Principal Research & Survey Officer (Acting) Ms Angel CHEUNG Yan-fan^{#4}
研究及普查部首席主任（署理） 張昕帆女士



INFORMATION TECHNOLOGY DIVISION
資訊科技部

Head of Information Technology Division Mr Ricky NG Chi-wah
資訊科技部總主任 吳志華先生



HUMAN RESOURCES DIVISION
人力資源部

Head of Human Resources Division Mr LEE Wing-kai
人力資源部總主任 李永佳先生



FINANCE & ADMINISTRATION DIVISION
財務及行政部

Head of Finance & Administration Division Ms Grace NG Wai-ting⁵
財務及行政部總主任 伍瑋婷女士



LEGAL AFFAIRS DIVISION
法律事務部

Head of Legal Affairs Division Mr Michael KAN Kin-hang[#]
法律事務部首席主任 簡健恒先生



COMPLAINTS & ADVICE DIVISION
投訴及諮詢部

Principal Complaints & Advice Officer Ms Liza FUNG Tsz-yan^{#6}
投訴及諮詢部首席主任 馮子茵女士



CONSUMER EDUCATION DIVISION
消費者教育部

Head of Consumer Education Division Ms Joey LAI Cho-yee
消費者教育部總主任 黎祖儀女士

SECRETARIAT 會議事務

Operated by a Senior Committee Secretariat Officer
由一名高級會議行政秘書負責日常運作

Remuneration for Top 3 Tiers of Staff in the Consumer Council 消委會首3級職員薪酬

Chief Executive – Directorate Pay Scale Point D3 總幹事 – 首長級薪級表薪點 D3

Deputy Chief Executive – Directorate Pay Scale Point D1 副總幹事 – 首長級薪級表薪點 D1

[#] Principal Officer / Senior Legal Counsel – Master Pay Scale Point 45-49 首席主任 – 總薪級表薪點 45-49



The Council Office

Under the leadership of the Council's Chief Executive, underpinned by the Deputy Chief Executive, the 157-staff-strong Council Office operates in 9 functional divisions, namely the Complaints and Advice Division, Consumer Education Division, Finance and Administration Division, Human Resources Division, Information Technology Division, Legal Affairs Division, Planning and Trade Practices Division, Public Affairs Division, and Research and Survey Division.

The 11 senior management team members possess a wealth of management experience and expertise in different functional areas. All staff members are governed by the Council's Code of Conduct.

Staff Training and Talent Development

During the year, the Council organised 6 staff briefing sessions and 13 training workshops to develop and enrich staff members' knowledge and skills in various scopes, covering legal knowledge, cyber security, dispute resolution, racial equality, as well as skill-based training such as Microsoft Office 365, social marketing, meeting minutes and report writing skills, etc.

Finance

The Council derives its income mainly from Government subvention. Other sources of income (approximately 4.0%) include proceeds from sales of the Council's CHOICE Magazine and interest income. Total recurrent and non-recurrent expenditures for the year under review was HK\$146.04 million and HK\$11.24 million respectively⁷.

消委會辦公室

以總幹事為首的消委會辦公室共有 157 名員工，工作主要由 9 個部門負責，包括投訴及諮詢部、消費者教育部、財務及行政部、人力資源部、資訊科技部、法律事務部、策劃及商營手法事務部、公共事務部，以及研究及普查部。

11 位管理層人員擁有豐富的管理經驗及各職能範疇的專業知識。所有僱員須遵守「消費者委員會職員行為守則」。

員工訓練及人才發展

年內，本會舉辦了 6 場員工簡介會及 13 場培訓工作坊，以發展和豐富員工多方面的知識和技能，包括法律知識、網絡安全、解決消費爭議，以及各項技能培訓，包括 Microsoft Office 365、社交媒體營銷、會議紀錄及報告的寫作技巧等。

財務

本會經費主要來自政府資助，其他收入來源（約 4.0%）包括出版《選擇》月刊及銀行利息。年內經常及非經常性開支分別為港幣 1.4604 億元及港幣 1,124 萬元⁷。

3. Deputy Chief Executive 副總幹事 (from 2024.01.01 起)
Acting Deputy Chief Executive 署理副總幹事 (up to 至 2023.12.31)
Mr Francis HO Ying-foo 何應富先生
4. Principal Research & Survey Officer 研究及普查部首席主任
Dr Keith KWOK Wing-yin 郭永賢博士 (up to 至 2023.07.24)
Principal Research & Survey Officer (Acting) 研究及普查部首席主任 (署理)
Ms Angel CHEUNG Yan-fan 張昕帆女士 (from 2024.01.01 起)
5. Head of Finance & Administration Division 財務及行政部總主任
Mr Steven WONG Chun-man 黃俊聞先生 (up to 至 2023.08.11)
Ms Grace NG Wai-ting 伍瑋婷女士 (from 2023.08.14 起)
6. Principal Complaints & Advice Officer 投訴及諮詢部首席主任
Ms Liza FUNG Tsz-yan 馮子茵女士 (from 2023.11.02 起)
7. See Appendix 1 for the Auditor's Report and Financial Statements for the accounts of the Council for 2023-24.
2023-24 年度核數師報告及各財務報表見附錄一。



CODE OF CONDUCT 行為守則

The Council Members and staff are governed by their respective sets of Code of Conduct. The Codes set out the standard of conduct and probity so as to strengthen its corporate governance, and internal control. The Independent Commissioner Against Corruption (ICAC) was fully engaged in the course of the development and subsequent update to ensure the Code fully meets with the high standards of ICAC. Mandatory participation in the Annual Online Quiz is required for all staff, with a passing rate of 8 out of 12 questions. Members of staff who fail the quiz are required to attend a special refresher workshop and a retest thereafter.

本會委員和職員受各自的行為守則約束。各守則釐定了行為和誠信標準，以加強本會企業管治和內部監控。廉政公署全力參與守則的制定及後續的更新過程，以確保守則完全符合廉政公署的高標準。所有員工都必須參與年度網上測驗，12 條問題的合格率为 8 題。未能通過測驗的員工必須參加特別安排的進修工作坊，並隨後進行重新測試。

The Content of the Code 守則內容

Members and Staff	Members Specific	Staff Specific
<ul style="list-style-type: none"> Prevention of Bribery Ordinance Solicitation and Acceptance of Advantages Advantages Offered in Their Official Capacity Sponsorship Offered in Their Official Capacity Offering of Advantages Managing Conflict of Interest Use of Council's Assets and Resources Confidentiality of Information Competition/Award Presentation Records, Accounts and Other Documents Gambling Loans Compliance with Local Laws and Regulations 	<ul style="list-style-type: none"> Members Bidding for the Council's Contract Use of Public Fund Misuse of Capacity as a Council / Committee Member 	<ul style="list-style-type: none"> Specific Requirement for Designated Posts Misuse of Official Position Outside Employment Misconduct in Public Office Guarantee Indebtedness Supervisory Accountability Reporting Suspected Irregularities and Criminal Offences
委員及職員	委員特定	職員特定
<ul style="list-style-type: none"> 《防止賄賂條例》 索取和接受利益 職員以公職身分獲得利益 職員以公職身分獲得贊助 提供利益 處理利益衝突 使用消委會資產和資源 保密資料 比賽 / 頒獎 記錄、帳目和其他文件 賭博 貸款 遵從本地法例和規例 	<ul style="list-style-type: none"> 委員參與競投消委會的合約 運用公帑 濫用委員身分 	<ul style="list-style-type: none"> 對於指定職份的具體要求 濫用職權 外間工作 公職人員行為失當 擔保 欠債 督導責任 舉報涉嫌違規行為及刑事罪行



2022-25 STRATEGIC PLAN — 5 STRATEGIC GOALS

2022-25 策略計劃 — 5 個策略目標

1. Safeguard consumer interests under the digital economy
 2. Enable informed consumption choice for better quality of living — safety, value and sustainability
 3. Equip targeted vulnerable consumers – youth, elderly, mentally handicapped — with proper knowledge and skills for self-protection
 4. Sustain and develop partnership to synergise works in consumer protection at international, Mainland/GBA and local levels
 5. Uphold the Council as an effective and high performing statutory body through staff enrichment and strong corporate governance
1. 維護數碼經濟下的消費者權益
 2. 賦權消費者知所選擇，提高生活質量 — 安全、價值和可持續性
 3. 為目標弱勢消費者 — 青少年、長者、精神障礙人士 — 培養適當的自我保護知識和技能
 4. 維繫和發展夥伴關係，以協同與國際、內地 / 大灣區和本地各個層面的消費者保護工作
 5. 通過優化員工團隊和強化企業管治，維護消委會作為有效和高績效的法定機構

EXTERNAL COMMITTEES ATTENDED BY COUNCIL MEMBERS AND STAFF

本會委員及職員參與的外界委員會

Council Members and staff currently sit on almost 50 external committees, a few of which are listed below:

- Department of Health — Pharmacy and Poisons (Listed Sellers of Poisons) Committee
- Department of Justice — Working Group on Class Actions
- Electrical and Mechanical Services Department – Electrical Safety Advisory Committee
- Estate Agents Authority
- Food and Health Bureau — Steering Committee on Prevention and Control of Non-communicable Diseases
- Hong Kong Housing Society — Steering Committee of the Living Lab in Gerontechnology for Age-Friendly Home
- Hong Kong Monetary Authority — Deposit-taking Companies Advisory Committee
- Hong Kong Q-Mark Council — Safeguard Committee
- Law Reform Commission — Sub-Committee on Cybercrime
- Office of the Communications Authority — Telecommunications Regulatory Affairs Advisory Committee
- Transport Department — Committee on Taxi Service Quality
- Water Supplies Department — Task Force on Voluntary Water Efficiency Labelling Scheme

本會委員及職員現時參與近 50 個外界委員會。以下列出部分：

- 衛生署 — 藥劑業及毒藥（列載毒藥銷售商）委員會
- 律政司 — 集體訴訟工作小組
- 機電工程署 — 電氣安全諮詢委員會
- 地產代理監管局
- 食物及衛生局 — 防控非傳染病督導委員會
- 香港房屋協會 — 樂活安居生活實驗室督導委員會
- 香港金融管理局 — 接受存款公司諮詢委員會
- 香港優質標誌局 — 香港「Q 嘜」優質標誌局委員會
- 法律改革委員會 — 電腦網絡罪行小組委員會
- 通訊事務管理局辦公室 — 電訊規管事務諮詢委員會
- 運輸署 — 的士服務質素委員會
- 水務署 — 用水效益標籤計劃工作小組



Resolving Disputes Between Consumers and Businesses

調停消費者與營商者之間的糾紛



In carrying out its statutory functions and powers, the Council offers easily accessible conciliation services as a means of resolving consumption disputes and helping both consumers and traders reach a mutually acceptable agreement. Ever since the first 2 Consumer Advice Centres opened their doors in 1976, a pioneer of its kind in Asia, the Council's dispute resolution channels have continued to evolve and improve over the past 50 years.

While the more traditional hotline continues to be preferred by some, a new Elderly Hotline was launched in 2022 to provide more age-friendly services for senior consumers. Meanwhile, newer electronic channels including e-forms and email have gained traction, paving the way for further enhancements in digital communications such as the complaint case status enquiry functions in WeChat introduced in 2022, as well as the online dispute resolution platform currently under development, which aims to offer a cost-effective and time-efficient way to handle consumption complaints.

Over the years, data gathered from complaints cases not only facilitates the Council in monitoring the market and promptly alerting the public, but also enables the Council to work closely with other authorities and share information to combat unscrupulous trade practices.

Since 1974...
自1974年...

Over 4.7+ Million enquiries
處理超過 4.7+ 百萬 宗消費諮詢

907,000+ consumer complaints received
907,000+ 宗消費投訴

74% resolution rate
74% 調停成功率

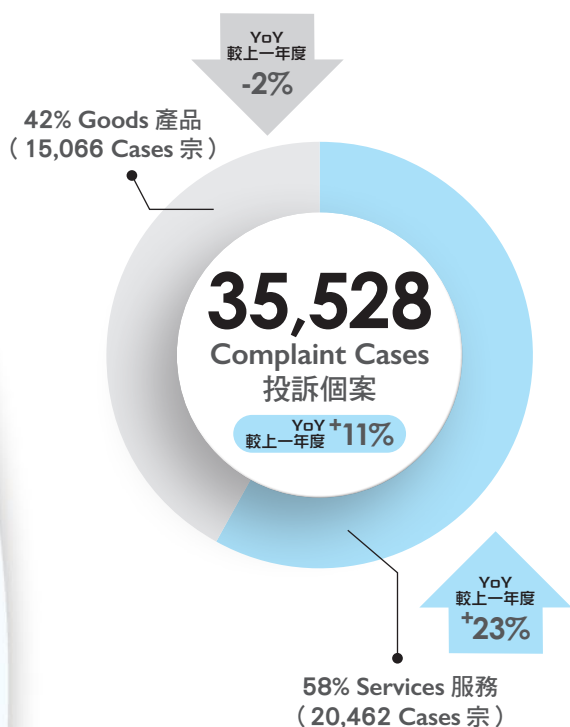
120 traders named for unfair trade practices
120 個商戶被點名譴責



消委會的法定職能與權力之一是為消費者提供便捷的投訴處理服務，通過調停方式支援消費者解決糾紛，協助他們與商戶達成雙方接納的和解方案。本會於 1976 年開設了首兩間消費者諮詢中心，屬亞洲先河，在過去 50 年來不斷優化處理爭議的渠道，為消費者提供更多便利。

因應部分消費者傾向使用較傳統的電話熱線作出查詢及投訴，本會於 2022 年推出了「智齡消委會熱線」，旨在提供長者友善的查詢服務。隨著嶄新的電子渠道包括電子表格和電郵日趨普及，本會亦進一步開拓新渠道，包括於 2022 年推出了微信小程序跟進投訴個案，而目前亦正密鑼緊鼓開發網上爭議解決平台，目標是以更具成本及時間效益的方式處理消費投訴。

多年來，由消費投訴個案中所收集的數據，不僅有助本會監察市場動向並適時提示公眾，也有利於本會與有關執法部門緊密合作及互通資訊，以打擊不良營商手法。



Overview and Trends

Complaints Statistics Breakdown

A notable 11% YoY rise in total complaint cases in 2023-24 can largely be attributed to the increase in the “Food & Entertainment Services” (+76%), “Telecommunication Services” (+38%) and “Accommodation” (+219%) categories. The 23% upsurge in complaints about services is partly due to the resumption of global travels and social activities after the pandemic, resulting in an increase in complaints related to industries driven by tourism.

63% of pursuable cases were resolved by means of conciliation during the reporting year (see Fig.4). The Council's commitment to conciliation was clearly evident in its response to the public's disappointment regarding the non-appearance of a renowned football player during an exhibition match in Hong Kong in February 2024. The Council received around 1,500 complaints regarding this matter and took proactive steps to identify viable solutions with the event organiser in order to alleviate the dissatisfaction of ticket holders. Eventually, the event organiser offered a 50% refund as a resolution. As a result, the Council achieved an encouraging 99% resolution rate for this particular incident.

If a settlement cannot be reached between the complainant and the trader, the complainant would be advised to seek independent legal advice and consider other avenues of resolving the dispute.

Complaints and Enquiries Received

The Council recorded 35,528 complaints and 58,299 enquiries in 2023-24, reflecting a 11% year-on-year (YoY) increase and a 4% YoY decrease respectively. The dominant complaint channel was the e-form on the Council's website, accounting for 73% of the total cases. For enquiries, 89% were received through the Council's hotlines.

投訴及諮詢

年內，本會共接獲 35,528 宗消費投訴和 58,299 宗消費諮詢，按年分別上升 11% 及下跌 4%。大部分消費投訴經由本會網站的電子表格提交，佔個案總數的 73%；而消費諮詢方面，則有 89% 通過本會熱線接收。

概覽及趨勢

消費投訴統計

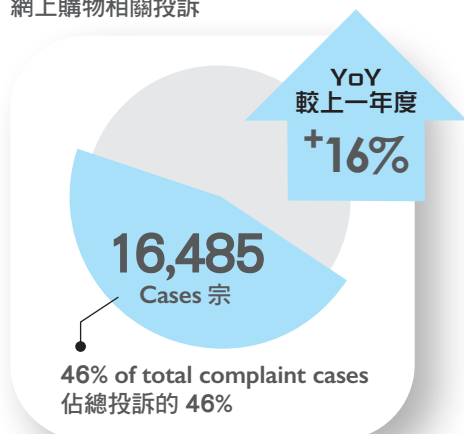
2023-24 年度的總投訴個案較前一年攀升 11%，主要是由於「食肆及娛樂」(+76%)、「電訊服務」(+38%)及「住宿」(+219%)類別的投訴個案增加所致。當中，與服務有關的投訴顯著增加 23%，部分原因是疫情結束後全球旅遊業及社交活動復常，導致與旅遊業相關的投訴有所上升。

年內，63% 的可跟進個案透過調停方式得以解決（見圖 4）。當中於 2024 年 2 月發生的一宗球星缺陣事件，彰顯消委會致力以調停方式處理消費投訴的承諾。事件中，一位國際知名足球運動員在本港舉行的足球表演賽中未有上場，惹來消費者不滿，本會就此事接獲近 1,500 宗投訴，其後積極與主辦方尋求可行的解決方案，為消費者排難解紛。最終，主辦方同意退回門票一半款項，而是次個案之總調停成功率更高達 99%，結果令人鼓舞。

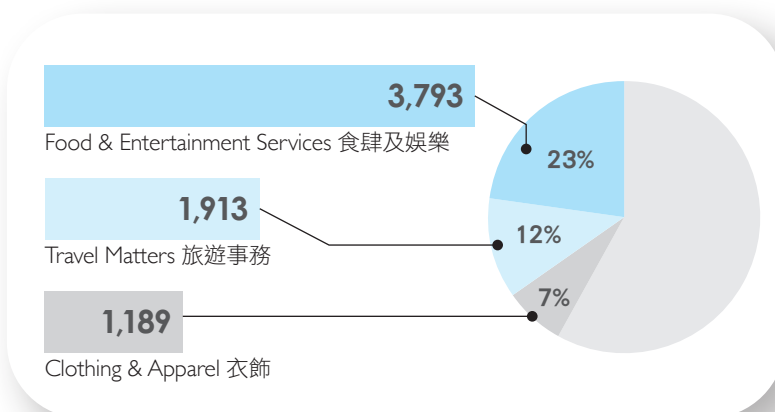
如投訴人與商戶之間無法達成共識，本會會建議投訴人尋求獨立法律意見及考慮透過其他途徑解決有關爭議。



Online Shopping Complaints 網上購物相關投訴



Top 3 Online Shopping Complaint Categories (cases) 網上購物相關投訴最多的 3 個類別 (宗)



Online Shopping Complaints on the Rise

The widespread popularity of online shopping and change in shopping habits after the pandemic have effected a rising trend in complaints related to online transactions from 14,163 cases in 2022-23 (HK\$46 million involved) to 16,485 cases in 2023-24 (HK\$60 million involved). The top 3 categories were "Food & Entertainment Services", "Travel Matters" and "Clothing & Apparel". In terms of the complaint nature, "Late / Non-delivery / Loss" accounted for the largest number (24%, 3,969 cases), followed by "Variation / Termination of Contract" (20%, 3,228 cases). Despite its convenience, e-consumers are reminded to stay vigilant and rational when shopping online. Aside from checking the product or service details, terms and conditions, refund and return arrangements, they should also select more robust and reputable online shopping platforms while refraining from impulse buying or falling into sales traps.

Resurgence in Tourist Complaints

The tourism industry has recovered gradually since the full resumption of cross-border travel in early 2023. In 2023-24, the Council received 3,818 complaints from visitors, and about 82% of these complaints were raised by Mainland visitors. Many post-pandemic visitors were drawn to Hong Kong's local experiences and mega events covering concerts and sports, rather than just shopping, and this trend was reflected in the complaint figures. The most common categories of tourist complaints were about "Food & Entertainment Services" and "Accommodation", which represented 30% (1,133 cases) and 18% (691 cases) respectively of total tourist cases.

Complaints against traders who adopted unscrupulous sales practices in targeting tourists rebounded in 2023-24. In terms of the nature of tourist complaints, "Sales Practices" (988 cases) topped the list, while "Variation / Termination of Contract" (956 cases) and "Price / Charges Dispute" (509 cases) ranked second and third respectively.

網購投訴持續增加

因應網購行業發展迅速和疫後消費習慣的改變，相關投訴由 2022-23 年度的 14,163 宗（涉及金額 4,600 萬港元）增至 2023-24 年度的 16,485 宗（涉及金額 6,000 萬港元）。首三大類別分別為「食肆及娛樂」、「旅遊事務」及「衣飾」。就投訴性質而言，涉及「延期 / 沒有送貨 / 遺失」的個案佔比最高（24%，共 3,969 宗），其次是「更改 / 終止合約」（20%，共 3,228 宗）。雖然網上購物甚為便利，本會要提醒消費者應保持警惕和理性，購物前除了要先了解清楚產品或服務的詳情、條款及細則，以及退款、退貨安排，亦應選擇較為穩健和信譽良好的網上購物平台，避免衝動消費或墮入消費陷阱。

旅客投訴數字回升

自 2023 年初跨境旅遊全面開通後，本港旅遊業逐步復蘇。年內，本會共接獲 3,818 宗旅客投訴，當中約 82% 來自內地旅客。相關投訴數字反映出疫情過後，大部分訪港旅客更著重購物以外的本地體驗和大型活動，包括演唱會和體育賽事等盛事。當中，最常見的旅客投訴類別為「食肆及娛樂」和「住宿」，分別佔旅客投訴個案總數的 30%（1,133 宗）和 18%（691 宗）。

在 2023-24 年度內，有關商戶針對旅客採取不良銷售手法的投訴有所回升，而有關「營商手法」的投訴（988 宗）佔據首位，而涉及「更改 / 終止合約」（956 宗）及「價格 / 收費爭議」（509 宗）的投訴則分別位列第二及第三位。



4 Chinese Pharmacies Named

4間 被點名藥店



Naming Sanction

In September 2023, the Council named 4 Chinese pharmacies (“Traders”) in a prime shopping area frequented by tourists and reprimanded them for their undesirable trade practices involving “catty-to-tael” scams and “ingredient-grinding” strong-arm sales tactics. Despite the Council’s repeated conciliation efforts, the 4 Traders continued to adopt such unscrupulous trade practices which were detrimental to consumer rights and severely jeopardised the reputation of Hong Kong, especially as the retail industry is recovering in the wake of the pandemic. The Council decided to publicly name and shame the 4 Traders to convey a strong message of intolerance to the bad apples of the industry.

點名譴責不良商店

2023年9月，本會公開點名4間位於旅客熱門購物地段的藥店（商戶），嚴正譴責其經營手法。涉及的商戶除了使用俗稱「斤變兩」的不良營商手法外，亦以強硬手段威逼消費者購買在推銷時已磨成粉末或切片的蔘茸海味或藥材。儘管本會已多次作出調停，但該4名商戶仍繼續以不正當方式經營，嚴重損害消費者權益及本港的聲譽，對正處於疫後復蘇的零售業影響尤甚。因此，本會決定公開點名譴責該4名商戶，務求向業界的不良份子及害群之馬表明絕不容許此等不良營商手法。

Fig.1 Complaint Trends in the Past 3 Years

圖 1 過去 3 年接獲的投訴數字

Year 年份	2021-22	2022-23	2023-24
Total number of complaints 投訴個案總數	29,207	31,996	35,528
YoY changes 按年變動	—	+10%	+11%

Fig.2 Top 10 Consumer Complaints by Industry in 2023-24

圖 2 2023-24年度首10位涉及消費投訴的行業

	2023-24	2022-23	% change
Food & Entertainment Services 食肆及娛樂	5,648	3,218	+76%
Telecommunication Services 電訊服務	3,222	2,340	+38%
Travel Matters 旅遊事務	2,673	3,341	-20%
Electrical Appliances 電器用品	2,336	3,009	-22%
Beauty Services 美容服務	1,758	1,295	+36%
Clothing & Apparel 衣飾	1,730	1,745	-1%
Personal Care Products 個人護理產品	1,393	1,182	+18%
Medicine & Chinese Herbal Medicine 藥物及中藥	1,312	757	+73%
Foods & Drinks 食品及飲品	1,267	1,217	+4%
Baby Products 嬰兒產品	1,245	532	+134%

Fig.3 Nature of Consumer Complaints in 2023-24

圖 3 2023-24 年度之投訴性質

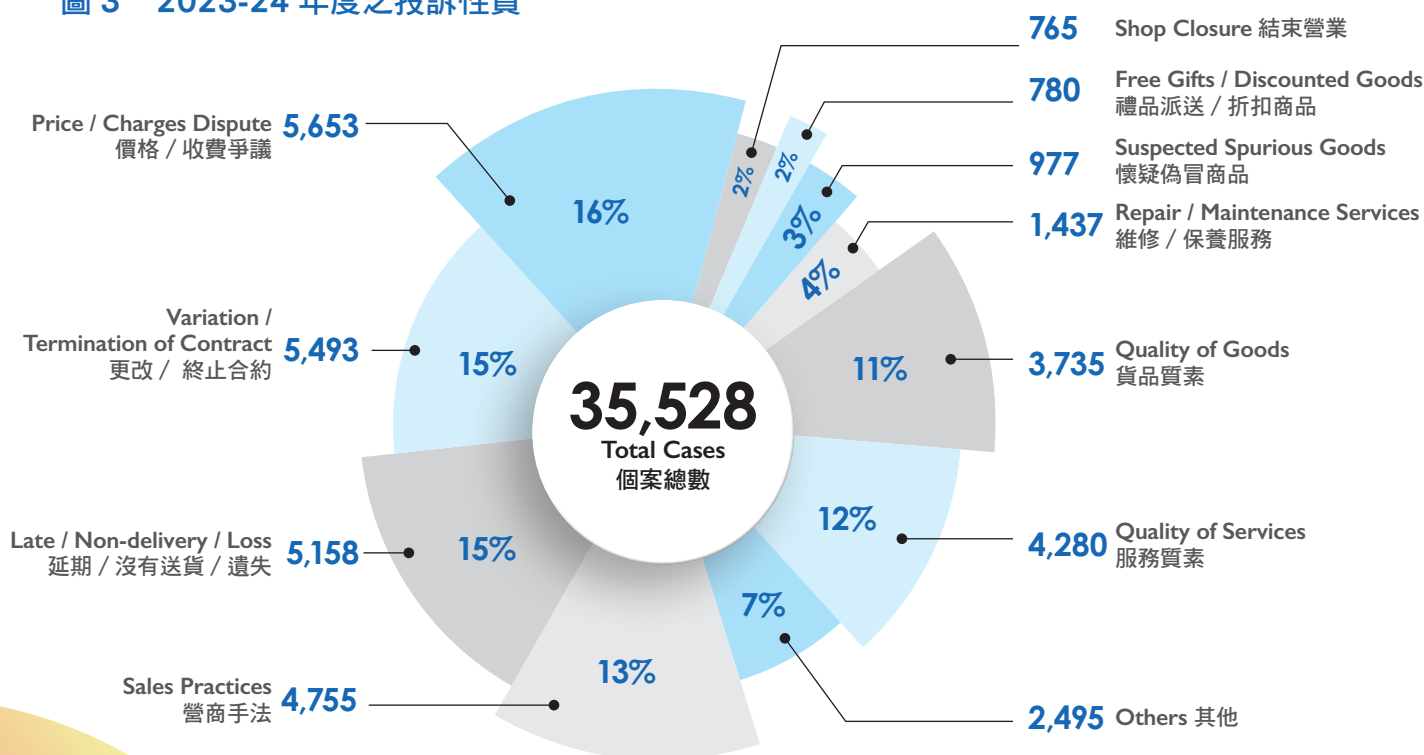
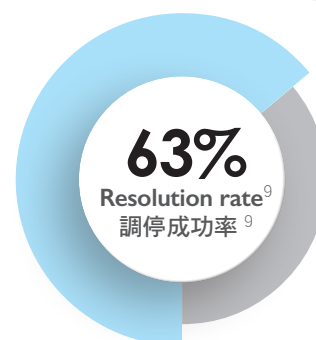


Fig.4 Resolution Rate of Cases with Pursuable Grounds in 2023-24

圖 4 2023-24 年度調停成功率

Total number of cases received 投訴總數	35,528
Number of cases with pursuable grounds ⁸ 可跟進的投訴個案 ⁸	22,327
Number of cases in progress 仍在跟進中的個案	6,584
Number of cases resolved 獲得解決的個案	9,848



8. Anonymous complaints, cases with insufficient information, and complaints outside the Council's terms of reference are in general non-pursuable.
匿名投訴、個案資料不足及在本會工作範圍以外的投訴，在一般情況下為未能跟進的案件。

9. Resolution rate refers to the percentage of resolved cases out of the number of completed pursuable cases.
調停成功率是指可跟進並已完成跟進個案宗數當中圓滿解決個案的百分比。



Top 5 Complaint Categories

1. Food & Entertainment Services

"Food & Entertainment Services" complaints spiked by 76% to 5,648 cases and jumped to first place in 2023-24 with a 70% resolution rate. The most common complaint natures in this category were "Sales Practices" (37%) and "Quality of Services" (14%). Post-pandemic resumption of mega events, such as sports games and public performances, contributed 26% (1,466 cases) and 18% (1,027 cases) respectively to this category. Complaints related to restaurants (23%) continued to rise as consumers resumed dining out, with service quality and price disputes attracting the most cases. Meanwhile, the demand for online food delivery platforms was still significant, representing 18% of the complaints, with lateness and non-delivery being the primary concerns for the complainants.

2. Telecommunication Services

Complaints related to "Telecommunication Services" rebounded to second place with 3,222 cases in 2023-24, recording a 38% YoY surge, yet out of the top 5 complaint categories, telecommunication services had the highest resolution rate of 76%. Seamless telecommunication and data services are basic needs nowadays even when travelling abroad, thus if the service fell short of expectations or communications were misaligned, related disputes would increase. Among this category, over 54% were related to mobile phone services (36%) and mobile data services (19%) with the latter inclusive of data roaming, a larger share than that in 2022-23 (46%). The nature of disputes was predominantly related to "Price / Charges Dispute" (42%, 1,357 cases), followed by "Variation / Termination of Contract" (25%, 800 cases).

3. Travel Matters

Although the travel industry started to reboot in early 2023, luckily complaints about "Travel Matters" (2,673 cases) saw a 20% decrease and dropped to the third from its top place. However, it is worth noting that the resolution rate of this category experienced a decline from 69% to 56% in the reporting year. 72% of travel-related cases involved online travel booking services. A total of 1,408 cases for air tickets and 357 cases for airline services made up 66% of all travel-related complaints. These complaints encompassed both budget airlines and traditional airlines. "Hotel Booking", generally involving reservation of hotels outside Hong Kong, was identified as one of the top 3 within this category with 273 cases reported. "Variation / Termination of Contract" (29%) and "Price / Charges Dispute" (27%) were 2 most prevalent natures of travel-related complaints.

首 5 位消費投訴類別

1. 食肆及娛樂

有關「食肆及娛樂」的投訴於年內激增 76% 至 5,648 宗，躍居榜首，個案調停成功率達 70%。投訴性質主要包括「營商手法」（37%）和「服務質素」（14%）。後疫情時代大型盛事回歸，如體育比賽及公開表演等，分別佔此類別投訴個案的 26%（1,466 宗）和 18%（1,027 宗）。隨著消費者恢復外出用餐，與食肆相關的投訴（23%）持續上升，其中涉及服務質素和收費爭議的個案最多。同時，網上外賣點餐平台的需求仍然顯著，佔投訴的 18%，其中遲到和不送餐是投訴人最關心的問題。

2. 電訊服務

與「電訊服務」有關的投訴在 2023-24 年度反彈至第 2 位，累計 3,222 宗，按年急增 38%。電訊服務的調停成功率達 76%，為首 5 位消費投訴類別之中最高。在現今社會，順暢無縫的電訊及數據服務已成為人們日常生活的基本需求，於外遊時亦不例外，所以若期望或理解出現落差，相關爭議亦會有所增加。在此類別中，超過 54% 的投訴與流動電話服務（36%）和流動數據服務（19%）有關（後者涵蓋數據漫遊），佔比略高於 2022-23 年度（46%）。投訴性質主要涉及「價格 / 收費爭議」（42%，共 1,357 宗），其次是有關「更改 / 終止合約」（25%，共 800 宗）。

3. 旅遊事務

2023 年初旅遊業重啟，慶幸有關「旅遊事務」的投訴（2,673 宗）不升反跌 20%，從首位下跌至今年的第 3 位。然而，值得留意是此類別的個案調停成功率由 2022-23 年度的 69% 降至年內的 56%。與旅遊事務相關投訴中，72% 涉及已甚為普及的網上預訂旅遊服務。同時，本會共錄得 1,408 宗有關機票及 357 宗有關航空服務的投訴，佔此類別總數的 66%，當中包括廉價及傳統航空公司的投訴。「酒店預訂」（一般指境外酒店的預訂）也位列「旅遊事務」中的首 3 大投訴類別之一，合共接獲 273 宗個案。最常見的兩類旅遊投訴性質包括「更改 / 終止合約」（29%）和「價格 / 收費爭議」（27%）。



4. Electrical Appliances

Ranked fourth, complaints related to “Electrical Appliances” dropped by 22% with 2,336 cases recorded. The resolution rate saw a slight improvement YoY from 67% to 70%. The top 3 most complained-about appliances remained the same as last reporting year: air conditioners (16%), television sets (11%), and washing machines / dryers (11%), while complaints concerning small appliances rose from seventh to fourth place in this category, totalling 145 cases (6%). “Quality of Goods” (28%) and “Repair / Maintenance Services” (28%) were the key areas of concern.

5. Beauty Services

The Council received a total of 1,758 “Beauty Services” complaints in 2023-24, up 36% to fifth place. Among the top 5 complaint categories, “Beauty Services” recorded the highest monetary value, with a staggering amount of around HK\$44 million involved, and the lowest resolution rate of 44%, despite showing slight improvement in comparison to 2022-23 (37%). 50% of all complaints about beauty services were split between “Spa / Massage Services” (28%) and “General Skin Care Services” (22%). In 2023-24, the percentage of beauty complaints related to sales practices and service quality decreased, going from 28% to 25% and from 19% to 17%, respectively. Conversely, complaints involving shop closure increased significantly, reaching 21%, a noteworthy increase over the 6% recorded the year before.

4. 電器用品

位列第4大投訴類別的「電器用品」，在本年度投訴數字下降了22%，共錄得2,336宗個案。年內，調停成功率從67%按年略升至70%。最常被投訴的3類電器用品與上一年度相同：冷氣機（16%）、電視機（11%）及洗衣／乾衣機（11%），當中有關小型家電的投訴從此類別的第7位上升至第4位，合計145宗（6%）。而「貨品質素」（28%）及「維修／保養服務」（28%）是消費者最關注的範疇。

5. 美容服務

本會在年內共接獲1,758宗有關「美容服務」的投訴，較去年增長36%，排名第5，然而其涉及的金額屬首5位投訴類別中最高，接近4,400萬港元，調停成功率亦為最低，只有44%，惟與2022-23年度（37%）相比已略有改善。相關投訴中，一半個案涉及「水療／按摩服務」（28%）及「一般皮膚護理服務」（22%）。於2023-24年度，涉及銷售手法及服務質素的美容投訴佔比相對減少，分別按年由28%降至25%及由19%降至17%。相反，有關店舖結業的投訴大幅上升至21%，相比前一年的6%有顯著增長。



Improving Product Quality and Safety

改善產品質素及安全



Since the first issue of CHOICE in 1976...
自 1976 年《選擇》創刊以來，出版...

1,600⁺ test reports
份產品測試報告

In the past 20 years...
20 年來...

20,200⁺ product models tested
款測試產品型號

As part of its ongoing research and testing programme, the Council monitors a vast range of products each year, evaluating their essential product features including safety, performance, ease of use, durability and environmental sustainability, serving as reliable reference for consumers. From the first-ever product test on cooking oil published in CHOICE's debut issue in 1976, to face masks and virus-prevention products during the COVID-19 pandemic, the Council chooses research topics with careful consideration of the most relevant ones for each generation of consumers.

During the reporting year, Hong Kong strived to recover its economy despite uncertainties cast by the global economic outlook, yet consumption sentiment remained cautious. The Council continued to put substantial resources behind the testing, survey and research of products in the market with a threefold goal — to help consumers identify safe and quality goods; to drive the industry to improve their product design and quality control; and to accumulate data and information for advocacy on regulations.

研究及測試是本會的恆常工作，並藉此每年監察種類繁多的產品，以評估其產品特性，包括安全、效能、使用方便程度、耐用程度及環境可持續性，為消費者提供可靠的參考資訊。本會在揀選每一個研究主題時，均會仔細考量當下消費者最關注的題目，例如 1976 年《選擇》創刊號便發表了以食油為題的首個產品測試，至 2019 冠狀病毒病疫情期間，則重點測試口罩和防病毒產品，貼合消費者所需。

過去一年，面對全球經濟前景不明朗，本港社會各界攜手努力推動經濟復蘇，惟大眾的消費意欲仍保持審慎。在此消費環境下，本會在年內繼續投放不少資源對市場上的產品進行測試、調查及研究，以實現三重目標：協助消費者尋找安全及優質的產品；推動業界改善產品設計和品質監控；以及蒐集數據和資訊，用作長遠倡議法例的工作。



Research and Test Reports

The products studied ranged from popular foodstuffs and household goods, to cosmetic and personal care products, clothing and apparel, children's products, travel essentials, recreational and sports products, electrical appliances and consumer electronics. Apart from recurring product tests to monitor improvements in performance and quality over the years, some product tests were introduced for the first time ever in response to a change in lifestyle, including skateboards, corn starch and tapioca starch, pickled vegetables, latex balloons, soother holders, etc. during this reporting year. The findings alerted consumers to immediate or potential product hazards and offered objective guidance to making informed choices.



Products found to be non-compliant with Hong Kong regulations or international standards were immediately referred to relevant regulatory authorities for follow-up, while the concerned manufacturers, agents and service providers were called upon to rectify the faults and improve the quality and standards of their products. Over the years, such market monitoring mechanisms have proven to be effective in facilitating law enforcement and driving different businesses to ensure value creation in their product offerings.

Product Tests and Surveys

The Council conducts product tests by engaging internationally recognised laboratories or universities and also through collaboration with Government departments. As an active member of International Consumer Research & Testing (ICRT), which is an international consortium of more than 30 consumer organisations, the Council benefits from the experience of the other markets by accessing ICRT's product tests and valuable resources.

Food

Chinese Sausages

Chinese sausage, an essential ingredient of many common wintry dishes, was found with hidden health pitfalls in the Council's test. Out of the 30 samples tested, 29 were found to be high in fat, including 8 samples which carried the word "lean" (瘦 in Chinese) on their labelling, potentially misleading for consumers who purposely opt for seemingly healthier options. Also, all samples were found to be high in sodium while over 80% were high in sugar. Consumers were advised to consume Chinese sausages in moderation.

Labelling of the prepackaged samples had room for improvement. 3 samples either did not have a complete nutrition label or had none at all. Amongst those with complete nutrition labels, discrepancies between the labelled and actual sugar, fat or sodium content of 4 samples exceeded the tolerance limit set by the Centre for Food Safety (CFS).

研究及測試報告

年內研究及測試的產品種類廣泛，從常見的食品和家居用品，到化妝品和個人護理產品、衣飾、兒童產品、旅行用品、休閒和運動產品、電器和電子產品不等。除了定期為若干類別產品再次進行測試，以監察產品多年來於效能和品質上有否改進，年內亦因應消費者日常生活的改變，而就一些類別的產品首次進行測試，包括滑板、粟粉及木薯粉、醃菜、乳膠氣球、安撫奶嘴夾等。有關結果能提醒消費者注意產品的即時或潛在風險，提供客觀的指南讓消費者作知情選擇。

每當發現產品未能符合香港法規或適用的國際標準時，本會均會立即通知相關監管機構跟進，並呼籲製造商、代理商及服務供應商糾正錯誤、改善產品質素和提升產品水準。多年來，這項市場監察機制有效協助執法，並推動業界為產品創優增值。

產品測試及調查

本會透過委託國際認可的實驗室或大學，或與政府部門協作進行產品測試。本會亦為國際消費者研究及試驗組織（ICRT）的活躍成員，該組織由世界各地超過 30 個消費者組織組成，本會透過共享其產品測試和寶貴資源，從其他市場的經驗中受惠。

食品

臘腸

臘腸是許多秋冬常見菜式中不可或缺的食材，但本會的測試發現臘腸隱藏健康危機。測試的 30 款臘腸樣本中，29 款屬於高脂，包括 8 款產品描述有「瘦」字的樣本，或會誤導欲選購相對較健康臘腸的消費者。此外，全部樣本均屬高鈉，逾 8 成亦屬高糖，消費者進食臘腸應適可而止。

測試亦發現預先包裝樣本的標籤有改善空間，3 款樣本欠缺完整的營養標籤，甚至完全沒有相關標示。在附有完整營養標籤的樣本當中，4 款樣本的糖、脂肪或鈉的檢出量與標籤標示值差距較大，其差異超出食物安全中心（食安中心）設定的規管容忍限。

10. See Appendix 2 for the lists of product testing, market survey and in-depth study reports published in 2023-24.
附錄二詳列於 2023-24 年度發表的產品測試、市場調查及研究報告。



Various undesirable substances were detected, notably non-permitted colouring matters in 6 non-prepackaged samples, with Red 2G in 1 sample and Rhodamine B in 5 samples. According to scientific literature, Red 2G could produce the metabolite aniline which was found to be genotoxic and carcinogenic in animal studies. Moreover, the plasticiser dibutyl phthalate (DBP) was detected in 2 prepackaged samples at amounts higher than the action level set by CFS.

測試亦檢出多種有害物質，特別是 6 款非預先包裝樣本檢出禁用染色料，其中 1 款檢出紅 2G，5 款檢出若丹明 B。有科學文獻指出，紅 2G 會產生代謝物苯胺，而動物實驗數據顯示苯胺具有基因毒性及可致癌。此外，2 款預先包裝樣本檢出塑化劑鄰苯二甲酸二正丁酯 (DBP)，檢出量高於食安中心行動水平。

提防健康陷阱!

30款*臘腸脂肪、糖及鈉含量高

營養測試

29款「高脂」(每100克>20克總脂肪)
19.4克-47.0克

25款「高糖」(每100克>15克糖)
8.6克-25.9克

全部「高鈉」(每100克>600毫克鈉)
1,259毫克-1,972毫克

過量食用
• 易致肥
• 增患心血管
疾病風險

4款糖、脂肪或鈉檢出量超出
營養標籤指引規管容忍限[◇]

* 16款預先包裝樣本/14款非預先包裝樣本

◇ 若檢出量較標籤標示值高出逾20%，便屬超出食安中心《營養標籤及營養聲稱技術指引》的規管容忍限

食用安全測試

6款
非預先包裝
樣本

代謝物苯胺或致癌

1款檢出紅2G 本港禁用染色料

5款檢出若丹明B

2款
預先包裝
樣本

檢出塑化劑DBP
高於食安中心行動水平

正常食用
健康風險不高

Chocolate

Chocolate is popular both as an everyday treat and gift for special occasions. The Council's test on 20 dark chocolate and 9 milk chocolate samples revealed that aside from 2 labelled as without added sugar, all the rest could be considered "high sugar food" while milk chocolate samples were on average 90.8% higher in sugar content than dark chocolate samples. On the other hand, dark chocolate samples were 28.5% higher in average fat content than milk chocolate samples.

The sample with the highest detected cadmium level exceeded the European limit (0.8mg/kg) set for chocolate with a cocoa content of $\geq 50\%$. Polycyclic aromatic hydrocarbons (PAHs), another type of contaminant, were detected in 15 dark chocolate and 8 milk chocolate samples. Fortunately, none of them exceeded the maximum levels for PAHs in cocoa products set by the European Union (EU).

朱古力

不論作為日常小食或佳節送禮，朱古力均是熱門選擇。本會測試了市面上 20 款黑朱古力及 9 款牛奶朱古力樣本，發現除了 2 款標示無添加糖之外，其餘樣本都屬於高糖食物，而牛奶朱古力樣本的平均糖含量較黑朱古力樣本高 90.8%。另一方面，黑朱古力樣本檢出的平均總脂肪含量則較牛奶朱古力樣本高 28.5%。

1 款樣本檢出的重金屬鎘含量超出歐盟為可含量百分率 $\geq 50\%$ 的朱古力設定的上限（每公斤 0.8 毫克）。測試亦在 15 款黑朱古力樣本及 8 款牛奶朱古力樣本中檢出另一種污染物多環芳烴 (PAHs)，但全部的檢出量也沒有超出歐盟為可產品設定的 PAHs 上限。



Instant Noodles

Convenient, filling and versatile, instant noodles are a popular quick meal and comfort food for many people. The Council tested 19 samples of prepackaged instant noodles, including 14 fried and 5 non-fried samples. The noodles, accompanying seasonings and toppings of each sample were tested separately to provide information on the nutrient content and food safety of the respective components.

The sodium content of a whole serving (noodles with soup/sauce) of all samples were found to exceed the recommended intake limit per meal (about 667mg) for adults; and the saturated fat content of 1 whole serving of 9 samples exceeded the adult intake limit per meal, indicating that consumers should refrain from adding all accompanying seasonings and consuming the soup of instant noodles, so as to reduce sodium and fat intake.

17 samples were detected with probably carcinogenic contaminants 3-monochloropropane-1,2-diol (3-MCPD) and glycidol. The non-powdered seasonings of the 2 samples with the highest detected 3-MCPD levels, and the non-powdered seasonings of the 3 samples with the highest glycidol levels, all contained palm oil, with detected levels of 3-MCPD and glycidol exceeding respective EU limits for palm oil and vegetable oils. Although normal consumption of these seasonings may not pose significant health risks to adults, the Council urged the industry to improve product safety and safeguard consumer health.

即食麵

即食麵既方便又飽肚，而且味道款式種類繁多，是不少人最愛的速食和「療癒美食」之選。本會測試了 19 款預先包裝即食麵樣本，包括 14 款油炸和 5 款非油炸樣本，並分別測試麵餅及其隨附的調味品及配料，為消費者提供不同部分的營養及食用安全資料。

測試發現，所有樣本進食 1 整份（連湯 / 汁帶麵）所攝入的鈉含量，均高於成人每餐建議上限（約 667 毫克）；9 款樣本食用 1 份所攝取的飽和脂肪含量，高於成人每餐建議上限，反映消費者食用即食麵時最好不要添加全部調味品，並盡量避免喝湯，以減少攝入鈉和脂肪。

有 17 款樣本檢出潛在致癌污染物 3-氯-1,2-丙二醇（3-MCPD）和環氧丙醇。3-MCPD 檢出量最高的 2 款樣本的非粉狀調味品，以及環氧丙醇檢出量最高的 3 款樣本的非粉狀調味品均含有棕櫚油，其 3-MCPD 及環氧丙醇的檢出量均分別高於歐盟為棕櫚油和植物油訂定的相關上限。雖然正常食用這些調味品對成人的健康風險不大，本會促請業界改善產品安全，保障消費者健康。





Peanut Butter

Peanut butter is often considered a perfect match for bread and toast. The Council tested 20 peanut butter samples including 10 crunchy and 10 creamy peanut butters. 60% were detected with aflatoxins, which could damage liver functions, while the aflatoxin B1 levels of 2 samples exceeded the upper limit of EU standards.

Tests also revealed that while peanut butter contains healthy unsaturated fatty acids, 95% of the samples were classified as "high fat food", which might lead to obesity if consumed in excess over a prolonged period.

In reviewing labelling information on the packaging, the declared values on nutrition labels of some samples were inaccurate, with a highest difference of 5.5 times compared with the actual content. The Council urged relevant product manufacturers to improve the labelled nutritional content.



花生醬

花生醬與麵包和多士是很多人心目中的完美搭配。本會測試了 20 款花生醬樣本，包括 10 款粗粒花生醬和 10 款幼滑花生醬。6 成樣本檢出可損害肝臟功能的黃曲霉毒素，當中 2 款樣本的黃曲霉毒素 B1 含量更超出歐盟標準上限。

測試亦發現，花生醬雖含有健康的不飽和脂肪酸，但 9 成半樣本均屬於「高脂」食物，長期過量食用可能會導致肥胖。

檢視包裝上的標籤資料發現，部分樣本營養標籤上的標示值不準確，與實際含量相差最高 5.5 倍。本會促請相關產品製造商改善標示的營養成分。

Children's Products

Soother Holders

Many parents use soothers, along with a soother holder, to calm fussing babies. However, in the EU there have been occasional product recalls for soother holders found with potential choking or strangulation hazards. In view of this, the Council tested the structural and mechanical safety of 15 models of soother holders, 10 of which came with a garment fastener while the other 5 were attached to a plush toy or textile parts.

The test revealed that 6 models failed to comply with the European standard for soother holders. For instance, the garment fastener or decorative part of 5 models could pass through the 2 test guides simulating the oral cavity of infants and young children, yet they had no ventilation holes and might therefore pose choking hazards; the detached soother fastener of 1 model could pass through the 3 test guides, thus failing to meet the safety requirement.

The complete length (excluding the garment fastener) of 5 soother holder models exceeded the set limit, posing potential strangulation hazards. The garment fastener of 1 model was found with damage on the 320th cycle of repeated opening and closing, which did not comply with the standard of 1,000 cycles. The same model was also unable to withstand the tensile force of 90N and broke during the tensile strength test, reflecting room for improvement in terms of durability.

兒童產品

安撫奶嘴夾

許多父母都使用安撫奶嘴來安撫哭鬧的嬰幼兒，並為其配以安撫奶嘴夾使用。不過，歐盟不時發現有安撫奶嘴夾對嬰幼兒有潛在窒息或纏頸風險，而須作產品回收的個案。有見及此，本會測試了市面上 15 款安撫奶嘴夾樣本的结构及機械安全，當中 10 款附有衣物夾，另外 5 款則附有毛絨玩具或布料部件。

測試發現，6 款樣本未能通過歐洲為安撫奶嘴夾訂立的標準。例如 5 款樣本的衣物夾或裝飾部件能穿過 2 個模擬嬰幼兒口腔的測試模板，卻沒有提供通風氣孔，或會引致窒息風險；1 款樣本的可拆卸安撫奶嘴固定夾，拆卸後能穿過 3 個尺寸的測試模板，未能通過安全測試。

5 款樣本量得的整體長度（不包括衣物夾）超出歐洲標準，具潛在纏頸窒息風險。1 款樣本的衣物夾在第 320 次開合時出現損壞，不符合歐洲標準可循環開合 1,000 次的要求。同 1 個樣本在進行拉力測試時，亦未能承受 90 牛頓拉力而破裂，反映產品耐用程度有待改善。



Cosmetic and Personal Care Products

Adult Diapers

In the Council's test on 30 models of adult diapers, pants and incontinence pads, significant discrepancies were found in the absorption speed amongst models. Users of diapers or pants would expect products to absorb urine speedily, so as not to affect the comfort of wear. All diaper and pants models took an average of 0 to 19 seconds to absorb the test solution in the first round of absorption test, and slowed down to an average of 7 to 34 seconds for the second round.

If the absorbed liquid in diapers or pants could not be held effectively, it might seep back to the top layer and increase the risk of infecting the skin and intimate areas due to prolonged contact with a damp surface. 12 diaper and pant models rewetted less than 0.5g, indicating a higher degree of surface dryness, while 1 diaper model and 1 pant model showed poorer performance.

Low breathability would cause not only sweltering discomfort, but also skin allergies or rashes, especially during summer. The test revealed that 11 diaper and 2 pad models had low breathability and could be categorised as "non-breathable".

The Council recommended consumers to consider the user's health condition and needs when purchasing adult incontinence products. It is also important to ensure the product fits the user properly.

Anti-wrinkle Eye Creams

The skin around the eyes will inevitably develop wrinkles and fine lines with ageing. To keep the "windows to the soul" looking firm and smooth, many may turn to anti-wrinkle eye creams. The Council tested 15 models of these products and invited over 220 Asian women aged between 40 and 55 for a 30-day split-face study to evaluate the products' performance in wrinkle reduction and skin hydration. 80% of the tested models (12 out of 15) showed a moderate to slightly above average level of wrinkle reduction, while the remaining 3 were relatively less effective in reducing wrinkles at the under-eye areas. All models also had satisfactory moisturising performance.

化妝品及個人護理用品

成人紙尿片

本會測試了 30 款成人紙尿片、紙尿褲及尿滲墊，發現樣本間的吸收速度有明顯差異。紙尿片或紙尿褲使用者當然希望產品能夠迅速吸收尿液，以免影響穿着後的舒適感。於第一次吸收試驗時，全部尿片及尿褲樣本平均需時 0 秒至 19 秒吸收溶液，第二次試驗時則減慢至平均需時 7 秒至 34 秒。

若尿片或尿褲未能有效鎖住已吸收的液體，尿液便有機會回滲至表層，增加皮膚和敏感部位因長期緊貼濕潤表層而出現感染的機會。12 款尿片及尿褲樣本量得的回滲量少於 0.5 克，表面乾爽度較高，惟 1 款尿片樣本及 1 款尿褲樣本表現較遜色。

透氣度太低不但令穿着者感到焗熱和不舒適，亦會使皮膚容易出現過敏或紅疹，尤其在夏天。測試發現 11 款尿片及 2 款尿滲墊樣本透氣度低，可歸類為「不透氣」。

本會建議消費者按使用者的實際健康狀況和需要選購成人失禁護理產品，並確保產品貼合使用者的身型。

除皺眼霜

隨著年齡增長，眼部皮膚難免會出現皺紋和細紋。為保持「靈魂之窗」看起來緊緻光滑，不少消費者會選擇使用除皺眼霜。本會測試了 15 款除皺眼霜，更邀請超過 220 位年齡介乎 40 歲至 55 歲的亞洲女性，進行為期 30 日的半面研究試驗，評估各款眼霜的除皺和保濕功效。8 成樣本（15 款中的 12 款）的除皺效果屬中等或稍勝於中等水平，餘下 3 款在眼肚位置的除皺效果相對上稍為遜色。全部樣本都有不錯的保濕效果。





Aside from the cosmetic benefits of an eye cream, chemical safety is another crucial factor when considering a purchase. 1 model was detected with free formaldehyde at a level of 0.015% (equivalent to 150ppm), which falls within the upper limit of 0.2% set by the Mainland, and it was believed to have come from the formaldehyde-releasing preservative used. Referring to an overseas study, people who are allergic to formaldehyde may develop allergic reactions even when exposed to minute amounts of free formaldehyde (e.g. 30ppm). Furthermore, 5 models were found with fragrance allergens. The best-performing model in wrinkle reduction was found with the highest total amount and most types of allergens (8 types), yet there was no ingredient list on its product label.

The Council urged manufacturers to review their product formula, reduce the use of formaldehyde-releasing preservatives, and be mindful of the types and concentrations of fragrance allergens present in products. In addition, proper labelling of the ingredient list is crucial to allow consumers to make informed choices.

Lipsticks

Lip cosmetics can be ingested easily, thus the safety level of their ingredients should not be ignored. In the Council's test on 23 models of lipsticks and 7 models of lip tints or liquid lipsticks, 80% of the models were detected with mineral oil saturated hydrocarbons (MOSH) mixtures and their analogous.

Overseas studies have indicated that long-chained MOSH (number of carbon atoms ranging from C16 to C35) may accumulate in the adipose tissue, lymph nodes, spleen and liver in humans, and it may also be associated with formation of lipogranulomas. 4 models were detected with higher amounts of long-chained MOSH which did not comply with the 10% safety threshold recommended by the European Consumer Organisation (BEUC).

In addition, 5 models contained trace amounts of mineral oil aromatic hydrocarbons (MOAH) and while the major components of MOAH detected were not suspected carcinogens, it was recommended to avoid using MOAH-containing lip products for safety reasons.

8 models were found with 2 to 3 allergenic heavy metals at or above the recommended level of 1mg/kg, and 7 models were found to contain fragrance allergens. Repeated exposure to multiple allergens may trigger allergic reactions in individuals with sensitive skin. Manufacturers were urged to review the use of raw materials and the manufacturing process, so as to eliminate the presence of undesirable substances in lip products.

