

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，還是選購較大量的家居電器或汽車，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

