

CONSUMER COUNCIL

ANNUAL REPORT
2012-13 年報

Consumer Council Annual Report 2012 - 2013

消費者委員會年報

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Foreword

前言

The year under review was marked with solid gains from the Council's continuous efforts in advocating improvement of consumer protection on the legislation front. Years of hard work has proved to be most worthwhile with the passage of three important pieces of consumer protection legislation in mid-2012, namely the Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance, the Competition Ordinance and the Residential Properties (First-hand Sales) Ordinance.

Undesirable trade practices have consistently been a main source of consumer dissatisfaction. At the time of writing this report, we are very pleased to see the Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance came into effect. The enactment of this legislation, which turned a new page in the consumer protection regulatory regime, met with much public approval and widespread publicity in the media.

Recognising the importance of enhancing public awareness and understanding of the new legislation, preparation of a community-wide educational publicity campaign was well underway including a variety of media events and community engagement activities, as well as a dedicated website. The Council will also work closely in co-operation with the Customs and Excise Department and the Office of the Communications Authority, the principal enforcement agencies, to help ensure smooth and effective enforcement of the legislation.

Meanwhile, the Council was on the alert against upsurge in consumer disputes relating to online shopping which gained fast-growing popularity in recent years. In most cases, consumer dissatisfaction emanated from non-delivery of the goods purchased online but could not be redeemed as promised for reasons of stocks running out or lack of supply. Apart from intensifying monitor of the situation, we will no doubt continue to press for best trade practices by online operators and enhance consumer awareness through publicity with a view to proactively forestalling consumer disputes in this newly-developed consumption platform.

消費者委員會一直倡議加強在法律層面上保障消費者權益，過去一年喜見豐碩成果。經多年努力爭取，三條重要的消費者保障法例：即《2012年商品說明（不良營商手法）（修訂）條例》、《競爭條例》及《一手住宅物業銷售條例》，已於二零一二年中獲得通過。

大部分消費者投訴源自不良營商手法。在編寫這年報時，《2012年商品說明（不良營商手法）（修訂）條例》已正式生效，本會對此深感欣慰。這條法例為消費者權益法律保障展開新的一頁，不僅深受公眾認同，亦被傳媒廣泛報道。

本會深明要令消費者在新例下得到全面保障，必須提高公眾對新法例的認知和理解。有見及此，我們開展了一系列的消費者教育活動，包括不同的宣傳、社區聯繫活動，以及推出一個專門提供條例資訊的網站。與此同時，本會將與負責執行法例的兩個主要機構，香港海關及通訊事務管理局，進行緊密合作以確保法例能順利及有效地推行。

網上購物近年越趨流行，但隨之而急升的消費糾紛值得關注。消費者普遍不滿因缺貨或供應不足而未能兌換已訂購的貨品。我們會密切監察有關情況，同時繼續鼓勵網上營運商採取優良營商手法，以及透過宣傳教育提高消費者的自保能力，希望藉此預防因這個新興消費模式而產生的消費糾紛。

One of the Council's challenges is to respond promptly to consumer issues as they arise. In January and February 2013, there was a shortage of supply of infant formula products allegedly caused by a buying spree by Mainland visitors before the Chinese New Year. This aroused great public concern and the resources of the Council were immediately mobilised to tackle the problem of supply chain failure in the market in collaboration with the Government and major suppliers. In response, direct complaint referral system was set up with major manufacturers so that consumers' complaints could be addressed in a timely manner. Furthermore, a price survey was conducted expeditiously to monitor the supply and price fluctuation of infant formula products in the retail market. The Council was subsequently invited to be represented on the Committee on Supply Chain of Powdered Formula set up by the Government to examine measures to improve the supply chain management of powdered formula in the long run.

The Council continues to assume an active role in the international consumer movement with support and contribution to the work of Consumers International (CI) in global consumer campaigning. In the year under review, the Council participated in the review of the United Nations Guidelines for Consumer Protection (UNGCP). The UNGCP were adopted by the UN in 1985 after 10 years of campaigning by CI and gave important legitimacy to the principles of consumer rights and practical support and guidance for developing national consumer protection legislation. With new developments in technology and business practices, there is a strong argument for revising them to ensure they are still relevant to the challenges facing consumers. To maintain Hong Kong's international presence in the arena of consumer protection, the Council submitted comments on the revision of the UNGCP, making reference to the experience of Hong Kong, to the United Nations Conference on Trade and Development (UNCTAD) in March 2013.

Recognising the need to go in tandem with a highly volatile consumer environment with changing demographics and consumption behaviour, much effort was channeled into the development of a new 3-year strategic plan. The plan comprises a set of seven goals and a combination of key strategies and new initiatives covering a wide spectrum of the Council's manifold demands and high expectation consumers have on us. Major objectives of the plan include creative use of new technology to strengthen connection with the community, promotion of sustainable consumption, conduct of consumer behavior tracking surveys etc. The plan was released in May

消委會工作的其中一項挑戰，是在消費問題出現時迅速作出回應。今年一、二月，嬰兒奶粉在農曆新年前夕缺貨，有說是因內地旅客搶購所致。事件引起公眾極大關注。本會立刻調配資源，聯同政府及主要奶粉供應商，採取相應跟進行動，以應付市場供應鏈失效的問題。為適時處理消費者投訴，本會與主要供應商成立機制，將投訴直接轉介予供應商處理。此外，我們還進行特別價格調查，監察零售市場的奶粉供應和價格變動。本會隨後獲政府邀請，加入配方粉供應鏈委員會，研究改善奶粉供應鏈管理的長遠措施。

本會透過支持和參與國際消費者聯會（國際消聯）的全球性消費者權益保障運動，在國際消費者運動中繼續扮演積極角色。年內，本會參與《聯合國消費者保障指引》（《指引》）的檢討。經過國際消聯努力爭取十年之後，《指引》於一九八五年終獲聯合國採納，給予消費者權益原則重要的法律依據，及對發展個別國家的消費者保障法例，提供務實的支持和方向。隨着科技和營商手法的日新月異，是否需要檢討《指引》以確保條文仍可追上消費者面對的挑戰，引發了國際社會間的熱烈討論。作為國際消費者運動的重要一員，本會借鑒香港的經驗，於今年三月向聯合國貿易及發展會議提交了檢討《指引》的意見。

消費環境因人口結構及消費模式的轉變而不斷變化，作為消費者保障機構，我們需要與時並進。因應此情況，我們集中力量籌劃未來三年的工作策略計劃。這份發展藍圖共提出七大目標，勾畫出一系列關鍵策略及新的工作方向，以應付眾多不同範疇的挑戰及滿足消費者不斷上升的期望。計劃的重點包括善用新媒

2013 and foundation work for various projects is currently in the pipeline. At the time of writing this report, we are waiting for Government's examination and approval in granting financial support for implementation of the plan. In preparation to the challenges ahead, we look into the future with great enthusiasm and confidence.

Last but not least, I wish to express my deep appreciation to all our stakeholders, including Government departments, the media, traders and most importantly, the community at large, for their relentless support to the work of the Council. My gratitude also goes to my fellow Council Members for their valuable contributions and to the entire staff of the Council Office for their devoted services, especially to former Chairman Professor Anthony CHEUNG and Ms. Connie LAU who retired in November 2012.



Professor Wong Yuk-shan
Chairman, Consumer Council
July 2013

體科技發展網上通訊與市民保持密切聯繫、推動可持續消費、進行消費模式動向普查等。我們已於今年五月公布計劃，現正逐步進行各個項目的前期籌備工作。在編寫這年報時，我們正等候政府審批撥款以落實計劃，並抱着信心與熱誠，面對未來的挑戰。

最後，我希望藉此機會向所有一直以來支持本會工作的各持份者表達衷心謝意，包括政府部門、傳媒、商界，以及最重要的市民大眾。我亦衷心感謝與我共事的消委會委員，以及盡心盡力工作的消委會職員，特別是前任主席張炳良教授及於去年十一月榮休的劉燕卿女士。



黃玉山教授
消費者委員會主席
二零一三年七月

Membership of the Consumer Council

消費者委員會委員

Chairperson 主席



Prof. WONG Yuk-shan, BBS, JP
(from 01.01.13)
黃玉山教授, 銅紫荊星章, 太平紳士
(由01.01.13)



Prof. The Hon. Anthony CHEUNG
Bing-leung, GBS, JP (up to 30.06.12)
張炳良教授, 金紫荊星章, 太平紳士
(至30.06.12)

Vice-Chairperson 副主席



Mr. Ambrose HO, SBS, SC, JP
何沛謙資深大律師, 銀紫荊星章, 太平紳士

Members 委員



Mr. Chapman CHAN Chor-man
陳楚文先生



Ms. Amy FUNG Dun-mi
馮丹媚女士



Mr. Samuel CHAN Ka-yan
陳家殷大律師



Prof. Michael HUI King-man
許敬文教授



Mr. Thomas CHENG
鄭建韓先生



Mr. Bankee KWAN Pak-hoo
關百豪先生



Dr. David CHUNG Wai-keung
鍾偉強博士



Ms. Miranda KWOK Pui-fong
郭珮芳女士

Retired on 31 December 2012
二零一二年十二月三十一日卸任



Mr. Wilfred LEE Yuen-kwong
李元剛先生



Mr. Alvin WONG Tak-wai
黃德偉先生



Mr. William CHAN Che-kwong
陳志光先生



Dr. Polly CHEUNG Suk-yee
張淑儀醫生



Mr. Fred LI Wah-ming, SBS, JP
李華明先生，銀紫荊星章，太平紳士



Ms. Irene YAU Oi-yuen
邱藹源校長



Prof. Ron HUI Shu-yuen
許樹源教授



Mr. Philip LEUNG Kwong-hon
梁光漢先生



Ms. Amanda LIU Lai-yun
廖麗茵律師



Mr. Michael LI Hon-shing, KStJ,
BBS, JP
李漢城先生，英國聖約翰騎士勳章，
銅紫荊星章，太平紳士

Retired on 9 January 2013
二零一三年一月九日卸任



Mr. Godfrey LAM Wan-ho, SC, JP
林雲浩資深大律師，太平紳士



Prof. Angela NG Lai-ping
吳麗萍教授

Appointed on 1 January 2013
二零一三年一月一日履任



Ms. Jo Jo CHAN Shuk-fong
陳淑芳女士



Dr. Raymond LEUNG Siu-hong
梁少康博士



Mr. Keith LIE Kin-fu
李健虎先生



Dr. Karen SHUM Hau-yan
沈孝欣醫生



Prof. WONG Kam-fai, MH
黃錦輝教授, 榮譽勳章



Ms. Grace CHAN Man-yee
陳文宜女士

Chief Executive 總幹事



Ms. Gilly WONG (from 16.11.12)
黃鳳嫻女士 (由16.11.12)



Ms. Connie LAU, JP (up to 15.11.12)
劉燕卿女士, 太平紳士 (至15.11.12)

Deputy Chief Executive 副總幹事



Mr. Simon CHUI (from 16.11.12)
徐振景先生 (由16.11.12)



Ms. Wendy LAM (up to 09.10.12)
林婉梅女士 (至09.10.12)

Appointed on 1 February 2013
二零一三年二月一日履任

Co-opted Members of the Consumer Council

消費者委員會增選委員



Mr. CHAN Ka-kui, BBS, JP
陳家駒先生, 銅紫荊星章, 太平紳士



Mr. John CHIU Chi-yeung
趙志洋先生



Ms. Constance CHOY Hok-man
蔡學雯律師



Mr. Raymond CHOY Wai-shek, MH, JP
(from 01.04.12)
蔡偉石先生, 榮譽勳章, 太平紳士 (由01.04.12)



Mr. Francis FONG Po-kiu
方保僑先生



Mr. Andrew FUNG Wai-kwong
馮煒光先生



Prof. Ron HUI Shu-yuen (from 21.01.13)
許樹源教授 (由21.01.13)



Mr. Larry KWOK Lam-kwong, BBS, JP
郭琳廣律師, 銅紫荊星章, 太平紳士



Mr. Daniel C. LAM, BBS, JP
林濬先生, 銅紫荊星章, 太平紳士



Mr. Edmond LAM King-fung
林勁豐律師



Dr. LAW Cheung-kwok
羅祥國博士



Mr. Philip LEUNG Kwong-hon (from 21.01.13)
梁光漢先生 (由21.01.13)



Mr. Michael LI Hon-shing, KSJ, BBS, JP
(from 21.01.13)
李漢城先生, 英國聖約翰騎士勳章,
銅紫荊星章, 太平紳士 (由21.01.13)



The Hon. Charles Peter MOK
莫乃光議員



Ms. Bonnie NG Hoi-lam
吳凱霖女士



Ms. Clara SHEK
石嘉麗女士



Dr. Michael TSUI Fuk-sun
徐福榮醫生



Dr. Max WONG Wai-lun
王慧麟博士

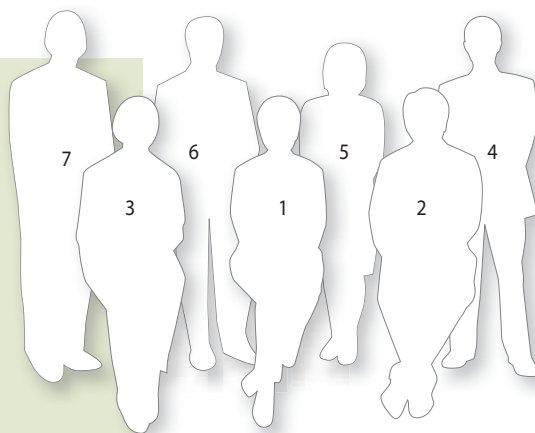


Ms. Cecilia WOO Lee-wah (from 01.04.12)
鄺莉華律師 (由01.04.12)

Management Team of the Consumer Council 消費者委員會管理層



1. Chief Executive, Ms. Gilly WONG
總幹事, 黃鳳嫻女士
2. Deputy Chief Executive, Mr. Simon CHUI
副總幹事, 徐振景先生
3. Principal Research & Trade Practices Officer, Ms. Rosa WONG
研究及商營手法事務部首席主任, 黃蘊明女士
4. Head, Legal Affairs Division, Mr. Eddie NG
法律事務部首席主任, 吳奕鴻先生
5. Principal Complaints & Advice Officer, Ms. Sana LAI
投訴及諮詢部首席主任, 黎迪珊女士
6. Head, Resources Management & Administration Division, Mr. Joseph YOUNG
資源管理及行政部總主任, 楊卓廣先生
7. Head, Consumer Education Division, Mr. WONG Koon-shing
消費者教育部總主任, 王冠成先生



The Consumer Council

消費者委員會

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:

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

Membership of the Council

The Chairman, Vice-Chairman and Members are all appointed by the Chief Executive of the HKSAR for a term of service not exceeding two years. They may be reappointed upon expiry of their respective terms of office.

In the year under review, Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP, resigned from the Council as Chairman upon his appointment as Secretary for Transport and Housing on 1 July 2012. Prof. WONG Yuk-shan, BBS, JP was appointed to succeed Prof. CHEUNG on 1 January 2013.

Mr. William CHAN Che-kwong, Dr. Polly CHEUNG Suk-ye, Prof. Ron HUI Shu-yuen, Mr. Philip LEUNG Kwong-hon and Mr. Michael LI Hon-shing, KSJ, BBS, JP retired from the Council. Mr. Godfrey LAM Wan-ho, SC, JP resigned on 10 January 2013 upon his appointment as Judge of the Court of First Instance of the High Court. Six new Members, namely, Ms. Grace CHAN

消費者委員會是法定組織，於一九七四年成立。委員會根據《消費者委員會條例》(第216章)，職責為保障及促進貨品和服務消費者、及購買、抵押及承租不動產人士的權益。其工作包括：

- a. 蒐集、接收及傳遞有關貨品、服務及不動產的資訊；
- b. 接收及審查貨品及服務的消費者投訴，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；
- c. 根據所得資料採取相應行動，包括向政府或任何公職人員提供意見；
- d. 鼓勵商業及專業團體制訂工作守則，規管屬下會員的活動；及
- e. 承擔任何經由行政長官會同行政會議審批的其他職能。

委員會委員

主席、副主席及各委員均由香港特別行政區行政長官委任，任期不超過兩年，但任期屆滿後可再獲委任。

年內，張炳良教授，金紫荊星章，太平紳士於二零一二年七月一日獲委任為運輸及房屋局局長而辭任本會主席一職，現任主席黃玉山教授，銅紫荊星章，太平紳士於二零一三年一月一日接任。

此外，陳志光先生、張淑儀醫生、許樹源教授、梁光漢先生及李漢城先生，英國聖約翰騎士勳章，銅紫荊星章，太平紳士卸任；林雲浩資深大律師，太平紳士於二零一三年一月十日獲委任高院原訟法庭法官後辭任本會委員。陳文宜女士、陳淑芳女士、梁少康博士、李健虎先生、沈孝欣醫生、黃錦輝教授，榮譽勳章加入委員會。委員會名錄見附錄一。

Man-Yee, Ms. Jo Jo CHAN Shuk-fong, Dr. Raymond LEUNG Siu-hong, Mr. Keith LIE Kin-fu, Dr. Karen SHUM Hau-yan and Prof. WONG Kam-fai, MH, joined the Council. A list of the Council Members is at Appendix 1.

The Council wishes to express its heartfelt thanks to Prof. the Hon. Anthony CHEUNG and the retired Members for their support, devotion and guidance. Special thanks are due to Prof. CHEUNG for his dedicated leadership, under which the Council had made significant advancement in enhancement of legal protection for consumers. Three key legislation, namely, the Competition Ordinance, the Residential Properties (First-hand Sales) Ordinance, and the Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance had been passed in 2012. During his tenure, new initiatives, such as price surveillance, Shopsmart website for Mainland visitors and the 19th Consumers International World Congress, were brought to fruition. Under Prof. CHEUNG's support and advice, these initiatives had further reinforced Council's role in the promotion of consumer rights, in both the local territory and the international arena.

Council and Committees

The Council meets bi-monthly. Committees and working groups are set up to examine specific areas of consumer concern for the Council. Apart from the efforts of Council's Members, the Council draws input from time to time from professionals of relevant disciplines as Co-opted Members in order to benefit from their specific expertise.

During the year under review, a Preliminary Working Group on Class Action was set up to give advice on the basic issues to be addressed by the Council or the Consumer Legal Action Fund regarding the proposed introduction of class action in Hong Kong. The Consumer Complaints Review Committee was merged into the Trade Practices Committee to form the Trade Practices and Consumer Complaints Review Committee.

Both the Working Group on Consumer Issues relating to Residential Property and the Advisory Group on Investment Strategy were dissolved. The former had completed its main task and the latter had its functions taken over by the Staff and Finance Committee for enhancement of the overall effectiveness of the Council's committee structure.

A list of Committees/Working Groups and their Members is at Appendix 3.

本會衷心感謝張炳良教授及各離任委員對本會的支持和貢獻，特別對張教授致深切謝意。在張教授的領導下，本會在加強消費者法律保護方面的工作取得重要成果。三條主要法例：《競爭條例》、《一手住宅物業銷售條例》及《商品說明（不良營商手法）（修訂）條例》，分別於二零一二年先後於立法會通過。此外，在張教授任內，消委會推出多項新的工作方案，例如價格調查、為內地旅客而設的「精明消費香港遊」網站、第十九屆國際消費者聯會全球會議等。在張教授的支持及指導下新方案進一步鞏固本會在香港及國際間推動消費者權益的角色。

委員會及小組

委員會每兩月召開會議，設有小組委員會及工作小組，專責處理特定消費者課題，並不時邀請外界專才加入各小組為增選委員，提供專業意見。

年內，委員會成立了集體訴訟初步研究工作小組，負責研究有關香港引入集體訴訟對委員會及對消費者訴訟基金的影響。此外，委員會亦把商營手法研究小組及消費者投訴審查小組合併為商營手法研究及消費者投訴審查小組。

委員會亦同時解散了住宅物業消費者問題工作小組及投資策略小組，前者已完成其主要任務，後者則把其功能轉交予人事及財務小組負責，以整合委員會整體結構，加強效率。

小組委員會及工作小組的成員名錄見附錄三。

The Council Office

The Council Office, headed by the Chief Executive, has an establishment of 135 staff.

The Council Office operates with six functional divisions, namely the Resources Management and Administration Division, Complaints and Advice Division, Consumer Education Division, Legal Affairs Division, Public Affairs Division and Research and Trade Practices Division. The organisation chart of the Council Office is at Appendix 4.

The Consumer Council is an equal opportunities employer operating with due emphasis on sustainable development issues in support of environmental protection. In 2012-13, the number of disabled employees represented 0.7% of the Council Office's permanent establishment.

Finance

The Council derives its income mainly from Government subvention. Other sources of income (about 5%) include proceeds from the sale of the Council's publications.

Total recurrent and non-recurrent expenditures for the year under review were \$86 million and \$7 million respectively.

The Auditor's Report and financial statements for the Council's accounts are at Appendix 5.

消委會辦事處

以總幹事為首的消委會辦事處共有職員135人。

消委會辦事處的工作，由六個部門推行：資源管理及行政部、投訴及諮詢部、消費者教育部、法律事務部、公共事務部及研究及商營手法事務部。委員會的組織架構見附錄四。

消委會是提供平等機會的僱主，辦公室運作重視環境保護，本年度僱用的傷健職員，佔常額編制的0.7%。

財政

本會經費主要來自政府資助，其他收入(約5%)來自出版刊物等。

年內的經常及非經常開支分別為8,600萬元及700萬元。

核數師報告和各財務報表分別見附錄五。

Forestalling & Conciliating Disputes between Consumers and Businesses

預防及調停消費者與經營者的糾紛

WHY THIS IS IMPORTANT

Consumer satisfaction is very important to the marketplace. To address consumers' concern speedily and effectively, the Council offers convenient channels for consumers to make enquiries and complaints. Apart from calling our hotline (Tel no: 2929 2222) or visiting our seven Consumer Advice Centers in person during office hours, consumers can also contact us through our website, by post or by fax. Council staff is well-trained to provide pre-shopping advice and help conciliate disputes to bring about overall consumer satisfaction.

Benefits derived from complaints handling

- resolving disputes between consumers and traders by mutually acceptable resolutions;
- empowering consumers through dissemination of information concerning goods and services;
- alerting the public of the trend of complaints relating to malpractices in the marketplace and formulating strategies to tackle them;
- improving trade practices by co-operation and coordination with law-enforcement authorities and trade associations to strengthen consumer protection; and
- enhancing consumers awareness of their rights

WHAT WE HAVE DONE

Serving Consumers

In 2012 -13, we received

- 105,186 consumer enquiries (88% by telephone)
- 26,955 cases of complaints (50% in writing/through internet)

Conciliating Consumer Complaints

A dedicated team of Complaints Officers is responsible for handling consumer complaints and conciliating the disputes between the consumers and the traders in order to resolve the complaints to the satisfaction of the consumers.

調停消費者投訴的重要性

心滿意足的顧客對市場非常重要。為了快捷和有效地處理消費者的問題，本會提供多個便捷的渠道讓消費者諮詢和投訴。除了利用熱線電話（2929 2222）和親身到本會的七個諮詢中心之外，消費者也可以用書信、傳真及網上投訴表格和我們聯絡。本會職員經充足訓練，具能力提供消費資訊和調停消費糾紛，讓消費者感到滿意。

投訴及諮詢工作帶來的益處

- 調停消費者和商人之間的糾紛以達致雙方都同意的解決方法。
- 提供有關貨品和服務的資訊以增強消費者自保能力。
- 提醒公眾市場上不當經營手法的趨勢及制訂應對的策略。
- 與執法機構及商會聯繫和合作，以改善營商手法及加強消費者保障。
- 增強消費者對於消費權利的認識。

我們完成的工作

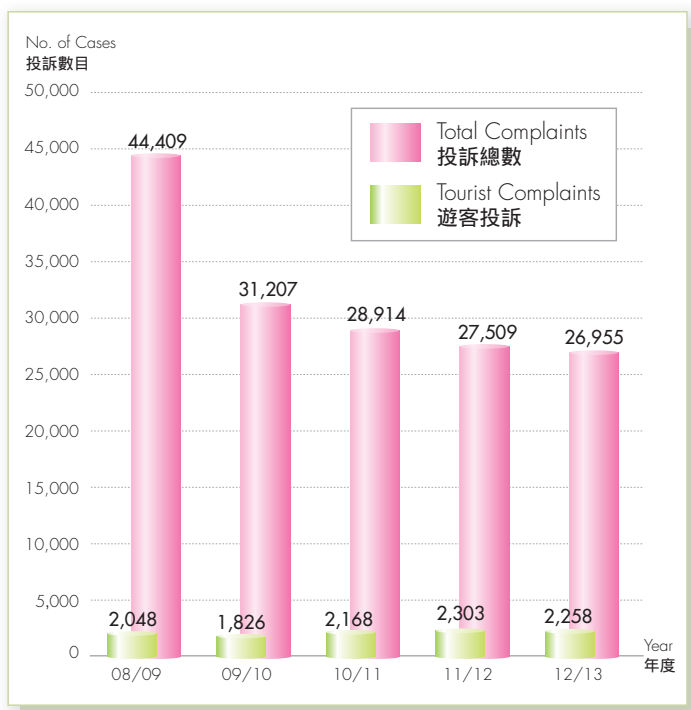
為消費者服務

2012-13年度共接獲：

- 105,186宗消費者諮詢（88%為電話諮詢）
- 26,955宗消費者投訴（50%為書面/經互聯網投訴）

調停消費者投訴

本會的投訴隊伍專責處理消費者的投訴，投訴主任調停消費者與商人之間的紛爭，以求達致消費者滿意的解決方法。



Complaints received: 26,955 cases

In 2012-13, consumer complaints slightly declined to 26,955 cases, a drop of 2% (or 554 cases) from 27,509 cases in 2011-12.

Telecommunications services (6,449 cases)

Complaints on telecommunications services (6,449 cases) continued to top the list of consumer complaints, despite a 12% decrease compared with the previous year (7,291 cases). About half of the cases (3,327 cases) were disputes on fee/charges and over 20% (1,340 cases) were complaints against quality of service.

Food and Entertainment Services (2,092 cases)

Second on the list, complaints related to food and entertainment services recorded significant increase in two consecutive years. 2,092 cases were received in 2012-13, compared with 1,459 cases in 2011-12 and 842 cases in 2010-11. 58% of the disputes in this category involved online group purchase of dining coupons which could not be redeemed or related services not up to expectation.

Telecommunication Equipment (2,049 cases)

Complaints related to telecommunication equipment rose 19% to 2,049 cases in 2012-13. The quality of maintenance services (40%) and the quality of the mobile phone (27%) were the main issues of customer dissatisfaction.

Tourist Complaints: 2,258 cases

While the number of visitors arriving Hong Kong continued to grow, tourist complaints recorded a modest drop of 2% from 2,303 cases in previous year.

投訴總數: 26,955 宗

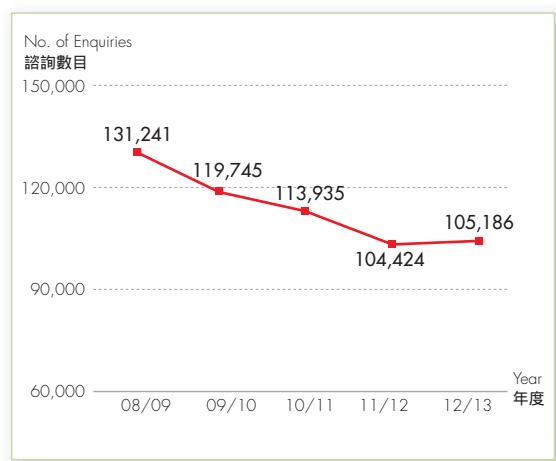
在二零一二至二零一三年度收到的投訴共有 26,955 宗, 比二零一一至二零一二年的 27,509 宗輕微減少 2% (即 554 宗)。

電訊服務 (6,449 宗)

有關電訊服務的投訴仍居榜首, 錄得 6,449 宗, 但對比去年的 7,291 宗, 減幅達 12%。其中一半投訴與收費爭議有關 (3,327 宗), 而超過 20% 的投訴涉及服務質素 (1,340 宗)。

食肆及娛樂服務 (2,092 宗)

排行第二位是有關食肆及娛樂服務的投訴, 已連續兩年錄得顯著升幅。二零一二至二零一三年度收到的投訴有 2,092 宗, 對比二零一一至二零一二年的 1,459 宗及二零一零至二零一一年度的 842 宗, 大幅上升。在這類別中, 有 58% 的投訴涉及網上團購的餐飲券未能兌現或有關服務未如理想。



通訊用品 (2,049 宗)

本年度有關通訊用品的個案, 比去年增加 19% 至 2,049 宗。投訴主要涉及手提電話的維修服務 (40%) 及產品質素 (27%)。

旅客投訴 (2,258 宗)

雖然本年度訪港旅客的人數持續增長, 但旅客投訴數字比去年的 2,303 宗, 減少了 2%。

Most of the complaints involved sales practices (33%), product quality (21%) and price disputes (18%) in relation to camera and lens, mobile phones, and watch and jewelry, which are among the popular items on tourists' shopping list. It is also observed that the number of complaints on medical products and health food increased significantly (32%) from 146 cases in 2011-12 to 193 cases in 2012-13, mainly involving the quality of Chinese patent medicine, drug and health supplement.

Outcome

In 2012-13, the Council helped solve 76% of cases with pursuable grounds:

Breakdown

A	Total number of complaints received	26,955
B	Cases with pursuable grounds	20,952
	Cases in progress	3,246
	Cases resolved	13,379
	Resolution rate	75.56%

As the Council has not been given any enforcement power, it may not always be able to persuade the traders to settle the complaints even though the Council considers the complaints to be justifiable. Where a trader refuses to settle or provide solution to a justifiable complaint, Council staff would suggest the complainant file a legal claim against the trader or resort to other means, whichever is appropriate.

旅客投訴多涉及對銷售手法(33%)、產品質素(21%)及價格爭議(18%)的不滿。而相關行業主要為攝影器材、電子產品、手提電話、珠寶和鐘錶等熱門貨品。此外,有關醫療產品及保健食品的投訴也由去年的146宗上升至本年度的193宗,增加近32%,主要涉及中成藥及保健食品的質素。

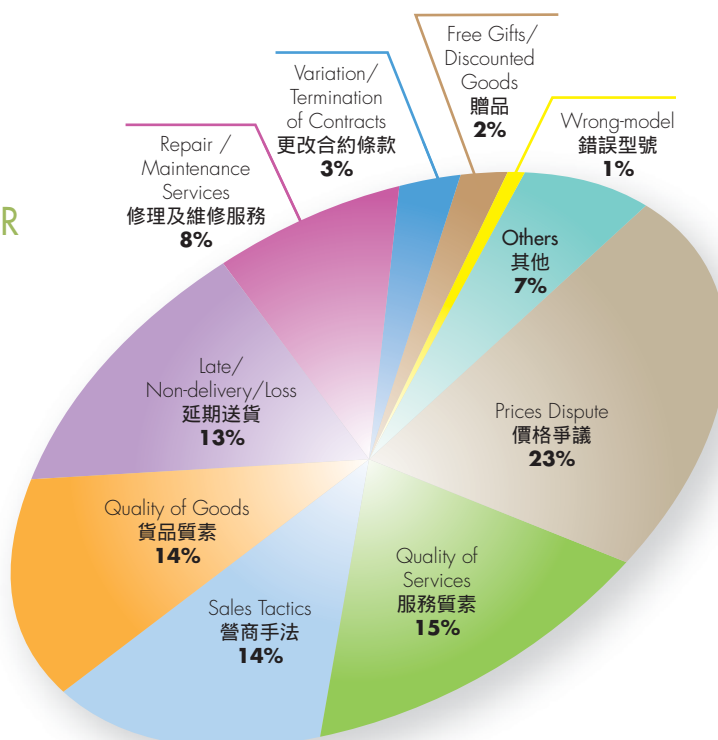
成果

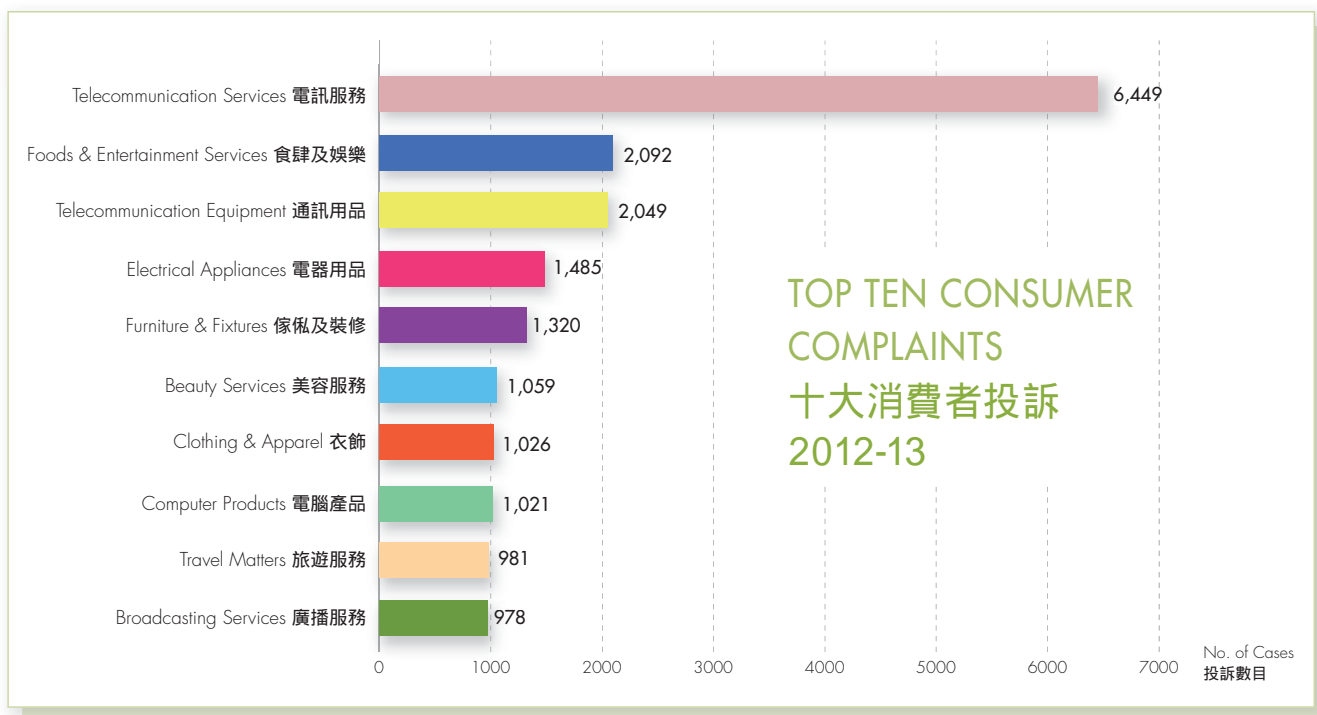
在二零一二至二零一三年度,可跟進的個案中達76%獲得解決。

A	投訴總數	26,955
B	可跟進的投訴個案	20,952
	仍在調停中的個案	3,246
	獲得解決的個案	13,379
	調停成功率	75.56%

由於本會並未獲賦予執法權,因此在處理個案時,即使理據充足,卻不一定能成功說服店方作出調停。如店方拒絕合作,本會職員會在合適的情況下,建議投訴人入稟法院向店方索償,亦會向投訴人提供其他適當的跟進渠道。

NATURE OF CONSUMER COMPLAINTS 消費者投訴性質 2012-13





Overview

Beauty Services

The tragic medical beauty incident which occurred in October 2012 has triggered grave concern over the safety of beauty services involving medical devices and procedures. In 2012-13, the Council received 1,059 complaints on beauty services, a rise of 15% from previous year, and in particular cases involving laser/IPL treatment (143 cases) as well as plastic surgery/injection treatment (30 cases) were on an alarming growth of 70% and 255% respectively.