除了美容功效外，化學安全是購買眼霜時另一個重要的考慮因素。1款樣本檢出游離甲醛，相信是源自於樣本內可能釋出甲醛的防腐劑，檢出量為0.015%（相等於150ppm），符合內地規定的上限（0.2%）。惟有海外研究報告指，對甲醛過敏的人士，接觸低濃度水平的甲醛（例如30ppm）已有機會出現過敏反應。另外，5款樣本檢出香料致敏物質，當中總量和檢出種類最多（8種）的1款樣本為除皺效果最佳的樣本，但樣本的標籤上並沒有標示成分列表。

本會呼籲生產商檢視產品配方，減少使用可釋出甲醛的防腐劑，並留意產品所含香料致敏物的種類和濃度。此外，正確標示成分列表有助消費者知所選擇。

唇膏

唇部化妝品容易經口服途徑攝入體內，因此其成分的安全程度不容忽視。本會測試23款支裝唇膏和7款唇釉或液體唇膏，發現8成樣本檢出礦物油飽和碳氫化合物（MOSH）混合物及其類似物。

海外研究顯示，長鏈MOSH（碳分子數量由C16至C35）可能會在人體的脂肪組織、淋巴結、脾臟和肝臟積存，亦可能與脂肪肉芽腫的形成有關連。4款樣本檢出較高含量的長鏈MOSH，未能符合歐洲消費者組織所建議的安全限值（10%）。

此外，5款樣本檢出微量礦物油芳香碳氫化合物（MOAH）。儘管是次檢出的MOAH沒有致癌疑慮，為安全起見，建議消費者避免使用含有MOAH的唇部產品。

有8款樣本檢出的2至3種可致敏重金屬，檢出量相等或高於每公斤1毫克的建議水平，亦有7款樣本檢出香料致敏物。重複接觸多種可致敏物質，有機會令皮膚敏感人士出現過敏反應。本會呼籲生產商檢視唇部產品所用的原料及生產過程，以免產品中出現有害物質。



Electrical Appliances

Air Circulator Fans

As Hong Kong summers are hot and humid, to enjoy air conditioning with less electricity consumption, the best way is to facilitate even distribution of cool air around the room using a fan, which consumes far less power than an air conditioner.

The Council tested the safety and performance of 12 models of air circulator fans, 8 of which failed some of the safety tests, including 4 models found with insufficient insulation distances, which might increase the risk of electric shock; the materials of 2 models did not comply with the standard for resistance to fire; while 1 model posed risks of catching children's fingers. Furthermore, when 1 model operated at a higher voltage, the temperature rise of its motor winding exceeded the standard maximum limit.

The test also found that the airflow rates could vary by up to over 50% amongst models, and the maximum difference in energy efficiency even reached 67%.

電器產品

循環扇

香港夏季炎熱潮濕，要慳電「歎冷氣」，莫過於開動耗電量遠低於冷氣機的風扇作輔助，將冷風均勻地帶到室內每個角落。

本會測試了 12 款循環扇的安全及效能表現，其中 8 款樣本未能通過部分安全測試項目，包括 4 款樣本的絕緣距離不足，可能增加觸電風險；2 款樣本的物料阻燃能力不符合標準；1 款樣本有夾到兒童手指的風險。此外，1 款樣本以較高電壓運作時，量得摩打線圈的溫度升幅超出標準上限。

測試亦發現不同樣本之間的送風量最多相差超過 5 成，能源效率最多更相差達 67%。

12款循環扇

慳電要留意送風量及能源效率



送風量

介乎 10.1-21.2 立方米 / 分鐘
扇葉直徑較大，送風量一般較高

相差
52%



能源效率

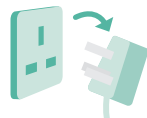
介乎 0.4-1.2 立方米 / 分鐘*
直流電摩打樣本能源效率較佳
*每瓦特耗電量可產生的送風量

相差
67%

慳電小貼士



配合冷氣機定時關機掣使用，預設循環扇於冷氣機關機後啟動，以縮短冷氣機使用時間。



不使用時應把電源插頭拔掉，避免待機耗電。



Hair Dryers

The Council tested 13 hair dryer models and found that the drying rate could vary by up to 85%, while models with power ratings of 1,700W or higher generally dried hair faster. 2 models recorded maximum air outlet temperatures of over 96°C, of which 1 even exceeded 108°C. Consumers should pay heed to the distance and time for drying hair as it might cause damage to the hair and even the scalp if placed too close.

According to an overseas report, negative ions could neutralise positive electric charges on the surface of hair, potentially improving issues like frizzy hair temporarily, making combing easier. All models claimed to generate negative ions, but there were discrepancies between the claims and actual test results. 1 model was measured with only 361 negative ions/cm³, a level on par with a hair dryer without negative ion technology. Excluding this model, the model with the lowest negative ion concentration measured just over 830,000 negative ions/cm³, more than 106 times lower than that of the highest model. The Council recommended consumers to purchase hair dryers with a power rating and design suitable for their needs, and refrain from prolonged blow-drying at high heat to prevent hair damage while conserving energy.



風筒

本會測試 13 款風筒，發現樣本間的吹乾速度最多可相差 8 成半，額定功率 1,700 瓦特或以上的樣本整體上吹乾速度較快。測試亦發現 2 款樣本吹出的暖風溫度最高可逾 96°C，其中 1 款更逾 108°C，消費者應留意使用時的距離和時間，若距離太近可能會對頭髮甚至頭皮造成傷害。

有海外報告指出，負離子可以中和頭髮表面的正電荷，故此或許能短暫改善髮絲飛散的問題，令頭髮較容易梳理。全部樣本均聲稱可以產生負離子，惟聲稱濃度與測試結果存在差異，當中 1 款只量得每立方厘米 361 個負離子，跟沒有負離子功能的風筒所量得的數值相若。若撇除此樣本，量得最低濃度的 1 款只有每立方厘米 83 萬多個負離子，與濃度最高的樣本相差逾 106 倍。本會建議消費者應按需要購買合適功率及設計的風筒，並避免長時間高溫吹髮，免傷頭髮同時慳電節能。

Household Products

Drain Unblockers

Clogged drains are a common household problem and many would attempt to clear them with drain unblockers. However, as most of these products are corrosive, a wrong choice or misuse will not only undermine the unblocking results, but also damage pipes and even increase risks of accidental injury. The Council surveyed 17 common drain unblocker models on the market, examined their key ingredients and potential risks, and reviewed the scope of application and restrictions claimed.

The Council reminded consumers that different drain unblockers could contain varying active ingredients with disparate effects on different types of clogs. It would therefore be essential to read the list of ingredients carefully before use, yet 5 surveyed models did not present the information.

Additionally, 4 models were found to have no safety warnings in both English and Chinese, whereas 8 models did not have instructions for use. To avoid chemical burns, consumers should refrain from mixing different unblockers or cleaning agents to prevent formation of toxic gases which could cause explosions in severe cases.

家居產品

通渠劑

去水喉管淤塞是常見的家居問題，不少消費者會嘗試使用通渠劑自行處理。惟大部分通渠劑均帶腐蝕性，假如選擇了不合適的產品或使用不當，不但會令通渠效果事倍功半，更可能損壞去水喉，甚至增加意外受傷的風險。本會檢視了市面上 17 款較常見的通渠劑，分析其主要化學成分及潛在風險，並整合了各樣本聲稱的適用範圍及限制。

本會提醒消費者，各類通渠產品含不同主要成分，針對不同淤塞問題會有不同功效，使用前應仔細閱讀產品成分標籤才能「對症下藥」，惟調查發現 5 款樣本沒有列出產品成分。

此外，調查發現 4 款樣本未有同時以中英文列出安全警示字句，而 8 款樣本則未有說明使用方法。本會提醒消費者在使用通渠劑時需格外小心，避免被灼傷，更切忌將不同通渠劑或清潔劑混合使用，以免產生有毒氣體甚至引發爆炸。

Recreational and Sports Products

Skateboards

Since the introduction of skateboarding as an official sport at the Tokyo 2020 Olympic Games, Hong Kong has witnessed a wave of “skateboarding fever”. In view of its growing popularity, the Council tested 16 skateboard models on their mechanical and physical properties, such as structural safety, endurance, drop and impact, and only 4 models complied with European safety standards.

According to the EU standard, Grade A skateboards can bear weight from over 20kg to 100kg, while Grade B can bear over 20kg to 50kg. Tests revealed that 5 models did not meet the structural requirements set out in the standard. For instance, the deck of 1 Grade A model was shaped with sharp corners on both ends, and the radius of rounded corners was found to be shorter than the 10mm standard requirement, which would increase the risk of injury during use. 2 Grade B models had wheel-fixing screws protruding beyond the board's width which might cause injury to the user; 3 models had an excessively smooth surface, which could increase the slipping risk of riders.

The drop test simulates the impact and pressure on the board when the rider jumps according to the model's weight limit grade. 10 models failed the drop test, among which 5 Grade B models failed to withstand the weight of the test tool and the deck body cracked. Furthermore, 11 models did not have the weight limit clearly marked on the packaging, making it impossible for consumers to select a skateboard of the right grade according to their own weight, resulting in increased safety hazard.

Travel Products

Suitcases

A good-quality, sturdy and functional suitcase is an essential travel companion. The Council tested 15 models of medium-sized hardshell suitcases for their durability and chemical safety. After conducting 10 test items that simulated the daily use of suitcases, all models showed varying degrees of wear or damage, with some being more severe.

Road test performance is an important indicator of the durability of suitcases. After running the samples bearing a designated load for a long distance of 90km, 7 models showed more severe damage, such as detached wheels, cracked shell, snapped or loosened retractable handles, etc.

Many consumers opt for suitcases with a plastic shell anticipating that they could be entirely waterproof. However, results of the rain test showed that only 1 model was fully rainproof, while the interior of the remaining 14 models were found with varying degrees of water seepage. Consumers were advised to place their belongings in waterproof bags beforehand or cover the suitcase with a waterproof guard to prevent them from getting wet.

In the chemical tests, the carry handle of 1 model was detected with phthalates at concentrations exceeding the upper limit (0.1%) set out in the EU REACH Regulation by 45 times. The retractable handle of another model was detected with higher concentrations of restricted PAHs, which exceeded the safety limit set by the German voluntary labelling scheme (GS Mark).



休閒和運動產品

滑板

自 2020 年東京奧運將滑板運動納入正式比賽項目後，本港掀起一股「踩板熱」，因此本會檢視市面上 16 款滑板樣本，按歐洲滑板安全標準進行機械及物理性能測試，包括結構安全、耐力、跌落和撞擊等，結果發現只有 4 款符合歐洲標準。

根據歐洲滑板安全標準，A 級滑板可承重 20 公斤以上至 100 公斤；B 級為 20 公斤以上至 50 公斤。測試發現，5 款樣本不符合標準中的結構要求。當中 1 款 A 級樣本的板身兩端呈尖角狀，圓角半徑較標準所要求的 10 毫米短，會增加使用時受傷的風險；另外 2 款 B 級樣本固定輪子的螺絲超出板身，凸出的部位或會令使用者受傷；有 3 款的板身表面過度平滑，有機會增加使用者滑倒的風險。

跌落測試按滑板承重等級，模擬運動員在滑板上跳動時對滑板造成的撞擊及壓力，結果有 10 款樣本不合格，其中 5 款 B 級樣本的木板板身未能承受測試工具的重量而破裂。另外，11 款樣本沒有於包裝上清楚標示最大承重量，令消費者無法依據自身重量挑選合適承重級別的滑板，增加安全風險。

旅行用品

行李

質量良好、堅固實用的行李是旅途上必備的隨行用品。本會測試 15 款中型硬身拉鏈式行李的耐用和化學安全程度，進行 10 項模擬日常使用情況的測試後，全部樣本都有不同程度的耗損或損壞，部分樣本的損壞程度較為嚴重。

行走性能是評估行李耐用程度的重要指標，測試將載有特定承重量的樣本連續行走 90 公里，結果有 7 款樣本損耗較為嚴重，包括車輪脫落、隱身破裂、拉桿或手柄折斷、鬆脫等。

不少消費者選擇塑膠外殼的行李是希望能完全防水。然而，下雨測試發現只有 1 款樣本能夠完全防止雨水滲入，其餘 14 款樣本的內籠均有不同程度的滲水。要避免行李內的物品被沾濕，消費者應先用防水袋包好物品才放入行李內，或是使用行李袋。

化學測試方面，1 款樣本的手挽有部分物料檢出的塑化劑含量超出歐盟 REACH 法規訂立的上限 (0.1%) 45 倍。另外，有 1 款樣本的拉桿手柄檢出被限制的 PAHs 含量較高，超出德國自願性安全標籤計劃 (GS Mark) 的安全限值要求。



International Comparative Tests

During the year under review, the Council has maintained close collaboration with ICRT and joined forces with consumer associations in other jurisdictions to conduct international comparative tests on the following types of products and to advise consumers on selection tips, especially for expensive or durable products:

- Audio-visual and optical products, including speakers, soundbars, earphones and interchangeable lens camera kits;
- Computer and telecommunications products, comprising internet security software, printers, monitors, smartphones, tablet PCs, mobile security apps and smartwatches;
- Household products, including coffee machines; and
- Children's and outdoor products, including children's car seats and hiking headlamps.

國際測試合作

年內，本會繼續與 ICRT 緊密合作，並聯同其他司法管轄區的消費者組織，對以下不同類型的產品進行國際性比較測試，並特別針對昂貴或耐用產品向消費者提供選擇貼士：

- 影音及光學產品：藍牙 / Wi-Fi 揚聲器、整合式揚聲器 (soundbars)、耳機及可換鏡頭相機套裝；
- 電腦及通訊產品：網絡安全軟件、打印機、電腦顯示器、智能手機、平板電腦、流動保安程式及智能手錶；
- 家居用品：咖啡機；及
- 兒童及戶外用品：兒童汽車座椅及戶外運動頭燈。

Where Have All the Tested Products Gone?

The products used for testing by the Council were put to further use with a number of items donated to environmental protection organisations, charity groups and non-profit organisations for further consumption and recycling. During the year, a total of 1,422 items, including electrical appliances, household consumables, health products, infant products, elderly products, skincare products as well as food and beverages, were donated to 9 recipient organisations. Furthermore, a number of reserve copies of quality test samples in satisfactory conditions were given away in the "Consumer Rights Carnival" grand lucky draw in March 2024 in celebration of the Council's 50th anniversary.

Recipient organisations: Sowers Action, Feeding Hong Kong Limited, Tung Wah Group of Hospitals, Autism Partnership Foundation, Mother's Choice, Aberdeen Kai-Fong Welfare Association Social Service Centre, E. Tech Management (HK) Ltd., Evangelical Lutheran Church Social Service – Hong Kong, and Against Child Abuse Limited.

產品完成測試後的去向

部分經本會測試的產品會捐贈予環保組織、慈善團體及非牟利機構使用及回收。年內，本會共捐贈 1,422 件物品予 9 間機構，當中包括電器、家庭消耗品、健康產品、嬰幼兒產品、長者用品、護膚產品、食品及飲品。此外，部分於《選擇》月刊中獲高評分且可安心使用的測試備份產品，於 2024 年 3 月舉行的「消費權益嘉年華」壓軸大抽獎中送出，與參加者一同慶賀消委會成立 50 周年。

受惠機構如下：苗圃行動、樂餉社、東華三院、愛培自閉症基金、母親的抉擇、香港仔街坊福利會社會服務中心、億達再生資源有限公司、基督教香港信義會社會服務部，以及防止虐待兒童會有限公司。

1,422
Items Donated
件捐贈物品

9 Recipient
Organisations
間受惠機構



Promoting Sustainable Consumption

推廣可持續消費



In the run-up to the implementation of a series of waste reduction policies in 2024, the city has been abuzz with dialogue and actions in the past reporting year to prepare for the eco-friendly initiatives set to become a part of daily life. Indeed, the impact of global warming and climate change has intensified in the past few years, as unpredictable weather events affected many regions worldwide. For the welfare of the earth and current generation, as well as to ensure future generations' needs are not compromised, it is crucial for the public to step up sustainability efforts together.

As early as 1998, the Council had jointly published the "Green Guidance" with Consumers International and more than 10 other consumer bodies, while efforts in driving sustainable consumption have persisted since. Over the years, the Council has spared no effort in promoting sustainable consumption by adopting a four-pronged approach to educate, facilitate and encourage the public to make more sustainable consumption choices, putting great effort into supporting the Government's green initiatives to build Hong Kong into a liveable city.

過去一年，香港全城積極討論環保議題和為落實減廢政策準備就緒，將環保概念融入日常生活。事實上，全球暖化和氣候變化在過去數年所帶來的衝擊尤為明顯，變化莫測的極端天氣對全球多個地區造成影響。為了地球和人類的福祉，以及共創可持續未來，全球攜手加強推動可持續發展實在刻不容緩。

消委會早於 1998 年便已聯同國際消費者聯會及十多個關注消費者權益的組織，共同發布《綠色指南》，自此以後，推動可持續消費的工作從未間斷。多年來，本會根據四管齊下的方向，積極教育、促進和鼓勵公眾作出可持續的消費選擇，並全力支持政府的綠色倡議，打造香港成為宜居城市。

The Council's 4-pronged strategy 消委會推動可持續消費的四線策略

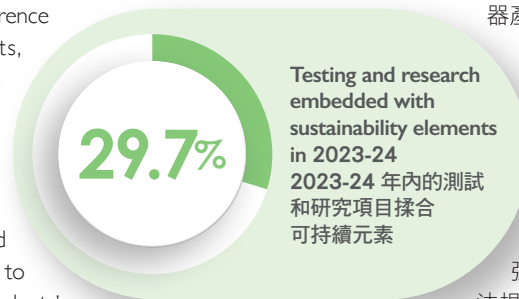
- ▶ **Product testing, research and surveys** embedded with sustainability elements and published in CHOICE Magazine
於**產品測試、研究和調查**中加入可持續發展的元素，並將結果刊載於《選擇》月刊
- ▶ **Periodic surveys** to study consumer behaviour including the first sustainable consumption study report in 2016, followed by an in-depth tracking study published in 2021
透過**定期調查**研究消費者行為包括 2016 年發表的首份可持續消費研究報告，以及於 2021 年發布的深入追蹤研究
- ▶ **Consumer education programmes** to cultivate consumer awareness such as "Earth 2038's Learning Journey of Sustainable Consumption" for primary school students piloted in 2017
舉辦**消費者教育計劃**，培育大眾對可持續消費的關注
例如 2017 年起試行的小學生體驗式學習計劃「2038 地球人計劃之可持續消費旅程」
- ▶ **Advocacy via Government and industry consultations** including the Plastic Bag Charging Scheme, energy efficiency labelling, control of single-use plastics, regulation of disposable plastic tableware, etc.
回應政府及業界諮詢，**倡議**消保政策包括塑膠購物袋收費計劃、能源效益標籤、管制即棄塑膠及即棄膠餐具等等。



Product Comparative Tests on Appliances

In the face of a deepening global energy crisis which has driven up electricity tariff and imposed untold impact on consumers, the Council continues to place emphasis on sustainability and energy efficiency parameters in its product comparative tests, the results of which serve as important indicators for purchasing more energy-efficient and water-saving electrical appliances to the benefit of both the environment and consumers' pockets.

During the year, a number of electrical appliance models were found with discrepancies between the tested and labelled gradings under the Mandatory Energy Efficiency Labelling Scheme (MEELS). Given energy labels serve as consumers' main reference for identifying energy-efficient products, the Council has referred 7 cases of non-compliant test results regarding products' energy efficiency to the Electrical and Mechanical Services Department (EMSD) for follow-up, of which 2 models of water heaters were removed from the "Record of Listed Models" in the MEELS. In addition to urging manufacturers to improve their products' energy efficiency as well as the accuracy of their energy labelling, the Council also made recommendation to the Government to enhance the MEELS and future planning for regulations.



Air Conditioners

The Council tested 13 models of "1.5 horsepower" window-type cooling-only air conditioners, including 10 inverter models and 3 fixed capacity models.

The Cooling Seasonal Performance Factor (CSPF) is commonly adopted internationally to indicate the cooling energy efficiency of air conditioners. The test revealed that inverter models had higher CSPF values than fixed capacity models, with inverter models using 27% less electricity than fixed capacity models on average. The model with the highest CSPF value would save 37.1% more energy than the lowest model each year.

Although 4 models were labelled with Grade 1 energy labels, the test found their energy efficiency varied by as much as 12.4%, 2 of which only met Grade 2 requirements of the MEELS. The cooling capacities of 8 inverter models were also 0.2% to 5.7% lower than their claims.

All suppliers offered full machine warranty ranging from 24 months to 39 months, after which most provided warranty renewal service at an annual fee ranging from \$200 to \$800, but not all maintenance and repair fees would be waived after renewal. Some providers even declined renewals for consumers living in remote areas.

電器產品比較測試

全球能源危機加劇，導致電費持續上漲，對消費者影響尤其深遠。本會在進行產品比較測試時，亦會聚焦測試產品的可持續性和能源效率參數。消費者可根據測試結果購買更節能、節水的電器產品，既環保又省錢。

年內，本會電器產品的測試結果，發現某些產品的能源效益表現與其強制性能源效益標籤計劃（強制性標籤計劃）下所標示的級別存在差異。鑑於能源標籤是供消費者識別高能效電器產品的主要參考資料，本會將 7 個未能符合要求的測試結果轉交機電工程署（機電署）跟進，其中兩個電熱水爐的型號已經從強制性標籤計劃的「表列型號紀錄冊」中剔除。除了敦促製造商提高產品的能源效益表現，以及能源標籤的準確性外，本會亦建議政府提高強制性標籤計劃的要求，並就將來立法規劃提供意見。

冷氣機

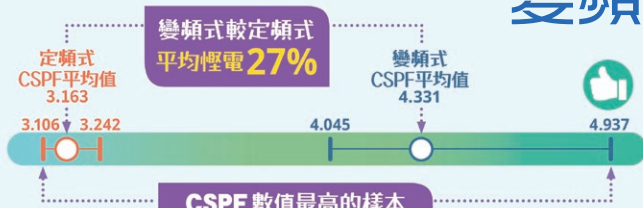
本會測試了 13 款俗稱「匹半」的淨冷型窗口式冷氣機，包括 10 款變頻式及 3 款定頻式型號。

現時國際間普遍以「製冷季節性表現系數」（CSPF）來顯示冷氣機的製冷能源效率。測試發現變頻式樣本的 CSPF 數值較定頻式樣本高，而變頻式樣本平均較定頻式樣本省電 27%。若將 CSPF 數值最高和最低的兩個樣本比較，前者較後者全年省電 37.1%。

儘管 4 款樣本同獲 1 級能源標籤，惟測試發現樣本間的能源效率最高相差達 12.4%，當中 2 款只達強制性標籤計劃的 2 級要求。此外，8 款變頻式樣本量得的製冷量較其聲稱的數值低 0.2% 至 5.7%。

各個供應商分別為用戶提供 24 至 39 個月的全機保用期，當中大多數均有提供保用期後續保服務，年費介乎 \$200 至 \$800 不等。然而，續保後並不代表所有維修費均獲豁免，同時亦有供應商不接受偏遠地區用戶進行續保。

製冷季節性表現系數 (CSPF)
數值愈高愈慳電

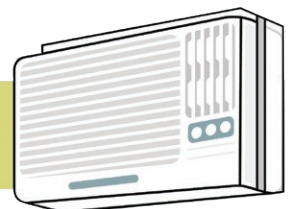


變頻式 vs 定頻式

「匹半」窗口機有幾慳電？

慳電小貼士

電風扇耗電量遠低於冷氣機，開動電風扇作輔助，便可調高冷氣機的溫度
夏天約每兩星期清洗隔塵網、進氣口及出風口一次



Electric Water Heaters

The Council and the EMSD conducted a joint test on 12 models of electric storage water heaters, including 6 shower type and 6 unvented type models, while 7 were single-tank and 5 were double-tank.

The energy efficiency tests were conducted with reference to the latest IEC standard. Among the 7 single-tank models, 3 were found with a discrepancy between the measured standby power consumption and the rated values previously submitted to the EMSD that exceeded the permissible discrepancy limit (+5%) of the MEELS.

In another test simulating a shower in winter with a water flow rate of 5L per minute, the duration of continuous supply of hot water (40°C to 45°C) was measured for each model. As a whole, shower type models performed better with continuous hot water supply ranging from 0.41 minutes to 0.54 minutes per litre of capacity, while that of the unvented models ranged from 0.3 minutes to 0.4 minutes. The actual duration of hot water supply for the model with 35L capacity was less than 15 minutes, and that for models with less capacity was just 6.6 minutes.

Most complaints received against electric water heaters were related to their repair, maintenance, and installation services, with water leakage of the inner tank being the most commonly reported problem. Considering the wide availability of double-tank electric water heaters, the Council recommended EMSD to incorporate this type of water heaters into the MEELS.

儲水式電熱水爐

本會與機電署就 12 款儲水式電熱水爐進行聯合測試，包括 6 款花灑式及 6 款無排氣管式樣本；當中 7 款屬單膽款式，5 款為雙膽款式。

能源效益測試按最新版本的 IEC 標準進行，在 7 款單膽樣本中，3 款量得的備用耗電量與代理商早前呈交予機電署的額定數值存有差異，超出了強制性標籤計劃容許的公差範圍 (+5%)。

另一項測試則模擬在冬天淋浴時，水流量為每分鐘 5 公升的情況下，量度各樣本可持續供應熱水 (40°C 至 45°C) 的時間。整體而言，花灑式樣本表現較佳，每公升容量可持續供應熱水的時間由 0.41 分鐘至 0.54 分鐘；而無排氣管式樣本則由 0.3 分鐘至 0.4 分鐘不等。容量高達 35 公升的樣本實際供應熱水的時間少於 15 分鐘，而容量較小的樣本則短至 6.6 分鐘。

有關電熱水爐的投訴個案大多涉及維修、保養及安裝服務等，內膽漏水則是較常見的問題。鑑於現時市面已推出不少雙膽款式電熱水爐，本會建議機電署盡快將其納入強制性標籤計劃內。





Induction Cookers

The Council tested 13 models of double-hob and flexi zone induction cookers with rated input power from 2,800 watts to 5,200 watts, ranging from \$3,500 to \$21,000 in price. 3 models were in a newer “flexi zone” design, in which the 2 heating zones could be combined to form a larger cooking area.

The measured standby power consumption varied considerably among models, ranging from 0.13 watts to 2.28 watts. According to the requirements of the MEELS, induction cookers with 2 heating units whose standby power consumption exceeded 2 watts could only be rated at the lowest energy efficiency grading of Grade 5. In the “Both Hobs On” test, the model measured with the highest heating speed for oil was found to consume over 2 watts in standby mode, thus its energy efficiency grading did not meet its labelled Grade 2 but was instead Grade 5 based on the test results.

The measured heating efficiency was also used for energy efficiency grading. Since flexi zone models were outside the scope of the test standard, those models were not included. Among the remaining 10 models, 5 were found to have an energy efficiency grading 1 level lower than indicated on their energy label. This reflects the importance of quality control by manufacturers to ensure products available to consumers perform the same as the samples submitted in the application for the MEELS.

Coffee Machines

The Council, in conjunction with ICRT, tested 12 models of espresso machines, including 9 fully automatic espresso machines and 3 coffee capsule machines. In the energy-saving performance test, the power consumption during pre-heating, espresso preparation, and in standby mode were measured for each model.

It was found that 3 fully automatic models had higher power consumption during the pre-heating process, while 1 fully automatic model consumed more power in standby mode. The test also revealed that the power consumption of the capsule machines was relatively lower.

Although coffee capsule machines are convenient and efficient, consumers should be mindful that each cup of coffee leads to disposal of a capsule. As coffee capsules are commonly made from plastics or aluminium, they might take several decades to decompose naturally in a landfill. In light of this, manufacturers of coffee capsules were advised to enhance promotion of recycling single-serve coffee capsules, and provide clear instructions to take apart the capsules to facilitate proper recycling.

電磁爐

本會測試了 13 款雙頭及全區域電磁爐，各樣本的額定輸入功率由 2,800 瓦特至 5,200 瓦特，售價介乎 \$3,500 至 \$21,000。當中有 3 款為較新穎的「全區域」型號，配備可將 2 個加熱區（爐頭）連接形成 1 個較大烹煮區域的功能。

測試發現樣本之間的待機能耗差異甚大，由 0.13 瓦特至 2.28 瓦特不等。按機電署強制性標籤計劃的要求，雙頭電磁爐的待機能耗若超過 2 瓦特，只能獲評為最低的 5 級能源效益級別。於「雙頭齊開」測試中，以最快速度完成食油加熱的樣本，所量得的待機能耗超過 2 瓦特，因此其能源效益級別為 5 級，與其標籤標示的 2 級要求不符。

測試另以量得的加熱效率推算產品的能源效益級別。由於 3 款全區域樣本不屬測試標準涵蓋範圍內，因而沒有推算其能源效益級別。其餘 10 款樣本中，有 5 款推算所得的能源效益級別較其標籤標示的低 1 級。相關情況反映廠商要為品質控制做好把關，以確保消費者購買的產品與申請強制性標籤計劃時的樣本有相同的效能表現。

特濃咖啡機

本會與國際消費者研究及試驗組織（ICRT）合作，聯合測試了 12 款特濃咖啡機，包括 9 款全自動及 3 款膠囊式型號。在省電程度測試中，量度了各樣本於預熱、製作咖啡及備用時的耗電量表現。

結果發現，3 款全自動樣本於預熱時的耗電量較高，另有 1 款全自動樣本則在備用模式時較耗電。測試亦發現，咖啡囊式樣本的整體耗電量相對較低。

雖然用咖啡囊式機沖調咖啡方便又快捷，惟消費者須留意每沖一杯粉囊咖啡，等於棄置一個粉囊。由於咖啡粉囊主要由塑膠或鋁製成，或需花上數十年才能在堆填區內被自然分解，有見及此，本會建議咖啡粉囊生產商加強推廣回收一次性粉囊，並提供適當指引，鼓勵公眾正確回收。



Warranty and After-sales Services for Home Appliances and Gadgets

Apart from empowering consumers to make greener consumption choices, and to adjust their lifestyle habits when necessary to lower electricity costs, prolonging product lifespan through proper care and repair also contributes to sustainability. The Council consistently urges manufacturers to improve the quality of their electrical appliances; ensure sufficient supply of spare parts; and strengthen repair and maintenance services to not only reduce the need to replace appliances with new purchases, but also to boost customers' confidence in their brand.

Product tests and surveys conducted during the year revealed certain common and recurring issues for maintenance schemes that could dampen consumers' desire to renew the warranty or repair malfunctioning home appliances. For instance, not only did the annual warranty renewal fees vastly vary, with some being rather costly, it was found that not all maintenance and repair fees would be waived even after renewing the warranty. Considering that consumers often lack control over the selection of after-sales service, the Council calls on product suppliers to offer more affordable and comprehensive maintenance services with a longer warranty period and coverage in remote areas, and to provide annual renewal plans at a more reasonable price, so as to support sustainable consumption and reduce electronic waste.

Survey on Warranties and Repairs of Smartphones and True Wireless Earbuds

Aside from comparative tests on energy-consuming home appliances, the Council also surveyed the after-sales warranty and repair service coverage and charges of 9 smartphones and 11 true wireless noise-cancelling Bluetooth earbuds.

All surveyed smartphones only provided a 1-year warranty despite over half of them costing more than \$7,500, while considerable variations were found in charges, repair fees, and time limits for purchasing extended warranty programmes (EWPs). Of the 4 brands that offered EWPs, the one with the shortest time limit required consumers to purchase it at the time of buying the phone.

The after-sales warranty periods of earbuds also varied greatly, with 8 out of 11 brands offering 12 months, and 3 brands offering 2 years or 36 months of warranty. In addition, repair policies of 2 brands were less satisfactory, providing no repair services for their products beyond the 1-year warranty period.

Although the European Union (EU) Regulation stipulates that manufacturers should keep spare parts of certain electronic products for at least 7 years after the date of end of placement on the market, the inventory of spare parts of the surveyed mobile phone brands only ranged from around 2 to 4 years, which fell short of the EU requirement. While there is currently no such requirement in Hong Kong, the Council recommends the Government to consider establishing similar requirements, so as to maximise the lifespan of products and reduce electronic waste.

家庭電器和電子產品的保養和售後服務

除了鼓勵消費者作更環保的消費選擇，以及培養省電的生活習慣外，適當的保養和維修以延長產品的使用壽命亦有助可持續發展。本會一直呼籲生產商提高電器產品的品質，確保零件的供應充足，並加強維修保養服務，這不單可減少購買新電器的需要，更可增強消費者對品牌的信心。

在過去一年進行的產品測試和調查中，揭示了維修保養計劃中一些常見問題，可能會削弱消費者對續保或維修失靈家電的意欲，例如每年的續保費用差異可以很大，部分還相當昂貴，而調查更發現，即使續保亦不代表所有的保養和維修費用都獲豁免。鑑於消費者在選擇售後服務時往往處於被動角色，本會呼籲產品供應商提供更實惠、更全面和保用期更長的維修服務、覆蓋偏遠地區，並以合理的價格提供年度續保計劃，以支持可持續消費及減少電器和電子垃圾。

手機耳機售後保用維修

除了對耗電量較高的家庭電器進行產品比較測試外，本會亦檢視了 9 款智能手機及 11 款真無線藍牙耳機的售後保用、維修服務範圍及收費。

調查涵蓋的智能手機中，超過一半的售價逾 \$7,500，惟只提供 1 年保用期，而不同品牌的收費、維修費用，以及對於付費參與延長保用計劃的期限差異頗大。在 4 個提供延長保用計劃的品牌中，時限最短的 1 個品牌要求消費者於購置手機時便要決定是否購買延長保用。

無線耳機的售後保用年期差異亦甚大，在 11 個品牌中，8 個提供 12 個月的保用期，餘下 3 個品牌則提供 2 年或 36 個月的保用期。此外，有 2 個品牌表明在 1 年保用期過後，將不再為其產品提供任何維修服務，維修政策較為遜色。

雖然歐盟法規訂明，電子產品生產商須在個別產品停售後，維持相關備件最少 7 年，但是次調查的手機品牌零件存倉期只有大概 2 年至 4 年，遠低於歐盟的規定。儘管香港目前沒有相關要求，但本會建議政府考慮制訂相關規定，盡量延長產品的壽命並減少電子廢物。



Published Articles on Environmental Initiatives Online Second-hand Platforms

Online second-hand platforms have recently gained popularity as a convenient way to declutter and reduce waste. However, privacy concerns, untransparent terms, and insufficient transaction protection measures were among the potential problems of using such platforms.

In the survey, the Council examined the service information of 7 online second-hand platforms operating in Hong Kong. 1 platform was found to indiscriminately require all sellers to connect their accounts to a third-party payment account, provide proof of address and a copy of their identity card, and to undergo “selfie” identity verification during the registration process, even if the user had no intention to utilise its payment function. Moreover, the platform was found to have inconsistent information on handling and listing fees. The Council urged the platform to take immediate improvement measures in price listing and avoid unnecessary collection of personal information.

Though all platforms provided a list of prohibited items for online transactions, they only offered basic transaction protection measures to users and none of them implemented counterfeit check mechanisms nor return safeguards. In order to reduce transactional disputes and provide better protection to consumers, traders were advised to introduce return mechanisms and consider authenticating goods being listed.

While online second-hand platforms have positive intentions regarding extending the lifespan of products, consumers should remain vigilant and exercise caution and awareness of the fraud and risks involved.

就環保措施發表的文章 網上二手交易平台

網上二手交易平台有助消費者減低因「斷捨離」所造成的浪費，近年愈來愈受大眾歡迎。然而，使用這些平台仍存有隱患，包括私隱問題、條款不透明，以及交易保護措施不足等。

本會的調查檢視了7個於本地營運的網上二手交易平台的服務資料，當中發現有1個平台劃一要求所有賣家在註冊時，即使用戶無意使用其收款功能，仍須將帳戶綁定到第三方收款帳戶、提供住址證明及身份證副本，並要進行自拍認證。此外，該平台列載的手續費和刊登費資訊亦不一致。本會促請有關平台立即採取改善措施，清楚闡明收費方式及避免不必要地收集用戶的個人資料。

儘管各個平台都有列明禁售的產品，惟大部分平台只為用戶提供基本的交易保障措施，並沒有平台實施假貨審查機制和退貨保障。為了減少交易糾紛和提高對消費者的保障，本會建議商戶引入退貨機制，並考慮為刊登的物品提供驗證真偽服務。

縱使網上二手交易平台有助延長產品的壽命，原意甚好，但消費者仍須保持警覺，小心當中牽涉的詐騙和風險。



Plastic Shopping Bag Charges for Online Grocery Shopping

Since the Enhanced Plastic Shopping Bag Charging Scheme was implemented in late 2022, the Council received much feedback from consumers that some traders and online shopping platforms had overcharged for and handed out too many plastic bags. In view of this, Council staff posed as ordinary consumers to conduct 69 trial orders in June and July 2023 for different types of food including fresh, chilled, frozen or general food products from 11 online stores/e-commerce platforms operated by supermarkets, food shops and third-party delivery platforms. Over half (54%) of the online stores/e-commerce platforms charged a plastic bag fee or packaging fee ranging from \$1 to \$6 per order, with 1 to 8 plastic bags provided. However, some traders did not provide clear and adequate information regarding their charging policies and principles of plastic shopping bag beforehand, such as the charging rate, scope and criteria of the charge, and how to decide the number of plastic bags provided.

In addition, discrepancies were found between the charge and the actual number of plastic bags provided. 4 major issues were identified, including (1) the number of plastic bags provided exceeded or fell short of the bag charge; (2) provision of plastic bags without charging; (3) charging without providing any bags; and (4) varying charges and number of bags for the same goods ordered at different times.

The Council urged traders and e-commerce platforms to simplify packaging and provide options for consumers in plastic bag usage. In addition, the Environmental Protection Department (EPD) should provide more guidelines for the services of online grocery shopping, including fresh/chilled/frozen meat to help achieve the plastic reduction target.

網購雜貨膠袋收費

自政府在 2022 年底實施優化塑膠購物袋收費計劃，本會接獲不少消費者反映，指部分商戶及網購平台有濫收膠袋費用及派發過多膠袋等情況。有見及此，本會職員以一般消費者身分在 2023 年 6 月至 7 月期間進行了 69 次實測，於 11 間由超市、食品店或第三方外賣平台營運的網店 / 網購平台購買不同類型的食品，包括新鮮、冰鮮、冷藏或普通食品。

結果顯示有超過一半（54%）網店 / 網購平台收取膠袋費或包裝費，每次訂單收費介乎 \$1 至 \$6，提供的膠袋數量則由 1 個至 8 個不等。然而，部分商戶在事前未有就膠袋收費及政策提供清晰資訊，包括沒有列明收費金額、範圍與準則，亦沒有提及如何計算膠袋用量等。

此外，調查發現所收的膠袋費用與提供的膠袋數量並不一致，4 大主要問題包括：(1) 膠袋數量超出或少於收取的膠袋費用；(2) 在沒有收費下提供膠袋；(3) 收費後沒有提供膠袋；及 (4) 在不同時間訂購相同貨品時所提供的膠袋數目及收費不同。

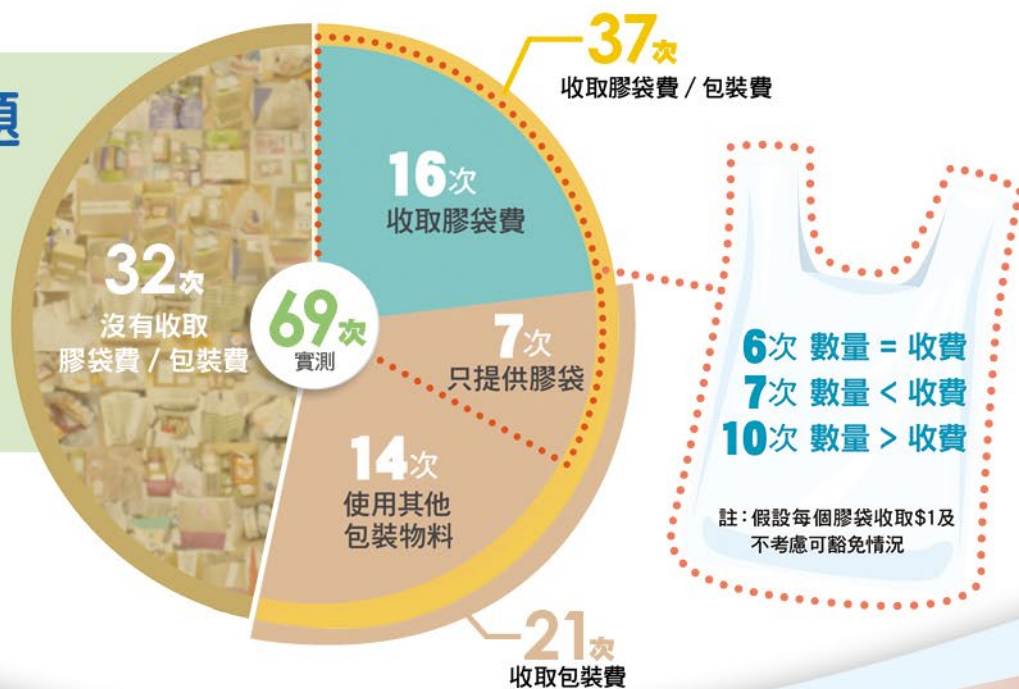
本會促請商戶及網購平台盡可能採用簡約包裝，並提供免膠袋選項。另外，環境保護署亦應對網購雜貨服務，包括就提供新鮮 / 冰鮮 / 冷藏肉類給予更清晰的指引，以達致全城減塑的目標。

+ 實測 +

網購雜貨膠袋收費準則欠清晰

衍生 4 大問題

1. 膠袋數量超出或少於收費
2. 沒有收費卻提供膠袋或保溫袋
3. 收費後沒有提供膠袋
4. 貨品一樣但收費及膠袋數量每次不同





Advocating Environmental Issues via Government Consultations

During the year, the Council presented its views and recommendations to proposed revisions to environment-related ordinances and legislation through submissions to the EMSD's consultations.

Proposed Amendments to the Buildings Energy Efficiency Ordinance (BEEO)

Responding to the EMSD's proposed amendments to the BEEO, the Council supported the overall direction, in particular the inclusion of data centres in the regulatory scope of the BEEO, and urged the EMSD to consider including warehouses of the logistics industry into the scope given the increasing popularity of online shopping and delivery. In favour of requiring more types of buildings to conduct energy audits, the Council proposed expanding the coverage to common areas of residential buildings, such as carparks and clubhouses, as well as recommending the Government to consider adopting measures to encourage residential building owners and owners' corporations to undertake energy audits for common areas on a voluntary basis, so as to help identify energy management opportunities (EMOs) and reduce electricity fees.

The Council agreed with the proposed shortening of energy audit intervals from 10 to 5 years and the proposal to mandate the disclosure of technical information in energy audit reports including the EMOs identified in previous audits. It was opined that information on costs and potential savings through the adoption of EMOs, as well as the benchmarking information of a building's electricity consumption against other buildings, should also be disclosed. The Council further suggested that practical guidelines on operation and conducting assessment by Registered Energy Assessors (REAs) should also be developed and highlighted the need to educate the public on verifying the qualification of REAs.

It is anticipated that improving the energy efficiency of buildings where transaction and consumption of goods and services take place will mark an important milestone in reducing consumers' environmental footprint, and will serve as a further step towards a more sustainable society.

透過政府諮詢倡議環保議題

年內，本會就機電署的諮詢提交了意見，就環境議題相關條例的修訂和立法工作提出意見和建議。

《建築物能源效益條例》的修訂建議

本會贊同機電署就《建築物能源效益條例》（下稱《條例》）修訂建議的整體方向，尤其支持將數據中心納入《條例》的規管範圍。有見網購及速遞服務越趨普及，本會亦促請機電署考慮把物流業倉庫納入規管範圍。本會贊同要求更多類別的建築物進行能源審核，就此建議把相關要求擴展至住宅樓宇的公用地方，例如停車場及會所；政府亦可考慮採取措施，鼓勵住宅樓宇業主及業主立案法團為公用地方進行自願性質的能源審核，以助識別「能源管理機會」及減省住宅樓宇的電費。

對於把能源審核周期由 10 年縮短至 5 年，以及強制公開能源審核報告內技術性資料，包括在以往的審核中已識別的「能源管理機會」，本會表示贊同。除此之外，本會認為應公開採納「能源管理機會」成本及潛在節省開支，以及建築物在比對其他建築物耗電量方面的基準資訊。本會亦進一步提議需為註冊能源效益評核人（評核人）的操作及審核工作訂立實務指引，同時亦指出需要教育公眾如何核實評核人的認可資格。

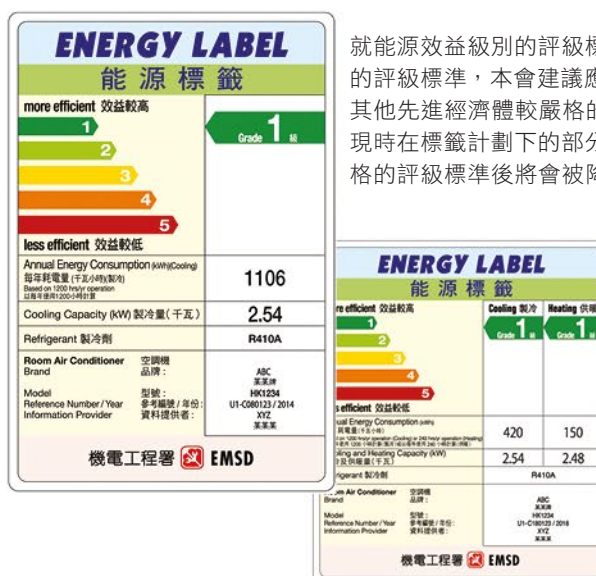
建築物是商品及服務交易和消費的場所，若能提升其能源效益將有助消費者減少其環境足跡，亦標誌著達至更可持續發展社會的重要里程碑。



Revision of the Code of Practice on Energy Labelling of Products Under MEELS

The Council supported the EMSD's proposal to review and upgrade the grading requirements for refrigerating appliances, washing machines and storage type electric water heaters under the MEELS. It is considered that the upgraded standards would be able to help consumers to better differentiate products with different levels of energy efficiency performance and incentivise product suppliers to develop more energy efficient products.

In terms of the grading criteria, especially those for Grade 1, the Council opined that it should be as stringent as those currently adopted in other advanced economies such as the EU wherever applicable. Furthermore, it is expected that some of the models currently registered under the MEELS would be downgraded upon implementation of the tightened grading criteria. The Council suggested that meticulous care should be taken to ensure these changes should not confuse consumers when they are comparing the energy efficiency between products, and it is important to widely publicise the relevant information about changes to be made in the MEELS, so as to avoid causing confusion to the public.



強制性能源效益標籤計劃下《產品能源標籤實務守則》的修訂

本會支持機電署檢討及提升強制性標籤計劃下的冷凍器具（雪櫃）、洗衣機及儲水式電熱水爐的評級要求的建議。本會認為，提升評級標準有助消費者更容易區分不同能源效率表現的產品，亦能鼓勵產品供應商開發更高能源效率的產品。

就能源效益級別的評級標準而言，尤其是 1 級的評級標準，本會建議應盡量採用現時歐盟等其他先進經濟體較嚴格的標準。此外，考慮到現時在標籤計劃下的部分表列型號於實施更嚴格的評級標準後將會被降級，本會建議應確保消費者在比較產品的能源效率時能獲取最新資訊，作出知情選擇；亦應廣泛宣傳已更新的標籤計劃，以免使公眾混淆。

Public Education on Sustainable Consumption

Promoting community understanding and awareness of sustainable consumption (SC) through public education has long been one of the key missions of the Council, which is exemplified by "Earth 2038's Learning Journey of Sustainable Consumption", an experiential learning programme designed for primary students that has been well-received since its introduction in 2017. The concept of SC was also incorporated into different consumer education initiatives, such as the "Smart Consumption Academy" for secondary school students and the "Educator Scheme for Senior Citizens". Furthermore, a number of community talks covering SC-related topics were organised to educate a broad audience about the importance of reducing waste and incorporating SC into daily life.

Details of the programmes are covered in the chapter "Empowering Consumers Through Education" (p.102).

可持續消費的公眾教育

本會一直以來致力通過公眾教育促進大眾對可持續消費的理解和認識，自 2017 年推行以來廣受好評的小學生體驗式學習計劃「2038 地球人計劃之可持續消費旅程」，便是其中一個出色的例子。本會亦在不同的消費者教育活動中加入可持續消費的概念，例如為中學生而設的「智醒消費學堂」及教育長者的「智齡消費教育大使計劃」；此外，本會也舉辦了多場與可持續消費相關的社區講座，向大眾傳遞減廢和於日常生活中實踐可持續消費的重要性。

有關計劃內容請瀏覽本年報「以教育提升消費者自我保護能力」（第 102 頁）一節。

Collecting Market Information on Goods and Services

蒐集消費品和服務業的市場資訊



Since the first issue of CHOICE in 1976...
自 1976 年《選擇》創刊以來，出版...

730⁺ survey reports
份調查報告

2,360⁺ in-depth study reports
published
份深入研究報告

市場監察一直是本會的重要工作，面對實體和電子商務市場中與日俱增的貨品和服務種類，本會通過適時蒐集及分析相關數據，為大眾提供清晰和透明的資訊，賦權消費者保護自身權益。調查結果同時有助於在行業及規管層面，提倡合適的措施以加強消費者保障。

在過去半世紀，很多市場調查項目不僅引起市民的廣泛關注，更喚起當局對重要議題的重視，包括 2000 年的強積金系列、2006 年有關注射 PAAG 隆胸物料後出現嚴重併發症的研究報告、2009 年起定期進行的嬰幼兒奶粉定期價格調查，以及在新冠疫情期間開發的快速抗原測試產品搜尋工具等。年內，本會繼續監察糧油雜貨和日用品價格，透過提供清晰的價格，讓消費者能貨比三家，作出精明選擇，延續本會於 1974 年成立起首兩年間，每天早上於電台播出《主要食品零售價格行情報告》，協助消費者格價之精神。

Market surveillance has always been a crucial aspect of the Council's work, which involves collecting timely information on the ever-expanding range of goods and services available in both physical and e-marketplaces, and analysing this data to provide clear and transparent information to the public, a key enabler to consumer empowerment. The survey results also serve to advocate for the right measures both at industry and regulatory level to enhance consumer safeguard.

In the half century past, many market surveillance projects have raised widespread public awareness, not to mention the authority's attention to critical issues. Highlights include the MPF series in 2000, the report on serious complications after PAAG injections for breast augmentation in 2006, regular price surveys of infant formula from 2009, and the search tool for rapid antigen test kits during the COVID-19 pandemic. During the year, the Council continued to monitor the prices of groceries and daily necessities to help consumers shop wisely with clear pricing and value comparisons, a continuation of the spirit of the "Daily Bulletin of Retail Prices of Major Foodstuffs" broadcast every morning on the radio from 1974 until 1975 in the early days of the Council's establishment.



Market Surveillance

With the rapid rise of e-commerce and the growing use of mobile apps, the Council continued to keep pace with the market and expand its market surveillance¹¹ to provide adequate protection to safeguard consumers. Apart from longitudinal studies on the price movements of groceries and textbooks, a wide range of novel studies catering to the needs and preferences of different consumer groups was conducted during the year. Trending digital goods and services were examined, including virtual insurance platforms, simulated gambling games, and plastic bag charges collected by online grocery shopping platforms, while the age-friendliness of banking services, and mobile service plans for the elderly were surveyed to strengthen protection for more senior consumers. As global travels have rebounded after the pandemic, the Council also studied travel-related issues such as airlines' baggage compensation policies and the "Northbound Travel for Hong Kong Vehicles" scheme.

Daily Necessities

Online Price Watch

Daily prices of over 2,900 products from online food stores, supermarkets and personal care stores were collected and listed on the Council's supermarket price comparison tool "Online Price Watch" (OPW). The database contained a total of 7 online food stores / supermarkets / health and beauty stores, including Wellcome, PARKnSHOP, Market Place by Jasons, Watsons, Mannings, AEON and DCH Food Mart. With features including "Top Price Differences", "Price Drop Products", "My Favourite" and more, the website enabled consumers to compare prices of food and everyday necessities online from the comfort of their home.

市場監察

鑑於電子商務發展迅速，加上流動應用程式的普及，本會繼續緊貼市場脈搏，擴大市場監察工作¹¹，為消費者提供充足的保障。年內，除了持續地對糧油食品和教科書價格變動進行研究，還針對不同消費者群的需要和喜好，進行廣泛及新穎的研究。調查涵蓋各式新興電子產品及服務，包括虛擬保險平台、模擬賭博遊戲及網購雜貨平台收取的膠袋費用；同時，亦調查銀行服務對長者是否友善，以及長者電話月費計劃，以加強對銀髮一族的消費保障。隨着疫情後全球旅遊復蘇，本會亦就航空公司行李賠償政策，以及「港車北上」計劃等與旅遊相關的議題進行研究。

日常用品

網上價格一覽通

本會每天從 7 間網上食品店、超市及健與美連鎖店收集超過 2,900 件貨品的價格，包括惠康、百佳、Market Place by Jasons、屈臣氏、萬寧、永旺及大昌，上載於本會的「網上價格一覽通」網站內，供消費者格價。網站的功能包括「最大差價」、「跌價貨品」及「我的最愛」等，讓消費者足不出戶便可以於線上比較食品及日用品的價格。

Online Price Watch 網上價格一覽通



74+
Million

desktop views since 2014 launch

7,400+
萬

網頁版自 2014 年推出以來累計瀏覽次數

Close to
近

6
Million
百萬

mobile views since 2019 launch
手機版自 2019 年推出以來累計瀏覽次數

Almost
涵蓋近

3,000

products covered
件產品

2023-24 Unique Visitors 2023-24 年獨立訪客

Mobile
手機瀏覽 **238,117** **+36%**

Desktop
電腦瀏覽 **158,616** **+58%**

11. See Appendix 3 for the list of survey and service study reports published in 2023-24.
附錄三詳列於 2023-24 年度發表的調查及服務研究報告。



Annual Supermarket Price Survey

With the global supply chain and logistics severely disrupted by the 3-year-long pandemic, at one point leading to panic buying by consumers worried about shortage of daily necessities, the average price of some supermarket goods soared then dropped between 2019 and 2021. However, the Council's annual supermarket price survey 2022 announced in the year under review revealed that the aggregate average price (in short, "price") of a basket of 260 supermarket items, derived from the scan data of the 3 major supermarket chains, was back on the rising track with a year-on-year (YoY) rise of 2.1%, the steepest since 2013.

The survey revealed significant price hikes in 8 categories (2.1% to 5.4%) and 28 groups (2.1% to 15.4%), both higher than the increase of the Composite Consumer Price Index for the corresponding period (1.9%). The top 4 groups leading the price surge were "butter", "tea bags", "cheese" and "edible oil"; whereas the group with the biggest price decrease was "wine".

The Council also used OPW to analyse the average prices of 80 items across 15 groups before and after the pandemic and found that the prices of many types of canned food products had soared by over 30% during the 3 years of the pandemic.

年度超市價格調查

持續3年的疫情令全球供應鏈和物流均受到嚴重影響，部分消費者因擔心生活用品缺貨，令市場一度出現恐慌性搶購潮，部分超市貨品平均售價亦於2019年至2021年間出現先升後回落的情況。然而，根據本會在年內公布的2022年度超市價格調查，按3間大型連鎖超市的電子掃描數據計算的一籃子共260項貨品的總平均售價（簡稱「價格」）重拾升軌，較2021年上升2.1%，亦是自2013年以來錄得的最大升幅。

調查顯示分別有8大貨品類別（2.1%至5.4%）及28個貨品組別（2.1%至15.4%）的價格大幅上升，並且均高於同期綜合消費物價指數的升幅（1.9%）。價格升幅最高的4組貨品包括「牛油」、「茶包」、「芝士」和「食油」；而價格跌幅最大的組別為「葡萄酒」。

本會亦根據「網上價格一覽通」的資料，分析15組共80項貨品在疫情前後的平均售價，發現在3年疫情期間，有多種罐頭食品的價格飆升超過30%。

2022年度超市價格調查

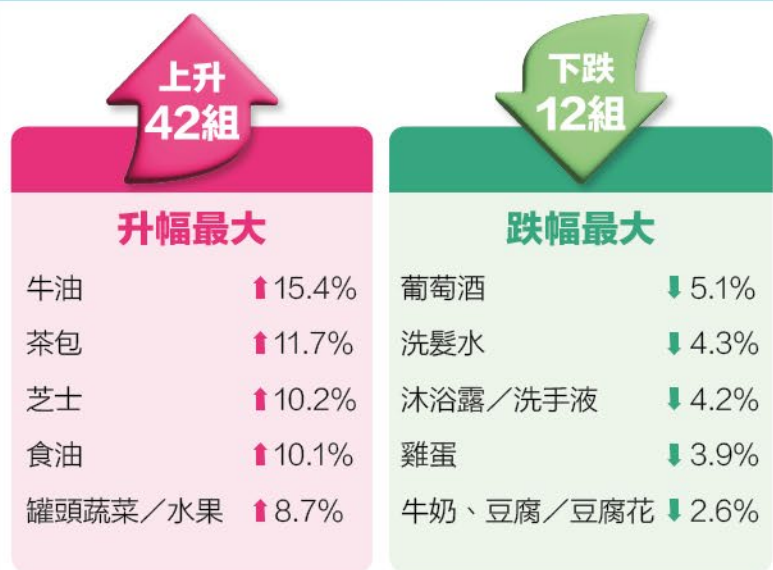
260項貨品總平均售價較2021年

上升
2.1%

13大類貨品總平均售價



54組貨品總平均售價



Textbook Price and Expenditure Surveys

According to the Council's survey published in July 2023 on 897 commonly used textbooks from 25 publishers, the prices of over 95% of the 2023/24 school year textbooks had climbed by HK\$1 to HK\$22 (1.0% to 10.1%), resulting in an overall average increase of 4.0% YoY, the highest since 2015.