The Council has actively participated in a steering group to review the related practices and strongly urged the government to put in place an effective regulatory framework for medical beauty treatment as soon as possible to safeguard consumer safety.

Online shopping

The significant growth (98%) in disputes arising from purchases made online reflected the fast-growing popularity of online shopping as well as the potential pitfalls in online transaction. Almost 70% of these cases were related to online group purchase where consumers had unpleasant experience regarding delay or failure in the delivery of goods and services, goods delivered not corresponding to description, or high pressure sales tactics they encountered when using the services.

The Council would reinforce its efforts in educating the consumers about the importance of rational consumption and the risk associated with internet shopping.

總結

美容服務

二零一二年十月發生一宗醫療美容的悲劇事件，引發政府高度關注美容業使用醫療儀器及進行療程的安全問題。在二零一二至二零一三年度收到美容服務的投訴共有1,059宗，比去年的投訴增加了15%。而其中有關激光/彩光治療(143宗)及整容手術/注射治療(30宗)，分別錄得70%和255%的驚人增長。

本會亦積極參與新成立督導組的工作，檢視有關美容服務行業的操作，並敦促政府盡快落實對醫學美容療程實施有效的監管架構，從而保障消費者的安全。

網上購物

本年度有關網上購物的投訴升幅顯著(98%)，反映網上購物越趨普及和快速增長，亦顯示網上交易一些潛伏的陷阱。網上購物的投訴有70%與網上團購有關，大部份消費者不滿送貨延誤、貨物/服務無法交付或完成、收貨時發現貨不對辦、或當使用服務時，被施予高壓銷售策略等。

本會會加強教育消費者理性消費的重要性和網上購物所涉及的風險。

Advocating Best Practice and Competition in the Marketplace

倡議卓越營商手法及公平競爭

WHY THIS IS IMPORTANT

In a market-based economy such as Hong Kong's, the Consumer Council has a role to play in ensuring that best practice and competition in the marketplace bring desired effects of consumer satisfaction and economic efficiency, thereby benefiting consumer welfare – with lower prices, more choices and higher quality of products and services.

WHAT WE HAVE DONE

The Council undertakes research and study on various aspects of marketplace behaviour with the objective of identifying matters of concern to consumers as well as encouraging responsible trade practices and fair competition. The following major work was performed during the year under review.

Mandatory provident funds

In light of grave public concern over the mandatory provident funds (MPF) issues surrounding the implementation of the Employee Choice Arrangement (ECA), the Council took an initiative to carry out a study on MPF schemes covering more than 500 investment funds.

This was the first time that all fund fees and fund performance of MPF schemes had been produced and released in a consolidated format to facilitate MPF scheme members comparison of different scheme choices in preparing for the ECA. The study also analysed the scope of services and fund choices of various MPF schemes.

To extend the reach of the study findings, a report was published in the CHOICE magazine, as well as a MPF database made available on the Council's website to assist consumers to perform fund comparison.

After the release of the study report, there was wide media coverage raising substantial shock in the community that a sizeable number of MPF funds had recorded negative annualised

優良營商手法及公平競爭的重要性

香港是以市場主導的經濟體系，我們有責任通過市場的競爭及確保優良營商手法，令消費者稱心滿意及達致理想的經濟效益，從而讓消費者得享較廉宜、較多選擇及更高品質的產品及服務。

我們完成的工作

本會就市場行為的不同方面進行研究，以認明影響消費者的問題，並鼓勵負責任的營商手法和公平競爭。以下為本年度內進行的主要工作。

強積金

鑒於公眾十分關注強積金「僱員自選安排」（即「強積金半自由行」）的實施，本會主動進行了一項有關強積金計劃的研究調查，涵蓋市場上超過500隻強積金基金。

這是自強積金制度推行以來，首次以整合方式同時披露各強積金計劃的基金收費及回報表現數據，讓強積金計劃成員較容易比較不同計劃提供的選擇，為「僱員自選安排」作好準備。這項研究亦同時分析各強積金計劃的服務範疇和基金選擇。

為令更多公眾知悉研究報告內容，本會將報告刊登在《選擇》月刊，以及上載強積金數據資料庫至本會網站，方便消費者比較不同的強積金基金的表現。

returns for the past five years, and that the high fees might not necessarily translate into high returns. It was also revealed that the performance and fees varied significantly from one to another even for the same type of funds.

On the implementation of the ECA, the Council put forward the following recommendations for consideration of the Mandatory Provident Fund Schemes Authority (MPFA):

- providing a one-stop information platform;
- tightening control over MPF intermediaries' sales and marketing activities;
- reducing MPF fees;
- shortening the transfer processing time; and
- working out a timetable for implementing 'full portability'.

The Council is pleased to note that the MPFA has responded positively to the Council's study report and put forward proposals to the Government to reform the MPF system in a bid to bring down MPF fees and to provide better retirement protection for the working population of Hong Kong.

Establishment of an Independent Insurance Authority

The Council responded to a consultation paper on the key legislative proposals for the establishment of an Independent Insurance Authority (IIA) in Hong Kong by the Financial Services and the Treasury Bureau (FSTB).

The Council is glad to note from the proposals that the Government has taken into account a number of the Council's views put forward in its previous submission, including a stopgap damage control measure to suspend licensed insurance intermediaries from carrying on further damaging acts.

Whilst pledging support of the establishment of the IIA to assume a direct supervisory role for rendering effective regulation of the insurance industry, the Council raised a number of concerns for consideration of the FSTB to protect the interests of policyholders. These included:

- potential conflict of interests arising from industry representation in the Governing Board of the IIA;
- demand for raising eligibility criteria for licensing new insurance intermediaries;
- justification for requiring policyholders to bear the regulatory costs; and
- need for effective supervision of insurance intermediary activities among financial regulators.

研究報告出版後，獲得媒體廣泛的報道，尤其關注有相當多強積金基金在過去五年的平均年度回報錄得負數，引起社會極大回響。研究亦發現，收費高的基金未必代表回報一定高，即使是同類別的強積金基金，回報表現及收費也有顯著差別。

就「僱員自選安排」的實施，本會提出幾項建議，供強制性公積金計劃管理局（積金局）作考慮：

- 提供一站式資訊平台；
- 加強規管強積金中介人的推銷及銷售活動；
- 下調強積金收費；
- 縮短轉移權益所需的時間；及
- 制定推行強積金「全自由行」的時間表。

本會很高興積金局積極回應本會的研究報告，並已向政府提出多項改革強積金制度的建議，以期望令強積金收費進一步下調，為香港的就業人口帶來更佳的退休保障。

成立獨立保險業監管局

本會回應了財經事務及庫務局關於在香港成立獨立保險業監管局（保監局）的主要立法修訂諮詢文件。

本會歡迎政府接納本會在上一次諮詢時提出的一些意見，其中包括引入及時制止失當行為的措施，以阻止持牌保險中介人繼續作出損害他人利益的行為。

本會原則上支持成立獨立的保監局來直接監管保險業的運作，並就保障投保人權益提出以下意見，供當局考慮。

- 委任行業代表作為保監局董事會的成員，須處理潛在利益衝突問題；
- 要求提升新申領保險中介人牌照的資格規定；
- 交待由投保人直接承擔保監局大部分經費的理據；及
- 加強金融監管機構之間合作，以有效監管保險中介活動。

In principle, there was no justification provided in the consultation for making policyholders bear most of the regulatory cost of the IIA.

If, however, it was considered that policyholders should fund the IIA, it was necessary to make clear to the public that the levy to be imposed should be allocated to initiatives of an educational nature - to strengthen the capability of policyholders and potential policyholders to understand the many insurance products available on the market.

Practice notes on residential properties

Subsequent to the enactment of the Residential Properties (First-hand Sales) Ordinance (the Ordinance) in July 2012, the Transport and Housing Bureau prepared draft Practice Notes to facilitate the implementation of the Ordinance which will come into operation by end of April 2013.

The Council was invited to provide comments on the draft Practice Notes covering sales brochures, price lists, register of transactions, sales arrangements, submission of documents to the Sale of First-hand Residential Properties Authority (SRPA) and the Sales of First-hand Residential Properties Electronic Platform (SRPE). The Council's comments were concerned with:

- status of the Practice Notes should be set at higher operating standards than the minimum requirements under the Ordinance; and
- role of the SRPA should be proactive in carrying out routine compliance check to ensure vendors' compliance and regular review to ensure the continued relevance of the Practice Notes in effectively protecting home buyer interests.

With regard to the specific provisions in the draft Practice Notes, the Council's views were focused on the arrangements relating to revision of sales brochure, price list, register of transactions and suspension of sale, as well as acceptance of deposit prior to the sale.

Additional views were given on issues of great concern to home buyers and the general public, for instance the time of sale which the Council urged that guidance should be given in the Practice Note to discourage vendors from starting sales very late in the evening.

從基本原則來看，諮詢文件並未有提供將大部分監管成本轉嫁由保單持有人承擔的理據。

若最終決定要由保單持有人負起支付保監局經費的話，本會認為，有必要明確地向公眾清楚說明有關安排，而所收取的徵費亦應用於教育工作方面，以加強保單持有人和潛在保單持有人對市場上眾多保險產品的了解能力。

住宅物業實務守則

隨著《一手住宅物業銷售條例》（條例）於二零一二年七月制定，運輸及房屋局草擬了一系列的作業備考為業界提供遵循指引，以便於二零一三年四月底實施該條例。

本會獲邀就草擬作業備考提供意見，涵蓋範疇包括：售樓說明書、價單、成交紀錄冊、銷售安排、向一手住宅物業銷售監管局（銷售監管局）及一手住宅物業銷售資訊網（銷售資訊網）呈交文件的安排。在整體方面，本會提出以下意見：

- 作業備考的定位不應只限於法例所訂出的最基本或最低要求，而應設置較高行為標準。
- 銷售監管局應採取主動，就發展商的銷售活動進行恆常合規巡查工作，並須定期檢討作業備考，以確保有關作業備考能適當地有效保障置業人士的權益。

關於草擬作業備考的具體規定，本會主要就發展商在修改售樓說明書、價單和成交紀錄冊，暫停銷售，以及開售前收取訂金的安排方面提出意見。

此外，本會亦就一些置業人士和公眾非常關注的事宜提供了一些建議，譬如：本會建議作業備考應加入有關樓盤開售時間的指引，訂明發展商不應於深夜時間進行樓盤銷售活動。

Supply, marketing and labelling of infant formula

After years of discussion, the Government released its draft Hong Kong Code of Marketing and Quality of Formula Milk and Related Products, and Food Products for Infants & Young Children (Hong Kong Code) in October 2012 for public consultation.

The Council supported the Hong Kong Code which is based on the World Health Organisation's International Code of Marketing of Breast-milk Substitutes, subsequent relevant World Health Assembly resolutions, and was drawn up by a Taskforce of the Department of Health (which the Council participated) taking into account the local situation.

However, the Council was concerned that the Hong Kong Code would only be implemented in the form of voluntary guidelines in tandem with a monitoring mechanism on un-named basis. The Council doubted whether such measures could deal effectively with cases of non-compliance. The Council was of the view that compliance with the Hong Kong Code should be mandated by legislation.

For effective regulation of formula milk and food products for infants and young children in Hong Kong, the Council recommended that the prohibition of promotion should be extended to cover not only formula milk and formula milk related products up to three years old but also other food products for infants and young children in Hong Kong.

The Council also considered that it would benefit both the industry and consumers if the Government could make accessible to the public information on health claims purportedly scientifically substantiated. Moreover, the Government is urged to consider whether the industry would be required to submit their health claims to the Government for comment or approval prior to making and/or labelling them in relation to the products introduced into the Hong Kong market.

Equally crucial, the Council was of the view that the Government should strengthen the support for breastfeeding in the community by establishing cross-departmental taskforce and increase public access on breastfeeding materials through various media.

The Council also submitted views on the legislative proposals in relation to nutrition labelling of formula products and foods intended for infants and young children under the age of 36 months.

嬰幼兒奶粉的供應、銷售和標籤

經多年討論，政府於二零一二年十月發表《香港配方奶及相關產品和嬰幼兒食品的銷售及品質守則》（守則）草擬本，並進行公眾諮詢。

本會支持由衛生署屬下專責小組（本會亦有參與）根據世界衛生組織《國際母乳代用品銷售守則》、其後的相關決議、以及本地嬰幼兒餵哺情況而制定的守則。

然而本會關注守則乃自願性質及以不記名方式進行監察，本會就守則能否有效處理違規情況存有疑問，認為守則應以立法方式強制執行方為有效。

另外，為有效監管配方奶及相關產品，本會建議政府應將禁止推廣宣傳的產品範圍由36個月以下的配方奶及配方奶相關產品伸延至包括其他嬰幼兒食品。

為業界和消費者利益，本會亦認為政府應就那些具科學根據的健康聲稱提供公開資訊。本會亦希望政府能考慮就業界的健康聲稱作出事前審批。

事實上，本會認為政府應成立跨部門工作小組以加強社區對母乳餵哺的支持同樣重要。小組應探討透過不同渠道宣揚母乳餵哺，以提升公眾對母乳餵哺的意識。

本會亦就供36個月以下嬰幼兒食用的配方奶產品和食品的營養標籤立法建議提供意見。

Under the Government legislative proposals, nutritional composition requirement would be imposed on infant formula only. For the healthy growth and development of local infants and young children, the Council suggested that Codex nutritional composition requirements on follow-up formula and foods intended for infants and young children under the age of 36 months should also be followed. The Council also suggested imposing mandatory nutrition labelling requirement of sodium in all foods intended for infants and young children under the age of 36 months.

The Council expressed disappointment that the Government is postponing regulation on product claims to a later stage. The Council urged the government to take prompt measures to prohibit exaggerated and misleading claims made by formula product and food suppliers. The Council also urged for the implementation process to be expedited so that consumers and parents do not need to wait for years before the mandatory labelling and composition requirements come into effect.

In view of continued short supply of formula products in the market, the Council welcomed the Government's new measures in export regulations of formula products. The Council would continue its work in monitoring the price and supply of formula products and in working with stakeholders to ensure that local consumers' interests are well protected.

Advocacy on competition law and policy

The Council welcomes passing the Competition Law in the Legislative Council in July 2012 a new milestone for the Council which had been advocating to protect market competition as an indirect way to safeguard consumer interests since 1993.

The Council believes the enactment of the competition law facilitating market competition will prohibit anti-competitive practices and enhance fairer access to markets in different sectors and businesses. With market competition come cheaper prices, more choices, higher quality goods and better services, and consumers stand to benefit.

With an enforcement agency in place to regulate against anti-competitive conducts of conglomerates with big market share or abuse of market power, it can bring about a fair market environment and foster competition, thereby forestalling aggravation of monopolisation in the market.

根據政府建議，只有嬰兒配方奶須引入食品法典委員會訂明的營養成分組合規定。本會認為，為本地嬰兒和幼童的健康成長和發展，36個月以下嬰幼兒食用的較大嬰兒配方奶亦應引入食品法典委員會訂明的營養成分組合規定。本會亦認為供36個月以下嬰幼兒食用的食品，應強制加上鈉含量標籤。

本會就政府建議稍後時間才處理有關聲稱的規管事宜表示失望。本會認為政府應儘快採取措施防止誇大、甚至是誤導的聲稱，本會亦認為有關配方奶產品和食品的立法建議應儘快實行，不應讓消費者和家長等候經年。

就配方奶產品供應連年短缺的問題，本會歡迎政府在配方奶產品出口條例所採取的新措施。本會亦會繼續監察配方奶產品的價格和供應情況，與各持份者合作，以保障本地消費者的權益。

倡導競爭法和競爭政策

本會自一九九三年以來一直倡導保障市場競爭的《競爭法》法例，用意間接保障消費者利益，本會歡迎法例在二零一二年七月立法會會議上通過，樹立保障市場競爭的里程碑。

本會認為設定競爭法會能促進市場競爭，禁止反競爭行為，增加不同行業和企業公平進入市場的機會。隨着市場競爭帶來更便宜的價格，更多的選擇，更高質量的產品和更好的服務，消費者會從中受惠。

執法機構打擊市場份額大的企業集團反競爭行為或濫用市場權勢，可以營造一個公平的市場環境，促進競爭，從而防範市場加劇壟斷。

In regard to exemptions given to statutory bodies and limit scope of merger regulation, the Council is of the view that the Government will review the exemption arrangements and merger provision taking into account market development and enforcement experience after the implementation of the law.

The Council's Chief Executive is member of the Government's Competition Policy Advisory Group offering advice in respect to competition concerns on public policy from the perspective of consumer welfare including cases:

- Alleged anti-competitive conduct of a trade association of the medical profession
- Alleged anti-competitive conduct of some supermarket chains and retail chain stores

Developments in electricity market

The Council is planning to study on the development of electricity market in Hong Kong. With respect to the interim review of the Scheme of Control Agreement of the two power companies in the beginning of 2013, the Council takes the opportunity to urge the Government to seek more information transparency from power companies. By avoiding any excess investment and improving efficiency of the power supply system, the Council views that the Government should take a proactive role monitoring the estimation of the future demand of electricity in the next five years.

The Council opines that given the rising cost of fuel it becomes more necessary for the power companies to provide sufficient information on the benchmark of fuel prices in the international market that they use, to enable customers to monitor the trend of fuel costs. It is necessary also for the Government and the power companies to encourage consumers on energy saving through a well-implemented demand management policy and a fair system should be in place so that residential users would benefit equally from the cost saving resulting from the demand management policy in electricity supply.

The Council is of the view that despite the financial incentive provided under the Scheme of Control Agreements for the two power companies to have more development of renewable energy, there has been very little progress in adopting renewable energy between 2008 and 2013. Despite the technical issue and the cost effectiveness issue of introducing renewable energy, the Council supports the Government in urging the two power companies to take up more social obligation by devoting their efforts on exploring the future development and application of

關於豁免法定機構和規管合併的應用行業範圍，本會認為，政府可在競爭法實施後，考慮到市場的發展和執法經驗，檢討豁免安排和合併的規管法律條文。

本會的總幹事是政府的競爭政策諮詢小組的成員，會從消費者利益的角度就公共政策的競爭問題提供意見，包括：

- 醫學界的行業協會的涉嫌反競爭行為；
- 一些連鎖超市及零售連鎖店的涉嫌反競爭行為

在電力市場中的發展

本會計劃研究香港電力市場的未來發展。適逢兩間電力公司在二零一三年進行利潤管制協議的中期檢討，本會藉此機會敦促政府和電力公司，增加資訊的透明度。本會希望政府採取積極主動的態度，監控未來五年的電力需求，避免電力公司作任何不必要的投資，和應致力提高供電系統的效率。

本會認為，基於燃料成本的上升，電力公司應提供足夠的信息，以哪個國際市場燃料價格為基準，方便客戶監控燃料成本的趨勢。政府和電力公司也必要通過實施良好的需求管理政策，鼓勵消費者節約能源，並應讓住宅用戶在公平的制度下，分享因節能造成電力供應的成本節約的成果。

本會認為，儘管政府已在二零零八年和二零一三年之間就兩間電力公司的利潤管制計劃協議規定上加入財政獎勵，鼓勵開發可再生能源，但進展一直有限。雖然引入可再生能源的技術的問題和成本效益的問題有待完善解決，本會支持政府要求兩間電力公司承擔更大的社會責任，努力和積極探索未來可再生能源的開發和應用，承諾會在未來為香港消費者提供清潔能源的選擇。

renewable energy and providing more information about their commitments to provide Hong Kong consumers with a choice of cleaner energy in future.

The Council fully supports the Government in contemplating introduction of competition to the electricity market as early as 2018 and should take the opportunity of the interim review of the Scheme of Control Agreement to require the two power companies to publish a comprehensive range of performance and financial data for public scrutiny. Full disclosure by way of separate account reporting by different segments could enhance transparency and provide the necessary information for formulating the possible market reform of the electricity sector beyond 2018.

Government grant and relaxation of financial assessment criteria for Samaritan Fund (SF)

The Council welcomed the Government's proposal to provide a \$10 billion grant to the Samaritan Fund (SF) to maintain the operation of SF and to enable it to meet increased expenditure. The Council also welcomed the Hospital Authority's (HA) proposals of relaxing the eligibility criteria of SF to benefit more needy patients. The Council, however, had concerns that SF might be used as a justification by HA for excluding drugs proven to be of significant benefits but extremely expensive to provide in the Drug Formulary (DF). The Council suggested that HA should increase transparency by providing reasons for not including certain new drugs in the DF. The Council also suggested that there should be avenues open for suggestions to be made by interested individuals to bring new drugs to the attention of the Drug Utilisation Review Committee for consideration. On the issue of safety net and financial assessment criteria, the Council held the view that HA should collect patient opinions with regard to access to drugs and affordability on a continuous and systematic basis, and suggested that regular review be conducted on criteria for assessing a patient's affordability.

Responses to consultation papers

In addition to the above, the Council also commented on consultation papers released by the Government and other bodies on matters affecting the interests of consumers. A list of the submissions can be found at Appendix 6.

本會全力支持政府考慮在二零一八年後在電力市場引入競爭。本會期望政府藉此中期檢討，要求兩間電力公司全面披露有關營運表現和財務狀況數據讓公眾監察。按供電供應鏈的營運種類（如造電、配電和零售）分別入賬，和在公開的財務報告披露有關賬目，提高透明度，為制定超越二零一八年的電力行業的改革討論提供必要的信息。

撥款撒瑪利亞基金及放寬經濟審查評估準則

本會歡迎政府向撒瑪利亞基金（基金）撥款100億元的建議，以維持基金運作，以及醫院管理局（醫管局）放寬基金的藥物資助經濟審查評估準則的建議，以協助更多有需要的病人。然而，本會憂慮醫管局會以基金為理由，將一些極昂貴但有重大療效的藥物撇除於醫管局的藥物名冊內。本會建議醫管局應就新藥物不被納入藥物名冊內的理由提高透明度，本會亦建議醫管局應公開渠道，令有興趣人士能向醫管局藥物建議委員會建議新的藥物。就安全網及經濟審查評估準則方面，本會建議醫管局應定期及有系統地就能否方便購買和病人的負擔能力搜集意見。本會亦建議當局應定期審視評估病人負擔能力的準則。

對諮詢文件的回應

上述之外，本會亦就政府及不同團體的諮詢文件，有關影響消費者的課題，提供意見。詳情請參閱附錄六。

Ensuring Product Quality and Safety

確保產品質素及安全

WHY THIS IS IMPORTANT

The Consumer Council conducts tests on consumer products to provide unbiased comparative test results for consumers to make rational choices, to alert them to product hazards and to induce improvements in product quality and safety. Major test items generally include safety, performance, ease of use, durability and environmental sustainability.

Media coverage of testing results reach not only consumers in Hong Kong, but also the neighbouring regions in the Mainland, as well as overseas Chinese who have access to Hong Kong's broadcast and printed news.

That explains why the Council's product testing reports are well sought after by consumers while received with mixed feelings by traders, depending on the ratings of their products in comparison with those of their competitors. This has in turn become an impetus for traders to improve their products and service quality.

HOW THIS IS DONE

There are three different types of tests.

Firstly, those which are initiated and solely conducted with the Council's own resources, most of which are conducted by accredited and independent laboratories in Hong Kong. In case local testing facilities do not meet the Council's requirements, appropriate overseas laboratories will be commissioned. Secondly, joint tests which are conducted by International Consumer Research and Testing (ICRT), an international consortium of more than 35 independent consumer organisations worldwide. As an active member, the Council has benefited from ICRT's joint tests through which utilisation of resources can be maximised and experience shared. Otherwise, the Council could not have provided Hong Kong consumers with latest test findings of products with short life cycle such as digital cameras and mobile phones regularly. Thirdly, the Council also actively co-operates with various local Government/statutory organisations.

產品測試的重要性

本會進行產品測試，為消費者提供客觀、不偏不倚的資訊，令他們注意產品的安全並作出適當的選擇。產品測試主要在產品的安全、效能、使用方便程度、耐用程度及對環境的影響等多方面作出評估。

本會的產品測試結果喜獲傳媒廣泛報道，除了為本港的消費者提供資訊外，鄰近的華南地區及海外能接觸本港新聞的華人，均能獲益。

正因如此，本會的產品測試報告相當受消費者重視，而商界的反應則較為複雜，多因應其產品與競爭對手產品的評分差距而定，同時，本會的測試有助推動製造商改善產品的質素及安全。

如何測試？

消委會的測試分三類

一是由本會獨立發起及進行的測試，費用及資源全由本會負責。此類測試由本會委託認可及獨立的測試機構進行，若本地未能提供所需的測試設施，便交由海外合適的實驗室測試。第二類是參與國際消費者研究及試驗組織（ICRT）的聯合測試，ICRT是包含世界各地超過35個消費者組織的協會，本會作為該會的活躍成員之一，參與其主辦的聯合測試，使資源得以充分利用，及與海外組織分享經驗，獲益良多。若沒有這些聯合測試，本會未必能定期為本港消費者提供包括數碼相機及手提電話等短產品生命周期產品的最新測試報告。第三類是本會積極與本地不同政府部門或法定團體的聯合測試。

WHAT WE HAVE DONE

In the year under review, 41 product testing reports were published in CHOICE. Findings in a number of tests indicated that not all products fully complied with relevant standards, e.g. International Electrotechnical Commission (IEC) standards, Mainland's Hygiene Standard for Cosmetics. Based on the findings, the Council notified the Government regulatory bodies for follow-up action, and made proposals to the manufacturers and agents for product improvement. Over the years, the Council's product testing has proved to be an effective mechanism instrumental in enhancing safety and quality of products. A list of the tests conducted is at Appendix 8.

HIGHLIGHTS OF TESTS

Electrical Products

Split-type Air Conditioners

The Council conducted a test on 15 models of cooling-only split-type room air conditioners with claimed cooling capacities of 2.5 kW to 2.8 kW. In terms of cooling capacity, five models were found to fall below their claimed values with the largest discrepancy of about 4.8%, while one model turned out to be about 4.7% higher than its claim. According to the energy efficiencies found in the test, the annual running costs of electricity for the models tested were estimated to vary from \$1,078 to \$1,314, at a 18% difference. Therefore, the savings for using the model with the highest energy efficiency can be as high as \$236 annually.

In terms of safety, most of the models passed a series of basic safety tests. Only two models failed to meet the requirements of the international standard (IEC 60335-2-40) for accessible basic insulated parts after opening the front panel of the indoor unit, which could pose potential hazards of electric shock. Test results had been forwarded to the Electrical and Mechanical Services Department for follow up.

Electric Blankets

Cross-border shopping is now popular between Hong Kong and the Mainland. The Consumer Council tested the safety of 15 electric blankets, jointly with the Shenzhen Consumer Council, with reference to the latest edition of international safety standard. 10 of these single-size underblankets were bought locally and 5 samples purchased by our partner in Shenzhen. Electric blankets from Shenzhen were significantly cheaper than those from Hong Kong. One local sample's transformer had only one single

我們完成的工作

年內《選擇》月刊發表的產品測試報告達41個。多個測試的結果顯示，並非所有產品均符合相關標準規定，例如國際電工委員會(IEC)標準、內地《化妝品衛生規範》。根據測試結果，本會通知政府執法部門以便跟進，及建議製造商及代理商改善產品。長久以來，本會的產品測試證實是提升產品品質及安全的有效機制。產品試驗一覽表見附錄八。

試驗工作摘要

電氣產品

分體式冷氣機

本會測試15款俗稱「一匹」的淨冷型分體式冷氣機，聲稱製冷量介乎2.5至2.8千瓦。在製冷量方面，有五款樣本在測試中量得的數值比其聲稱略低，最大的差別約4.8%，但其中一款量得的數值，比聲稱高約4.7%。根據測試量得的能源效率，各樣本每年電費支出估算為港幣1,078元至1,314元，相差達18%；能源效率最高的樣本比最低者，每年可節省電費約港幣236元。

在安全方面，大部分樣本均通過基本的安全檢測，只有兩款樣本有不符合國際標準(IEC 60335-2-40)的項目，在打開室內機前蓋後，試驗手指可接觸到樣本的基本絕緣部分，如絕緣失效，會增加觸電的機會。測試結果已經轉交機電工程署跟進。

電熱氈

香港和內地之間的旅客跨境購物頻繁。本會聯同深圳市消委會測試了15款單人床墊式的電氈的安全，參照最新版本的國際安全標準進行。當中十款在本港



capacitor as protective impedance, while the standard requires at least two components connected in series for such purpose, and the sample's insulation distance between the transformer windings was also shorter than the standard requirement. Only seven samples were satisfactory on material's resistance against heat and fire, the rest were not in compliance with the requirement of glow-wire, needle-flame or ball pressure tests. No sample fully complied with the latest IEC requirement for marking and instructions; however, such IEC standard requirement was only introduced after the samples were purchased.

Multiple Socket Outlet Adaptors and Extension Sockets

Multiple socket adaptors and extension sockets are useful when there are only limited wall socket outlets. The Consumer Council and the Electrical and Mechanical Services Department (EMSD) consecutively joint-tested the safety of 18 and 16 models of adaptors and extension sockets respectively, with reference to the British Standards. Some models came with individual on-off switches.

Only one adaptor passed all the safety tests. Four models were found to have insufficient insulation distance, while another models was found with an insufficient distance between the plug pins and the edge of the adaptor, its pins also failed to plug into socket securely. Deficiencies were found in the construction of the plug and the socket of some models. The insulating sleeves of the plug pins of two models failed in the high voltage test after an abrasion procedure. The insulating sleeves on the plug pins of another models were broken and/or worn off after treatment under pressure and heat. Other deficiencies were found in protection against electric shock and endurance requirements. EMSD subsequently alerted consumers not to use one of the test models.

For extension sockets, only five models passed all test items. The shutters of some models were either not rigid enough to resist a test pin, found deformed, damaged with live parts exposed, or shifted after undergoing the required socket endurance tests. The cord anchorage of two models were unable to hold a thinner power cord, while significant damage of fine power cord copper strands of another two models were found after a flexing test. Switches of about half of the models could not break the current sharply at slow speed of triggering, while three models did not pass the switch endurance test.

購買,五個型號由深圳市消委會在深圳購買。深圳的型號都明顯比香港的便宜。一個本地樣本的變壓器只有單一電容器作為保護阻抗,而標準要求至少需要兩個串聯連接,變壓器線圈之間的絕緣距離也未達標準要求。只有七個型號在物料耐熱和耐燃能力有滿意評分,其餘均有不符合灼熱絲、針焰或球壓測試的要求。沒有樣品完全符合最新的IEC標準對標示說明要求,不過,購買測試樣本時最新版本標準尚未推出。

萬能插蘇和拖板

當牆壁上的插座被插滿時,萬能插蘇和拖板便派用場。本會聯同機電工程署參照英國標準先後測試18和16款型號的萬能插蘇和拖板的安全。有些型號的插座附設獨立開關掣。

只有一款型號萬能插蘇通過了所有的安全測試。四個型號被發現絕緣距離不足,而另一型號的插腳離插蘇邊緣太近,插腳亦未能完全插入插座。部分型號的插頭和插座有不足之處,兩個型號插腳絕緣套管經磨損後通不過高電壓測試,另一型號插腳的套管在加熱加壓後斷裂,磨損程度超過標準所容許的限度。防觸電保護和耐力也發現其他不足之處。機電工程署隨後提醒消費者不要使用其中一款測試型號。

只有五款拖板通過了所有測試項目。有些樣本的插座活門不夠穩固,未能阻隔測試針,也有活門經插座耐用程度測試後破損、移位或變形,甚至外露帶電部分。兩型號電線固定裝置不能有效鎖緊直徑較小的電源線,另外兩個的電源線經彎曲擺動測試後,導線中的軟銅絲發現較嚴重折斷。約半數型號的開關掣慢速開關時未能有效接上或切斷電源,三款型號則未能通過開關掣耐用測試。



Hair Straighteners and Curlers

Hair straighteners and curlers are widely available in local market. The Council conducted a test to evaluate the safety and performance of seven hair straighteners, three curlers and two multi stylers, with the prices ranging from \$105 to \$1,480. On safety, certain internal construction of five models did not have adequate protection against contact with live parts, clearance, creepage distances and/or solid insulation. Also, the temperature rise of various parts of three models was found to be relatively high. The Council had notified EMSD of the test findings for follow-up.

In the performance test, test results showed that the measured heating-up time varied widely among the samples. One hair curler sample was found to claim to be able to reach 200°C, but its average measured maximum temperature was only 116°C, a shortfall of 84°C. Useful tips on the use of hair straighteners and curlers were included in the report.

Garment Steamers and Steam Irons

The Council conducted safety and performance tests on five garment steamers and seven steam irons. Of the five garment steamers, four models were found to have room for improvement in their construction and stability, resistance to fire, or wiring for earthing.

In the performance test, the maximum time of steam operation achievable (each with tankful of water) by one garment steamer model was found to fall short of its claim by 29%. Most of the tested steam iron models were found to generate less steam than their claims. The discrepancies between the test results and the manufacturers' claimed rate of steam output may have arisen because the manufacturers' testing methodologies were different from the standard methods, or the design supply voltage was different from the local mains voltage applied during testing.

Furthermore, for the latest models of steam irons which are equipped with a 'steam shot' function for dealing with creases or wrinkles in clothes, their rate of steam output per minute during a steam shot was grossly inflated by most manufacturers after some questionable mathematical manipulations. The inflated output is different from the steam output of each burst the Council measured with reference to international standard. The manufacturers are urged to uniformly adopt the international test method, for presenting the output of steam per shot to realistically reflect actual steam output.

直髮器及捲髮器

市面上廣泛銷售直髮器及捲髮器。本會測試了七款直髮器、三款捲髮器及兩款多合一造型器的安全程度和效能表現，售價由港幣105元至港幣1,480元。安全程度方面，五款型號未能通過防觸電保護及絕緣測試，三款型號部分部件的溫升稍高。本會將測試結果交予機電工程署跟進。

效能測試方面，各樣本所需的預熱時間差別很大。一款捲髮器標示的最高溫度為200℃，但量得的平均溫度只有116℃，比標註的少了84℃。報告亦提供使用直髮器及捲髮器時需注意的事項。

蒸氣掛燙機及蒸氣熨斗

本會對五款蒸氣掛燙機及七款蒸氣熨斗進行了安全及效能測試。五款蒸氣掛燙機樣本中，有四款型號的結構及穩定性、物料阻燃能力或接地裝置，仍有改善空間。

在效能測試方面，其中一款蒸氣掛燙機樣本的可提供蒸氣時間（以注水箱滿水計）量得的數值比其聲稱低約29%。大部分測試的蒸氣熨斗樣本的持續蒸氣輸出量量得的數值均比其聲稱為低。測試量得的數值與聲稱不同，差別可能源於部分廠商的測試方法與標準方法不同，或產品的額定電壓與在測試時所用的本港供電電壓不同。

此外，新款熨斗設有蒸氣一按噴射功能，以對付衣物的頑固皺褶；蒸氣熨斗聲稱的一分鐘蒸氣噴射量往往是廠商以值得商榷的數學運算方法取得的誇大數值，與本會參考國際標準下量度的每次噴射量不同。本會建議，廠商在標註蒸氣噴射量時，應考慮統一採用國際標準的測試方法，以反映實際情況。



Food

Test Found Croissants and Pastries Relatively High in Trans Fats

In a test on trans fats level in food conducted jointly by the Council and Centre for Food Safety, pastries were found to contain the highest average level of trans fats.

The test focused on 84 samples comprising bakery products, French fries and cream soups with puff pastry. The highest average trans fats level was found in the types of croissant and puff pastry. Consuming one piece of the croissant and puff pastry containing the highest level of trans fats is equivalent to an intake of 0.51 g and 0.91 g trans fats respectively, equivalent to about 23% and 41% of the trans fats daily intake upper limit (2.2 g).

The test also revealed the levels of trans fats varied quite considerably in samples within the same food type and category, reflecting that during the production process of food, trans fats could possibly be avoided or minimised.

The Council therefore urged food manufacturers to observe and reduce the trans fats levels in their production by, for instance, avoiding the use of hydrogenated vegetable oils and developing methods to reduce trans fats contents.

Household Products

First Ever Safety Test on Swivel Work Chairs

19 models of swivel work chairs were examined in the first ever safety test on swivel work chairs jointly conducted by the Council and the Occupational Safety and Health Council.

食品

測試發現牛角酥和酥皮食品反式脂肪含量較高

本會及食物安全中心最新測試發現，酥皮類食品的平均反式脂肪含量最高。

測試集中於84款樣本，包括烘焙食品、薯條和酥皮忌廉湯。測試結果顯示，牛角酥和酥皮卷是所有測試食品中平均反式脂肪含量最高的種類。進食一個檢出反式脂肪含量最高的牛角酥及丹麥酥樣本，分別會攝入大約0.51克及0.91克反式脂肪，即反式脂肪每天攝入上限(2.2克)的23%和41%。

測試結果清晰顯示，同種類食品的反式脂肪含量差異極大，說明在食物生產過程中可避免或盡量減低反式脂肪的含量。

故此，食品製造商應留意及減低其產品的反式脂肪含量，盡量避免採用氫化植物油，以及研究方法減少食物中反式脂肪的含量。

家居產品

首次旋轉工作椅測試

本會與職業安全健康局合作，首次測試旋轉式工作椅，測試樣本共19款。



Swivel work chairs usually incorporate a gas spring for adjusting the height of the seat. The part that connects the seat to the gas spring should preferably be in one piece and should have smooth edge. Otherwise, upon long period of use, the gas spring might become deformed or its structure affected. The test found six of the tested models had room for improvement in this regard.

According to the European standard for office work chair EN1335, all safety test items should be conducted in prescribed sequence on the same sample of each model. Two models stood out in the test conducted with reference to EN1335, passing all the safety test items. The other models showed different extent of damage during different items of the stringent safety tests which might result in being assessed as unsuitable for subsequent test items. In addition to the test results, useful tips in the choice and use of swivel work chairs were included in the report.

High Levels of Chemicals Found in Some Suitcases

The Council joined an ICRT test on luggage which covered 19 models of non-cabin suitcases of over 22-inch of the hard and soft types, with a retractable handle and side handle.

Test results revealed that for four suitcase samples, the side handles were found to contain levels of polycyclic aromatic hydrocarbons (PAHs) ranging from 14.5 mg/kg to 17,960 mg/kg, which exceeded the guidelines set under a voluntary German certification scheme. Some PAHs can be carcinogenic and may be commonly found in plastics, rubber and lubricating oil. Various types of phthalate plasticizers were also detected in the side handles of eight samples.

According to the guidelines of the German voluntary GS Mark labelling scheme, the PAHs limit for consumer products with skin contact for longer than 30 seconds is 10 mg/kg while the relevant limit for consumer products with skin contact up to 30 seconds is 200 mg/kg. The Council's test revealed that PAHs detected in four tested samples exceeded the 10 mg/kg limit for skin contact of longer than 30 seconds.

一般旋轉工作椅都裝有氣壓棒以調校座位高度。連接座椅至氣壓棒的組件最好是一個整體，邊緣要夠圓滑；否則氣壓棒日久使用後可能會變形或影響其結構。測試結果發現六款測試型號的設計有改善空間。

根據為辦公室座椅而設的歐洲標準EN 1335，全部安全程度的測試項目須於每一個型號的同一個樣本上，按標準規定的次序進行。測試中，有兩款型號在參考上述標準而進行的安全程度測試中表現突出，通過全部測試項目。其餘型號在不同的嚴格測試項目中出現損壞，有型號因此被評定不適合進行部分餘下的測試項目。除測試結果外，報告亦包括旋轉工作椅的選購及使用貼士。

部分旅行噏化學物質含量偏高

本會聯同ICRT測試19款22吋以上有伸縮拉桿及手挽的直立式軟硬寄倉旅行噏。

測試顯示四款旅行噏樣本手挽檢出的多環芳香烴（PAHs）含量，由14.5毫克/千克至17,960毫克/千克，超過德國的自願性標籤計劃下所訂的PAHs限量；部分PAHs可能致癌，通常存在於塑膠、橡膠及潤滑油中。八款樣本的側手挽亦檢出不同種類的塑化劑。

根據德國的自願性標籤計劃GS Mark對消費品的物料PAHs的限量要求，消費品若接觸皮膚多於30秒，所含的PAHs總限量為10毫克/千克，若少於30秒，所



The Customs and Excise Department followed up on the findings and advised the supplier of the suitcase with which the handles were found with high PAHs in the handles to stop the sales of the concerned model and to replace the handles.

Test results of the weight, capacity, durability, overall ease of use and others were also published with a view to providing guidance for the selection of suitcases.

Personal Care

Stop Using Eye Shadows with Excessive Lead and Bacteria

The Council's test on 41 models of eye shadows, with prices ranging from \$10 to \$260, revealed that two single-colour samples failed to comply with the Mainland Hygienic Standard for Cosmetics: one was found to contain high amount of lead at a level of 400 ppm, while the other with excessive level of bacteria. Consumers were urged to stop using those products.

Using eye shadow products which contain lead, consumers may expose the consumers to the heavy metal through contact with the skin or eye mucous. Prolonged exposure may have adverse effect on health.

The Council suggested that labelling of the cosmetic products should be improved so as to aid consumers making an informed choice. Consumers are advised to choose eye shadow products labelled with clear expiry date, preferably with a 'best before date' and a 'period of time after opening'.

International Comparative Tests

During the year under review, the Council also joined forces with consumer associations overseas and stepped up the collaboration with ICRT to conduct international comparative tests, including those on:

- Audio-visual and optical products – Blu-ray disc players, camcorders, compact cameras, interchangeable lens cameras, MP3 and PMP players, MP3 loudspeakers, home theatre systems.
- Computer and telecommunications products – internet security software, mobile phone handsets, printers, tablet PCs.
- Automobile, road vehicles, and related products – bicycle helmets, cars (comprehensive testing), car crash safety, child car seats.

含的PAHs總限量為200毫克/千克。測試結果顯示以接觸多於30秒計，四款樣本檢出的PAHs超出總限量10毫克/千克的要求。

海關跟進檢驗結果，並建議被檢出手挽PAHs總含量高的旅行袋代理商，將有關產品下架及更換手挽。

為了向消費者提供選購貼士，有關樣本的重、容量、耐用、方便程度等測試結果及其他資料亦一併刊印。

個人護理用品

消委會建議停用微生物及鉛含量超標眼影

本會的測試涵蓋了41款眼影產品，售價介乎港幣10元至260元。測試結果顯示，兩款單色眼影樣本未能符合內地《化妝品衛生規範》，其中一款檢出鉛含量高達400ppm，另一款衛生情況欠理想，建議消費者立即停用有關眼影產品。



消費者使用含鉛的眼影，可能透過皮膚接觸或眼睛黏膜攝入鉛。長時間接觸鉛對健康可能構成影響。

本會建議化妝品業界改善化妝品標籤載列的資料，方便消費者知所選擇。消費者選擇眼影產品時建議挑選有清楚標示使用期限的產品，最好是同時列出最佳使用日期和開封後使用期。

國際合作產品測試

年內，本會聯同海外的消費者組織，加強與ICRT的合作，進行國際性比較測試，包括：

- 影音及光學產品 – Blu-ray影碟播放機、攝錄機、輕便相機、可換鏡頭相機、MP3及PMP播放機、MP3機揚聲器、家庭影院組合
- 電腦及通訊產品 – 上網保安軟件、電話手機、打印機、平板電腦
- 汽車、道路車輛及相關產品 – 單車頭盔、汽車(全面測試)、汽車撞擊安全、兒童汽車座椅

- Household, personal and travel products – baby pushchairs, IPL devices for hair removal, suitcases, women's razors.
- Household appliances – espresso coffee makers.

Among them, test reports on digital products, e.g. digital cameras and mobile phone handsets, were more popular among CHOICE magazine readers and visitors to the Council's ShopSmart website.

In-depth Reports on Products and Health Issues

Apart from product tests, studies were also carried out on a wide range of consumer products to provide consumer information and, in some cases, to verify certain questionable product claims.

The lists of product study reports and regular columns published during the year are set out in Appendix 9.

Survey Found Inconsistent Olive Oil Labels

In a study conducted by the Council on olive oil products, it was revealed that some olive-pomace oils were labelled as 'olive oil' in Chinese.

The Council collected products labelled in English on the packages as 'Olive Pomace Oil' or 'Pomace Olive Oil' in the market. Of the 11 in question, 5 of them bore the Chinese labels '橄欖油', '純橄欖油', '精純橄欖油' or '精煉橄欖油' (which in English meant olive oil, pure olive oil, refined pure olive oil or refined olive oil) on the packages. There was no indication of '橄欖果渣油' (meaning 'olive-pomace oil') on these Chinese labels.

According to the Trade Standard Applying to Olive Oils and Olive-Pomace Oils issued by International Olive Council, olive-pomace oil refers to the oil obtained by treating olive pomace with solvents or other physical treatments. It comprises the blend of refined olive-pomace oil and virgin olive oils, and in no case shall this blend be called 'olive oil'. The Codex Standard (Codex) has similar requirements.



- 家居、個人及旅行產品 – 嬰孩手推車、IPL脫毛機、旅行噴、女士剃毛刀
- 家居設備 – 特濃咖啡機

其中數碼產品如數碼相機及電話手機的測試報告，深受《選擇》月刊讀者及精明消費香港遊網站訪客的歡迎。

產品研究報告及健康問題

除產品測試外，本會還研究各類消費品，為消費者提供資訊及分析若干產品的聲稱是否屬實。

年內完成的產品研究報告及專欄一覽表見附錄九。

調查發現橄欖油標籤不一致

本會一項市場調查發現，有「橄欖果渣油」以中文標示「橄欖油」出售。

本會搜集市面上包裝以英文標示為「Olive Pomace Oil」或「Pomace Olive Oil」的產品。在調查所得的11款產品中，發現五款同時用中文標示為「橄欖油」、「純橄欖油」、「精純橄欖油」或「精煉橄欖油」，標籤上卻沒有關於「橄欖果渣油」（即Olive Pomace Oil的中文名稱）的標示。

根據國際橄欖理事會制訂適用於橄欖油和橄欖果渣油的業界標準，「橄欖果渣油」是採用溶劑或其他物理方法，從橄欖果渣中提取的油脂。市面出售的「橄欖果渣油」，一般混合了精煉橄欖果渣油和初榨橄欖

The survey found marked difference in the prices of 'olive-pomace oil' products and 'olive oil' products - the average price of the latter is more than double that of the former.

The findings were forwarded to the Centre for Food Safety and Customs and Excise Department for necessary follow-up actions.

Beware of Formaldehyde in Hair Treatment Products for Thermal Styling

The Council followed up on overseas reports that some hair smoothing/straightening products contained formaldehyde-releasing ingredients, which might release formaldehyde gas when heated with thermal styling tools.

Heat protecting products for hair have been packaged to prevent hair damage caused by blow drying and thermal styling tools. However, some heat protecting sprays were found to contain formaldehyde-releasing preservatives (e.g. imidazolidinyl urea and DMDM hydantoin), and gaseous formaldehyde might be released during thermal styling.

Exposure to formaldehyde may lead to eye, nose and throat irritation, high concentration may trigger asthma and allergic reaction. The Council's report cautioned consumers to avoid choosing hair products containing formaldehyde-releasing ingredients for thermal styling. If it cannot be avoided, consumers are advised to use them with good ventilation.

Effectiveness of Electronic Mosquito Repellents Questioned

The Council studied 19 models of electronic mosquito repellent devices and pest repellers available on the market, with prices ranging from \$79 to \$498, and with claims to operate with sonic, ultrasonic or electromagnetic waves to repel biting mosquitoes or pest.

Many overseas authorities have expressed doubt about the effectiveness of the electronic repellents: The US Centers for Disease Control and Prevention and American Mosquito Control Association pointed out that ultrasound repellers cannot prevent mosquito bites or repel mosquitoes; the Cochrane Infectious Diseases Group concluded that electronic mosquito repellents did not help in preventing the spread of malaria.

油。無論如何，「橄欖果渣油」都不能稱作「橄欖油」。食品法典委員會亦制訂了相近標準。

調查亦發現「橄欖果渣油」和「橄欖油」的售價有明顯差異，後者的售價較前者高一倍以上。

本會已將有關資料交予食物安全中心及海關，有需要時會作適當跟進。

當心頭髮護理用品釋出甲醛

海外研究指出，部分順髮劑或直髮劑含有可釋出甲醛的成分，配合加熱器具整理頭髮時，可能釋出甲醛氣體，本會作出跟進。

抗熱保護產品聲稱可保護髮絲，減低直髮器、捲髮器或風筒的熱力可能對頭髮造成的傷害。不過，本會發現部分產品標示含有可釋出甲醛的成分（例如 imidazolidinyl urea 和 DMDM hydantoin），使用該些產品後，再用直髮器、捲髮器或風筒加熱頭髮時，有釋出甲醛氣體的可能。

暴露在甲醛下，可引起眼睛、鼻子及喉嚨刺痛，高濃度更可能誘發哮喘或過敏反應。如要配合加熱器具使用，本會的報告建議消費者應避免選用含可釋出甲醛成分的美髮用品，如有必要選用，應在有良好通風的地方使用。

電子驅蚊器功效成疑

本會搜集市面19款電子驅蚊器、驅蟲器樣本，檢視它們聲稱的效能及操作原理，售價由港幣79元至498元，聲稱的操作原理主要為利用聲波、超聲波或電磁波，達致驅蚊或驅蟲的效果。

世界各地多個政府部門/組織均質疑電子驅蚊器的功效：美國疾病控制及預防中心及美國蚊蟲控制協會均指出，超聲波驅蚊器的功效不彰，並無助預防蚊咬或驅蚊；Cochrane傳染病工作小組認為，電子驅蚊器不能預防瘧疾的傳播。

Consumers relying on electronic mosquito repellents might neglect taking other effective measures to prevent mosquito bites. Tidying up the household environment to eliminate the potential breeding places for mosquitoes would be the most effective mosquito prevention measure.

Improper Use of Eye Drops May Bring Harm Rather Than Relief

The Council examined product information of 16 over-the-counter eye drops for use to soothe and moisten the eyes, reduce redness and alleviate allergy symptoms. Most of these products indicated the preserve of preservative(s) on the labelling and three samples were labeled 'preservative-free'. Two samples of eye moisturisers did not indicate whether the products contain preservatives, but in response to the enquiries from the Council, the suppliers confirmed that the products do contain preservatives.

The information on whether the eye drops contain preservatives is crucial for consumers as preservatives can be potentially toxic to the eyes, causing dryness and irritations to the cornea. For contact lens wearers, preservatives like benzalkonium chloride may cling to the lens surface and become a source of irritant. They should take off the contact lenses when applying eye drops, and wear the lenses 15 minutes after using an eye drop with preservatives.

Since self-medication can be a problem without prior medical consultation or instructions, three cases of misuse of eye drop products were reported to remind consumers of the potential risk.

Consumers are also advised to check the expiry date for eye drops and dispose of them one month after being opened or as suggested by product insert.

International Exchange

The Council pays special attention to the movement of unsafe products into Hong Kong and will request suppliers to recall any such products as appropriate. Through communication with other consumer organisations and foreign authorities, the Council receives a constant flow of information about unsafe products found outside Hong Kong.

消費者可能單靠電子驅蚊器驅蚊，而疏於作其他有效的防蚊措施。最有效的驅蚊方法應從源頭著手，保持居所清潔，清除蚊子的滋生點。

亂滴眼藥水不護眼反傷眼

本會檢視了16款滋潤眼睛、去除紅筋或舒緩眼睛敏感的非處方眼藥水的產品資料。大部分產品有標籤所含的防腐劑，另有三款標示不含防腐劑。兩個潤眼藥水樣本沒標示是否含有防腐劑，其後在本會的查詢下，代理商確定產品含有防腐劑。

在選擇眼藥水時，產品是否含有防腐劑對消費者是一項關鍵性資訊，因為防腐劑對眼睛有一定毒性，可令眼睛乾涸及刺激角膜。對於隱形眼鏡佩戴者，防腐劑如苯扎氯銨可黏附在鏡片物料上而刺激眼睛。佩戴隱形眼鏡人士應先除下隱形眼鏡，使用含防腐劑眼藥水15分鐘後方重新戴上隱形眼鏡。

由於未經專業醫護人員診斷及指示而使用眼藥水自行治療，後果可大可小，所以本會在報告中輯錄三個誤用眼藥水的個案指出當中的潛在風險。

本會的報告還提醒消費者留意有效使用日期，一般多次使用型的眼藥水開瓶後一個月（或按產品說明書建議）應該棄掉。

國際間交換資訊

本會積極監察有否危險產品在本地市場出現，並要求有關供應商進行回收。本會透過與外地消費者機構的聯繫，定期收到外地危險產品的資訊。

Collecting Market Information on Services and Products

蒐集服務行業和消費品的市場資訊

WHY THIS IS IMPORTANT

As Hong Kong is transformed into a service-oriented economy, consumers are in greater need for information on a wide range of services. The Consumer Council conducts opinion surveys, market surveys and price surveys to collect information on services in a continuous effort to safeguard the consumers' right to full and accurate information.

Furthermore, the Council has, for many years, collected on a regular and systematic basis the prices of supermarket products and school textbooks which are goods of necessity for consumers, in order to monitor long term trends and identify issues of concern (if any).

WHAT WE HAVE DONE

Banking and Finance

Credit Card Upgrades Without Consent

The Council has called on credit card issuers to employ the 'opt-in' sales practice when marketing credit card upgrades and allow consumers ample time to make informed and well-considered choices. The Council received a total of 27 complaints in 2010 and 2011 relating to upgrade of credit cards. The dissatisfaction stemmed from the sales practice of opt-out notices required by credit card issuers: the recipients would automatically be enrolled for the new upgraded card unless notification had been sent to the company to turn down the offer. With the unilateral upgrading tactic, the consumers were forced to accept the offer if they failed to respond.

In light of these complaint cases about unsolicited credit card upgrades, the Council surveyed 20 credit card-issuing institutions with a view to studying their arrangements in relation to credit card upgrade. Of the 15 credit card issuers responded, 14 card issuers replied that they would obtain verbal or written consent of the consumers before the credit card upgrade. For the remaining card issuer, a card holder who declined the offer would have to respond within 14 working days after the notice was posted, or

蒐集市場資訊的重要性

香港經濟轉型以服務業為主導，消費者對於不同服務的資訊需求愈來愈大。本會經常進行各項調查，包括貨品及服務用家意見調查、市場調查及價格調查，致力提供準確和全面的資訊，讓消費者參考。

此外，本會多年來一直定期及有系統地收集超級市場貨品和教科書等必需品的價格，以便評估長遠趨勢及提出消費者關注的問題。

我們完成的工作

銀行及財務

信用卡自動「升級」

消費者委員會建議發卡機構，向卡戶推廣信用卡「升級」時，應預先通知卡戶及採用「選擇加入」(opt-in)的安排。消委會於二零一零年及二零一一年共接獲27宗有關信用卡「升級」的投訴，投訴人主要不滿意發卡機構採用「選擇退出」(opt-out)的推廣手法，要求他們如不接受其信用卡自動「升級」，須通知發卡機構。這種單方面提升信用卡的推廣手法下，消費者會因為未有或未能及時回覆發卡機構而被當作接受有關邀約。

就「升級」信用卡推廣「不請自來」的投訴，消委會向20間發卡機構發出問卷調查，瞭解發卡機構的信用卡「升級」安排。在15間回覆問卷調查的發卡機構當中，14間發卡機構表示需要得到卡戶以口頭或書面確認，才會安排提升信用卡。其餘一間發卡機構指，若卡戶拒絕接受其信用卡自動「升級」，需在14個工作天內回覆，否則會在發函日14個工作天後，自動為卡戶發出新卡。在15間回覆的發卡機構當中，只有四間發卡機構讓卡戶同時保留舊卡和新卡。此外，有五間發卡機構表示，新卡一經確認，舊卡即時會被註銷或失效。另有五間發卡機構稱，舊卡會在指定限期後被註銷。

else the card holder will be offered an automatic upgrade. The study found that only 4 of the 15 card issuers allowed consumers to retain the current credit card and the new card while five card issuers would deactivate the current cards once the new cards were confirmed. Another five card issuers would deactivate the current cards after the specific deadline.

In addition, 14 surveyed card issuers replied that most auto-pay arrangements like public utility bills and insurance premium payment in the current card are not transferable to the new card, consumers using the auto-pay services will have to make new arrangements with merchants when switching to the new card.

When contemplating a credit card upgrade, consumers are advised to read the terms and conditions carefully and take note of the arrangements of the switchover. They should also take into consideration their own needs, as well as the higher annual fees that may come with the upgrade.

Survey on Tax Loan

The Council conducted an annual survey on tax loans on 21 banks and financial institutions. The survey revealed that there was a downward trend in the annualised percentage rates (APR). The rates quoted for ordinary customers have come down to the range of 1.97% to 10.39% in 2012, compared with 2.31% to 10.81% in 2011. For instance, the average APR for a \$10,000 loan was down by 0.35% to 4.59%, and for a \$500,000 loan, the average APR rose by 0.45% to 3.17%. Preferential customers or customers who used specific banking services may enjoy a better rate from 1.29% to 3.81% for a \$500,000 loan compared to an APR 1.97% to 5.81% for general customers. In the survey, consumers were advised to shop around, read carefully the terms of tax loan schemes and compare the interest rate in terms of APRs for the best possible deal.

Daily Living

Annual Supermarket Price Survey

In the year under report, the Council continued its annual supermarket price survey on scan data of a basket of 200 items of commodities sold in three supermarket chains. Compared with 2010, the aggregate average prices of the 12 main categories increased ranging from 1.5% to 11.7% in 2011. Among them, canned food/prepackaged soup (11.7%), pre-packed bread/cakes (9.9%) and dairy products/eggs (8.2%) topped the list.

對於信用卡「升級」後，舊卡的原有功能，如自動轉帳安排，會否自動延伸至新卡，14間發卡機構表示，舊卡的大部分自動轉帳安排，如繳付電費、水費或保費等，不會自動延伸至新卡，卡戶需自行通知有關商戶重新安排。

消費者在考慮是否接受信用卡「升級」邀約時，應瞭解新卡的條款及細則，以及發卡機構處理舊卡帳戶的安排。卡戶亦應評估信用卡提升是否符合需要和所涉及的問題，包括隨着「升級」所帶來較高的年費。

稅務貸款調查

消費者委員會進行了年度的稅務貸款調查，共涵蓋21間銀行及財務公司的資料，並發現各稅貸計劃的實際年利率有下調的趨勢。適用於一般客戶的稅貸計劃，調查發現今年的實際年利率由最低1.97%至最高10.39%，較二零一一年2.31%至10.81%為低。以借貸額港幣10,000元計，平均實際年利率下調0.35%至4.59%。如借貸港幣500,000元，平均實際年利率上升0.45%至3.17%。「特選客戶」或選用指定銀行服務的客戶可享較佳息口，借貸港幣500,000元的實際年利率由1.29%至3.81%，較一般客戶可享介乎1.97%至5.81%的息率，相對優惠。調查亦建議消費者應貨比三家，細閱稅貸計劃的條款，並宜以不同計劃的實際年利率作比較而選擇最便宜的稅貸。

日常生活

年度超市價格調查

年內發表的超級市場價格報告，涵蓋三間大型超市200項貨品的掃描數據資料。與二零一零年比較，二零一一年全部12大類貨品的總平均售價均上升，由1.5%至11.7%，其中以「罐頭/濃湯」（11.7%）、「包裝麵包/蛋糕」（9.9%）和「奶類食品/雞蛋」（8.2%）的升幅最高。

以42組貨品計，有39組貨品的總平均售價上升，由1.2%至15%不等，其中錄得平均升幅最高的貨品分別為「罐裝魚」和「牛油」，兩組貨品均上升15%；其他錄得雙位數平均升幅的貨品還包括「雞蛋」（14.2%）、「包裝蛋糕」（13.4%）、「成人奶粉」（12.3%）、「罐

Of the 42 sub-categories, 39 rose in aggregate average prices from 1.2% to 15%. Largest increase was found in the aggregate average prices of canned fish and butter, both with an increase of 15%. Aggregate average prices of other product groups that recorded notable double-digit increases included eggs (14.2%), pre-packed cakes (13.4%), adult milk powder (12.3%), canned meat (11.9%) and toothpaste (10.3%). Only two categories of products surveyed went down in prices. They were household cleaning products (-1.9%) and wine (-0.5%).



Textbook Surveys

This year's annual survey on textbook prices was the first one to include debundled textbooks, i.e. the student books and the teaching materials were separately priced. However, it was disappointing to find out that although the average price increase rates for debundled textbooks (0.8%) were lower than those of bundled textbooks (4.2%), no textbook had its price lowered after debundling. The survey included altogether 944 commonly used textbooks for primary or secondary classes, in which 263 (27.9%) were debundled textbooks, and 681 (72.1%) were bundled textbooks. Overall average price increases of 2.1% and 3.8% for primary textbooks and secondary textbooks respectively were recorded in this survey.

The Council also looks at parents' burden on textbooks from the expenditure angle and conducted its annual textbook expenditure survey. 50 primary schools and 39 secondary schools were included in this year's textbook expenditure survey. The average textbook expenditures were \$2,219 and \$2,186 for primary and secondary classes respectively, which increased by 2.2% and 2.5% respectively when compared with the textbook expenditures of the same schools for the previous school year.

In the Textbook Revisions Survey, the Council compared the new and old editions of six sets (altogether nine volumes) of secondary textbooks. Three sets were rated as 'should be reprinted with amendments' rather than being published as a new revised edition. It was also found that the old editions of three sets of the surveyed textbooks had been published either two or three years ago. However, as they were not included in the Education Bureau's Recommended Textbook List (RTL), they were not subject to the Bureau's rule of forbidding revision within five years of publication.

裝肉」(11.9%)和「牙膏」(10.3%)。只有兩組貨品錄得總平均售價下跌,分別為「家居清潔用品」(-1.9%)和「葡萄酒」(-0.5%)。

教科書調查

今年的教科書價格調查首次包括已分拆的課本(即學生用書及教材分開訂價的課本)。然而,雖然已分拆的課本售價平均升幅(0.8%)比未分拆的課本售價平均升幅(4.2%)為低,卻沒有課本在分拆後減價,情況令人失望。是次調查包括了944本小學及中學廣用教科書,其中有263本(27.9%)與教材分拆訂價,未分拆的則有681本(72.1%)。小學及中學用書的售價總平均升幅分別為2.1%及3.8%。

本會亦進行了年度購書費調查,以便從購書費的角度觀察家長在購買教科書上的負擔。今年的調查涵蓋了50間小學及39間中學。小學及中學的平均購書費分別為港幣2,219元及港幣2,186元,較參與是次調查的學校去年的購書費平均上升2.2%及2.5%。

在教科書改版調查中,本會檢視了六套(共九冊)中學教科書的新舊版本,其中三套被評為「應作重印兼修訂」,而非改版。調查又發現三套教科書的新版距上一版只有兩至三年,但由於他們不在教育局的「適用書目表」內,故不受該局「五年不改版」的規定限制。

Package Tour Bundled with Travel Insurance

The Council conducted a survey on travel agents in relation to three selected package tours (Guangdong Chimelong, Beijing and Bangkok/Pattaya) with mandatory travel insurance. The Council found that out of the 18 travel agents responded to its survey, six (33%) adopted the sale practice of bundling package tour with their designated travel insurance. In a similar survey conducted in 2009, only four travel agents (24% out of 17 travel agents) found to use such trade practice.

Of the six travel agents in question, three required the compulsory purchase of the designated travel insurance in joining the tours even though the customers were already covered by their own annual travel insurance. One required customers to purchase designated travel insurance with all their tours. Its sales staff explained that the operator was using the profit from selling travel insurance to compensate the low tour fee. Another one required customers to purchase designated travel insurance when joining tours at Member's price. Three other travel agents required consumers to purchase designated travel insurance when joining some other tours, including Japan tour, designated bus tour or Express Rail Link tour (e.g. Guangdong/Guangxi bus tour, Hunan/Hubei Express Rail Link tour), tour outside of Guangdong province, designated Taipei or Thailand tour.

Regarding the bundled sale practice, the Travel Industry Council of Hong Kong said it did not have any specific guideline or code of practice on this issue. According to the Office of the Commissioner of Insurance, travel insurance is not mandatory in Hong Kong. Neither the Insurance Companies Ordinance nor the Code of Practice for the Administration of Insurance Agents issued by the Hong Kong Federation of Insurers restrict the way travel agents sell travel insurance. The Council commented that bundled sale practice would hinder the consumers in exercising their freedom of choice in selecting an insurance plan that best suits their needs. But what is worrisome is if such a practice becomes prevalent in the travel industry, it will gradually deprive consumers of their right to choose.