Textbooks are one of the key expenditure items for students. The Council collected textbook lists of the 2023/24 school year from 60 primary and 53 secondary schools and found that primary and secondary school students spent an average of HK\$3,202 and HK\$2,984 respectively for mandatory textbooks and learning materials, showing a YoY increase of 2.3% and 4.5% respectively, both higher than the 2.1% inflation rate in the same period. The survey showed that the expenditure was subject to key factors such as the choice of titles, the number of supplementary exercises, as well as discounts from various publishers.

Despite resumption of face-to-face teaching in all surveyed schools, the Council found an increase in the usage of e-textbooks in both primary and secondary schools, in terms of the number of subjects with e-textbooks and the number of titles used. For cost saving, the Council advised schools to refrain from making it mandatory to purchase both physical and electronic versions of the same title.

Digital Products

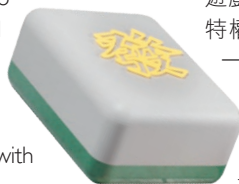
Simulated Gambling Games

Simulated gambling games, which closely resemble commercial gambling in gameplay and audiovisual effects, have been found to contribute to problematic gambling by numerous overseas studies. Having reviewed 6 of these games, the Council identified 4 common tactics that the games adopted to attract continued play and spending, namely, (1) regular login and play incentives; (2) first-time purchase rewards and time-limited offers; (3) leaderboards and social interactions features; and (4) various paid services and in-game purchases. As a way to entice players to pay for additional privileges and rewards, the games also introduced VIP memberships of which the estimated cost of reaching the highest tier could be over HK\$2 million in one game.

Although adolescents are especially prone to the risks associated with simulated gambling games, all the games surveyed did not include any age verification process while some games failed to provide age limit information in a transparent manner.

The Council opined that the measures taken by game developers and the existing legislation are not fully effective in preventing minors from engaging in online gaming activities. Furthermore, as the offence-creating provisions relating to gambling (including gaming) in the Gambling Ordinance are often tied to physical premises, it might not fully encompass such activities that are rapidly on the rise.

The Council advocated for the Government to review the current legislation and make reference to international regimes in introducing specific laws that target online gambling and additional regulatory mechanisms for games with gambling features, so as to enhance the protection of consumer interests.



教科書價格及學生購書費調查

本會在 2023 年 7 月發布涵蓋 25 間出版社、共 897 本較多學校選用的教科書價格調查，發現 2023/24 學年的教科書當中逾 9 成半加價港幣 \$1 至 \$22 不等 (1.0% 至 10.1%)，整體平均按年升幅為 4.0%，是自 2015 年以來升幅最高。

教科書是莘莘學子的其中一個主要支出。本會收集了 60 間小學及 53 間中學於 2023/24 學年的書單，計算出小學生和中學生分別平均花費港幣 \$3,202 及 \$2,984 購買必須的教科書及學習材料，較上學年分別高 2.3% 及 4.5%，兩者的增幅均高於同期的 2.1% 通脹率。調查結果顯示，選用不同書冊、作業及補充練習數量多寡、書商提供的購書折扣，均是影響購書費的因素。

雖然全部受訪學校均已恢復面授課堂，但本會發現中小學所採用的電子課本數目和涉及的科目數目均有所上升。本會建議學校避免將同一書目的印刷版和電子版同時列作必須購買的項目，以減輕家長的經濟負擔。

數碼產品

模擬賭博遊戲

模擬賭博遊戲於玩法和視聽效果上與真實賭博十分相似，不少海外研究表示，遊玩模擬賭博遊戲可導致賭博問題。本會檢視了 6 款上述遊戲，發現該些遊戲均以 4 種常用手法吸引玩家持續遊玩和付費，包括 (1) 定時登入與遊玩獎勵；(2) 首次儲值與限時優惠；(3) 玩家排行榜與社交互動功能；以及 (4) 多種付費服務與遊戲內購項目。為了吸引玩家付費以獲得額外特權和獎賞，遊戲亦引入了 VIP 會籍，而當中的一款要達至最高級會籍，成本估計可超過港幣 \$200 萬。

雖然青少年尤其易於受到模擬賭博遊戲帶來的風險所影響，但全部調查的遊戲均未有驗證玩家年齡，部分遊戲更未能提供年齡限制的資訊，透明度不足。

本會認為，遊戲開發商所採取的措施和現行法例未能完全有效地防止未成年人士參與網上博彩。再者，《賭博條例》中針對賭博（包括博彩）的刑事罪行往往與實體處所有關，或未能完全涵蓋發展迅速的網上博彩行為。

本會倡議政府檢討現行法例，並參考國際間的監管方法，為網上賭博訂立專屬法例。此外，政府應就着具賭博性質的遊戲引入更多監管機制，以加強保障消費者的權益。



Virtual Insurance

The increased prevalence of virtual insurance means industry players need to step up competitiveness to meet public expectations, yet the Council's survey on 4 virtual insurance companies' chatbot services, application form interfaces and privacy policies found the website interfaces of certain companies to be generally less user-friendly.

Among the 3 companies with chatbot services, 2 could identify keywords and answer simpler enquiries, yet answers provided were no different from information obtained through consumers' own website search. The chatbot of the remaining company could not recognise keywords effectively and provided irrelevant answers. Regarding their privacy policies, only 1 company clearly specified the retention period of consumers' personal data under general circumstances, while the remaining 3 did not disclose such information, which the Council considered lacking transparency.

The actual user experience of 3 surveyed companies offering Voluntary Health Insurance Scheme (VHIS) Standard Plans was also examined. In terms of convenience, the application forms of 2 companies were equipped with a "Save Progress" function, which enabled consumers to pause the process, check information then continue answering. The remaining company only allowed applicants to save some personal data, and if a page is left idle for too long, applicants had to re-answer questions after refreshing the webpage, and were not allowed to amend any answered questions.

When applying for insurance online, the Council reminded consumers to pay attention to cyber security, avoid using public Wi-Fi networks, and provide accurate answers when filling in application forms, as it might affect the application or even the outcome of future claims.

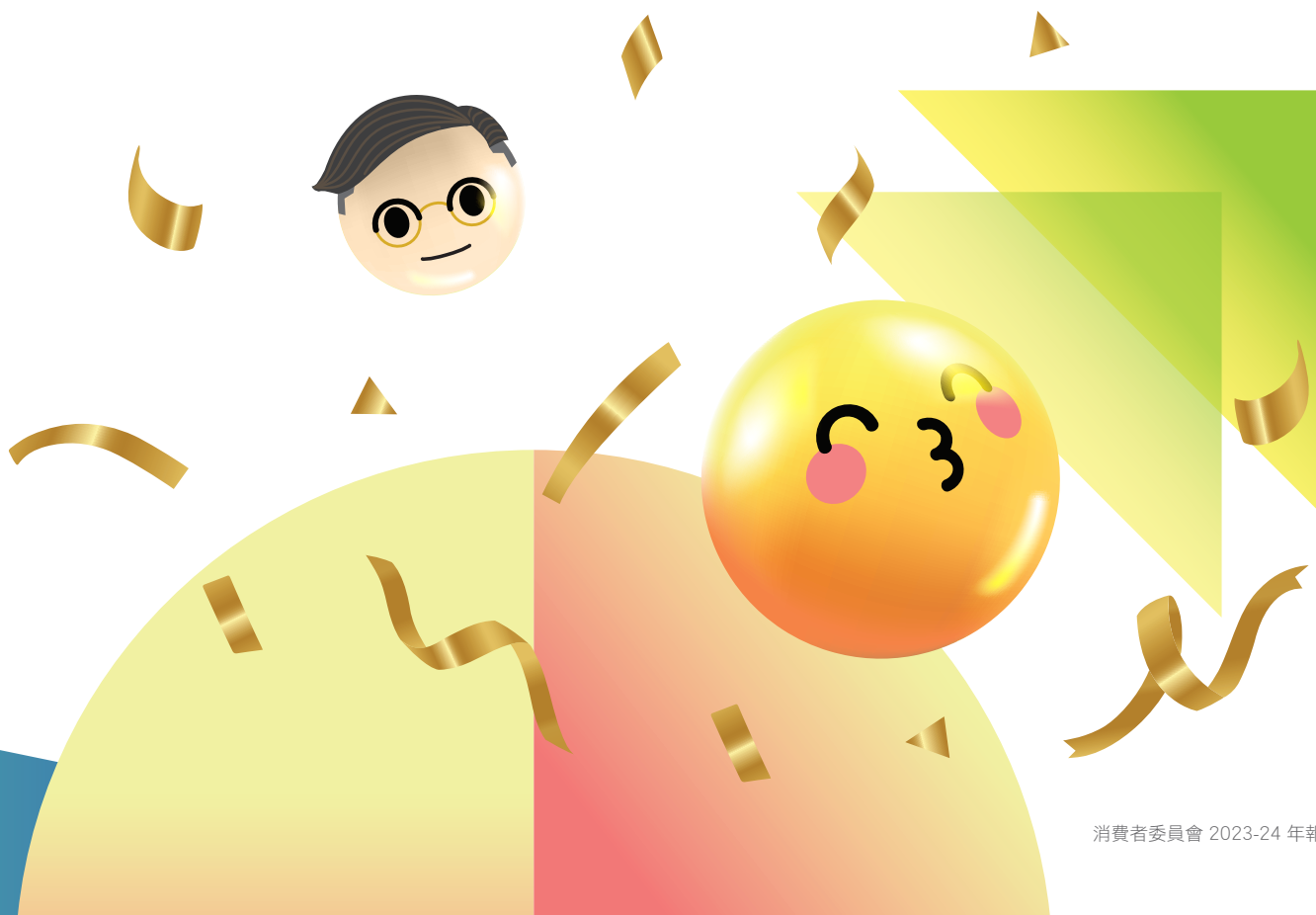
虛擬保險

虛擬保險的普及程度與日俱增，行業參與者需要加強競爭力，以符合大眾期望。然而，本會調查 4 間虛擬保險公司網站上的聊天機械人功能、投保表格界面及私隱政策等，發現個別公司網站界面的方便易用度一般較為遜色。

在 3 間設有聊天機械人的虛擬保險公司中，2 間的聊天機械人能辨別關鍵字詞及解答部分簡易問題，但其提供的答案與消費者自行在網頁搜尋所得的資訊並無差異。至於餘下 1 間的聊天機械人則未能有效辨識關鍵字詞，答非所問。私隱政策方面，僅有 1 間保險公司清晰闡明在一般情況下，消費者的個人資料會被保留至何時，其餘 3 間則沒有訂明相關保留期限，做法欠透明。

本會是次調查亦檢視了 3 間提供自願醫保標準計劃的公司之用戶使用實況。以便利程度而言，其中 2 間的投保表格設有「儲存回答進度」功能，方便投保人暫停填寫過程，翻查資料後重新登入便能繼續作答餘下問題。另外 1 間僅容許投保人儲存部分個人資料，若頁面閒置過久，刷新頁面後需要重新回答問題，且不能修改已填寫的答案。

本會提醒，在網上投保時需要注意網絡安全，避免使用公共無線網絡。填寫表格時仔細閱讀問題，不應草率作答，以免影響申請甚至日後索償結果。



Elderly Services

Age-friendliness of Banking Services

While banking services are moving towards digitalisation, data from the Census and Statistics Department indicated that only 20% of the seniors who had used the Internet had used online banking services or financial transactions. In view of this, the Council conducted a survey to examine the habits of and problems faced by the elderly while using banking services. It was found that some attach great importance to a sense of security, and feel more solid using passbooks and traditional counter services, yet constant long queues for counter services is a major challenge to the physical strength of senior citizens. Moreover, not all seniors can readily navigate lengthy directories in telephone banking services or the copious passwords and procedural demands of digital banking services.

The Council also examined whether the services and measures provided by 10 banks were "age-friendly" and found much room for improvement. The Council urged the banking sector to take into account the needs of the elderly and other disadvantaged groups while promoting digitalisation, including the continuation of passbook services for the elderly, provision of paper statements in extra-large print, setting up dedicated telephone hotlines for the elderly and shortening wait time in accessing customer service operators, etc., enabling all elderly to continue to enjoy convenient and diversified banking services, so as to safeguard their fundamental consumer rights.

長者服務

銀行服務的長者友善度

銀行服務正積極邁向數碼化，惟根據政府統計處的數字，本港只有 2 成有曾使用互聯網的長者曾經在網上使用理財服務或進行金融交易。有見及此，本會透過調查，了解長者使用銀行服務的習慣與遇到的問題，發現部分長者非常著重安全感，「紅簿仔」及傳統櫃位服務令他們感覺較實在。然而，櫃位服務經常要大排長龍，對長者體力亦是一大挑戰。至於電話銀行服務冗長的目錄，或數碼銀行服務의 各種密碼及程序，並非所有長者可輕易掌握。

本會亦檢視了 10 間銀行所提供的服務和措施能否達致「長者友善」，結果發現銀髮措施仍有進步空間。本會建議銀行業界在推動數碼化服務的同時，應顧及長者與其他弱勢社群的需要，包括繼續為長者提供「紅簿仔」服務、考慮增設特大字體版本的實體月結單及設立長者服務電話專線，縮短接駁至專人接聽的時間等，讓所有長者均繼續享有便利和多元化的銀行服務，保障其基本消費權益。





Monthly Mobile Service Plans for the Elderly

In recent years, telecommunications service providers have introduced a variety of monthly mobile service plans designed specifically for the elderly. To help senior consumers make informed decisions, the Council surveyed 21 monthly mobile service plans offered by 9 telecommunications providers, comparing plans for the elderly and lowest-priced regular monthly plans. After accounting for administration fees and monthly rebates, the lowest actual monthly fee for 4.5G (or 4G) elderly plans (HK\$38) was about 10% lower than regular plans (HK\$42), and the 2 lowest-priced elderly plans allowed 5GB and 7.5GB of data respectively, while the cheapest regular plan provided only 300MB per month.

As for 5G plans, the lowest monthly fee was HK\$98 for both regular and elderly plans, but the monthly data allowance of the regular plan (20GB) was double that of the elderly plan (10GB) of the same price, making the regular plan a better deal for senior citizens who use more data. Therefore, the silver community should compare and pay heed to contract details and restrictions.

As technology advances and different sales practices emerge, the Council urged the industry to update its Code of Practice to ensure all terms can safeguard consumers effectively, especially vulnerable groups such as the elderly.



長者手機月費計劃

近年不同電訊商推出各式各樣標榜專為長者而設的手提電話月費計劃。為幫助長者作出精明選擇，本會搜集及比較了9間電訊商合共21個手機月費計劃的資料，當中包括長者計劃及電訊商的最低價普通計劃。在計算行政費及月費回贈後，發現4.5G（或4G）長者計劃的最低實際月費（港幣\$38）較一般計劃（港幣\$42）低約10%，而價格最低的2個長者計劃則分別可使用5GB及7.5GB的數據量，惟最便宜的普通計劃每月僅提供300MB的數據量。

在5G月費計劃方面，普通計劃和長者計劃的最低實際月費均為港幣\$98，但普通計劃的每月數據量（20GB）較相同價錢的長者計劃（10GB）多1倍，需要較多數據用量的長者選用普通計劃會較為實惠。在選擇月費計劃時，銀髮一族應多作比較，並留意合約細節及相關限制。

隨著科技進步和不同銷售手法的出現，本會敦促業界更新其實務守則，修改已過時的內容，確保能有效保障包括長者在內的弱勢群體權益。

Health Services

Health Check Plans

Regular health checks could help detect health problems and facilitate early treatment, but consumers might find the wide variety of health check plans and related promotions available on the market confusing. The Council surveyed 33 basic health check plans with prices ranging from HK\$820 to HK\$8,310, a difference of over 9 times. The survey examined 8 basic examination items commonly found in health check plans, including height and weight measurements, body mass index (BMI), blood pressure, pulse/heart rate; waist measurement; physical examination; visual acuity; colour vision test; cardiopulmonary and abdominal examinations; health assessment; and consultation by doctors/medical professionals. Over 90% of the surveyed private medical group plans (15 plans) provided less than half of the basic examination items, while for private hospitals/affiliated medical centres, over 90% (16 plans) included half or more of the basic examination items, providing more comprehensive coverage.

When choosing a health check plan, consumers should not solely focus on the basic fees, but also pay attention to the add-on examination items. The plans of private hospitals/affiliated medical centres generally cost more and covered more examination items, while medical groups offered lower package prices to attract consumers, but charged extra for each add-on item not included in basic plans. As each individual has different health conditions and health risks, the examinations and tests required will also vary depending on various factors, such as age, gender, health status and family health history, so there is no hard and fast rule or standards to follow. Consumers should seek advice from a family doctor to conduct risk assessments, so as to formulate appropriate health check items based on professional opinion.

健康服務

體檢計劃

定期進行身體檢查有助及早發現及治療身體的毛病，惟市面上林林總總的體檢計劃及相關優惠，或會令消費者感到花多眼亂。本會搜集了33個基本體檢計劃進行調查，價格由港幣\$820至\$8,310不等，相差逾9倍。是次調查檢視了體檢計劃常見的8項基本檢查項目，包括量度身高、體重、體重指標BMI、血壓、脈搏/心跳；量度腰圍；體格檢查；視力測試；色盲測試；心肺及腹部；護理評估；和醫生/醫護人員會診。結果發現逾9成的私營機構計劃（15個）提供少於一半的基本檢查項目，而私家醫院/附屬醫療中心方面，逾9成計劃（16個）均包含一半或以上的基本檢查項目，涵蓋範圍較全面。

消費者在選擇體檢計劃時，不應只著眼基本收費，更要留意以附加形式提供的檢查項目。私家醫院的體檢計劃收費一般較高，而且涵蓋的項目數量較多；而私營醫療機構則以較低的套餐價作招徠，但如需進行套餐以外的檢查項目便要逐項額外收費。每個人的健康狀況和面對的健康風險各有不同，所需的檢查和化驗項目也會因人而異，例如年齡、性別、健康情況及家族病歷而有所不同，故並沒有一套硬性的指引或標準項目必須跟從。消費者應諮詢家庭醫生，由醫生作風險評估，並制定合適的體檢項目。

Travel Services

Airline Compensation for Mishandled Baggage

Baggage irregularities during one's journey can be frustrating and time-consuming to deal with. The Council surveyed 22 airlines operating international flights to and from Hong Kong and discovered significant variations in compensation arrangements for mishandled baggage.

Both the Warsaw Convention and the Montreal Convention, implemented by the Carriage by Air Ordinance, outline airlines' liability during the transportation process, including cases when checked baggage is delayed, lost, or damaged while under the airline's control. Among the 11 airlines which provided passengers with a cash allowance for delayed baggage, the amount ranged from HK\$237 to about HK\$1,777, exhibiting a difference of almost 4 times.

Different airlines had varying policies or interpretations regarding damage to protruding parts such as wheels or handles, some of which would not assume responsibility for such damage. Nonetheless, consumers can still demand compensation by invoking the relevant stipulations in the Conventions.

As for the time that the airlines required to declare baggage loss, it could range from the shortest of 5 days to as long as 30 to 45 days following the flight's arrival. Consumers, however, have the right to claim compensation if their checked baggage remains unlocated after 21 days of their arrival per the Montreal Convention.

The Council reminded consumers to store their fragile and valuable items in carry-on baggage and to get insured to help mitigate the risks of damage.

旅遊服務

航空公司就行李處理不當的賠償

旅程中行李若被不當處理，除引起麻煩，應付起來也相當費時。本會調查了 22 間有經營往來香港航班的航空公司，發現行李事故的賠償安排存在顯著差異。

由《航空運輸條例》實施的《華沙公約》與《蒙特利爾公約》規定了航空公司在運輸過程中須承擔的責任，包括寄艙行李在航空公司掌管期間因延誤、遺失、損毀而對乘客造成的損失。11 間航空公司會為行李延誤的乘客提供現金津貼，當中的金額由港幣 \$237 至約 \$1,177 不等，相差近 4 倍。

不同航空公司對於輪子或把手等突出部件的損壞有不同的政策或詮釋，其中一些航空公司不會為上述損壞承擔責任。儘管如此，消費者仍可引用公約的相關規定，要求航空公司賠償。

至於宣告行李遺失的時間方面，航空公司會由航班抵達後起計，由最短 5 天至最長 30 至 45 天後作出有關宣告。然而，根據《蒙特利爾公約》規定，若寄艙行李在航班抵達後 21 天仍未尋獲，消費者即有權申索。

本會提醒，消費者應把易碎和貴重物品放入手提行李，同時宜購買保險，以助降低相關物品損壞的風險。



國際航班行李事故小貼士



外遊小貼士

國際公約規管 (最高賠償額)

• 《華沙公約》•

寄艙行李 每公斤 17 SDRs* (約港幣\$177)

手提行李* 每名乘客 332 SDRs* (約港幣\$3,460)

• 《蒙特利爾公約》•

寄艙行李 兩者合共每名乘客 1,288 SDRs*

手提行李* (約港幣\$13,430)

- 易碎與貴重物品應放置於手提行李內
- 寄艙前為行李拍照記錄
- 為貴重物品加購保險
- 若寄艙行李價值較高，可向航空公司另行申報*
- 問清申索要求及時限
- 如因行李延誤而需購買必需品，要保留購物單據
- 如有旅遊保險，應先向航空公司索償，及後再向保險公司申索

* 若航空公司因其過失而使手提行李受損 * 1 SDR (特別提款權) 大約等於港幣\$10.43 # 需附證明及附加費



Motor Insurance for Northbound Travel for Hong Kong Vehicles

The resumption of normal travel between the Mainland and Hong Kong has brought about a consumption spree north of the boundary. Since the implementation of the “Northbound Travel for Hong Kong Vehicles” (“the Scheme”) in July 2023, eligible Hong Kong private cars can travel between Hong Kong and Guangdong. The Scheme has facilitated Hong Kong residents to drive to Guangdong for business, visiting families and sightseeing.

Driving in the Mainland requires taking out motor insurance in accordance with the law of the Mainland. However, there are major differences in the statutory requirements on motor insurance between the Mainland and Hong Kong. The “Compulsory Traffic Accident Liability Insurance for Motor Vehicles” in the Mainland, with a smaller coverage both in scope and amount, covers only third party personal injury and property loss, and compensation ceiling for each accident is far lower than third party liability coverage required by Hong Kong’s legislation for motor insurance.

In respect of procuring qualified motor insurance products, the Council reviewed “Unilateral Recognition” insurance products provided by 18 insurance companies in Hong Kong which revealed inadequate transparency in the product information published. Practices in premium information disclosure were also found to be varied, with only 5 companies releasing premium tables on their websites. Some insurance companies only provided quotations to existing motor insurance customers, or required new customers to submit detailed information, along with a completed application form before providing premium information. Such cumbersome and complicated procedures make it difficult for consumers to make comparisons.

Apart from varying quotation methods and requirements among most of these insurance companies, the premiums quoted by 8 insurance companies for selective top-up cover, equivalent to the Mainland’s “Commercial Insurance for Motor Vehicles”, were also found to vary significantly from a few hundred Hong Kong dollars to over few thousand depending on the coverage amount. The Council reminded consumers to pay heed to different policies’ terms and conditions, and the scope and amount of coverage, and make careful choices according to their own needs.

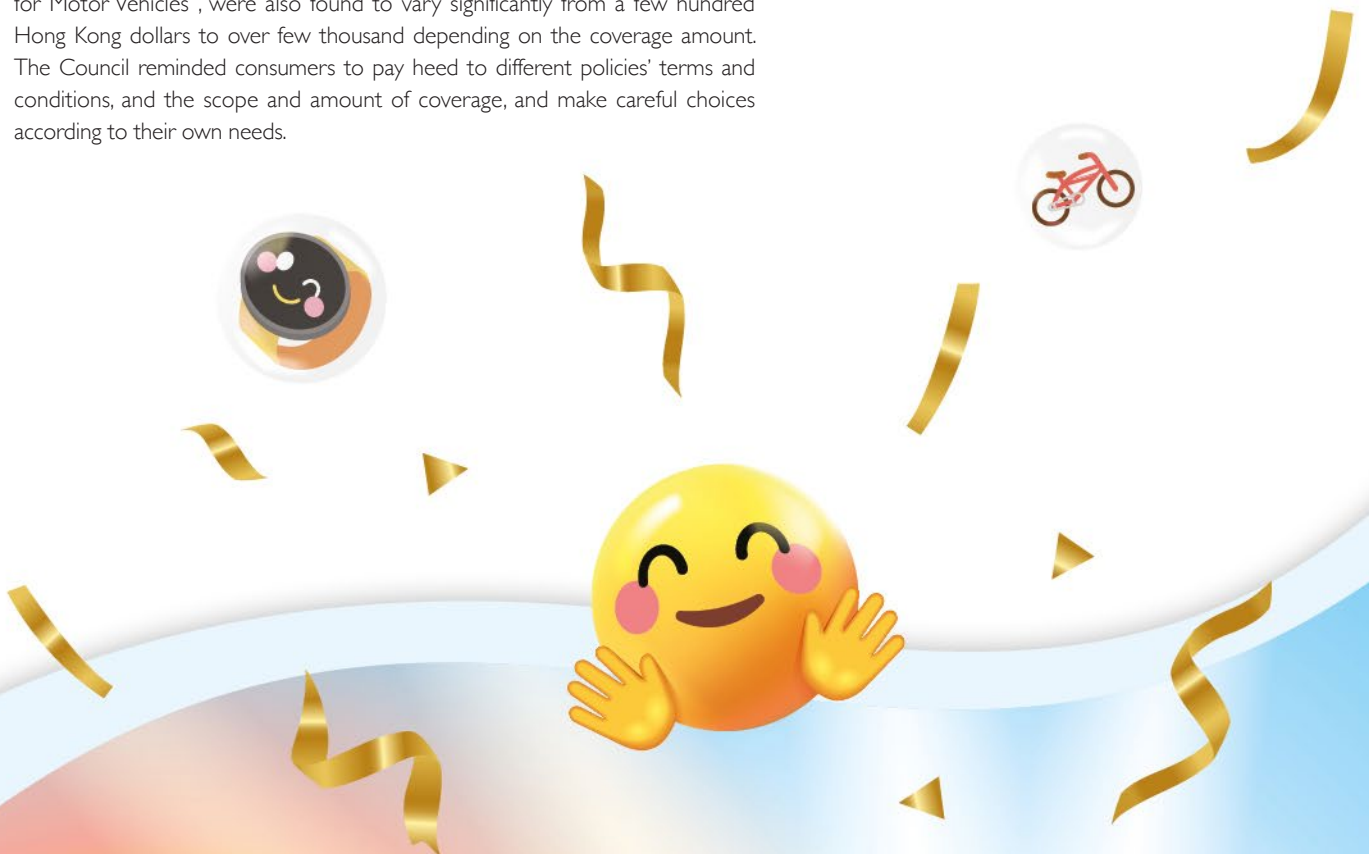
港車北上汽車保險

內地與香港全面通關後，北上消費熱潮不斷。隨著「港車北上」於2023年7月落實，合資格的香港私家車可往來香港與廣東省，便利香港居民以自駕方式到廣東省作商務、探親及旅遊。

在內地駕駛必須購買符合內地法例的汽車保險，然而，兩地的汽車保險在法定要求上有很大分別。內地的「機動車交通事故責任強制保險」保障範圍及保額較少，而且只包括第三者人身傷亡及財產損失，每次事故的賠償上限遠低於香港法定汽車保險的第三者責任保障額。

就着購買合資格的汽車保險產品，本會檢視了18間香港保險公司提供的「等效先認」車保產品，發現保險公司發布的產品資訊透明度不足，而披露保費資料的手法亦各有不同。當中只有5間保險公司在其網站發布保費表，部分保險公司只向現有汽車保險客戶提供報價，或要求新客戶提交詳細資料及填妥投保書，才可獲取保費資料，此等繁複步驟令消費者不容易作出比較。

除了報價方式及要求不同外，其中8間保險公司的選擇性附加險（等同內地的車輛商業保險）保費差異頗大，視乎保險產品的保額，保費範圍可由港幣數百元至數千元不等。本會提醒消費者必須留意不同的保單條款、保障範圍及保額，按自身需要小心作出選擇。



Advocating a Fair Marketplace and Legal Protection for Consumers

倡議公平市場和消費者的法律權益

As a leading advocate for a safe, fair and sustainable marketplace that benefits both consumers and traders, the Council regularly conducts in-depth studies on topical consumer issues, and proactively submits its views and recommendations in response to Government and industry consultations to advocate fair competition, good trade practices and a robust legal framework to protect consumer rights.

Since its first study reports on residential property transactions and hire-purchase published in 1977, the Council's efforts over 5 decades have resulted in the establishment of industry codes of practice, amendments to current laws, and the introduction of new legislation to strengthen consumer protection. These included, to name but a few, the Trade Descriptions Ordinance and the Travel Agents Ordinance long-advocated by the Council, which came into effect in the early 80s as Hong Kong's economy transitioned from manufacturing to service industries. The Council's advocacy work has continued to keep up with the times and the prevailing consumption issues of each era, such as advocating for the Competition Policy in the 1990s, regulation of medical beauty services and sale of first-hand residential properties in the 2010s, and the recent study of ethical artificial intelligence in e-commerce in welcoming the digital transformation.

Since 1974...
自1974年...

發表 **70+** market trade practice
study reports released
份市場營商手法研究報告

回應 **350+** submissions to consultations
份諮詢文件

Launched
推出 **3** Industry Codes
個營商實務守則

2 General Codes
份指引



消委會一直致力倡議安全、公平和可持續發展的市場，擔起為消費者與商界締造雙贏局面的重要角色。因此，本會定期針對不同消費議題作出深入研究，並積極回應政府及業界的諮詢，為促進公平競爭、良好營商手法和完善消保法律框架提出意見及建議。

本會於1977年首次發布研究報告，分別就樓宇買賣、分期付款購買（租購）等議題作出建議，隨後近50年一直致力研究不同議題，經多年努力促成制訂行業營商守則、修改現行法規，以至訂立多條新法例，當中《商品說明條例》和《旅行代理商條例》兩項條例經本會倡議多時，終在80年代初生效，其時正值香港經濟轉型至服務業，剛好為消費者提供適時的保障。

本會的倡議工作一直緊貼時代變化及每個年代最為人關注的消費議題，例如在90年代提倡實施競爭政策、2010年代倡議管制醫療美容行業及一手住宅物業銷售，以及最近發表有關電子商務中應用符合道德的人工智能的研究報告，全面迎接及應對市場數碼化的大趨勢，持續多管齊下加強保障消費者權益。



Value Creation for Comfortable Homes Private Residential Property Management Fees

Considering that over half of Hong Kong's population lives in private residential housing, which entails ongoing and sizeable fees for property management services, as well as the phenomenon of affiliation between developers and property management companies (PMCs), the Council conducted an in-depth study titled *"Transparency and Governance – Optimising Value of Property Management Fee in Hong Kong"*, to better understand, identify and assess the effectiveness of the existing system of private residential property management fees in Hong Kong and issues giving rise to consumer concern.



為安樂窩創優增值 私人住宅物業管理費

有見本港逾半人口居住於私人住宅樓宇，要持續支付物業管理服務費用且金額不菲，加上市場上亦常有發展商與物業管理公司（「物管公司」）互有關連的現象，本會進行了題為《創優增值 — 提升香港物業管理費的透明度和管治》的研究，深入瞭解、檢視和評估香港私人住宅樓宇的現行管理費制度是否有效運作，以及引起消費者關注的問題。

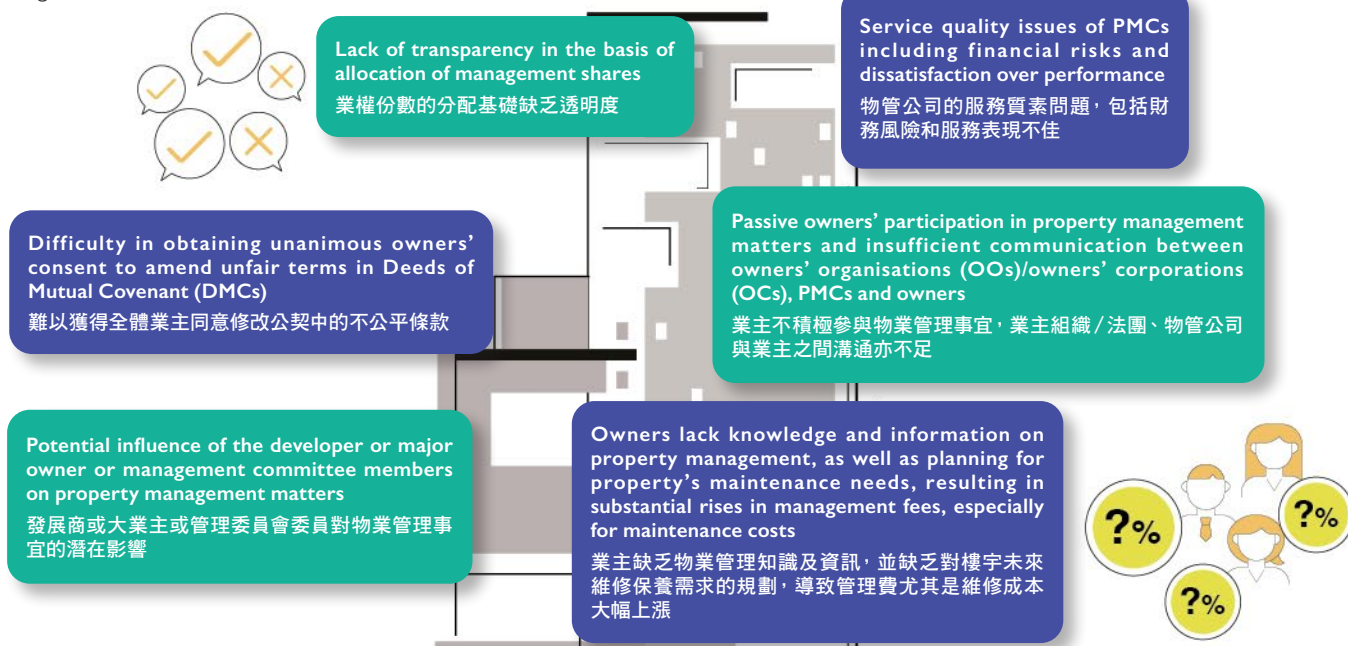
Visit https://www.consumer.org.hk/en/advocacy/study-report/property_management_fee or scan the QR code to read the full report of *"Transparency and Governance – Optimising Value of Property Management Fee in Hong Kong"*.

請瀏覽 https://www.consumer.org.hk/tc/advocacy/study-report/property_management_fee，或掃描二維碼閱讀《創優增值 — 提升香港物業管理費的透明度和管治》報告全文。



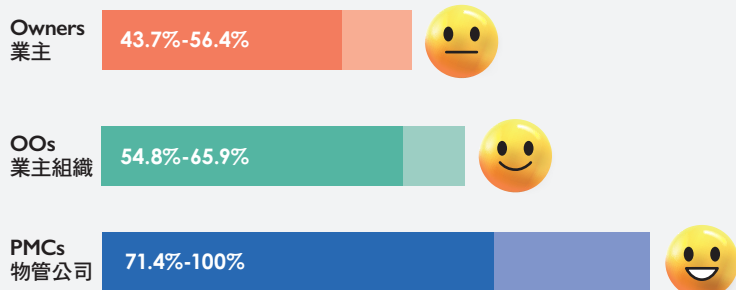
Published in May 2023, the study adopted a mixed-method approach¹² to collect market insight and views from stakeholders. It identified 6 key consumer protection issues in the private residential property management market which warranted the joint efforts of stakeholders in realising workable solutions in the long run:

研究報告於 2023 年 5 月發表，採用多種研究方法¹² 收集市場洞見及持份者意見，歸納出 6 大有關私人住宅物業管理市場的消費者保障問題，期待各持份者共同參與長遠解決方案：



12. The mixed-method approach comprised (i) face-to-face surveys and in-depth interviews with owners' organisations, property management companies and owners; (ii) a review of deeds of mutual covenant, statutory declarations, sales brochures, court cases, consumer complaint cases, etc.; (iii) an analysis of the timing of calling the first owners' meeting in selected private residential property developments; and (iv) desk research on related laws and regulations in selected markets.
多種研究方法包括：（一）與業主組織、物管公司及業主進行面對面訪問調查及深度訪談；（二）審視大廈公契、有關樓宇的法定聲明、售樓書、法庭案例和消費者投訴個案等；（三）分析選定私人住宅物業發展項目召開第一次業主會議的時間；及（四）對選定市場相關法例和規管制度進行桌面研究。

Diverging Views from Owners, OOs and PMCs on Satisfaction of PMCs' Performance in Different Aspects*
 業主、業主組織及物管公司對於物管公司在不同範疇 * 表現的滿意度存在意見分歧



***Examples 例子：**

- Protect the overall interest of owners
保障業主的整體利益
- Improve according to the opinion of OOs/owners
會因應業主組織 / 業主的意見作出改善
- Consult the opinion of owners effectively
能有效地諮詢業主意見
- Service provided was able to meet the owners' expectations
提供的服務能達到業主的期望

8 recommendations were put forward to call for enhanced transparency, communication, participation and better governance to strengthen consumer protection:



Enhancing Market Transparency, Fairness and Efficiency
 促進市場透明度、公平性及效率

1. To boost transparency on the basis upon which property management fees are shared between owners
提高業主分攤物業管理費的透明度
2. To make available updated property management information to promote the general public's understanding and knowledge of the industry
提供最新物業管理信息，以增進公眾對該行業的瞭解和知識
3. To promote fairness through allowing amendment of the terms of DMC (other than those on undivided shares) with majority consent
以公平為原則，通過允許在大多數業主同意的情况下修改公契條款（不包括業權份數的條款）
4. To avoid conflict of interest from over-engagement in property management decisions
避免因過度參與物業管理決策而產生的利益衝突
5. To improve performance efficiency of property management services with new technologies and intelligent solutions
以新科技和智能解決方案提高物業管理服務的效率



本會提出了以下 8 項建議以提倡增加透明度、溝通、業主參與及良好管治，以加強保障消費者權益：

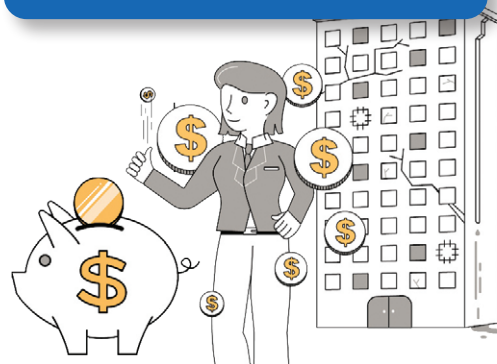
Encouraging Participation of Owners
 鼓勵業主積極參與

6. To promote active participation of owners with more effective communication in property management activities
通過更有效的溝通促進業主積極參與物業管理活動
7. To facilitate the early set-up of OCs or join forces of owners to address property management issues
促進早日成立業主立案法團或業主聯手解決物業管理問題



Enabling Safe and Sustainable Buildings
 推動發展安全及可持續宜居的樓宇

8. To maintain building sustainability for expected repair and maintenance expenditures with reasonably sufficient reserve in the Special Fund
為達致建築物的可持續性 — 特別基金要有合理充足的儲備以支付預期維修及保養開支





In general, the study's findings and recommendations received great attention from the media, general public and stakeholders (such as relevant regulatory bodies and industry associations), which included feedback both in agreement and disagreement. For instance, many stakeholders concurred with the Council on the importance of active participation of owners in property management affairs and the need for PMCs to embrace digitalisation and the use of technology to enhance services. However, some expressed queries on the findings on average levels of property management fee and household income, as well as concerns over the recommendations to enhance market transparency and fairness, such as the practicability of allowing amendment of DMC terms by majority consent. Going forward, the Council will continue with its post-publication advocacy and hopes, with informed and constructive discussion with all stakeholders involved, a fair marketplace with strengthened consumer protection could be achieved and that the value of the owners' contributions to the management of their property could be truly optimised.

Home Renovation Services

Having a comfortable and well-decorated home is the lifelong dream of many people. Hong Kong has a consistently high demand for home renovation services, yet the process can be stressful because of consumers' lack of home renovation knowledge and experience. As a result, they need to rely on traders' expertise to tackle the complex and intricate procedures within. Consumers may face a variety of issues at different stages of a home renovation project, which often give rise to unpleasant disputes. Adding to consumer woes are the disparate service quality among industry players and the absence of a specific regulatory regime governing home renovation services in Hong Kong. Consumers may only rely on general consumer protection laws and the common law in seeking redress, which could be time-consuming and costly if their disputes need to be litigated in court. Therefore, the Council conducted a comprehensive study on home renovation services in Hong Kong and released a report titled *"Home Renovation Industry – Better Governance for Creating Comfortable Homes"* in February 2024.

整體而言，報告歸納的問題及建議得到媒體、市民大眾以及持份者（例如相關監管機構及行業商會）的高度關注，當中亦包含了正反兩面的意見回饋。許多持份者認同本會的意見，認為業主積極參與物業管理事宜至為重要，以及物管公司需要迎接數碼化和善用科技提升服務。然而，部分人士對平均管理費水平及家庭每月收入的數據表示疑問，亦有對促進市場透明度和公平性的建議表示保留，例如允許在大多數業主同意下修改公契條款的可行性。本會將繼續進行後續的倡議工作，並期望透過與各持份者進行深入及具建設性的討論，締造一個公平的市場環境，加強保障消費者權益，並最終能為業主就其物業管理的付出帶來最佳效益。

家居裝修服務

擁有一個舒適美滿、裝潢精緻的家是很多人的畢生夢想。在香港，家居裝修服務的需求一向殷切，但由於消費者一般欠缺家居裝修知識和經驗，難免會對裝修過程感到不勝負荷，結果只好依賴裝修公司的專門知識來處理當中錯綜複雜的流程。消費者在不同的家居裝修階段中，均可能面對形形色色的問題，更不時會演化成不愉快的消費爭議。再者，家居裝修行業的商戶質素參差，而且香港亦沒有專門規管家居裝修營商方面的法律框架，消費者只能憑一般消費者保障法例和普通法追究責任，一旦需要訴諸法庭，過程將會既漫長又昂貴。有見及此，本會就香港家居裝修服務進行深入研究，並在2024年2月發表題為《倡規範家居裝修 建舒適美滿之家》的報告。



Visit https://www.consumer.org.hk/en/advocacy/study-report/home_renovation_study or scan the QR code to read the full report of *"Home Renovation Industry – Better Governance for Creating Comfortable Homes"*.

請瀏覽 https://www.consumer.org.hk/tc/advocacy/study-report/home_renovation_study，或掃描二維碼閱讀《倡規範家居裝修 建舒適美滿之家》報告全文。



Synthesising the findings from different research methods¹³, the Council identified the following difficulties and issues faced by consumers during the 4 different stages of home renovation:

透過綜合從不同研究方法¹³所得出的結果，本會歸納出下列消費者在不同裝修階段遇到的問題：

Stage 1: Awareness and Information Search

第 1 階段：認知和資料搜集

- Many consumers found it hard to compare quotations in different formats
很多消費者認為難以比較不同格式的報價單
- Too many choices of home renovation companies with varying levels of quality
太多良莠不齊的家居裝修公司充斥市場
- Low information transparency for pricing and work schedule provided by companies
商戶提供的價格及施工時間表的資訊透明度低
- Exaggerated promotions and untrue offers in advertisements
廣告載有誇張的推銷手法及不實的優惠



消費者

Stage 2: Pre-commencement

第 2 階段：施工前

- Suspicious claims, undesirable practices and problematic sales tactics were observed in mystery visits
神秘顧客研究發現無從稽考的聲稱、不良營商及銷售手法
- Quotations were incomprehensive and without sufficient consumer safeguards
報價單欠全面，不足以保障消費者權益
- A sizeable share of companies engaged were lax about regulations concerning fire safety and alteration/addition works
不少裝修公司對消防安全及改動或加建工程的法規態度鬆懈



商家

Stage 3: Commencement

第 3 階段：施工期間

- Top 3 worries of consumers were unfinished work, defective work, absence of company after payment
消費者 3 大憂慮為工程「爛尾」、施工質素欠佳、裝修公司收款後失聯



Stage 4: Completion and Follow-up:

第 4 階段：完工及後續跟進

- 1 in 5 consumers had disputes with companies they appointed
每 5 位消費者中便有 1 位曾與所委託的家居裝修公司發生糾紛
- Top 3 disputes: Delay in completion, defective work, and failure to rectify defects
最常發生的 3 種糾紛：工程延誤、施工質素欠佳，以及裝修公司拒絕「執漏」
- Divergence in views between consumers and companies as to the standards of workmanship
消費者和商戶對「手工」標準的理解存有差異
- Lack of monitoring authorities and industry guidelines
缺乏監管行業的機構和行業指引



13. Research methods included (i) an analysis of complaint and litigation cases arising from home renovation projects; (ii) a consumer perception survey with consumers; (iii) focus group discussions with consumers who had home renovation experience; (iv) a review of advertisements published via different channels by home renovation companies and online matching platforms; (v) mystery visits; (vi) quotation analysis, (vii) in-depth interviews with traders and stakeholders, and (viii) desk research on relevant laws and regulations in 6 selected markets.

研究方法包括：(一) 分析家居裝修工程引伸的投訴和訴訟個案；(二) 進行消費者認知調查；(三) 與擁有家居裝修經驗的消費者進行焦點小組討論；(四) 檢視家居裝修公司和網上配對平台在不同渠道發布的廣告；(五) 神秘顧客調查；(六) 報價單分析；(七) 與商戶和持份者進行深度訪談；及(八) 對 6 個選定市場的相關法例法規進行桌面研究。



To tackle the above issues and thus pave way for better consumer safeguards along consumers' home renovation journey, the Council put forward 4 major recommendations with reference to practices in other markets:

為了應對以上問題，從而令消費者在家居裝修過程中獲得更佳保障，消委會參考了其他市場的做法，提出了 4 大建議：

1. Establish a standard form quotation 提供標準報價單範本

Relevant Government departments or industry organisations should establish a standard form quotation with standard terms and suggested ways to present the breakdown of home renovation works. Other provisions such as cooling-off period and Alternative Dispute Resolution (ADR) mechanism could also be considered and added in the standard form quotation. In the longer term, payment protection such as escrow arrangements might also be studied to provide consumers with strong payment protection.

相關政府部門或行業組織應提供標準報價單範本，當中除了包括標準條款，也應建議如何列明裝修工程細項。此外，也可考慮在標準報價單範本中加入其他條款，例如冷靜期、另類爭議解決機制等。長遠而言，亦可研究引入付款保障（如費用託管安排），為消費者提供更堅固的付款保障。



2. Establish a Government-endorsed accreditation scheme 設立政府認可的認證制度

An accreditation scheme for home renovation companies is deemed necessary to enable consumers to make well-informed choices. Accreditation can serve as a reliable reference of traders for consumers, as well as providing different consumer protection measures under the scheme requirements. The scheme is proposed to be voluntary in nature in order to balance the impacts on industry players of different sizes.

一個由政府認可的家居裝修公司認證計劃，可為消費者提供可靠參考，有助他們於揀選家居裝修公司時作出知情選擇。認證計劃應涵蓋不同的消費者保障措施，而計劃建議為自願性質，以平衡對行業內不同規模商戶所帶來的影響。



3. Adopt a cost-effective and efficient ADR mechanism 採用具成本效益和高效率的另類爭議解決機制

To address the pain points of consumers in dispute resolution with home renovation companies, the Council proposed to include an ADR mechanism as part of the standard form quotation and accreditation scheme with mediation first, followed by arbitration and expert determination in resolving disputes for consumers.

針對消費者與家居裝修公司在解決爭議時所面對的痛點，本會建議把另類爭議解決機制納入標準報價單範本和認證計劃內。為消費者解決爭議時，可先進行調解，再考慮以仲裁或專家裁定方式處理。



4. Intensify consumer education 加強消費者教育

Equipping consumers with basic knowledge of home renovation and changing their lax and passive attitude are key to the enhancement of consumer protection. Stakeholders could share tips for consumers and information related to home renovation via different channels.

向消費者灌輸基本的家居裝修知識，並改變其鬆懈且被動的態度，對加強消費者保障至關重要。持份者可透過不同渠道跟消費者分享與家居裝修相關的消費錦囊和資訊。



A comprehensive publicity campaign was rolled out after the release of the report, including TV, radio and print media interviews. In general, positive feedback was received from different stakeholders who applauded the Council's success in raising public attention to issues in the home renovation industry. The Council will continue to advocate the recommendations proposed in the report and explore collaboration with relevant stakeholders in realising the recommendations, to open the door for a smooth home renovation journey.

Enhancing Protection of Sub-divided Unit Tenants

Tenants of sub-divided units ("SDUs") are highly underprivileged groups in society. The SDU tenancy control regime under Part IVA of the Landlord and Tenant (Consolidation) Ordinance, Cap. 7 (the "Regime"), spearheaded by the Housing Bureau (HB) and enforcement efforts of the Rating and Valuation Department (RVD), came into effect in January 2022. Under the Regime, SDU tenants enjoy the following, which provide protection from unethical landlords to some extent:

- Security of tenure of 4 years;
- Regulation on rent increase;
- Prohibition of overcharging of utility charges; and
- Certain mandatory implied tenancy terms.

With the Regime having come into effect for more than 1 year and regulated SDU tenancies approaching their first 2-year tenure in January 2024, the Council presented certain proposed enhancements to the Regime in April 2023:

- Enhanced information rights via the use of a mandatory, standardised tenancy agreement that incorporates the full tenant protection measures and requirements of the Regime;
- Further terms that enhance SDU tenants' interest and welfare, including methods for fair apportionment of utility charges and the landlords' responsibilities for management of the premises for the benefit of all clients (such as the provision of minimum hygienic and safety appliance, for instance, smoke detectors and extinguishers); and
- Provision of cost-effective means of dispute resolution through mediation and adjudication schemes in lieu of civil proceedings.

Furthermore, the Council provided comments on publicity materials prepared by the RVD on the promotion of the second term tenancy. In October 2023, the Council published an article in CHOICE Magazine educating the public on the Regime, including the rights and obligations of landlords and tenants, having obtained valuable input from the HB for which the Council expresses deep appreciation.



Image credit: Hong Kong Economic Times
相片提供：香港經濟日報

報告發表後，本會展開了一系列宣傳活動，包括接受各大電視、電台和印刷媒體的訪問。整體而言，各持份者的反應正面，歡迎本會提升公眾對家居裝修行業議題的關注。本會將繼續致力倡議報告中的建議，並尋求與相關持份者合作，攜手落實有關建議，在未來為消費者開拓家居裝修順暢之門。

消委會提倡措施以加強保障劏房租客

「劏房」租客是社會上特別需要支援的弱勢群體。有賴房屋局引領，劏房租務管制的《業主與租客（綜合）條例》（第7章）第IVA部得於2022年1月生效，加上差餉物業估價署（估價署）的執法工作，劏房租客現時在某程度上免受無良業主剝削。在租務管制下，劏房租客享有以下保障：

- 為期4年的租住權保障；
- 租金加幅的限制；
- 禁止濫收公用設施及服務費用；及
- 規管租賃須納入一些強制性隱含條款。

藉著租務管制實施已超過一年，而規管租賃也將於2024年1月迎來第一個兩年租期，本會於2023年4月就改善租務管制提出了數項建議：

- 強制使用已納入所有租務管制下對租客的保障措施和要求的標準租約，從而加強資訊權；
- 添加保障劏房租客利益和福祉的條款，包括列明公平攤分公用設施費用的方法，和要求業主承擔管理處所的責任以惠及所有租客（例如提供基本衛生和安全設備，如煙霧感應器和滅火器）；及
- 提供調解和仲裁等較具成本效益的爭議解決方法，以取代民事訴訟。

本會亦就估價署為推廣次期租賃而準備的宣傳品提供了意見。在2023年10月，本會於《選擇》月刊中刊登了一篇教育普羅大眾有關租務管制的文章，當中談及業主與租客的權利和責任。本會在此衷心感謝房屋局在本會撰寫此文章時提供的寶貴建議。



Banking Services and Financial Products

Review of the Three-Tier Banking System

The Hong Kong Monetary Authority (HKMA) proposed simplifying the three-tier banking system into two tiers by merging the deposit-taking companies (DTCs) sector with the restricted licence banks (RLBs) sector to form a new second tier. In response to this consultation, the Council remained neutral to the proposed changes and put forth the following observations and recommendations to the HKMA:

- To put in place appropriate arrangements in the proposed 5-year transition period to enable a smooth migration to the new framework; DTCs should ensure that the rights and wills of their existing customers will be taken into account during the process;
- To monitor closely the effect of the proposed simplification on market competition and consumer choice; the proposed simplification might put pressure on small depositors who could originally obtain better services from DTCs under the three-tier system;
- To keep track of the financial market and the industry throughout the 5-year transition period as the proposed simplification of the banking system could indirectly encourage entries of outgoing DTCs into the money lender market or other financial activities; and
- To support responsible development of virtual banks with proper consumer safeguards in place so as to promote financial inclusion.

Given the importance of banking services to the daily life of consumers, the Council will continue to advocate for consumer protection during times of change of the banking sector:

Deposit Protection Scheme

The Hong Kong Deposit Protection Board (DPB) proposed in a public consultation enhancements to the Deposit Protection Scheme (DPS), including raising the protection limit from HK\$500,000 to HK\$800,000, fully covering roughly 92% of depositors. The Council welcomed the proposed enhancements which could provide a wider and stronger safety net to depositors in case of bank failures. Nonetheless, it pointed out that Hong Kong was still behind other developed economies and advocated for a higher protection limit and coverage level as a long-term goal.

While agreeing with the proposal of temporarily increase the protection limit for depositors impacted by bank mergers, the Council emphasised that depositors need to be informed of the arrangements and be reminded of the expiration of the enhancements in a timely manner. It further suggested that temporary enhanced coverage should be extended to life events such as inheritance, real estate transactions, and death of a joint account holder.

Looking ahead, the Council opined that the DPB may consider providing safety nets to funds in stored value facilities and stablecoins. Hong Kong should closely monitor international developments and conduct timely reviews to ensure protection for depositors remains strong and effective in the face of changes and new challenges.

銀行服務及金融產品

檢討銀行三級制

香港金融管理局（金管局）建議把銀行三級制精簡為二級制，把接受存款公司併入有限制牌照銀行級別，組成新的第二級別。本會在回應相關諮詢時對建議持中立態度，並向金管局提出了以下看法及建議：

- 在擬議的 5 年過渡期間要有適當安排，以便順利過渡至新框架；接受存款公司應確保在過渡的過程中會顧及現有客戶的權益及意願；
- 要密切留意簡化銀行體系對市場競爭及消費者選擇方面帶來的影響；在現時的銀行三級制下，小額存戶原本可能從接受存款公司獲得較好的服務，簡化銀行體系或會令他們受影響；
- 在 5 年過渡期內密切關注金融市場及行業的變化，簡化銀行體系或會間接推動面臨消失的接受存款公司進軍放債人市場或投入其他金融活動；及
- 支持虛擬銀行負責任地發展，提供適當消費者保障，推動普及金融。

鑑於銀行服務對消費者日常生活舉足輕重，本會將密切監察銀行業的改變和繼續倡議消費者保障。

存款保障計劃

香港存款保障委員會（存保會）進行公眾諮詢，建議優化存款保障計劃，包括將保障額由原有 50 萬港元提高至 80 萬港元，為大約 92% 的存戶提供全額保障。本會歡迎建議，優化措施能在銀行一旦倒閉時為存戶提供一個更寬廣扎實的安全網，惟亦指出本港仍然落後於其他已發展經濟體，並倡議本港長遠應爭取更高的保障額及存戶覆蓋率。

本會支持向受銀行合併影響的存戶短暫提供更高存款保障額的建議，但強調存戶需要獲知會相關安排，並且適時得到關於額外保障失效的提示。本會進一步建議短暫額外存款保障的適用場合應擴展至存戶遇上的人生大事，例如繼承遺產、進行房地產交易、聯名戶口持有人去世等情況。

展望未來，本會認為存保會可考慮為儲值支付工具內款項及穩定幣提供一個安全網。本港亦應密切留意國際趨勢，適時再進行檢討，以確保即使面對轉變及新挑戰，仍然可以為存戶提供強而有效的保障。

Paperless Corporate Communication for Hong Kong Companies

The Council provided views to the Financial Services and the Treasury Bureau (FSTB) in a public consultation on promoting paperless corporate communication for Hong Kong companies. Recognising the environmental benefits of promoting paperless corporate communication as well as the potential enhancement of corporate efficiency and cost-effectiveness, the Council at the same time emphasised the paramount importance of protecting the right to information of retail investors, many of whom were individuals and general consumers.