Aftersales Services of Private Cars

A survey by the Council on new car warranties of 19 brands found that the cover usually would last for two to eight years, or 60,000 to 160,000 km, whichever comes first. Most warranties specified a warranty period for major mechanical parts such as the engine, gearbox and steering system, from two to five years, or 6,000 to 60,000 km, whichever comes first.

捆綁式銷售旅行團和旅遊保險

本會收集三個由旅行社提供的較熱門目的地(廣東長隆、北京和曼谷/芭提雅)的旅行團資料,發現在18間回應調查的旅行社中,六間(33%)有將旅行團與旅遊保險以捆綁形式銷售。在二零零九年的同類調查中,17間回應調查的旅行社中,只有四間(24%)採用此種手法。

六間規定參團者購買指定旅遊保險的旅行社中,三間要求消費者(即使已購買了全年保障的旅遊保險)參加上述三個旅行團時,必須購買指定旅遊保險,否則不可報團。其中一間旅行社要求參團者,無論參加任何旅行團,也須購買指定的旅遊保險。其櫃檯職員表示,由於團費較廉宜,需從售賣旅遊保險賺取利潤。另一間旅行社要求以「會員價」報團的顧客,須購買指定的旅遊保險。此外,三間旅行社要求消費者參加其他特定旅行團時,須購買指定旅遊保險,包括日本團、指定汽車團或高鐵團(例如廣東/廣西汽車團、湖南/湖北高鐵團)、廣東省以外的旅行團、指定台北或泰國團。

香港旅遊業議會回覆本會就旅行社將旅行團和旅遊保險捆綁式銷售的查詢時,表示沒有相關的指引或守則。保險業監理處則表示,本港沒有強制規定旅客必須購買旅遊保險,《保險公司條例》和由香港保險業聯會制定的《保險代理管理守則》中,也沒有限制旅行社銷售旅遊保險的方式。本會認為,捆綁式銷售手法影響消費者的選擇權,所得的保障也未必切合其需要,值得關注的是,這類捆綁式銷售手法在旅遊業一旦蔚然成風,消費者會逐漸喪失旅遊保險真正的選擇權。

私家車售後服務

本會共調查了19個汽車牌子的新車保用計劃,保用期一般由兩年至八年不等,或以行車里數計為6萬至16萬公里不等,兩者以先達者為準。大部分保用計劃會為車輛的主要機械組件如引擎、波箱及傳動軸設保用期,一般為兩年至五年不等,或首六千至六萬公里,以先達者為準。

All companies in the study required car owners to take their cars to the garage specified by the dealer for service checkup every 4 to 24 months, or 5,000 to 20,000 km, whichever comes first. Consumers failing to do so would have their car warranties voided. Of the 19 companies surveyed, six companies provided maintenance for cars under warranty with a cost on a per visit basis. The remainders (13 companies) offered maintenance plans or packages that include one to nine service visits with fees ranging from \$1,570 to \$220,000, with an effective period of one to three years.



In addition, 14 dealers surveyed stated that the warranties will be voided if they have changed or replaced the worn items at a non-dealer's garage; five would void the warranty if the car was used out of Hong Kong; and a majority (13) of dealers in the study would not provide maintenance plans and packages for cars of parallel import.

Car owners are reminded to read carefully the terms and conditions, and understand the scope of service as well as the extra fees and charges in repairs and maintenance before joining a maintenance plan. They should also obtain from the previous car owner the records of maintenance and repairs of the car at the dealer's garage if it was a used car under warranty, or the warranty could be invalidated.

Telecom Services - Contract End Date Differs from the Billing Cut-off Date

A survey on 10 local telecommunications and pay TV service providers with regard to how they fixed the cut-off date for payment, and how the final bill payment was calculated, revealed that some service providers would extend the service to align with the billing cycle if the last cut-off date did not fall on the contract end date. In that case, consumers would be required to pay for the service beyond the contract period, which incurred additional and unnecessary expenses, in particular to those who had already subscribed to a new plan with another company.

調查中的所有牌子均要求車主於指定時間或行車里數內，到廠方指定的維修中心進行檢查及保養，由每4至24個月，或每五千至兩萬公里不等，以先達者為準。若不符合要求，車主便會失去車輛的保用。調查的19個汽車牌子中，六個牌子提供按次收費的維修檢查服務。餘下的13個牌子則提供保養／維修服務的計劃或套餐，服務次數由一次至九次，收費由港幣1,570元至港幣220,000元，有效期由一年至三年不等。

另外，14個牌子表明如車主曾於非指定維修中心更換消耗品會失去保用權，五個牌子表示車輛若曾在香港以外行駛，有可能會失去保用；另大部份（13個牌子）受訪代理商表示，不接受平行進口車輛參加保用機件計劃。

調查報告提醒車主應在參加保養／維修服務計劃前，詳閱服務條款及瞭解清楚服務的範圍及在維修時須支付不包括在計劃內的其他收費。若車輛在保用期內易手，買家需緊記向賣方索取車輛的保養維修紀錄，否則會失去車輛的保用。

電訊服務 - 合約截數日與約滿日不同

為瞭解各電訊服務商如何釐定截數日及合約最後一期帳單的收費計算方法，本會向十間本地電訊及收費電視服務供應商發出問卷調查，發現部分電訊服務商為配合帳單周期，若客戶最後一期的截數日與合約終止日不同，電訊商會把服務延長至合約終止日之後的截數日為止。這種安排令消費者在服務合約終止後，仍須繳付延長服務的費用，特別影響到已經轉用另一服務商的新服務計劃的消費者，因他們會被要求繳付額外及不必要的服務費。

Of the 10 companies surveyed, six service providers would preset a cut-off date or dates for the billing cycle, while the remaining four would either fix the first day of the service commitment period, one day prior to or same day as the service commenced, as cut-off date for the billing cycle. Only four out of the 10 service providers surveyed would list the cut-off date in the service contract, with the remaining ones to list such date(s) in the service confirmation letter, billing statement, or in renewal contract for specific mobile voice and data services. The study also revealed that one residential broadband and six mobile voice and data service providers would extend the service for subscribers until the next cut-off date for the final payment, so that the final payment covers the extended service beyond the contract period.

Given that some service providers may delineate different arrangement and calculation method for the final bill payment due to operational reasons, the Council is of the view that such practices cannot be fully justified even if the consumers were duly informed in advance. The Council urged service providers to align the cut-off date with the contract end date, so that consumers are only required to pay for the service within the contract period. And if there is a discrepancy between the billing cycle and the contract period, the last bill payment should be charged on a pro rata basis.

Price Survey Initiatives

During the year, the Council continued to conduct its weekly price surveys and closely monitored a basket of 40 fast consuming goods and commodities at different retail outlets, including major supermarket chains, personal care chains, drugstores, grocery stores, cosmetic stores, household goods chains, snacks outlets and specialty stores. Five fresh food items or fruits from wet markets and major supermarket chains were included in the survey for reference of consumers. Results of the surveys were enhanced with various discount analysis. Furthermore, observable trends found among outlets and pricing abnormalities were analysed.

The Council has been collecting and displaying daily prices of products from four on-line food stores/supermarkets. The efficiency of the Council's Supermarket Price Watch website has been increased allowing the number of items monitored by the website to be raised from about 1,300 in February 2012 to about 1,500 in February 2013.

十間服務供應商中，有六間為個別服務訂有若干既定的截數日，餘下四間的服務截數日則訂於服務承諾使用期開始日，或服務生效日計算隨後每月的前一日或同一天。十間服務供應商當中，只有四間服務供應商表示會在有關服務合約列出截數日。餘下的供應商只會在服務確認書、月結單，或其流動話音及數據服務用戶續約時所簽的合約上列出截數日。調查又發現一間服務供應商提供的家居寬頻服務及六間服務供應商提供的流動電話話音/數據服務，在截數日與合約終止日期不同的情況下，將用戶的服務延長至合約期滿日之後的截數日為止，即最後一期帳單涵蓋延長服務的費用。

部分服務供應商因應其內部運作計算最後一期付款，本會認為，就算消費者在事前已獲知計帳方式，這種延長服務並收費的安排，並非完全合理。服務供應商應統一計算方法，令截數日與用戶的合約/服務終止日一致，即用戶只需在合約期內為服務支付費用。若截數日與合約/服務終止日無法統一，服務供應商應根據合約的終止日，按比例計算最後一期的費用。

全方位價格

本會繼續進行「每週精明格價」及調查一籃子共40件日常消費商品於不同零售店的售價，包括大型連鎖超級市場、個人護理連鎖店、藥房、獨立超市、雜貨店、化妝品連鎖店、家品店、零食店和地方食品專門店等。調查還包括五項在超市及街市有售的新鮮食品或水果的價格，給消費者參考。報告除比較區內不同零售店的貨品售價，還分析不同優惠和價格異常等問題。

本會繼續每天收集和展示來自四間網上食品店/超市部分貨品的價格。本會將「網上價格一覽通」網站的效率提高，從而令監測貨品數目由二零一二年二月的約1,300件增加至二零一三年二月的約1,500件。

Disseminating Consumer Information 提供消費者資訊

WHY THIS IS IMPORTANT

Accessibility of information is vital in ensuring consumers' right to be informed. It empowers and enables consumers to be vigilant for undesirable trade practices, aware of unsafe goods and poor services, and to make responsible rational choices. The Consumer Council produces and disseminates consumer information regularly through a diversity of channels to help consumers exercise their right, and in turn gain community-wide support to its work.

WHAT WE HAVE DONE

Publication

1. CHOICE

The Council's monthly magazine CHOICE is widely recognised as an independent and impartial platform to provide credible and useful information, advice and viewpoints on all matters of interest to consumers. Its impact spreads far and wide. For instance, an indepth study on the fees and performance of the Mandatory Provident Fund, published in the October issue (No.432), generated heated public debate and prompted immediate actions by relevant authorities. A safety test which found excessive level of lead in one eye shadow sample, featured in the September

提供資訊的重要性

確保消費者的知情權，資訊流通至為重要。消費者若掌握資訊，會對不良經營手法有所警覺，能夠識別危險產品和劣質服務，從而作出明智的消費選擇。本會透過不同渠道定期發放消費者資訊，確保消費者享有應得的權益，推動各界支持消費者權益保障工作。

我們完成的工作

出版刊物

1.《選擇》月刊

本會出版的《選擇》月刊獨立公正，定期發放有關消費者權益的資訊、建議和意見，影響深遠。就以二零一二年十月份（432期）的月刊為例，有關強積金基金計劃收費與表現的研究，發表後隨即引起公眾關注及相關機構迅速採取行動。九月份（431期）有關眼影鉛含量超標的測試報告，在內地獲廣泛報道。除了測試報告及深入調查，月刊還有各類型的專欄，包括消費者投訴個案實錄、危險產品、健康與營養常識、藥物安全、投資者教育等。



issue (No.431), was widely reported in the Mainland. Beside test reports and indepth studies, CHOICE features regular columns to highlight issues relating to consumer complaints, hazardous products, health and nutrition, drug safety and investor education.

The independence and impartiality of the Council in its evaluation of goods and services available to consumers in the market is protected by Section 20 of the Consumer Council Ordinance, which it strictly prohibits the exploitation of the Council's name or its research information for commercial and promotional purposes. Section 20 also offers copyright protection to all of the Council's publications.

The print version of CHOICE is available through both subscriptions and sales at retail outlets including news stands, supermarkets, convenience stores and bookshops throughout the territory. In 2012 - 13, the overall combined sales averaged 19,581 copies per issue, splitting quite evenly between subscriptions and retail sales.

2. Online CHOICE

CHOICE can be accessed through the website <http://choice.yp.com.hk>. It is a joint venture of the Council with a major internet service provider and the service has been in operation since 2004.

Internet users can access both the full reports published in the current issue and from the archive of back issues of CHOICE. There were over 60,000 downloads in the year under review, a 12% increase compared with the previous year.

Media relationship CHOICE press conference

A press conference is held to launch every new issue of CHOICE. This usually generates extensive press coverage on the various media. Active assistance is also provided to meet media requests for additional coverage on the published articles which were of specific interest to them.



《消費者委員會條例》第二十條列明，禁止任何人士以本會名稱或節錄月刊內容作商業及宣傳用途。該條文對保障本會在評定產品和服務時，可以持獨立和公正的立場，十分重要。條例亦保障本會所有刊物的版權。

月刊的銷售途徑分為訂閱和零售，兩者在二零一二至一三年度的總銷量平均為每期19,581冊。訂戶約佔總銷量的一半，其餘則經由各區的報攤、超級市場、便利店和書店發售。

2.《選擇》網上版

本會自二零零四年起與互聯網服務供應商合作，建立《選擇》網上版，透過黃頁網站(<http://choice.yp.com.hk>)向公眾提供《選擇》的最新報告。

網絡使用者除可瀏覽當月出版的月刊外，可同時透過資料庫瀏覽早前出版的月刊。年內，《選擇》月刊網上版錄得超過60,000個下載，比去年上升了12%。

與媒體的關係

《選擇》新聞發布會

每期《選擇》月刊在出版當日會召開新聞發布會，介紹月刊內容，不同媒體都大篇幅報道。本會又積極協助不同媒體就個別專題的跟進報道，安排訪問。



Media liaison

The Council is in daily contact with the mass media on all matters of consumer interest. Interviews, briefings, and press releases on topics of consumer interest are arranged regularly either on the Council's initiative or in response to requests from the press. The Council highly values its working relationship with the media in the effective dissemination of consumer information and advice to the public.



Dow Jones Factiva

Delivering Council's press releases through Dow Jones Factiva has proven to be an effective way to disseminate information to different parties regarding consumer issues. During the year, Council's press releases downloaded by Factiva users were mostly in the United States (36.3%), followed by Hong Kong subscribers (31.5%). The top three users' sectors were accounting and consulting (22.9%), education (21.3%) and banking (10.5%).

Stakeholders' engagement

Consumer Rights Reporting Awards

The annual Consumer Rights Reporting Awards is organised by the Council in association with the Hong Kong Journalists Association (since 2000) and the Hong Kong Press Photographers Association (since 2007). In the year 2013 the Council received a total of 170 entries to compete for the Award in seven categories, including print news (67), print features (54), television news (3), television features (10), radio news (6), radio features (10) and press photo (20).

The panel of adjudicators includes Professor Francis LEE, Associate Professor, School of Journalism and Communication, the Chinese University of Hong Kong; Mr. LAU Chi-kuen, Principal Lecturer, Department of Journalism, School of Communication, Hong Kong Baptist University; Mr. Joe LAM, Chairman, and Mr. Eddy CHUNG, Vice-Chairman, of Hong Kong Press Photographers Association; Ms. SHUM Yee-lan and Ms. Zoe HUNG, Executive Members of Hong Kong Journalists Association, Professor WONG Yuk-shan and Mr. Ambrose HO, Chairman and Vice-Chairman of Consumer Council.

與傳播媒體的聯繫

本會每天會就不同消費者議題與傳媒接觸，包括由本會安排或傳媒要求的新聞發布簡介會和專訪等。本會十分重視與傳媒的合作，將消費者資訊和建議有效發放予公眾。

道瓊斯Factiva

道瓊斯公司轉載本會新聞稿供其Factiva用戶使用，讓消費者議題能透過此途徑向各方發放。年內，利用Factiva服務下載本會新聞的訂戶主要來自美國（36.3%）和香港（31.5%）；以行業排名則為會計及顧問（22.9%）、教育（21.3%）及銀行服務（10.5%）。

與持份者的聯繫

消費權益新聞報道獎

每年一度的消費權益新聞報道獎由本會與香港記者協會於二零零零年開始合辦，香港攝影記者協會於二零零七年加入為合辦機構。二零一三年共有170份參賽作品競逐七個組別的獎項，分別是印刷新聞（報章及雜誌）（67份）、特寫（報章及雜誌）（54份）、電視新聞（3份）、電視特寫（10份）、電台新聞（6份）、電台特寫（10份）和新聞攝影（20份）。

報道獎的評判包括：香港中文大學新聞與傳播學院副教授李立峯博士、香港浸會大學傳理學院新聞系首席講師劉志權先生、香港攝影記者協會主席林振東先生及副主席鍾志明先生、香港記者協會執行委員岑倚蘭女士及孔雪怡女士，以及本會主席黃玉山教授及副主席何沛謙先生。

Top Ten Consumer News (Year of the Dragon)

The event, in its 9th year, was jointly organised by the Council with Cable TV News, Radio Television Hong Kong and Hong Kong Economic Times. Sky Post joined as co-organiser this year. Fan, Chan and Co. was the Honorary Auditor.



Starting from mid-January till the end of the month in 2013, members of the public were invited to select and vote for the top ten consumer news, out of a list of 20, that in their view were of the utmost importance to consumers during the Year of the Dragon in Hong Kong. The event drew a total of 3,439 voters (an increase of more than 30% from the previous year) who cast their votes online or in print entry forms.

The Top Ten Consumer News of the Year of the Dragon, in descending order, are as follows:

1. DR medical beauty services incidents (2,983 votes)
2. Carcinogenic substance found in four cooking oil samples (2,638 votes)
3. 15% stamp duty imposed on overseas property buyers (2,612 votes)
4. Typhoon causing the dumping of plastic pellets on beach brought about worries over contamination of food chain (2,416 votes)
5. Fresh beef retail price shot through HK\$100 per catty (2,279 votes)
6. Provision of saleable floor area information for second-hand residential properties enforced (2,189 votes)
7. Mandatory Provident Fund Authority put forward proposals on revamping the MPF, and suggested setting maximum administrative charges (2,167 votes)
8. Power firms demanded higher electricity tariffs and KMB sought fare increases (2,163 votes)
9. Telecommunication service provider resumed unlimited web access monthly plans upon fierce criticism (1,898 votes)
10. Misrepresentation of first-hand residential properties: a 'terrace' was on the ground floor and 'units with sea view' were actually located underground (1,851 votes).

龍年十大消費新聞揭曉

十大消費新聞選舉已經是第九年舉辦，由本會聯同有線新聞台、香港電台與香港經濟日報合辦，晴報於今年加入，范陳會計師行為義務核數師。

由二零一三年一月中至一月底，公眾透過互聯網傳真和郵寄方式，在二十則備受消費者關注的新聞中，選出十大消費新聞，共有3,439名市民(比去年增加30%)參與。

「龍年十大消費新聞」選舉的結果及排名如下：

1. DR醫學美容事故 四人療程後敗血性休克一死一截肢 (2,983票)
2. 北大荒 永興4食油樣本致癌物超標 (2,638票)
3. 政府再出辣招遏炒樓 徵境外買家15%印花稅 (2,612票)
4. 颱風襲港百噸化學膠粒飄港海 憂魚類誤吞積毒素影響食物鏈 (2,416票)
5. 鮮牛肉今年六度加價 肉價上漲每斤逾百元 (2,279票)
6. 售二手樓須列實用面積 暫行「雙軌制」可同時提供建築面積 (2,189票)
7. 積金局推強積金半自由行 啟動改革倡議收費設上限 (2,167票)
8. 兩電九巴申請加價 公用事業掀加風 (2,163票)
9. 電訊商突終止無限上網 用戶猛轟隨即重推計劃 (1,898票)
10. 新樓盤貨不對辦 新樓平台變地下、海景戶設於「地底」 (1,851票)

World Consumer Rights Day

To commemorate the World Consumer Rights Day (WCRD) which falls on March 15 every year, the Council compiled a report on the recent passage of Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance 2012 in the March issue (No. 437) of CHOICE echoing the 2013 theme 'Consumer Justice Now!'. The WCRD drive was spearheaded by the Consumers International (CI) working with its members to make use of the occasion to enhance global public awareness of their rights and expose the very real damage caused by poor or non-existent consumer protection around the world.

In the report, the Council highlighted five undesirable trade practices to be regulated under the amended Ordinance, and related consumer complaint cases received by the Council.

Websites

Official Website

Since the incorporation of barrier free features in the website in July 2012, the Council has received favourable feedback from various groups representing visually impaired users. Examples of the features include: text-only pdf files are available for reading under DOS environment; font sizes and colours are adjustable for users with low vision or colour deficiency.

A major revamp of the website will be carried out in the coming year, and the policy of digital inclusion will be incorporated.

The Shoppmart website (精明消費香港遊)

The Shoppmart website (www.consumer.org.hk/shoppmart) is dedicated specifically to enhance consumer confidence of and protection to Mainland visitors shopping in Hong Kong.

The website, available in both traditional and simplified Chinese, mainly focuses on the provision of practical shopping information on a number of categories of goods most favoured by Mainland visitors. The most popular web content in the year 2012-13 was research reports of mobile phones, watches, cosmetics, digital cameras and infant formula.

During the year, 15 abridged versions of CHOICE test and research reports were uploaded; the cumulative hit rates of the website reached around 18 million. The website will undergo a major revamp in the coming year.

全球消費者權益日

為響應每年三月十五日的全球消費者權益日，本會在三月出版的《選擇》月刊(437期)刊載專題報告，報道今年生效的《2012年商品說明(不良營商手法)(修訂)條例》，以響應今年的主題 - 「消費者公義」。國際消費者聯會促請全球關注，在世界各地仍有消費者由於缺乏足夠保障而令權益受損的情況。

《選擇》月刊的報告列出在修訂條例下所規管的六項不良營商手法，及本會收到的消費者投訴案例。

網站

本會網站

本會網站自二零一二年七月提升了無障礙瀏覽功能後，得到不同界別代表視障使用者的正面評價。新增功能包括支援讀屏軟件、字體大小及顏色設定等，以適合不同視障人士使用。

本會計劃來年更新網站，數碼共融計劃亦會包括在內。

「精明消費香港遊」網站

「精明消費香港遊」(www.consumer.org.hk/shoppmart)，是為提高內地旅客在港消費的信心而設，以保障他們的消費權益。

網站備有繁體和簡體字版，內容覆蓋內地旅客喜愛的熱門商品的實用資訊。網站於二零一二至一三年最受歡迎的內容為手提電話、手錶、化妝品、數碼相機及嬰幼兒配方奶粉。

年內網站共上載15篇《選擇》月刊的測試及普查報告精華版；累積點擊率約為一千八百萬次。網站將於來年進行改革。

Empowering Consumers through Education

教育活動——加強消費者的自我保護能力



WHY THIS IS IMPORTANT

Great importance is attached to the Council's consumer empowerment objective of which consumer education forms an integral part. Through a systematic programme for various target groups, participants acquired the necessary skills and know-how of rational consumption, heightening their awareness of the rights and responsibilities as responsible consumers.

The Consumer Council is also engaged in providing support to other organisations and educational institutes to enable them to run their own consumer education programmes. Tailor-made activities are designed to cater for three major target groups – namely young people, senior citizens and new immigrants. The latter two groups are more vulnerable to trade malpractices and in need of guidance.

WHAT WE HAVE DONE

During the year, 218 educational talks, visits, workshops and seminars were organised for the above three target groups, as well as other interested parties such as teachers, parents, women and disadvantaged groups. Popular themes included: consumer rights and responsibilities, consumer protection laws, consumer traps, sustainable consumption, consumer guides on health

消費者教育的重要性

消費者委員會一向極為重視提升消費者自我保護能力的教育工作。針對不同社群的需要，本會籌劃不同類型的消費者教育活動，讓他們認識消費者的權利和責任，從而成為明智的消費者。

為更有效推廣消費者教育，本會因應不同機構及院校的需要，提供協助及教材，讓他們可各自推行消費者教育活動。本會亦舉辦專為青少年、長者和新來港人士而設計的活動。長者和新來港人士因較易受不當經營手法影響，有必要加強他們的警覺性，以免墮入消費陷阱。

我們完成的工作

本會為上述三個目標社群，以及其他對象如教師、家長、婦女和傷健人士，全年共舉辦218項消費者教育活動，包括講座、參觀、工作坊和研討會等。主題包括消費者權益與責任、消費者保障法例、消費陷阱的自保法、可持續消費、健康和安全的消費、及電訊服務的選購指南等，以切合社會大眾的需要。

and safety issues as well as the purchase and subscription of telecommunications services, to meet the needs and concerns of the public.

The Council also organised the annual Consumer Culture Study Award, now in its 14th consecutive year, as well as teacher training programmes to promote consumer education in schools. In addition, the Council has been actively involved in promoting consumer education contents to be incorporated in the local formal school curricula with a good measure of success. The Council has worked closely with the Education Bureau (EDB) in the design and development of such curricula to enhance the effective delivery of knowledge and concepts pertaining to consumer education in various related subjects in Technology & Business, Social & Humanities key learning areas as well as Liberal Studies and moral and civic education, in primary and secondary schools. Education resource materials were also produced to facilitate trainers to conduct consumer education programmes on their own.

Several pilot programmes were further tested out during the year to explore opportunities and feasibilities in effective delivery of consumer education to better serve emerging needs as well as the different needs of different sectors. These included education programmes and training courses for local third age persons and university students in Mainland China.

Staff training programmes and sharing sessions were also conducted for our Mainland and local counterparts to share experiences in designing and organising effective consumer education programmes in general and the Consumer Culture Study Award in particular.

These programmes were held both in the Consumer Council Resource Centre as well as local schools and other community centers to meet demands from different sectors of the society.

Enhancing Youth Awareness in Consumer Rights

Consumer Culture Study Award

The annual Award, jointly organised with the Education Bureau (EDB), is one of the largest and most well-received territory-wide project-based learning programmes designed for local secondary schools. Participants have to study a particular aspect of our local consumer culture, exploring the consumer attitudes, values and behaviours in Hong Kong. Over the years, the Award has been generating a fruitful collection of over 9,500 study reports based

為在學校推廣消費者教育，本會亦籌辦教師培訓課程及今年已是第十四屆的「消費文化考察報告獎」。本會與教育局一向緊密合作，共同發展適用於不同科目的課程，將消費者教育的知識和概念，有效融合於多個中小學正規學校課程之中，包括：科技教育和社會及人文教育學習領域，以及通識教育、德育及公民教育等，成績理想。此外，本會亦製作各類教學資源材料，以協助導師自行策劃消費者教育活動。

去年本會繼續試行數項先導計劃以探討在本港和內地有效推行消費者教育的各種可能性和可行性，以應對不同社群和社會發展的不同需要，其中包括為本地第三齡人士及內地大學生舉辦的教育課程與培訓活動。

此外，本會亦為本地及內地相關團體，主持員工交流培訓活動，以分享設計有效消費者教育活動及籌辦「報告獎」的成功經驗。

因應不同團體和機構的需要，這些活動除了在本會的資源中心，亦會於各學校及社區中心舉行。

提高年青人的消費權益意識

消費文化考察報告獎

每年由本會及教育局合辦的「消費文化考察報告獎」，是本地學界最大型和最受歡迎的專題研習教育活動之一。參加的中學同學自行挑選與本地消費文化有關的課題，探討消費者的行為、態度和價值觀等，並進行考察調查。歷屆完成的九千五百多份考察報告，都是同學實地考察所得到的第一手資料，為本地消費文化研究和消費者教育提供了豐富的參考資源。

on firsthand data collected by students, and in turn, helped enrich the archives of studies on local consumer culture as well as the pool of teaching resources.

The finale of the 13th Study Award was marked by the Joint Award Presentation Ceremony with the 2nd Third Age Persons Consumer Culture Study Award held on 18 July 2012 at Academic Community Hall of Hong Kong Baptist University. Officiated by The Hon Bernard Charnwut CHAN, GBS, JP, Chairman of the Council for Sustainable Development and attended by 700 guests, the Ceremony presented a total of 52 awards to the 40 winning teams. Eight of the top winning teams were also on stage to present the major findings and messages of their study reports in creative and enlightening formats.

The 14th Study Award was launched in September, 2012. 947 teams from 102 secondary schools took part in this year's Award. Amongst the participating schools, eight schools joined for the first time while 71% of last year's schools continued in their participation this year. 96% of the participating teams successfully completed their studies. A list of the winners is at Appendix 12.

A great amount of preparatory work had to be carried out with students participating in the Study Award. Introductory talks on consumer issues and how to conduct the study were organised for teachers and students, attracting over 2,500 participants to such sessions. It was through these talks and the subsequent active engagement of students in conducting the study that their understanding and awareness of consumer issues were enhanced and analytical ability strengthened.

122 workshops and sharing sessions covering 30 thematic topics were organised for over 5,400 teachers and students as an extension activity of the Study Award. These workshops aimed at stimulating creativity, arousing interest on issues like consumer responsibilities, care and concern of the environment as well as exposing participants to concepts and skills in conducting and presenting consumer culture studies.

The Council was also invited to conduct School Workshop Days as a support and learning initiative for participating schools of the Study Award. A team of workshop hosts would conduct four to five different workshops in each session, providing opportunities of different exposures for the 200-strong students studying in the same form in a day's visit for each school. School Workshop Days were conducted for 20 schools in the year with positive response.



第十三屆「報告獎」於二零一二年七月十八日與「第二屆第三齡消費文化考察報告獎」共同舉行的聯合頒獎禮中完滿結束。頒獎禮假浸會大學大學會堂舉行，由可持續發展委員會主席陳智思太平紳士主禮，共七百多名嘉賓出席。本屆頒發的共52個獎項由40隊同學獲得。八隊主要得獎隊伍更以創新及具啟發性的形式在舞台上匯報了考察作品的精髓。

第十四屆「報告獎」於二零一二年九月展開，共有102間中學的947隊報名參加。當中，有八間中學為首次參加，上屆學校繼續參加率為71%。96%隊伍成功完成考察報告。本屆得獎名單見附錄十二。

本會特別為參加的老師和同學安排多次講座，講解各種消費問題及如何進行考察活動，吸引了逾2,500位師生出席。透過出席講座及主動參與考察，同學對各種消費課題有更深入的瞭解，分析能力亦大大提高。

為支援參加的學校及作為延展的學習活動，年內為超過5,400位老師及同學舉辦了122次，共30個不同專題的培訓及諮詢工作坊，以啟發同學的創意，提高他們對消費者責任、可持續消費等課題的認識，以及讓參加者掌握如何進行消費文化考察的概念和技巧。

應學校的邀請，本會於新學年繼續舉辦「學校工作坊日」，為每間參與學校同年級的二百多位學生，主持四至五個不同主題的工作坊，讓學生參與不同的工作坊以獲得不同的體驗和學習。年內共為20間中學舉辦了學校工作坊日，反應良好。

Advisory and consultation sessions conducted by staff was a newly introduced support initiative to teachers and students to help improve their project ideas and skills aiming to further improve the quality of the project studies. 48 such sessions, including a Consultation Day, were held in the year.

Pilot projects were also launched to extend the experiences of the Study Award in engaging local third age persons and Mainland students in conducting consumer culture studies as an empowerment initiative.

Youth Development Service Scheme

The Youth Development Service Scheme aims to provide an opportunity for the trained youth volunteer leaders learning more about consumer issues through involvement in Council's activities. Provided with comprehensive training and practice opportunities, these youth leaders took up tasks independently, such as presentations to community groups and production of educational materials. They are also actively involved in the running of various events and projects of the Consumer Education Division.

Currently, over 50 secondary students and university undergraduates are involved in the Scheme, with new recruits joining each year.

Consumer Culture Study Award in Shantou University

This pilot programme, aiming to explore the feasibilities in organising similar programmes for Mainland students, was launched in September 2009 in Shantou University and was well-received by both the University and their students. This year, the Council continued to co-organise the Third Consumer Culture Study Award in Shantou University with its Student Affairs Office. Over 340 students forming 102 teams have enrolled in the programme to receive training pertaining to issues, concepts and skills in conducting consumer culture studies. Members of the previous winning teams were trained to become the organiser and trainer for the new round of the Award with impressive results.

The Award Presentation Ceremony of the 3rd Study Award was held on 3 November 2012 at Shantou University. 320 guests attended the Ceremony. Among them were over 40 teachers and students from local secondary schools.

為向各參與學校提供更多的支援，繼去屆新增由教育部團隊主持的「諮詢面談會」，本屆更新設「諮詢面談日」。活動透過對報告的意念和內容提出建議，協助同學提升作品的水平。本屆共舉辦了48次面談會及一日兩節的「諮詢面談日」。

本會亦推行了供本地第三齡人士及內地學生參與的兩個「報告獎」試驗計劃，旨在透過消費文化的考察，提升自保維權的意識和能力，貫徹賦權消費者的理念。

青年培訓服務計劃

「青年培訓服務計劃」旨在讓青年學員，通過參與協助籌辦消委會的教育活動，加深他們對保障消費者權益工作的認識。通過全面的訓練和實踐，參加計劃的青年學員積極參與本會推動消費保障的社區教育活動，製作教材，並協助推行本會不同的活動和計劃。

本年共有逾50位中學生及大學生參與此計劃，每年並不斷有新學員加入。

汕大學生消費文化考察報告獎

本會於二零零九年九月在汕頭大學試辦了首次在內地舉辦的「消費文化考察報告獎」，旨在探討和掌握在內地推行同類活動的可能性和經驗，活動深受汕頭大學校方及學生歡迎。今年本會與汕頭大學學生工作處合辦第三屆「汕大學生消費文化考察報告獎」，共有102隊超過340位學生報名參加，並接受了進行消費文化考察的相關議題、概念和技巧的培訓。上屆的得獎同學在培訓後，更肩負起本屆「報告獎」的大部份籌辦和教學工作，並得到十分理想的成績。

第三屆的汕大學生「報告獎」頒獎禮於二零一二年十一月三日於汕頭大學舉行，320名嘉賓，包括四十多位來自當地中學的老師和學生出席了該頒獎禮，並交流了經驗。

Education Programmes for Vulnerable Groups

For Senior Citizens

51 programmes were held for the benefit of senior citizens through joint efforts with social and community services organisations. Programmes were tailored to meet the special needs and consumption patterns of the senior citizens.