Noting the wide scope and varied nature of corporate communications, the Council considered that companies can rely on the implied consent mechanism proposed for disseminating general and less important corporate communications by means of website. For important corporate communications, considering their impact on the decision-making of retail investors or shareholders, companies should be required to take proactive steps to bring such communications to the attention of shareholders; and that individual shareholders should be given the option to choose to receive or not to receive hard or electronic copies of corporate communications.

To balance consumer protection of retail investors and promote paperless corporate communication in Hong Kong, the Council opines that electronic notifications of the issuance of corporate communications should continue to be sent to individual shareholders who have provided contact details for electronic communication, while publicity of such should be enhanced to advocate for behavioural change in consumers.

Regulatory Regime for Stablecoin Issuers in Hong Kong

Recognising the growing acceptance and popularity among retail investors of stablecoins, which are often claimed to be relatively low-risk and less fluctuant, the Council, in its consultation submission, expressed general support to the FSTB and the HKMA's proposed regulatory regime for fiat-referenced stablecoin (FRS) issuers, as a way to strengthen consumer safeguards for stablecoin activities.

While acknowledging the comprehensiveness of the proposed regulatory framework, the Council proposed the following further measures to strengthen the protection of FRS users (consumers):

- Extension of obligations of FRS issuers from information disclosure to proactive notification to FRS users in case of significant events or updates;
- Specification of stress testing frequency and redemption requirements; and
- More holistic advertising requirements to deter bait or misleading advertising targeting consumers.

In view of the rapid development of virtual assets (including FRS), the Council considered that provision of financial safety net to FRS users and know-your-client requirements on FRS issuers should be included in the proposed regulatory regime, while public education should be enhanced to raise public awareness of virtual assets.

本地公司通訊無紙化

本會就推動本地公司以無紙化方式通訊的公眾諮詢，向財經事務及庫務局提供了相關意見。本會認同推行公司通訊無紙化能夠帶來環保效益、提升公司效率及成本效益，惟同時強調保障散戶投資者的知情權至關重要，尤其不少散戶均屬個人及普通投資者。

鑑於公司通訊的涵蓋範圍廣泛且性質多樣，本會認為公司可以根據建議的默示同意機制，透過網站發布一般及較不重要的公司通訊。至於重要的公司通訊，考慮到其對散戶投資者或股東進行決策的影響，應要求公司採取主動措施以確保股東充分知悉相關重要通訊，股東亦應有權選擇接收或不接收公司通訊的印刷或電子副本。

為平衡保障散戶投資者的權益及推動本地公司通訊無紙化，本會認為公司應在發布公司通訊時，繼續向已提供電子通訊聯絡資料的股東發出電子通知，同時應加強電子通訊方式的宣傳，以推動消費者行為的改變。

香港穩定幣發行人的監管制度

穩定幣一般被視為風險相對較低且波動較小，而隨著散戶投資者對穩定幣的接受程度及普及性不斷提高，本會支持財經事務及庫務局和金管局建議的法幣穩定幣發行人監管制度，以加強對消費者在參與穩定幣活動時的保障。

本會認同建議監管框架的全面性，並提出以下進一步措施，以加強對法幣穩定幣用戶（消費者）的保障：

- 將法幣穩定幣發行人的資訊公布責任擴展至須在發生重大事件或資訊更新時，主動向法幣穩定幣用戶發出通知；
- 具體說明壓力測試頻率及贖回要求；及
- 建立具體的廣告要求，以防止誘餌或誤導消費者的廣告。

鑑於虛擬資產（包括法幣穩定幣）的急速發展，本會認為建議的監管制度應包括向法幣穩定幣用戶提供安全網及「認識你的客戶」（Know-your-client）的要求，同時需加強公眾教育以提高公眾對虛擬資產的認識。





Information Sharing Among Authorised Institutions to Combat Financial Crime

To help tackle financial crime, the Council agreed with the HKMA's proposal for information sharing on customer accounts among Authorised Institutions (AIs), subject to certain preconditions and safeguards. To balance crime prevention and the rights of consumers to data privacy and confidentiality, the Council made the following suggestions in response to a public consultation issued by the HKMA:

- Requiring AIs to strictly comply with the requirement of establishing a robust system and measures to ensure secure transmission and safekeeping of consumer information;
- Demanding AIs to notify customers of the information sharing arrangement prior to its adoption, take appropriate steps to identify suspicious activity before sharing information, provide opportunity for customers to explain irregularities in transactions, and to conduct an appropriate risk assessment before taking action to discontinue business relationships with customers;
- Issuing further details of the requirements on the data governance and monitoring possible non-compliance;
- Requiring AIs to submit data related to the implementation of the information sharing arrangement to enable evaluation of the arrangement's effectiveness; and
- Scaling up educational efforts for the public to understand the importance of responding to enquiries from AIs in a timely and comprehensive manner.

To ensure consumers' confidence, the Council believes that adequate safeguard measures should be in place during the information sharing arrangement. The Council will continue to keep an eye out for any future guidance issued by the HKMA.

Mobility and Travel

Personalised Point-to-point Transport and Taxi Services

The Council submitted views to the Legislative Council Bills Committee with respect to the Road Traffic Legislation (Enhancing Personalized Point-to-point Transport Services) (Amendment) Bill 2023 and Taxi-Driver-Offence Points Bill.

The surge in complaints against taxi services received by the Transport Advisory Committee (1,013 cases in 2022 Q1 vs. 2,476 cases in 2023 Q1, a 140% YoY increase), of which almost half (1,059 cases) in 2023 Q1 were related to taxi drivers' behaviour and work performance, was indicative of the disparate quality of some taxi drivers. The Council deemed it critical for the industry to provide safe, comfortable and high-quality services for its passengers, thus welcomed the Government's proposed amendment to introduce a taxi fleet regime and taxi driver offence points scheme. The Council opines that this could address the core issues of the industry's quality issue and meet consumers' anticipation for enhanced taxi services and more diverse options, as well as providing a better travel experience for tourists. The Council put forward its views, including:

- Providing more incentives for taxi dealers and associations to form taxi fleets to serve the public;
- Establishing a monitoring or feedback mechanism to collect passengers' views and responses to optimise the regime;
- Setting up an effective system to monitor the trade practices of taxi booking mobile apps as well as the service quality of the taxi drivers booked through such apps; and

認可機構訊息交換以打擊金融罪行

本會同意金管局容許認可機構之間交換客戶帳戶訊息的建議，以打擊金融罪行，惟相關安排須附帶先決條件及保障措施。為了在防止罪案及保障消費者的私隱和保密權利兩者中取得平衡，本會在回應金管局的公眾諮詢時，提出以下建議：

- 要求認可機構制訂穩健制度及措施，以確保消費者資料能以安全方式傳送及保管，並嚴格遵循有關要求；
- 要求認可機構在實行交換訊息安排前通知客戶，在交換訊息前採取合適措施辨識可疑活動，給予客戶機會就可疑交易作出解釋，以及在採取中止與客戶的業務關係的行動前，先進行適當的風險評估；
- 公布更多數據管治要求的詳情，並監察可能出現的違規情況；
- 要求認可機構提交交換訊息安排的相關實施數據，以便評估安排的效用；及
- 強化教育工作，讓公眾明白就認可機構所作的查詢給予適時及詳盡回應之重要性。

本會認為實行交換訊息安排時，要有充足保障措施，以鞏固消費者信心。本會將繼續留意金管局往後發布的相關指引。

流動交通服務

個人化點對點交通服務及的士服務

本會就《2023年道路交通法例（提升個人化點對點交通服務）（修訂）修例草案》及《的士司機違例記分條例草案》向立法會法案委員會呈意見書。

根據交通諮詢委員會 2023 年首季的投訴數字，有關的士服務之投訴由去年同期的 1,013 宗大幅增至今年的 2,476 宗，升幅超過 1.4 倍。當中，2023 的投訴個案中有接近一半（1,059 宗）涉及的士司機的行為及工作表現，反映的士司機質素參差的情況。本會認為業界提供安全、舒適及高質素服務予乘客至關重要，因此歡迎政府建議修例引入的士車隊和違例記分制度，從根源處理業界的質素問題，並回應消費者對提升的士服務和增加選擇的訴求，同時亦有助為訪港旅客提供更優質的旅遊體驗。本會提出了以下意見，包括：

- 提供足夠誘因予車行或組織成立的士車隊，服務市民；
- 設立監察或意見回饋機制以收集乘客意見及回應，優化制度；
- 設立有效制度以監察手機程式的營商手法，以及透過程式進行召喚或預約之的士司機的服務質素；及



- Ensuring clear, transparent and stringent execution and penalty for the Taxi-Driver-Offence Points system, in order to promote the strict adherence by the industry with the ultimate goal of safeguarding the safety and rights of passengers.

Auto-fuel Price Monitoring

Hong Kong's auto-fuel retail price is among the most expensive in the world. Long concerned about the local auto-fuel price and its impact on consumers, the Council continued to closely monitor the auto-fuel market, as well as enhancing information transparency and facilitating smart comparison by consumers through collating and publishing auto-fuel prices and discount information.

Since the launch of the revamped "Oil Price Watch" website and mobile application in November 2020, the website and app recorded about 6.79 million and 8.68 million accumulative page views respectively as of the end of March 2024, of which about 2.51 million and 1.72 million page views were recorded in the year under review (i.e. April 2023 – March 2024). As for the "Oil Price Watch" app, the cumulative number of downloads increased by around 15% to 94,037 downloads since its launch.

Going forward, the Council will continue to closely monitor the auto-fuel market and urge oil companies to improve their dissemination and display of price and discount information.

- 確保違例記分制的執行及罰則必須清楚、透明和嚴謹，務求業界能嚴肅遵守，以保障乘客的安全和利益為依歸。

車用燃油價格監察

本港油價位處於全世界油價排行榜前列位置。本會一直關注本地車用燃油價格及其對於消費者的影響，並繼續密切監察車用燃油市場，透過整理及發布油價及優惠資訊，提升資訊透明度，以助消費者精明「格價」。

自 2020 年 11 月推出全新的「油價資訊通」網站及手機應用程式以來，網站及手機應用程式截至 2024 年 3 月底分別錄得約 679 萬及 868 萬的累計瀏覽次數，當中本報告年度（即 2023 年 4 月至 2024 年 3 月）錄得的瀏覽次數分別為 251 萬及 172 萬。而「油價資訊通」手機應用程式的累計下載次數達 94,037 次，錄得增長約 15%。

未來，本會將繼續密切監察車用燃油市場，並促請油公司改善油價及優惠資訊的發布及展示方式。





Fair Competition and Pricing Commitments Offered by Online Food and Beverage Delivery Platforms

In June 2023, the Competition Commission (“Commission”) issued a proposal to accept certain commitments from 2 leading online food and beverage delivery platforms (OFPs), Foodpanda and Deliveroo, in response to the Commission’s concerns of certain anti-competitive terms.

The Council supported the proposed commitments in principle, whilst offering the following views and suggestions from the consumer’s and consumer protection perspective:

- Partnering restaurants should be allowed to continue partnership with a low market share platform even after it attains a 10% share, or at least to do so until expiry of their current contract with Foodpanda / Deliveroo;
- The Commission should issue guidelines to assist restaurants and OFPs to observe the exclusive terms and establish a channel to disseminate up-to-date market information to industry players. The Commission should also periodically monitor the changes in the market share of OFPs;
- The effects of removal of price parity provisions, which enables different sales channels and the platforms to offer different prices on the same item, should be monitored to ensure that the anticipated consumer benefits are achieved;
- Maintaining some of the proposed commitments after the 3-year effective period may be legitimate; and
- Whilst a healthy, competitive market is necessarily beneficial to consumers, an oversaturated market may result in OFPs resorting to unscrupulous trade practices.

The Council recommends that the Commission closely monitors industry developments for anti-competitive arrangements in other core services provided by dominant OFPs.

公平競爭及定價 網上外賣平台建議的承諾

2023年6月，競爭事務委員會（競委會）擬接受兩家在香港領先的網上外賣平台Foodpanda及戶戶送就某些條款或會損害競爭的問題上所建議的承諾，以回應競委會對若干反競爭條款的關注。

本會原則上支持競委會接納兩商戶提出的承諾，同時從消費者及消費者保障的角度提出以下意見和建議：

- 如市佔率較低的平台的市佔率其後達至10%，Foodpanda或戶戶送的合作餐廳應可繼續與該等平台合作，或至少可繼續合作至其與Foodpanda或戶戶送的現行合約到期為止；
- 競委會應發布指引以協助合作餐廳及外賣平台遵守獨家合作條款，並建立渠道向業界發放最新的市場資訊。競委會亦應定期監察外賣平台市場佔有率的變化；
- 競委會應監察刪除價格限制條款後（即不同銷售渠道及平台可對同一商品有不同定價）的影響，以確保達到預期的消費者利益；
- 3年有效期屆滿後，各方可考慮維持部分建議的承諾；
- 雖然一個健康、有競爭性的市場必然有利於消費者，但過度飽和的市場可能會導致外賣平台採取不良的營商手法。

本會建議競委會密切留意行業發展，監察主要外賣平台在提供其他核心服務時是否存有反競爭安排。



Industry Codes of Practice

In carrying out its statutory function of encouraging businesses to establish codes of practice (CoPs), the Council has collaborated with respective industry associations to launch and implement the Laundry Code (2015) and the Jewellery Code (2017), with Complaint Review Committees subsequently established to facilitate enforcement. The Council has continued to hold annual review meetings with these trade associations to review their performance and keep track of the latest developments of the CoPs and industries.

During the year, the Council also submitted its views to consultations on other industry CoPs, including that for employment agencies as well as for TV and radio broadcasting, with a view of promoting good business practices.

Code of Practice for Employment Agencies

Given the high demand for the services of employment agencies (EAs) in Hong Kong, especially those for foreign domestic helpers (FDHs), the Council welcomed the Labour Department's consultation on proposed revisions of the CoP for Employment Agencies, and urged that proactive policies must be adopted to protect the rights of consumers of the services of EAs.

To further protect consumer interests in both EA and FDH services, the Council put forward the following suggestions to enhance the CoP:

- Requiring EAs to display their price schedules in a prominent position at their places of business;
- Requiring EAs to provide clear status updates for employers of FDH on key milestones during the hiring process;
- Requiring EAs to allow a reasonable period of time for consumers to review the service agreements before signing and a cooling-off period before the agreement comes into effect; and
- Restricting the inclusion in service agreements exemption clauses and/or disclaimers to exclude EAs' responsibilities at law and/or under the CoP.

Going forward, the CoP should be reviewed and updated regularly to reflect latest changes and to provide up-to-date protection to patrons of EAs including both job seekers and employers.

行業營商守則

為履行鼓勵企業制定實務守則的法定職能，本會分別與行業商會推出及實施《洗衣業營商實務守則》（2015年）及《珠寶零售業營商實務守則》（2017年），並且成立投訴審查委員會促進守則的執行。本會每年均與有關行業商會舉行會議，檢視守則的執行情況和行業的最新發展。

報告年內，本會亦就關於行業營商守則的諮詢提交意見，包括有關職業介紹所和電視及電台廣播的諮詢，以促進良好的商營手法。

職業介紹所實務守則

鑑於本港職業介紹所的服務需求高企，尤其是一些提供外籍家庭傭工（外傭）服務的職業介紹所，本會歡迎勞工處就建議修訂《職業介紹所實務守則》（守則）作出公眾諮詢，並提倡採取積極政策保障消費者在使用職業介紹所服務時的權益。

為進一步保障消費者在使用職業介紹所及外傭服務時的權益，本會就修訂守則提出以下建議：

- 要求職業介紹所在其營業處所內的當眼位置展示其價目表；
- 要求職業介紹所在招聘外傭的過程中，就某些關鍵階段，清晰地通知僱主最新狀況；
- 要求職業介紹所在消費者簽署服務協議前，須給予一段合理的時間讓消費者查閱服務協議，並在協議生效前設立冷靜期；及
- 禁止服務協議中包含免責條款及 / 或聲明，以豁免職業介紹所的法律及 / 或守則下的責任。

展望將來，本會認為應定期檢視及更新守則以反映市場最新變化，並為職業介紹所用家（包括求職者及僱主）提供切合時宜的保障。





TV and Radio Codes of Practice

The Communications Authority (CA) suggested relaxing and updating the CoPs relating to programme and advertising standards of television and radio broadcasting services in its public consultation. The Council provided suggestions for optimising the proposed changes in the CoPs from a consumer protection perspective, including:

- Reviewing whether the proposed general principles that regulate in-programme sponsorship and advertising material are adequate and comprehensive enough;
- Drawing reference from other jurisdictions to ensure that the local protection of children is on par with that of overseas counterparts, and maintaining certain restrictions of sponsorship of children's programmes;
- Requiring radio broadcasters to hint at indirect advertising more frequently and obviously;
- Giving guidance on the use of virtual images/ambassadors which encourage injurious lifestyle or behaviour and extending the CoPs to cover claims relating to wellness-related products and services; and
- Issuing templates of the shorter version of the advisory message for real property advertising and requiring advertisers to inform consumers whether the estate agent of properties outside Hong Kong is locally licensed in the advisory message.

Foreseeing that the broadcasting industry will remain dynamic given the competition from Internet-based media, the Council will continue to provide opinions to the CA when appropriate to ensure adequate consumer safeguards.

檢討電視及電台業務守則

通訊事務管理局（通訊局）就放寬及更新電視及電台節目和廣告標準業務守則（業務守則）的建議諮詢公眾。本會從保障消費者的角度提出意見，以優化業務守則的修訂建議，包括：

- 檢視在節目中加入贊助及廣告材料的建議規管基本原則是否足夠和全面；
- 參照其他司法管轄區，確保本地對兒童的保障與海外的保障程度一致，並對兒童節目贊助維持一定程度的限制；
- 要求廣播電台更頻密和更明顯地提示節目中含有間接宣傳；
- 針對以虛擬影像或宣傳大使鼓勵不良的生活方式或行為提供指引，並把業務守則的涵蓋範圍擴展至與健康產品和服務相關的聲稱；及
- 就物業廣告的簡短版勸喻訊息提供範本，並要求廣告商在勸喻訊息中告知消費者境外物業的地產代理是否持有本地牌照。

基於互聯網媒體日益活躍，本會預期廣播業界將會面對更多競爭及轉變，本會將繼續適時向通訊局提供意見，以確保消費者得到充足的保障。



Disseminating Consumer Information

傳播消費訊息



The past 50 years has witnessed a sea change in media consumption channels, most notably the paradigm shift from one-way information dissemination to a two-way flow, allowing interaction and reciprocation of communication thanks to technological advancement. Digital disruption in the modern world means that digital and social media platforms have become essential for distributing timely information to the public and reaching the widest spectrum of consumers, especially younger age groups. This is reflected in the evolution of CHOICE Magazine and the Council's other information dissemination channels.

Since its debut in 1976 and first major revamp in 1980s with the most iconic cover of all time featuring superstar Leslie Cheung, CHOICE has diversified from a popular print magazine to an omnichannel publication, launching an online version (known as eCHOICE) in 2004 and subsequently integrating it with the main website in 2021. It has also branched out to social media platforms, launching its Facebook page in 2016, YouTube channel in 2018, WeChat Official Account in 2022, and finally its official Instagram page during the year under review, providing user-friendly and bite-sized consumption information for a newer generation of consumers. The pivotal decision to make CHOICE free for public access was reached during the reporting year and announced at the 50th Anniversary Cocktail Reception, marking a significant milestone and new era for the Council's iconic 48-year-old monthly.

隨著科技發展一日千里，消費者接收媒體資訊的渠道在過去 50 年經歷了翻天覆地的變化，當中最顯著的莫過於資訊傳播由單向灌輸變為雙向溝通，促進了訊息的交流與互動。在全球數碼化的大趨勢下，各式數碼平台及社交媒體不但能快速並適時地發放資訊，亦能接觸到各階層的消費者，尤其是年輕一代，使其成為了不可或缺的資訊傳播途徑。《選擇》月刊及消委會其他資訊發布平台的演變，正好印證數碼轉型的時代趨勢。

《選擇》月刊於 1976 年面世，並在 1980 年代進行首次大革新，邀得巨星張國榮擔任首位封面人物，成為經典之作。時至今日，《選擇》已從一本暢銷的印刷版雜誌，發展成為一本全方位的刊物，連接線上線下，先於 2004 年推出網上版，隨後於 2021 年與消委會官方網站二合為一，提升閱讀體驗。與此同時，消委會於各個社交媒體平台的帳戶亦相繼開通，包括於 2016 年推出 Facebook 專頁、2018 年開設 YouTube 頻道、2022 年開設官方微信公眾號，以及於 2024 年開啟了 Instagram 官方帳號，為新世代消費者提供方便的一站式消費資訊。本報告年內《選擇》月刊亦作出了一項歷史性的決定，於 50 周年金禧誌慶酒會上宣布網上版《選擇》月刊將全面開放、免費供市民閱覽，象徵著具有 48 年歷史的《選擇》月刊邁入全新時代，成就消委會的一個重要里程碑。

Over the years...
歷年來...

16.2 Million
copies of CHOICE sold

售出 **1,620** 萬 本印刷及網上版
《選擇》月刊

Almost **36** Million
website page views

累計近 **3,600** 萬 網頁瀏覽次數

Connecting with consumers
through the mass media...
透過大眾媒體聯繫消費者...

43,000+

counts of media coverage in the past decade
篇媒體報道（過去 10 年）

4,510

CRRA entries received since launch
「消費權益新聞報道獎」
創辦以來參賽作品總數





CHOICE Magazine

CHOICE Magazine is an independent, impartial and authoritative consumer guide, widely recognised as a source of trusted and reliable information since it was first published in 1976. To uphold its authority and credibility, CHOICE Magazine does not accept any form of advertisements or commercial contributions. The monthly publication covers test reports, surveys, in-depth studies on a diverse range of consumer goods and services, and complaint cases.

The overall sales of the print version of CHOICE Magazine recorded 160,339 copies in the 2023-24 reporting period, making it one of the bestselling monthlies in the city despite seeing an inevitable disruption in sales due to extensive free media coverage and a challenging economic outlook. Sales were split evenly between subscriptions and retail sales via outlets, such as newsstands and convenience stores. The 1-year subscription plan was strategically promoted at the Hong Kong Book Fair 2023, which marked an increase in on-site subscription rate of 66.4% for the print version and 71% for online CHOICE.

To meet the Council's spirit of sustainability, subscription at the Book Fair 2023 went almost fully paperless. Transactions were mainly conducted via digital payment methods. As a result, an 86.5% cashless rate was recorded across all transactions. In terms of the decor, booth panels and gifts were made from cardboard and recycled materials, making them not only more sustainable but also more snapshot-worthy.

《選擇》月刊

《選擇》月刊於 1976 年創刊，涵蓋各種跟消費者息息相關的產品及服務的測試、調查及深入研究報告，以及投訴個案等資訊，並一向獲公認為獨立、不偏不倚、具權威地位的消費指南，為消費者提供可信和可靠的資訊。為確保其權威及可信性，《選擇》月刊從不接受廣告或任何商業形式贊助。

年內，《選擇》月刊印刷版的全年總銷售量達 160,339 冊。近年，各媒體免費廣泛報導文章內容，加上經濟前景不明朗，對月刊的銷量構成一定影響。然而，《選擇》月刊依然是本地最暢銷的月刊之一。月刊的訂閱及零售額各佔總銷量約一半，印刷版的主要銷售點遍布全港各區報攤及便利店。消委會於 2023 年香港書展上全力推廣《選擇》月刊 1 年訂閱計劃，相關銷售策略令現場訂閱 1 年印刷版的人數按年增加 66.4%，網上版則增加 71%。

貫徹本會致力推廣「可持續消費」的理念，本年度書展的訂閱申請流程繼續實踐接近全面無紙化的目標。會場大部分交易均採用電子支付方式，總體交易的電子支付率達 86.5%。會場設計方面，展攤內的展示板及禮品均以硬紙板及可回收降解物料製成，不但更環保和可持續，更成為打卡熱點。





Bestselling Issues of CHOICE in 2023-24 2023-24 年度最暢銷《選擇》月刊期數



1 #558
2023 | 4 月 | April

Featured a cover story on 1.5 horsepower window-type air conditioners and high jump athlete Cecilia Yeung Man-wai as the cover star.

封面故事為 1.5 匹窗口式冷氣機測試，並由「跳高女神」楊文蔚擔任封面人物。



2 #559
2023 | 5 月 | May

Published a test report on adult incontinence products with famous TV personality Anderson Junior as the cover celebrity.

由著名電視主持人「大王」安德尊擔任封面人物，介紹成人尿滲護理產品的測試報告。



3 #567
2024 | 1 月 | January

Covered a test report on lipsticks with many detected with allergenic substances, and featured iconic actress Nancy Sit as the cover star.

發表唇膏和唇釉檢測報告，當中多款樣本檢出致敏物，並邀得著名影星薛家燕擔任封面人物。

Informing and Interacting with Consumers Through Multimedia Platforms

Charting new horizons in digital transformation in recent years, the Council continued to expand its multimedia platforms and explore new forms of interaction, launching its official Instagram page to kick off the Council's 50th anniversary celebrations.

多媒體平台分享資訊 全方位與消費者互動

本會近年積極推動數碼轉型，持續發展不同的多媒體平台，開拓與消費者互動的新方式。年內，全新 Instagram 官方帳號正式登場，為本會 50 周年慶祝活動揭開序幕。

Major Highlights 主要亮點

1 Consumer Tips
消費貼士 IG 知

2 The Council's History
#50 周年話今天

3 Celebrities' CHOICE
星星的選擇

4 The Council's Fun Facts
識最強擇最強



Launch of Official Instagram Page

Debuted on 2 January 2024, the Council's Instagram page provides consumers with a broad range of objective and practical consumption information and tips in a more engaging, trendy and youthful format. It also provides a dynamic platform to promote the events and initiatives of the Council's 50th anniversary celebrations.

Boosted by a series of curated feeds and stakeholders' communication, especially from the Council's newly launched consumer education programme "Smart Consumption Academy", the Instagram page acquired 417 followers on the month of launch. The total number of followers reached 1,347 within several months.

Since its launch, a total of 65 feeds were posted, among which the "Celebrities' CHOICE" posts by Alton Wong and Frankie Chan, members of the popular boy group MIRROR, achieved the highest engagement rates, followed by the launch post.



消委會 Instagram 官方帳號正式推出

消委會 Instagram 官方帳號 (IG 帳號) 於 2024 年 1 月 2 日正式開通, 以更互動、緊貼潮流、年輕活潑的形式為消費者提供客觀而實用的消費資訊, 同時亦為本會 50 周年金禧慶祝活動提供了一個全新的互動宣傳平台。

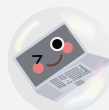
IG 帳號自開通後, 即推出一系列精心製作帖文, 至今共發放 65 篇帖文, 吸引讀者追蹤, 再加上持份者的支持推廣, 尤其是全新「智醒消費學堂」中學生消費者教育活動的參加者, 令帳號於推出首月便吸引了 417 人追蹤, 數月間追蹤者更增至 1,347 位。

眾多帖文中, 以人氣男子組合 MIRROR 成員王智德及陳瑞輝的「星星的選擇」獲最高互動率, 其次為官方帳號正式成立的帖文。

Consumer Council Digital Channels 消委會數碼平台 1 April 2023 – 31 March 2024 2023年4月1日至2024年3月31日



Official Website
官方網站



13 Million
Total Page Views **1,300** 萬
總瀏覽量



5 Million
Page Views for Online CHOICE Articles
網上市《選擇》文章瀏覽量



2.9 Million
Page Views for "Shopping Guide"
「消費全攻略」瀏覽量 **+110%**
YoY 按年升



Facebook

96,152 **+15%**
Followers 追蹤人數
YoY 按年升

425
Facebook Posts
帖文

YouTube

543,817
Views 瀏覽次數
Reporting Year 報告年度

4.7
Million 百萬
Total Views
總瀏覽次數



33,659
Total Subscribers 總訂戶

2,722 New Subscribers 新訂戶



8.6+
Million Minutes Total Watch Time
百萬分鐘 總觀看時數

1,026,690 Minutes Watch Time (Reporting Year)
觀看分鐘 (報告年度)

+16%
YoY 按年升

During the year under review, a total of 8 Shopping Guide articles, 66 videos and 54 infographics were produced to enrich the website's content on top of the regular CHOICE articles. Page view peaks were seen on several popular CHOICE topics, in particular the test reports on lipsticks in January 2024, and instant noodles in February 2024.

The number of followers for the CHOICE Facebook page continued to grow. Among the posts published, infographics related to daily life trivia and products had the highest engagement rates, including baby pushchairs, consumer alert on coconut water and sunscreen products. To enhance the interaction with followers, wall games were held by collaborating with TreasureDo, a social media page targeting senior citizens and soon-to-be olds over the age of 50, which diverted its community members to the Council's website and CHOICE's social media platforms.



除了每一期月刊刊登的恆常文章之外，本會於年內發放共 8 篇「消費全攻略」文章、66 段影片及 54 幅信息圖，為網站提供豐富的內容。多篇《選擇》月刊文章錄得頗高的瀏覽量，包括 2024 年 1 月號的唇膏和唇釉檢測報告，以及 2024 年 2 月公布的即食麵檢測報告。

《選擇》月刊 Facebook 專頁追蹤者數目亦持續增長。於上載的帖子當中，與日常生活相關的冷知識及產品信息圖獲得最高的互動率，當中包括嬰兒車、椰子水飲品消費警示及防曬產品。為增加與追蹤者的互動，本會與目標群眾為 50 歲以上人士的社交媒體專頁「金銀島」合辦有獎遊戲，以引流其會員至《選擇》月刊的社交媒體專頁。

The Council's YouTube channel continues to offer a wealth of information for consumers. While the content included CHOICE Magazine highlights, test report findings, past events and activities, the videos covering the topics of probiotics and instant noodles garnered the highest views during the year. Additionally, a 50th anniversary exclusive series "Celebrities' CHOICE" (星星的選擇) was specially launched, featuring videos of celebrities providing consumer tips. The videos of Frankie and Alton from MIRROR were the most-viewed among this series.

本會的 YouTube 專屬頻道持續為消費者提供一系列消費相關的影片，內容包括《選擇》月刊精選、測試報告結果及活動重溫，而過去一年，以益生菌及即食麵為主題的影片獲最高觀看次數。此外，年內推出 50 周年金禧特備節目《星星的選擇》，邀請名人向消費者介紹消費貼士，當中以 MIRROR 成員陳瑞輝及王智德的影片獲最高瀏覽次數。



Best-performing Video: Market Survey on 40 Probiotics
最高瀏覽次數短片：《保健良品？益生菌味亂食至真》



Empowering Consumers Through the Mass Media

Thanks to the longstanding support of the mass media, the Council is often on the public's mind. For many years, the Council has organised extensive media programmes and publicity campaigns, notably the monthly CHOICE press conference, which fully resumed in-person format in the reporting year, as well as a good many interviews to keep consumers informed about, and alert to, what was happening in the marketplace.

借助大眾媒體 提升消保意識

有賴傳媒長久以來的支持和推廣，本會一直深入民心。多年來，本會舉辦多項媒體企劃及宣傳活動，當中最為人熟識的《選擇》月刊新聞發布會，在過去一年全面恢復以實體形式進行。本會亦同時接受大量傳媒訪問，竭力讓公眾掌握最新消費資訊和市場警示。

Mass Media 大眾媒體

74Press Releases
新聞稿**210+**Media Enquiries
媒體查詢**22**Press Statements
新聞聲明**187**Media Interviews
媒體採訪**5,400+**Counts of Media Coverage
媒體報道篇幅**64**Front Pages
頭版

During the year, dozens of press releases were issued covering selected topics published in CHOICE Magazine, subjects advocated in study reports, as well as events and campaigns organised. The CHOICE topic with the highest media coverage in the year was the Annual Supermarket Price Survey 2022 (Issue 558, April 2023), which revealed a rebound in the aggregate average price of groceries, generating over 120 counts of news reports.

Positive media relations and desired publicity outcomes were achieved throughout the reporting year through press interviews and appearances on a combination of print, electronic and online channels. Media partnership for regular monthly features of CHOICE topics continued during the year, including Radio Television Hong Kong's (RTHK) TV programme "Hong Kong United" (凝聚香港), and radio programmes "Happy Daily" (開心日報) and "Money Talk". The Council also voiced its views on various advocacy issues via interviews with both local and global media networks, such as the topic of greenwashing on Bloomberg News, responsible consumption on Commercial Radio Hong Kong's "ESG 101" (ESG 一點就明), the proposed taxi fleet regime and measures to improve taxi service on RTHK's English programme "Backchat", regulation of medical beauty devices on TVB Jade's "A Closer Look" (時事多面睇), and property management fees on TVB Pearl's "Straight Talk" (清心直說), etc.

年內，本會發布多份新聞稿，涵蓋《選擇》月刊專題內容、研究報告倡議之議題，以及所舉辦的活動。過去一年獲最多媒體報道的《選擇》月刊專題為 2022 年度超市價格調查 (2023 年 4 月，第 558 期)，揭示了食品雜貨總平均售價回復升軌，累積 120 多篇新聞報道。

本會亦繼續支持印刷、電子及網上媒體的訪問，除達到理想的宣傳成效外，亦藉此與媒體維持良好關係。年內亦繼續與媒體合作，每月定期就當期《選擇》月刊題材，由消委會代表亮相訪談節目，包括香港電台的資訊性電視節目《凝聚香港》、電台節目《開心日報》和英文節目《Money Talk》。本會亦透過本地及全球媒體網絡的採訪，就多項議題作出倡議和發表意見，例如彭博新聞有關漂綠的調查報道、商業電台《ESG 一點就明》探討負責任消費的訪談、於香港電台英文節目《Backchat》倡議的士車隊制度及改善的士服務的措施、無綫電視翡翠台《時事多面睇》有關規管醫療美容儀器的專訪，以及於無綫電視明珠台《清心直說》有關物業管理費的深度訪談等。

Responding to Issues of Consumer Interest

With the lifting of anti-epidemic measures, the dedicated webpage providing virus prevention information was retired, allowing publicity efforts and resources in the year under review to be channelled towards other issues and important consumer protection initiatives. Through proactive media engagement, the Council was able to publish timely cautionary advice to consumers whenever a matter arose.

The Council responded to a host of media enquiries related to significant consumption issues, such as the prepaid diaper voucher incident of Baby-clan, a popular online infant product store; suspected medical beauty malpractices resulting in serious bacterial infection in clients; and online shopping scams, etc. The year still witnessed a number of shop closures in the wake of the pandemic, including beauty chain La Raine, 23-year-old travel agency New Star Travel, tutoring company Brilliant Education, teppanyaki restaurant chain ISARI KIYA Japanese Dining, pork knuckle specialist iPork Deluxe, and massage parlour Diou Foot (足府), which collectively generated over 40 media enquiries, to which the Council responded swiftly with complaint figures and advice for affected consumers who had purchased prepaid vouchers from the shuttered traders.

Meanwhile, as both inbound and outbound tourism picked up pace, increased air travel and mega events in the city led to 2 incidents of greatest public concern during the year, namely the cancellation of many Cathay Pacific flights during the peak travel season, and football star Messi's controversial non-appearance at the "Tatler XFEST: Hong Kong Team vs. Inter Miami CF" exhibition match on 4 February 2024. For the latter, over the course of 2 months from when the incident broke out till a refund arrangement was announced in March, the Council received 27 media enquiries in total, issued 3 press statements and responded to 12 press interviews including Now TV's "News Magazine" (時事全方位) and Phoenix TV News to count a few, resulting in over 240 counts of media coverage overall.

回應與消費權益相關的議題

隨著防疫措施全面撤銷，本會發放抗疫資訊的《齊心抗疫》專頁亦功成身退，讓宣傳工作及資源可重投其他議題及重要的消保措施上。本會透過積極主動與媒體連繫，適時就不同事故出現時向消費者發布消費警示及建議。

年內本會回應的傳媒查詢，不少為受影響人士眾多的消費問題，例如親子用品網店 Baby-clan 預繳式尿片套票事件、懷疑因不良營商手法而導致顧客集體嚴重細菌感染的醫療美容事故、網購騙案等。雖然疫後經濟逐漸復蘇，然而年內亦有店舖結業的情況，包括連鎖美容公司 La Raine、有 23 年歷史的旅行社新星旅遊、補習社翹英教育、連鎖日式餐廳鐵板漁屋日本料理、一豚豬手專門店和連鎖按摩店足府，本會就上述事件總共收到 40 多個媒體查詢。本會亦迅速回應，除了提供投訴數字，亦為購買了結業商戶的預繳式套票而受影響的消費者提供建議。

與此同時，入境和出境旅遊迅速復常，帶動航空業和大型盛事變得活躍，但亦引發年內兩件備受公眾關注的事件，包括國泰航空於旅遊旺季連番取消航班，以及國際球星美斯因缺陣 2024 年 2 月 4 日舉行的「Tatler XFEST 嘉年華：香港隊對國際邁阿密 CF 足球友誼賽」而備受爭議。就後者而言，自事件爆發至 3 月宣布退款安排的兩個月間，本會共接獲 27 宗傳媒查詢、發布 3 份新聞聲明及接受 12 次傳媒訪問，包括 Now TV《時事全方位》、鳳凰衛視新聞等，媒體報導累計超過 240 篇。





Top 10 Consumer News — Year of the Rabbit

Entering its 20th year since its launch in 2005, the Top 10 Consumer News voting campaign was held with the ongoing support from media partners Cable News, HK01, Hong Kong Economic Times, RTHK, SkyPost, TOPick and U Magazine.

The top 10 news¹⁴ reflected consumers' key concerns and hot consumption topics during the reporting year, among which the JPEX scandal not only topped the list, but was also named the "Most Gratifying" consumer news by a landslide 71% of the total number of voters. Other voted topics were also closely related to consumers' daily life, such as waste charging, home renovation, food safety, online and phone scams, tourism, etc.

兔年十大消費新聞

「十大消費新聞」選舉自 2005 年推出，至本年度已踏入第 20 個年頭，活動繼續得到 7 位媒體合作夥伴的支持，分別為有線新聞、香港 01、香港經濟日報、香港電台、晴報、TOPick 和 U 周刊。

入選十大的新聞報道¹⁴亦反映了消費者在報告年度內最關注的議題和熱門消費題材，其中轟動的 JPEX 案不僅位居榜首，兼壓倒性獲 71% 投票人推選為「最大快人心」消費新聞。其他入選主題也與消費者的日常生活息息相關，如垃圾徵費、家居裝修、食品安全、網絡及電話騙案、旅遊等。

2023 兔年十大消費新聞選舉



76,000+

Voters for Top 10 Consumer News Since Launch
「十大消費新聞」創辦以來總投票人次

4,620

Total Voters
總投票人數



Top 10 Consumer News — Year of the Rabbit Voting Results 選舉結果

1

JPEX Named in SFC Warning as Clients Unable to Withdraw Virtual Assets
Influencers and OTC Directors Arrested for Suspected Fraud
JPEX 客戶無法提幣 遭證監點名警告
警方拘捕多名網紅及找換店負責人 涉串謀詐騙

4,057
votes 票**2**

Waste Charging Postponed Till 2024 with a 6-month Grace Period
垃圾徵費延至 2024 年實施 將設半年適應期

3,899
votes 票**3**

Structural Wall of LOHAS Park Unit Torn Down Buildings Department Issues Order to Restore
日出康城單位鑿穿主力牆 屋宇署下令還原

3,213
votes 票

Consumer News Hot Topics Results 主題消費新聞投票結果

“Most Gratifying” News 「最大快人心」新聞

JPEX Named in SFC Warning as Clients Unable to Withdraw Virtual Assets
Influencers and OTC Directors Arrested for Suspected Fraud
JPEX 客戶無法提幣 遭證監點名警告
警方拘捕多名網紅及找換店負責人 涉串謀詐騙

3,284
votes 票

“Most Liked” News 「最抵讚」新聞

Mask Mandate Lifted After Almost 3 Years
Government Launches “Happy Hong Kong” to Boost the Economy
口罩令實施近 3 年終撤銷
政府推「開心香港」刺激經濟

1,984
votes 票

“Most Outrageous” News 「最離譜」新聞

Structural Wall of LOHAS Park Unit Torn Down
Buildings Department Issues Order to Restore
日出康城單位鑿穿主力牆 屋宇署下令還原

1,846
votes 票

14. Visit <https://www.consumer.org.hk/en/press-release/p-top10-consumer-2024> or scan the QR code for the voting results of the Top 10 Consumer News – Year of the Rabbit.
兔年十大消費新聞結果，請瀏覽 <https://www.consumer.org.hk/tc/press-release/p-top10-consumer-2024>，或掃描二維碼。

Consumer Rights Reporting Awards

The Consumer Rights Reporting Awards (CRRA) welcomed another record-breaking year, receiving a historical high of 373 entries from 42 news organisations, social media platforms, local colleges and universities, including 10 media organisations participating for the first time.

The 23rd CRRA, the second year since a noteworthy revamp in 2022, concluded with a presentation ceremony officiated by the Secretary for Commerce and Economic Development, Mr Algernon Yau Ying-wah, on 9 November 2023. A signature annual event recognising journalistic excellence in Hong Kong's media industry for over two decades, this year's CRRA saw a diverse spectrum of consumer rights-related topics among the entries, from the more traditional shopping, food, housing, and environmental protection issues, to e-commerce and artificial intelligence, reflecting a shift in consumption trends.

One of the highlights was the "Topical Reporting Award", presented for the first time since its introduction in the 2022 revamp as one of the 3 groundbreaking new features. Under the annual theme "Protecting Consumers Under E-commerce", the award went to a news video production focusing on internet scams.

Shortly after, applications for the 24th CRRA opened in March 2024, inviting entries for 9 award categories, including the "Topical Reporting Award" with "How the Application of Innovation and Technology is Impacting Consumers" as the selected topic for 2023. The topic for 2024 was simultaneously announced to be "Consumer Rights Beyond Boundaries", applicable to submissions for the 25th CRRA next year.

消費權益新聞報道獎

消費權益新聞報道獎（「報道獎」）獲 42 家新聞機構、社交平台及大專院校，提交共 373 份作品參賽，打破歷年參賽作品紀錄，更吸引 10 個媒體首次參與。

第 23 屆「報道獎」是自 2022 年進行全方位改革後的第二屆，頒獎典禮於 2023 年 11 月 9 日舉行，由商務及經濟發展局局長丘應樺先生擔任主禮嘉賓。「報道獎」在過去 20 年來都是香港傳媒業界的年度盛事，旨在表揚本地新聞工作者就有關消費權益報道的卓越成就。今年的「報道獎」參賽作品涵蓋了各種與消費者權益相關的主題，傳統如購物、食品、住屋和環境保護議題，以至較創新的電子商貿和人工智能，正好反映了消費模式的轉變。

「報道獎」於 2022 年改革時引入 3 大突破性革新，其中之一的「年度主題大獎」於今屆首次頒發，成為全場亮點。該獎項以「保障消費者在電子商貿活動的權益」為年度主題，由探討網騙的新聞影片系列獲得。

第 24 屆消費權益新聞報道獎隨即於 2024 年 3 月開始接受申請，共設 9 個獎項組別，其中包括「年度主題大獎」，2023 年主題為「創新科技應用對消費者的影響」。同時亦公布 2024 年的主題為「無疆界消費的權益」，適用於翌年第 25 屆消費權益新聞報道獎提交的作品。

Awards Presented at the 23rd CRRA¹⁵ 第 23 屆報道獎頒發獎項¹⁵

37
Awards
獎項

8
Categories
組別

7	Gold Awards 金獎
8	Silver Awards 銀獎
7	Bronze Awards 銅獎
6	Merit Awards 優異獎

"Best Use of Social Media in Consumer Advocacy" 「最佳倡議消費權益之社交平台」

3	Best Audience Engagement Awards 最佳社群參與獎
1	Best Presentation Award 最佳表達技巧獎
1	Grand Prize 卓越大獎
3	Topical Reporting Awards 年度主題大獎
1	Grand Award 年度大獎



15. Visit <https://www.consumer.org.hk/en/press-release/consumer-rights-reporting-awards-2023> or scan the QR code for more information on the 23rd CRRA.

更多有關第 23 屆消費權益新聞報道獎的資訊，請瀏覽 <https://www.consumer.org.hk/tc/press-release/consumer-rights-reporting-awards-2023>，或掃描二維碼。



Mr Algernon Yau Ying-wah, Secretary for Commerce and Economic Development, viewed the exhibit of winning entries accompanied by Mr Clement Chan Kam-wing, Chairman of the Consumer Council and Ms Gilly Wong Fung-han, Chief Executive of the Consumer Council.

商務及經濟發展局局長丘應樺先生由消委會主席陳錦榮先生及總幹事黃鳳嫻女士陪同下欣賞得獎作品展板。



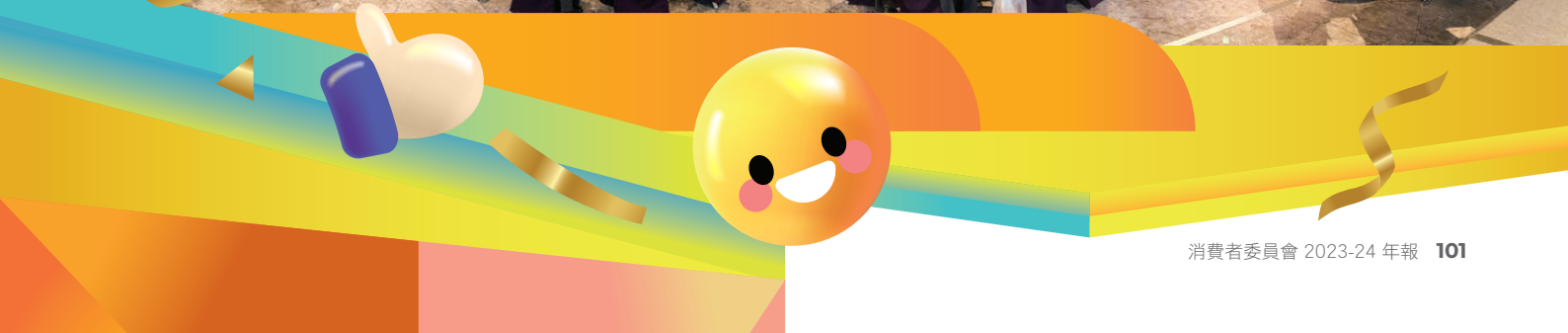
The Topical Reporting Award, presented for the first-time ever, was won by an entry in the Video Reporting (Long Clip) category "A Closer Look: Internet Scams Series" (時事多面睇：網騙系列). The producing TVB reporting crew received the trophy from Mr Clement Chan Kam-wing, Chairman of the Consumer Council and Mr Raymond Sy Kim-cheung, Deputy Director of Broadcasting of Radio Television Hong Kong.

首次頒發的「年度主題大獎」由新聞影片獎（長片）組別《時事多面睇：網騙系列》的參賽作品奪得。無線電視的記者團隊於消委會主席陳錦榮先生及香港電台副廣播處長施金獎先生手上接過獎項。



The Guest of Honour, award presenters, Consumer Council representatives, and the adjudication panel.

主禮嘉賓、頒獎嘉賓、消委會代表及評審團合照。



Empowering Consumers Through Education

以教育提升消費者自我保護能力



Consumers empowered
over the years...
歷年來受惠於教育計劃的消費者...

Almost
近 **23,300** primary school students
名小學生

166,000⁺ secondary and post-secondary
school students
名中學生和專上學生

3,250⁺ persons with special needs
名特殊需要人士

Almost
近 **241,000** senior citizens with
名長者，包括

42 Senior Educators
位「智齡消費教育大使」

93 ESSC Network Members
位「智齡消費支援網絡成員」

Around
約 **60** partner organisations
個夥伴機構

Education is empowerment. Over the past half century, the Council has firmly stood by its commitment in equipping consumers with the right knowledge to safeguard their own rights. While such was initially achieved through community activities combined with information dissemination through the mass media and publications in the first 2 decades, with the establishment of a dedicated Consumer Education Division in 1998, the Council began to spearhead a broad range of consumer education programmes, starting with the Consumer Culture Study Award in 1999.

Since then, rapid technological advancements have not only simplified consumption, but also enabled new unscrupulous sales tactics that necessitate continuous and proactive consumer protection. The Council continues to address this growing challenge by empowering consumers — especially more vulnerable groups such as young students, mentally handicapped persons, and Hong Kong's increasing elderly population — through customised educational programmes that inform the needs of each generation and era, enabling them to become responsible consumers.

教育是一種賦權的過程。過去半世紀以來，消委會秉持服務宗旨，致力提供各種正確資訊以裝備消費者，協助他們保護自身權益。在本會成立的首 20 年，主要透過大眾傳媒和出版刊物發布各種重要資訊，再結合社區活動來推展教育計劃；隨著本會於 1998 年正式成立消費者教育部，正式展開一系列消費者教育工作，包括於 1999 年首辦旗艦活動 — 「消費文化考察報告獎」。

時移世易，科技的急速發展無疑令消費更為便利，卻同時衍生了新的不良營商手法，令持續和積極主動的消費者保障工作變得更为重要。我們一直致力透過度身訂造的教育活動，迎合不同世代的需求，提升他們的自我保護能力，特別是年輕學子、特殊需要人士及人數不斷增長的銀髮一族等弱勢社群，引領他們成為負責任的消費者。





Cultivating Positive Consumer Attitude from a Young Age

The Council strongly believes consumer education in childhood serves as a crucial guidepost to help young consumers develop proper consumption values and behaviours, building a solid foundation of judicious purchases and green lifestyle for the rest of their lives.

Experiential Learning Programme for Primary School Students — Earth 2038's Learning Journey of Sustainable Consumption

One of the Council's key advocacies is sustainable consumption (SC), which is typified by its core primary education programme. During the 2022/23 school year, the "Earth 2038's Learning Journey of Sustainable Consumption" programme ("Earth 2038 programme") supported 32 project schools to inculcate the concept of SC. To sustain school momentum and facilitate future programme development, additional support such as resources for self-administered activities was provided to 10 waitlisted schools. In total, 97 sessions of educational activities were held, benefitting a record high of around 4,280 students.

As for the 2023/24 school year, more than 3,170 students from 30 primary schools had enrolled in the programme, with 52 school activities and training sessions conducted.

從小培養正面消費態度

本會深信年輕一代從小接受消費者教育，能有助建立正確的消費價值觀及行為，從而為日後培養明智消費和綠色生活習慣奠定堅實的基礎。

小學生體驗式學習計劃 —

2038 地球人計劃之可持續消費旅程

可持續消費是本會其中一項重點倡議，亦是小學生教育計劃的主題及重點。在 2022/23 學年，我們透過「2038 地球人計劃之可持續消費旅程」（「2038 地球人計劃」），支援 32 間小學推廣可持續消費的理念。為保持學校的參與動力和促進未來的計劃發展，我們亦為 10 間候補學校提供額外資源，協助校方推行校本活動。本會共舉行了 97 場教育活動，惠及約 4,280 名學生，創歷年新高。

至於 2023/24 學年，計劃亦一共吸引了來自 30 間小學，逾 3,170 名學生參加，並成功舉辦了 52 場到校及培訓活動。

Feedback from Participants 參加者回饋

>92%

reported having a better understanding of SC
受訪學生表示對可持續消費的理解有所提升

>91%

expressed satisfaction with the programme and were willing to adopt SC-related behaviours and habits
受訪學生滿意計劃，並願意實踐與可持續消費相關的行為和習慣

To extend students' experiential learning impact beyond the classroom, partnership was established with Recycling Stations run by GREEN@COMMUNITY¹⁶ across various districts, and LINK Sustainability Lab was invited to organise learning trips for high-calibre participants. 9 sessions of "Experiential Learning Trips" were conducted with over 220 students recruited, allowing them to understand practical ways to cultivate their SC lifestyle.

Continuous professional development was also important for in-service teachers to effectively deliver the Earth 2038 programme. 3 train-the-trainer workshops and 10 training sessions for project schools were held in the 2022/23 school year.

計劃亦延展至課堂外，提升學生以體驗式學習的成效。除了一如既往跟「綠在區區」各區的回收環保站¹⁶合作外，今年本會亦邀請了領展可持續未來館為優秀學生舉辦「體驗式學習之旅」（「學習之旅」）。9 場學習之旅讓超過 220 名學生有機會以切實可行的方法，培養可持續消費的生活方式。

在 2022/23 學年，本會舉行了 3 場公開教師培訓工作坊及 10 場計劃學校培訓活動，旨在透過持續專業培訓，協助在職教師有效地帶領「2038 地球人計劃」。

16. For more information on the Recycling Stations, please visit https://www.wastereduction.gov.hk/en/community/crm_outlets.htm#recyc_stations
更多有關回收環保站的資訊，請瀏覽：https://www.wastereduction.gov.hk/en/community/crm_outlets.htm#recyc_stations

With the aim of creating greater impact, an English version of the Earth 2038 learning kit was produced for non-Chinese-speaking students for use in future sessions. The Council further collaborated with The Hong Kong Academy for Gifted Education to offer 2 new taster sessions for 30 high-calibre students, introducing the Council's research work and product testing featured in CHOICE Magazine. 93% of the polled students were satisfied with the programme and many indicated an interest in pursuing a career in a science-related industry in the future.



為擴大計劃的成效，本會亦為非華語學生製作了英文版「2038 地球人計劃」教材，為未來的到校活動作好準備。此外，本會與香港資優教育學苑合作，為 30 名資優學員舉辦了 2 節導引活動，介紹本會的研究工作和《選擇》月刊中的產品測試。93% 的受訪學生滿意活動，並表示將來有興趣從事科學相關的工作。



Inspiring Secondary School Students Through Proactive Studies — Consumer Culture Study Award

The 24th Consumer Culture Study Award (CCSA) successfully concluded with an Award Presentation Ceremony held in conjunction with the Inauguration Ceremony of the Smart Consumption Academy (SCA) on 12 July 2023. Attended by over 150 guests, the joint ceremony was officiated by the Secretary for Education, Dr Choi Yuk-lin, JP and was joined by special guest Hong Kong elite snooker player Ms Ng On-ye.

A total of 17 major awards were presented, and 4 winning teams creatively showcased their project highlights to the audience. A new "Consumer Education Partnership Grand Award" was specially presented to 3 schools to recognise their staunch support to CCSA for more than 2 decades.

The ceremony also drew the curtain on the two-decade-long CCSA. Since its inception in 1999, this flagship consumer education programme had attracted a total of more than 86,000 participating students from over 380 secondary schools, encouraging students to develop their self-learning, observation, analytical and multi-perspective thinking skills through hands-on research into consumer topics, thus nurturing positive consumption values.



透過主動學習啟發中學生 — 消費文化考察報告獎

第 24 屆「消費文化考察報告獎」(「報告獎」)頒獎禮暨全新中學生消費者教育活動「智醒消費學堂」啟動禮，於 2023 年 7 月 12 日順利舉行。典禮由教育局局長蔡若蓮博士親臨主禮，並由本港女子桌球精英運動員吳安儀小姐擔任特別嘉賓，共吸引逾 150 名師生及嘉賓出席。

本屆「報告獎」共頒發 17 個主要獎項，其中 4 支冠軍隊伍透過生動有趣的匯報，向現場觀眾展示他們優秀的消費文化考察成果。頒獎禮亦特別向 3 所學校頒發「消費者教育同行大獎」，以表揚他們 20 多年來對「報告獎」的堅實支持。

這次頒獎禮亦為舉辦了超過廿載的「報告獎」圓滿落幕。作為消委會年度旗艦教育活動，「報告獎」自 1999 年舉辦以來，累計有超過 380 間中學，超過 86,000 名學生參加，成功鼓勵中學生透過深入考察及研究各種消費議題，提升自主學習、觀察、分析及多元思考能力，從而培養正確的消費價值觀。



Inheriting the Past and Heralding the Future — Launch of the Smart Consumption Academy

Premising upon the past success of CCSA, SCA is co-organised by the Council and the Education Bureau (EDB) with the support of 27 organisations, with the aim to instil in students essential knowledge on 3 key themes – “rational consumption”, “sustainable consumption and green lifestyle”, and “consumption and caring for the community” – while incorporating relevant knowledge into many subjects of the secondary school curricula to foster positive consumption values and attitudes among the new youth generation.