The programmes were mainly on health and safety concerns in the selection and consumption of products and services related to this particular cohort. These included health food and equipment, household appliances and dried seafood. Precautions from falling into common consumer traps including subscribing telecommunications services and contractual obligations in different payment methods were among the popular topics.

Third Age Persons Consumer Culture Study Award

The Third Age Persons Consumer Culture Study Award launched in 2010 was a pilot programme to engage more third age persons in the understanding and analysis of the local consumer culture. The 2nd Study Award accomplished by presenting 12 awards to the 11 winning teams, four major winning teams presented the key findings of their reports in the Joint Award Presentation Ceremony.

Based on the experience of the pilot programme and upon the requests from cooperating social services institutes, the 3rd Study Award was co-organised with five social services institutes and joined by 15 teams from 12 organisations.

Planning meetings, focus groups, briefings and introductory talks were held before the official launch, while over 30 tailor-made comprehensive training programmes and consultation sessions were also conducted for the participants of this Award.

The participating teams submitted their study reports in April 2013 providing the community a better understanding of the views and situations unique to third age persons in their consumption patterns and behaviours.

For New Immigrants

Regular programmes, jointly organised with the International Social Service, including visits and talks were also conducted during the year for the newcomers from Mainland to familiarise them with local consumer protection measures. Talks on employment traps were also arranged for newly arrived women whom were most susceptible to certain sales malpractices. Nine programmes were delivered during the year.

協助弱勢社群的教育活動

長者的消費者教育活動

本會聯同各社工及社區服務機構，年內共為長者提供了51項教育活動。活動針對長者的特別需要和消費模式而設計。

活動主題為長者消費經常面對的各種健康及安全問題，包括選購健康食品及器材、家居電器、海味等需留意的地方。其他包括如何預防墮入常見消費陷阱的介紹，例如選用電訊服務、不同合約付款方法等，均甚受長者歡迎。

第三齡消費文化考察報告獎

本會於二零一零年起試驗推行「第三齡消費文化考察報告獎」，以促進第三齡人士對本地消費文化的了解和剖析。第二屆「報告獎」共有11隊參加者獲頒發12個獎項，四隊主要得獎隊伍更於聯合頒獎禮上，以不同的形式，演繹了作品的精髓。

本會總結所得經驗，並應多個合作社會服務機構之邀，於本年度續辦「第三齡消費文化考察報告獎」。第三屆第三齡「報告獎」由五個社會服務機構協辦，並有來自12個社會服務機構的15隊報名參加。

在活動正式推出前，本會已陸續舉行了多個計劃會議、聚焦小組及簡介會等。及後亦為參加者提供了逾30項特別設計的培訓及諮詢活動。

各隊參加者於二零一三年四月成功提交了報告。透過這些報告，可讓社會大眾對第三齡人士獨特的消費處境，有更清晰和確切的了解。

新來港人士的消費者教育活動

本會與香港國際社會服務社亦有定期合辦參觀活動及講座，讓新來港人士了解本地的消費保障措施。鑑於新來港婦女常有墮入求職陷阱的情況，亦特別安排相關內容的講座，從而提升他們的自我保護能力。年內為新來港人士共舉辦九項消費者教育活動。

For Disadvantaged Groups

Special education programmes have been developed to meet special needs of those disadvantaged groups such as clients of the Hong Kong Society for the Blind and students of mental disability and special education needs. 17 programmes were delivered during the year.

Train the Trainers

Training Programmes for Teachers on Consumer Education

Government's recent curricular reform responded favorably to the Council's call for incorporating consumer education in the wider school curriculum. The Council has been invited to contribute in the design of new curricula to better incorporate consumer education concepts in school teaching.

To meet with the increasing demand, EDB had commissioned the Council, over the years, to design and host several Teacher Development Courses for teachers of Technology Education, Liberal Studies, Social & Humanities subjects, Technology & Living and Economics.

The Council was also invited by the Personal, Social and Humanities Education Section, EDB to conduct a Professional Development Programme on the latest development in consumer education for secondary school Life & Society teachers in May 2012.

Staff Training for School Teachers

Sharing and advisory sessions were also held for school teachers especially on experience in conducting effective consumer cultural studies and project learning programmes.

Staff Exchange Activities

Experience sharing activities were also conducted for staff of consumer protection bodies from Mainland.

Training of University Students

The Division also coordinates and provides training opportunities for various local and Mainland universities which include City University of Hong Kong, the Chinese University of Hong Kong, the Hong Kong Institute of Education, Hong Kong Shue Yan University and Shantou University.

傷健人士的消費教育活動

本會亦有為傷健人士設計特殊的教育活動，包括香港盲人輔導會的視障人士、輕度智障及有特殊學習需要的學生等。年內為傷健人士共舉辦17項消費者教育活動。

導師培訓

消費者教育教師培訓課程

政府接納了本會的倡議，在近年的課程改革中，將消費者教育納入多個中學科目之內。本會亦獲邀參與多項中學新課程的設計工作，將消費者教育的概念更有效地融合於學校課程之內。

鑑於學校對「消費者教育」的教師培訓需求日趨殷切，近年本會受教育局委託設計及主持多個培訓課程，包括：為科技教育、通識教育、社會及人文教育、科技與生活及經濟等科目的教師提供培訓。

本會亦應教育局個人、社會及人文教育組邀請，於二零一二年五月初為教師而設的「初中生活與社會科課程研討會系列」中，主持「消費者教育近貌——透視消費處境——關懷生活文化」的培訓研討會。

教師專業培訓

本會亦應邀為各校主持教師專業發展活動，就如何有效進行消費文化考察和推行「專題研習」，提供培訓、諮詢和經驗交流。

同工交流活動

年內，本會為來自國內的同工主持有關消費者教育的員工交流培訓活動，以促進機構間的經驗交流。

大學生的培訓

消費者教育部亦有為本港及內地大學，包括：香港城市大學、香港中文大學、香港教育學院、香港樹仁大學及汕頭大學的學生統籌和提供在本會實習和培訓的機會。

Teaching Resources Development

To assist trainers and teachers in conducting effective consumer education programmes, new teaching materials and tools are developed each year and distributed freely to schools and social service institutes.

Learning Resources Materials on Competition Law

The Council assisted eTV Online, The Radio Television HK, in the production of learning resources materials on Competition Law for their teaching web on Liberal Studies. The contents include concepts and knowledge pertaining to the newly enacted Competition Law in various forms of games and activities and was launched in November 2012.

Other Education Resources

A total of 3,000 copies of DVD-ROM containing the winning reports of Consumer Culture Study Award XIII was produced and distributed to all secondary schools as a teaching resource.

Other educational resources available included teaching kits on project-based learning and consumer culture studies, labeling and advertising, and consumer education resource kit for new immigrants. These were produced to meet the need and demand of schools and community organisations.

Consumer Council Resource Centre

Located in Tsim Sha Tsui, the Council's Resource Centre was opened to service in October 2001. Facilities include a Consumer Advice Centre, a multi-purpose conference room equipped with audio-visual devices, and a resource library. Multimedia computers were installed giving visitors' access to the Council's web site and educational resources. Workshops, seminars and talks were held regularly in the Resource Centre. During the year, the Resource Centre attracted over 800 visitors from over a hundred community organisations and education institutes.

教學資源製作

為協助導師和老師推行有效的消費者教育活動，本會每年均編製不同類型的新教材，並免費派發予全港學校和社會服務機構。

《競爭條例》網上學習資源

為協助通識教育科師生學習最新推行的《競爭條例》，本會協助香港電台教育電視《通識網》編撰了相關的網上學習資源，內容包括條例的相關概念和知識、教學活動和遊戲等。該網頁已於二零一二年十一月推出。

其他教學資源

本年共印製及派發了3,000片「第十三屆消費文化考察報告獎」得獎作品光碟予各中學，以供教師使用作教學資源。

本會亦製作有專題研習及消費文化研究教材套《包裝及標籤》和《認識廣告》兩集教材套，及為新來港人士編製的消費者教育小冊子等。這些教材廣為學校及社區機構採用。

消費者委員會資源中心

位於尖沙咀的消費者委員會資源中心於二零零一年十月開始提供服務，設有消費者諮詢中心，配有多媒體設備的多用途會議室及資料中心。此外，還設有多媒體電腦，供訪客瀏覽本會網站及其他教育資源。資源中心全年共接待了超過800位來自百多間團體及教育機構的訪客。

Improving Legal Protection 加強法律權益保障

WHY THIS IS IMPORTANT

Consumer rights should be protected by law. The Council continually keeps abreast of developments in the law that may affect consumers' positions and welfare as users of goods and services. The Council is also active in taking the initiative to improve and protect consumers' legal rights by submitting our views in that regard to the Government and other relevant bodies.

WHAT WE HAVE DONE

Report on Unfair Terms in Standard Form Consumer Contract – Follow-Up Action

Since the release of the Report on Unfair Terms in Standard Form Consumer Contract in April last year, the Council has been closely following up with the matter, on an on-going basis, by reviewing the standard form consumer contracts adopted by major traders of different industries.

Letters setting out the unfair terms under their standard form consumer contracts with reasons for the unfairness and suggestion for their eradication were sent to a number of telecommunications and pay TV services providers and beauty service providers. Much to the disappointment of the Council, no positive response had been received from the traders concerned.

Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance 2012

The Council welcomed and fully supported the Ordinance, which sought to regulate six typical types of unfair trade practices commonly found in consumers' transactions, and extended the application of the Ordinance from goods to services. With the introduction and provision of such enforcement tools as undertakings, injunctions, private right of action and so on, the enforcement mechanism was expected to be effective. The Ordinance was a positive and pragmatic response to the recommendations made by the Council in its Report entitled 'Fairness in the Marketplace for Consumers and Business' issued in 2008.

加強法律權益保障的重要性

消費者權益應受法律保障。本會一向關注影響消費者權益的法律發展。此外，本會積極向政府和有關機構表達意見，以改善及保障消費者的法律權益。

我們完成的工作

標準格式消費者合約不公平條款報告 – 跟進行動

本會自去年四月發表標準格式消費者合約不公平條款報告後，一直密切跟進有關情況，審視不同行業的主要商戶所採用的標準格式消費者合約。

本會去信若干電訊及收費電視供應商與美容服務供應商，指出它們的標準格式消費者合約中存在的公平條款，解釋其所引致的不公平情況，並建議將其剔除。遺憾地，有關商戶並未有對本會的建議作出正面回覆。

2012年商品說明(不良營商手法)(修訂)條例

本會歡迎及全面支持條例，因為它致力規管六項在消費者交易中普遍出現的典型不良營商手法，並將原先條例的適用範圍由貨品擴大至服務。在引入承諾、強判令、民事訴訟權措施後，可期望一個有效的執法機制。此法例正面及實際地回應了本會於二零零八年發表標題為《公平營商 買賣共贏》報告中的建議。

In its submission to the Bills Committee in April 2012, the Council called for the extension of specific circumstances to be considered in determining the effect on the average consumer of a commercial practice to vulnerability due to specific misfortune or circumstances, low educational level or financial incapacity.

Further, the Council raised concerns over another circumstance, namely, 'the practice is likely to materially distort the economic behavior only of that group', which was to be considered in determining the effect on the average consumer of a commercial practice.

The Ordinance set out the matters to be considered by the court in determining whether harassment, coercion or undue influence had been used in a commercial practice. However, it was not clear whether the court might consider matters other than those set out under the Ordinance. The Council urged for the removal of this ambiguity. It was also noted that the Ordinance defined coercion and undue influence but not harassment. The Council believed that a clear definition would help enforcement authority, trader and consumer comprehend the scope and application of the Ordinance.

The Council also submitted that compensation order should be granted not only to compensate financial loss, but also loss or damage of other kinds resulting from the unfair trade practice offences.

It was provided in the Ordinance that a person seeking to recover loss or damage resulting from the conduct prohibited under the Ordinance had to commence legal action within six years from the day on which the cause of action relating to the conduct accrued. The Council was of the view that the limitation period should in appropriate circumstances, such as those involving fraud or misrepresentation, be extended, with reference to the relevant provisions of the Limitation Ordinance.

The Bill was passed in July 2012 and the Ordinance so enacted came into effect on 19 July 2013. The Council was also invited by the Government to and has provided comment on the draft Enforcement Guidelines of the Customs and Excise Department and the Office of the Communications Authority before the final version was published.

於二零一二年四月提交草案委員會的書面意見中，本會提倡在決定某營商手法對一般消費者的影響時，將應考慮的指定情況擴大至消費者因個別不幸事件或情況、教育水平低及無財政能力而導致的易損性。

此外，在決定某營商手法對一般消費者的影響時，本會指出在考慮「此手法很可能關鍵性地扭曲唯獨該群組的經濟行為」的情況時的關注。

此條例列出法庭在決定某營商手法是否採用了騷擾、威迫手段或施加不當影響時應考慮的事項，但就法庭可否考慮條例沒有列出的事項，則沒有說明。本會希望條例澄清這點。另外，條例只有對威迫手段及施加不當影響作出定義，而沒有對騷擾作出定義，本會相信一個清晰的定義可幫助執法機關、商戶及消費者了解條例的適用範圍。

本會亦提出補償命令應不限於補償金錢損失，亦應包括因不良營商手法引致的其他損失及損害。

條例訂明任何人士如要追討因違例行為而招致的損失或損害，須於訴訟權產生日起的六年內開展訴訟，本會認為在適當情況下（如涉及欺詐或失實陳述），應參考《時效條例》的有關條文延長訴訟時限。

條例在二零一二年七月通過，並於二零一三年七月十九日生效。消委會亦獲政府邀請，在最後版本公布前，對海關及通訊事務管理局的執法指引提供了意見。

Land Titles Ordinance: Proposed Two-Stage Conversion Mechanism

In May 2011, the Administration proposed a Two-Stage Conversion Mechanism for the implementation of the Land Titles Ordinance. After discussing with the Land Registry on several occasions, the Council submitted its views on the proposed mechanism.

The Council welcomed the proposal that a bona fide purchaser who acquired the property for value after full conversion would enjoy the protection of immediate indefeasibility, whether or not the vendor from whom he purchased was a voluntary transferee.

However, the Council has reservation on some major aspects of the proposed mechanism. The incentive of the vendor to fulfill his duty to disclose overriding interests, which could be onerous and costly, was one of the main concerns of the Council. On the other hand, the purchaser would tend to conduct thorough investigation of the property and title in order to protect his own interest. As a result, the conveyancing process would not be simpler than that under the current deeds registration system.

To address the above problems, the Council suggested that (i) the legal liability and consequence for non-fulfillment of the disclosure requirements by the first vendor should be clearly and expressly set out in the Ordinance; and (ii) holders of overriding interests with actual or constructive knowledge of the interests should be required to register the interests for protection.

The Council also expressed concern over the practicality of the proposed opt-out caution. It would lead to the preservation of the deeds registration regime and concurrent operation of two registration regimes. It was noted that the proposed measure was purported to address the conflicting views of major stakeholders on the rectification and indemnity provisions for fraud cases. However, the Council did not consider that such a purpose should be attained at the expense of the certainty secured by a uniform title registration system which is the primary objective of the Ordinance.

It was noted that the protection of Indemnity Fund was limited to innocent displaced owner who has lost title of property due to fraud that took place after the primary conversion. The Council was of the view that there was no reason why such protection should not be extended to innocent former owners victimised by pre-conversion fraud. Further, the cap of indemnity of HK\$30 million should be reviewed.

土地業權條例：建議的「兩階段轉換機制」

在二零一一年五月，政府為土地業權條例的實行建議採用一個「兩階段轉換機制」，經過與土地註冊處代表多次交換意見後，本會就建議的機制提交了意見書。

本會歡迎建議提出，不論賣方是否自願承讓人，一名在轉換全面完成後為購入有關物業而付出價值的真誠買方，應即時享有不可廢除權益的保障。

但是，本會就建議的機制某些重要範疇有所保留，其中重點之一便是賣方在履行凌駕性權益的披露責任時的積極性，這可是繁重及成本高昂的。另一方面，買方為保障其利益，會傾向對物業及業權進行徹底的調查。最終樓宇買賣的過程並不會較現時的契約註冊制度簡單。

為解決上述問題，本會建議（1）條例應清楚列明首名賣方在未有符合披露要求下的法律責任及後果；及（2）應要求擁有凌駕性權益並實際知道或推定知道擁有該權益的人士，將該權益註冊以作保障。

本會亦就建議的抗轉換警告書的實際可行性表示關注，因它會引致契約註冊制度的保留，及兩個不同的註冊制度同時運作。本會知悉這建議是為了回應一些主要持份者就欺詐個案的更正及彌償的不同意見，但是本會不認為達此目的而犧牲統一業權註冊制度所帶來的確定性 – 這才是條例的基本目標。

本會留意到彌償基金的保障，限於因在第一階段轉換後發生的欺詐，因而失去業權的無辜業主，本會認為沒有理由不將此保障擴大至因轉換前發生欺詐因而受害及無辜的前業主，此外彌償上限定於三千萬港元亦應檢討。

Last but not least, the Council reiterated that the broad-brush exclusion of volunteers from the protection of immediate indefeasibility rule disregarded the fact that there were different types of volunteers, and that the denial of protection might be justified in some cases but not the others.

The Draft Revised Code of Practice for Authorised Seller of Poisons

The Council has provided comments to the Department of Health on the Draft Revised Code of Practice for Authorised Seller of Poisons issued by the Pharmacy and Poisons Board. We have made a number of suggestions for improving the draft code.

With regard to premises of authorised seller of poisons, the requirements for maintenance of registered premises should ensure not only a safe and effective working environment, but also safe storage for pharmaceutical products in good condition. The requirements on temperature and humidity shall be so controlled to suit each of the pharmaceutical products stored in the premises.

Access to dispensing area should be restricted and reserved for dispensing purpose only. Customers should have no right of access to such area. Management and control of equipment, storage and stock should help avoid any inadvertent dispensing of wrong medicine. As regards staff and supervision, we have made suggestions for (1) ensuring consumers being aware of the time when registered pharmacist would be available in the premises, and (2) the training requirements on staff. For the protection of patients and consumers, to ensure the strict observance of the prescription requirements set out in the code is always important.

Working Draft of the Contracts (Rights of Third Parties) Bill 2013

The Council has responded to the consultation paper issued by the Department of Justice on the working draft of the proposed Bill. The Bill aims at enabling a third party i.e. a person not a party to a contract, to enforce the contractual terms, subject to the contracting parties' manifest intention.

Under the proposed Bill, the parties are free to agree on (i) whether a benefit under the contract is to be conferred on a third party or if the benefit is to be so conferred, (ii) whether it is to be enforceable by him. In view of the inequality in bargaining power between consumers and traders, it is envisaged that traders would impose terms on consumers with standard form consumer contracts to avoid such potential liability. As a result, it is likely that

最後,本會重申,一刀切的把所有自願者從即時享有不可廢除權益的規定中摒除,是忽略了現實中存在不同類別的自願者,而不給予保障在某些情況下可能是適當,但在其他情況可能未必合適。

認可毒藥售賣商執業守則修訂草擬本

本會向衛生署提供了有關由藥劑業及毒藥管理局制訂的認可毒藥售賣商執業守則修訂草擬本的意見,我們作出了若干改善守則草擬本的提議。

就認可毒藥售賣商的處所,對登記處所的保養要求不應只限於確保一個安全及有效的工作環境,亦應確保藥劑製品貯存的狀況安全及良好,對溫度及濕度的要求應控制至適合貯存於處所的各種藥劑製品。

配發區的出入應受限制及只預留作配發用途,亦應禁止顧客出入該區,有關器材、貯存及存貨的管理及控制可有助防止不慎的配錯藥情況。就員工及監察方面,我們作出了以下的建議:(1)確保消費者知道註冊藥劑師在處所駐場的時間;及(2)對職員的培訓要求。為保障病人及消費者,須時常確保嚴謹遵從守則列明的配藥要求。

2013年合約(第三者權益)條例草案工作草擬本

本會對由律政署制訂有關條例草案工作草擬本的諮詢文件作出了回應,條例草案目的是讓第三者(即非合約方人士)在不抵觸合約方表明意圖的情況下行使合約條款。

根據條例草案,合約方可自由就以下事宜達成協議:(1)是否向第三者賦予合約下的權益;(2)假使會賦予該權益,它是否可由第三者行使。考慮到消費者與商戶間議價能力的的不平等,可以預期商戶會將標準格式消費者合約強加於消費者,以避免此潛在的法律

most consumer third parties would be left outside the ambit of the proposed legislation.

Given that any comprehensive consumer protection legislation which provides protection of consumer third party in the event of breach of contract will not be in place in the near future, and that the proposed two-limb test mentioned above may not be effective in consumer protection, the Council suggested that the proposed Bill should give consideration to include specific provision for consumer protection.

Consultation Paper on Adverse Possession

The Council has submitted its views to the Law Reform Commission on the Consultation Paper on Adverse Possession published by the Law Reform Commission's Adverse Possession Sub-committee.

In general, the Council was supportive of the principle that under the title registration framework, significant protection should be given to registered owners, and adverse possession should be substantially restricted, if not abolished.

The Council in principle agreed that the proposed scheme set out in the Consultation Paper was an improvement to the existing adverse possession provisions under the Limitation Ordinance, which to certain extent may enhance protection to consumers as registered owners and bona fide purchasers of real property. Nevertheless, the Council found certain operational issues, such as the requirement for notice to be given to registered owner and the reasons required for application for adverse possession, should be addressed. To conclude, the Council agreed to the recommendation that the law of adverse possession should be recast under the prospective registered land system for better protection of registered owners and consumers. In the meantime, it called for consideration given discreetly on how the protection could be put in place effectively.

Proposed Regulatory Regime for Stored Value Facilities and Retail Payment System in Hong Kong

The Hong Kong Monetary Authority has issued an industry consultation on the subject matter, and the Council was invited to provide comments.

From the perspective of consumer protection, we have concentrated our comments on the issues relating to stored value facilities (SVF).

責任。因此，很有可能大部分的消費者第三者會被拒於擬訂法例的範圍以外。

考慮到為消費者作為第三方在違約情形下提供保障的全面消費者保障法律並不會在短期內立法，而上述建議的雙重測試對消費者保障未必有效，本會建議擬訂草案應包括消費者保障的具體條文。

有關逆權管有的諮詢文件

本會向法律改革委員會提交了有關由該會逆權管有小組委員會發布的逆權管有諮詢文件的意見。

大致上，本會支持在業權註冊框架下對登記業主給予重大保障的原則，而逆權管有若不廢除，亦應以大幅度的限制。

本會原則上認同諮詢文件中提出的建議制度，是改善了現行時效條例下逆權管有的條文，在某程度上可為作為物業的登記業主及真誠買方的消費者加強保障。然而，本會注意到一些有關運作上的問題有待處理，例如有關給予登記業主的通知要求，及申請逆權管有所須符合的要求等。綜合而言，本會認同應在未來的註冊土地制度下重新訂定逆權管有的法律的建議，以給予註冊業主及消費者更佳保障。同時，就怎樣才能提供有效的保障，應小心仔細考慮。

香港儲值支付產品及零售支付系統的建議監管制度

香港金融管理局就此事宜發表了一份業界諮詢文件，並邀請本會提交意見。

從保障消費者角度出發，我們提出的意見集中在有關儲值支付產品（簡稱'SVF'）的問題上。

To ensure proper protection and management of the users' float maintained by SVF issuers, we agreed to the proposal that a mandatory licensing regime for SVF be introduced by legislative amendment.

The Council was of the view that the proposed licensing regime should be built on rights and obligations clearly defined and fair of all the stakeholders of the SVF. Such rights and obligations should also be adequately disclosed.

On the other hand, we noted that single-purpose SVF was not registered under the current regulatory framework, and would not be required to be licensed under the proposed licensing regime. In other words, users of single-purpose SVFs are without any protection under both the existing regulatory framework and the proposed licensing regime. We urged that single-purpose SVFs, in particular for those involving substantial amount of money, should also be regulated, for the sake of consumer protection.

The Council was given to understand that a public consultation would be conducted shortly after the reporting period. The Council would further study the matter and respond in due course.

為了確保使用者存放於SVF發行人的儲值能得到妥善的保障及管理，本會認同以立法修訂方式，強制為SVF訂立發牌制度的建議。

本會認為建議的發牌制度應建基於所有SVF持份者權利及責任能得到清晰及公平的界定的基礎上，而此等權利及責任應給予充分披露。

另一方面，我們注意到單一用途SVF在現有監管制度下毋須註冊，而在建議的發牌制度下亦毋須領取牌照，亦即單一用途SVF的使用者在現時監管框架以及新建議的發牌制度下，皆沒有保障。我們促請單一用途SVF，特別是牽涉重大金額的，應同樣受規管，以保障消費者。

本會獲悉公眾諮詢會在本年報期後的短期內展開，屆時本會將就事情再作研究及在適當時作回應。

Promoting Sustainable Consumption

推廣可持續消費

WHY THIS IS IMPORTANT

The environmental impact of consumption is a matter of global concern. Therefore, following our vision for a safe and sustainable consumption marketplace, the Consumer Council promotes and supports sustainable consumption through comparative product testing and dissemination of information which enables consumers to make environmentally friendly choices, and also encourages them to help conservation of natural resources and waste reduction.

WHAT WE HAVE DONE

In comparative product testing, environmental parameters such as energy efficiency, recyclability of products and packaging materials, durability and emissions of volatile organic compounds are often incorporated with a view to informing consumers about the use of products and their impact on health and the environment. We also send submissions to the Government to support initiatives in establishing legislations for environmental protection.

Car Test Report: Difference in Environmental Performance Assessed

The tests were conducted by the International Consumer Research & Testing (ICRT) and an automobile association in Europe, covering 20 models of cars from nine different brands available in Hong Kong. Driving cycle tests were conducted in the laboratory using controlled scientific methods to assess their environmental performance.

On fuel consumption, the differences in average fuel consumption (AFC) in the small and the large family car categories were 56% and 65% respectively, when comparing the sample with the highest and the lowest AFC.

Carbon dioxide is recognised as one of the greenhouse gases. The Council's report showed that a sports car styled sample in the

推廣可持續消費的重要性

消費對環境的影響是全球關注的課題。因此，本會以追求安全及可持續消費的市場為目標，透過測試產品及發布資訊，推廣及支持可持續消費，幫助消費者選擇較環保的產品，以達到保護自然資源，減少廢物的目的。

我們完成的工作

我們的產品測試，也加進環境因素的評估，例如能源效率、產品及包裝的可循環再生性、耐用程度及會否釋出揮發性有機化合物等，藉以讓消費者知悉產品對環境及健康的影響。我們亦就政府的各種有關環境保護的提案發表意見。

汽車測試報告：汽車的環保表現參差

測試由國際消費者研究及試驗組織 (International Consumer Research & Testing) 與歐洲的汽車會合作，涵蓋本港有售的九個牌子，共20款汽車。駕駛循環測試在實驗室內進行，以科學方法評估樣本的環保表現。

耗油量測試發現，小型家庭房車及大型家庭房車組別中，平均耗油量最高的樣本與平均耗油量最低的樣本比較，分別相差56%及65%。

二氧化碳被認為是導致地球溫室效應的氣體之一。本會的報告指出，一款小型家庭房車組別的跑車款樣本，其平均二氧化碳排放量相比同組別的排放量最低的樣本高60%（除電動車外）。

small family car category recorded 60% higher in carbon dioxide emissions as compared with that of the best performing sample (except electric car) in the same category.

Emission of other pollutants such as carbon monoxide, hydrocarbons, nitrogen oxides and suspended particulates was also measured (except for electric car). During the driving cycle tests, a relatively low level of these pollutants was recorded in most of the samples. However, a hybrid vehicle sample in the executive car category produced relatively high emissions of pollutants.

Aftersales Services of Television Sets

Aftersales and maintenance services of durable consumer goods are critical in facilitating sustainable consumptions. To examine the coverage of aftersales services of TV sets, the Council surveyed the maintenance and warranty services of 20 brands of LCD/LED TV and plasma TV.

Out of the 20 brands studied, half of them did not offer extended warranties. For those which offered such services, the maintenance was extended for one to three years, but fees could vary from \$250 to \$9,589 depending on their size and warranty period. Apart from assessing the needs for repair within a certain period, consumers are advised to review the costs of maintenance for extended warranties.

Besides, the study also found that the sole agent's storage period of spare parts of some TV sets was equal to the agent's free warranty period. Consumer who bought their TVs at a time close to the model's discontinuation of production, might face difficulty in finding spare parts for repair, especially after the free warranty period.

The Council advised manufacturers and their agent to prolong the life of their products through the provision of maintenance and extended warranty services at a reasonable price, and increase in the storage period and inventory level of spare parts and components, as well as greater transparency of warranty plans.

Excessive Packaging May Pose Adverse Environmental Impact

The Council examined several dozens of chocolate, sweet treats, biscuit, pastry and noodle gift sets during the Chinese New Year and found over-packaging was still rampant – despite repeated calls to protect the environment.

除電動車樣本外，其餘樣本進行了污染物排放量的測試，包括一氧化碳、碳氫化合物、氮氧化物及懸浮粒子。在駕駛循環測試中，大部分樣本量得的污染物排放量都頗低，但一款行政人員房車組別的油電混合動力汽車樣本量得的污染物排放量較高。

電視機的售後服務

耐用消費品的售後及維修服務對消費者可否支持可持續消費至關重要。為瞭解電視機售後服務的保障範圍，本會調查了市面上20個牌子的液晶體（包括LED背光液晶體顯示屏）及等離子電視機的保用及維修服務。

20個牌子中，半數不提供續保計劃，而在提供續保計劃的牌子當中，其計劃的有效期由一至三年不等。收費視乎電視機尺寸及保用期而定，由港幣250元至9,589元不等。在評估是否需要購買續保計劃時，消費者除考慮電視機會否在一段日子內損壞而需要維修之外，亦應衡量所涉及的維修費用。

調查亦發現，部分電視機的零件存倉期等同新機保用期，若消費者購置電視機時，該款型號已接近停產，在保用期完結時，可能已沒有零件供維修之用，消費者或會因為無法維修而被迫購買新產品。

本會呼籲，電器生產商及代理商應設法延長其產品的壽命，例如提供價格合理的維修服務及續保計劃、加強零件存倉的年期及數量，以及增加保用計劃的資訊透明度。

過度包裝加重環境負擔

本會在農曆新年期間檢視了數十款朱古力、糖果、餅乾、糕點及麵食等賀年禮盒，發現過度包裝的問題仍然嚴重，產品生產商無視社會一直以來對保護環境的訴求。

Over-packaging were mostly found in three forms: (a) use of excessive packaging materials for auspicious designs, (b) use of bigger than needed container to store the content and, (c) use of multiple layers of packaging materials.

Currently there is no legislation regulating the packaging of products in Hong Kong. In 2005, the Environmental Protection Department (EPD) introduced the 'Guidelines on Environmental Mooncake Packaging Design' to the trade. The Government is urged to consider expanding the scope to other consumer products.

Manufacturers were called to take the environment into consideration when designing the packaging of their products.

Submission to the Legislative Council Panel on Economic Development on Interim Review of the Scheme of Control Agreements with Two Power Companies in 2013

The Council supported the Government's proactive stance in reviewing the arrangements of the Scheme of Control for the Hong Kong electricity sector, and its commitment to maintaining robust oversight of the arrangements into the future.

In the current regulatory regime, the two power companies are allowed to earn a high risk-free permitted rate of return on their Average Net Fixed Assets, they are able to transfer all business risks associated with fuel price fluctuations, operational cost and forecasting error in relation to the electricity demand to consumers.

To strive for fairness to consumers, the Council suggested that the power companies should enhance the transparency in fuel prices and enable consumers to monitor the trend of prices.

Besides, it is noted that the actual electricity demand was well below the predicted demand forecasted by the two power companies in the last four years. For approval of development and investment plans proposed by the two power companies for the coming five years, the Council suggested the Government should consider the discrepancy of the predicted and the actual demand of electricity to prevent excess investment.

The power companies should also be obliged to curb the increasing demand for electricity. A fair system should be placed that residential users would benefit equally from the cost saving in respect of electricity supply resulting from the demand management policy.

過度包裝的形式約有三種：(1)為追求吉祥設計浪費包裝物料 (2)盒大餡小和(3)多層包裝。

本港現時沒有法例規範商品的包裝，而環境保護署於二零零五年曾就月餅包裝向業界推出《月餅包裝設計的環保建議》，本會建議政府可以擴大現行的環保建議，把適用範圍由月餅擴大至其他消費品。

本會建議製造商在製造產品時，將環保元素融入設計當中。

就兩家電力公司的《管制計劃協議》中期檢討提出意見

本會支持政府檢討現行本港電力市場的管制協議，以維持將來監察電力市場健全的制度。

在現行的管制協議下，兩間電力公司可將燃油價格波動、與電力需求有關的營運成本和電力需求預測誤差等風險轉嫁予消費者，並可在無商業風險的條件下，利用其平均固定資產賺取可觀的回報。

為消費者爭取更公平的待遇，本會認為電力公司提高燃料成本的透明度，令消費者從而可監察燃料價格的趨勢。

此外，在過去四年期間，本港實際的電力需求遠低於兩電所預測的電力需求。為免政府過度投資，本會建議政府評估兩電提出未來五年的發展和投資計劃時，應將兩電過往對電力需求預測的差異列入考慮因素。

兩間電力公司有責任遏制不斷上升的電力需求。他們應建立公平的需求管理政策，使住宅用戶可以受益於節約用電。

The power companies are urged to take up more social obligation by devoting their efforts to exploring the future development and application of renewable energy.