To keep pace with the rapid technological advancements and evolving education modes, SCA adopts a gamified, fun and interactive approach in 3 competitions that could match the varying attributes and interest of individual students at different study levels.

傳承過去，更見輝煌 — 智醒消費學堂

本會承先啟後，總結「報告獎」過去的成功經驗，繼續與教育局合辦全新的「智醒消費學堂」，並得到 27 間機構的支持。新計劃旨在向學生灌輸「理性消費」、「可持續消費和綠色生活」及「消費與社區關懷」3 大主題的知識，並與中學多個課程內容結合，為新一代培養正確的消費價值觀和態度。

要趕上科技發展的急速步伐及不斷變化的學習模式，嶄新的「智醒消費學堂」融合了競賽、多元有趣和輕鬆互動的方式，透過舉辦 3 項比賽活動配合不同學習程度、能力和興趣的學生。



My Unique Project Study

Largely inherits the essence of CCSA in meaningful in-depth research, analyses and reflection on local consumption topics

「消費·智專研」專題研習比賽

延續了「報告獎」的學習模式，鼓勵學生對本地消費議題進行有意義的深入研究、分析和思考。



My Witty Online Quiz

Takes on an exciting quiz competition format to stimulate knowledge acquisition of key knowledge on consumer rights protection and sustainable consumption

「消費·智惜碳」網上問答比賽

透過緊張刺激的問答比賽，增進學生對消費者權益保障和可持續消費等主要課題的認識。



My Fun IG Post Creation

Encourages students to share their observations and thoughts on consumer behaviour on social media platforms among their peers

「消費·智Fun享」IG帖子創作比賽

鼓勵學生透過社交媒體平台，分享他們對消費行為的觀察和想法，引發同儕的共鳴。

Enrolment Numbers of 3 Modules in 1st SCA 第一屆「智醒消費學堂」3項活動的報名人數

82 schools
學校

1,307 students
名學生

112 schools
學校

19,956 students
名學生

75 schools
學校

3,833 students
名學生

The 1st SCA in the 2023/24 school year received overwhelming support with a total of 140 schools and 25,096 students having enrolled as of 31 December 2023.

截至 2023 年 12 月 31 日，2023/24 學年推展的第一屆「智醒消費學堂」共獲得 140 間學校和 25,096 名學生報名參加。

To better support participating students in SCA's first year of implementation, 43 consultation sessions were held for project teams, and 11 public learning activities such as talks, workshops and learning trips were organised in collaboration with the Vocational Training Council (VTC), LINK Sustainability Lab, Hong Kong Family Welfare Society, etc. which benefitted around 600 students, teachers and parents with positive feedback received. An Award Presentation Ceremony was held in July 2024 to acknowledge the achievement of winning students.



為了令第一屆「智醒消費學堂」的參加學生得到適切的協助與支援，本會特別為專題研習的參賽隊伍安排了 43 場諮詢會，並與職業訓練局、領展可持續未來館及香港家庭福利會等機構合作，舉辦了 11 場公眾學習活動，包括講座、工作坊和學習之旅等。一系列活動共吸引逾 600 名教師、學生及家長參與，反應熱烈。第一屆「智醒消費學堂」頒獎典禮定於 2024 年 7 月舉行，以表揚獲獎學生在各項活動上的卓越表現。

Hong Kong elite snooker player Ms Ng On-ye attended the ceremony and participated in a quiz game with Dr Choi Yuk-lin, Secretary for Education, Mr Clement Chan Kam-wing, and student representatives from 3 CCSA award-winning schools to share their views on SCA and consumption issues.

本港女子桌球精英運動員吳安儀小姐出席啟動禮，連同教育局局長蔡若蓮博士、陳錦榮主席與 3 間學校的學生代表分組，就「智醒消費學堂」及不同的消費議題，進行快問快答比賽，並和一眾師生分享自己的意見和心得。

Empowering Vulnerable Groups to Enhance Self-Protection

Recognising that the elderly and persons with disabilities may be particularly vulnerable to the risks posed by unfair trade practices, the Council continued its effort to reach out to these target groups through various tailored programmes together with consumer education talks with a view to strengthening their self-protection ability.

Consumer Education for Persons with Special Needs

As the "Support Programme for Persons with Special Needs" ("Programme") entered its fourth year, the Council continued to empower social work and education practitioners in delivering workshops to enhance consumer education for persons with autism spectrum disorder, mild intellectual disability, and common mental disorder ("target groups").

Since its launch, the Programme has received staunch support from 66 social welfare organisations, self-help groups and special schools ("partner organisations") to jointly assist the target groups in enhancing their self-protection ability as consumers and promote their consumer rights. During the year, a total of 9 train-the-trainer sessions and parent talks were conducted for frontline staff members, social workers, teachers, family members and caregivers of the target groups, with nearly 120 participants. Subsequently, 25 consumer education workshops were organised for the target groups, attracting around 750 participants. Various sectors highly commended the effectiveness of the workshops.

提升弱勢社群的自我保護能力

長者及有特殊需要人士一般較難招架不良營商手法。年內，本會繼續透過專為他們而設的多項教育活動和舉辦消費權益講座，致力提升他們的自我保護能力。

特殊需要人士消費者教育活動

「特殊需要人士支援計劃」(下稱「計劃」)踏入第 4 年，本會繼續協助社工及教育工作者為自閉症譜系障礙、輕度智障及一般精神障礙人士(下稱「目標對象」)舉辦消費者教育工作坊。

計劃推行至今，已獲 66 間社福機構、自助組織及特殊學校(下稱「夥伴機構」)的鼎力支持，共同支援目標對象以提升其自我保護能力。年內，本會為夥伴機構的前線職員、社工、教師、目標對象的家人及照顧者舉辦了共 9 場導師培訓及家長講座，吸引近 120 人次參加。本會亦為目標對象舉行了 25 場消費者教育工作坊，吸引約 750 人次參加，不同持份者對計劃的成效予以肯定。



To encourage more new social welfare organisations/special schools to engage in the Programme, the “Annual Experience Sharing Session” was held on 12 January 2024. A partnering special school was invited to share their fruitful experience in joining the Programme while another partner, Cyber Security and Technology Crime Bureau (CSTCB) from the Hong Kong Police Force, gave an update on prevalent online scams and shared anti-deception tips with session attendees.

為鼓勵更多機構 / 特殊學校參與計劃，本會於 2024 年 1 月 12 日舉行了「年度經驗分享會」，由一間夥伴特殊學校分享參與計劃的寶貴經驗，另一夥伴機構 — 香港警務處網絡安全及科技罪案調查科的代表，亦在同場提供有關最新網絡陷阱及防騙的資訊。



Consumer Education for Senior Citizens

With the ageing population in Hong Kong, the imperative of empowering senior citizens through consumer education has grown significantly. In collaboration with different social service organisations, 15 consumer education talks were held for senior citizens either face-to-face or virtually, engaging 378 participants in the year. A host of topics were covered, including unfair trade practices under the Trade Descriptions Ordinance (TDO), and consumer alerts for senior citizens in areas such as health food, telemarketing of health checkup plans, Chinese medicine, dried seafood, homes for the aged, online shopping and prepayment consumption.

長者消費者教育活動

隨著本港人口高齡化，教育年長消費者以提升他們的自我保護能力變得更加重要。年內，本會與不同社會服務機構合作，以面授或線上形式舉辦共 15 場消費權益講座，共有 378 名長者參與。一系列的講座主題包括《商品說明條例》所指明的不良營商手法，以及與長者有切身關係的消費警示，涵蓋保健食品、電話推銷健康檢查計劃、中藥、蔘茸海味、安老院舍、網上購物及預繳式消費等專題。

Since the regularisation of the “Educator Scheme for Senior Citizens” in 2022, the Council continued the partnership with 5 organisations including Yan Oi Tong Hong Kong Toi Shan Association Neighbourhood Elderly Centre, ELCHK Shatin District Community Centre for the Golden-Aged, Christian Family Service Centre – True Light Villa District Elderly Community Centre, St. James' Settlement Wanchai District Elderly Community Centre and Senior Police Call, and engaged 1 new partner organisation, namely SAGE Ho Sang Neighbourhood Elderly Centre during the year.

「智齡消費教育大使計劃」自 2022 年起已經恆常化，除了早期已參與計劃的仁愛堂香港台山商會長者鄰舍中心、基督教香港信義會沙田多元化金齡服務中心、基督教家庭服務中心真光苑長者地區中心、聖雅各福群會灣仔長者地區中心，以及耆樂警訊外，耆康會何生長者鄰舍中心亦於年內加入成為計劃的第 6 間合作機構。



50 retirees or soon-to-be retirees aged between 50 and 84 received the basic training in the year under review, and the 19 with the most outstanding performance were selected to undertake advanced training and become qualified as "Senior Educators" after assessment. Including scheme members in the past 2 years, a total of 93 Network Members and 42 Senior Educators have been trained to date. 2 post-training activities on the topic of sustainable consumption were held to enrich the learning of scheme members.

To cascade the key consumer messages in the community, Senior Educators were tasked to render around 30 sessions of community talks for their fellow elderly, attracting 453 participants. They also actively participated in other related consumer education activities, including TV interviews for TVB's programme "Happy Old Buddies" (快樂長門人) and Now TV's "Now Report" (經緯線), helping to promote CHOICE Magazine to the elderly at the Hong Kong Book Fair 2023, and serving as core helpers for the Council's Consumer Rights Carnival in March 2024.

Certificates of appreciation were presented to Network Members, Senior Educators and partner organisations during the Annual Sharing Session on 19 January 2024 in recognition of their respective achievements and efforts. During the event, a representative from a partner organisation and 2 Senior Educators shared their experiences of hosting consumer education talks for the elderly in the community.

Providing Support to the Community

To disseminate important consumer alerts to a wider audience, the Council continued to conduct community talks for different target groups (excluding those for retirees and the elderly) regularly. During the year, 9 community talks were held for secondary school teachers and students, post-secondary school students, students with special education needs, women and persons with visual impairment respectively, with 762 participants in attendance. A host of topics were covered including consumer rights and responsibilities, unfair trade practices under the TDO, sustainable consumption and consumer alerts in areas such as dried seafood, electrical appliances, health products, as well as online shopping. Out of the 9 sessions, the Council was invited by the EDB to deliver a talk on the theme of "Personal Financial Planning at the Pre/Post-retirement Stage" in June 2023, which was attended by 200 secondary school teachers.

過去一年，50位年齡介乎50至84歲的準退休或已退休人士接受基本培訓，當中19位表現優異的參加者，獲挑選接受進階培訓，並通過評估後成為「智齡消費教育大使」。過去兩年，累計有93名「智齡消費支援網絡成員」及42名「智齡消費教育大使」完成培訓。計劃亦為他們安排兩項有關可持續消費的培訓後活動，以豐富他們的學習體驗。

「智齡消費教育大使」負責主持約30節消費權益講座，將重要的消費者資訊帶到社區，傳遞給453名社區長者。他們亦積極參與其他與消費者教育相關的活動，包括接受無綫電視節目《快樂長門人》及Now TV節目《經緯線》訪問，並於香港書展向長者宣傳《選擇》月刊，以及於2024年3月舉辦的「消費權益嘉年華」擔任主要工作人員。

一眾「智齡消費支援網絡成員」、「智齡消費教育大使」及合作機構代表於2024年1月19日舉行的年度經驗分享會中獲頒發感謝狀，以嘉許他們過去一年的成果及努力。當天，合作機構代表及兩位「智齡消費教育大使」更分享了他們為社區長者主持消費權益講座的經驗和心得。



支援社區活動

為了令更多人接收到重要的消費警示，本會繼續定期向不同的目標對象舉辦消費權益講座（為退休人士和長者而設的講座以外）。年內，本會分別為中學教師及學生、大專生、特殊需要學生、婦女及視障人士舉辦了9場社區講座，合共有762人參加。講座主題涵蓋消費者權利與義務、《商品說明條例》所指明的不良營商手法、可持續消費，以及蔘茸海味、電器、保健食品和網上購物等相關的消費警示。此外，本會亦應教育局邀請，於2023年6月主持題為「人生不同階段的個人理財策劃」的講座，吸引200名中學教師參與。

Forging Closer Collaboration for Consumer Protection

加強對外合作保障消費者權益



34 consumer counterparts signed MOUs for co-operation with the Council
個消保組織與消委會簽訂合作協議

Since **1976**...

A member of the International Organisation of Consumers Unions and subsequently Consumers International

自 1976 年起成為國際消費者聯會正式會員

Partnerships, collaborations and information exchange at local, regional and international levels are crucial for the Council to discharge its duties in consumer protection and empowerment. Outside Hong Kong, the Council has established links with consumer organisations in many countries and regions, with Memoranda of Understanding (MOU) for collaboration on consumer rights and interests signed with 34 counterparts over the years, including 30 provinces/cities in the Mainland, as well as Macau, South Korea, Japan and Singapore. The Council is also active in global bodies such as Consumers International (CI), having been a member of its predecessor International Organisation of Consumers Unions (IOCU) since 1976 and subsequently becoming a CI Member and even Board of Trustee and Council Member.

On the home front, the Council engages regularly with relevant Government departments, regulators and trade and professional bodies. As borders fully reopened and global travel resumed in 2023, the Council was thankful to reconnect with consumer counterparts around the world in person once again for fruitful meetings and strategic discussions on strengthening consumer rights in the post-pandemic era.

於本地、亞洲區內，以至國際層面建立的夥伴和合作關係，以及互相交流資訊，均有助本會全面履行消費者保障和提升他們自我保護能力的職責。本會與多個國家和地區的消費者組織建立聯繫，多年來已經與 34 個組織簽訂有關消費者權益和重要議題的合作協議，包括內地 30 個省市，以及澳門、南韓、日本和新加坡。本會亦積極參與國際組織的事務，自 1976 年起成為國際消費者聯會（國際消聯）前身國際消費者聯合協會的一員，並隨後成為國際消聯成員，及後更擔任其董事會和理事會成員。

在香港，本會定期與相關政府部門、監管機構、商界和專業團體進行磋商。隨著 2023 年全面通關和旅遊復常，本會慶幸能親身與世界各地的消保組織重新接軌，就後疫情時代中加強消費者保障的議題進行了具建設性的會議和策略討論，成果豐碩。



Local Collaboration

The Council has closely liaised with the Commerce and Economic Development Bureau, which oversees policy on consumer protection. The Council also worked with other Government bureaux and departments, as well as statutory bodies to provide advice on matters of consumer interest, such as fair competition and trade practices, financial and insurance services, public health and food safety, telecommunications, and residential property issues.

Members and staff of the Council sit on nearly 50 public advisory committees, offering views from consumers' perspectives.

Visit by FHKI Young Executive Council

The Federation of Hong Kong Industries (FHKI) Young Executive Council (YEC) and the Youth Committee of the Chinese Manufacturers' Association of Hong Kong (YCMA) co-organised a visit to the Council. The YEC Chairman and members met and exchanged views with Council representatives on how the Council's product research, testing and surveys are conducted, while YEC shared their observations on market trends and changes in consumer behaviour.



本地合作

本會一直與負責制訂消費者保障政策的商務及經濟發展局緊密聯繫，亦與其他政府部門和法定機構合作，就各種消費議題給予意見，涵蓋公平競爭和營商手法、金融及保險服務、公共衛生和食品安全、電訊，以及住宅物業等範疇。

本會委員和職員合共參與近 50 個公共事務諮詢委員會，從消費者角度就不同政策和議題提供意見。

工總青年委員會造訪本會

香港工業總會青年委員會（青委會）與香港中華廠商聯合會青年委員會合辦參觀消委會。青委會主席及會員與本會代表會面及交流，了解本會的產品研究、測試和調查方法，而青委會亦分享其對市場和消費行為的趨勢的觀察。

Collaboration with the Mainland (including GBA) The Greater Bay Area Consumer Protection Forum

Organised by the Council, the captioned Forum themed "Welcoming Opportunities and Growth" was held from 24 to 26 October 2023, comprising a full-day conference and other visitations. First of its kind in Hong Kong, the Forum brought together almost a hundred people in total, including more than 40 Administration for Market Regulation officials and representatives of consumer organisations from the Greater Bay Area (GBA), along with the China Consumers Association from Beijing and different local stakeholders interested in consumer rights.

Apart from sharing and exchanging ideas on the post-pandemic changes in consumption with the aim of better grasping opportunities and boosting the economy, attendees also deliberated on strategies for promoting and safeguarding consumer rights.



與內地（包括大灣區）合作 粵港澳大灣區推動消保權益論壇

本會於 2023 年 10 月 24 至 26 日一連三日於香港舉行首個粵港澳大灣區推動消保權益論壇，活動以「迎機遇 創新篇」為主題，涵蓋全日會議和參觀相關機構，合共近百人出席，包括 40 多位大灣區市場監督管理局官員及消保組織代表、來自北京的中國消費者協會，以及本地關注消費權益的不同持份者。

各與會者針對疫後湧現的各種消費轉變交流意見及分享資訊，以更好掌握機遇、提振經濟，並齊為促進及保障消費者權益出謀獻策。



Visitation to Macao SAR and Guangdong-Macao In-Depth Cooperation Zone in Hengqin

The Council's Chairman led a 16-strong delegation to pay an official visit to the Macao SAR Government Consumer Council (CCM) and Macao Consumer Mediation and Arbitration Centre on 25 May 2023 with the aim of strengthening the partnership between the two Councils and exchanging views on consumer protection work, in particular on issues related to the COVID-19 pandemic. The President of the Executive Committee of CCM briefed the delegation on the Consumer Rights and Interests Protection Law of Macao SAR which came into effect on 1 January 2022.

The delegation also visited the Exhibition Hall of the Cooperation Zone and the Traditional Chinese Medicine Science and Technology Industrial Park of Co-operation between Guangdong and Macao. The Council and the Guangdong-Macao In-depth Cooperation Zone in Hengqin Consumers Association had a fruitful discussion on various consumption-related topics.



到訪澳門和橫琴粵澳深度合作區

本會主席於 2023 年 5 月 25 日率領一行 16 人代表團，到訪澳門特別行政區政府消費者委員會（澳門消委會）和澳門消費爭議調解及仲裁中心，旨在加強雙方夥伴關係，並就保障消費者的工作，特別是與疫情相關的重點交換意見。期間，澳門消委會執行委員會主席向代表團介紹了 2022 年 1 月 1 日起生效的澳門特別行政區消費者權益保護法。

代表團亦參觀了合作區展示廳和粵澳合作中醫藥科技產業園，並與橫琴粵澳深度合作區消費者協會就多項消費相關議題進行了具建設性的討論。

Visitation by Shandong Provincial Government and Renewal of MOU with Shandong Consumers' Association

A delegation of 13 government officials led by Ms Wang Guiying, Deputy Governor of the Shandong Provincial Government visited the Council on 14 November 2023. In addition to renewing the MOU between the Council and Shandong Consumers' Association, which was first signed in 2007 and last renewed in 2018, issues discussed at the meeting included the challenges faced by consumer bodies in the post-COVID economy, the Council's operation in the Consumer Legal Action Fund, how the Council cooperates with consumer bodies in the GBA, as well as consumer protection in the service sector, etc.



山東省人民政府代表團造訪本會及續簽《魯港消費者組織合作協議》

山東省副省長王桂英率領一行 13 人的省政府代表團於 2023 年 11 月 14 日到訪本會。會面期間，本會除了與山東省消費者協會再次續簽於 2007 年首次簽署、2018 年續簽的合作協議外，更進行魯港消費者權益保護座談會，討論的議題包括消費者組織在後疫情經濟中面臨的挑戰、消費者訴訟基金的運作、本會如何與大灣區的消保組織合作，以及服務行業的消費者保障等。

Convening with State Administration for Market Regulation (SAMR) on Internet Shopping Issues

On 20 December 2023, a delegation led by Mr Pu Chun, Vice Minister of the SAMR visited the Council to deliberate about issues arising from online consumption behaviour as well as possible malpractices observed.



與國家市場監督管理總局探討網上消費問題

2023 年 12 月 20 日，國家市場監督管理總局副局長蒲淳帶領代表團與本會代表會面，就網上消費行為所衍生的問題和潛在不良營商手法進行商討。

Visit to China Consumers Association (CCA) and Beijing Consumer Association

In June 2023, the Council's representatives visited the CCA and Beijing Consumer Association, and had a fruitful exchange of information and experience in consumer protection, covering post-pandemic consumption trends and issues, such as electric vehicles and online shopping; the impact of artificial intelligence (AI); consumer education via public communications; and CCA's work-in-progress new complaint handling management system.

International and Regional Collaboration

United Nations Conference on Trade and Development (UNCTAD) — Survey on Cross-Border B2C E-Commerce

The Council contributed input to the UNCTAD e-Commerce Working Group for a survey on cross-border B2C e-commerce. Topics covered included consumer redress related to B2C e-commerce in Hong Kong, and frameworks for consumer protection regarding cross-border B2C transactions.

14th World Economic Forum — Annual Meeting of the New Champions 2023

The captioned meeting was held in Tianjin, People's Republic of China (PRC), from 27 to 29 June 2023 after a 3-year suspension due to the pandemic. The Council's CE spoke as a panellist for the session themed "Better Living, Zero Waste" in the capacity of CE of the Hong Kong Consumer Council and Vice President of Consumers International on 28 June 2023, sharing the Council's experience in promoting sustainable consumption behaviour and using less plastic as well as how to achieve standardised recycling in a global context.

Organisation for Economic Co-operation and Development (OECD) Committee on Consumer Policy (CCP) — Advisory Group on Sustainable Consumption

The Council participated in the OECD CCP's Advisory Group on Sustainable Consumption ("Advisory Group") to provide comments on its new empirical study on consumers' attitudes and behaviour related to sustainable consumption, as well as on consumers' understanding on green labels/claims and their impact on consumer decisions. The Council also shared information about relevant policies and measures implemented in Hong Kong for the Advisory Group's policy stock-take work on selected consumer policy issues related to sustainable consumption.

到訪中國消費者協會及北京市消費者協會

本會代表於 2023 年 6 月造訪中國消費者協會（中消協）和北京市消費者協會，就消費者保障的資訊和經驗進行具建設性的交流，內容涵蓋電動車和網購等疫後消費趨勢和議題、人工智能的影響、透過公共傳播進行消費者教育，以及中消協正在開發的全新投訴處理管理系統。

國際性及區域合作

聯合國貿易和發展會議 (UNCTAD) — 跨境 B2C 電子商務調查

本會參與了聯合國貿易和發展會議電子商務工作小組的跨境 B2C（企業對消費者）電子商務問卷調查，主題包括與香港 B2C 電子商務相關的消費者賠償，以及跨境 B2C 交易的消費者保障框架。

第 14 屆世界經濟論壇 — 2023 年新領軍者年會

因疫情停辦三年後，是次會議於 2023 年 6 月 27 至 29 日在天津舉行。本會總幹事於 6 月 28 日以香港消委會總幹事及國際消聯副主席的身分，在以「零廢物實現更美好的生活」為主題的專題研討會上發言，分享本會推廣可持續消費行為、減塑的經驗，以及如何在全球實現標準化回收系統。



經濟合作暨發展組織（經合組織）消費者政策委員會 — 可持續消費諮詢小組

本會參與了經合組織的可持續消費諮詢小組，就該小組關於消費者對可持續消費的態度和行為的最新實證研究，以及消費者對綠色標籤 / 聲稱的理解及其對消費決定的影響發表意見。本會亦回應小組進行與可持續消費相關的消保政策盤點工作，分享了在香港推行的相關政策和措施。



Consumers International

The Council is a Board and Council Member of Consumers International (CI), a global federation championing consumer rights which comprises over 200 organisations from almost 100 countries and regions worldwide. Sharing a kindred vision, CI's mission is to work closely with its constituent member organisations and to strengthen networks to protect, inform, give voice to, and secure rights for consumers at regional and international levels.

During the year under review, the CE of the Council was appointed for her third consecutive term as Vice President of CI's Board of Trustees following her first-term appointment in 2015. In this strategic role with a 4-year tenure (2023-2027), the Council's CE is involved in setting CI's strategic priorities, reviewing its budget and financial plans, and identifying new partnerships to strengthen global consumer protection.

Apart from regular CI Council Meetings that continued to be held in virtual format for convenience, the reporting year saw the full resumption of physical events, which was fortunate timing for the quadrennial CI Global Congress, allowing consumer counterparts around the world to connect in person.

Consumers International Global Congress 2023

Held every four years, the CI Global Congress 2023 took place in Nairobi, Kenya from 6 to 8 December 2023 with the theme of "Building a Resilient Future for Consumers". The Consumer Council delegation, led by the Council's CE, included 4 senior staff members of different expertise.

The Council's CE spoke as a panellist for the core session titled "The Impact of Generative AI on Consumers" alongside other speakers including the Commissioner of the US Federal Trade Commission; Director of the Centre for Intellectual Property and Information Technology Law, Strathmore University; and Carnegie-Uehiro Fellow at Carnegie Council for Ethics in International Affairs. The session highlighted the rising potential for more compelling dis- and misinformation, which brings with it new and greater risks of scams, fraud and malicious use in digital spaces, as well as the importance of developing guidelines in the use of AI.

Also speaking at the Closing Congress titled "The State of Consumer Advocacy in 2030", the Council's CE joined other speakers including the Chief Data Officer of Visa, and Director of Industry and Economy Division of the United Nations Environment Programme, among others, to share how consumer advocates are changing the marketplace through consumer-driven campaigns and constructive partnerships with government and business.

At the CI's General Assembly held on the last day of the Global Congress, the Hong Kong Consumer Council was elected as one of CI's 22 Council Members and nominated as a Member of the Board of Trustee for a 4-year term from 2023-2027.



國際消費者聯會

本會是國際消聯的董事會及理事會成員。國際消聯是一個致力推動世界各地消費者權益的聯盟，成員包括全球近 100 個國家和地區、逾 200 個消費者組織。國際消聯與本會消費者保障理念一致，從地區以至國際層面，透過致力推動成員組織的緊密聯繫和合作，為消費者發聲、提供資訊，攜手捍衛消費者的權益。

年內，本會總幹事繼 2015 年第一屆任期後，連續第三度被任命為國際消聯董事會副主席。在為期 4 年（2023 至 2027 年）的任期內，本會總幹事肩負策略性的角色，參與訂定組織發展策略、審查預算和財務計劃等工作，並透過拓展新的合作夥伴，加強全球消費者保障。

除了定期會議繼續以網上形式進行，以便利身處世界各地的成員，國際消聯的其他實體活動已於年內全面恢復，包括四年一度的國際消聯全球會議，讓全球各地的消保組織能親身連繫及交流。

國際消聯全球會議 2023

四年一度的國際消聯全球會議於 2023 年 12 月 6 至 8 日在肯尼亞內羅畢舉行，主題為「為消費者建設一個有韌力的未來」。本會總幹事率領 4 名具備不同範疇專業知識的高級職員組成代表團參加是次高峰會。

本會總幹事在題為「生成式人工智能對消費者的影響」的核心研討環節上發言，同場講者包括美國聯邦貿易委員會專員、斯特拉斯莫爾大學 (Strathmore University) 知識產權和資訊科技法中心總監，以及卡內基國際事務倫理委員會的卡內基 - 上廣 (Carnegie-Uehiro) 研究員。研討環節特別點出真假難分的虛假和錯誤訊息潛力越來越大，為數碼世界中的詐騙、欺詐和惡意用途帶來全新和更大的風險，同時提出制定人工智能使用指引的重要性。

本會總幹事亦於以「2030 年的消費者倡議狀況」為題的閉幕大會上發言，聯同 Visa 數據總監、聯合國環境規劃署工業與經濟司司長等其他講者，分享了消費者權益倡導者如何透過消費者驅動的活動，以及與政府和企業的建設性合作來改變市場。

在國際消聯全球會議最後一天的大會中，本會獲選為國際消聯 22 名理事會成員之一，同時獲薦為董事會成員，4 年任期由 2023 至 2027 年。

World Consumer Rights Day 2024

On World Consumer Rights Day (WCRD) (15 March) each year, CI brings together the consumer movement to raise global awareness on consumer rights, protection and empowerment. In support of WCRD 2024 and its theme “Fair and Responsible AI for Consumers”, the Council published an article about the risks of generative AI in the March 2024 issue (#569) of CHOICE Magazine.

Echoing the same theme, the Council's CE spoke in the session “What Constitutes a Responsible Data Policy for Generative AI?” at CI's Fair and Responsible AI Debate and Dialogue Series on 13 March 2024. The Council also participated in CI's testing experiment of generative AI chatbots, which aimed to assess hallucination by AI chatbots and to advocate the best practices of AI chatbots worldwide.

Furthermore, the Council's CE was invited by Myanmar Consumers Union to deliver a pre-recorded speech for their WCRD 2024 event in the capacity of CI Vice President. The speech focused on the essential approaches for reviving consumer confidence when using AI.



國際消費者權益日 2024

每年國際消費者權益日（3月15日），國際消聯都會召集世界各地消保組織，合力提高全球對消費者權益、保障和賦權的意識。為支持國際消費者權益日 2024 和其主題「對消費者公平和負責任的人工智能」，本會於 2024 年 3 月出版的第 569 期《選擇》月刊中，刊登了一篇有關生成式人工智能的文章。

與此同時，本會總幹事於 2024 年 3 月 13 日參與了國際消聯的「公平和負責任人工智能」辯論和對話系列中，題為「甚麼是負責任的生成式人工智能數據政策？」的討論環節。本會隨後亦參與了生成式人工智能聊天機器人測試實驗，評估人工智能聊天機器人的「幻覺」，並在全球倡議人工智能聊天機器人的最佳實踐方法。

此外，本會總幹事應緬甸消費者聯盟的邀請，以國際消聯副主席的身分為緬甸國際消費者權益日 2024 活動發表錄音講話，重點分享如何提升消費者使用人工智能時的信心。

Global Statement to Stop Online Scams

The Council joined hands with over 25 consumer groups in a joint global statement initiated by the CI on “Stopping Online Scams”, calling on governments across the world to require social media and other technology companies to take effective action in preventing, detecting and disrupting, and responding to scams in order to better protect consumers.

Sustainable Consumption Taskforce

As a member of the CI's Sustainable Consumption Taskforce, the Council provided inputs in a global survey on the availability and accessibility of clean energy technologies, and participated in discussions on various topics including green claims, sustainable living, renewable energy, global efforts to combat plastic pollution, etc.

遏止網絡詐騙國際聲明

本會聯同超過 25 個消保團體，聯合簽署了一份由國際消聯發起的「遏止網絡詐騙」國際聲明，呼籲全球各地政府要求社交平台及其他科技公司採取有效行動預防、偵測、阻止及應對網絡詐騙行為，以保障消費者權益。

可持續消費工作小組

作為國際消聯可持續消費工作小組的成員，本會就其有關潔淨能源的供應和便利性的全球調查提供資料，並參與討論不同議題，包括環保聲稱、可持續生活、可再生能源、全球推動應對塑膠污染等。

Commendations and Compliments

嘉許與感謝



The Council is extremely grateful to receive hundreds of messages of support from CHOICE Magazine readers, followers of its social media channels and other sources each year, expressing thanks for the Council's consumer advice or efforts in complaints resolution. Awards from authoritative bodies also give recognition to the Council's achievements in various operational dimensions, such as governance, communications, public education and talent development. Apart from providing assurance that the Council is meeting public expectations, these commendations and compliments are an invaluable boost for staff's morale and pride in their mission of protecting and empowering consumers in Hong Kong.

本會每年均收到數以百計來自市民、《選擇》月刊讀者和社交平台追隨者的嘉許與感謝函、感謝卡與電郵，表揚本會為消費者提供實用的建議或協助調停投訴。同時，各個行內權威機構所頒發的獎項，亦對本會各範疇的成績予以肯定，包括良好企業管治、傳訊溝通、公眾教育、人才發展等等。本會對大眾的嘉許與感謝珍而重之，每一字的讚許及每一個獎項均反映和肯定本會工作的重要性，同時有助鼓勵士氣，使員工對參與維護消費權益及提升全港消費者自我保護能力的使命倍感自豪。

8th Media Convergence Awards

CHOICE Magazine was honoured to receive 2 accolades at the captioned Awards, including the "Media Convergence Award — Magazines (ESG) — Gold Award" and the "Media Convergence Award — Magazines (Social Media) — Bronze Award". Organised by the Hong Kong Association of Interactive Marketing, the Awards aim to recognise the outstanding performance of local media in the fields of television, radio, newspapers and magazines in the past year, commending their efforts in utilising technology to disseminate news and information.

《選擇》月刊於第8屆「傳媒轉型大獎」榮獲兩個獎項，包括「傳媒轉型大獎 雜誌類別 (ESG) 金獎」及「傳媒轉型大獎 雜誌類別 (社交媒體) 銅獎」。此大獎由香港互動市務商會舉辦，旨在表揚過去一年在運用科技轉型、以創新方式傳遞新聞和資訊上表現出色的本地媒體機構。

*The 8th Media Convergence Awards
cum AIM 15th Anniversary Dinner
16 January 2024*



The Ombudsman's Awards 2023

The Council was delighted for one of its staff members to receive the Ombudsman's Awards in 2023, for the eleventh consecutive year. Mr Danny LO Den-wai, Acting Senior Complaints & Advice Officer, was presented with the Award this year in recognition of his exceptional performance in customer service and handling consumer complaints.

2023 申訴專員嘉許獎

年內，本會再次有職員獲得申訴專員嘉許獎。署理高級投訴及諮詢主任盧典璋先生獲頒此獎項，以表揚其處理客戶服務及消費投訴的卓越表現。能連續 11 年有員工獲頒此獎，本會與有榮焉。



Investor and Financial Education Award (IFEA) 2023

Using the case of the Council's Support Programme for Persons with Special Needs (commonly known as the "MH Programme"), the IFEA (Public / Professional Body and NGO) Gold Award was conferred to the Council on 13 March 2024. Organised by the Investor and Financial Education Council (IFEC), IFEA is a territory-wide award to acknowledge the enthusiasm and efforts of parties who committed to improving financial literacy in Hong Kong. The MH programme is highly praised for its contribution in advancing investor and financial education for people in Hong Kong.

投資者及理財教育獎 2023

本會「特殊需要人士支援計劃」（下稱「MH 計劃」）榮獲投資者及理財教育獎 2023（公共／專業機構及非政府機構）金獎，並於 2024 年 3 月 13 日獲頒發獎項。此全港性獎項由投資者及理財教育委員會（投委會）設立，旨在嘉許在香港致力提升市民大眾的理財能力的團體。MH 計劃獲此殊榮，充分肯定其於推動投資者以及理財教育方面的重大貢獻。



Words of Thanks

The Council deeply appreciates the positive feedback from consumers and readers of CHOICE Magazine in recognition of the professionalism of our staff. Positive sentiment from the audience of the Council's various social media channels is also highly appreciated. Selected examples are shown below:

(Note: The following messages from complainants have been edited to enhance readability and comprehension)

嘉許函

本會感謝消費者及《選擇》月刊讀者對本會員工的專業服務作出正面回應，以及大眾在各個社交媒體平台上對本會製作的資訊予以支持。嘉許函節錄如下：

(注意：以下訊息均來自向本會求助的投訴人，文字經過編纂以方便閱讀和理解)

Case Highlight 個案重點

The complainant's credit card was used for unauthorised transactions in February 2023, involving a total of HK\$14,382. He reported the matter to the credit card centre but was requested to pay the bill in May 2023 despite his objection. He thus lodged a complaint with the Council in the same month and the case was handled by the Council's Complaints Officer Mr Fu. Upon rounds of conciliation by Mr Fu, the bank agreed that the complainant did not need to pay for the unauthorised transaction. The complainant sent an email to the Council to express his gratitude to Mr Fu's unfailing effort in the past few months to resolve the dispute and to seek redress for him.

投訴人發現他的信用卡於 2023 年 2 月被盜簽港幣 14,382 元，隨即向信用卡中心報失，但至同年 5 月，他被要求支付該筆簽賬，故向本會投訴。經本會投訴主任傅先生多番跟進後，銀行同意投訴人毋須支付該筆款項。投訴人電郵本會，感謝傅先生數個月來努力不懈，成功為他取回公道。

致謝電郵

致尊敬的傅先生：■■銀行早前經私人郵件向本人表示，已就本人投訴的事件再獨立作出調查及跟進，並提出了願意進一步讓步的方案，本人亦已回函表示接受了，令事件終於得以圓滿解決。感謝閣下與 貴機構於事件中一直作出的幫忙、跟進以及建議，為小市民發聲，令銀行願意還本人一個公道，十分感激。





Case Highlight 個案重點

The complainant was informed in October 2022 that his 285,000 mileage would expire in February 2023. To extend the mileage, an option was to place a fixed deposit at a designated bank by end of December 2022, so the complainant registered in mid-November and called the bank in early December to confirm the purpose of the fixed deposit was to extend the soon-to-expire mileage, on top of 45,000 extra mileage earned for the fixed deposit. However, the fixed deposit receipt he received a week later only mentioned the extra mileage but not existing mileage. The complainant called the membership hotline and was told that his mileage could not be extended as he had already enjoyed extra mileage due to the scheme.

Considering the reply unacceptable, he sought help from the Council and the case was assigned to Complaints Officer Mr Wong. Upon Mr Wong's conciliation, the trader resumed the expired mileage within a month. The complainant sent a letter to the Council to show his gratitude to Mr Wong who handled the case wholeheartedly and promptly, and to 2 Council staff, Ms Lee and Ms Pak, who helped in the initial stages. The complainant commended the professionalism and efficiency of the Council's teamwork in protecting the interests of consumers.

感謝函
本人因■■不合理處理及取消「免費延續里數有效期優惠」事宜，首先感謝個案主任黃先生盡心盡力跟進投訴，本人同樣分別感謝接聽我的電話投訴及接見我遞交個案資料的兩位同事（李小姐及白小姐）。她們非常細心聆聽我的投訴及清楚解答本人的疑難。本人喜見 貴會提供的適切協助和快速處理問題的態度，足見 貴會團隊之專業和效率。

投訴人於 2022 年 10 月獲告知他的 285,000 飛行里數將於 2023 年 2 月到期，但可於 2022 年 12 月底前，於指定銀行作定期存款，以延長現有飛行里數的使用期限。投訴人遂於 11 月中旬在該指定銀行作定期存款，並於 12 月上旬致電該銀行，表明是為了延長飛行里數而作定期存款。其後，他收到定期存款通知書，只顯示額外贈送的 45,000 飛行里數，卻沒有提及延長現有之 285,000 飛行里數。投訴人致電航空公司熱線，獲告知因他的定期存款已獲享額外飛行里數，故未能延長現有飛行里數。

投訴人不接受商戶的解釋，故向本會投訴。經投訴主任黃先生跟進後，商戶於 1 個月內為投訴人延長其飛行里數。投訴人致函本會，為黃先生全心全意及適時跟進他的投訴表達謝意，以及感謝本會兩位職員李小姐及白小姐在他向本會投訴初期提供協助。投訴人認為本會專業及有效率的團隊工作，能保障消費者的權益。

Case Highlight 個案重點

The complainant purchased a ventilator in July 2018 but learnt from news reports in June 2020 that the model was on the recall list due to safety concerns. Despite his effort in negotiating with the supplier for more than 3 years, no arrangement was made and thus he sought the Council's assistance in August 2023. Ms Lee received the call and assured him that the case would be handled by the Council. The case was handled by Complaints Officer Mr Wong, and upon his conciliation, the supplier arranged to replace the ventilator with an advanced model for the complainant in October 2023. The complainant sent an email to Ms Lee and Mr Wong to show appreciation for their assistance.

投訴人於 2018 年 7 月購買一套呼吸機，惟於 2020 年 6 月獲悉該呼吸機因安全隱患而須作回收。雖然投訴人與商戶交涉 3 年之久，仍未獲任何回收安排，故於 2023 年 8 月向本會求助。本會李小姐接聽投訴人來電，並向投訴人確認本會將跟進他的投訴。經投訴主任黃先生跟進後，商戶於 2023 年 10 月為投訴人更換新型號之呼吸機。投訴人同月電郵本會，為李小姐及黃先生之協助表達謝意。

致謝電郵

尊敬的李小姐及黃先生：本人終於昨天下午取得■■給予本人替換一個已改進的同型號的全新呼吸機回家使用。若沒有 貴會的介入，此事未必得以圓滿解決。本人特意來函，對貴會給予本人的協助，不勝感激，亦會銘記於心。





致謝函

溫小姐：你好，十分感激你的幫忙，■■■已作出跟進，我也放下心頭大石，開懷大笑了。日前收到你的來信說■■■因我的要求作出調整，亦有職員和我聯絡，應承終止合約，所以特別向你說一聲感激。多謝幫忙！

郭小姐，您好
感謝消費者委員會的介入，我已於2月14日收到■■■的退款。有您們的存在，讓我們一群弱勢消費者不至於單打獨鬥。再次感激！！

Dear Ms. Gilly Wong Fung-han,
I would like to highly compliment the services of the Consumer Council of Hong Kong. The efficiency, speed, and service of the Council is impressive. Out of all my years living in Hong Kong, I never had to file complaints against any company - but unfortunately, in the last month I have had to file two complaints against the same company. Filing the complaints (via the website) was easy, fast, and comprehensive. The English on the website is excellent, your staff response time is excellent, and the overall concern shown by your staff is appreciated. Again, thank you for the excellent work you, and your staff, do at the Consumer Council. I do hope the HKSAR community expresses their appreciation for your hard work, from time-to-time.

Dear Ms Wong,
I would like to express my gratitude to your staff members, namely Ms Leung, Mr Lo, Mr Fu and the Council for helping me in getting reasonable compensations from ■■■ & ■■■. Thank you for the excellent work your Council has done for all customers in need. Those profit-making company could have totally ignored us. And again, without the help of your staff members, I would never get a reasonable compensation.

李先生，你好！
我已經收了500元的賠償。謝謝你過去的跟進工作，保護消費者的權益。作為一名消費者，我對你們確保消費者得到公平和尊重的堅定承諾而讚賞！無論如何，你的工作真正證明了堅持正義的重要性。

盧先生：
感謝閣下的跟進！雖然由始至終都沒有收到■■■的回覆或回應，但從信用卡的帳單已經確認退款事宜。相信若然不是消委會的介入，事情絕對不會如此順利解決！

尊敬的王女士：
对 贵消委会的帮助，由衷的表示感谢。对您的积极跟进和电联深感宽慰。值此新年之际，衷心的祝愿您身体健康，阖家幸福，也祝愿香港消协新的一年更加得民所爱，更祝愿香港繁荣发展。

Compliments on Social Media 社交媒體上的正評

消委會一直守護着港人的健康！有為機構！

起碼知道了，不會再買這些有問題產品，我覺得是值得消委會這樣做。
3 m Like Reply

消委會good choice!
25 w Like Reply Edited 3

有兩位有型 Agent 又清楚有用資訊，醒神！多謝邀請Alton 同Frankie

要買本實體版先得！今期有Alton 同Frankie 封面，仲介紹咁實用資訊，Good Choice

一直有睇選擇月刊！今次仲搵黎我最欣賞既Alton 最封面，真係要買本收藏

多謝，呢個調查好有用

感謝消委會的產品測試報告，我們成為精明的消費者，加油
18 w Like Reply 3

選擇----使我們冇咁容易買到劣質產品/食物。
41 w Like Reply

消委會50周年陪我們精明消費

好多謝消委會 我你先知知道邊好邊壞嘅嘢好
36 w Like Reply

印刷版：各大便利店、報攤有售 今日就去買返本先

一直都想俾個like消委會

Independent Auditor's Report 獨立核數師報告

TO THE MEMBERS OF CONSUMER COUNCIL

(Established in Hong Kong under the Consumer Council Ordinance)

Opinion

We have audited the financial statements of Consumer Council (the "Council") set out on pages 123 to 151, which comprise the statement of financial position as at 31 March 2024, and the statement of income and expenditure, statement of changes in funds and reserves and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the financial statements give a true and fair view of the financial position of the Council as at 31 March 2024, and of its financial performance and cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards ("HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA").

Basis for Opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing ("HKSA") issued by the HKICPA. Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Council in accordance with the HKICPA's Code of Ethics for Professional Accountants (the "Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The members of the Council are responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

致消費者委員會委員

(根據《消費者委員會條例》在香港成立)

意見

本核數師(以下簡稱「我們」)已審核列載於第123頁至第151頁消費者委員會(「委員會」)的財務報表,包括於二零二四年三月三十一日的財務狀況表,及截至該日止年度之收支結算表、基金及儲備變動表和現金流量表,以及財務報表附註(包括重要會計政策信息)。

我們認為,該等財務報表均已根據香港會計師公會頒布的《香港財務報告準則》真實而公平地反映了委員會於二零二四年三月三十一日的財務狀況以及委員會截至該日止年度的財務表現及現金流量。

意見基礎

我們已根據香港會計師公會頒布的《香港審計準則》進行審計。我們在該等準則下承擔的責任已在本報告「核數師就審核財務報表承擔之責任」部分中進一步闡述。根據香港會計師公會之《專業會計師道德守則》(以下簡稱「守則」),我們獨立於委員會,並已履行守則中的其他專業道德責任。我們相信,我們所獲得的審核證據能充分及適當地為我們的意見提供依據。

其他信息

委員會委員須對其他信息負責。其他信息包括年報中所載的信息,但不包括財務報表及我們就此出具的核數師報告。

我們對財務報表的意見不涵蓋其他信息,我們亦不對該等其他信息發表任何形式的保證結論。

就我們對財務報表的審核而言,我們的責任是閱讀其他信息,在此過程中,考慮其他信息是否與財務報表或我們在審核過程中所瞭解的情況存在重大抵觸或者似乎存在重大錯誤陳述的情況。基於我們已執行的工作,如果我們認為其他信息存在重大錯誤陳述,我們須報告該事實。在此方面,我們沒有任何須報告之事項。

Independent Auditor's Report 獨立核數師報告

TO THE MEMBERS OF CONSUMER COUNCIL

(Established in Hong Kong under the Consumer Council Ordinance)

Responsibilities of Council Members and Those Charged with Governance for the Financial Statements

The members of the Council are responsible for the preparation of the financial statements that give a true and fair view in accordance with HKFRSs issued by the HKICPA, and for such internal control as the members determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the members are responsible for assessing the Council's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the members either intend to liquidate the Council or to cease operations, or have no realistic alternative but to do so.

The members of the Council are assisted by the Audit Committee in discharging their responsibilities for overseeing the Council's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. This report is made solely to you, as a body, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSAAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with HKSAAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Council's internal control.

致消費者委員會委員

(根據《消費者委員會條例》在香港成立)

委員會委員和管治人員就財務報表須承擔之責任

委員會委員須遵照香港會計師公會頒布的《香港財務報告準則》擬備真實及公平的財務報表，以及實行其認為編製財務報表所必要的內部控制，並對其認為為使財務報表的擬備不存在由於欺詐或錯誤而導致的重大錯誤陳述。

在擬備財務報表時，委員會委員負責評估委員會持續經營的能力，並在適用情況下披露與持續經營有關的事項，以及使用持續經營為會計基礎，除非委員會委員有意將委員會清盤或停止經營，或別無其他實際的替代方案。

委員會委員在審核小組協助下負責監督委員會的財務報告流程。

核數師就審核財務報表承擔之責任

我們的目標是對財務報表整體是否存在由於欺詐或錯誤而導致的重大錯誤陳述取得合理保證，發出納入我們意見的核數師報告。本報告僅向委員會發出，除此之外，本報告並無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何法律責任。

合理保證是高水平的保證，但不能保證按照《香港審核準則》進行的審核，在某一重大錯誤陳述存在時總能被發現。錯誤陳述可由欺詐或錯誤引起，如果合理預期它們單獨或匯總起來可能影響財務報表使用者依賴此等財務報表所作出的經濟決定，則有關的錯誤陳述可被視作重大。

在根據《香港審計準則》進行審核的過程中，我們於整個審計過程中運用專業判斷，並抱持專業懷疑態度。我們亦：

- 識別及評估財務報表由於欺詐或錯誤而導致之重大錯誤陳述風險，設計及執行審核程序以應對該等風險，以及獲取充分及適當審核憑證為我們的意見提供基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、虛假陳述或僭越內部控制，故因未能發現欺詐而導致之重大錯誤陳述風險高於因未能發現錯誤而導致之重大錯誤陳述風險。
- 瞭解有關審核之內部控制，以設計在各類情況下適當之審核程序，但並非旨在對委員會內部控制之成效發表意見。

Independent Auditor's Report 獨立核數師報告

TO THE MEMBERS OF CONSUMER COUNCIL

(Established in Hong Kong under the Consumer Council Ordinance)

致消費者委員會委員

(根據《消費者委員會條例》在香港成立)

Auditor's Responsibilities for the Audit of the Financial Statements (Continued)

核數師就審核財務報表承擔之責任 (續)

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the members.
- 評估委員會委員所採用會計政策之恰當性及作出會計估計及相關披露之合理性。
- Conclude on the appropriateness of the members' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Council's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Council to cease to continue as a going concern.
- 總結委員會委員採用持續經營會計基礎是否恰當，並根據已獲得的審核憑證，總結是否存在重大不明朗因素涉及可能令委員會之持續經營能力嚴重成疑之事件或情況。倘我們得出結論認為存在重大不明朗因素，我們須於核數師報告中提醒使用者注意財務報表內之相關披露，或倘相關披露不足，則我們應當發表非無保留意見。我們的結論以截至核數師報告日期所獲得的審核憑證為基礎。然而，未來事件或情況可能導致委員會不再持續經營。
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- 評估財務報表（包括披露）之整體列報方式、結構和內容，以及財務報表是否公平反映相關交易和事項。

We communicate with the Audit Committee regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

我們與審核小組溝通（其中包括）審核工作之計劃範圍、時間安排及重大審核發現等事項，包括我們於審核期間識別出內部控制之任何重大缺陷。

Forvis Mazars CPA Limited

Certified Public Accountants

Hong Kong, 19 July 2024

富睿瑪澤會計師事務所有限公司

執業會計師

香港，二零二四年七月十九日

The engagement director on the audit resulting in this independent auditor's report is:

Chan Chi Ming Andy

Practising Certificate number: P05132

出具本獨立核數師報告的審計項目董事為：

陳志明

執業證書編號：P05132

Statement of Income and Expenditure 收支結算表

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

			2024 二零二四年	2023 二零二三年
	Notes 附註		HK\$ 港元	HK\$ 港元 (Restated) (經重述)
Income		收入		
Government subvention		政府撥款	136,525,253	130,911,513
Non-recurrent projects subventions	5	非經常性項目撥款	17,786,599	20,193,802
Sales of CHOICE magazine	6	銷售《選擇》月刊	1,731,564	2,158,753
Administrative service income	23	行政服務收入	1,142,392	1,361,747
Interest on bank deposits		銀行存款利息	3,384,839	1,498,287
Sundry income		雜項收入	214,398	303,959
			160,785,045	156,428,061
Less:		減：		
Expenditure		支出		
Staff costs	7	員工成本	104,655,873	99,195,932
Non-recurrent projects expenses	8	非經常性項目支出	11,241,999	13,879,420
Testing and research		測試和研究	8,801,203	9,004,545
Office accommodation and related expenses		辦事處及相關費用	3,633,958	3,516,516
Depreciation for property, plant and equipment	9	物業、機器及設備的折舊	8,812,023	8,910,575
Depreciation for right-of-use assets	10	使用權資產的折舊	2,009,881	1,460,155
Loss on disposal of property, plant and equipment		處置物業、機器及設備的虧損	360,268	-
Production and marketing cost of CHOICE magazine	6	《選擇》月刊出版及推廣費	1,945,660	2,152,435
Repairs and maintenances		維修及保養	2,767,452	2,714,820
IT related services		資訊科技相關服務	3,771,692	2,788,032
Consumer international membership fees		國際消費者聯會會員會費	547,568	525,358
Consumer education		消費者教育	1,237,025	1,394,985
Publicity and public relations		宣傳及公關	1,814,817	1,973,247
Consumer protection studies		保障消費者權益研究	506,703	63,200
International conferences and duty visits		國際會議和外訪	307,957	-
Auditor's remuneration		核數師酬金	214,300	205,000
Legal and professional fees		法律和專業費用	1,333,127	50,000
Council member expenses		委員會委員開支	25,200	21,200
Interest expenses on lease liabilities	22	租賃負債利息支出	213,821	104,510
Other administrative expenses		其他行政費用	3,080,418	3,518,023
			157,280,945	151,477,953
Surplus for the year		本年度盈餘	3,504,100	4,950,108

Statement of Financial Position 財務狀況表

AT 31 MARCH 2024 於二零二四年三月三十一日

			2024 二零二四年 HK\$ 港元	2023 二零二三年 HK\$ 港元
	Notes 附註			
Non-current assets		非流動資產		
Property, plant and equipment	9	物業、機器及設備	66,810,118	57,640,856
Right-of-use assets	10	使用權資產	9,919,898	1,209,199
			<u>76,730,016</u>	<u>58,850,055</u>
Current assets		流動資產		
Account receivables, deposits and prepayments	11	應收賬款、按金及預付款項	4,284,786	2,834,508
Advances to staffs	11	提供予員工的預支款	18,145	30,432
Amount due from Consumer Legal Action Fund	11	消費者訴訟基金的應收款項	1,142,392	1,361,747
Subventions to be claimed	12	待索取撥款	5,375,425	1,572,268
Bank balances and cash	13	銀行結餘及現金	97,152,559	94,541,192
			<u>107,973,307</u>	<u>100,340,147</u>
Current liabilities		流動負債		
Subscriptions received in advance		預收訂閱收入	608,118	950,661
Account payables and accrued expenses	14	應付賬款及應計費用	14,406,856	6,867,361
Provision for untaken leaves		未放取之有薪年假撥備	6,415,287	6,123,992
Subventions received in advance	15	預收撥款	51,966,897	46,239,141
Lease liabilities	16	租賃負債	2,680,834	942,205
			<u>76,077,992</u>	<u>61,123,360</u>
Net current assets		流動資產淨值	<u>31,895,315</u>	<u>39,216,787</u>
Total assets less current liabilities		資產總值減流動負債	<u>108,625,331</u>	<u>98,066,842</u>
Non-current liabilities		非流動負債		
Lease liabilities	16	租賃負債	6,795,219	349,108
Provision for restoration cost		復原成本撥備	900,000	100,000
Subventions received in advance	15	預收撥款	7,352,972	7,544,694
			<u>15,048,191</u>	<u>7,993,802</u>
			<u>93,577,140</u>	<u>90,073,040</u>
Represented by:		折合：		
Leasehold property control account	17	租賃物業統制賬項	42,532,861	43,937,180
Equipment control account	18	設備統制賬項	1,663,779	1,484,621
Designated fund for approved projects	19	核准項目之指定基金	29,323,959	13,289,787
General fund		一般基金	20,056,541	31,361,452
			<u>93,577,140</u>	<u>90,073,040</u>

The financial statements on pages 123 to 151 were approved and authorised for issue by the members of Consumer Council on 19 July 2024 and are signed on its behalf by:

載於第 123 頁至第 151 頁的財務報表已於二零二四年七月十九日獲消費者委員會委員批准並授權發佈，並由以下代表簽署：

Ms. Gilly Wong Fung-han
黃鳳嫻女士
Chief Executive
總幹事

Statement of Changes in Funds and Reserves 基金及儲備變動表

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

		Leasehold property control account 租賃物業 統制賬項 HK\$ 港元 (Note 17) (附註 17)	Equipment control account 設備 統制賬項 HK\$ 港元 (Note 18) (附註 18)	Designated fund for approved projects 核准項目之 指定基金 HK\$ 港元 (Note 19) (附註 19)	General fund 一般 基金 HK\$ 港元	Total 合計 HK\$ 港元
At 1 April 2022	於二零二二年四月一日	44,960,835	1,894,831	5,987,898	32,279,368	85,122,932
Surplus for the year	本年度盈餘	-	-	-	4,950,108	4,950,108
Current year addition	本年度增加金額	250,606	911,722	10,403,415	(11,565,743)	-
Current year utilisation	本年度使用金額	(1,274,261)	(1,321,932)	(3,101,526)	5,697,719	-
At 31 March 2023	於二零二三年三月三十一日	43,937,180	1,484,621	13,289,787	31,361,452	90,073,040
Surplus for the year	本年度盈餘	-	-	-	3,504,100	3,504,100
Current year addition	本年度增加金額	220,000	1,181,962	17,675,205	(19,077,167)	-
Current year utilisation	本年度使用金額	(1,624,319)	(1,002,804)	(1,641,033)	4,268,156	-
At 31 March 2024	於二零二四年三月三十一日	42,532,861	1,663,779	29,323,959	20,056,541	93,577,140

Statement of Cash Flows 現金流量表

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

		Notes 附註	2024 二零二四年 HK\$ 港元	2023 二零二三年 HK\$ 港元
Operating activities	營運活動			
Surplus for the year	本年度盈餘		3,504,100	4,950,108
Adjustments for:	就以下項目作出調整：			
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用		(6,544,600)	(6,314,382)
Interest expenses on lease liabilities	租賃負債利息開支		213,821	104,510
Depreciation of property, plant and equipment	物業、機器及設備的折舊		8,812,023	8,910,575
Depreciation of right-of-use assets	使用權資產的折舊		2,009,881	1,460,155
Loss on disposal of property, plant and equipment	處置物業、機器及設備的虧損		360,268	-
Gain on lease modification	修改租賃的收益		(100,000)	(15,637)
Interest income	利息收入		(3,384,839)	(1,498,287)
Operating cash flows before movements in working capital	營運資金變動前之經營現金流量		4,870,654	7,597,042
Increase in account receivables, deposits and prepayments	應收賬款、按金及預付款項之增加		(1,310,039)	(485,060)
Decrease (Increase) in advances to staffs	提供予員工的預支款項之減少 (增加)		12,287	(23,654)
Decrease (Increase) in amount due from Consumer Legal Action Fund	消費者訴訟基金的應收款項之減少 (增加)		219,355	(497,260)
(Increase) Decrease in subventions to be claimed	待索取撥款之 (增加) 減少		(3,803,157)	657,421
Decrease in subscriptions received in advance	預收訂閱費之減少		(342,543)	(127,601)
Increase in account payables and accrued expenses	應付賬款及應計費用之增加		7,539,495	1,093,691
Increase (Decrease) in provision for untaken leaves	未放取之有薪年假撥備之增加 (減少)		291,295	(542,704)
Net cash from operating activities	來自營運活動所得之現金淨額		7,477,347	7,671,875
Investing activities	投資活動			
Purchase of property, plant and equipment	購置物業、機器及設備		(18,341,553)	(4,399,039)
Placement in time deposits with original maturity over three months	存放原定到期日逾三個月之定期存款		(121,000,000)	(98,082,000)
Withdrawal of time deposits with original maturity over three months	提取原定到期日逾三個月之定期存款		144,082,000	103,350,000
Interest received	已收利息		3,244,600	1,498,287
Net cash from investing activities	來自投資活動之現金淨值		7,985,047	2,367,248
Financing activities	融資活動			
Subventions utilised for non-recurrent projects	用於非經常性項目之撥款		(11,241,999)	(13,879,420)
Subventions received for non-recurrent projects	非經常性項目所得之撥款		23,322,633	18,600,020
Repayment of principal portion of lease liabilities	償還租賃負債之本金部分		(1,635,840)	(1,421,726)
Interest paid for lease liabilities	支付租賃負債之利息		(213,821)	(104,510)
Net cash from financing activities	融資活動所得之現金淨額	22	10,230,973	3,194,364
Net increase in cash and cash equivalents	現金及現金等值物的淨額之增加		25,693,367	13,233,487
Cash and cash equivalents at beginning of the year	於本年初之現金及現金等值物		34,959,192	21,725,705
Cash and cash equivalents at end of the year	於本年底之現金及現金等值物	13	60,652,559	34,959,192

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

1. OBJECTIVES AND OPERATION OF THE COUNCIL

The Consumer Council (the “Council”) is a body corporate with perpetual succession established under the Consumer Council Ordinance 1977 (Chapter 216, Laws of Hong Kong) for the purpose of protecting and promoting the interests of consumers of goods, immovable property and services. It is mainly funded by Government subventions. The Council is also appointed as trustee for the Consumer Legal Action Fund under a Deed of Trust for the purpose of offering financial assistance to consumers in seeking legal redress, remedies and protection.