The Council believed that full disclosure by way of separate account reporting by different segments may enhance transparency and provide the necessary information for formulating the possible market reform of the electricity sector.

Green Housekeeping

At the Consumer Council Office, every endeavour has been made to reduce energy and paper consumption through minimising copying, reusing paper, electronic transfer of information, the use of energy efficient and environmentally friendly office equipment and refraining from the use of materials which are harmful to the environment.

政府應敦促兩間電力公司負起更多社會責任，為將來發展及實際應用可再生能源投入更多資源。

本會相信兩間電力公司如能按供電供應鏈的營運種類（如造電，配電和零售）分別入賬，和在公開的財務報告披露有關賬目，可提高透明度及為電力市場將來改革提供重要的參考資料。

環保辦公室

為求節省能源及減低紙張的消耗量，本會辦事處盡量減少影印，鼓勵員工雙面用紙，利用電子郵件傳達訊息，及使用慳電及環保的文儀器材，亦避免採用有害環境的物料。

Representing the Consumer Voice and Networking

消費權益「發言人」的角色及聯繫網絡

WHY THIS IS IMPORTANT

Everyone is a consumer. Our effort to promote consumer interests becomes more effective when we work closely with our partners and stakeholders locally and overseas.

WHAT WE HAVE DONE

Locally, we maintain close liaison with the Government through the Commerce and Economic Development Bureau (CEDB), which oversees consumer protection and competition policy and from the envelope of which 95% of our operating funds were granted.

Apart from the CEDB, Council's liaison with over 10 other bureaux and 30 Government departments are well established, facilitating our work in addressing specific consumer issues that fall within their respective purview. We also attach great importance to working with community groups, regulators, professional bodies and trade associations.

Council's Representation on Other Bodies

Representatives of Council serve on a large number of public advisory committees and boards of regulatory or statutory bodies. We presented views from the consumer perspective in the regulation and monitoring of various business sectors such as financial, legal, food, electrical safety, real estate agent and telecommunications services as well as the tourist and insurance industries. By serving on relevant committees, Council representatives expressed consumer concerns and sought to enhance consumer protection relating to consumer health and safety, residential properties, financial and telecommunications services, regulating travel and estate agency business as well as environmental protection initiatives. Our views were formulated with first-hand knowledge of consumer needs acquired through surveys and direct contacts with consumers and traders. A full list of external committees and statutory bodies with representation by Council Members or staff is at Appendix 13.

消費權益「發言人」的角色及聯繫網絡的重要性

每個人都是消費者。本會深信，與本地及海外的伙伴機構或相關團體密切合作，能更有效地促進消費者權益。

我們完成的工作

本會透過負責保障消費者權益及競爭政策的商務及經濟發展局，與政府保持緊密聯繫；本會95%的經費經由該局劃撥。

本會與超過十個政策局及30個政府部門維持良好合作關係，令本會在處理與這些部門有關的消費議題時，更具成效。本會亦十分着重與地區組織、監管機構、專業團體及商會的合作關係。

消費權益「發言人」

我們的委員和職員是多個公眾事務諮詢委員會、監管組織及法定機構的成員，代表消費者向這些組織提供監管各行各業的意見。涉及的行業包括財經、法律、食品、電力安全、地產、電訊服務、旅遊及保險業等。本會並積極就消費者健康、安全、住宅物業、金融及電訊服務、監管旅行社、地產代理及環境保護等方面，提出與消費者息息相關的課題，加強保障消費者的權益。我們發表的意見，是經詳細研究及調查、直接從消費者取得的第一手資料而來，反映消費者的實際需要。有本會代表參與的外界委員會名單，見附錄十三。



Close Liaison with Counterparts in the Mainland and Macau

Close liaison with the Council's counterparts in the Mainland (over 3,100 consumers associations in the whole country) is maintained through exchange of information, referral of complaints and receiving delegations from consumer associations and related bodies from different parts of the Mainland. During the year, 434 Mainland officials and delegates from consumer bodies visited the Council.

During the year under review, Council's representatives actively attended seminars and activities held in the Mainland. On these occasions, discussion and experience exchange were conducted on various consumer-related topics, for examples, emerging consumer issues, safety of consumer products and services, UN Guidelines for Consumer Protection, etc.

With tourists from the Mainland topping the list of visitors to Hong Kong, the Council has taken a proactive role in ensuring shopping satisfaction of Mainland tourists. Since 2004, MOUs for Co-operation of Consumers' Rights and Interests have been signed with consumer associations in major cities/provinces in the Mainland, including Beijing, Guangdong Province, Tianjin, Shanghai, Shenzhen, Zhejiang Province, Fujian Province, Shantung Province, Heilongjiang Province, Chengdu, Macau, the Pan-Pearl River Delta Region, etc. The MOUs facilitate information exchanges and assistance in resolving consumer disputes among the regions.

與內地消費者組織緊密聯繫

我們與內地主要的消費者協會（全國共超過3,100個成員）緊密聯繫，互相交流資訊和轉介投訴個案，並不時接待來自各省市消費者組織和有關機構的訪港代表。年內到訪本會的內地消費者組織代表共434名。

本年度本會代表積極參加內地舉辦的研討會及活動，與其他與會代表所進行的討論及交流，觸及各種消費者議題，例如新出現的消費者問題、產品及服務安全、聯合國消費者保障指引等。

內地旅客佔訪港人數之冠，我們採取積極措施，確保內地旅客在港購物稱心滿意。自二零零四年起，本會先後與內地主要省市，包括北京市、廣東省、天津市、上海市、深圳市、浙江省、福建省、山東省、黑龍江省、成都市、澳門、泛珠三角區域等的消費者組織簽署合作協議。合作協議的簽訂有助促進各地之間的資訊交流及協助調解跨區消費糾紛。

Council's network in the Mainland has facilitated the dissemination of consumer information to the Mainland through the internet. Council's Shopsmart Website, which provides consumer information to Mainland visitors and is hyperlinked to 28 Mainland organisations, recorded a cumulative hit rate of over 120 million as at the end of 2011-12 since its debut in 2007.

In August 2012, as a capacity building exercise, 10 staff members of the Macau Consumer Council (MCC) visited the Council for a more in-depth understanding of Council's operation.

In October 2012, a Council Delegation Visit to Macau Consumer Council was arranged. Led by the Vice Chairman and joined by 3 Members and the Chief Executive, the visit served to strengthen the Council's partnership with MCC through high-level communication between the two organisations. During its visit, the Delegation met with the Presidents and Members of MCC's General Committee and Executive Committee, exchanging experience in the work of consumer protection.

Collaboration at Regional and International Levels

The Council also keeps abreast of the global development of consumer movement by taking part in international fora on various consumer issues. It is an active member of the International Consumer Research & Testing (ICRT). The Council contributes ideas for joint tests that benefited all members sharing the test results, and gains the benefit of lowering the test cost by sharing with other ICRT members.

The Council is elected Executive and Council Member of the Consumers International (CI), a federation of consumer organisations comprising over 220 members from 115 countries. Consumers International has two main goals: to support and strengthen member organisations and the consumer movement in general and to represent consumer interests at global and regional levels, e.g. at the Codex Alimentarius Commission on food standards, Organisation for Economic Co-operation and Development (OECD), etc.

In 2010 the Council signed an MOU with the United Nations Conference on Trade & Development (UNCTAD) on co-organisation of regular exchange programmes for developing countries. The cooperation programme further fosters Council's

本會在內地所建立的網絡，有助本會透過網站在內地發放消費者資訊。本會的「精明消費香港遊」網站為內地旅客提供消費資訊，網站現已超連結到28個內地省市的消費者組織的網址。自二零零七年啟動以來至本財政年度，網站累積點擊率超過一億二千萬。

二零一二年八月，澳門消費者委員會十名員工探訪本會，更深入了解本會的運作，以作員工培訓。

二零一二年十月本會組織代表團訪問澳門消委會。代表團由副主席帶領，包括三位委員及總幹事，訪問目的是希望透過高層交流溝通，加強兩會的合作關係。訪問期間，本會與澳門消委會全體委員會及執行委員會的主席及委員會面，交流保障消費者的工作經驗。

地區及國際性合作網絡

為掌握全球消費者運動的最新發展方向，本會積極參加涉及各種消費者議題的國際會議。作為國際消費者研究及測試組織的成員，本會主動建議新的測試產品和項目，與其他會員分享測試結果。透過聯合測試，與其他國際消費者研究及測試組織的成員共同承擔測試費用，有效減低測試成本。

本會是國際消費者聯會（國際消聯）的理事會及執委會成員（國際消聯共有220個會員來自115個國家）。國際消聯的兩大宗旨是：協助成員機構加強保障消費者權益的工作、及在國際和地區的層面上爭取制訂促進消費者權益的政策（例如：聯合國食品法典委員會制訂食品標準、經濟合作及發展組織等。）

本會接受聯合國貿易及發展會議的邀請，於二零一零年與該組織簽訂有關合作協議，合辦以發展中國家為對象的定期交流計劃。合作計劃進一步強化本會

role in promoting consumer rights in the international arena. As at the end of 2012-13, the Council has provided exchange programmes for six developing countries, including Bhutan, Botswana, the Republic of South Africa, Laos, Ecuador and Oman.

In the year under review, international events attended by Council's representatives included the Financial Services Conference co-hosted by the Consumers International and Trans Atlantic Consumer Dialogue, the 12th Session of the Intergovernmental Group of Experts on Competition Law and Policy organised by UNCTAD, the CI Global Meeting on Review of United Nations Guidelines for Consumer Protection and the CI Asia Pacific Meeting. Exchanges with overseas experts and consumer advocates on these occasions enhanced the Council's foresight in meeting and overcoming challenges in the ever-changing consumer market.

在國際社會中推廣消費者權益的角色。至本年度尾，本會已為不丹、博茨瓦納、南非共和國、老撾及厄瓜多爾及阿曼六個國家提供了交流活動。

年內本會代表出席的國際活動，包括國際消聯與跨太平洋消費者對話合辦的金融服務會議、聯合國貿易及發展會議主辦的競爭法和競爭政策政府間專家組第十二節會議，國際消聯舉辦的聯合國消費者保障指引全球會議，以及國際消聯亞太區會議。我們藉着這些會議及研討會，與外地專家及消費者組織代表交流及討論，令本會在面對多變的消費市場問題時，思維更具前瞻性。

Appendix 附錄 2012-2013

Membership of the Consumer Council 消費者委員會委員

Chairperson 主席

Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP (up to 30.06.12) 張炳良教授, 金紫荊星章, 太平紳士 (至 30.06.12)

Prof. WONG Yuk-shan, BBS, JP (from 01.01.13) 黃玉山教授, 銅紫荊星章, 太平紳士 (由 01.01.13)

Vice-Chairperson 副主席

Mr. Ambrose HO, SBS, SC, JP 何沛謙資深大律師, 銀紫荊星章, 太平紳士

Members 委員

Mr. William CHAN Che-kwong (up to 31.12.12) 陳志光先生 (至 31.12.12)

Mr. Chapman CHAN Chor-man 陳楚文先生

Mr. Samuel CHAN Ka-yan 陳家殷大律師

Ms Grace CHAN Man-yee (from 01.02.13) 陳文宜女士 (由 01.02.13)

Ms. Jo Jo CHAN Shuk-fong (from 01.01.13) 陳淑芳女士 (由 01.01.13)

Mr. Thomas CHENG 鄭建韓先生

Dr. Polly CHEUNG Suk-yee (up to 31.12.12) 張淑儀醫生 (至 31.12.12)

Dr. David CHUNG Wai-keung 鍾偉強博士

Ms. Amy FUNG Dun-mi 馮丹媚女士

Prof. Michael HUI King-man 許敬文教授

Prof. Ron HUI Shu-yuen (up to 31.12.12) 許樹源教授 (至 31.12.12)

Mr. Bankee KWAN Pak-hoo 關百豪先生

Ms. Miranda KWOK Pui-fong 郭珮芳女士

Mr. Godfrey LAM Wan-ho, SC, JP (up to 09.01.13) 林雲浩資深大律師, 太平紳士 (至 09.01.13)

Mr. Wilfred LEE Yuen-kwong 李元剛先生

Mr. Philip LEUNG Kwong-hon (up to 31.12.12) 梁光漢先生 (至 31.12.12)

Dr. Raymond LEUNG Siu-hong (from 01.01.13) 梁少康博士 (由 01.01.13)

Mr. Michael LI Hon-shing, KSJ, BBS, JP (up to 31.12.12) 李漢城先生, 英國聖約翰騎士勳章, 銅紫荊星章, 太平紳士 (至 31.12.12)

Mr. Fred LI Wah-ming, SBS, JP 李華明先生, 銀紫荊星章, 太平紳士

Mr. Keith LIE Kin-fu (from 01.01.13) 李健虎先生 (由 01.01.13)

Ms. Amanda LIU Lai-yun 廖麗茵律師

Prof. Angela NG Lai-ping 吳麗萍教授

Dr. Karen SHUM Hau-yan (from 01.01.13) 沈孝欣醫生 (由 01.01.13)

Prof. WONG Kam-fai, MH (from 01.01.13) 黃錦輝教授, 榮譽勳章 (由 01.01.13)

Mr. Alvin WONG Tak-wai 黃德偉先生

Ms. Irene YAU Oi-yuen 邱藹源校長

Consumer Council Former Chairpersons and Vice-Chairpersons 消費者委員會 — 歷屆主席及副主席

Year 年份

04/1974 - 03/1975
七四年四月至七五年三月

04/1975 - 03/1980
七五年四月至八零年三月

04/1980 - 10/1984
八零年四月至八四年十月

10/1984 - 10/1988
八四年十月至八八年十月

10/1988 - 10/1991
八八年十月至九一年十月

10/1991 - 10/1997
九一年十月至九七年十月

10/1997 - 07/1999
九七年十月至九九年七月

09/1999 - 09/2005
九九年九月至零五年九月

09/2005 - 06/2007
零五年九月至零七年六月

07/2007 - 06/2012
零七年七月至一二年六月

Year 年份

04/1987 - 03/1989
八七年四月至八九年三月

04/1989 - 10/1991
八九年四月至九一年十月

10/1991 - 10/1993
九一年十月至九三年十月

10/1993 - 10/1997
九三年十月至九七年十月

10/1997 - 10/2001
九七年十月至零一年十月

10/2001 - 10/2007
零一年十月至零七年十月

Former Chairpersons 歷屆主席

Sir KAN Yuet-keung, CBE, JP
簡悅強爵士, CBE, 太平紳士

Dr. LO Kwee-seong, OBE, CBE, JP
羅桂祥博士, OBE, CBE, 太平紳士

Dr. Gallant HO Yiu-tai, JP
何耀棣博士, 太平紳士

Mrs. Selina CHOW LIANG Shuk-ye, GBS, JP
周梁淑怡女士, 金紫荊星章, 太平紳士

Mr. Martin LEE Chu-ming, SC, JP
李柱銘資深大律師, 太平紳士

Prof. Edward CHEN Kwan-yiu, GBS, JP
陳坤耀教授, 金紫荊星章, 太平紳士

The Hon. Anna WU Hung-yuk, GBS, JP
胡紅玉議員, 金紫荊星章, 太平紳士

Prof. Andrew CHAN Chi-fai, SBS, JP
陳志輝教授, 銀紫荊星章, 太平紳士

Prof. The Hon. K. C. CHAN, GBS, JP
陳家強教授, 金紫荊星章, 太平紳士

Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP
張炳良教授, 金紫荊星章, 太平紳士

Former Vice-Chairpersons 歷屆副主席

Mr. TANG Kwai-nang, JP
鄧桂能先生, 太平紳士

Prof. Edward CHEN Kwan-yiu, GBS, JP
陳坤耀教授, 金紫荊星章, 太平紳士

Mr. Justein WONG Chun, BBS, JP
王津先生, 銅紫荊星章, 太平紳士

The Hon. Anna WU Hung-yuk, GBS, JP
胡紅玉議員, 金紫荊星章, 太平紳士

Dr. John HO Ditsang
何秩生博士

Mr. Larry KWOK Lam-kwong, BBS, JP
郭琳廣律師, 銅紫荊星章, 太平紳士

Membership of Committees, Working Groups and Advisory Groups

小組委員

Staff & Finance Committee 人事及財務小組

Chairperson 主席

Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP (up to 30.06.12) 張炳良教授, 金紫荊星章, 太平紳士 (至 30.06.12)

Prof. WONG Yuk-shan, BBS, JP (from 01.01.13) 黃玉山教授, 銅紫荊星章, 太平紳士 (由 01.01.13)

Vice-Chairperson 副主席

Mr. Ambrose HO, SBS, SC, JP 何沛謙資深大律師, 銀紫荊星章, 太平紳士

Members 委員

Mr. Chapman CHAN Chor-man 陳楚文先生

Mr. Bankee KWAN Pak-hoo 關百豪先生

Ms. Miranda KWOK Pui-fong (from 21.01.13) 郭珮芳女士 (由 21.01.13)

Mr. Philip LEUNG Kwong-hon (up to 31.12.12) 梁光漢先生 (至 31.12.12)

Prof. WONG Kam-fai, MH (from 21.01.13) 黃錦輝教授, 榮譽勳章 (由 21.01.13)

Mr. Alvin WONG Tak-wai 黃德偉先生

Audit Committee 審核小組

Convenor 召集人

Mr. Michael LI Hon-shing, KSJ, BBS, JP (up to 31.12.12) 李漢城先生, 英國聖約翰騎士勳章, 銅紫荊星章, 太平紳士 (至 31.12.12)

Mr. Alvin WONG Tak-wai (from 21.01.13) 黃德偉先生 (由 21.01.13)

Members 委員

Dr. Polly CHEUNG Suk-yee (up to 31.12.12) 張淑儀醫生 (至 31.12.12)

Dr. David CHUNG Wai-keung (from 21.01.13) 鍾偉強博士 (由 21.01.13)

Mr. Wilfred LEE Yuen-kwong 李元剛先生

Co-opted Member 增選委員

Ms. Cecilia WOO Lee-wah (from 01.04.12) 鄔莉華律師 (由 01.04.12)

Competition Policy Committee 競爭政策研究小組

Chairperson 主席

Mr. Thomas CHENG 鄭建韓先生

Vice-Chairperson 副主席

Mr. Samuel CHAN Ka-yan 陳家殷大律師

Members 委員

Mr. Ambrose HO, SBS, SC, JP 何沛謙資深大律師, 銀紫荊星章, 太平紳士

Mr. Wilfred LEE Yuen-kwong 李元剛先生

Dr. Raymond LEUNG Siu-hong (from 21.01.13) 梁少康博士 (由 21.01.13)

Mr. Michael LI Hon-shing, KSJ, BBS, JP (up to 31.12.12) 李漢城先生, 英國聖約翰騎士勳章, 銅紫荊星章, 太平紳士 (至 31.12.12)

Mr. Fred LI Wah-ming, SBS, JP 李華明先生, 銀紫荊星章, 太平紳士

Mr. Keith LIE Kin-fu (from 21.01.13) 李健虎先生 (由 21.01.13)

Co-opted Member 增選委員

Dr. LAW Cheung-kwok 羅祥國博士

Legal Protection Committee 法律保障事務小組

Chairperson 主席

Mr. Ambrose HO, SBS, SC, JP 何沛謙資深大律師, 銀紫荊星章, 太平紳士

Vice-Chairperson 副主席

Mr. Thomas CHENG 鄭建韓先生

Members 委員

Mr. William CHAN Che-kwong (up to 31.12.12) 陳志光先生 (至 31.12.12)

Mr. Samuel CHAN Ka-yan 陳家殷大律師

Ms. Amanda LIU Lai-yun 廖麗茵律師

Mr. Alvin WONG Tak-wai 黃德偉先生

Co-opted Members 增選委員

Ms. Constance CHOY Hok-man 蔡學雯律師

Mr. Edmond LAM King-fung 林勁豐律師

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

Chairperson 主席

Prof. Michael HUI King-man (from 21.01.13) 許敬文教授 (由 21.01.13)

Prof. Ron HUI Shu-yuen (up to 31.12.12) 許樹源教授 (至 31.12.12)

Vice-Chairperson 副主席

Mr. Ambrose HO, SBS, SC, JP (from 21.01.13) 何沛謙資深大律師, 銀紫荊星章, 太平紳士 (由 21.01.13)

Mr. Philip LEUNG Kwong-hon (up to 31.12.12) 梁光漢先生 (至 31.12.12)

Members 委員

Ms Grace CHAN Man-yee (from 25.02.13) 陳文宜女士 (由 25.02.13)

Ms. Jo Jo CHAN Shuk-fong (from 21.01.13) 陳淑芳女士 (由 21.01.13)

Dr. David CHUNG Wai-keung 鍾偉強博士

Ms. Amy FUNG Dun-mi 馮丹媚女士

Mr. Keith LIE Kin-fu (from 21.01.13) 李健虎先生 (由 21.01.13)

Ms. Amanda LIU Lai-yun 廖麗茵律師

Prof. Angela NG Lai-ping 吳麗萍教授

Ms. Irene YAU Oi-yuen (up to 21.01.13) 邱藹源校長 (至 21.01.13)

Co-opted Members 增選委員

Prof. Ron HUI Shu-yuen (from 21.01.13) 許樹源教授 (由 21.01.13)

Ms. Clara SHEK 石嘉麗女士

Dr. Max WONG Wai-lun 王慧麟博士

Research & Testing Committee 研究及試驗小組**Chairperson 主席**

Mr. Philip LEUNG Kwong-hon (up to 31.12.12) 梁光漢先生 (至 31.12.12)

Prof. WONG Kam-fai, MH (from 21.01.13) 黃錦輝教授, 榮譽勳章 (由 21.01.13)

Vice-Chairperson 副主席

Mr. Fred LI Wah-ming, SBS, JP 李華明先生, 銀紫荊星章, 太平紳士

Members 委員

Dr. Polly CHEUNG Suk-yee (up to 31.12.12) 張淑儀醫生 (至 31.12.12)

Mr. Ambrose HO, SBS, SC, JP 何沛謙資深大律師, 銀紫荊星章, 太平紳士

Prof. Ron HUI Shu-yuen (up to 31.12.12) 許樹源教授 (至 31.12.12)

Mr. Godfrey LAM Wan-ho, SC, JP (up to 09.01.13) 林雲浩資深大律師, 太平紳士 (至 09.01.13)

Dr. Raymond LEUNG Siu-hong (from 21.01.13) 梁少康博士 (由 21.01.13)

Dr. Karen SHUM Hau-yan (from 21.01.13) 沈孝欣醫生 (由 21.01.13)

Mr. Alvin WONG Tak-wai (from 21.01.13) 黃德偉先生 (由 21.01.13)

Co-opted Members 增選委員

Mr. Raymond CHOY Wai-shek, MH, JP (from 01.04.12) 蔡偉石先生, 榮譽勳章, 太平紳士 (由 01.04.12)

Mr. Philip LEUNG Kwong-hon (from 21.01.13) 梁光漢先生 (由 21.01.13)

Dr. Michael TSUI Fuk-sun 徐福榮醫生

**Trade Practices and Consumer Complaints Review Committee
(previously Trade Practices Committee)**

(formed by merging the Consumer Complaints Review Committee into the Trade Practices Committee as from 11.01.13)

商營手法研究及消費者投訴審查小組 (前為商營手法研究小組)

(自11.01.13起, 把消費者投訴審查小組併入商營手法研究小組而成)

Chairperson 主席

Prof. Angela NG Lai-ping (from 21.01.13) 吳麗萍教授 (由 21.01.13)

Mr. William CHAN Che-kwong (up to 31.12.12) 陳志光先生 (至 31.12.12)

Vice-Chairperson 副主席

Mr. Chapman CHAN Chor-man (from 21.01.13) 陳楚文先生 (由 21.01.13)

Dr. Polly CHEUNG Suk-yee (up to 31.12.12) 張淑儀醫生 (至 31.12.12)

Members 委員

Mr. Chapman CHAN Chor-man (up to 20.01.13) 陳楚文先生 (至 20.01.13)

Mr. Samuel CHAN Ka-yan 陳家殷大律師

Ms. Grace CHAN Man-yee (from 25.02.13) 陳文宜女士 (由 25.02.13)

Ms. Amy FUNG Dun-mi 馮丹媚女士

Prof. Michael HUI King-man 許敬文教授

Mr. Bankee KWAN Pak-hoo 關百豪先生

Mr. Wilfred LEE Yuen-kwong 李元剛先生

Mr. Michael LI Hon-shing, KSJ, BBS, JP (up to 31.12.12) 李漢城先生, 英國聖約翰騎士勳章, 銅紫荊星章, 太平紳士 (至 31.12.12)

Mr. Fred LI Wah-ming, SBS, JP 李華明先生, 銀紫荊星章, 太平紳士

Prof. Angela NG Lai-ping (up to 20.01.13) 吳麗萍教授 (至 20.01.13)

Co-opted Members

Mr. Andrew FUNG Wai-kwong 馮煒光先生

Mr. Larry KWOK Lam-kwong, BBS, JP (from 21.01.13) 郭琳廣律師, 銅紫荊星章, 太平紳士 (由 21.01.13)

Mr. Daniel C. LAM, BBS, JP (from 21.01.13) 林濬先生, 銅紫荊星章, 太平紳士 (由 21.01.13)

Ms. Bonnie NG Hoi-lam 吳凱霖女士

Consumer Complaints Review Committee (up to 10.01.13)

(merged with the Trade Practices Committee to form the Trade Practices and Consumer Complaints Review Committee as from 11.01.13)

消費者投訴審查小組 (至 10.01.13) (自11.01.13起, 併入商營手法研究小組成為商營手法研究及消費者投訴審查小組)

At least five Council Members drawn by roster 由最少五位委員輪流擔任

Advisory Group on Investment Strategy (up to 11.01.13) 投資策略小組 (至 11.01.13)

Chairperson 主席

Mr. Bankee KWAN Pak-hoo 關百豪先生

Vice-Chairperson 副主席

Mr. Alvin WONG Tak-wai 黃德偉先生

Members 委員

Ms. Miranda KWOK Pui-fong 郭珮芳女士

Prof. John CHAI Yat-chiu* (up to 05.12.12) 查逸超教授* (至 05.12.12)

Prof. Angela NG Lai-ping* 吳麗萍教授*

* Member of the Management Committee of Consumer Legal Action Fund 消費者訴訟基金管理委員會委員

IT Expert Advisory Group 資訊科技專家諮詢小組

Convenor 召集人

Dr. David CHUNG Wai-keung (from 21.01.13) 鍾偉強博士 (由 21.01.13)

Mr. Philip LEUNG Kwong-hon (up to 31.12.12) 梁光漢先生 (至 31.12.12)

Members 委員

Dr. David CHUNG Wai-keung (up to 20.01.13) 鍾偉強博士 (至 20.01.13)

Mr. Keith LIE Kin-fu (from 21.01.13) 李健虎先生 (由 21.01.13)

Co-opted Members 增選委員

Mr. John CHIU Chi-yeung 趙志洋先生

Mr. Francis FONG Po-kiu 方保僑先生

Mr. Philip LEUNG Kwong-hon (from 21.01.13) 梁光漢先生 (由 21.01.13)

The Hon. Charles Peter MOK 莫乃光議員

Working Group on Competition Bill (up to 20.08.12)

競爭條例草案工作小組 (至 20.08.12)

Chairperson 主席

Mr. Thomas CHENG 鄭建韓先生

Vice-Chairperson 副主席

Mr. Ambrose HO, SBS, SC, JP 何沛謙資深大律師, 銀紫荊星章, 太平紳士

Members 委員

Mr. Samuel CHAN Kay-yan 陳家殷大律師

Mr. Alvin WONG Tak-wai 黃德偉先生

Co-opted Members 增選委員

Ms. Constance CHOY Hok-man 蔡學雯律師

Dr. LAW Cheung-kwok 羅祥國博士

Working Group on Consumer Council Resource Centre Building Management

消委會資源中心物業管理工作小組

Convenor 召集人

Mr. CHAN Ka-kui, BBS, JP (Co-opted Member) 陳家駒先生, 銅紫荊星章, 太平紳士 (增選委員)

Members 委員

Prof. Michael HUI King-man 許敬文教授

Mr. Daniel C. LAM, BBS, JP (Co-opted Member) 林濬先生, 銅紫荊星章, 太平紳士 (增選委員)

Staff Members 職員

Ms. Gilly WONG Fung-han (from 16.11.12) 黃鳳嫻女士 (由 16.11.12)

Ms. Connie LAU Yin-hing, JP (up to 15.11.12) 劉燕卿女士, 太平紳士 (至 15.11.12)

Mr. Simon CHUI Chun-king (from 16.11.12) 徐振景先生 (由 16.11.12)

Ms. Wendy LAM Yuen-mui (up to 09.10.12) 林婉梅女士 (至 09.10.12)

Mr. WONG Koon-shing 王冠成先生

Mr. Joseph YOUNG 楊卓廣先生

Working Group on Consumer Issues relating to Residential Property (up to 11.01.13)

住宅物業消費者問題工作小組 (至 11.01.13)

Convenor 召集人

Mr. Ambrose HO, SBS, SC, JP 何沛謙資深大律師, 銀紫荊星章, 太平紳士

Vice Convenor 副召集人

Mr. William CHAN Che-kwong (up to 31.12.12) 陳志光先生 (至 31.12.12)

Members 委員

Mr. Chapman CHAN Chor-man 陳楚文先生

Mr. Thomas CHENG 鄭建韓先生

Ms. Amanda LIU Lai-yun 廖麗茵律師

Co-opted Members 增選委員

Mr. Larry KWOK Lam-kwong, BBS, JP 郭琳廣律師, 銅紫荊星章, 太平紳士

Mr. Daniel C. LAM, BBS, JP 林濬先生, 銅紫荊星章, 太平紳士

Preliminary Working Group on Class Action (from 21.01.13)

集體訴訟初步研究工作小組 (由 21.01.13)

Chairperson 主席

Mr. Ambrose HO, SBS, SC, JP 何沛謙資深大律師, 銀紫荊星章, 太平紳士

Vice-Chairperson 副主席

Mr. Samuel CHAN Ka-yan 陳家殷大律師

Members 委員

Mr. Alex LAI Ting Hong* 黎庭康律師*

Mr. Kenneth WONG Wing-yan* 黃永恩律師*

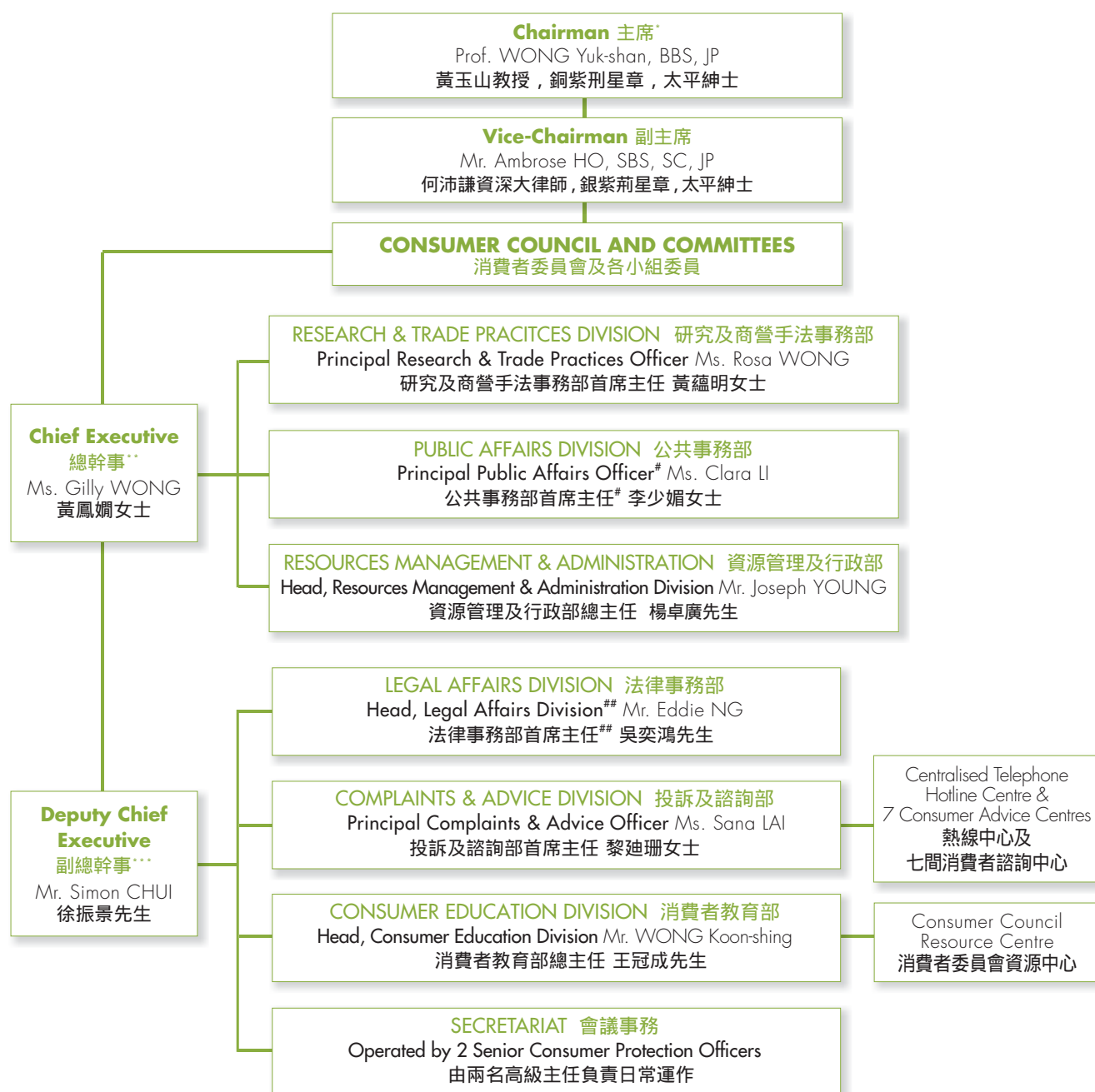
Co-opted Member 增選委員

Mr. Michael LI Hon-shing, KSJ, BBS, JP 李漢城先生, 英國聖約翰騎士勳章, 銅紫荊星章, 太平紳士

* Member of the Management Committee of Consumer Legal Action Fund 消費者訴訟基金管理委員會委員

Consumer Council and Office

消費者委員會及辦事處



Remuneration for top three tiers of staff in the Consumer Council 消委會首三級職員薪酬

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

* Chairman 主席

Prof. The Hon Anthony CHEUNG Bing-leung, GBS, JP (up to 30.06.12) 張炳良教授, 金紫荊星章, 太平紳士 (至 30.06.12)

Prof. WONG Yuk-shan, BBS, JP (from 01.01.13) 黃玉山教授, 銅紫荊星章, 太平紳士 (由 01.01.13)

** Chief Executive 總幹事

Ms. Connie LAU, JP (up to 15.11.12) 劉燕卿女士, 太平紳士 (至 15.11.12) Ms. Gilly WONG (from 16.11.12) 黃鳳嫻女士 (由 16.11.12)

*** Deputy Chief Executive 副總幹事

Ms. Wendy LAM (up to 09.10.12) 林婉梅女士 (至 09.10.12) Mr. Simon CHUI (acting from 16.11.12, promoted on 16.05.13) 徐振景先生 (由 16.11.12 起署任, 16.05.13 正式獲委任)

Principal Public Affairs Officer 公共事務部首席主任

Ms. Clara LI (up to 13.06.13) 李少媚女士 (至 13.06.13)

Head, Legal Affairs Division 法律事務部首席主任

Mr. Simon CHUI (up to 15.11.12) 徐振景先生 (至 15.11.12) Mr. Eddie NG (from 16.05.13) 吳奕鴻先生 (由 16.05.13)

CONSUMER COUNCIL

(Established in Hong Kong under the Consumer
Council Ordinance)

Report and Financial Statements
For the year ended 31 March 2013

CONSUMER COUNCILREPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2013CONTENTSPAGE(S)

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INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF THE CONSUMER COUNCIL

(Established in Hong Kong under the Consumer Council Ordinance)

We have audited the financial statements of Consumer Council (the "Council") set out on pages 3 to 21, which comprise the statement of financial position as at 31 March 2013, and the income and expenditure account, statement of changes in equity and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Council's Members' Responsibilities for the Financial Statements

The Council's members are responsible for the preparation of the financial statements that give a true and fair view in accordance with Hong Kong Financial Reporting Standards issued by the Hong Kong Institute of Certified Public Accountants, and for such internal control as the Council's members determine is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit and to report our opinion solely to you, as a body, in accordance with the agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. We conducted our audit in accordance with Hong Kong Standards on Auditing issued by the Hong Kong Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance as to whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Council's preparation of financial statements that give a true and fair view 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. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Council's members, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF THE CONSUMER COUNCIL - continued
(Established in Hong Kong under the Consumer Council Ordinance)

Opinion

In our opinion, the financial statements give a true and fair view of the state of the Council's affairs as at 31 March 2013 and of its surplus and cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards.



Deloitte Touche Tohmatsu
Certified Public Accountants
Hong Kong
15 July 2013

CONSUMER COUNCIL**INCOME AND EXPENDITURE STATEMENT
FOR THE YEAR ENDED 31 MARCH 2013**

	<u>NOTES</u>	<u>2013</u> HK\$	<u>2012</u> HK\$
Income			
Government subvention		85,885,000	82,198,000
Non-recurrent projects subvention	6	6,865,867	12,550,526
Sales of "Choice" magazine	7	1,920,658	1,877,477
Administrative service income		2,374,000	2,047,000
Interest on bank deposits		329,121	255,730
Sundry income		270,903	220,730
		<u>97,645,549</u>	<u>99,149,463</u>
Less:			
Expenditure			
Staff costs	8	74,574,245	70,005,352
Testing and research		5,091,688	4,910,131
Non-recurrent projects expenses	9	5,483,731	10,702,985
Depreciation and amortisation for property, plant and equipment		3,090,540	3,662,058
Office equipment and maintenance		966,467	1,272,503
Office accommodation related expenses		2,704,895	2,483,133
Auditor's remuneration		142,000	141,100
Consumer education		472,610	479,169
Consumer international membership fees		343,228	326,715
Council member expenses		48,000	50,400
Interest expense on bank borrowing not wholly repayable within five years		27,832	30,032
International conferences and duty visits		312,584	372,627
Production and marketing cost of "Choice" magazine		1,528,302	1,740,450
Publicity and public relations		437,473	420,346
Other administrative expenses		2,286,541	2,547,291
		<u>97,510,136</u>	<u>99,144,292</u>
Surplus for the year		<u>135,413</u>	<u>5,171</u>

CONSUMER COUNCILSTATEMENT OF FINANCIAL POSITION
AT 31 MARCH 2013

	NOTES	2013 HK\$	2012 HK\$
Non-current assets			
Property, plant and equipment	10	55,228,269	56,581,755
Current assets			
Debtors, deposits and prepayments	11	1,460,266	1,433,190
Loans and advances to staff	11	65,845	269,712
Amount due from Consumer Legal Action Fund	11	2,374,000	2,047,000
Bank balances and cash	12	43,124,710	43,643,388
		47,024,821	47,393,290
Current liabilities			
Subscriptions received in advance		732,488	724,667
Accounts payable and accrued charges	13	4,064,924	5,896,609
Provision for untaken leaves		4,543,904	4,615,538
Secured bank borrowing	14	361,282	355,672
Subventions received	15	16,494,597	16,100,299
		26,197,195	27,692,785
Net current assets		20,827,626	19,700,505
Non-current liability			
Secured bank borrowing	14	2,135,378	2,497,156
		73,920,517	73,785,104
Representing:			
Leasehold property control account	16	53,293,217	54,044,335
Equipment control account	17	1,935,052	2,537,420
Designated fund for approved projects	18	6,231,805	6,898,316
Accumulated surplus		12,460,443	10,305,033
		73,920,517	73,785,104

The financial statements on pages 3 to 21 were approved and authorised for issue by the members of the Consumer Council on 15 July 2013 and are signed on its behalf by:



CHIEF EXECUTIVE

CONSUMER COUNCILSTATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 MARCH 2013

	<u>Leasehold property control account</u> HK\$	<u>Equipment control account</u> HK\$	<u>Designated fund for approved projects</u> HK\$	<u>Accumulated surplus (deficit)</u> HK\$	<u>Total</u> HK\$
At 1 April 2011	53,869,352	4,328,173	5,469,894	2,193,914	65,861,333
Surplus for the year	-	-	-	5,171	5,171
Current year addition	1,362,600	683,688	2,352,534	(4,398,822)	-
Current year utilisation	(1,187,617)	(2,474,441)	(924,112)	4,586,170	-
Transfer	-	-	-	7,918,600	7,918,600
At 31 March 2012	54,044,335	2,537,420	6,898,316	10,305,033	73,785,104
Surplus for the year	-	-	-	135,413	135,413
Current year addition	459,551	1,277,503	1,686,023	(3,423,077)	-
Current year utilisation	(1,210,669)	(1,879,871)	(2,352,534)	5,443,074	-
At 31 March 2013	<u>53,293,217</u>	<u>1,935,052</u>	<u>6,231,805</u>	<u>12,460,443</u>	<u>73,920,517</u>

CONSUMER COUNCIL**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2013**

	<u>2013</u> HK\$	<u>2012</u> HK\$
Operating activities		
Surplus for the year	135,413	5,171
Adjustments for:		
Government subvention for addition of property, plant and equipment	(1,385,724)	(1,784,470)
Interest expense	27,832	30,032
Depreciation for property, plant and equipment	3,090,540	3,662,058
Interest income	(329,121)	(255,730)
Operating cash flows before movements in working capital	1,538,940	1,657,061
Increase in debtors, deposits and prepayments	(24,303)	(132,332)
Increase in amount due from the Consumer Legal Action Fund	(327,000)	(113,000)
Increase in subscriptions received in advance	7,821	90,911
Decrease in accounts payable and accrued charges	(1,831,685)	(249,085)
(Decrease) increase in provision for untaken leaves	(71,634)	824,439
Cash generated from operations	(707,861)	2,077,994
Interest paid	(27,832)	(30,032)
Net cash (used in) from operating activities	(735,693)	2,047,962
Investing activities		
Interest received	326,348	256,766
Purchase of property, plant and equipment	(1,737,054)	(2,046,288)
New loans and advances to staff	(65,845)	(248,665)
Repayments of loans and advances from staff	269,712	245,597
Net cash used in investing activities	(1,206,839)	(1,792,590)
Financing activities		
Repayment of bank borrowing	(356,168)	(353,969)
Government subventions received for non-recurrent projects	6,326,398	10,209,000
Government subventions utilised for non-recurrent projects	(4,969,617)	(10,602,208)
Funds received for other non-recurrent projects	933,767	850,146
Funds utilised for other non-recurrent projects	(510,526)	(643,848)
Net cash from (used in) financing activities	1,423,854	(540,879)
Net decrease in cash and cash equivalents	(518,678)	(285,507)
Cash and cash equivalents at beginning of the year	43,643,388	43,928,895
Cash and cash equivalents at end of the year, represented by bank balances and cash	<u>43,124,710</u>	<u>43,643,388</u>

CONSUMER COUNCILNOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2013**1. ORGANISATION AND ACTIVITIES**

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 both 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 same as the functional currency of the Council.

As the Council is a non-profit making organisation, an income and expenditure account is prepared to account for the results of its operation.

2. APPLICATION OF NEW AND REVISED HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs")

In the current year, the Council has applied the following amendments to HKFRSs issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA"), which are effective for the council's financial year beginning on 1 April 2012.

Amendments to HKFRS 7	Financial Instruments: Disclosures - Transfers of Financial Assets
Amendments to HKAS 12	Deferred Tax: Recovery of Underlying Assets

The application of the above amendments to HKFRSs in the current year has had no material effect on these financial statements for the current and prior years and/or on the disclosures set out in these financial statements.

CONSUMER COUNCIL

2. APPLICATION OF NEW AND REVISED HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs") - continued

The Council has not early applied the following new and revised HKFRSs that have been issued but are not yet effective:

Amendments to HKFRSs	Annual Improvements to HKFRSs 2009 - 2011 Cycle ¹
Amendments to HKFRS 1	Government Loans ¹
Amendments to HKFRS 7	Disclosures - Offsetting Financial Assets and Financial Liabilities ¹
Amendments to HKFRS 9 and HKFRS 7	Mandatory Effective Date of HKFRS 9 and Transition Disclosures ³
Amendments to HKFRS 10, HKFRS 11 and HKFRS 12	Consolidated Financial Statements, Joint Arrangements and Disclosure of Interests in Other Entities: Transition Guidance ¹
Amendments to HKFRS 10, HKFRS 12 and HKAS 27	Investment Entities ²
HKFRS 9	Financial Instruments ³
HKFRS 10	Consolidated Financial Statements ¹
HKFRS 11	Joint Arrangements ¹
HKFRS 12	Disclosure of Interests in Other Entities ¹
HKFRS 13	Fair Value Measurement ¹
Amendments to HKAS 1	Presentation of Items of Other Comprehensive Income ⁴
HKAS 19 (as revised in 2011)	Employee Benefits ¹
HKAS 27 (as revised in 2011)	Separate Financial Statements ¹
HKAS 28 (as revised in 2011)	Investments in Associates and Joint Ventures ¹
Amendments to HKAS 32	Offsetting Financial Assets and Financial Liabilities ²
HK(IFRIC) - Int 20	Stripping Costs in the Production Phase of a Surface Mine ¹
HK(IFRIC) - Int 21	Levies ²

¹ Effective for annual periods beginning on or after 1 January 2013

² Effective for annual periods beginning on or after 1 January 2014

³ Effective for annual periods beginning on or after 1 January 2015

⁴ Effective for annual periods beginning on or after 1 July 2012

The Council's members anticipate that the application of the above new and revised HKFRSs will have no material impact on the results and the financial position of the Council.

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared on the historical cost basis and in accordance with HKFRSs issued by the HKICPA. Historical cost is generally based on the fair value of the consideration given in exchange for goods. The principal accounting policies adopted are as follows:

Income recognition

Income is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods sold and services provided in the normal course of business, net of discounts and sales returns.

- Sales of "Choice" and other publications are recognised when goods are delivered and title has passed.
- Sales of "Choice" on-line subscription are recognised when services are provided.
- Licence fee income for "Choice" on-line is recognised on a straight-line basis over the - relevant licence term.

Interest income from a financial assets is recognised when it is probable that the economic benefits will flow to the Council and the amount of income can be measured reliably. Interest income from a financial asset is accrued on a time basis, by reference to the principal outstanding and at the effective interest rate applicable, which is the rate that exactly discounts the estimate future cash receipts through the expected life of the financial asset to the asset's net carrying amount on initial recognition.

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 are intended to compensate on a systematic basis.

Capital contribution

Contribution of cash and capital assets by the government of HKSAR are accounted for as capital contribution and recognised in the appropriate equity account.

Property, plant and equipment

Property, plant and equipment are stated in the statement of financial position at cost less subsequent accumulated depreciation and accumulated impairment losses, if any.

Depreciation is recognised so as to write off the cost of items of property, plant and equipment, other than buildings, over their estimated useful lives and after taking into account their estimated residual values, 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 (calculated as the difference between the sales proceeds and the carrying amount of the item) is included in the income and expenditure account in the year in which the item is derecognised.

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments

Financial assets and financial liabilities are recognised in the statement of financial position when the Council becomes a party to the contractual provisions of the instrument. Financial assets and financial liabilities are initially measured at fair value.

Financial assets

The Council's financial assets are classified as loan and receivables. The classification depends on the nature and purpose of financial assets and is determined at the time of initial recognition. All regular way purchases or sales of financial assets are recognised and derecognised on a trade date basis. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the time frame established by regulation or convention in the marketplace.

Effective interest method

The effective interest method is a method of calculating the amortised cost of a financial asset and of allocating interest income over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash receipts (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 where appropriate, a shorter period to the net carrying amount on initial recognition.

Interest income is recognised on an effective basis for debt instruments.

Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. Subsequent to initial recognition, loans and receivables (including debtors, loans and advances to staff, amount due from the Consumer Legal Action Fund and bank balances) are carried at amortised cost using the effective interest method, less any identified impairment losses (see accounting policy on impairment loss on financial assets below).

Impairment on financial assets

Financial assets are assessed for indicators of impairment at each end of the reporting period. Financial assets are considered to be impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows of the financial assets have been affected.

Objective evidence of impairment could include:

- significant financial difficulty of the issuer or counterparty; or
- default or delinquency in interest or principal payments; or
- it becoming probable that the borrower will enter bankruptcy or financial re-organisation; or
- disappearance of an active market for that financial asset because of financial difficulties.

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

Financial assets - continued

Impairment on financial assets - continued

For financial assets carried at amortised cost, the amount of the impairment loss recognised is the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the financial asset's original effective interest rate. If, in a subsequent period, the amount of the impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognised, the previously recognised impairment loss is reversed through income or expenditure account to the extent that the carrying amount of the asset at the date the impairment is reversed does not exceed what the amortised cost would have been had the impairment not been recognised.

Financial liabilities

Financial liabilities are classified in accordance with the substance of the contractual arrangements entered into and the definitions of a financial liability.

Effective interest method

The effective interest method is a method of calculating the amortised cost of a financial liability and of allocating interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments (including all fee paid or received that form an integral part of the effective interest rate, transaction costs and other premium or discounts) through the expected life of the financial liability, or where appropriate, a shorter period, to the net carrying amount on initial recognition.

Interest expense is recognised on an effective interest basis.

Financial liabilities

Financial liabilities (including accounts payable and bank borrowing) are initially measured at fair value and subsequently measured at amortised cost, using the effective interest method.

Derecognition

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. If the Council neither transfers nor retains substantially all the risks and rewards of ownership and continues to control the transferred asset, the Council continues to recognise the asset to the extent of its continuing involvement and recognises an associated liability.

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

Derecognition - continued

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 and the cumulative gain or loss that had been recognised in other comprehensive income and accumulated in equity is recognised in the income and expenditure statement.

The Council derecognises financial liabilities when, and only when, the Council's obligations are discharged, cancelled or expire. The difference between the carrying amount of the financial liability derecognised and the consideration paid and payable is recognised in the income and expenditure statement.

Impairment

At the end of the reporting period, the Council reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of an asset is estimated in order to determine the extent of the impairment loss, if any.

Recoverable amount is the higher of fair value less costs to sell 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 for which the estimates of future cash flows have not been adjusted.

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. An impairment loss is recognised immediately in the income and expenditure statement.

Where an impairment loss subsequently reverses, the carrying amount of the asset 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 in prior years. A reversal of an impairment loss is recognised immediately in income and expenditure statement.

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Leasing

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee. All other leases are classified as operating leases.

The Council as lessee

Operating lease payments are recognised as an expense on a straight-line basis over the lease term, except where another systematic basis is more representative of the time pattern in which economic benefits from the leased asset are consumed.

Leasehold land and building

When a lease includes both land and building elements, the Council assesses the classification of each element as a finance or an operating lease separately based on the assessment as to whether substantially all the risks and rewards incidental to ownership of each element have been transferred to the Council. The entire lease of the Council's land and building is classified as a finance lease and accounted for as property, plant and equipment.

Foreign currencies

In preparing the financial statements of the Council, transactions in currencies other than the functional currency (foreign currencies) are recorded in its functional currency (i.e. the currency of the primary economic environment in which the Council operates) at the rates of exchanges prevailing on the dates of the transactions. At the end of the reporting period, monetary items denominated in foreign currencies are retranslated at the rates prevailing on the end of the reporting period. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated.

Exchange differences arising on the settlement of monetary items, and on the retranslation of monetary items, are recognised in income and expenditure statement in the period in which they arise.

Borrowing costs

All borrowing costs are recognised as and included in the income and expenditure statement in the period in which they are incurred.

Retirement benefit costs

Payments to defined contribution retirement benefit plans are charged as an expense when employees have rendered service entitling them to the contributions.

CONSUMER COUNCIL

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.

5. FINANCIAL INSTRUMENTS

a. Categories of financial instruments

	<u>2013</u> HK\$	<u>2012</u> HK\$
Loans and receivables (including cash and cash equivalents)	<u>45,909,446</u>	<u>46,367,315</u>
Financial liabilities at amortised cost	<u>5,776,039</u>	<u>7,543,288</u>

b. Financial risk management objectives and policies

The Council's major financial instruments include sundry debtors, loans and advances to staff, amount due from the Consumer Legal Action Fund, bank balances, accounts payable and bank borrowing. 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's members manage and monitor these exposures to ensure appropriate measures are implemented on a timely and effective manner.

Credit risk

The Council has no significant concentration of credit risk on debtors, and loans and advances to staff as the Council's members consider the amounts involved are insignificant.

The credit risk on deposits at banks is limited because the counterparties are banks with high credit ratings.

The credit risk arising from default in the payment by the Consumer Legal Action is limited as the counterparty is financially capable to pay.

CONSUMER COUNCIL

5. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies - continued

Market riskForeign currency risk management

Certain transactions of the Council are denominated in currencies set out below which are different from the functional currency of the Council, i.e. Hong Kong dollars, and therefore the Council is exposed to foreign currency risk. The carrying amounts of the Council's foreign currency denominated monetary assets and liabilities at the end of the reporting period are as follows:

	<u>Assets</u>		<u>Liabilities</u>	
	<u>2013</u> HK\$	<u>2012</u> HK\$	<u>2013</u> HK\$	<u>2012</u> HK\$
United States dollars	105,002	127,172	14,921	98,865
Euro	402,553	826,449	746,334	638,500
British Pound	-	-	111,180	-

The following table indicates the approximate change in the Council's income and expenditure in response to reasonably possible changes in the foreign exchange rates to which the Council may have exposure at the end of the reporting period.

	<u>2013</u>		<u>2012</u>	
	Increase (decrease) in foreign exchange rates	Effect on income (expenditure) HK\$	Increase (decrease) in foreign exchange rates	Effect on income (expenditure) HK\$
United States dollars	3%	2,702	3%	849
	(3%)	(2,702)	(3%)	(849)
Euro	10%	(34,378)	10%	18,795
	(10%)	34,378	(10%)	(18,795)
British Pound	3%	(3,336)	-	-
	(3%)	3,336	-	-

In the opinion of the Council members, the sensitivity analysis is unrepresentative of the inherent foreign exchange risk as the year end exposure does not reflect the exposure during the year.

Interest rate risk

The Council's income and operating cash flows are substantially independent of changes in market interest rates. The Council's exposure to changes in interest rates is mainly attributable to its bank borrowing which bears interest at variable rates. The Council has a policy to place surplus funds with creditable financial institutions which offer the best rate on a short-term basis to service the bank loan interest payment. The Council's members continuously monitor the cash flow interest rate risk.

CONSUMER COUNCIL

5. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies - continued

Liquidity risk

The Council is dependent on the government subventions. The Council members 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 Council members also closely monitor the Council's cash flow position.

Bank balances comprise of demanded deposits with an original maturity of three 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 %	6 months or less HK\$	6-12 months HK\$	1-5 years HK\$	Over 5 years HK\$	Total undiscounted cash flows HK\$	Carrying amounts HK\$
2013							
Accounts payable	-	3,279,379	-	-	-	3,279,379	3,279,379
Bank borrowing	1.03	192,000	192,000	1,536,000	668,008	2,588,088	2,496,660
		<u>3,471,379</u>	<u>192,000</u>	<u>1,536,000</u>	<u>668,008</u>	<u>5,867,387</u>	<u>5,776,039</u>

	Weighted average effective interest rate %	6 months or less HK\$	6-12 months HK\$	1-5 years HK\$	Over 5 years HK\$	Total undiscounted cash flows HK\$	Carrying amounts HK\$
2012							
Accounts payable	-	4,690,460	-	-	-	4,690,460	4,690,460
Bank borrowing	0.99	192,000	192,000	1,536,000	1,052,008	2,972,088	2,852,828
		<u>4,882,460</u>	<u>192,000</u>	<u>1,536,000</u>	<u>1,052,008</u>	<u>7,662,468</u>	<u>7,543,288</u>

c. Fair value

The fair values of financial assets and financial liabilities are determined in accordance with generally accepted pricing models based on discounted cash flow analysis using prices from observable current market transactions.

The Council's members consider that the carrying values of financial assets and financial liabilities recorded at amortised cost in the financial statements approximate to their corresponding fair values.

CONSUMER COUNCIL

6. NON-RECURRENT PROJECT SUBVENTION

	<u>2013</u> HK\$	<u>2012</u> HK\$
Price surveillance project	4,019,790	4,169,472
World congress 2011	-	5,387,483
Consumer Council resources centre enhancement project	160,661	526,439
Strengthening consumer protection project	15,120	7,710
Enhancement of computer systems	699,943	1,252,036
Purchase of computer equipments	159,338	171,200
Other non-recurrent projects	1,811,016	1,036,186
	<u>6,865,868</u>	<u>12,550,526</u>

7. SALES OF "CHOICE" MAGAZINE

Income from sale of "Choice" magazine, after deduction of printing, artwork, postage and promotion cost amounts to HK\$392,357 (2012: HK\$137,027).

8. STAFF COSTS

Staff costs include an amount of HK\$6,773,239 (2012: HK\$6,275,933) in respect of contributions to retirement benefits scheme.

9. NON-RECURRENT PROJECTS EXPENSES

	<u>2013</u> HK\$	<u>2012</u> HK\$
Price surveillance project	4,019,790	3,978,586
Consumer Council resources centre enhancement project	160,661	526,441
Strengthening consumer protection project	-	1,890
Promotion of new legislation	-	45,000
World congress	-	5,387,483
Other projects	1,303,280	763,585
	<u>5,483,731</u>	<u>10,702,985</u>

CONSUMER COUNCIL

10. PROPERTY, PLANT AND EQUIPMENT

	Leasehold land and building in Hong Kong under long-term lease HK\$	Leasehold improvement HK\$	Office equipment HK\$	Computer equipment HK\$	Furniture and fixtures HK\$	Motor vehicle HK\$	Total HK\$
COST							
At 31 March 2011	62,638,435	6,110,651	1,496,404	9,696,845	660,723	247,291	80,850,349
Additions	-	1,362,600	248,256	358,093	77,339	-	2,046,288
At 31 March 2012	62,638,435	7,473,251	1,744,660	10,054,938	738,062	247,291	82,896,637
Additions	-	459,551	28,736	1,124,533	124,234	-	1,737,054
At 31 March 2013	62,638,435	7,932,802	1,773,396	11,179,471	862,296	247,291	84,633,691
DEPRECIATION							
At 31 March 2011	9,187,530	5,692,205	1,325,455	5,687,477	567,820	192,337	22,652,824
Charge for the year	875,972	311,645	172,870	2,184,795	61,822	54,954	3,662,058
At 31 March 2012	10,063,502	6,003,850	1,498,325	7,872,272	629,642	247,291	26,314,882
Charge for the year	875,972	334,697	193,633	1,617,868	68,370	-	3,090,540
At 31 March 2013	10,939,474	6,338,547	1,691,958	9,490,140	698,012	247,291	29,405,422
CARRYING VALUES							
At 31 March 2013	51,698,961	1,594,255	81,438	1,689,331	164,284	-	55,228,269
At 31 March 2012	52,574,933	1,469,401	246,335	2,182,666	108,420	-	56,581,755

The above items of property, plant and equipment are depreciated over their useful lives using the straight-line method, 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%
Computer equipment	33.33%
Furniture and fixtures	33.33%
Motor vehicle	33.33%

Leasehold properties with carrying value of HK\$13,259,238 (2012: HK\$13,351,081) are under mortgage to secure the bank loan of the Council. All the leasehold properties are under second mortgage in favour of the Government.

11. OTHER FINANCIAL ASSETS

Other financial assets included debtors, loans and advances to staff and management fee receivable from Consumer Legal Action Fund. The amounts are unsecured and interest-free. Except for the loans and advances to staff which will be settled by twelve monthly instalments, other amounts are repayable on demand.

CONSUMER COUNCIL

12. BANK BALANCES AND CASH

Bank balances and cash comprise cash and short-term deposits with an original maturity of three months or less and carry interest at market rates which ranged from 0.11% to 0.58% (2012: 0.01% to 0.94%) per annum.

13. ACCOUNTS PAYABLE AND ACCRUED CHARGES

Accounts payable 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.

14. SECURED BANK BORROWING

	<u>2013</u> HK\$	<u>2012</u> HK\$
Carrying amount repayable:		
On demand or within one year	361,282	355,672
More than one year, but not exceeding two years	364,819	359,394
More than two years but not more than five years	1,116,021	1,101,246
More than five years	654,538	1,036,516
	<u>2,496,660</u>	<u>2,852,828</u>
Less: Amounts due within one year shown under current liabilities	<u>(361,282)</u>	<u>(355,672)</u>
	<u><u>2,135,378</u></u>	<u><u>2,497,156</u></u>

The loan which is secured by the Council's properties with carrying value of HK\$13,259,238 (2012: HK\$13,351,081) bears interest at the lower of prime rate or 0.75% over the Hong Kong Interbank Offered Rate and will be repayable by monthly instalments, the last of which falls due in December 2019. The proceeds were used to finance the acquisition of a leasehold property.

CONSUMER COUNCIL

15. SUBVENTIONS RECEIVED

	2013 HK\$	2012 HK\$
Government subventions unexpended at the end of the reporting period for designated non-recurrent projects:		
Price surveillance project	1,916,208	1,621,581
World congress	-	3,879,427
Strengthening consumer protection project	806,278	821,398
35th anniversary activities	323,009	323,009
Enhancement of computer systems	3,023,371	2,496,490
Complaints interactive computer system	309,718	1,013,018
Unfair trade practice campaign	980,000	980,000
Consumer Council resource centre:		
leasehold improvement	256,244	256,244
enhancement project	-	73,559
air-conditioning system	101,200	156,400
Replacement of computers	25,800	25,800
Removal of storage devices	18,890	75,556
Office of the Communications Authority online price survey	7,491	29,957
Training program	1,306,512	752,860
Revamp of shopsmart website	270,000	54,000
Conference room refurbishment	748,000	952,000
Digitalisation of "Choice" magazine	128,333	165,000
Accomplishing sever virtualisation	1,600,000	-
Choice of tablet computer	550,000	-
Other projects	4,123,543	2,424,000
	<u>16,494,597</u>	<u>16,100,299</u>

Note:

In line with the accounting policy applied for capital asset contribution from the government, the unamortised balance of subvention for the acquisition of leasehold property is transferred to accumulated surplus to offset the appropriation made previously from accumulated surplus to leasehold property control account.

16. LEASEHOLD PROPERTY CONTROL ACCOUNT

The amount arises from capital contribution by the Government for the acquisition of leasehold properties and appropriation from general fund for subsequent purchase of capital assets reduced by depreciation of the related assets.

CONSUMER COUNCIL

17. EQUIPMENT CONTROL ACCOUNT

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.

18. DESIGNATED FUND FOR APPROVED PROJECTS

The amount represents funds for current projects appropriated for the below designated activities not yet incurred by the end of the reporting period:

	<u>2013</u> HK\$	<u>2012</u> HK\$
Online "Choice" operation reserve	4,300,344	4,300,344
Office equipment and maintenance	249,026	245,438
Testing and research	1,682,435	2,352,534
	<u>6,231,805</u>	<u>6,898,316</u>

19. OPERATING LEASE COMMITMENT

At the end of the reporting period, the Council had commitments for future minimum lease payments under non-cancellable operating leases in respect of rented premises which fall due within one year amounting to HK\$358,513 (2012: HK\$339,070).

Leases are negotiated for an average term of one year, with fixed rental over the terms of the leases.

20. RELATED PARTY TRANSACTION

The Council recharged a fee of HK\$2,374,000 (2012: HK\$2,047,000) for administrative services and office support (comprising salary costs and attributable overhead) provided to the Consumer legal Action Fund (the "Funds") during the year. The recharge 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 Funds.