The address of the registered office and principal place of operation of the Council is 22nd Floor, K. Wah Centre, 191 Java Road, North Point, Hong Kong.

The Council is exempted from profits tax under the provision of section 87 of the Inland Revenue Ordinance.

The financial statements are presented in Hong Kong dollars, which is also the functional currency of the Council.

2. APPLICATION OF AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS (“HKFRSs”)

Amendments to HKFRSs that are mandatorily effective for the current year

In the current year, the Council has applied the following amendments to HKFRSs which collective term includes all applicable HKFRSs, Hong Kong Accounting Standards (“HKASs”) and Interpretations issued by the Hong Kong Institute of Certified Public Accountants (“HKICPA”) for the first time, which are mandatorily effective for the annual periods beginning on or after 1 April 2023 for the preparation of the financial statements:

Amendments to HKAS 1: Disclosure of Accounting Policies

The amendments require companies to disclose their material accounting policy information rather than their significant accounting policies.

The amendments have no effect on the measurement, recognition or presentation of any items in the financial statements. The members of the Council have reviewed the disclosure of accounting policy information and considered it is consistent with the amendments.

Amendments to HKAS 8: Definition of Accounting Estimates

The amendments clarify how companies should distinguish changes in accounting policies from changes in accounting estimates.

The adoption of the amendments does not have any significant impact on the financial statements.

1. 委員會目標及營運

消費者委員會（「委員會」）是根據一九七七年《消費者委員會條例》（香港法例第216章）成立的永久性法定團體，目的是保護及促進消費者在商品、不動產及服務消費上的權益。資金來源主要是政府撥款資助。委員會亦根據信託聲明獲委任為消費者訴訟基金之受託人，目的是為消費者就依循法律途徑尋求賠償、補償及保障上，提供經濟援助。

委員會之註冊辦事處及主要營運地點均為香港北角渣華道191號嘉華國際中心22樓。

委員會根據《稅務條例》第87條規定，獲豁免繳納利得稅。

財務報表以港元列出，港元亦是委員會的功能貨幣。

2. 應用經修訂《香港財務報告準則》

本年度強制生效之經修訂《香港財務報告準則》

於本年度，委員會首次應用由香港會計師公會所頒佈的以下經修訂《香港財務報告準則》（全部香港財務報告準則、香港會計準則及註釋之統稱），該等修訂於二零二三年四月一日或以後編製財務報表的年度期間內強制生效：

《香港會計準則》第1號（修訂本）：會計政策披露

該等修訂要求企業披露其重要會計政策信息，而非其主要會計政策。

該等修訂對財務報表中任何項目的計量、確認或列報均無影響。委員會委員已審查了會計政策信息的披露，並認為其與該等修訂一致。

《香港會計準則》第8號（修訂本）：會計估算定義

該等修訂明確了企業如何對會計政策的變更和會計估計的變更進行區分。

採納上述修訂對財務報表並無產生重大影響。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

2. APPLICATION OF AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS (“HKFRSs”) (CONTINUED)

Amendments to HKFRSs in issue but not yet effective

The Council has not early applied the following amendments to HKFRSs that have been issued but are not yet effective for the current year:

Amendments to HKAS 1	Classification of Liabilities as Current or Non-current ¹
Amendments to HKAS 1	Non-current Liabilities with Covenants ¹
Amendments to HK Interpretation 5	Presentation of Financial Statements – Classification by the Borrower of a Term Loan that Contains a Repayment on Demand Clause ¹
Amendments to HKAS 7 and HKFRS 7	Supplier Finance Arrangements ¹
Amendments to HKFRS 16	Lease Liability in a Sale and Leaseback ¹
Amendments to HKAS 21	Lack of Exchangeability ²
Amendments to HKFRS 10 and HKAS 28	Sale or Contribution of Assets between an Investor and its Associate or Joint Venture ³

¹ Effective for annual periods beginning on or after 1 January 2024.

² Effective for annual periods beginning on or after 1 January 2025.

³ The effective date to be determined.

The members of the Council anticipate that the application of all amendments to HKFRSs will have no material impact on the financial statements in the foreseeable future.

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION

3.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with HKFRSs issued by HKICPA and accounting principles generally accepted in Hong Kong. These financial statements have been prepared on a basis consistent with the accounting policies in the 2023 financial statements except for the application of amendments to HKFRSs in Note 2.

The financial statements have been prepared on the historical cost basis. Historical cost is generally based on the fair value of the consideration given in exchange for goods or services at the date of transaction.

2. 應用經修訂《香港財務報告準則》(續)

已頒布但尚未生效的經修訂《香港財務報告準則》

委員會於本年度並未提前應用下列已頒布但尚未生效的經修訂《香港財務報告準則》：

《香港會計準則》第 1 號 (修訂本)	流動或非流動的負債分類 ¹
《香港會計準則》第 1 號 (修訂本)	附有契約條件的非流動負債 ¹
香港詮釋第 5 號 (修訂本)	財務報表之呈列 – 借款人對包含按要求償還條款之定期貸款之分類 ¹
《香港會計準則》第 7 號 (修訂本) 及《香港財務報告準則》第 7 號 (修訂本)	供應商融資安排 ¹
《香港財務報告準則》第 16 號 (修訂本)	售後租回的租賃負債 ¹
《香港會計準則》第 21 號 (修訂本)	缺乏可兌換性 ²
《香港財務報告準則》第 10 號 (修訂本) 及《香港會計準則》第 28 號 (修訂本)	投資者與其聯營企業或合營企業之間的資產出售或注入 ³

¹ 於二零二四年一月一日或其後開始之年度期間生效。

² 於二零二五年一月一日或其後開始之年度期間生效。

³ 生效日期待定。

委員會委員預期應用所有經修訂之《香港財務報告準則》在可預見的未來將不會對財務報表產生重大影響。

3. 財務報表編製基準及重要會計政策信息

3.1 財務報表編製基準

本財務報表乃按照香港會計師公會頒布之《香港財務報告準則》和香港公認的會計原則編製。本年度財務報表的編製基礎與二零二三年財務報表中的會計政策一致，惟附註 2 應用經修訂《香港財務報告準則》修訂本除外。

財務報表乃按歷史成本之基礎編制。歷史成本一般根據於交易日換取貨物或服務所給予代價之公平值而釐定。

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Principal accounting policies

Revenue from contracts with customers within HKFRS 15

The Council recognises revenue when (or as) a performance obligation is satisfied, i.e. when "control" of the goods or services underlying the particular performance obligation is transferred to the customer.

A performance obligation represents a good or service (or a bundle of goods or services) that is distinct or a series of distinct goods or services that are substantially the same.

Control is transferred over time and revenue is recognised over time by reference to the progress towards complete satisfaction of the relevant performance obligation if one of the following criteria is met:

- the customer simultaneously receives and consumes the benefits provided by the Council's performance as the Council performs;
- the Council's performance creates or enhances an asset that the customer controls as the Council performs; or
- the Council's performance does not create an asset with an alternative use to the Council and the Council has an enforceable right to payment for performance completed to date.

Otherwise, revenue is recognised at a point in time when the customer obtains control of the distinct good or service.

Government subventions

Government subventions for recurrent projects are recognised when funds are appropriated by the Government.

Government subventions for non-recurrent projects are recognised as income over the periods necessary to match with the related costs which the subventions are intended to compensate on a systematic basis.

Capital contribution

Contribution of cash and capital assets by the Government of the Hong Kong Special Administrative Region (the "HKSAR") are accounted for as capital contribution and recognised in the appropriate funds and reserves account.

Sales of product

Sales of CHOICE magazine is recognised at a point in time when the magazine is delivered to the customer.

Service income

Service income from administrative services is recognised over time when services are rendered.

3. 財務報表編製基準及重要會計政策信息 (續)

3.2 重要會計政策

符合《香港財務報告準則》第 15 號中的客戶合約收入

委員會於完成履行合約責任時，即在該相關商品或服務的「控制權」轉移至客戶時，確定有關收入。

履行合約責任指一項指定商品及服務（或一批商品或服務）或一系列大致相同的明確商品或服務。

控制權隨時間轉移，在符合以下其中一項條件時，收益參照相關履約責任完成的進度按時間確認：

- 客戶於委員會履約時，同時收取及消耗委員會在履約時所提供的利益；
- 委員會在履約時創造或提升客戶控制的資產；或
- 委員會的履約行為並無產生對委員會有替代用途的資產，且委員會有強制執行權以收取至今已履約的款項。

否則，收益會於客戶獲得該商品或服務控制權時確認。

政府撥款

經常性項目之政府撥款於政府撥入款項時確認。

非經常性項目之政府撥款會在與其相關的成本作出有系統的配對後，確認為該期間的收入。

認繳資本

由香港特別行政區政府（以下簡稱「香港特區政府」）認繳的現金和資本資產以認繳資本入賬，並於適當的基金及儲備賬戶中確認。

產品銷售收入

銷售《選擇》月刊的收入會於月刊交付給客戶時確認。

服務收入

行政服務的服務收入會於服務提供時確認。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Principal accounting policies (Continued)

Property, plant and equipment

Property, plant and equipment are stated in the statement of financial position at cost less subsequent accumulated depreciation and subsequent accumulated impairment losses, if any.

Assets in the course of development for production supply or administrative purposes are carried at cost less any impairment loss. Costs include professional fees capitalised in accordance with the Council's accounting policy. Such assets are classified to the appropriate categories of property, plant and equipment when completed and ready for intended use.

Depreciation is recognised so as to write off the cost of assets, less their residual values over their estimated useful lives, using the straight-line method. The estimated useful lives, residual values and depreciation method are reviewed at the end of each reporting period, with the effect of any changes in estimate accounted for on a prospective basis.

An item of property, plant and equipment is derecognised upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in statement of the income and expenditure.

Financial instruments

Financial assets and financial liabilities are recognised when and only when the Council becomes a party to the contractual provisions instruments and on a trade date basis.

Financial assets and financial liabilities are initially measured at fair value except for trade receivables arising from contracts with customers which are initially measured in accordance with HKFRS 15 *Revenue from Contracts with Customers* ("HKFRS 15"). Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities (other than financial assets or financial liabilities at fair value through profit or loss ("FVTPL")) are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition. Transaction costs directly attributable to the acquisition of the financial assets or financial liabilities at FVTPL are recognised immediately in the statement of income and expenditure.

The effective interest method is a method of calculating the amortised cost of a financial asset or financial liability and of allocating interest income and interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash receipts and payments (including all fees and points paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial asset or financial liability, or, where appropriate, a shorter period, to the net carrying amount on initial recognition.

3. 財務報表編製基準及重要會計政策信息 (續)

3.2 重要會計政策 (續)

物業、機器及設備

物業、機器及設備是以成本減其後累積折舊及其後累積減值虧損（如有）於財務狀況表中列示。

處於開發過程中且用於生產供應或行政用途的資產按成本扣除任何減值虧損列賬。成本包括根據委員會會計政策而作出資本化的專業費用。該等資產於完成及可用作擬定用途時將歸類為物業、機器及設備。

資產在減去估計剩餘價值後，按其估計可用年限以直線法確認折舊以撇銷其成本。於各報告期結束時，對估計可用年限、剩餘價值及折舊方法進行檢討，以便預先考慮估計出現的任何變動。

物業、機器及設備於處理或預期繼續使用該項資產不會帶來未來經濟利益時予以註銷。任何因物業、機器及設備的棄置或永久停用而產生的收益或虧損，會按該資產之出售收入與賬面值之間差額計算，在收支結算表內確認。

金融工具

金融資產及金融負債當且僅當委員會成為該等工具合約條文的一方時在交易日期被確認。

金融資產及金融負債初步以公平值計量。除客戶合約產生的貿易應收款項初步根據《香港財務報告準則》第 15 號「客戶合約收入」（「《香港財務報告準則》第 15 號」）計量外。收購或發行金融資產及金融負債（除以公平值計量並計入損益的金融資產或金融負債外）所產生的直接交易成本，將在初步確認時，在金融資產或金融負債（如適用）的公平值中加入或扣除。收購以公平值計量並計入損益的金融資產或金融負債的直接交易成本，會立即於收支結算表確認。

實際利率法是計算金融資產或金融負債之攤銷成本，按有關期限攤分其利息收入及利息開支之方法。實際利率是於初步確認時，按金融資產或金融負債預計可使用期限或較短期限（如適用），將估計的未來現金收入及付款（包括所有組成實際利率、交易成本及其他溢價或折讓的已付或已收的費用及點子）準確貼現至賬面淨值的利率。

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<p>3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)</p> <p>3.2 Principal accounting policies (Continued)</p> <p>Financial instruments (Continued)</p> <p><u>Financial assets</u></p> <p><i>Classification and subsequent measurement of financial assets</i></p> <p>Financial assets that meet the following conditions and are not designated as at FVTPL subsequently measured at amortised cost:</p> <ul style="list-style-type: none"> • the financial asset is held within a business model whose objective is to collect contractual cash flows; and • the contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding. <p>The Council's financial assets at amortised cost include account receivables, advances to staffs, amount due from Consumer Legal Action Fund, subvention to be claimed and bank balances.</p> <p><i>Interest income from financial assets</i></p> <p>Interest income is recognised using the effective interest method for financial assets measured subsequently at amortised cost. Interest income is calculated by applying the effective interest rate to the gross carrying amount of a financial asset, except for financial assets that have subsequently become credit-impaired (see below). For financial assets that have subsequently become credit-impaired, interest income is recognised by applying the effective interest rate to the amortised cost of the financial asset from the next reporting period. If the credit risk on the credit-impaired financial instrument improves so that the financial asset is no longer credit-impaired, interest income is recognised by applying the effective interest rate to the gross carrying amount of the financial asset from the beginning of the reporting period following the determination that the asset is no longer credit impaired.</p> <p><i>Impairment of financial assets</i></p> <p>The Council performs impairment assessment under expected credit loss ("ECL") on financial assets which are subject to impairment assessment under HKFRS 9 <i>Financial Instruments</i> ("HKFRS 9") (including account receivables, advances to staffs, amount due from Consumer Legal Action Fund, subvention to be claimed and bank balances). The amount of ECL is updated at each reporting date to reflect changes in credit risk since initial recognition.</p>	<p>3. 財務報表編製基準及重要會計政策信息 (續)</p> <p>3.2 重要會計政策 (續)</p> <p>金融工具 (續)</p> <p><u>金融資產</u></p> <p><i>金融資產的分類及其後計量</i></p> <p>符合下列條件且未被指定為以公平值計量並計入損益的金融資產隨後按攤銷成本計量：</p> <ul style="list-style-type: none"> • 該金融資產以業務模式持有，其目標為收取合約現金流量；及 • 合約條款於特定日期產生的現金流量僅為支付本金和未償還本金的利息。 <p>委員會的金融資產按攤銷成本計量，包括應收賬款、提供予員工的預支款、消費者訴訟基金的應收款項、待索取撥款及銀行結餘。</p> <p><i>金融資產的利息收入</i></p> <p>其後按攤銷成本計量的金融資產，其利息收入是採用實際利率法確認。金融資產（隨後出現信貸減值之金融資產（見下文）除外）之利息收入乃透過對金融資產之賬面總值應用實際利率計算。就隨後出現信貸減值之金融資產而言，利息收入乃透過對金融資產於下個報告期之攤銷成本應用實際利率予以確認。倘已予信貸減值之金融工具之信貸風險減低，即使有關金融資產不再出現信貸減值，則利息收入乃透過對金融資產於有關資產獲確定不再出現信貸減值後之報告期開始起之賬面總值應用實際利率予以確認。</p> <p><i>金融資產的減值</i></p> <p>委員會就根據《香港財務報告準則》第9號「<i>金融工具</i>」（「《香港財務報告準則》第9號」）須作出減值的金融資產（包括應收賬款、提供予員工的預支款、消費者訴訟基金的應收款項、待索取撥款及銀行結餘）的預期信貸虧損進行減值評估。預期信貸虧損的金額於每一個報告日期更新，以反映自首次確認後信貸風險的變化。</p>
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Notes to the Financial Statements 財務報表附註

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<p>3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)</p> <p>3.2 Principal accounting policies (Continued)</p> <p>Financial instruments (Continued)</p> <p><u>Financial assets (Continued)</u></p> <p><i>Impairment of financial assets (Continued)</i></p> <p>Lifetime ECL represents the ECL that will result from all possible default events over the expected life of the relevant instrument. In contrast, 12-month ECL represents the portion of lifetime ECL that is expected to result from default events that are possible within 12 months after the reporting date. Assessments are done based on the Council's historical credit loss experience, adjusted for factors that are specific to the debtors, general economic conditions and an assessment of both the current conditions at the reporting date as well as the forecast of future conditions.</p> <p>The ECL on these assets are assessed collectively using a provision matrix with appropriate groupings.</p> <p>For all other instruments, the Council measures the loss allowance equal to 12-month ECL, unless when there has been a significant increase in credit risk since initial recognition, in which case the Council recognises lifetime ECL. The assessment of whether lifetime ECL should be recognised is based on significant increases in the likelihood or risk of a default occurring since initial recognition.</p> <p>(i) Significant increase in credit risk</p> <p>In assessing whether the credit risk has increased significantly since initial recognition, the Council compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition. In making this assessment, the Council considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.</p> <p>In particular, the following information is taken into account when assessing whether credit risk has increased significantly:</p> <ul style="list-style-type: none"> • an actual or expected significant deterioration in the financial instrument's external (if available) or internal credit rating; • significant deterioration in external market indicators of credit risk, e.g. a significant increase in the credit spread, the credit default swap prices for the debtor; • existing or forecast adverse changes in business, financial or economic conditions that are expected to cause a significant decrease in the debtor's ability to meet its debt obligations; 	<p>3. 財務報表編製基準及重要會計政策信息 (續)</p> <p>3.2 重要會計政策 (續)</p> <p>金融工具 (續)</p> <p><u>金融資產 (續)</u></p> <p><i>金融資產的減值 (續)</i></p> <p>全期預期信貸虧損是指於相關工具的預計使用期內，所有可能的違約事件將會產生的預期信貸虧損。相反，12 個月預期信貸虧損是指預期於報告日期後 12 個月內可能發生的違約事件預期導致的部分全期預期信貸虧損。評估乃根據委員會的歷史信貸虧損經驗進行，並根據債務人特有的因素、一般經濟狀況以及對報告日期當前狀況的評估以及對未來狀況的預測作出調整。</p> <p>該等資產的預期信貸虧損是按適當的分組然後作出整體性評估。</p> <p>對於所有其他工具，委員會計量的虧損撥備等於 12 個月預期信貸虧損，除非自首次確認後信貸風險顯著上升，在該情況下，委員會會以全期預期信貸虧損作出確認。評估是否確認全期預期信貸虧損是根據自首次確認以後發生違約的可能性或風險有否顯著上升。</p> <p>(一) 信貸風險顯著上升</p> <p>評估信貸風險自首次確認以來有否顯著上升時，委員會會就金融工具於報告日期發生違約的風險與金融工具於首次確認日期發生違約的風險作出比較。作出本評估時，委員會會考慮合理及有理據的定量及定性資料，包括過往經驗及以合理成本或努力可獲取的前瞻性資料。</p> <p>具體而言，評估信貸風險有否顯著上升時會考慮以下資料：</p> <ul style="list-style-type: none"> • 金融工具的外部（如有）或內部信貸評級的實際或預期的顯著惡化； • 信貸風險的外部市場指標顯著惡化，例如債務人的信貸息差、信貸違約掉期價格顯著上升； • 商業、財務或經濟狀況於目前或預期有不利變動，預計將導致債務人償還債項的能力顯著下降；
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<p>3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)</p> <p>3.2 Principal accounting policies (Continued)</p> <p>Financial instruments (Continued)</p> <p><u>Financial assets (Continued)</u></p> <p><i>Impairment of financial assets (Continued)</i></p> <p>(i) Significant increase in credit risk (Continued)</p> <ul style="list-style-type: none"> • an actual or expected significant deterioration in the operating results of the debtor; • an actual or expected significant adverse change in the regulatory, economic, or technological environment of the debtor that results in a significant decrease in the debtor's ability to meet its debt obligations. <p>Irrespective of the outcome of the above assessment, the Council presumes that the credit risk has increased significantly since initial recognition when contractual payments are more than 30 days past due, unless the Council has reasonable and supportable information that demonstrates otherwise.</p> <p>The Council regularly monitors the effectiveness of the criteria used to identify whether there has been a significant increase in credit risk and revises them as appropriate to ensure that the criteria are capable of identifying significant increase in credit risk before the amount becomes past due.</p> <p>(ii) Definition of default</p> <p>The Council considers an event of default occurs when information developed internally or obtained from external sources indicates that the debtor is unlikely to pay its creditors, including the Council, in full (without taking into account any collaterals held by the Council).</p> <p>Irrespective of the above, the Council considers that default has occurred when a financial asset is more than 60 days past due unless the Council has reasonable and supportable information to demonstrate that a more lagging default criterion is more appropriate.</p> <p>(iii) Credit-impaired financial assets</p> <p>A financial asset is credit-impaired when one or more events of default that have a detrimental impact on the estimated future cash flows of that financial asset have occurred. Evidence that a financial asset is credit-impaired includes observable data about the following events:</p> <ul style="list-style-type: none"> (a) significant financial difficulty of the issuer or the borrower; (b) a breach of contract, such as a default or past due event; 	<p>3. 財務報表編製基準及重要會計政策信息 (續)</p> <p>3.2 重要會計政策 (續)</p> <p>金融工具 (續)</p> <p><u>金融資產 (續)</u></p> <p>金融資產的減值 (續)</p> <p>(一) 信貸風險顯著上升 (續)</p> <ul style="list-style-type: none"> • 債務人經營業績出現實際或預期的顯著惡化； • 債務人的監管、經濟或技術環境出現實際或預期的重大不利變動，導致債務人償還債項的能力顯著下降。 <p>不論上述評估結果如何，委員會均假設當合約付款已逾期超過 30 日，則其信貸風險比較初步確認時已有顯著上升，除非委員會有合理及具支持性的資料顯示其他情況。</p> <p>委員會定期監督用於識別信貸風險是否顯著上升的準則的效果，並在適當的情況下作出修訂，以確保相關準則可在款項逾期之前識別其信貸風險已顯著上升。</p> <p>(二) 違約的定義</p> <p>委員會認為當內部編製或從外界所取得的資料顯示，債務人不大可能向其債權人，包括委員會作出悉數還款（未計及委員會持有的任何抵押品），即構成違約事件。</p> <p>不論上述情況如何，委員會會把逾期超過 60 天的金融資產列作違約，除非委員會有合理且具支持性的資料證明及後的違約準則則更為合適。</p> <p>(三) 發生信貸減值的金融資產</p> <p>若發生一項或多項對金融資產的估計未來現金流量造成不利影響的違約事件，則該金融資產會被作出信貸減值。金融資產出現信貸減值的證據包括下列事件的可觀察資料：</p> <ul style="list-style-type: none"> (甲) 發行人或借款人的重大財務困難； (乙) 違反合約，例如拖欠或逾期還款事件等；
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<p>3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)</p> <p>3.2 Principal accounting policies (Continued)</p> <p>Financial instruments (Continued)</p> <p><u>Financial assets (Continued)</u></p> <p><i>Impairment of financial assets (Continued)</i></p> <p>(iii) Credit-impaired financial assets (Continued)</p> <p>(c) the lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession(s) that the lender(s) would not otherwise consider; or</p> <p>(d) it is becoming probable that the borrower will enter bankruptcy or other financial reorganisation.</p> <p>(iv) Write-off policy</p> <p>The Council writes off a financial asset when there is information indicating that the counterparty is in severe financial difficulty and there is no realistic prospect of recovery, for example, when the counterparty has been placed under liquidation or has entered into bankruptcy proceedings, or when the amounts are over one year past due, whichever occurs sooner. Financial assets written off may still be subject to enforcement activities under the Council's recovery procedures, taking into account legal advice where appropriate. A write-off constitutes a derecognition event. Any subsequent recoveries are recognised in the statement of income and expenditure.</p> <p>(v) Low credit risk</p> <p>A financial instrument is determined to have low credit risk if:</p> <p>(a) it has a low risk of default;</p> <p>(b) the borrower has a strong capacity to meet its contractual cash flow obligations in the near term; and</p> <p>(c) adverse changes in economic and business conditions in the longer term may, but will not necessarily, reduce the ability of the borrower to fulfil its contractual cash flow obligations.</p> <p>(vi) Measurement and recognition of ECL</p> <p>The measurement of ECL is a function of the probability of default, loss given default (i.e. the magnitude of the loss if there is a default) and the exposure at default. The assessment of the probability of default and loss given default is based on historical data adjusted by forward-looking information. Estimation of ECL reflects an unbiased and probability-weighted amount that is determined with the respective risks of default occurring as the weights.</p>	<p>3. 財務報表編製基準及重要會計政策信息 (續)</p> <p>3.2 重要會計政策 (續)</p> <p>金融工具 (續)</p> <p><u>金融資產 (續)</u></p> <p><i>金融資產的減值 (續)</i></p> <p>(三) 發生信貸減值的金融資產 (續)</p> <p>(丙) 由於與借方財務困難相關之經濟或合約原因，借方之貸方已向借方授出貸方在其他情況下概不考慮之讓步方案；或</p> <p>(丁) 借方可能進行破產程序或進行其他財務重組。</p> <p>(四) 撇銷政策</p> <p>當有資料顯示交易對手有嚴重財政困難及該金融資產沒有切實可行的預期可以收回，例如，當交易對手被清盤或已進入破產程序時，或還款金額逾期一年以上時（以較早者為準），委員會會將該金融資產撇銷。金融資產的撇銷仍會受委員會收回程序，並考慮法律建議（如適用）之影響。撇銷構成終止確認事項，其後任何收回均於收支結算表中確認。</p> <p>(五) 低信貸風險</p> <p>在下列情況下，金融工具被確定為具有低信貸風險：</p> <p>(甲) 違約風險較低；</p> <p>(乙) 借款人短期內履行合約現金流量義務的能力較強；及</p> <p>(丙) 長期經濟和商業條件的不利變化，可能但不一定會削弱借款人履行其合約現金流量義務的能力。</p> <p>(六) 預期信貸虧損的計量及確認</p> <p>預期信貸虧損的計量為違約概率、違約損失（即違約時的損失程度）及違約風險承擔的函數。評估違約概率及違約損失基於過往數據，並按前瞻性資料調整。預期信貸虧損的估計值反映無偏頗及概率加權金額，並根據發生相關違約風險的加權數值而釐定。</p>
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<p>3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)</p> <p>3.2 Principal accounting policies (Continued)</p> <p>Financial instruments (Continued)</p> <p><u>Financial assets (Continued)</u></p> <p><i>Impairment of financial assets (Continued)</i></p> <p>(vi) Measurement and recognition of ECL (Continued)</p> <p>Generally, the ECL is the difference between all contractual cash flows that are due to the Council in accordance with the contract and the cash flows that the Council expects to receive, discounted at the effective interest rate determined at initial recognition.</p> <p>Lifetime ECL for account receivables and subventions to be claimed are considered on a collective basis taking into consideration past due information and relevant credit information such as forward looking macroeconomic information.</p> <p>For collective assessment, the Council takes into consideration the following characteristics when formulating the grouping:</p> <ul style="list-style-type: none"> • Past-due status; • Nature, size and industry of debtors; and • External credit ratings where available. <p>The grouping is regularly reviewed by members of the Council to ensure the constituents of each group continue to share similar credit risk characteristics.</p> <p>The Council recognises an impairment gain or loss in the statement of income and expenditure for all financial instruments by adjusting their carrying amount, with the exception of accounts receivables, where the corresponding adjustment is recognised through a loss allowance account.</p> <p><u>Financial liabilities</u></p> <p>Debt and equity instruments issued by the Council are classified as either financial liabilities or as equity in accordance with the substance of the contractual arrangements and the definitions of a financial liability and an equity instrument.</p> <p><i>Financial liabilities at amortised cost</i></p> <p>Financial liabilities including account payables and accrued expenses are subsequently measured at amortised cost, using the effective interest method, unless the effect of discounting would be insignificant, in which case they are stated at cost.</p>	<p>3. 財務報表編製基準及重要會計政策信息 (續)</p> <p>3.2 重要會計政策 (續)</p> <p>金融工具 (續)</p> <p><u>金融資產 (續)</u></p> <p><i>金融資產的減值 (續)</i></p> <p>(六) 預期信貸虧損的計量及確認 (續)</p> <p>一般而言，預期信貸虧損為根據合約應付委員會的所有合約現金流量與委員會預計收取的現金流量（以按初始確認時釐定的實際利率折現）之間的差額，按首次確認時釐定的實際利率貼現。</p> <p>應收賬款和待索取撥款的全期預期信貸虧損乃按共同基準，並考慮過往逾期資料及相關信貸資料，例如前瞻性宏觀經濟資料。</p> <p>就共同基準評估而言，於分組時，委員會考慮下列特徵：</p> <ul style="list-style-type: none"> • 逾期狀況； • 債務人的性質、規模和行業；及 • 外部信貸評級（若取得）。 <p>委員會委員就分組方法定期進行審核，以確保各組別的組成部分繼續具有類似的信貸風險特徵。</p> <p>委員會透過調整所有金融工具的賬面值於收支結算表中確認減值收益或虧損，惟應收賬款虧損則透過撥備賬確認作出相應調整。</p> <p><u>金融負債</u></p> <p>委員會發行的債務和股本工具是根據合約安排的性質及金融負債和股本工具之定義分類為金融負債或股本。</p> <p><i>以攤銷成本計量的金融負債</i></p> <p>金融負債包括應付賬款及應計費用，採用實際利率法以攤銷成本計算，除非折現的影響屬不重大，在此情況下，按成本計量。</p>
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<p>3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)</p> <p>3.2 Principal accounting policies (Continued)</p> <p>Financial instruments (Continued)</p> <p><u>Derecognition</u></p> <p>The Council derecognises a financial asset only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity.</p> <p>On derecognition of a financial asset in its entirety, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in the statement of income and expenditure.</p> <p>The Council derecognises financial liabilities when, and only when, the Council's obligations are discharged, cancelled or expired. The difference between the carrying amount of the financial liability derecognised and the consideration paid and payable is recognised in the statement of income and expenditure.</p> <p>Impairment on property, plant and equipment and right-of-use assets</p> <p>At the end of the reporting period, the Council reviews the carrying amounts of its property, plant and equipment and right-of-use assets with finite useful lives to determine whether there is any indication that these assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the relevant asset is estimated in order to determine the extent of the impairment loss, if any.</p> <p>The recoverable amount of property, plant and equipment and right-of-use assets are estimated individually. When it is not possible to estimate the recoverable amount individually, the Council estimates the recoverable amount of the cash-generating unit to which the asset belongs.</p> <p>In addition, the Council assesses whether there is indication that corporate assets may be impaired. If such indication exists, corporate assets are also allocated to individual cash-generating units, when a reasonable and consistent basis of allocation can be identified, or otherwise they are allocated to the smallest group of cash-generating units for which a reasonable and consistent allocation basis can be identified.</p> <p>Recoverable amount is the higher of fair value less costs of disposal and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset (or a cash-generating unit) for which the estimates of future cash flows have not been adjusted.</p>	<p>3. 財務報表編製基準及重要會計政策信息 (續)</p> <p>3.2 重要會計政策 (續)</p> <p>金融工具 (續)</p> <p><u>註銷</u></p> <p>只有當委員會從資產獲得現金流的合約權利屆滿，或金融資產及其擁有權的幾乎全部風險及回報被轉讓予另一方時，該金融資產才會被註銷。</p> <p>當金融資產全部被註銷時，該項資產的賬面值與已收和應收代價總額的差額在收支結算表中確認。</p> <p>當且僅當委員會的義務被解除、取消或屆滿時，金融負債才會被註銷。已被註銷的金融負債的賬面值與已付及應付代價之間的差額會於收支結算表內確認。</p> <p>物業、機器、設備及使用權資產之減值</p> <p>委員會於報告期結束時審視其物業、機器及設備及使用權資產之有限可使用年期之賬面值，以決定是否有任何跡象顯示該等資產已經出現減值虧損。如果存在該跡象，則對相關資產的可收回金額進行估計，從而確定減值虧損（如有）的程度。</p> <p>物業、機器及設備以及使用權資產之可收回金額乃個別估計。倘無法個別估計可收回金額，則委員會會估計其資產所屬現金產生單位之可收回金額。</p> <p>此外，委員會評估公司資產是否存在可能減值之跡象。倘存在有關跡象，於可識別合理及一貫分配基準的情況下，公司資產亦會被分配到個別的現金產生單位，否則或會被分配到可識別合理及一貫分配基準的最小現金產生單位組別中。</p> <p>可收回金額為公平值扣除出售成本所得金額與使用價值中的較高者。當評估使用價值時，會採用可反映當前市場評估時間價值及該資產（或現金產生單位）在未經調整未來現金流之特定風險的稅前貼現率，將估計的未來現金流量貼現為現值。</p>
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<p>3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)</p> <p>3.2 Principal accounting policies (Continued)</p> <p>Impairment on property, plant and equipment and right-of-use assets (Continued)</p> <p>If the recoverable amount of an asset (or a cash-generating unit) is estimated to be less than its carrying amount, the carrying amount of the asset (or a cash-generating unit) is reduced to its recoverable amount. For corporate assets or portion of corporate assets which cannot be allocated on a reasonable and consistent basis to a cash-generating unit, the Council compares the carrying amount of a group of cash-generating units, including the carrying amounts of the corporate assets or portion of corporate assets allocated to that group of cash-generating units, with the recoverable amount of the group of cash-generating units. An impairment loss is recognised immediately in the statement of income and expenditure.</p> <p>Where an impairment loss subsequently reverses, the carrying amount of the asset (or a cash-generating unit or a group of cash-generating units) is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset (or a cash-generating unit or a group of cash-generating units) in prior years. A reversal of an impairment loss is recognised immediately in the statement of income and expenditure.</p> <p>Leases</p> <p><u>Definition of a lease</u></p> <p>The Council assesses whether a contract is, or contains, a lease at inception of the contract. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.</p> <p>For contracts entered into or modified on or after the date of initial application or arising from business combinations, the Council assesses whether a contract is or contains a lease based on the definition under HKFRS 16 at inception, modification date or acquisition date, as appropriate. Such contract will not be reassessed unless the terms and conditions of the contract are subsequently changed.</p>	<p>3. 財務報表編製基準及重要會計政策信息 (續)</p> <p>3.2 重要會計政策 (續)</p> <p>物業、機器、設備及使用權資產之減值 (續)</p> <p>如果資產（或現金產生單位）的估計可收回金額少於賬面值，則資產（或現金產生單位）的賬面值將減少至其可收回金額。就不可按合理及一貫基準分配至現金產生單位之公司資產或公司資產部分而言，委員會比較現金產生單位組別之賬面值（包括分配至該組現金產生單位之公司資產或公司資產部分之賬面值）與現金產生單位組別之可收回金額。減值虧損即時在收支結算表中予以確認。</p> <p>若減值虧損隨後撥回，該資產（或現金產生單位或現金產生單位組別）的賬面值增加至其可收回金額之修訂估值，惟所增加之賬面值不得超過該資產（或現金產生單位或現金產生單位組別）於過往年度並無出現減值虧損而確認之賬面值。該撥回的減值虧損即時於收支結算表內確認。</p> <p>租賃</p> <p><u>租賃的定義</u></p> <p>委員會在合約開始時評估合約是否租賃或包含租賃。倘一份合約賦予於一段時間內控制所識別資產的用途的權利，以換取代價，則該合約為租賃或包含租賃。</p> <p>就於首次應用日期或之後訂立或修訂或自業務合併產生的合約而言，委員會會於開始、修訂日期或收購日期根據《香港財務報告準則》第 16 號項下的定義評估該合約是否為租賃或包含租賃（如適用）。有關合約將不會被重新評估，除非合約中的條款與條件隨後被改動。</p>
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<p>3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)</p> <p>3.2 Principal accounting policies (Continued)</p> <p>Leases (Continued)</p> <p><u>The Council as a lessee</u></p> <p><i>Short-term leases and leases of low-value assets</i></p> <p>The Council applies the short-term lease recognition exemption to leases of land and building and equipment that have a lease term of 12 months or less from the commencement date and do not contain a purchase option. It also applies the recognition exemption for lease of low-value assets. Lease payments on short-term leases and leases of low-value assets are recognised as expense on a straight-line basis or another systematic basis over the lease term.</p> <p><i>Right-of-use assets</i></p> <p>The cost of right-of-use asset includes:</p> <ul style="list-style-type: none"> • the amount of the initial measurement of the lease liability; • any lease payments made at or before the commencement date, less any lease incentives received; • any initial direct costs incurred by the Council; and • an estimate of costs to be incurred by the Council in dismantling and removing the underlying assets, restoring the site on which it is located or restoring the underlying asset to the condition required by the terms and conditions of the lease. <p>Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities.</p> <p>Right-of-use assets in which the Council is reasonably certain to obtain ownership of the underlying leased assets at the end of the lease term are depreciated from commencement date to the end of the useful life. Otherwise, right-of-use assets are depreciated on a straight-line basis over the shorter of its estimated useful life and the lease term.</p> <p>The Council presents right-of-use assets as a separate line item on the statement of financial position.</p> <p><i>Refundable rental deposits</i></p> <p>Refundable rental deposits paid are accounted under HKFRS 9 and initially measured at fair value. Adjustments to fair value at initial recognition are considered as additional lease payments and included in the cost of right-of-use assets.</p>	<p>3. 財務報表編製基準及重要會計政策信息 (續)</p> <p>3.2 重要會計政策 (續)</p> <p>租賃 (續)</p> <p><u>委員會作為承租人</u></p> <p><i>短期租賃及低價值資產租賃</i></p> <p>委員會就自開始日期起計的租期為 12 個月或以下並且不包括購買選擇權的土地及樓宇及設備的租賃，應用短期租賃確認豁免。委員會亦就低值資產的租賃應用確認豁免。短期租賃及低值資產租賃的租賃付款以直線法或另一系統化基準於租期內確認為開支。</p> <p><i>使用權資產</i></p> <p>使用權資產的成本包括：</p> <ul style="list-style-type: none"> • 租賃負債的初步計量金額； • 於開始日期或之前作出的任何租賃付款，減除任何已收取的租賃優惠； • 委員會承擔的任何初始直接成本；及 • 委員會於拆除及拆遷相關資產、復原相關資產所在場地或復原相關資產至租賃的條款及條件所規定的狀況而產生的成本估計。 <p>使用權資產按成本計量，減去任何累計折舊及減值損失，並就租賃負債的任何重新計量作出調整。</p> <p>當委員會能合理地確定可於租期結束後會獲取相關租用資產的使用權，該資產的折舊會按開始日期至可使用年期結束計提。否則，使用權資產的折舊會按估計可使用年期與租期之間之較短者，以直線法計提。</p> <p>委員會將使用權資產於財務狀況表中列為獨立項目呈列。</p> <p><i>可退還之租賃按金</i></p> <p>已付並可退還之租賃按金乃根據《香港財務報告準則》第 9 號入賬，並初步按公平值計量。於初步確認時對公平值之調整，被視為額外租賃付款，並計入使用權資產成本。</p>
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<p>3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)</p> <p>3.2 Principal accounting policies (Continued)</p> <p>Leases (Continued)</p> <p><u>The Council as a lessee (Continued)</u></p> <p><i>Lease liabilities</i></p> <p>At the commencement date of a lease, the Council recognises and measures the lease liability at the present value of lease payments that are unpaid at that date. In calculating the present value of lease payments, the Council uses the incremental borrowing rate at the lease commencement date if the interest rate implicit in the lease is not readily determinable.</p> <p>The lease payments include:</p> <ul style="list-style-type: none"> • fixed payments (including in-substance fixed payments) less any lease incentives receivable; • variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the commencement date; • amounts expected to be payable by the Council under residual value guarantees; • the exercise price of a purchase option if the Council is reasonably certain to exercise the option; and • payments of penalties for terminating a lease, if the lease term reflects the Council exercising an option to terminate the lease. <p>After the commencement date, lease liabilities are adjusted by interest accretion and lease payments.</p> <p>The Council remeasures lease liabilities (and makes a corresponding adjustment to the related right-of-use assets) whenever:</p> <ul style="list-style-type: none"> • the lease term has changed or there is a change in the assessment of exercise of a purchase option, in which case the related lease liability is remeasured by discounting the revised lease payments using a revised discount rate at the date of reassessment. • the lease payments change in which cases the related lease liability is remeasured by discounting the revised lease payments using the initial discount rate. <p>The Council presents lease liabilities as a separate line item on the statement of financial position.</p>	<p>3. 財務報表編製基準及重要會計政策信息 (續)</p> <p>3.2 重要會計政策 (續)</p> <p>租賃 (續)</p> <p><u>委員會作為承租人 (續)</u></p> <p><i>租賃負債</i></p> <p>委員會於租賃開始日期，按該日未付的租賃付款現值確認及計量租賃負債。於計算租賃付款現值時，倘租賃隱含的利率難以釐定，委員會會使用租賃開始日期的增量借款利率計算。</p> <p>租賃付款包括：</p> <ul style="list-style-type: none"> • 固定付款（包括實質性的固定付款）減除任何應收租賃優惠； • 基於指數或利率並於開始日期按指數或利率初步計量的可變租賃付款； • 委員會於剩餘價值擔保下的預期應付款項； • 購買選擇權的行使價（倘委員會能合理地確定行使該選擇權）；及 • 支付終止租賃的罰款（倘租期反映委員會行使選擇權終止租賃）。 <p>於開始日期後，租賃負債會因應利息增長及租賃付款作出調整。</p> <p>若出現以下情況，委員會會重新計量租賃負債（並就相關使用權資產作出相應調整）：</p> <ul style="list-style-type: none"> • 租賃條款發生變化，或對行使購買選擇權的評估發生變化，在此情況下，相關租賃負債，會根據修訂後的租賃付款，透過使用重新評估日期的經修訂貼現率，重新貼現計量。 • 租賃付款出現變動，在此情況下，相關的租賃負債，會根據經修訂租賃付款，使用此起初的貼現率，重新貼現計量。 <p>委員會將租賃負債於財務狀況表中列為獨立項目呈列。</p>
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<p>3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)</p> <p>3.2 Principal accounting policies (Continued)</p> <p>Leases (Continued)</p> <p><u>The Council as a lessee (Continued)</u></p> <p><i>Lease modifications</i></p> <p>Changes in considerations of lease contracts that were not part of the original terms and conditions are accounted for as lease modifications, including lease incentives provided through forgiveness or reduction of rentals.</p> <p>The Council accounts for a lease modification as a separate lease if:</p> <ul style="list-style-type: none"> • the modification increases the scope of the lease by adding the right to use one or more underlying assets; and • the consideration for the leases increases by an amount commensurate with the stand-alone price for the increase in scope and any appropriate adjustments to that stand-alone price to reflect the circumstances of the particular contract. <p>For a lease modification that is not accounted for as a separate lease, the Council remeasures the lease liability based on the lease term of the modified lease by discounting the revised lease payments using a revised discount rate at the effective date of the modification.</p> <p>The Council accounts for the remeasurement of lease liabilities by making corresponding adjustments to the relevant right-of-use asset. When the modified contract contains a lease component and one or more additional lease or non-lease components, the Council allocates the consideration in the modified contract to each lease component on the basis of the relative stand-alone price of the lease component and the aggregate stand-alone price of the non-lease components.</p> <p>Foreign currencies</p> <p>In preparing the financial statements of the Council, transactions in currencies other than the functional currency (foreign currencies) are recognised at the rates of exchanges prevailing at the dates of the transactions. At the end of the reporting period, monetary items denominated in foreign currencies are retranslated at the rates prevailing at that date. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated.</p> <p>Exchange differences on the settlement of monetary items and on retranslation of monetary items, are recognised in the statement of income and expenditure in the period in which they arise.</p> <p>Short term employee benefits</p> <p>Salaries and paid annual leave are accrued in the year in which the associated services are rendered by employees to the Council.</p>	<p>3. 財務報表編製基準及重要會計政策信息 (續)</p> <p>3.2 重要會計政策 (續)</p> <p>租賃 (續)</p> <p><u>委員會作為承租人 (續)</u></p> <p><i>租約修改</i></p> <p>租賃合約代價出現之變動，若不屬於原條款及條件之一部分，包括透過租金減免提供的租賃優惠，則以租賃修訂入賬。</p> <p>倘出現以下情況，委員會會將租賃修改，作為獨立租賃入賬：</p> <ul style="list-style-type: none"> • 該修改加入一項或以上相關資產之使用權，以擴大租賃範圍；及 • 租賃代價增加，其增加之金額相當於與範圍擴大相對應之獨立價格，及為反映該合約之實際情況，而對該獨立價格進行之任何適當調整。 <p>當租賃沒有被獨立入賬，而日後須作出修改，委員會會按修改後的租賃期限，使用經修訂的貼現率，為經修訂的租賃付款，重新作出貼現及計量。</p> <p>委員會透過對相關使用權資產進行相應調整，對租賃負債的重新計量進行會計處理。當修改後的合約包含租賃組成部分，以及一項或多項額外租賃或非租賃組成部分時，委員會根據租賃組成部分的相對獨立價格，及非租賃組成部分的合計獨立價格，將修改後的合約代價分配至各項租賃組成部分。</p> <p>外幣</p> <p>在編製委員會之財務報表時，以功能貨幣以外貨幣（外幣）進行之交易均按交易日期之適用匯率換算。於報告期完結時，以外幣計值之貨幣項目均以當日之現行匯率重新換算。按外幣過往成本計算之非貨幣項目則毋須重新換算。</p> <p>結算貨幣項目及重新換算貨幣項目產生的匯兌差額均於該期間的收支結算表內確認。</p> <p>短期員工福利</p> <p>薪金和帶薪年假在僱員向委員會提供相關服務的當年累計。</p>
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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED) 3. 財務報表編製基準及重要會計政策信息 (續)

3.2 Principal accounting policies (Continued)

Retirement benefit costs

Payments to defined contribution retirement benefit plans are recognised as an expense when employees have rendered service entitling them to the contributions. The assets of the plans are held separately from those of the Council in an independently administered fund.

退休福利費用

定額供款退休福利計劃支付的款項，在僱員提供服務並因此享有該供款的期間確認為開支。該計劃的資產與委員會的資產分開存放在一個獨立管理的基金中。

4. CAPITAL RISK MANAGEMENT

The Council is funded mainly by Government subventions. The Council members manage its funds to ensure that the Council will be able to continue as a going concern. The Council's overall strategy remains unchanged from prior year.

4. 資本風險管理

委員會的經費主要來自政府撥款。委員會委員管理該筆資金，以確保委員會能持續營運。委員會之整體策略與去年相同。

5. NON-RECURRENT PROJECTS SUBVENTIONS

5. 非經常性項目撥款

		2024 二零二四年 HK\$ 港元	2023 二零二三年 HK\$ 港元
Revamp and develop the signature monthly CHOICE magazine	改進和發展具代表性的《選擇》月刊	1,327,882	1,827,715
Renovation and refurbishment projects	各項裝修與翻新項目	3,376,846	3,042,603
Time-limited posts	有時限職位	2,657,538	3,127,940
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	1,692,549	2,377,406
Auto-fuel market study	車用燃油市場研究	1,120,787	845,842
Redevelopment of the Council's official website	消委會網站重塑優化計劃	1,209,852	2,049,210
Job creation scheme under Anti-Epidemic Fund	防疫抗疫基金項下創造職位計劃	4,092,174	6,298,490
Event Commemorating the 50th Anniversary of Consumer Council	消費者委員會成立五十週年慶祝活動	1,076,739	-
Greater Bay Area Forum on consumer protection 2023	二零二三年大灣區消費者權益保護論壇	283,830	-
Enhancing training programme	加強培訓項目	171,855	129,289
Enhancement on the Complaint Case Management system	投訴個案管理系統優化計劃	281,052	126,634
Other projects	其他項目	495,495	368,673
		17,786,599	20,193,802

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6. SALES OF CHOICE MAGAZINE

Net loss from sales of CHOICE magazine after deduction of printing, artwork, postage and promotion costs amounting to HK\$214,096 (2023 net income: HK\$6,318).

6. 銷售《選擇》月刊

《選擇》月刊的淨銷售虧損在扣除印刷、版面設計、郵遞及推廣費用後為 214,096 港元（二零二三年淨銷售收入：6,318 港元）。

7. STAFF COSTS

Staff costs include an amount of HK\$6,135,717 (2023: HK\$6,088,825) in respect of contributions to retirement benefits scheme.

7. 員工成本

員工成本包括 6,135,717 港元（二零二三年：6,088,825 港元）的退休福利計劃供款。

8. NON-RECURRENT PROJECTS EXPENSES

8. 非經常性項目支出

		2024 二零二四年 HK\$ 港元	2023 二零二三年 HK\$ 港元
Revamp of and develop the signature monthly CHOICE magazine	改進和發展具代表性的《選擇》月刊	242,970	1,529,264
Time-limited posts	有時限職位	2,648,938	3,119,340
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	486,665	99,550
Auto-fuel market study	車用燃油市場研究	1,120,787	845,842
Redevelopment of the Council's official website	消委會網站重塑優化計劃	571,961	1,612,703
Job creation scheme under Anti-Epidemic Fund	防疫抗疫基金項下創造職位計劃	4,022,879	6,238,835
Event Commemorating the 50th Anniversary of Consumer Council	消費者委員會成立五十週年慶祝活動	1,076,739	-
Greater Bay Area Forum on consumer protection 2023	二零二三年大灣區消費者權益保護論壇	283,830	-
Enhancing training programme	加強培訓項目	171,855	129,289
Enhancement on the Complaint Case Management system	投訴個案管理系統優化計劃	119,880	112,780
Other projects	其他項目	495,495	191,817
		11,241,999	13,879,420

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9. PROPERTY, PLANT AND EQUIPMENT

9. 物業、機器及設備

		Leasehold land and buildings in Hong Kong under long-term lease	Leasehold improvement	Office equipment	Information systems and computer equipment	Furniture and fixtures	Motor Vehicle	Information systems upgrade in progress	Renovation in progress	Total
		於香港長期租賃的租賃土地及樓宇	租賃物業裝修	辦公室設備	信息系統及電腦設備	傢俬及裝置	機動車輛	進行中的信息系統升級	進行中的裝修	合計
		HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$
		港元	港元	港元	港元	港元	港元	港元	港元	港元
COST	成本									
At 1 April 2022	於二零二二年四月一日	62,638,435	24,873,562	1,715,325	28,300,385	820,185	538,046	4,571,327	421,475	123,878,740
Additions	添置	-	137,506	85,984	628,850	24,892	-	3,251,159	270,648	4,399,039
Transfer from (to) renovation and upgrade in progress	轉撥自(至)進行中的裝修和升級工程	-	246,694	-	3,545,017	42,148	-	(3,545,017)	(288,842)	-
At 31 March 2023 and 1 April 2023	於二零二三年三月三十一日和二零二三年四月一日	62,638,435	25,257,762	1,801,309	32,474,252	887,225	538,046	4,277,469	403,281	128,277,779
Additions	添置	-	110,000	115,406	1,465,240	-	-	14,434,048	2,216,859	18,341,553
Transfer from (to) renovation and upgrade in progress	轉撥自(至)進行中的裝修和升級工程	-	110,000	-	5,999,445	-	-	(5,999,445)	(110,000)	-
Disposal	處置	-	(3,585,672)	-	-	-	-	-	-	(3,585,672)
At 31 March 2024	於二零二四年三月三十一日	62,638,435	21,892,090	1,916,715	39,938,937	887,225	538,046	12,712,072	2,510,140	143,033,660
DEPRECIATION	折舊									
At 1 April 2022	於二零二二年四月一日	18,804,819	16,111,086	1,445,267	24,334,986	671,492	358,698	-	-	61,726,348
Charge for the year	本年度支出	875,972	3,419,895	95,243	4,253,399	86,718	179,348	-	-	8,910,575
At 31 March 2023 and 1 April 2023	於二零二三年三月三十一日和二零二三年四月一日	19,680,791	19,530,981	1,540,510	28,588,385	758,210	538,046	-	-	70,636,923
Charge for the year	本年度支出	875,972	3,756,464	95,952	4,015,437	68,198	-	-	-	8,812,023
Disposal	處置	-	(3,225,404)	-	-	-	-	-	-	(3,225,404)
At 31 March 2024	於二零二四年三月三十一日	20,556,763	20,062,041	1,636,462	32,603,822	826,408	538,046	-	-	76,223,542
CARRYING VALUES	賬面值									
At 31 March 2024	於二零二四年三月三十一日	42,081,672	1,830,049	280,253	7,335,115	60,817	-	12,712,072	2,510,140	66,810,118
At 31 March 2023	於二零二三年三月三十一日	42,957,644	5,726,781	260,799	3,885,867	129,015	-	4,277,469	403,281	57,640,856

The above items of property, plant and equipment (other than information systems upgrade in progress and renovation in progress) are depreciated on a straight-line basis, at the following rates per annum:

Leasehold land	Over the remaining term of the leases
Buildings	Over the shorter of their useful lives or the remaining term of the lease of land
Leasehold improvement	20%
Office equipment	33.33%
Information systems and computer equipment	33.33%
Furniture and fixtures	33.33%
Motor vehicle	33.33%

During the year ended 31 March 2024, leasehold properties with an aggregate net book value of HK\$12,028,966 (2023: HK\$12,140,809) that were pledged to secure a mortgage loan from the bank with no outstanding balance for both years have been released. The leasehold properties are under the second legal charge in favour of the Government. In addition, leasehold properties with a carrying amount of HK\$30,052,706 (2023: HK\$30,816,835) are subject to certain contractual non-alienation covenants in favour of the Government.

上述物業、機器及設備(除進行中的信息系統升級及裝修外)按以下年率以直線法進行折舊:

租賃土地	按租約之剩餘期限
樓宇	按其可使用年限或土地租賃之剩餘年限(以時間較短者計算)
租賃物業裝修	20%
辦公室設備	33.33%
信息系統及電腦設備	33.33%
傢俬及裝置	33.33%
機動車輛	33.33%

截至二零二四年三月三十一日止年度,賬面淨值合計 12,028,966 港元(二零二三年: 12,140,809 港元)的租賃物業曾從銀行抵押取得按揭貸款,該兩個年度均無未償還結餘,而該抵押登記已於年度內解除。該租賃物業以政府為受益人作出二按。此外,賬面值為 30,052,706 港元(二零二三年: 30,816,835 港元)的租賃物業受限於以政府為受益人的若干禁止轉讓條款約束。

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FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

10. RIGHT-OF-USE ASSETS

10. 使用權資產

		Office Premises 辦公室 HK\$ 港元	Office equipment 辦公室設備 HK\$ 港元	Total 合計 HK\$ 港元
Cost	成本			
At 1 April 2022	於二零二二年四月一日	4,684,542	324,708	5,009,250
Additions	添置	521,658	424,447	946,105
Eliminated on early termination / contract expiry	提前終止/合同屆滿時撇銷	(626,781)	(324,708)	(951,489)
At 31 March 2023	於二零二三年三月三十一日	4,579,419	424,447	5,003,866
Additions	添置	7,563,474	-	7,563,474
Lease modification	租約修改	3,157,106	-	3,157,106
At 31 March 2024	於二零二四年三月三十一日	15,299,999	424,447	15,724,446
Depreciation	折舊			
At 1 April 2022	於二零二二年四月一日	2,768,937	315,972	3,084,909
Charge for the year	本年度支出	1,373,604	86,551	1,460,155
Eliminated on early termination / contract expiry	提前終止/合同屆滿時撇銷	(425,689)	(324,708)	(750,397)
At 31 March 2023	於二零二三年三月三十一日	3,716,852	77,815	3,794,667
Charge for the year	本年度支出	1,924,992	84,889	2,009,881
At 31 March 2024	於二零二四年三月三十一日	5,641,844	162,704	5,804,548
Carrying values	帳面值			
At 31 March 2024	於二零二四年三月三十一日	9,658,155	261,743	9,919,898
At 31 March 2023	於二零二三年三月三十一日	862,567	346,632	1,209,199
			2024	2023
			二零二四年	二零二三年
			HK\$	HK\$
			港元	港元
Total cash outflow for leases	租賃之現金流出總額		1,849,661	1,526,236

For both years, the Council leases offices premises and office equipment for its operations. Lease contracts are entered into for fixed term of one to five years (2023: one to five years). Lease terms are negotiated on an individual basis and contain a wide range of different terms and conditions. In determining the lease term and assessing the length of the non-cancellable period, the Council applies the definition of a contract and determines the period for which the contract is enforceable.

The above items of right-of-use assets are depreciated on a straight-line basis, at the following rates per annum:

Office premises	Over the lease term of 2 years to 4 years
Office equipment	Over the lease term of 1 year to 5 years

於兩個年度，委員會租賃辦公室及辦公室設備作營運之用。租賃合約所訂立之固定年期為一至五年（二零二三年：一到五年）。租賃條款乃以單獨基準進行協商及包含廣泛不同的條款及條件。於釐定租期及估計不可撤銷期限，委員會應用合約的定義及釐定合約強制生效的期間。

以上使用權資產項目按以下年率以直線法進行折舊：

辦公室	按 2 到 4 年租期
辦公室設備	按 1 到 5 年租期

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FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

11. OTHER ASSETS

Other assets included account receivables, deposits and prepayments, advances to staffs and amount due from Consumer Legal Action Fund. The amounts are unsecured and interest-free. Except for the advances to staffs which will be settled by three or six (2023: three or six) monthly instalments, other amounts are repayable on demand. The Council assessed the ECL of such balances in Note 21.

12. SUBVENTIONS TO BE CLAIMED

Job creation scheme under Anti-Epidemic Fund

防疫抗疫基金項下
創造職位計劃

2024 二零二四年 HK\$ 港元	2023 二零二三年 HK\$ 港元
-----------------------------	-----------------------------

5,375,425	1,572,268
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13. BANK BALANCES AND CASH

Time deposits with original maturity of three months

原定到期日為三個月之定期存款

2024 二零二四年 HK\$ 港元	2023 二零二三年 HK\$ 港元
-----------------------------	-----------------------------

44,000,000	-
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Cash at bank and on hand

銀行現金和庫存現金

16,652,559	34,959,192
-------------------	-------------------

Cash and cash equivalent

現金及現金等值物

60,652,559	34,959,192
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Time deposits with original maturity over three months

原定到期日逾三個月之定期存款

36,500,000	59,582,000
-------------------	------------

Bank balances and cash

銀行結餘及現金

97,152,559	94,541,192
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Cash at bank earns interest at floating rates based on daily bank deposit rates. Time deposits are made in between three months and twelve months (2023: between three months and twelve months) and earn interests at the respective time deposits rates ranging from 2.40% to 4.70% (2023: 0.34% to 4.20%) per annum.

銀行現金根據銀行每日浮動存款利率獲取利息。定期存款的期限為三到十二個月（二零二三年：三到十二個月），按各自定期存款利率獲取利息，年率範圍為2.40%到4.70%（二零二三年：0.34%到4.20%）。

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FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

14. ACCOUNT PAYABLES AND ACCRUED EXPENSES

Account payables are unsecured, interest-free and repayable according to the respective credit terms. The Council has financial risk management policies in place to ensure that all payables are paid within the credit timeframe.

15. SUBVENTIONS RECEIVED IN ADVANCE

Subventions unexpended at the end of the reporting period:

14. 應付賬款及應計費用

應付賬款不設抵押，不計財務利息且須根據各自信貸條款予以償還。委員會設有適當的金融風險管理政策，以確保應付款項在信貸期限內可全數支付。

15. 預收撥款

在本報告期結束時未有動用之撥款：

		2024 二零二四年 HK\$ 港元	2023 二零二三年 HK\$ 港元
Renovation and refurbishment projects	各項裝修與翻新項目	3,812,213	7,189,060
Time-limited posts	有時限職位	6,678,578	8,286,116
Revamp of and develop the signature monthly CHOICE magazine	改進和發展具代表性的《選擇》月刊	4,186,745	5,514,627
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	6,552,997	7,495,546
Promotion of new legislation	新法例之推廣	5,199,999	5,199,999
Redevelopment of the Council's official website	消委會網站重塑優化計劃	3,462,645	4,672,496
Auto-fuel market study	車用燃油市場研究	3,475,729	3,360,032
Consumer protection studies	保障消費者權益研究	378,270	808,765
Environmental responsibility	環境責任	685,174	685,174
Enhancing training programme	加強培訓項目	256,614	428,469
Event commemorating the 45th Anniversary of Consumer Council	消費者委員會成立四十五週年紀念活動	267,634	551,464
Strengthening consumer protection for Mainland visitors	加強對內地訪客的消費者權益保護	484,043	484,043
Replacement of motor vehicle	更換機動車輛	100	100
Job creation scheme under Anti-Epidemic Fund	防疫抗疫基金項下創造職位計劃	13,928	39,823
Mobile site for Online Price Watch	手機版「網上價格一覽通」	1,435,000	1,500,000
Enhancement of the Council's Compliant Case Management System	消委會投訴個案管理系統優化計劃	12,625,313	7,353,366
Event commemorating the 50th Anniversary of Consumer Council	消費者委員會成立五十週年紀念活動	1,623,261	-
Redevelopment of network infrastructure	重建網絡基礎設施	3,338,000	-
Development of stakeholder database and application system	利益相關者數據庫和應用系統開發	1,575,000	-
Revamp of and develop the Hotline System	熱線系統改造和開發	3,182,000	-
Other projects	其他項目	86,626	214,755
		59,319,869	53,783,835
Current liabilities	流動負債	51,966,897	46,239,141
Non-current liabilities	非流動負債	7,352,972	7,544,694
		59,319,869	53,783,835

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FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

16. LEASE LIABILITIES	16. 租賃負債	2024 二零二四年 HK\$ 港元	2023 二零二三年 HK\$ 港元
Lease liabilities payable:	應付租賃負債：		
Within one year	一年內	2,680,834	942,205
Within a period of more than one year but not more than 5 years	一年以上但不超過五年	<u>6,795,219</u>	<u>349,108</u>
		9,476,053	1,291,313
Less: Amount due for settlement within 12 months shown under current liabilities	減：於十二個月內到期，並顯示於流動負債	<u>(2,680,834)</u>	<u>(942,205)</u>
Amount due for settlement after 12 months shown under non-current liabilities	於十二個月後到期，並顯示於非流動負債	<u>6,795,219</u>	<u>349,108</u>
17. LEASEHOLD PROPERTY CONTROL ACCOUNT	17. 租賃物業統制賬項		
The amount arises from capital contribution by the Government for the acquisition of leasehold properties and appropriation from general fund in previous years for subsequent purchase of capital assets and is reduced by depreciation of the related assets.	該款項來自於用於購置租賃物業的政府認繳資本及後續購置資本資產的由往年一般基金中撥出的撥款，減去相關資產的折舊。		
18. EQUIPMENT CONTROL ACCOUNT	18. 設備統制賬項		
The amount was appropriated from general fund in previous years for the acquisition of office equipment, computer equipment and furniture and fixtures and is reduced by depreciation of the related assets.	該款項由往年一般基金中撥出，用於購置辦公室設備、電腦設備、傢俬及裝置，並減去相關資產之折舊。		
19. DESIGNATED FUND FOR APPROVED PROJECTS	19. 核准項目之指定基金		
The amount represents funds for current projects appropriated from general fund for the below designated activities not yet incurred by the end of the reporting period:	於報告期完結時，現有項目已為以下指定活動從一般基金撥付而未動用的資金：		
		2024 二零二四年 HK\$ 港元	2023 二零二三年 HK\$ 港元
Online CHOICE operation reserve	網上《選擇》月刊營運儲備	2,637,344	2,637,344
Office equipment and maintenance	辦公室設備及維修	16,389,026	359,026
Testing and research	測試和研究	1,535,205	1,531,033
IT development	信息系統開發	<u>8,762,384</u>	<u>8,762,384</u>
		<u>29,323,959</u>	<u>13,289,787</u>

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FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

20. CAPITAL COMMITMENTS

20. 資本承擔

	2024 二零二四年 HK\$ 港元	2023 二零二三年 HK\$ 港元
Capital expenditure in respect of renovation and acquisition of plant and equipment contracted for but not provided in the financial statements	33,070,386	6,631,382

有關裝修及購買機器和設備，已訂約但未在財務報表作出撥備之資本開支

21. FINANCIAL INSTRUMENTS

21. 金融工具

a. Categories of financial instruments

甲. 金融工具類別

	2024 二零二四年 HK\$ 港元	2023 二零二三年 HK\$ 港元
Financial assets		
Amortised cost	104,885,915	98,677,967
Financial liabilities		
Amortised cost	14,333,505	6,663,012

金融資產
攤銷成本

金融負債
攤銷成本

b. Financial risk management objectives and policies

乙. 金融風險管理目標及政策

The Council's major financial instruments include account receivables, advances to staffs, subvention to be claimed, amount due from Consumer Legal Action Fund, bank balances and cash, provision for restoration cost and account payables and accrued expenses. Details of these financial instruments are disclosed in respective notes. The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The Council members manage and monitor these exposures to ensure appropriate measures are implemented on a timely and effective manner.

委員會的主要金融工具包括應收賬款、提供予員工的預支款、待索取撥款、消費者訴訟基金的應收款項、銀行結餘及現金、復原成本撥備、應付賬款及應計費用。該等金融工具的詳情已於相應附註中予以披露。與該等金融工具相關的風險以及如何緩解該等風險的政策載於下文。委員會委員管理並監察該等風險，以確保及時有效地採取適當措施。

Credit risk and impairment assessment

信貸風險及減值評估

As at 31 March 2024 and 2023, the Council's maximum exposure to credit risk which will cause a financial loss to the Council due to failure to discharge an obligation by the counterparties arises from the carrying amount of the respective recognised financial assets as stated in the statement of financial position.

於二零二四年及二零二三年三月三十一日，委員會的最大信貸風險（由於對方未能清償債務將對委員會造成財務損失）源自於財務狀況表呈列的相應已確認金融資產的賬面值。

In order to minimise the credit risk, the Council reviews the recoverable amount of each individual receivable items at the end of the reporting period to ensure that adequate impairment losses are made for irrecoverable amounts. In addition, the Council performs impairment assessment under ECL model upon application of HKFRS 9 on receivable balances based on provision matrix.

為了盡量降低信貸風險，委員會於報告期末檢視各項應收項目的可回收金額，以確保為不可回收的金額作出足夠的減值虧損。此外，委員會在應用《香港財務報告準則》第9號後依據預期信貸虧損模式對個別應收結餘單個進行減值評估。

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21. FINANCIAL INSTRUMENTS (CONTINUED)

b. Financial risk management objectives and policies (Continued)

Credit risk and impairment assessment (Continued)

For account receivables, advances to staffs, subvention to be claimed and amount due from Consumer Legal Action Fund, the ECL is insignificant as the Council had not encountered any difficulties in collecting from the debtors in the past and is not aware of any financial difficulties being experienced by these debtors.

The credit risk on bank balances is limited because the counterparties are banks with high credit ratings assigned by international credit-rating agencies.

Market risk**Foreign currency risk**

Since majority of the Council's transactions is denominated in Hong Kong dollars ("HK\$") and United States dollars (US\$), the members consider that the Council's exposure to foreign currency risk is insignificant.

Interest rate risk

The Council's exposure to changes in interest rates is mainly attributable to bank balances and cash.

At the end of the reporting period, if interest rates of bank balances denominated in US\$ and HK\$ had been 4% (2023: 4%) basis points higher / lower respectively and all other variables were held constant, the Council's surplus for the year and general fund would increase / decrease by HK\$3,886,064 (2023: HK\$3,781,608).

The sensitivity analysis above has been determined assuming that the change in interest rates had occurred throughout the year and had been applied to the exposure to interest rate risk for bank balances in existence during the year. The 4% (2023: 4%) basis point increase or decrease on the bank balances denominated in US\$ and HK\$ respectively represent the members' assessment of a reasonably possible change in interest rates over the period until the next annual end of the reporting period. The analysis was performed on the same basis for 2023.

21. 金融工具 (續)

乙. 金融風險管理目標及政策 (續)

信貸風險及減值評估 (續)

由於委員會過去向債務人收賬時未曾遇到任何困難，且並無意識到該等債務人出現任何財務困難，因此，應收賬款、提供予員工的預支款、待索取撥款、消費者訴訟基金的應收款項的預期信貸虧損有限。

由於對方為獲國際信貸評級機構授予較高信貸評級的銀行，因此銀行結餘的信貸風險有限。

市場風險**外幣風險**

由於委員會的大部分交易以港元和美元計值，委員會委員認為委員會的外幣風險並不重大。

利率風險

委員會面臨的利率變動風險主要來自於銀行結餘及現金。

於報告期末，倘以美元及港元計值的銀行結餘利率分別上升或下降4% (二零二三年：4%) 基點，而其他變量不變，則委員會的本年度盈餘和一般基金將增加或減少3,886,064港元 (二零二三年：增加或減少3,781,608港元)。

上述敏感度分析乃假設利率變動於年內發生，並適用於年內存在面臨利率風險的銀行結餘。以美元及港元計值的銀行結餘利率上升或下降4% (二零二三年：4%) 基點，代表執行委員會對期內直至報告期內下一年年末可能的利率變動的合理評估。分析依據與二零二三年相同。

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FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

21. FINANCIAL INSTRUMENTS (CONTINUED)

b. Financial risk management objectives and policies (Continued)

Liquidity risk

The Council is dependent on the government subventions. The members of the Council consider that the Council is exposed to minimal liquidity risk as the Government would provide subvention for the Council based on budgets prepared by the Council annually. The members of the Council also closely monitor the Council's cash flow position.

Bank balances comprise of time deposits with an original maturity of twelve months or less.

Liquidity and interest rate table

The following tables detail the Council's remaining contractual maturity for its non-derivative financial liabilities. The tables have been drawn up based on the undiscounted cash flows of financial liabilities based on the earliest date on which the Council can be required to pay.

		Weighted average effective interest rate 加權平均 實際利率	6 months or less 六個月 或以下 HK\$ 港元	6 - 12 months 六至 十二個月 HK\$ 港元	1 - 5 years 一至 五年 HK\$ 港元	Total undiscounted cash flows 未貼現現金 流量總額 HK\$ 港元	Carrying amounts 賬面 金額 HK\$ 港元
2024	二零二四年						
Account payables	應付賬款		14,332,769	-	-	14,332,769	14,332,769
Subtotal	小計		14,332,769	-	-	14,332,769	14,332,769
Lease liabilities	租賃負債	5.85	1,610,650	1,535,650	7,286,194	10,432,494	9,476,053
Total	合計		15,943,419	1,535,650	7,286,194	24,765,263	23,808,822
2023	二零二三年						
Account payables	應付賬款		6,663,012	-	-	6,663,012	6,663,012
Subtotal	小計		6,663,012	-	-	6,663,012	6,663,012
Lease liabilities	租賃負債	5.50	743,030	233,226	371,000	1,347,256	1,291,313
Total	合計		7,406,042	233,226	371,000	8,010,268	7,954,325

c. Fair value measurements of financial instruments

The members of the Council consider that the carrying values of financial assets and financial liabilities recognised in the financial statements approximate their fair values.

21. 金融工具 (續)

乙. 金融風險管理目標及政策 (續)

流動資金風險

委員會運營是依靠政府撥款。由於政府會根據委員會每年編制的預算撥款，因此，委員會委員認為委員會所面臨的流動資金風險已降至最低。委員會委員亦密切監控其現金流量狀況。

銀行結餘包括原定到期日為十二個月或以內的定期存款。

流動性及利率表

下列表格詳細列出了委員會非衍生金融負債的剩餘合約期限。該等表格乃根據在委員會可能被要求付款的最早日期之金融負債未貼現現金流量編制。

丙. 金融工具之公平價值計量

委員會委員認為，在財務報表中確認的金融資產及金融負債之賬面值與其公平值相若。

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22. RECONCILIATION OF LIABILITIES ARISING FROM FINANCING ACTIVITIES

The table below details changes in the Council's liabilities from financing activities, including both cash and non-cash changes. Liabilities arising from financing activities are those for which cash flows were, or future cash flows will be, classified in the Council's statement of cash flows from financing activities.

		Lease liabilities 租賃負債 HK\$ 港元 (Note 16) (附註 16)	Subventions received in advance 預收撥款 HK\$ 港元 (Note 15) (附註 15)	Total 合計 HK\$ 港元
At 1 April 2022	於二零二二年四月一日	1,983,663	55,377,617	57,361,280
Financing cash flows	融資現金流量	(1,526,236)	4,720,600	3,194,364
Interest expenses	利息支出	104,510	-	104,510
New lease entered	訂立之新租約	946,105	-	946,105
Early termination	提前終止	(216,729)	-	(216,729)
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用	-	(6,314,382)	(6,314,382)
At 31 March 2023 and 1 April 2023	於二零二三年三月三十一日和二零二三年四月一日	1,291,313	53,783,835	55,075,148
Financing cash flows	融資現金流量	(1,849,661)	12,080,634	10,230,973
Interest expenses	利息支出	213,821	-	213,821
New lease entered	訂立之新租約	6,663,474	-	6,663,474
Lease modification	租約修改	3,157,106	-	3,157,106
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用	-	(6,544,600)	(6,544,600)
At 31 March 2024	二零二四年三月三十一日	9,476,053	59,319,869	68,795,922

23. RELATED PARTY TRANSACTION

The Council charged a fee of HK\$1,142,392 (2023: HK\$1,361,747) for administrative service and office support (comprising salary costs and attributable overhead) provided to the Consumer Legal Action Fund (the "Fund") during the year. The charge is in accordance with the provision of the Trust Deed governing the Funds and approved by both the Council and the Board of Administrators of the Fund.

24. COMPARATIVE FIGURES

Conforming to current year's presentation, certain items of expenditure on the statement of income and expenditure have been restated. The revised presentation has no effect on the reported financial position, results or cash flows of the Council.

22. 融資活動所產生負債之對賬

下表為由融資活動所產生委員會之負債之變動詳情，包括現金及非現金變動。由融資活動所產生之負債乃為現金流量或將來現金流量於委員會現金流量表分類為來自融資活動產生的現金流量。

23. 關聯方交易

委員會於年內收取 1,142,392 港元（二零二三年：1,361,747 港元），作為本年度向消費者訴訟基金（「基金」）提供行政服務和辦公室支援（包括薪金支出及相關開銷）的費用。該收費符合管限基金之信託契據中的條款規定，並經委員會與消費者訴訟基金執行委員會批核。

24. 比較數字

為與本年度的呈列一致，對收支結算表中的某些支出項目進行了重述。修訂後的呈列對委員會所報告的財務狀況、業績或現金流沒有影響。

PRODUCT TESTING, MARKET SURVEY AND STUDY REPORTS 產品試驗、市場調查及研究報告

1. ELECTRICAL & ELECTRONIC GOODS 電氣及電子產品	類別
• Air Circulator Fans 循環扇	T
• Bluetooth / Wi-Fi Speakers 藍牙 / Wi-Fi 揚聲器	T
• Bluetooth Wireless Headphones 藍牙無線耳機	T
• Electric Pressure Cookers 電壓力煲	T
• Electric Storage Water Heaters 儲水式電熱水爐	T
• Espresso Machines 特濃咖啡機	T
• Hair Dryers 風筒	T
• Headlamps 戶外運動頭燈	T
• Induction Cookers 電磁爐	T
• Computer Monitors 電腦屏幕	T
• Multifunctional Printers 多功能打印機	T
• Smartphones 智能手機	T
• Smartwatches 智能手錶及手環	T
• Soundbars 整合式揚聲器	T
• Tablet PCs 平板電腦	T
• Window-type Air Conditioners 窗口式冷口機	T
2. PHOTOGRAPHIC EQUIPMENT & MOBILE APPS 攝影器材及流動應用程式	
• Interchangeable Lens Cameras 可換鏡頭相機	T
• Internet Security Software 網絡安全軟件	T
• Mobile Security Apps 流動保安應用程式	T
3. FOOD & HEALTH FOOD PRODUCTS 食物及健康食品	
• Chinese Sausages 臘腸	T
• Chocolate 朱古力	T
• Corn Starch and Tapioca Starch 粟粉及木薯粉	T
• Frozen Sweet Corns and Green Peas 冷藏粟米粒及豌豆	T
• Goji Berries 枸杞子	T
• Instant Noodles 即食麵	T
• Peanut Butter 花生醬	T
• Preserved Vegetables 醃菜	T
• Plant Milk 植物奶	T
• Probiotics 益生菌	S
• Sesame Products 芝麻產品	T
• Tips on Selecting Abalone, Sea Cucumber and Fish Maw 選購鮑魚、海參及花膠貼士	I

4. HEALTH, BEAUTY & PERSONAL CARE PRODUCTS 保健、美容及個人護理用品

- Incontinence Care Products 尿滲護理產品 T
- Anti-wrinkle Eye Creams 防皺眼霜 T
- Dry Shampoos 免沖水洗髮用品 S
- Foot Care Tips for Sandal Wearers 穿著涼鞋要注意足部健康 I
- Lipsticks and Lip Tints 唇膏與唇釉 T
- Peeling Pads 去角質棉片 S
- Personal Care Wet Wipes 個人護理濕紙巾 T
- Benign Prostate Hyperplasia 良性前列腺增生 I
- Toners 爽膚水 T
- Treatments for Snoring 鼻鼾療程 I
- Vertigo Symptoms 暈眩症狀 I

5. HOUSEHOLD PRODUCTS 家庭用品

- Drain Unblockers 通渠劑產品 S
- Energy-saving Rings 節能環 I

6. TRAVEL EQUIPMENT 旅行用品

- Suitcases 行李嚢 T

7. AUTOMOBILE PRODUCTS 汽車

- Child Car Seats 兒童汽車安全座椅 T

8. CLOTHING, FOOTWEAR & ACCESSORIES 衣物、鞋履及配件

- Care of Leather Products 皮具保養 I
- Yoga Pants 瑜伽褲 T

9. TOYS, STATIONERY & CHILDREN'S PRODUCTS 玩具及兒童用品

- Latex Balloons 乳膠氣球 T
- Skateboards 滑板 T
- Soother Holders 安撫奶嘴夾 T

SURVEYS AND SERVICE STUDY REPORTS 調查及服務研究報告

Market Surveys / Price Surveys 市場調查 / 價格調查

- Age-friendliness of Banking Services 長者友善銀行服務
- Airline Compensation for Mishandled Baggage 航空公司就行李處理不當的賠償
- Annual Supermarket Price Survey 年度超市價格調查
- Charging for Grocery Bags in Online Shopping 網購雜貨膠袋收費
- Green Mortgage Plans 綠色按揭
- Health Check Plans 身體檢查計劃
- Infant Formula Price Surveys 嬰幼兒奶粉價格調查 *
- Mobile Service Plans for Elderly 長者手提電話月費計劃
- Online Food Ordering Platforms 網上點餐平台
- Online Price Watch 網上價格一覽通 *
- Online Second-hand Platforms 網上二手交易平台
- Overseas Wedding Photography 海外婚紗攝影套餐
- Post-renovation Cleaning and Formaldehyde Removal Services 裝修後清潔 / 除甲醛服務
- Simulated Gambling Games 模擬賭博遊戲
- Swimming Pools for Dogs 寵物游泳池
- Textbook Expenditure Survey 學生購書費調查
- Textbook Price Survey 教科書價格調查
- Travel Insurance 旅遊保險
- Virtual Insurance Companies 虛擬保險公司
- Warranties and Repairs of Smartphones and True Wireless Earbuds 智能手機及真無線藍牙耳機的售後保用及維修

In-depth Studies 深入研究

- Allergen Testing Service 致敏原測試服務
- ESG Investment 環境、社會和管治 (ESG) 投資
- Generative AI 生成式人工智能
- Greenwashing 漂綠
- Tattoo 紋身

* Published on the Council's Website 刊登於本會網站

TRADE PRACTICES IN-DEPTH STUDIES AND CONSULTATION PAPERS RESPONDED TO BY THE COUNCIL

營商手法深入研究及諮詢文件回應

A) In-depth Studies 深入研究

1. Transparency and Governance – Optimising Value of Property Management Fee in Hong Kong
《創優增值 – 提升香港物業管理費的透明度和管治》
(4 May 2023)
2. CHOICE Article on Transfer of Businesses
「美容院業務轉讓 消費者非『肉隨砧板上』！」
《選擇》月刊文章 (14 September 2023)
3. CHOICE Article on Tenancy Control of Subdivided Units
「『劏房』租務管制 業主租戶責任與權利」
《選擇》月刊文章 (16 October 2023)
4. CHOICE Article on Northbound Travel for Hong Kong Vehicles
「『港車北上』步步安全速成教學！」
《選擇》月刊文章 (14 December 2023)
5. Home Renovation Industry – Better Governance for Creating Comfortable Homes
《倡規範家居裝修 建舒適美滿之家》
(21 February 2024)

B) Response to Consultations by the Government and Other Public Bodies 諮詢文件回應

1. Labour Department – Consultation on the Preliminary Proposals for Revising the Code of Practice for Employment Agencies
勞工處 – 修訂《職業介紹所實務守則》的初步建議的諮詢 (31 May 2023)
2. Competition Commission – Proposal to Accept Commitments Offered by Foodpanda and Deliveroo
競爭事務委員會 – 擬接受 Foodpanda 及 Deliveroo 戶戶送建議的承諾 (16 June 2023)
3. Electrical and Mechanical Services Department – Proposal of the Third Review of the Grading Standards Under the Mandatory Energy Efficiency Labelling Scheme
機電工程署 – 強制性能源效益標籤計劃第三次檢討評級標準 (23 June 2023)
4. Environment and Ecology Bureau – Consultation on Lifting the Restriction on Use of Liquid Fuel and Solid Fuel in Sha Tin Fuel Restriction Area
環境及生態局 – 解除沙田燃料限制區內使用液體及固體燃料限制的諮詢 (15 August 2023)

5. Child Fatality Review Panel – Initial Findings of the Child Fatality Review
兒童死亡個案檢討委員會 – 有關兒童意外死亡報告 (16 August 2023)
6. Communications Authority – Consultation on the Review of Television and Radio Codes of Practice
通訊事務管理局 – 檢討電視及電台業務守則的諮詢 (23 August 2023)
7. Centre for Food Safety – Proposed Amendments to the Preservatives in Food Regulation (Cap. 132BD)
食物安全中心 – 建議修訂《食物內防腐劑規例》(第 132BD 章) (24 August 2023)
8. Legislative Council Bills Committee – Road Traffic Legislation (Enhancing Personalized Point-to-point Transport Services) (Amendment) Bill 2023 and Taxi-Driver-Offence Points Bill
立法會法案委員會 – 《2023 年道路交通法例 (提升個人化點對點交通服務) (修訂) 條例草案》及《的士司機違例記分條例草案》 (29 August 2023)
9. Electrical and Mechanical Services Department – Revision of the Code of Practice on Energy Labelling of Products for the Mandatory Energy Efficiency Labelling Scheme
機電工程署 – 強制性能源效益標籤計劃下的《產品能源標籤實務守則》的修訂 (14 September 2023)
10. Hong Kong Monetary Authority – Consultation Paper on the Review of the Three-Tier Banking System
香港金融管理局 – 檢討銀行三級制的諮詢文件 (25 September 2023)
11. Hong Kong Deposit Protection Board – Consultation on Enhancements to the Deposit Protection Scheme in Hong Kong
香港存款保障委員會 – 優化香港存款保障計劃的諮詢 (9 October 2023)
12. Insurance Authority – Draft Proposal on Licensing and Related Fees to be Payable by Insurance Intermediaries from 23 September 2024*
保險業監管局 – 保險中介人由 2024 年 9 月 23 日起繳交的牌照費及相關費用之提案草稿 * (6 November 2023)
13. Commerce and Economic Development Bureau – Public Consultation on Proposed Updates to Safety Standards for Toys and Children's Products
商務及經濟發展局 – 就更新玩具及兒童產品安全標準建議的公眾諮詢 (29 December 2023)

* Private Consultation 非公開諮詢

14. Electrical and Mechanical Services Department – Consultation for Proposed Amendments to the Voluntary Registration Scheme for Vehicle Maintenance
機電工程署 – 修訂「車輛維修自願註冊計劃」諮詢
(2 January 2024)
15. Electrical and Mechanical Services Department – Consultation Paper on Proposed Amendments to the Buildings Energy Efficiency Ordinance (Cap. 610)
機電工程署 – 《建築物能源效益條例》(第 610 章) 的修訂建議諮詢文件 (15 January 2024)
16. Financial Services and the Treasury Bureau – Consultation on Promoting Paperless Corporate Communication for Hong Kong Companies
財經事務及庫務局 – 有關推動本地公司以無紙化方式通訊的諮詢 (26 January 2024)
17. Financial Services and the Treasury Bureau and Hong Kong Monetary Authority – Consultation Paper on Legislative Proposal to Implement the Regulatory Regime for Stablecoin Issuers in Hong Kong
財經事務及庫務局及香港金融管理局 – 在香港實施穩定幣發行人監管制度的立法建議的諮詢文件
(29 February 2024)
18. Hong Kong Monetary Authority – Consultation on a Proposal for Information Sharing Among Authorized Institutions to Aid in Prevention or Detection of Crime
香港金融管理局 – 有關認可機構為協助防範或偵測罪案而交換訊息之建議的諮詢
(27 March 2024)



Annual Report of the Consumer Legal Action Fund

消費者訴訟基金年報



2023-24

CONSUMER LEGAL ACTION FUND MANAGEMENT COMMITTEE

消費者訴訟基金管理委員會

Chairman

主席



Mr Selwyn YU Sing-cheung, SC
余承章資深大律師

Vice-Chairman

副主席

(from 2023.05.22 起)

Member 委員 (up to 至 2023.05.21)



Mr Richard KHAW Wei-kiang, SC
許偉強資深大律師



Ms Astina AU Sze-ting
區詩婷大律師



Ms Theresa Lena CHOW
周廷勵大律師



Mr Alex FAN Hoi-kit, MH
范凱傑大律師，榮譽勳章
(up to 至 2023.12.05)



Ms Stephanie HUNG Yu-jie
洪羽緹大律師
(from 2023.12.06 起)



Mr Eugene LIU
廖於勤先生



Mr Johnny MA Ka-chun, SC
馬嘉駿資深大律師



Mr Raymond MAK Ka-chun
麥嘉晉先生



Mr Alan NG Man-sang
吳敏生大律師



Dr Karen SHUM Hau-yan
沈孝欣醫生
(from 2023.04.01 起)



Ms Gilly WONG Fung-han
黃鳳嫻女士



Mr Philip WONG Wing-cheong
黃永昌律師
(from 2023.04.01 起)

ANNUAL REPORT OF THE CONSUMER LEGAL ACTION FUND 2023-24

消費者訴訟基金年報 2023-24

The Consumer Council is the Trustee of the Consumer Legal Action Fund (the Fund) through a Declaration of Trust executed on 30 November 1994.

Purpose

The Fund was established with an initial Government grant of HK\$10 million. Subsequently two extra grants each in the amount of \$10 million were received in May 2010 and May 2018 respectively. The Fund aims to facilitate easier consumer access to legal remedies by providing legal assistance to consumers, particularly for cases involving significant public interest and injustice. Through granting assistance to eligible cases, the Fund also aims to deter business malpractices and enhance public awareness of consumer rights.

Administration

The Council, as the Trustee, is responsible, through a Board of Administrators, for the overall administration and investment of the Fund. The Board of Administrators is in turn, underpinned by a Management Committee. The latter, whose members were appointed by the Commerce and Economic Development Bureau, is responsible for advising on the eligibility and merits of applications seeking assistance from the Fund.

Operation

It is the function of the Council to help consumers resolve their complaints with the traders concerned by means of conciliation. The Council may, if it considers appropriate or if the complainants so request, refer cases of complaints to the Fund for consideration. Consumers may also apply to the Fund directly for assistance.

Generally, in processing an application for assistance, the Fund will consider whether all other means of dispute resolution have been exhausted and will assess the case against established eligibility criteria. Such criteria include whether the case involves significant consumer interest; whether a large group of consumers have been or will potentially be adversely affected; whether the case has a reasonable chance of success; whether assistance to the matter concerned can promote the consumer cause and produce deterrent effects on unscrupulous business practices; and whether it is practicable for the Fund to offer timely assistance.

消費者委員會是消費者訴訟基金（以下簡稱基金）的信託人。基金於 1994 年 11 月 30 日依據信託聲明成立。

目的

基金成立初時獲政府撥款港幣 1,000 萬元，其後在 2010 年 5 月及 2018 年 5 月再分別獲政府撥款各港幣 1,000 萬元。基金旨在為尋求法律協助的消費者提供便捷的途徑，特別在涉及重大公眾利益和公義的事件上，協助消費者循法律途徑追討賠償。透過協助符合資格的個案，基金亦旨在遏止不當的經營手法，及讓公眾認識消費者的權利。

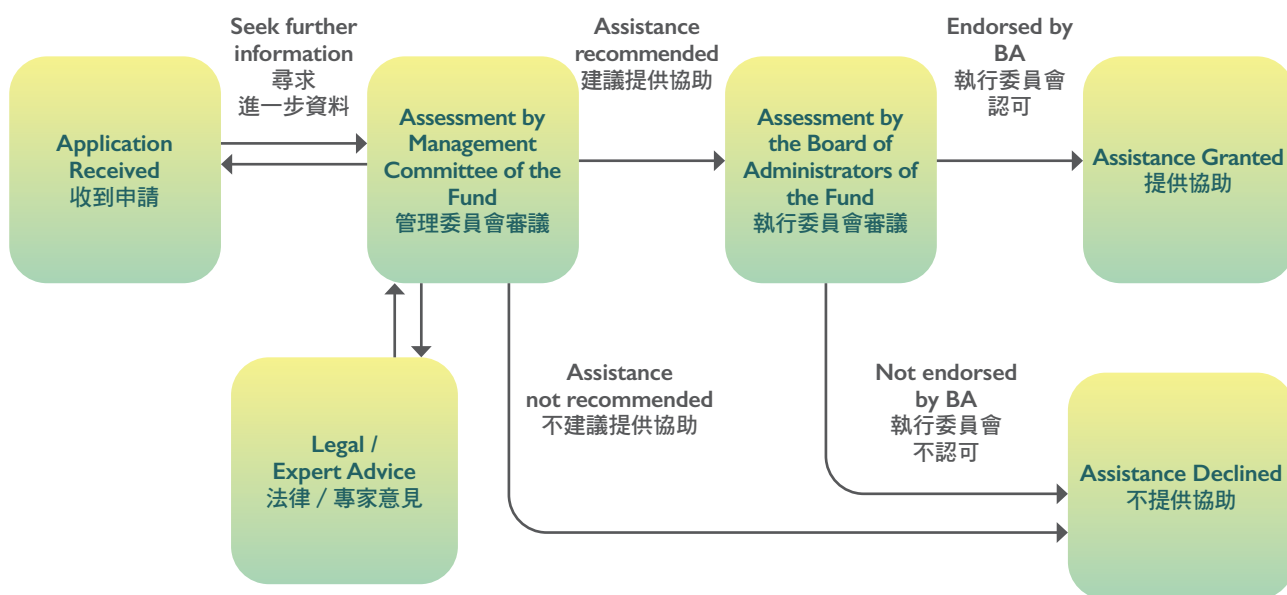
行政管理

本會作為基金的信託人，是透過基金執行委員會，處理基金的行政及投資事宜。執行委員會根據基金管理委員會的建議批核申請個案，包括申請人是否符合資格，及個案的理據是否充分等。管理委員會成員由商務及經濟發展局委任。

基金運作

本會一向以調停方式致力協助消費者解決他們與商戶之間的糾紛，並在適當情況或在投訴人要求下，將個案轉介基金考慮給予協助。此外，消費者亦可直接向基金提出申請。

一般來說，基金在處理申請時，會考慮申請人是否已嘗試其他解決辦法，並根據既定的準則審批申請，這些準則包括個案是否涉及重大的消費者利益、受影響的消費者是否眾多、是否有合理的勝訴機會、協助是否有利促進消費者權益及對不當經營手法能否產生阻嚇作用，以及基金實際上是否可以提供及時的協助等。



Deliberation

During the year under review, the Management Committee held 5 meetings and resolved matters by circulation on 60 occasions, while the Board of Administrators held 1 meeting and resolved matters by circulation on 35 occasions.

Altogether, the Fund considered 37 applications and 2 previous applications seeking reconsideration of the Management Committee's previous decisions, across different categories during the year under review.

After thorough consideration, the Fund declined 21 applications relating to complaints involving airlines services, beauty services, private investigator services, elderly home services, financial services, fitness services, online shopping platform, property management, residential renovation, product warranty, purchase of local properties, eye-glasses, continuous positive airway pressure device and technology products respectively. During the reporting period, the Fund affirmed the original decision of 1 previous application seeking reconsideration of the Management Committee previous decisions relating to property management.

During the reporting period, the Fund granted assistance to 17 applications, including 1 previous application seeking reconsideration of the Management Committee's previous decision. These applications relate to beauty services, credit card instalment payment plan, fitness services, immigration consultancy services, home renovation, continuous positive airway pressure device, time-sharing schemes, and wedding event planning services.

處理個案

本年度基金管理委員會共舉行了 5 次會議，另 60 次以文件通傳方式議決事項。而執行委員會舉行了 1 次會議，另 35 次以文件通傳方式議決事項。

年內，基金共審議了 37 宗申請及 2 宗已審議的申請尋求重新考慮管理委員會早前所作出的決定，涉及不同類別的申請。

經詳細考慮及審議後，基金否決 21 宗分別涉及航空服務、美容服務、私家偵探服務、長者家居服務、金融服務、健身服務、網上購物平台、屋苑管理、家居裝修、產品保修、購買本地物業、眼鏡、持續陽壓呼吸裝置、和科技產品的申請。本報告期間，基金就 1 宗涉及屋苑管理的已審議申請尋求重新考慮管理委員會早前所作出的決定，維持原本決定。

本年度基金提供協助予 17 宗申請，當中包括 1 宗已審議申請尋求重新考慮管理委員會早前所作出的決定，關於美容服務，信用卡分期付款協議、健身服務、移民諮詢服務、家居裝修、持續陽壓呼吸裝置、時光共享和婚禮籌劃服務的新申請。

Cases Granted Assistance 獲予以協助個案



1. Financial Services — Instalment Payment Plan

The assisted consumers lodged claims against a beauty centre and a bank in separate proceedings in the Small Claims Tribunal (“SCT”) concerning a dispute arising out of the purchase of a beauty package from the beauty centre with a loan offered by the bank under a credit card instalment payment plan. Favourable judgment was obtained against the beauty centre for rescission of the purchase contract and damages. However, the proceedings against the bank claiming, amongst other things, late payment interest charged by the bank was unsuccessful.

The Fund considered that the case against the bank involved sufficient legal merits and significant consumer interest, and offered legal assistance to the assisted consumers in pursuing an application to review the Tribunal’s decision in the proceedings against the bank (“Review”). The Review was unsuccessful and assistance was extended to pursuing an appeal in the High Court on a point of law. Leave to appeal was granted by the High Court during the reporting period.

金融服務 — 分期付款計劃

受助消費者就一宗涉及以一間銀行提供的信用卡分期付款計劃來購買一間美容中心的美容套餐的糾紛，在小額錢債審裁處（「審裁處」）分別向美容中心和銀行提出申索。受助消費者成功就撤銷美容中心的合約及追討賠償的申索取得勝訴。不過，就銀行收取逾期付款利息及其他申索則未能成功。

基金認為就針對銀行的申索涉及足夠的法律依據和重大的消費者利益，故予以法律協助，並為受助消費者就審裁處於其向該銀行申索的決定提出覆核（「覆核」）。覆核未能成功，基金其後擴大受助事項範圍，就一項法律問題向高等法院提出上訴。本報告期間，上訴許可已獲批准。



2. Continuous Positive Airway Pressure Device — Product Liability

The assisted consumer claimed that the use by her spouse of a continuous positive airway pressure device, which was subject to product recall, caused his death.

The Fund considered that the case involved significant consumer interest and offered limited legal assistance to the assisted consumer on obtaining expert evidence for further assessment.

續陽壓呼吸裝置 — 產品責任

受助消費者聲稱其配偶因使用一款被生產商召回的持續陽壓呼吸裝置而導致死亡。

基金認為個案涉及重大的消費者利益，故向受助消費者予以有限度的法律協助，索取專家報告以助進一步評估。



3. Residential Renovation Works — Unscrupulous Trade Practices and Contract

Disputes arose between the assisted consumer and the trader concerning the charges, workmanship and abandonment of home renovation works at her mother’s property.

The Fund considered that the case involved sufficient legal merits and significant consumer interest.

家居裝修工程 — 不良營商手法及合約

個案涉及一名受助消費者就其母親的住宅單位的裝修工程費用、手工和未能完成工程等事宜與涉案商戶的糾紛。

基金認為個案有充分的法律理據及重大的消費者利益。



4. Time-sharing Scheme — Aggressive Commercial Practices

Evidence indicated that the assisted consumer was induced into entering a vacation club membership agreement by the trader's unconscionable and unfair sales tactics.

During the reporting period, legal proceedings were commenced against the trader. After rounds of negotiation, the assisted consumer received a negotiated settlement sum and the case was settled.

共享時光服務 — 威嚇性營商手法

證據顯示受助消費者受到涉案公司以不合情理及不良營商手法誘使而簽署了一份時光共享會籍合約。

本報告期間，基金已向涉案公司採取法律行動。經過多番商討後，受助消費者接受涉案公司提出的和解金額，事件得以解決。

5. Time-sharing Scheme — Aggressive Commercial Practices

Evidence indicated that the assisted consumer was induced into entering a vacation club membership agreement by the trader's unconscionable and unfair sales tactics.

The Fund considered that the case involved sufficient legal merits and significant consumer interest.

共享時光服務 — 威嚇性營商手法

證據顯示受助消費者受到涉案公司的不合情理和不良營商手法影響而簽署了一份時光共享會籍合約。

基金認為個案有充分的法律理據及重大的消費者利益。



6. Beauty Services — Unscrupulous Trade Practices

Evidence indicated that the assisted consumer entered into a membership agreement as a result of the trader's unscrupulous trade practices.

The Fund considered that the case involved sufficient legal merits and significant consumer interest.

美容服務 — 不良營商手法

證據顯示受助消費者受到涉案公司以不良營商手法而簽署了一份會籍合約。

基金認為個案有充分的法律理據及重大的消費者利益。

7. Beauty Services — Unscrupulous Trade Practices

Evidence indicated that the assisted consumer entered into various treatment plans as a result of the trader's unscrupulous trade practices.

The Fund considered that the case involved sufficient legal merits and significant consumer interest.

美容服務 — 不良營商手法

證據顯示受助消費者受到涉案公司以不良營商手法而簽署了多份美容服務合約。

基金認為個案有充分的法律理據及重大的消費者利益。



8. Wedding Event Planning Services — Misrepresentations and Unscrupulous Trade Practices (5 applications)

Evidence indicated that the assisted consumers were induced to purchase packages of wedding services as a result of the trader's misrepresentations and unscrupulous trade practices.

The Fund considered that the case involved sufficient legal merits and significant consumer interest.

婚禮策劃服務 — 失實陳述及不良營商手法 (5 個案)

證據顯示受助消費者受到涉案公司以失實陳述及不良營商手法誘使而購買了婚禮服務套餐。

基金認為個案有充分的法律理據及重大的消費者利益。



9. Fitness Services — Unscrupulous Trade Practices

Evidence indicated that the assisted consumer entered into 1 membership plan and 7 personal training plans as a result of the unfair trade practices and unconscionable conduct of the fitness centre.

The Fund considered that the case involved sufficient legal merits and significant consumer interest.

10. Fitness Services — Unscrupulous Trade Practices

Evidence indicated that the assisted consumer, being a person suffering from schizophrenia and auditory hallucination, entered into personal training services and fitness membership under 6 contracts within 3 weeks as a result of the unfair trade practices and unconscionable conduct of the fitness centre.

The Fund considered that the case involved sufficient legal merits and significant consumer interest.

11. Fitness Services — Breach of Contract and Unscrupulous Trade Practices

Evidence indicated that the assisted consumer entered into 2 personal training plans as a result of the unfair trade practices and unconscionable conduct of the fitness centre. The trader subsequently failed to provide services.

The Fund considered that the case involved sufficient legal merits and significant consumer interest.

健身服務 — 不良營商手法

證據顯示受助消費者受到涉案公司以不良營商手法及不合情理行為而簽署了一份會籍合約及七份私人教練合約。

基金認為個案有充分的法律理據及重大的消費者利益。

健身服務 — 不良營商手法

受助消費者是一名精神分裂症患者及有幻聽症狀，證據顯示受助消費者受到涉案公司以不良營商手法及不合情理行為而於三星期內簽署了六份私人教練及健身會籍合約。

基金認為個案有充分的法律理據及重大的消費者利益。

健身服務 — 不良營商手法及合約

證據顯示受助消費者受到涉案健身中心以不良營商及不合情理手法影響而簽署了兩份私人教練合約。該商戶其後並未提供服務。

基金認為個案有充分的法律理據及重大的消費者利益。



12. Immigration Consultancy Services — Breach of Duties

Evidence indicated that an immigration consultancy services company had breached its contractual and common law duties of care towards the assisted consumer; rendering his immigration application unsuccessful.

The Fund considered that the case involved sufficient legal merits and significant consumer interest.

13. Immigration Consultancy Services — Breach of Duties

Evidence indicated that an immigration consultancy services company had breached its contractual and common law duties of care towards the assisted consumer; rendering her immigration application unsuccessful.

The Fund considered that the case involved sufficient legal merits and significant consumer interest.

移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司違反了其合約及普通法上的謹慎責任而導致受助消費者未能繼續進行移民程序。

基金認為個案有充分的法律理據及重大的消費者利益。

移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司違反了其合約及普通法上的謹慎責任而導致受助消費者未能繼續進行移民程序。

基金認為個案有充分的法律理據及重大的消費者利益。

Cases Carried Over From Previous Year

The Fund continued to work on the following cases brought forward from the previous year:

1. Columbarium — Refusal to Allow Interment of Ashes

The assisted consumer's mother purchased a niche from a private columbarium in 1996. In 2017, the assisted consumer wished to inter her mother's ashes into the niche after she passed away. However, the columbarium refused to do so on the ground that the deceased's name printed on the receipt issued by the columbarium was different from the name on her death certificate and Hong Kong Identity Card.

During the reporting period, the columbarium's application for licence under the Private Columbaria Ordinance (PCO) was under review by the Private Columbaria Licensing Board. Meanwhile, the ashes were interred at another columbarium. Whilst the Fund continued to monitor the progress of the columbarium's application under the PCO, the columbarium was engaged in the reporting period with a view to reaching an arrangement for the interment.

2. Financial Services — Breach of Duty and Contract

Evidence indicated that the assisted consumer sustained loss in investing in London Gold as a result of the breach of duty and contractual obligation by the trader. In view of the circumstances of the case, the Fund considered that there were sufficient merits and significant consumer interest for assistance to be granted for legal action to be taken against the trader.

During the reporting period, follow up actions were in progress.

3. Financial Services — Fraud

Evidence indicated that the assisted consumer suffered loss due to suspected fraud perpetrated by a trader purporting to offer gold trading services.

During the reporting period, follow up actions were in progress.

4. Purchase of Residential Property — Breach of Duty and Contract

Evidence indicated that the assisted consumer was induced to purchase a unit adjoining the flat roof in reliance of an improper floor plan and misrepresentations given by the estate agent.

During the reporting period, the case proceeded to trial. On the first day of the trial, the parties reached a settlement agreement and the case was settled upon receipt of the settlement sum from the trader.

5. Purchase of Residential Property — Breach of Duty and Contract (23 cases)

Evidence indicated that the developer had failed to provide a first mortgage plan entailing a 2-year principal and interest free period offered to purchasers at the time of sale.

During the reporting period, follow up actions were in progress.

繼續跟進的個案

基金繼續跟進上年度未完成的個案，進展如下：

1. 私營骨灰龕場 — 拒絕容許骨灰安放

受助消費者的母親於 1996 年向涉案私營骨灰龕場購買龕位，當其母於 2017 年去世後，受助消費者欲將骨灰安放入龕位，但涉案龕場基於收據上其母姓名與死亡證及香港身份證上姓名不相符，拒絕受助消費者安放其母的骨灰。

本報告期間，私營骨灰安置所發牌委員會仍在審視涉案龕場根據《私營骨灰安置所條例》提出的牌照申請。受助消費者母親的骨灰現正被安放在另一龕場內。基金仍繼續留意涉案龕場的牌照申請的進展，並在報告期間就骨灰安放入龕位事宜與涉案龕場商討，希望成功安排安置骨灰。

2. 金融服務 — 違反責任及合約

證據顯示涉案商戶違反責任及合約，導致受助消費者在倫敦金的投資中蒙受損失。鑑於個案有充足的法律理據和涉及重大的消費者利益，基金協助受助消費者向涉案公司採取法律行動。

本報告期間，有關的跟進行動正在進行中。

3. 金融服務 — 欺詐

證據顯示受助消費者受到涉案公司以聲稱提供黃金交易服務進行的欺詐行為而蒙受損失。

本報告期間，有關的跟進行動正在進行中。

4. 住宅物業買賣 — 違反責任及失實陳述

證據顯示受助消費者受到涉案地產代理所提供的不當平面圖及失實陳述所影響而購買涉案住宅連平台單位。

本報告期間，個案已進入法庭審訊程序。在審訊的第一天，雙方達成和解協議，受助消費者收到涉案公司的和解款項，事件得以解決。

5. 住宅物業買賣 — 違反責任及合約 (23 個案)

證據顯示發展商未能向買家提供於購買單位時所承諾的兩年免息免供的第一按揭計劃。

本報告期間，有關的跟進行動正在進行中。

6. Beauty Services — Personal Injuries Claim

Evidence indicated that the assisted consumer suffered personal injuries as a result of facial treatment provided by the trader.

During the reporting period, legal actions were taken against the trader. After rounds of negotiation, the assisted consumer received a negotiated settlement sum and the case was settled.

7. Beauty Services — Personal Injuries Claim

Evidence indicated that the assisted consumer sustained personal injuries as a result of facial treatment performed by a doctor at a medical beauty centre.

During the reporting period, a settlement was concluded with the doctor and follow up actions in pursuance of the settlement were in progress.

8. Beauty Services — Personal Injuries Claim

Evidence indicated that the assisted consumer sustained personal injuries as a result of facial treatment performed by a beauty centre.

During the reporting period, legal actions were taken against the trader. After rounds of negotiation, the assisted consumer received a negotiated settlement sum and the case was settled.

9. Immigration Consultancy Services — Breach of Duties

Evidence indicated that an immigration consultancy services company had breached its contractual and common law duties of care towards the assisted consumers, rendering them unable to proceed with their immigration process.

During the reporting period, follow up actions were in progress.

10. Immigration Consultancy Services — Breach of Duties

Evidence indicated that an immigration consultancy services company had breached its contractual and common law duties of care towards the assisted consumer, rendering her unable to proceed with her immigration process.

During the reporting period, legal actions were taken against the trader. After rounds of negotiation, settlement was reached and follow up actions were taken.

11. Time-sharing Scheme — Aggressive Commercial Practices

Evidence indicated that the assisted consumer was induced to execute 3 vacation club membership agreements by unconscionable and unfair tactics adopted by the trader.

During the reporting period, follow up actions were in progress.

12. Legal Services — Breach of Duties

Evidence indicated that a law firm had breached its duties of care and fiduciary duties towards the assisted consumers, causing them to suffer loss as a result of the loss of priority in the charging order obtained over the judgment debtor's property to another client of the law firm.

During the reporting period, follow up actions were in progress.

6. 美容服務 — 人身傷害的申索

證據顯示受助消費者因接受涉案公司所提供的美容療程而受傷。

本報告期間，基金已向涉案公司採取法律行動。經過多番商討後，受助消費者接受涉案公司提出的和解金額，事件得以解決。

7. 美容服務 — 人身傷害的申索

證據顯示受助消費者因接受一名醫生在一間醫學美容中心所提供的美容療程而受傷。

本報告期間，受助消費者與涉案醫生達成和解協議，而有關協議的跟進行動正在進行中。

8. 美容服務 — 人身傷害的申索

證據顯示受助消費者因接受一間美容中心所提供的美容療程而受傷。

本報告期間，基金已向涉案公司採取法律行動。經過多番商討後，受助消費者收到涉案公司的和解款項，事件得以解決。

9. 移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司違反了其合約及普通法上的責任而導致受助消費者未能繼續進行移民程序。

本報告期間，有關的跟進行動正在進行中。

10. 移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司違反了其合約及普通法上的責任而導致受助消費者未能繼續進行移民程序。

本報告期間，基金已向涉案公司採取法律行動。經過多番商討後，受助消費者與涉案公司達成和解協議，而有關跟進行動正在進行中。

11. 共享時光服務 — 威嚇性營商手法

證據顯示受助消費者受到涉案公司的不合情理和不良營商手法影響而簽署了三份時光共享會籍合約。

本報告期間，有關的跟進行動正在進行中。

12. 法律服務 — 違反責任

證據顯示涉案律師行因違反謹慎責任和授信責任而導致受助消費者喪失針對判定債務人的財產所取得的押記令之優先權予涉案律師行的另一位客戶，因而蒙受損失。

本報告期間，有關的跟進行動正在進行中。

Statistics

During the reporting period, the Fund has received a total of 33 new applications and has granted assistance to 17 applications, including 1 previous application seeking reconsideration of the Management Committee previous decisions¹.

Finance

The Fund's income is derived from:

- (a) investing the capital sum in fixed deposits;
- (b) charging applicants a fee of \$100 each for cases within the jurisdiction of the Small Claims Tribunal and \$1,000 each for other court cases;
- (c) recovering legal costs from defendants in successful cases; and
- (d) receiving from each successful case a contribution of 10% of the benefits gained by the assisted consumer.

As at 31 March 2024, the Fund had a balance of approximately HK\$10.06 million².

Acknowledgements

During the year under review, Mr Tony PANG Chor-fu succeeded Mr Antonio KWONG Cho-shing, MH as the Vice-Chairman of the Board of Administrators with effect from 1 December 2023. Mr Richard KHAW Wei-kiang, SC, succeeded Dr LO Pui-yin as the Vice-Chairman of the Management Committee with effect from 22 May 2023. Ms Stephanie HUNG Yu-jie, Dr Karen SHUM Hau-yan and Mr Philip WONG Wing-cheong joined the Fund as new Members of the Management Committee.

The Fund wishes to express its heartfelt thanks for the staunch support and invaluable contributions of Mr Antonio KWONG Cho-shing, MH and Mr Alex FAN Hoi-kit, MH.

Last but not least, the Council would like to express gratitude to members of the Board of Administrators and the Management Committee, and to all those who have rendered assistance, including counsels and solicitors engaged by the Fund, for all their efforts and contributions to the Fund throughout the year. We are also very grateful to the Government for its continuous support to the Fund.

統計

本報告期間，基金共接獲 33 宗申請，其中 17 宗申請獲基金協助，包括 1 宗已審議申請尋求重新考慮管理委員會早前所作出的決定的個¹。

財務狀況

基金的收入來源如下：

- (a) 利用資金作定期儲蓄收取利息；
- (b) 向申請人收取費用：小額錢債審裁處案件每宗收取港幣 100 元，其他案件每宗收取港幣 1,000 元；
- (c) 成功個案中被告人賠償的訟費；及
- (d) 受助消費者勝訴後，基金從他們所獲取的金額中收取一成，作為分擔費用。

截至 2024 年 3 月 31 日止，基金結餘約港幣 1,006 萬元²。

鳴謝

年內，彭楚夫先生於 2023 年 12 月 1 日起接替鄺祖盛律師，榮譽勳章，成為消費者訴訟基金執行委員會副主席。許偉強資深大律師於 2023 年 5 月 22 日起接替羅沛然大律師成為消費者訴訟基金管理委員會副主席。洪羽縵大律師、沈孝欣醫生和黃永昌律師加入管理委員會成為新委員。

基金並衷心感謝鄺祖盛律師，榮譽勳章和范凱傑大律師，榮譽勳章，一直對基金的支持和貢獻。

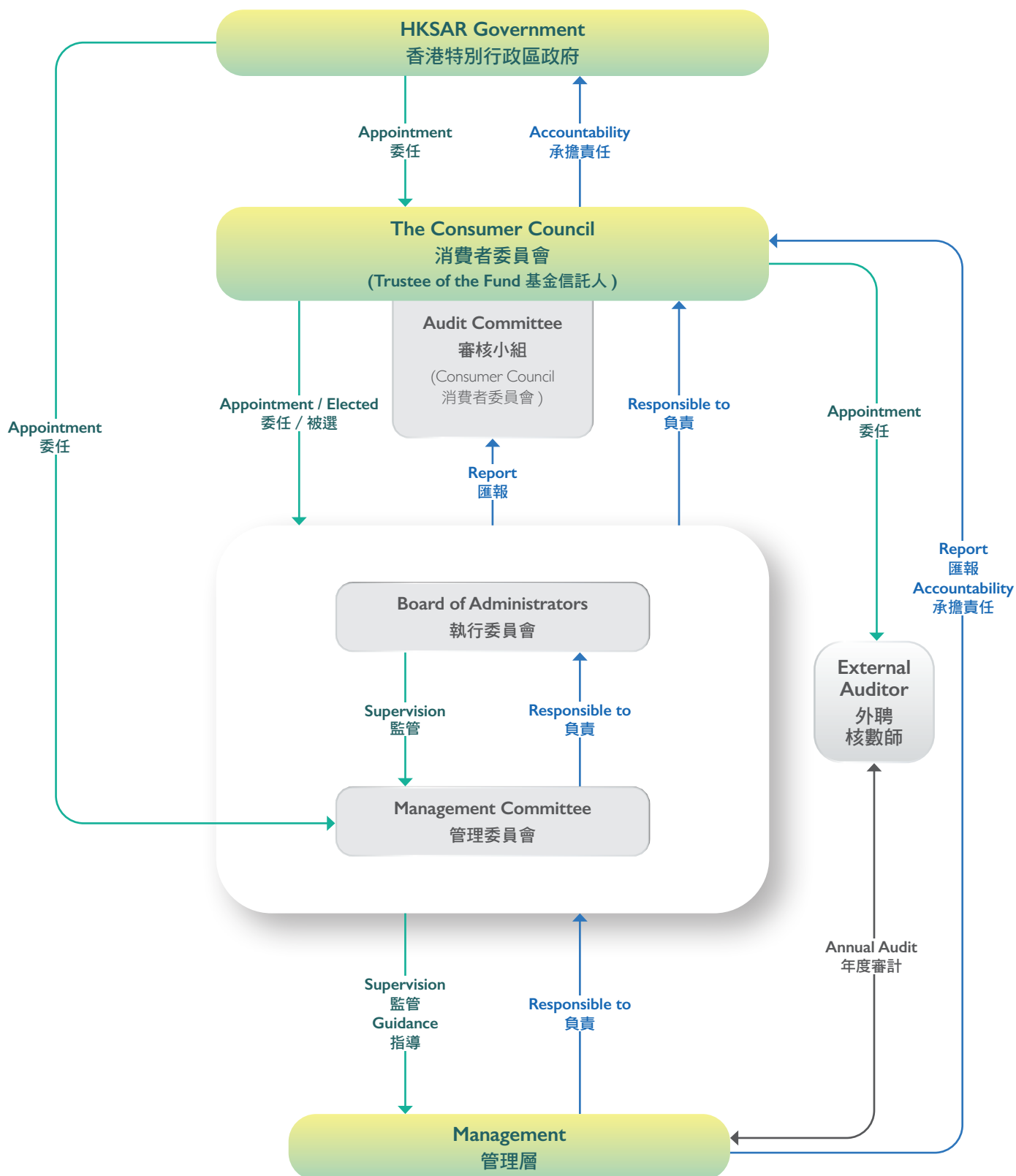
最後，本會謹向基金兩個委員會的成員，及曾經協助基金順利運作的各界人士，包括基金聘請的大律師和律師等致謝，感激他們在年內為基金付出的努力和貢獻。本會亦非常感謝政府對基金一直以來的支持。

1. See Annex A for the Statistics for Assisted Cases and Applications of Consumer Legal Action Fund in 2023/24. 消費者訴訟基金於 2023/24 年度之申請個案統計見附錄甲。

2. See Annex B for the Fund's Auditors' Report and Financial Statements for the period under review. 基金本年度的核數師報告及財政報告見附錄乙。

CORPORATE GOVERNANCE STRUCTURE

基金管治架構



MEMBERSHIP AND KEY FUNCTIONS

委員及主要職責

Consumer Legal Action Fund Board of Administrators 消費者訴訟基金執行委員會

Number of Meetings
會議次數：1

Chairman 主席

Mr Clement CHAN Kam-wing, BBS, MH, JP
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士

Vice-Chairman 副主席

Mr Antonio KWONG Cho-shing, MH
鄭祖盛律師，榮譽勳章 (up to 至 2023.10.06)
Mr Tony PANG Chor-fu 彭楚夫先生 (from 2023.12.01 起)

Members 委員

Mr Matthew LAM Kin-hong, BBS, MH, JP
林建康律師，銅紫荊星章，榮譽勳章，太平紳士
Dr Victor LUI Wing-cheong 雷永昌醫生
Ms Gilly WONG Fung-han 黃鳳嫻女士

Key Functions 主要職能

The Board of Administrators shall:

1. be responsible to the Trustee;
2. report all its proceedings to the Trustee in due course; and
3. perform such duties as may be prescribed by the Trustee from time to time, and may exercise such of the powers as may be delegated by the Trustee to it from time to time.

執行委員會應：

1. 對信託人負責；
2. 適時向信託人報告所有程序；及
3. 履行信託人不時規定的職責，並可行使信託人不時授予的權力。

Consumer Legal Action Fund Management Committee 消費者訴訟基金管理委員會

Number of Meetings
會議次數：5

Chairman 主席

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

Vice-Chairman 副主席

Mr Richard KHAW Wei-kiang, SC 許偉強資深大律師 (from 2023.05.22 起)

Members 委員

Ms Astina AU Sze-ting 區詩婷大律師
Ms Theresa Lena CHOW 周廷勳大律師
Mr Alex FAN Hoi-kit, MH 范凱傑大律師，榮譽勳章 (up to 至 2023.12.05)
Ms Stephanie HUNG Yu-jie 洪羽緹大律師 (from 2023.12.06 起)
Mr Richard KHAW Wei-kiang, SC 許偉強資深大律師 (up to 至 2023.05.21)
Mr Eugene LIU 廖於勤先生
Mr Johnny MA Ka-chun, SC 馬嘉駿資深大律師
Mr Raymond MAK Ka-chun 麥嘉晉先生
Mr Alan NG Man-sang 吳敏生大律師
Dr Karen SHUM Hau-yan 沈孝欣醫生 (from 2023.04.01 起)
Ms Gilly WONG Fung-han 黃鳳嫻女士
Mr Philip WONG Wing-cheong 黃永昌律師 (from 2023.04.01 起)

Key Functions 主要職能

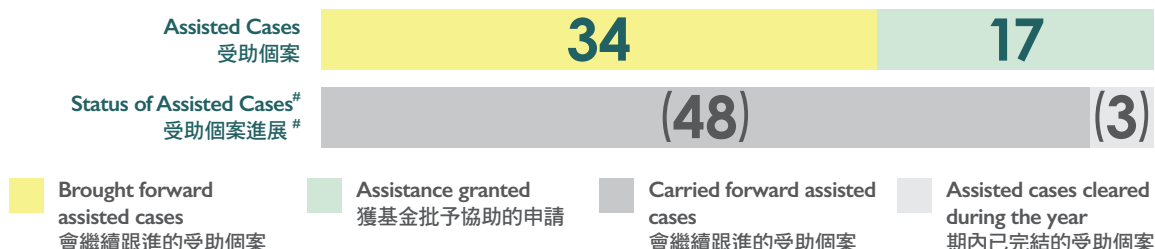
The Management Committee is responsible for advising on the eligibility and merits of applications seeking assistance from the Consumer Legal Action Fund.

管理委員會負責就尋求消費者訴訟基金協助之申請是否符合申請條件及法律依據上提供建議。

STATISTICS FOR ASSISTED CASES AND APPLICATIONS OF CONSUMER LEGAL ACTION FUND IN 2023-24

於 2023-24 年度消費者訴訟基金受助個案及申請的統計

Assisted Cases 受助個案



Breakdown on status of assisted cases: # 受助個案進展的狀況：

Compensation recovered 獲得賠償	
• out-of-court settlement 庭外和解	3
• judgment obtained 經勝訴獲取	0
Cases not pursued further 未再跟進	
• no recovery prospect 因無賠償可能	0
• application withdrawn 因申請撤回	0
• terminated by the Fund 被基金終止	0
In process 在處理中	48

Other Applications to be Handled 其他有待處理的申請



* Breakdown of cases with application handled: * 已處理的申請狀況：

Assistance granted 獲基金批予協助的申請	17
Assistance declined 基金不接納的申請	22

2023-24 Carried Forward Assisted Cases and Applications

2023-24 年度會繼續跟進的受助個案及申請



- "Brought forward applications" means the number of applications received by the Fund during the reporting period and pending for deliberation of the Management Committee. 「會繼續跟進的申請」指在報告期間基金已接獲及有待管理委員會審議的申請數目。
- "New applications and applications seeking reconsideration" means the number of applications and applications seeking reconsideration received by the Fund during the reporting period. 「基金接獲的新申請及要求再考慮的申請」指在報告期間基金已接獲的申請及要求再考慮的申請數目。
- "Applications handled" means the number of applications deliberated by the Management Committee during the reporting period. 「已處理的申請」指在報告期間管理委員會已審議的申請數目。
- "Carried forward applications" means the number of applications received by the Fund during the reporting period and pending for deliberation of the Management Committee. 「會繼續跟進的申請」指在報告期間基金已接獲及有待管理委員會審議的申請數目。
- "Problem solved" means the number of applications which the disputes were resolved before deliberation of the Management Committee during the reporting period. 「問題已獲解決」指在報告期間，個案中的爭議於管理委員會審議前已獲得解決的申請數目。

Independent Auditor's Report 獨立核數師報告

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

Opinion

We have audited the financial statements of Consumer Legal Action Fund (the "Fund") set out on pages 174 to 189, which comprise the statement of financial position as at 31 March 2024, and the statement of income and expenditure, statement of changes in capital and reserves and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the financial statements give a true and fair view of the financial position of the Fund as at 31 March 2024, and of its financial performance and cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards ("HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA").

Basis for Opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing ("HKSAs") issued by the HKICPA. Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Fund in accordance with the HKICPA's Code of Ethics for Professional Accountants (the "Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The Board of Administrators of the Fund is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

致消費者訴訟基金受託人

(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

意見

本核數師(以下簡稱「我們」)已審核列載於第174頁至第189頁消費者訴訟基金(「基金」)的財務報表,包括二零二四年三月三十一日之財務狀況表,及截至該日止年度之收支結算表、資本及儲備變動表及現金流量表,以及財務報表附註(包括重要會計政策信息)。

我們認為,該等財務報表已根據香港會計師公會頒布的《香港財務報告準則》真實而公平地反映了基金於二零二四年三月三十一日的財務狀況以及基金截至該日止年度的財務表現及現金流量。

意見基礎

我們已根據香港會計師公會頒布的《香港審計準則》進行審計。我們在該等準則下承擔的責任已在本報告「核數師就審核財務報表承擔之責任」部分中進一步闡述。根據香港會計師公會的《專業會計師道德守則》(以下簡稱「守則」),我們獨立於基金,並已履行守則中的其他專業道德責任。我們相信,我們所獲得的審核證據能充分及適當地為我們的意見提供依據。

其他信息

基金執行委員會對其他信息負責。其他信息包括年報所載的信息,但不包括財務報表及我們就此出具的核數師報告。

我們對財務報表的意見不涵蓋其他信息,我們亦不對該等其他信息發表任何形式的保證結論。

就我們對財務報表的審核而言,我們的責任是閱讀其他信息,在此過程中,考慮其他信息是否與財務報表或我們在審核過程中所瞭解的情況存在重大抵觸或者似乎存在重大錯誤陳述的情況。基於我們已執行的工作,如果我們認為其他信息存在重大錯誤陳述,我們須報告該事實。在此方面,我們沒有任何須報告之事項。

Independent Auditor's Report 獨立核數師報告

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

Responsibilities of Board of Administrators and Those Charged with Governance for the Financial Statements

The Board of Administrators is responsible for the preparation of the financial statements that give a true and fair view in accordance with HKFRSs issued by the HKICPA, and for such internal control as the Board of Administrators determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board of Administrators is responsible for assessing the Fund's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Administrators either intends to liquidate the Fund or to cease operations, or has no realistic alternative but to do so.

The Board of Administrators and those charged with governance are responsible for overseeing the Fund's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. This report is made solely to you, as a body, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with HKSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control.

致消費者訴訟基金受託人

(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

執行委員會及管治人員就財務報表須承擔的責任

執行委員會須遵照香港會計師公會頒布的《香港財務報告準則》擬備真實及公平的財務報表，以及實行其認為必要的內部控制，並對其認為為使財務報表的擬備不存在由於欺詐或錯誤而導致的重大錯誤陳述。

在擬備財務報表時，執行委員會負責評估基金持續經營的能力，並在適用情況下披露與持續經營有關的事項，以及使用持續經營為會計基礎，除非執行委員會有意將基金清盤或停止經營，或別無其他實際的替代方案。

執行委員會及管治人員負責監督基金的財務報告流程。

核數師就審核財務報表承擔的責任

我們的目標是對財務報表整體是否不存在由於欺詐或錯誤而導致的重大錯誤陳述取得合理保證，發出納入我們意見的核數師報告。本報告僅向基金發出，除此之外，本報告並無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何法律責任。

合理保證是高水平的保證，但不能保證按照《香港審核準則》進行的審核，在某一重大錯誤陳述存在時總能被發現。錯誤陳述可由欺詐或錯誤引起，如果合理預期它們單獨或匯總起來可能影響財務報表使用者依賴此等財務報表所作出的經濟決定，則有關的錯誤陳述可被視作重大。

在根據《香港審計準則》進行審核的過程中，我們於整個審計過程中運用專業判斷，並抱持專業懷疑態度。我們亦：

- 識別及評估財務報表由於欺詐或錯誤而導致之重大錯誤陳述風險，設計及執行審核程序以應對該等風險，以及獲取充分及適當審核憑證為我們的意見提供基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、虛假陳述或僭越內部控制，故因未能發現欺詐而導致之重大錯誤陳述風險高於因未能發現錯誤而導致之重大錯誤陳述風險。
- 瞭解有關審核之內部控制，以設計在各類情況下適當之審核程序，但並非旨在對基金內部控制之成效發表意見。

Independent Auditor's Report 獨立核數師報告

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

致消費者訴訟基金受託人

(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

Auditor's Responsibilities for the Audit of the Financial Statements (Continued)

核數師就審核財務報表承擔的責任 (續)

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Administrators.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Conclude on the appropriateness of the Board of Administrators' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Fund's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Fund to cease to continue as a going concern.
- 評估執行委員會所採用會計政策之恰當性及作出會計估計及相關披露之合理性。
- 總結執行委員會採用持續經營會計基礎是否恰當，並根據已獲得的審核憑證，總結是否存在重大不明朗因素涉及可能令基金之持續經營能力嚴重成疑之事件或情況。倘我們得出結論認為存在重大不明朗因素，我們須於核數師報告中提醒使用者注意財務報表內之相關披露，或倘相關披露不足，則我們應當發表非無保留意見。我們的結論以截至核數師報告日期所獲得的審核憑證為基礎。然而，未來事件或情況可能導致基金不再持續經營。

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

我們與管治人員溝通（其中包括）審核工作之計劃範圍、時間安排及重大審核發現等事項，包括我們於審核期間識別出內部控制之任何重大缺陷。

Forvis Mazars CPA Limited

Certified Public Accountants
Hong Kong, 19 July 2024

富睿瑪澤會計師事務所有限公司

執業會計師
香港，二零二四年七月十九日

The engagement director on the audit resulting in this independent auditor's report is:

Chan Chi Ming Andy

Practising Certificate number: P05132

出具本獨立核數師報告的審計項目董事為：

陳志明

執業證書編號：P05132

Statement of Income and Expenditure 收支結算表

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

			2024 二零二四年 HK\$ 港元	2023 二零二三年 HK\$ 港元
Income	收入			
Bank interest income	銀行利息收入		376,357	259,470
Application fee from assisted consumers	受助消費者申請費		23,200	52,600
Contribution from assisted consumers	受助消費者分擔費用		474,701	40,000
			<u>874,258</u>	<u>352,070</u>
Less:	減：			
Expenditure	支出			
Auditor's remuneration	核數師酬金		15,700	15,000
Administrative service expenses	行政服務支出	6	1,142,392	1,361,747
Bank charges	銀行費用		9,160	4,615
Legal fees for assisted consumers	受助消費者律師費		539,177	1,886,469
Sundry expenses	雜項支出		16,473	19,791
			<u>1,722,902</u>	<u>3,287,622</u>
Deficit for the year	本年度虧損		<u>(848,644)</u>	<u>(2,935,552)</u>

Statement of Financial Position 財務狀況表

AT 31 MARCH 2024 於二零二四年三月三十一日

			2024 二零二四年	2023 二零二三年
		Notes 附註	HK\$ 港元	HK\$ 港元
Current assets	流動資產			
Interest receivables	應收利息		82,100	230,477
Bank balances and cash	銀行結餘及現金	4	<u>11,845,028</u>	<u>13,312,383</u>
			<u>11,927,128</u>	<u>13,542,860</u>
Current liabilities	流動負債			
Account payables and accrued expenses	應付賬款及應計費用		1,125,028	1,672,761
Amount due to the Trustee	應付受託人款項	5	<u>1,142,392</u>	<u>1,361,747</u>
			<u>2,267,420</u>	<u>3,034,508</u>
Net current assets	流動資產淨值		<u>9,659,708</u>	<u>10,508,352</u>
Capital and reserves	資本及儲備			
Capital	資本		30,000,000	30,000,000
General fund	一般基金		<u>(20,340,292)</u>	<u>(19,491,648)</u>
			<u>9,659,708</u>	<u>10,508,352</u>

The financial statements on pages 174 to 189 were approved and authorised for issue by the Board of Administrators on 19 July 2024 and are signed on its behalf by:

載於第 174 頁至第 189 頁的財務報表已於二零二四年七月十九日獲執行委員會批准及授權發佈，並由以下代表簽署：

Mr. Clement CHAN Kam-wing, BBS, MH, JP
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士
ADMINISTRATOR
執行委員

Ms. Gilly Wong Fung-han
黃鳳嫻女士
ADMINISTRATOR
執行委員

Statement of Changes in Capital and Reserves 資本及儲備變動表
 FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

		Capital 資本	General fund 一般基金	Total 合計
		<i>HK\$ 港元</i>	<i>HK\$ 港元</i>	<i>HK\$ 港元</i>
At 1 April 2022	於二零二二年四月一日	30,000,000	(16,556,096)	13,443,904
Deficit for the year	本年度虧損	-	(2,935,552)	(2,935,552)
At 31 March 2023	於二零二三年三月三十一日	30,000,000	(19,491,648)	10,508,352
Deficit for the year	本年度虧損	-	(848,644)	(848,644)
At 31 March 2024	於二零二四年三月三十一日	30,000,000	(20,340,292)	9,659,708

Statement of Cash Flows 現金流量表

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

		2024 二零二四年 HK\$ 港元	2023 二零二三年 HK\$ 港元
OPERATING ACTIVITIES	營運活動		
Deficit for the year	本年度虧損	(848,644)	(2,935,552)
Adjustments for:	就下列項目作出調整：		
Bank interest income	銀行利息收入	(376,357)	(259,470)
Operating cash flows before movements in working capital	營運資金變動前之營運現金流量	(1,225,001)	(3,195,022)
(Decrease) Increase in amount due to the Trustee	應付受託人款項之(減少)增加	(219,355)	497,260
(Decrease) Increase in account payables and accrued expenses	應付賬款及應計費用之(減少)增加	(547,733)	1,424,050
Net cash used in operating activities	用於營運活動之現金淨額	(1,992,089)	(1,273,712)
INVESTING ACTIVITIES	投資活動		
Interest received	已收利息	524,734	65,048
Placement in time deposits with original maturity over three months	存放原定到期日逾三個月之定期存款	(3,000,000)	(13,500,000)
Withdrawal of time deposits with original maturity over three months	提取原定到期日逾三個月之定期存款	12,100,000	14,590,000
Net cash from investing activities	來自投資活動之現金淨額	9,624,734	1,155,048
Net increase (decrease) in cash and cash equivalents	現金及現金等值物的淨增加(減少)	7,632,645	(118,664)
Cash and cash equivalents at beginning of the year	於本年初之現金及現金等值物	1,212,383	1,331,047
Cash and cash equivalents at end of the year	於本年底之現金及現金等值物	8,845,028	1,212,383

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Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

1. OBJECTIVES AND OPERATION OF THE FUND

The Consumer Legal Action Fund (the "Fund") was established on 30 November 1994 under a Deed of Trust with the Consumer Council as the trustee (the "Trustee") for the purpose of offering financial assistance to consumers in seeking legal redress, remedies and protection. The Government of the Hong Kong Special Administrative Region (the "HKSAR") has granted a sum of HK\$10 million as initial capital to the Fund. The capital should be repayable to the HKSAR upon termination. Additional capital amounting to HK\$20 million was further injected by the HKSAR to the Fund on 6 September 2010 and 31 May 2018, with HK\$10 million each time, increasing the capital to HK\$30 million. Additional capital of HK\$10 million was approved by the HKSAR on 20 December 2023 which will be injected to the Fund in July 2024.

The address of the registered office and principal place of operation of the Trustee is 22nd Floor, K. Wah Centre, 191 Java Road, North Point, Hong Kong.

The financial statements are presented in Hong Kong dollars, which is also the functional currency of the Fund.

2. APPLICATION OF AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs")

Amendments to HKFRSs that are mandatorily effective for the current year

In the current year, the Fund has applied the following amendments to HKFRSs which collective term includes all applicable HKFRSs, Hong Kong Accounting Standards ("HKASs") and Interpretations issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") for the first time, which are mandatorily effective for the annual periods beginning on or after 1 April 2023 for the preparation of the financial statements:

Amendments to HKAS 1: Disclosure of Accounting Policies

The amendments require companies to disclose their material accounting policy information rather than their significant accounting policies.

The amendments have no effect on the measurement, recognition or presentation of any items in the financial statements. The board of Administrators has reviewed the disclosure of accounting policy information and considered it is consistent with the amendments.

Amendments to HKAS 8: Definition of Accounting Estimates

The amendments clarify how companies should distinguish changes in accounting policies from changes in accounting estimates.

The adoption of the amendments does not have any significant impact on the financial statements.

1. 基金目標及營運

消費者訴訟基金（「基金」）是根據信託聲明於一九九四年十一月三十日成立，消費者委員會為其受託人（「受託人」），目的是為消費者提供經濟援助，循法律途徑尋求賠償、補償及保障，並由香港特別行政區政府（以下簡稱「香港特區政府」）撥款一千萬港元作為基金的初期資本。此資本在基金終止運作時應歸還香港特區政府。香港特區政府於二零一零年九月六日及二零一八年五月三十一日為基金分別注入每次一千萬港元之額外資本，令總資本增加至三千萬港元。香港特別行政區政府已於2023年12月20日批准另外一千萬港元資本，將於二零二四年七月注資到基金中。

受託人的註冊辦事處及主要營運地點均為香港北角渣華道191號嘉華國際中心22樓。

本財務報表以港元列出，港元亦是基金之功能貨幣。

2. 應用經修訂《香港財務報告準則》

本年度強制生效之經修訂《香港財務報告準則》

於本年度，基金首次應用由香港會計師公會所頒佈的以下經修訂《香港財務報告準則》（全部香港財務報告準則、香港會計準則及註釋之統稱），該等修訂於二零二三年四月一日或以後編製財務報表的年度期間內強制生效：

《香港會計準則》第1號（修訂本）：會計政策披露

該等修訂要求企業披露其重要會計政策信息，而非其主要會計政策。

該等修訂對財務報表中任何項目的計量、確認或呈列均無影響。執行委員會已審查了會計政策信息的披露，並認為其與該等修訂一致。

《香港會計準則》第8號（修訂本）：會計估計定義

該等修訂明確了企業如何對會計政策的變更和會計估計的變更進行區分。

採用該等修訂對財務報表沒有產生任何重大影響。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

2. APPLICATION OF AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs") (CONTINUED)

Amendments to HKFRSs in issue but not yet effective

The Fund has not early applied the following amendments to HKFRSs that have been issued but are not yet effective for the current year:

Amendments to HKAS 1	Classification of Liabilities as Current or Non-current ¹
Amendments to HKAS 1	Non-current Liabilities with Covenants ¹
Amendments to HK Interpretation 5	Presentation of Financial Statements - Classification by the Borrower of a Term Loan that Contains a Repayment on Demand Clause ¹
Amendments to HKAS 7 and HKFRS 7	Supplier Finance Arrangements ¹
Amendments to HKAS 16	Lease Liability in a Sale and Leaseback ¹
Amendments to HKAS 21	Lack of Exchangeability ²
Amendments to HKFRS 10 and HKAS 28	Sale or Contribution of Assets between an Investor and its Associate or Joint Venture ³

¹ Effective for annual periods beginning on or after 1 January 2024.

² Effective for annual periods beginning on or after 1 January 2025.

³ The effective date to be determined.

The Board of Administrators anticipates that the application of all amendments to HKFRSs will have no material impact on the financial statements in the foreseeable future.

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION

3.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with HKFRSs issued by HKICPA and accounting principles generally accepted in Hong Kong. These financial statements have been prepared on a basis consistent with the accounting policies in the 2023 financial statements except for the application of amendments to HKFRSs in Note 2.

The financial statements have been prepared on the historical cost basis. Historical cost is generally based on the fair value of the consideration given in exchange for services at the date of transaction.

2. 應用經修訂《香港財務報告準則》(續)

已頒布但尚未生效的經修訂《香港財務報告準則》

基金於本年度並未提前應用下列已頒布但尚未生效的經修訂《香港財務報告準則》：

《香港會計準則》第 1 號 (修訂本)	流動或非流動的負債分類 ¹
《香港會計準則》第 1 號 (修訂本)	附有契約條件的非流動負債 ¹
香港詮釋第 5 號 (修訂本)	財務報表之呈列 — 借款人對包含可隨時要求償還條款的定期貸款的分類 ¹
《香港會計準則》第 7 號 (修訂本) 和《香港財務報告準則》第 7 號 (修訂本)	供應商融資安排 ¹
《香港會計準則》第 16 號 (修訂本)	售後租回中的租賃負債 ¹
《香港會計準則》第 21 號 (修訂本)	缺乏可兌換性 ²
《香港財務報告準則》第 10 號 (修訂本) 和《香港會計準則》第 28 號 (修訂本)	投資者與其聯營企業或合營企業之間的資產出售或注資 ³

¹ 於二零二四年一月一日或其後開始之年度期間生效。

² 於二零二五年一月一日或其後開始之年度期間生效。

³ 生效日期待定。

執行委員會預期應用所有經修訂之《香港財務報告準則》在可預見的未來將不會對財務報表產生重大影響。

3. 財務報表編製基準及重要會計政策信息

3.1 財務報表編製基準

本財務報表乃按照香港會計師公會頒布之《香港財務報告準則》和香港公認的會計原則編製。本年度財務報表的編製基礎與二零二三年財務報表中的會計政策一致，惟附註 2 應用經修訂《香港財務報告準則》修訂本除外。

財務報表乃按歷史成本之基礎編製。歷史成本一般根據於交易日換取服務所給予代價之公平值而釐定。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Principal accounting policies

Cost of financial assistance

All costs connected with the provision of financial assistance rendered to consumers are recorded on an accrual basis and charged against the statement of income and expenditure in the period incurred. Any costs recoverable from assisted consumers are recorded as income upon receipt.

Capital contribution

Contribution of cash and capital assets by the Government of the HKSAR are accounted for as capital contribution and recognised in the appropriate capital and reserves account.

Financial instruments

Financial assets and financial liabilities are recognised when and only when the Fund becomes a party to the contractual provisions of the instruments and on a trade date basis.

Financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition.

The effective interest method is a method of calculating the amortised cost of a financial asset or financial liability and of allocating interest income and interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash receipts and payments (including all fees paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial asset or financial liability, or, where appropriate, a shorter period, to the net carrying amount on initial recognition.

Financial assets

Classification and subsequent measurement of financial assets

Financial assets that meet the following conditions are subsequently measured at amortised cost:

- the financial asset is held within a business model whose objective is to collect contractual cash flows; and
- the contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

3. 財務報表編製基準及重要會計政策信息 (續)

3.2 重要會計政策

財務資助費用

為消費者提供財務資助的所有有關費用按權責發生制記錄，並在該等費用發生期間的收支結算表內扣除。任何從受助消費者收回的費用，在收到付款時以收入入賬確認。

認繳資本

由香港特區政府認繳的現金和資本資產以認繳資本入賬，並於適當的資本及儲備賬戶中確認。

金融工具

金融資產及金融負債當且僅當基金成為該等工具合約條文的一方時在交易日被確認。

金融資產及金融負債初步以公平值計量。收購或發行金融資產及金融負債所產生的直接交易成本，將在初步確認時，在金融資產或金融負債（如適用）的公平值中加入或扣除。

實際利率法是計算金融資產或金融負債之攤銷成本，按有關期限攤分其利息收入及利息開支之方法。實際利率是於初步確認時，按金融資產或金融負債預計可使用期限或較短期限（如適用），將估計的未來現金收入及付款（包括所有組成實際利率、交易成本及其他溢價或折讓的已付或已收的費用）準確貼現至賬面淨值的利率。

金融資產

金融資產的分類及其後計量

符合下列條件的金融資產後續按攤銷成本計量：

- 該金融資產以業務模式持有，其目標為收取合約現金流量；及
- 合約條款於特定日期產生的現金流量僅為支付本金和未償還本金的利息。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Principal accounting policies (Continued)

Financial instruments (Continued)

Financial assets (Continued)

The Fund's financial assets at amortised cost include interest receivables and bank balances and cash.

Interest income from financial assets

Interest income is recognised using the effective interest method for financial assets measured subsequently at amortised cost. Interest income is calculated by applying the effective interest rate to the gross carrying amount of a financial asset, except for financial assets that have subsequently become credit-impaired (see below). For financial assets that have subsequently become credit-impaired, interest income is recognised by applying the effective interest rate to the amortised cost of the financial asset from the next reporting period. If the credit risk on the credit-impaired financial instrument improves so that the financial asset is no longer credit-impaired, interest income is recognised by applying the effective interest rate to the gross carrying amount of the financial asset from the beginning of the reporting period following the determination that the asset is no longer credit impaired.

Impairment of financial assets

The Fund performs impairment assessment under expected credit loss ("ECL") on financial assets which are subject to impairment assessment under HKFRS 9 *Financial Instruments* ("HKFRS 9") (including interest receivables and bank balances and cash). The amount of ECL is updated at each reporting date to reflect changes in credit risk since initial recognition.

Lifetime ECL represents the ECL that will result from all possible default events over the expected life of the relevant instrument. In contrast, 12-months ECL represents the portion of lifetime ECL that is expected to result from default events that are possible within 12 months after the reporting date. Assessments are done based on the Fund's historical credit loss experience, adjusted for factors that are specific to the debtors, general economic conditions and an assessment of both the current conditions at the reporting date as well as the forecast of future conditions.

3. 財務報表編製基準及重要會計政策信息 (續)

3.2 重要會計政策 (續)

金融工具 (續)

金融資產 (續)

基金按攤銷成本計量的金融資產，包括應收利息和銀行結餘及現金。

金融資產的利息收入

其後按攤銷成本計量的金融資產，其利息收入是採用實際利率法確認。金融資產（隨後出現信貸減值之金融資產（見下文）除外）之利息收入乃透過對金融資產之賬面總值應用實際利率計算。就隨後出現信貸減值之金融資產而言，利息收入乃透過對金融資產於下個報告期之攤銷成本應用實際利率予以確認。倘已予信貸減值之金融工具之信貸風險減低，有關金融資產不再出現信貸減值，則利息收入乃透過對金融資產於有關資產獲確定不再出現信貸減值後之報告期開始起之賬面總值應用實際利率予以確認。

金融資產的減值

基金就根據《香港財務報告準則》第9號須作出減值的金融資產（包括應收利息和銀行結餘）的預期信貸虧損進行減值評估。預期信貸虧損的金額於每一個報告日期更新，以反映自首次確認後信貸風險的變化。

全期預期信貸虧損是指於相關工具的預計使用期內，所有可能發生的違約事件會產生的預期信貸虧損。相反，12個月預期信貸虧損是指於報告日期後12個月內可能發生的違約事件，導致的部分全期預期信貸虧損。評估乃根據基金的歷史信貸虧損經驗進行，並根據債務人特有的因素、一般經濟狀況以及對報告日期當前狀況的評估以及對未來狀況的預測作出調整。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

<p>3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)</p> <p>3.2 Principal accounting policies (Continued)</p> <p>Financial instruments (Continued)</p> <p><u>Financial assets (Continued)</u></p> <p><i>Impairment of financial assets (Continued)</i></p> <p>For all other instruments, the Fund measures the loss allowance equal to 12-months ECL, unless when there has been a significant increase in credit risk since initial recognition, in which case the Fund recognises lifetime ECL. The assessment of whether lifetime ECL should be recognised is based on significant increases in the likelihood or risk of a default occurring since initial recognition.</p> <p>(i) Significant increase in credit risk</p> <p>In assessing whether the credit risk has increased significantly since initial recognition, the Fund compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition. In making this assessment, the Fund considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.</p> <p>In particular, the following information is taken into account when assessing whether credit risk has increased significantly:</p> <ul style="list-style-type: none"> • an actual or expected significant deterioration in the financial instrument's external (if available) or internal credit rating; • significant deterioration in external market indicators of credit risk, e.g. a significant increase in the credit spread, the credit default swap prices for the debtor; • existing or forecast adverse changes in business, financial or economic conditions that are expected to cause a significant decrease in the debtor's ability to meet its debt obligations; 	<p>3. 財務報表編製基準及重要會計政策信息 (續)</p> <p>3.2 重要會計政策 (續)</p> <p>金融工具 (續)</p> <p><u>金融資產 (續)</u></p> <p><i>金融資產的減值 (續)</i></p> <p>對於所有其他工具，基金計量的虧損撥備等於 12 個月預期信貸虧損，除非自首次確認後信貸風險顯著上升，則基金會以全期預期信貸虧損作出確認。評估是否確認全期預期信貸虧損是根據自首次確認以後發生違約的可能性或風險有否顯著上升。</p> <p>(一) 信貸風險顯著上升</p> <p>評估信貸風險自首次確認以來有否顯著上升時，基金會就金融工具於報告日期發生違約的風險與金融工具於首次確認日期發生違約的風險作出比較。作出本評估時，基金會考慮合理及有理據的定量及定性資料，包括過往經驗及以合理成本或努力可獲取的前瞻性資料。</p> <p>具體而言，評估信貸風險有否顯著上升時會考慮以下方面資料：</p> <ul style="list-style-type: none"> • 金融工具的外部（如有）或內部信貸評級的實際或預期的顯著惡化； • 信貸風險的外部市場指標顯著惡化，例如債務人的信貸息差、信貸違約掉期價格顯著上升； • 商業、財務或經濟狀況於目前或預期有不利變動，預計將導致債務人償還債項的能力顯著下降；
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Notes to the Financial Statements 財務報表附註

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<p>3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)</p> <p>3.2 Principal accounting policies (Continued)</p> <p>Financial instruments (Continued)</p> <p><u>Financial assets (Continued)</u></p> <p><i>Impairment of financial assets (Continued)</i></p> <p>(i) Significant increase in credit risk (Continued)</p> <ul style="list-style-type: none"> • an actual or expected significant deterioration in the operating results of the debtor; • an actual or expected significant adverse change in the regulatory, economic, or technological environment of the debtor that results in a significant decrease in the debtor's ability to meet its debt obligations. <p>Irrespective of the outcome of the above assessment, the Fund presumes that the credit risk has increased significantly since initial recognition when contractual payments are more than 30 days past due, unless the Fund has reasonable and supportable information that demonstrates otherwise.</p> <p>The Fund regularly monitors the effectiveness of the criteria used to identify whether there has been a significant increase in credit risk and revises them as appropriate to ensure that the criteria are capable of identifying significant increase in credit risk before the amount becomes past due.</p> <p>(ii) Definition of default</p> <p>The Fund considers an event of default occurs when information developed internally or obtained from external sources indicates that the debtor is unlikely to pay its creditors, including the Fund, in full (without taking into account any collaterals held by the Fund).</p> <p>Irrespective of the above, the Fund considers that default has occurred when a financial asset is more than 60 days past due unless the Fund has reasonable and supportable information to demonstrate that a more lagging default criterion is more appropriate.</p> <p>(iii) Credit-impaired financial assets</p> <p>A financial asset is credit-impaired when one or more events of default that have a detrimental impact on the estimated future cash flows of that financial asset have occurred. Evidence that a financial asset is credit-impaired includes observable data about the following events:</p> <p>(a) significant financial difficulty of the issuer or the borrower;</p>	<p>3. 財務報表編製基準及重要會計政策信息 (續)</p> <p>3.2 重要會計政策 (續)</p> <p>金融工具 (續)</p> <p><u>金融資產 (續)</u></p> <p><i>金融資產的減值 (續)</i></p> <p>(一) 信貸風險顯著上升 (續)</p> <ul style="list-style-type: none"> • 債務人經營業績出現實際或預期的顯著惡化； • 債務人的監管、經濟或技術環境出現實際或預期的重大不利變動，導致債務人償還債項的能力顯著下降。 <p>不論上述評估結果如何，基金均假設當合約付款已逾期超過 30 日，則其信貸風險比較初始確認時已有顯著上升，除非基金有合理及具支持性的資料顯示其他情況。</p> <p>基金定期監督用於識別信貸風險是否顯著上升的準則的果效，並在適當的情況下作出修訂，以確保相關準則可在款項逾期之前識別其信貸風險已顯著上升。</p> <p>(二) 違約的定義</p> <p>基金認為當內部編製或從外界所取得的資料顯示，債務人不大可能向其債權人，包括基金作出悉數還款（未計及基金持有的任何抵押品），即構成違約事件。</p> <p>不論上述情況如何，基金會把逾期超過 60 天的金融資產列作違約，除非基金有合理且具支持性的資料證明及後的違約準則更為合適。</p> <p>(三) 發生信貸減值的金融資產</p> <p>若發生一項或多項對該金融資產的估計未來現金流量造成不利影響的違約事件，則該金融資產會被作出信貸減值。金融資產出現信貸減值的證據包括下列事件的可觀察資料：</p> <p>(甲) 發行人或借款人出現重大財務困難；</p>
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Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

<p>3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)</p> <p>3.2 Principal accounting policies (Continued)</p> <p>Financial instruments (Continued)</p> <p><u>Financial assets (Continued)</u></p> <p><i>Impairment of financial assets (Continued)</i></p> <p>(iii) Credit-impaired financial assets (Continued)</p> <p>(b) a breach of contract, such as a default or past due event;</p> <p>(c) the lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession(s) that the lender(s) would not otherwise consider; or</p> <p>(d) it is becoming probable that the borrower will enter bankruptcy or other financial reorganisation.</p> <p>(iv) Write-off policy</p> <p>The Fund writes off a financial asset when there is information indicating that the counterparty is in severe financial difficulty and there is no realistic prospect of recovery, for example, when the counterparty has been placed under liquidation or has entered into bankruptcy proceedings, or when the amounts are over one year past due, whichever occurs sooner. Financial assets written off may still be subject to enforcement activities under the Fund's recovery procedures, taking into account legal advice where appropriate. A write-off constitutes a derecognition event. Any subsequent recoveries are recognised in the statement of income and expenditure.</p> <p>(v) Low credit risk</p> <p>A financial instrument is determined to have low credit risk if:</p> <p>(a) it has a low risk of default;</p> <p>(b) the borrower has a strong capacity to meet its contractual cash flow obligations in the near term; and</p> <p>(c) adverse changes in economic and business conditions in the longer term may, but will not necessarily, reduce the ability of the borrower to fulfil its contractual cash flow obligations.</p>	<p>3. 財務報表編製基準及重要會計政策信息 (續)</p> <p>3.2 重要會計政策 (續)</p> <p>金融工具 (續)</p> <p><u>金融資產 (續)</u></p> <p><i>金融資產的減值 (續)</i></p> <p>(三) 發生信貸減值的金融資產 (續)</p> <p>(乙) 違反合約，例如拖欠或逾期還款事件等；</p> <p>(丙) 由於與借方財務困難相關之經濟或合約原因，借方之貸方已向借方作出貸方在其他情況下概不考慮之讓步方案；或</p> <p>(丁) 借方可能進行破產程序或進行其他財務重組。</p> <p>(四) 撇銷政策</p> <p>當有資料顯示交易對手有嚴重財政困難及該金融資產沒有切實可行的預期可以收回，例如，當交易對手被清盤或已進入破產程序時，或當金額逾期一年以上時（以較早者為準），基金會將該金融資產撇銷。金融資產的撇銷仍會受基金收回程序，並考慮法律建議（如適用）之影響。撇銷構成終止確認事項，其後任何的收回均於收支結算表中確認。</p> <p>(五) 低信貸風險</p> <p>金融工具被確定為具有低信貸風險，如果：</p> <p>(甲) 違約風險較低；</p> <p>(乙) 借款人短期內履行合同現金流量義務的能力較強；及</p> <p>(丙) 遠期的經濟和業務狀況的不利變化，可能但不一定會削弱借款人履行其合約現金流量義務的能力。</p>
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Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Principal accounting policies (Continued)

Financial instruments (Continued)

Financial assets (Continued)

Impairment of financial assets (Continued)

(vi) Measurement and recognition of ECL

The measurement of ECL is a function of the probability of default, loss given default (i.e. the magnitude of the loss if there is a default) and the exposure at default. The assessment of the probability of default and loss given default is based on historical data adjusted by forward-looking information. Estimation of ECL reflects an unbiased and probability-weighted amount that is determined with the respective risks of default occurring as the weights.

Generally, the ECL is the difference between all contractual cash flows that are due to the Fund in accordance with the contract and the cash flows that the Fund expects to receive, discounted at the effective interest rate determined at initial recognition.

The Fund recognises an impairment gain or loss in the statement of income and expenditure for all financial instruments by adjusting their carrying amount, with the exception of accounts receivables, where the corresponding adjustment is recognised through a loss allowance account.

Financial liabilities

Debt and equity instruments issued by the Fund are classified as either financial liabilities or as equity in accordance with the substance of the contractual arrangements and the definitions of a financial liability and an equity instrument.

Financial liabilities at amortised cost

Financial liabilities including account payables and accrued expenses and amount due to the Trustee are subsequently measured at amortised cost, using the effective interest method, unless the effect of discounting would be insignificant, in which case they are stated at cost.

Derecognition

The Fund derecognises a financial asset only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity.

3. 財務報表編製基準及重要會計政策信息 (續)

3.2 重要會計政策 (續)

金融工具 (續)

金融資產 (續)

金融資產的減值 (續)

(六) 預期信貸虧損的計量及確認

預期信貸虧損的計量為違約概率、違約損失 (即違約時的損失程度) 及違約風險承擔的函數。評估違約概率及違約損失基於過往數據，並按前瞻性資料調整。預期信貸虧損的估計值反映無偏頗及概率加權金額，並根據發生相關違約風險的加權數值而釐定。

一般而言，預期信貸虧損為根據合約應付基金的所有合約現金流量與基金預計收取的現金流量 (以按初步確認時釐定的實際利率折現) 之間的差額，按首次確認時釐定的實際利率貼現。

基金透過調整所有金融工具的賬面值於收支核算表中確認減值收益或虧損，惟應收賬款虧損則透過撥備賬確認作出相應調整。

金融負債

基金發行的債務和股本工具是根據合約安排的性質及金融負債和股本工具之定義分類為金融負債或股本。

以攤銷成本計量的金融負債

金融負債包括應付賬款及應計費用和應付受託人款項，採用實際利率法以攤銷成本計算，除非折現的影響屬不重大，在此情況下，按成本計量。

註銷

只有當基金從資產獲得現金流的合約權利屆滿，或金融資產及其擁有權的幾乎全部風險及回報被轉讓予另一方時，該金融資產才會被註銷。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED) 3. 財務報表編製基準及重要會計政策信息 (續)

3.2 Principal accounting policies (Continued) 3.2 重要會計政策 (續)

Financial instruments (Continued) 金融工具 (續)

Derecognition (Continued) 註銷 (續)

On derecognition of a financial asset in its entirety, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in the statement of income and expenditure.

The Fund derecognises financial liabilities when, and only when, the Fund's obligations are discharged, cancelled or expired. The difference between the carrying amount of the financial liability derecognised and the consideration paid and payable is recognised in the statement of income and expenditure.

當金融資產全部被註銷時，該項資產的賬面值與已收和應收代價總額的差額在收支結算表中確認。

當且僅當基金責任被解除、取消或屆滿時，金融負債才會被註銷。已被註銷的金融負債的賬面值與已付及應付代價之間的差額會於收支結算表內確認。

4. BANK BALANCES AND CASH 4. 銀行結餘及現金

		2024 二零二四年 HK\$ 港元	2023 二零二三年 HK\$ 港元
Cash at bank and on hand	銀行及庫存現金	2,245,028	1,212,383
Time deposits with original maturity within three months	原定到期日三個月內之定期存款	<u>6,600,000</u>	-
Cash and cash equivalent	現金及現金等值物	8,845,028	1,212,383
Time deposits with original maturity over three months	原定到期日逾三個月之定期存款	<u>3,000,000</u>	12,100,000
Bank balances and cash	銀行結餘和現金	<u><u>11,845,028</u></u>	<u><u>13,312,383</u></u>

Cash at bank earns interest at floating rates based on daily bank deposit rates. Time deposits are made in between two months and twelve months (2023: *between six months and twelve months*) and earn interests at the respective time deposits rates ranging from 2.45% to 4.85% (2023: *0.34% to 4.00%*) per annum.

銀行現金根據銀行每日浮動存款利率獲取利息。定期存款的期限為二到十二個月 (二零二三年：六到十二個月)，按各自定期存款利率獲取利息，年利率範圍為 2.45% 到 4.85% (二零二三年：0.34% 到 4.00%)。

5. AMOUNT DUE TO THE TRUSTEE 5. 應付受託人款項

The amount represents administrative service expenses payable to the Trustee, details of which are set out in note 6. The amount is unsecured, interest-free and repayable on demand.

該金額為應付受託人的行政服務支出，詳情載於附註 6。該金額無抵押、免息及按需償還。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

6. RELATED PARTY TRANSACTIONS

During the year, the Fund incurred administrative service expenses amounted to HK\$1,142,392 (2023: HK\$1,361,747) for the administrative service and office support (comprising salary costs and attributable overheads) provided to the Fund. The charge by the Trustee is in accordance with the provision of the Trust Deed governing the Fund and approved by both the Trustee and the Board of Administrators of the Fund.

7. CAPITAL RISK MANAGEMENT

The capital structure of the Fund consists of the capital from the HKSAR.

The HKSAR has granted a total sum of HK\$30 million as the capital to the Fund as at 31 March 2024. The Board of Administrators of the Fund manages the Fund's capital to ensure that the Fund will be able to continue as a going concern. The overall strategy of capital management remains unchanged from prior year.

8. FINANCIAL INSTRUMENTS

a. Categories of financial instruments

Financial assets	金融資產
Amortised cost	攤銷成本
Financial liabilities	金融負債
Amortised cost	以攤銷成本計量之金融負債

b. Financial risk management objectives and policies

The Fund's major financial instruments include interest receivables and bank balances and cash, account payables and amount due to the Trustee. Details of these financial instruments are disclosed in respective notes. The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The Board of Administrators of the Fund manages and monitors these exposures to ensure appropriate measures are implemented on a timely and effective manner.

Credit risk and impairment assessment

As at 31 March 2024 and 2023, the Fund's maximum exposure to credit risk which will cause a financial loss to the Fund due to failure to discharge an obligation by the counterparties arises from the carrying amount of the respective recognised financial assets as stated in the statement of financial position.

6. 關聯方交易

年內，基金就獲提供的行政服務和辦公室支援（包括薪金支出及相關的日常開支）須支付行政服務支出 1,142,392 港元（二零二三年：1,361,747 港元）。該受託人的收費乃根據信託聲明中的規限基金之條款，並經受託人與基金執行委員會批核。

7. 資本風險管理

基金的資本結構由香港特別行政區注入的資本組成。

截至二零二四年三月三十一日，香港特區政府已撥款總額三千萬港元作為基金資本。基金執行委員會對基金資本進行管理，以確保基金能夠持續經營。資本管理之整體策略與去年相同。

8. 金融工具

甲. 金融工具類別

	2024 二零二四年 HK\$ 港元	2023 二零二三年 HK\$ 港元
Financial assets		
Amortised cost	11,927,128	13,542,860
Financial liabilities		
Amortised cost	2,267,420	3,034,508

乙. 金融風險管理目標及政策

基金的主要金融工具包括應收利息及銀行結餘和現金、應付賬款及應付受託人款項。該等金融工具的詳情已於相應附註中予以披露。與該等金融工具相關的風險及如何緩解該等風險的政策載於下文。基金執行委員會管理並監督該等風險，以確保及時及有效地採取適當措施。

信貸風險及減值評估

於二零二四年及二零二三年三月三十一日，基金因交易對手未能履行責任造成財務損失的最大信貸風險敞口，乃為於財務狀況表中所載的經確認金融財產之賬面值。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2024 截至二零二四年三月三十一日止年度

8. FINANCIAL INSTRUMENTS (Continued)

b. Financial risk management objectives and policies (Continued)

Credit risk and impairment assessment (Continued)

In order to minimise the credit risk, the Board of Administrators of the Fund reviews the recoverable amount of each individual receivable item at the end of the reporting period to ensure that adequate impairment losses are made for irrecoverable amounts. In addition, the Fund performs impairment assessment under ECL model upon application of HKFRS 9 on receivable balances individually.

The credit risk on interest receivables and bank balances is limited because the counterparties are banks with high credit ratings assigned by international credit-rating agencies.

Market risk

Interest rate risk

The Fund's exposure to changes in interest rates is mainly attributable to bank balances and cash.

At the end of the reporting period, if interest rates of bank balances had been 4% (2023: 4%) basis points higher / lower respectively and all other variables were held constant, the Fund's deficit for the year and general fund would decrease / increase by HK\$473,801 (2023: decrease / increase by HK\$532,495).

The sensitivity analysis above has been determined assuming that the change in interest rates had occurred throughout the year and had been applied to the exposure to interest rate risk for bank balances in existence during the year. The 4% (2023: 4%) basis point increase or decrease on the bank balances represent Board of the Administrators of the Fund's assessment of a reasonably possible change in interest rates over the period until the next annual end of the reporting period. The analysis was performed on the same basis for 2023.

Liquidity risk

The Fund is exposed to minimal liquidity risk as the Board of Administrators closely monitors its cash flow.

The earliest date on which the undiscounted cash flows of financial liabilities, representing non-interest bearing financial liabilities of the Fund, can be required to pay is 3 months or less.

8. 金融工具 (續)

乙. 金融風險管理目標及政策 (續)

信貸風險及減值評估 (續)

為了盡量降低信貸風險，基金執行委員會於報告期末檢視各項應收項目的可回收金額，以確保為不可回收的金額作出足夠的減值虧損。此外，基金在應用《香港財務報告準則》第9號後依據預期信貸虧損模式對個別應收結餘進行減值評估。

由於交易對手為獲國際信貸評級機構授予較高信貸評級的銀行，因此應收利息和銀行結餘的信貸風險有限。

市場風險

利率風險

基金面臨的利率變動風險主要來自於銀行結餘及現金。

於報告期末，倘銀行結餘利率分別上升或下降4% (二零二三年：4%) 基點，而其他變量不變，則基金的本年度虧損和一般基金將減少或增加473,801港元 (二零二三年：減少或增加532,495港元)。

上述敏感度分析乃假設利率變動於年內發生，並適用於年內存在面臨利率風險的銀行結餘。銀行結餘利率上升或下降4% (二零二三年：4%) 基點，代表基金執行委員會對期內直至報告期內下一年年末可能的利率變動的合理評估。分析依據與二零二三年相同。

流動性風險

執行委員會會密切監察其現金流量狀況，故基金承受的流動資金風險已降至最低。

基金的金融負債未貼現現金流量以無息金融負債顯示，而最早付款日期為三個月或以內。

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8. FINANCIAL INSTRUMENTS (Continued)**c. Fair value measurements of financial instruments**

The Board of Administrators of the Fund considers that the carrying values of financial assets and financial liabilities recognised in the financial statements approximate their fair values.

8. 金融工具（續）**丙. 金融工具之公平值計量**

基金執行委員會認為，在財務報表中確認的金融資產及金融負債之賬面值與其公平值相若。

CONSUMER COUNCIL SERVICES CENTRES

消費者委員會服務中心

Consumer Complaint &
Enquiry Hotline
消費者投訴及諮詢熱線

2929 2222



Elderly Hotline
智齡消委會熱線

2110 2288



Hong Kong 香港區

Consumer Council Services Centre (North Point)

Room 1410, 14/F, Kodak House II
39 Healthy Street East, North Point

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北角健康東街 39 號柯達大廈二期 14 樓 1410 室

Kowloon 九龍區

Consumer Council Services Centre (Tsim Sha Tsui)

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尖沙咀亞士厘道 3 號

Consumer Council 消費者委員會

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