消費者委員會

（根據《消費者委員會條例》在香港成立）

報告書及財務報表

截至二零一三年三月三十一日止年度

消費者委員會

報告書及財務報表

截至二零一三年三月三十一日止年度

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獨立核數師報告書

致消費者委員會委員

（根據《消費者委員會條例》在香港成立）

本核數師已完成審核消費者委員會（「委員會」）載於第3頁至第21頁的財務報表，包括二零一三年三月三十一日之財務狀況報表，以及截至該日止年度之收支結算表、權益變動表及現金流量表，連同主要會計政策概要及其他說明性資訊。

委員會委員就財務報表之責任

委員會委員須遵照香港會計師公會頒佈之香港財務報告準則編製真實且公平的財務報表，且實施其認為必要之內部監控，以使財務報表之編製不存在由於欺詐或錯誤而導致之重大錯誤陳述。

核數師之責任

本核數師的責任是根據審核結果，對該等財務報表作出意見，並按照本行已同意的聘用條款的規定，僅向委員會作出呈報，除此之外，本報告並無其他目的。本核數師概不就本報告之內容，向任何其他人士負責或承擔法律責任。本核數師已按照香港會計師公會頒佈之香港審計準則進行審核工作。該等準則要求本核數師遵守道德規範，並策劃及執行審核工作，以合理確定該等財務報表是否不存在有任何重大錯誤陳述。

審核涉及執执行程序以獲取有關財務報表所載金額及披露資料的審核憑證。所選定的程序取決於核數師之判斷，包括評估由於欺詐或錯誤而導致財務報表存在重大錯誤陳述之風險。在評估該等風險時，核數師考慮與委員會編製真實且公平的財務報表相關之內部監控，以設計適當之審核程序，但並非為對委員會內部監控之效能發表意見。審核亦包括評價委員會委員所採用之會計政策之合適性及所作會計估計之合理性，以及評價財務報表的整體列報方式。

本核數師相信，所獲得之審核憑證已足夠和適當地為本核數師之審核意見提供基礎。

獨立核數師報告書

致消費者委員會委員一續

(根據《消費者委員會條例》在香港成立)

意見

本核數師認為該等財務報表已根據香港財務報告準則真實而公平地反映委員會於二零一三年三月三十一日的財政狀況及委員會截至該日止年度的盈餘及現金流量。

德勤•關黃陳方會計師行

執業會計師

香港

二零一三年七月十五日

消費者委員會**收支結算表****截至二零一三年三月三十一日止年度**

	附註	二零一三年 港元	二零一二年 港元
收入			
政府撥款		85,885,000	82,198,000
非經常性項目撥款	6	6,865,867	12,550,526
銷售《選擇》雜誌	7	1,920,658	1,877,477
管理費收入		2,374,000	2,047,000
銀行存款利息		329,121	255,730
雜項收入		<u>270,903</u>	<u>220,730</u>
		<u>97,645,549</u>	<u>99,149,463</u>
減：			
支出			
僱員成本	8	74,574,245	70,005,352
測試及研究費		5,091,688	4,910,131
非經常性項目	9	5,483,731	10,702,985
物業、機器及設備折舊及攤銷		3,090,540	3,662,058
辦事處設備及維修		966,467	1,272,503
辦事處有關費用		2,704,895	2,483,133
核數師酬金		142,000	141,100
消費者教育		472,610	479,169
國際消費者聯會會員費		343,228	326,715
委員會委員開支		48,000	50,400
非於五年內悉數償還的銀行貸款之利息開支		27,832	30,032
國際會議及外訪		312,584	372,627
《選擇》雜誌出版及推廣費		1,528,302	1,740,450
宣傳及公關費		437,473	420,346
其他行政費用		<u>2,286,541</u>	<u>2,547,291</u>
		<u>97,510,136</u>	<u>99,144,292</u>
本年度盈餘		<u>135,413</u>	<u>5,171</u>

消費者委員會**財務狀況表****截至二零一三年三月三十一日止年度**

	附註	二零一三年 港元	二零一二年 港元
非流動資產			
物業、機器及設備	10	<u>55,228,269</u>	<u>56,581,755</u>
流動資產			
應收賬款、按金及預付款項	11	1,460,266	1,433,190
提供予僱員的貸款及墊款	11	65,845	269,712
消費者訴訟基金的應付款項	11	2,374,000	2,047,000
銀行結餘及現金	12	<u>43,124,710</u>	<u>43,643,388</u>
		<u>47,024,821</u>	<u>47,393,290</u>
流動負債			
已收訂閱費		732,488	724,667
應付賬款及應計費用	13	4,064,924	5,896,609
未放取之有薪年假撥備		4,543,904	4,615,538
有擔保銀行貸款	14	361,282	355,672
已收撥款	15	<u>16,494,597</u>	<u>16,100,299</u>
		<u>26,197,195</u>	<u>27,692,785</u>
流動資產淨額		<u>20,827,626</u>	<u>19,700,505</u>
非流動負債			
有擔保銀行貸款	14	<u>2,135,378</u>	<u>2,497,156</u>
		<u>73,920,517</u>	<u>73,785,104</u>
折合：			
租賃物業統制賬項	16	53,293,217	54,044,335
設備統制賬項	17	1,935,052	2,537,420
核准項目指定基金	18	6,231,805	6,898,316
累計盈餘		<u>12,460,443</u>	<u>10,305,033</u>
		<u>73,920,517</u>	<u>73,785,104</u>

載於第3頁至第21頁的財務報表已於二零一三年七月十五日獲消費者委員會委員批准及授權發佈，並由以下代表簽署：

總幹事

消費者委員會**權益變動表****截至二零一三年三月三十一日止年度**

	租賃物業 統制賬項 港元	設備 統制賬項 港元	核准項目 指定基金 港元	累計盈餘 (虧損) 港元	合計 港元
於二零一一年四月一日	53,869,352	4,328,173	5,469,894	2,193,914	65,861,333
本年度盈餘	-	-	-	5,171	5,171
本年度添置	1,362,600	683,688	2,352,534	(4,398,822)	-
本年度使用	(1,187,617)	(2,474,441)	(924,112)	4,586,170	-
結轉	=	=	=	<u>7,918,600</u>	<u>7,918,600</u>
於二零一二年三月三十一日	54,044,335	2,537,420	6,898,316	10,305,033	73,785,104
本年度盈餘	-	-	-	135,413	135,413
本年度添置	459,551	1,277,503	1,686,023	(3,423,077)	-
本年度使用	<u>(1,210,669)</u>	<u>(1,879,871)</u>	<u>(2,352,534)</u>	<u>5,443,074</u>	=
於二零一三年三月三十一日	<u>53,293,217</u>	<u>1,935,052</u>	<u>6,231,805</u>	<u>12,460,443</u>	<u>73,920,517</u>

消費者委員會**現金流量表****截至二零一三年三月三十一日止年度**

	二零一三年 港元	二零一二年 港元
營運活動		
本年度盈餘	135,413	5,171
就下列項目作出調整：		
就添置物業、機器及設備之政府撥款	(1,385,724)	(1,784,470)
利息開支	27,832	30,032
物業、機器及設備折舊	3,090,540	3,662,058
利息收入	<u>(329,121)</u>	<u>(255,730)</u>
於流動資金變動前之營運現金流量	1,538,940	1,657,061
應收賬款、按金及預繳款項之增加	(24,303)	(132,332)
消費者訴訟基金的應付款項增加	(327,000)	(113,000)
預收訂閱費增加	7,821	90,911
應付賬款及應計費用減少	(1,831,685)	(249,085)
未放取之有薪年假撥備增加（減少）	<u>(71,634)</u>	<u>824,439</u>
營運中產生的現金	(707,861)	2,077,994
已付利息	<u>(27,832)</u>	<u>(30,032)</u>
來自（用於）營運活動之現金淨值	<u>(735,693)</u>	<u>2,047,962</u>
投資活動		
已收利息	326,348	256,766
購置物業、機器及設備	(1,737,054)	(2,046,288)
提供予僱員的新貸款及墊款	(65,845)	(248,665)
僱員付還的貸款及墊款	<u>269,712</u>	<u>245,597</u>
用於投資活動之現金淨值	<u>(1,206,839)</u>	<u>(1,792,590)</u>
融資活動		
償還銀行貸款	(356,168)	(353,969)
非經常項目所得之政府撥款	6,326,398	10,209,000
非經常項目所用之政府撥款	(4,969,617)	(10,602,208)
其他非經常項目所得之資金	933,767	850,146
其他非經常項目所用之資金	<u>(510,526)</u>	<u>(643,848)</u>
來自（用於）融資活動之現金淨值	<u>1,423,854</u>	<u>(540,879)</u>
現金及現金等價物減少淨值	(518,678)	(285,507)
年初之現金及現金等價物	<u>43,643,388</u>	<u>43,928,895</u>
年末之現金及現金等價物， 以銀行結餘及現金列示	<u>43,124,710</u>	<u>43,643,388</u>

消費者委員會

財務報表附註

截至二零一三年三月三十一日止年度

1. 組織及活動

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）成立的永久性法人團體，目的為保護及促進商品、不動產及服務消費者權益。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，目的是為消費者依循法律途徑尋求賠償、補償及保障，而提供經濟援助。

委員會的註冊辦事處及主要營運地址為香港北角渣華道191號嘉華國際中心22樓。

委員會根據《稅務條例》第87章條款獲豁免繳納利得稅。

財務報表乃以港元呈列，同時，港元亦是委員會的功能貨幣。

鑒於委員會為非營利機構，編製收入及開支賬目旨在反映機構的營運結果。

2. 採納新訂及經修訂香港財務報告準則（「香港財務報告準則」）

本年度內，委員會採用了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，該等修訂於二零一二年四月一日開始之委員會財政年度生效。

香港財務報告準則第7號（經修訂）	金融工具：披露－財務資產轉讓
香港會計準則第12號（經修訂）	遞延稅：相關資產之收回

本年度採納上述經修訂香港財務報告準則對本年度及先前年度的財務報表及／或該等財務報表所載的披露資料概無重大影響。

消費者委員會

2. 採納新訂及經修訂之香港財務報告準則（「香港財務報告準則」）—續

委員會並未提前採納下列已頒佈但尚未生效之新訂及經修訂之香港財務報告準則：

香港財務報告準則（經修訂）	對二零零九至二零一一年週期香港財務報告準則之年度改進 ¹
香港財務報告準則第1號（經修訂）	政府貸款 ¹
香港財務報告準則第7號（經修訂）	披露－抵銷財務資產及金融負債 ¹
香港財務報告準則第9號及第7號（經修訂）	香港財務報告準則第9號及過渡披露之強制性有效日期 ³
香港財務報告準則第10號、第11號及第12號（經修訂）	綜合財務報表、聯合安排及在其他主體中權益的披露：過渡指導 ¹
香港財務報告準則第10號、第12號及第27號（經修訂）	投資實體 ²
香港財務報告準則第9號	金融工具 ³
香港財務報告準則第10號	綜合財務報表 ¹
香港財務報告準則第11號	聯合安排 ¹
香港財務報告準則第12號	在其他主體中權益的披露 ¹
香港財務報告準則第13號	公允價值計量 ¹
香港會計準則第1號（經修訂）	其他全面收入項目之呈列 ⁴
香港會計準則第19號（二零一一年經修訂）	僱員福利 ¹
香港會計準則第27號（二零一一年經修訂）	獨立財務報表 ¹
香港會計準則第28號（二零一一年經修訂）	對聯屬公司及聯營公司的投資 ¹
香港會計準則第32號（經修訂）	抵銷財務資產及金融負債 ²
香港（國際財務報告詮釋委員會）—詮釋第20號	露天礦生產階段的剝離成本 ¹
香港（國際財務報告詮釋委員會）—詮釋第21號	徵稅 ²

¹ 於二零一三年一月一日或其後開始之年度期間生效

² 於二零一四年一月一日或其後開始之年度期間生效

³ 於二零一五年一月一日或其後開始之年度期間生效

⁴ 於二零一二年七月一日或其後開始之年度期間生效

委員會委員預期採納上述新訂及經修訂香港財務報告準則，將不會對委員會的業績及財務狀況產生重大影響。

消費者委員會

3. 主要會計政策

財務報表乃按歷史成本法並根據香港會計師公會所頒佈的香港財務報告準則編製。歷史成本一般基於為換取貨物所給予的代價的公平價值。所採納的主要會計政策則詳列如下：

收入確認

收入乃按已收或應收代價的公平價值釐定，是日常業務營運中銷售商品及提供服務之應收金額，扣除折扣及銷售退回。

- 《選擇》月刊及其他刊物的銷售額，於交付商品及移交所有權時確認。
- 《選擇》月刊網上訂購銷售額，於提供服務時確認。
- 《選擇》月刊的網上許可費收入按直線法於有關許可期內確認。

金融資產之利息收入於經濟利益可能流向委員會，且收入金額能可靠地計量時確認。金融資產之利息收入以時間基準按尚餘的本金及適用實際利率計算，該實際利率是在金融資產的預計期限內估計的未來現金收入準確貼現為初步確認時資產的賬面淨額所用的利率。

政府撥款

政府對經常性項目的撥款於政府劃撥資金時確認。

政府對非經常性項目的撥款在與他們原定的系統性補償的相關成本相匹配後，確認為如此匹配的有關期間的收入。

認繳資本

香港特區政府認繳的現金及資本資產以認繳資本入賬，於適當之股本賬目中確認。

物業、機器及設備

在財務狀況表中，物業、機器及設備乃按成本減隨後累積折舊及累積減值虧損（如有）入賬。

物業、機器及設備（建築物除外）在計及估計剩餘價值後，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。

一項物業、機器及設備於出售時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。任何收益或虧損（按該項目之出售收入與賬面值之間差額計算）計入於註銷該項目期間之收支結算表。

消費者委員會

3. 主要會計政策－續

金融工具

金融資產及金融負債於委員會成為該等工具合約條文的訂約方時在財務狀況表內予以確認。金融資產及金融負債在初步確認時按公平價值計算。

金融資產

委員會的金融資產劃分為貸款及應收賬款。

實際利率法

實際利率法為於相關期間計算金融資產之攤銷成本及分配利息收入之方法。實際利率是在金融資產的預計期限或（如適用）更短期限內，估計的未來現金收入（包括所有已付或已收的費用，而這些費用構成實際利率、交易成本及其他溢價或折讓的組成部分）準確貼現為初步確認時的賬面淨額所用的利率。

就債務工具而言，利息收入按實際利率確認。

貸款及應收賬款

貸款及應收賬款是指回收金額固定或可確定，且未在交投暢旺的市場上市的非衍生金融資產。在初步確認後，應採用實際利率法以攤銷成本對貸款及應收賬款（包括應收賬款、貸款及僱員墊款、消費者訴訟基金的應付款項和銀行結餘）進行計算，並扣除已確認的減值虧損（請參閱以下會計政策中金融資產減值虧損條款）。

金融資產的減值

金融資產評估在每個報告期結束時按減值指標進行。如有客觀證據顯示，因在金融資產初步確認後發生的一項或多項事件導致該金融資產的未來估計現金流量受到影響，該金融資產須予減值處理。

客觀證據顯示有減值必要的情形包括：

- 發行人或交易對手的重大財務困難；或
- 欠繳或拖欠利息或本金款項；或
- 借款人有可能陷入破產或金融重組；或
- 該金融資產因財務困難而失去交投暢旺的市場。

消費者委員會

3. 主要會計政策一續

金融工具一續

金融資產一續

金融資產的減值一續

就以攤銷成本列賬的金融資產而言，確認的減值虧損金額為該資產賬面值與按金融資產原實際利率折現的未來估計現金流量現值之間的差額。如果在隨後的期間減值虧損金額降低，而有關降低可客觀地與確認減值虧損後發生之事件相關聯，則之前已確認之減值虧損將透過收支結算表撥回，惟該資產於撥回減值該日之賬面值不超出倘並無確認減值原應有之攤銷成本。

金融負債

金融負債是按照簽訂的合約安排主旨及金融負債的定義來進行分類。

實際利率法

實際利率法為於相關期間計算金融負債之攤銷成本及分配利息開支之方法。實際利率是在金融負債的預計期限或（如適用）更短期限內，估計的未來現金付款（包括所有已付或已收的費用，而這些費用構成實際利率、交易成本及其他溢價或折讓的組成部分）準確貼現為初步確認時的賬面淨額所用的利率。

利息開支按實際利率確認。

金融負債

金融負債（包括應付賬款及銀行貸款）初步以公平價值計算，隨後採用實際利率法以攤銷成本計算。

撤銷

當從資產獲得現金流量的合約權利屆滿，或委員會轉讓金融資產及實質轉讓金融資產所有權的全部風險及回報時，金融資產被註銷。如委員會不轉讓或保留所有權的幾乎全部風險及回報，並繼續控制被轉讓資產，則委員會繼續在持續參與的範圍內確認資產，並確認相關負債。

消費者委員會

3. 主要會計政策—續

金融工具—續

撤銷—續

所有金融資產一經註銷，資產的賬面值與已收和應收代價、已經在其他綜合收入中確認並於權益累積之累計收益或虧損的總和之差額於收支結算表內確認。

當且僅當委員會的義務被解除、註銷或屆滿時，委員會註銷金融負債。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於收支結算表內確認。

減值

委員會於報告期結束時審查有形資產之賬面值，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。如不可能估計個別資產之可收回金額，則委員會會估計資產所屬現金產生單位之可收回金額。當可確定一個合理且一致的分派基準時，企業資產也可分派至個別現金產生單位，否則，企業資產將被分派至能確定一個合理且一致的分派基準的最小現金產生單位。

可收回金額為公平價值減銷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的貨幣時間價值的稅前貼現率，將估計的未來現金流量貼現為現值，而估計未來現金流量的資產的特定風險尚未作出調整。

如果估計資產（或現金產出單位）的可收回金額少於賬面值，則資產（或現金產出單位）的賬面值將減少為其可收回金額。減值虧損即時在收支結算表中予以確認。

若減值虧損隨後撥回，該資產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。

消費者委員會

3. 主要會計政策一續

租賃

如租賃條款將所有權的幾乎全部風險及回報轉讓予承租人，則租賃被歸類為融資租賃。所有其他租賃被歸類為營運租賃。

委員會作為承租人

營運租賃付款按直線法於有關租賃期內確認為開支，除非其他系統性方法更能代表消費租賃資產所得經濟利益的時間模式。

租賃土地及樓宇

當租賃包含土地及樓宇部分時，委員會會根據各部分所有權附帶的幾乎全部風險及回報是否已轉讓予委員會，對各部分進行評定，並分別劃分為融資租賃或營運租賃。委員會的全部土地及樓宇租賃被歸類為融資租賃，並算作物業、機器及設備。

外幣

在編製委員會財務報表時，以功能貨幣以外之貨幣（外幣）進行之交易均按交易日期之適用匯率換算為功能貨幣（即委員會營運之處主要經濟地區之貨幣）記賬。於報告期完結時，以外幣計值之貨幣項目均按報告期完結時之現行匯率重新換算。按外幣過往成本計算之非貨幣項目無需重新換算。

因結算貨幣項目及重新換算貨幣項目所產生的匯兌差額均於該期間的收支結算表內確認。

貸款成本

所有貸款成本均確認為所發生期間的收支結算表的財務成本，並計入此項下。

退休福利費用

就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列為開支。

消費者委員會

4. 資本風險管理

委員會的資金主要來自政府撥款。委員會委員管理該筆資金，以確保委員會能持續正常營運，委員會的整體策略與上年保持一致。

5. 金融工具

a. 金融工具類別

	二零一三年	二零一二年
	港元	港元
貸款及應收賬款（包括現金及現金等價物）	45,909,446	46,367,315
以攤銷成本計量的金融負債	5,776,039	7,543,288

b. 金融風險管理目標及政策

委員會的主要金融工具包括雜項應收賬款、貸款及僱員墊款、消費者訴訟基金的應付款項、銀行結餘、應付賬款及銀行貸款。該等金融工具的詳情披露於各個附註。與該等金融工具有關的風險及如何降低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，以確保及時有效地實施適當措施。

信貸風險

由於委員會委員認為所涉金額並不重大，故委員會就其應收賬款以及貸款及僱員墊款並未面臨重大信貸風險。

由於交易對方是有較高信貸評級的銀行，故銀行存款的信貸風險有限。

由於交易對方有足夠的經濟能力進行支付，故因而消費者訴訟基金拖欠付款而引起的信貸風險有限。

消費者委員會

5. 金融工具—續

b. 金融風險管理目標及政策—續

市場風險

外幣風險管理

委員會的某些交易是以下列貨幣（不同於委員會的功能貨幣-港幣）計值，所以委員會會面臨外幣風險。在報告期完結時，委員會以外幣計值的貨幣資產及負債之賬面值如下：

	資產		負債	
	二零一三年 港元	二零一二年 港元	二零一三年 港元	二零一二年 港元
美元	105,002	127,172	14,921	98,865
歐元	402,553	826,449	746,334	638,500
英鎊	-	-	111,180	-
	=====	=====	=====	=====

下表顯示委員會於報告期完結時因面臨外匯匯率合理的潛在變動的風險而產生的收入及開支變化情況。

	二零一三年		二零一二年	
	外匯匯率的 升幅（降幅）	對收入（開 支）的影響 港元	外匯匯率的 升幅（降幅）	對收入（開 支）的影響 港元
美元	3% (3%)	2,702 (2,702)	3% (3%)	849 (849)
歐元	10% (10%)	(34,378) 34,378	10% (10%)	18,795 (18,795)
英鎊	3% (3%)	(3,336) 3,336	- -	- -

委員會委員認為，由於年度末的風險狀況並不反映整年的風險狀況，因此靈敏度分析並非外匯的固定風險表現。

利率風險

委員會的收入及營運現金流量基本不受市場利率變動影響。委員會所面臨的利率變動風險主要來自其浮息銀行貸款。委員會的政策是將剩餘資金短期存放於可為委員會提供最佳回報的可靠金融機構，以償還銀行貸款利息付款。而委員會委員亦會持續監控現金流量的利率風險。

消費者委員會

5. 金融工具—續

b. 金融風險管理目標及政策—續

流動資金風險

委員會營運依靠政府撥款。由於政府會根據委員會每年編製的預算撥款，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。

銀行結餘包括原訂期限為三個月或以內的活期存款。

流動資金及利率表格

下列表格詳細列出了委員會非衍生金融負債的剩餘合約到期時間。該等表格乃根據於委員會可能被要求付款之最早日期之金融負債未貼現現金流量編製。

	加權平均實際 利率 %	六個月或 以下 港元	六至十 二個月 港元	一至五 年 港元	五年 以上 港元	非貼現現金 流量總額 港元	賬面 金額 港元
二零一三年							
應付賬款	-	3,279,379	-	-	-	3,279,379	3,279,379
銀行貸款	1.03	<u>192,000</u>	<u>192,000</u>	<u>1,536,000</u>	<u>668,008</u>	<u>2,588,088</u>	<u>2,496,660</u>
		<u>3,471,379</u>	<u>192,000</u>	<u>1,536,000</u>	<u>668,008</u>	<u>5,867,387</u>	<u>5,776,039</u>
二零一二年							
應付賬款	-	4,690,460	-	-	-	4,690,460	4,690,460
銀行貸款	0.99	<u>192,000</u>	<u>192,000</u>	<u>1,536,000</u>	<u>1,052,008</u>	<u>2,972,008</u>	<u>2,852,828</u>
		<u>4,882,460</u>	<u>192,000</u>	<u>1,536,000</u>	<u>1,052,008</u>	<u>7,662,468</u>	<u>7,543,288</u>

c. 公平價值

金融資產及金融負債之公平價值乃按照公認定價模式釐定，基於採用從目前市場交易觀察所得價格的貼現現金流量分析而確定。

委員會委員認為，財務報表中以攤銷成本記錄的金融資產及金融負債的賬面值接近其相應公平價值。

消費者委員會**6. 非經常性項目撥款**

	<u>二零一三年</u>	<u>二零一二年</u>
	港元	港元
物價監察項目	4,019,790	4,169,472
國際消費者聯會全球會議	-	5,387,483
消費者委員會資源中心增強項目	160,661	526,439
加強保護消費者計劃	15,120	7,710
電腦系統優化	699,943	1,252,036
電腦設備的購買	159,338	171,200
其他非經常性項目	<u>1,811,016</u>	<u>1,036,186</u>
	<u>6,865,868</u>	<u>12,550,526</u>

7. 銷售《選擇》雜誌

在扣除印刷、版面設計、郵遞及推廣費用後，銷售《選擇》雜誌所得的收入是392,357港元（二零一二年：137,027港元）。

8. 員工成本

員工成本包括款額為6,773,239港元（二零一二年：6,275,933港元）的退休福利計劃供款。

9. 非經常性項目費用

	<u>二零一三年</u>	<u>二零一二年</u>
	港元	港元
物價監察項目	4,019,790	3,978,586
消費者委員會資源中心增強項目	160,661	526,441
加強保護消費者計劃	-	1,890
新法規的推廣	-	45,000
國際消費者聯會全球會議	-	5,387,483
其他非經常性項目	<u>1,303,280</u>	<u>763,585</u>
	<u>5,483,731</u>	<u>10,702,985</u>

消費者委員會

10. 物業、機器及設備

	香港長期 租賃的租 賃土地及 樓宇 港元	租賃物業 裝修 港元	辦公室 設備 港元	電腦 設備 港元	傢俬及 裝置 港元	機動 車輛 港元	合計 港元
成本							
於二零一一年 三月三十一日	62,638,435	6,110,651	1,496,404	9,696,845	660,723	247,291	80,850,349
添置	—	1,362,600	248,256	358,093	77,339	—	2,046,288
於二零一二年 三月三十一日	62,638,435	7,473,251	1,744,660	10,054,938	738,062	247,291	82,896,637
添置	—	459,551	28,736	1,124,533	124,234	—	1,737,054
於二零一三年 三月三十一日	62,638,435	7,932,802	1,773,396	11,179,471	862,296	247,291	84,633,691
折舊							
於二零一一年 三月三十一日	9,187,530	5,692,205	1,325,455	5,687,477	567,820	192,337	22,652,824
本年度支出	875,972	311,645	172,870	2,184,795	61,822	54,954	3,662,058
於二零一二年 三月三十一日	10,063,502	6,003,850	1,498,325	7,872,272	629,642	247,291	26,314,882
本年度支出	875,972	334,697	193,633	1,617,868	68,370	—	3,090,540
於二零一三年 三月三十一日	10,939,474	6,338,547	1,691,958	9,490,140	698,012	247,291	29,405,422
賬面值							
於二零一三年 三月三十一日	51,698,961	1,594,255	81,438	1,689,331	164,284	—	55,228,269
於二零一二年 三月三十一日	52,574,933	1,469,401	246,335	2,182,666	108,420	—	56,581,755

上述物業、機器及設備項目乃根據其可用年限以直線法按以下年率進行折舊：

租賃土地	依據租賃剩餘期限
樓宇	依據其可用年限的較短期限或土地租賃的剩餘期限
租賃物業裝修	20%
辦公室設備	33.33%
電腦設備	33.33%
傢俬及裝置	33.33%
機動車輛	33.33%

賬面值為13,259,238港元（二零一二年：13,351,081港元）的租賃物業已抵押，作為委員會銀行貸款的擔保。所有該等租賃物業均以政府為受益人作出第二次抵押。

11. 其他金融資產

其他金融資產包括應收賬款、貸款及僱員墊款以及消費者訴訟基金的應付管理費。該等款項不設抵押，不計利息。除貸款及僱員墊款將透過十二個月的分期付款清償外，其他款項可隨時索還。

消費者委員會

12. 銀行結餘及現金

銀行結餘及現金包括現金和原訂期限為三個月或以內的短期存款，其利息根據每年由0.11%至0.58%（二零一二年：0.01%至0.94%）的市場利率計算。

13. 應付賬款及應計費用

應付賬款不設抵押，不計利息且須根據各自信貸條件予以償還。委員會有適當的金融風險管理政策，可確保在信貸期限內支付全部應付款項。

14. 有擔保銀行貸款

	二零一三年 港元	二零一二年 港元
應償還賬面金額：		
按要求即付或一年內	361,282	355,672
一年以上及兩年以內	364,819	359,394
兩年以上及五年以內	1,116,021	1,101,246
五年以上	<u>654,538</u>	<u>1,036,516</u>
	2,496,660	2,852,828
減：流動負債下的一年內應付款項	<u>(361,282)</u>	<u>(355,672)</u>
	<u>2,135,378</u>	<u>2,497,156</u>

委員會物業擔保所獲的貸款賬面值達13,259,238港元（二零一二年：13,351,081港元），該貸款按最優惠利率或香港銀行同業拆出利率上浮0.75%的較低者利率計息，按月分期償還，最後一期於二零一九年十二月到期。所得收益用於購置一項租賃物業。

消費者委員會

15. 已收撥款

	二零一三年 港元	二零一二年 港元
於報告期完結時指定非經常項目之未使用的政府撥款：		
物價監察項目	1,916,208	1,621,581
國際消費者聯會全球會議	-	3,879,427
加強保護消費者計劃	806,278	821,398
三十五週年活動	323,009	323,009
電腦系統優化	3,023,371	2,496,490
投訴互動電腦系統	309,718	1,013,018
不公平的貿易實務活動	980,000	980,000
消費者委員會資源中心：		
租賃物業裝修	256,244	256,244
增強項目	-	73,559
空調系統	101,200	156,400
電腦更換	25,800	25,800
移除存儲設備	18,890	75,556
電訊管理局網上價格調查	7,491	29,957
培訓計劃	1,306,512	752,860
Shopsmart網站優化	270,000	54,000
會議室翻新	748,000	952,000
《選擇》月刊數碼化	128,333	165,000
完成伺服器虛擬化	1,600,000	-
《選擇》月刊流動應用程式	550,000	-
其他項目	<u>4,123,543</u>	<u>2,424,000</u>
	<u>16,494,597</u>	<u>16,100,299</u>

附註：

按照適用於政府資本資產供款的會計政策，購置租賃物業之撥款的未攤銷餘額轉為累計盈餘，以抵銷先前提供的租賃物業統制賬項累計盈餘中的撥款。

16. 租賃物業統制賬項

該款項來自於用於購置租賃物業的政府認繳資本及隨後購置資本資產的從一般基金的撥款，扣減相關資產的折舊。

消費者委員會

17. 設備統制賬項

該款項為去年的一般基金撥款，用以購置辦公室設備、電腦設備以及傢俬及裝置，並扣減相關資產的折舊。

18. 核准項目指定資金

於報告期完結時的未付的現有項目資金為用於以下指定活動的撥付資金：

	二零一三年 港元	二零一二年 港元
網上《選擇》月刊營運儲備金	4,300,344	4,300,344
辦事處設備及維修	249,026	245,438
測試及研究費	<u>1,682,435</u>	<u>2,352,534</u>
	<u>6,231,805</u>	<u>6,898,316</u>

19. 營運租賃承擔

在報告期完結時，委員會在不可撤銷的營運租約下，就租用物業承擔的未來最低租賃付款到期。一年內款項達358,513港元（二零一二年：339,070港元）。

租賃之平均期限協定為一年，且租賃期間的租金為固定租金。

20. 關聯方交易

消委會於年內就其向消費者訴訟基金提供的管理服務和辦公室支援（包括薪金及應佔行政費用）收取管理費為2,374,000港元（二零一二年：2,047,000港元）。該收費乃根據信託聲明中的條款及經委員會與消費者訴訟基金執行委員會批核。

Consultation Papers Responded to by the Council (2012 – 2013)

回應諮詢文件

Legislative Council Panel on Health Services – Proposed Government Grant and Relaxation of Financial Assessment Criteria for Samaritan Fund

立法會衛生事務委員會 – 放寬撒瑪利亞基金的評估準則 (16.04.12)

Legislative Council Panel on Health Services – Development of a Hong Kong Code of Marketing of Breastmilk Substitutes

立法會衛生事務委員會 – 制訂香港的《母乳代用品銷售守則》(16.04.12)

Legislative Council Bills Committee – Trade Descriptions (Unfair Trade Practices) (Amendment) Bill 2012

立法會法案委員會 – 《2012年商品說明(不良營商手法)(修訂)條例草案》(19.04.12)

Legislative Council Bills Committee – Personal Data (Privacy) (Amendment) Bill 2011

立法會法案委員會 – 《2011年個人資料(私隱)(修訂)條例草案》(20.04.12)

Legislative Council Bills Committee – Residential Properties (First-hand Sales) Bill

立法會法案委員會 – 《一手住宅物業銷售條例草案》(24.04.12)

Financial Services and the Treasury Bureau – Detailed Legislative Proposals on Trust Law Reform

財經事務及庫務局 – 信託法改革具體立法建議 (09.05.12 & 22.03.13)

Land Registry – Two-Stage Conversion Mechanism for Land Title Registration

土地註冊處 – 土地業權兩階段自動轉換機制 (09.07.12)

Pharmacy and Poisons Board Hong Kong – Draft Revised Code of Practice for Authorised Seller of Poisons

香港藥劑及毒藥管理局 – 獲授權毒藥銷售商執業守則草擬修訂本 (27.09.12)

Legislative Council Panel on Food Safety and Environmental Hygiene and Panel on Health Services – 'The Hong Kong Code of Marketing and Quality of Formula Milk and Related Products, and Food Products for Infants & Young Children'

立法會食物安全及環境衛生事務委員會及衛生事務委員會 – 《香港配方奶及有關產品和嬰幼兒食品的銷售及品質守則》(20.11.12)

Legislative Council Panel on Health Services – Regulation of Medical Beauty Treatments / Procedures

立法會衛生事務委員會 – 醫療美容治療 / 程序的規管 (27.11.12)

Agriculture, Fishery and Conservation Department – Proposed Amendments to Public Health (Animals and Birds) (Animal Traders) Regulation (Cap.139B)

漁農自然護理署 – 《公眾衛生(動物及禽鳥)(動物售賣商)規例》(第139B章)修訂建議 (30.11.12)

Department of Justice – Contracts (Rights of Third Parties) Bill 2013

律政司 – 《2013年合約(第三者權益)條例草案》(21.12.12)

Commerce and Economic Development Bureau – Proposal to Impose Concentration Limits of Phthalates in Toys and Child Care Products

商務及經濟發展局 – 玩具及兒童護理產品中的鄰苯二甲酸酯含量上限的建議量 (17.01.13)

Hong Kong Monetary Authority – Recovery and Resolution Planning (RRP) in Hong Kong

香港金融管理局 – 香港銀行業的恢復及處理計劃 (18.01.13)

Transport and Housing Bureau – Draft Practice Notes on (i) Sales Brochures, (ii) Price List, (iii) Register of Transactions, (iv) Sales Arrangements, (v) Submission of Documents to the Sale of First-hand Residential Property Authority and FAQs relating to the Residential Properties (First-hand Sales) Ordinance

運輸及房屋局 – 有關《一手住宅物業銷售條例》的(i)售樓說明書、(ii)價單、(iii)成交紀錄冊、(iv)銷售安排、(v)向一手住宅物業銷售管監局遞交文件的草擬作業備考及常見問答 (31.01.13)

Hong Kong Monetary Authority – Proposed Regulatory Regime for Stored Value Facilities and Retail Payment System in Hong Kong

香港金融管理局 – 擬議規管儲值設備及零售支付系統 (31.01.13)

Centre for Food Safety – Legislative Proposals Relating to Formula Products and Foods Intended for Infants and Young Children under the Age of 36 Months in Hong Kong

食物安全中心 – 香港擬供36個月以下嬰幼兒食用的配方奶產品和食品的立法建議 (04.02.13)

Financial Services and the Treasury Bureau – The Key Legislative Proposals for the Establishment of an Independent Insurance Authority

財經事務及庫務局 – 成立獨立保險業監管局主要立法建議 (07.02.13)

Food and Health Bureau – Legislative Proposal on Amendments to Import and Export (General) Regulations (Cap. 60, sub. leg. A)

食物及衛生局 – 《進出口(一般)規例》(第60章, 附屬法例A)修訂建議 (18.02.13)

Transport and Housing Bureau – Draft Practice Notes on (vi) Submission of Information to the Sales of First-hand Residential Properties Electronic Platform (SRPE) and FAQs relating to the Residential Properties (First-hand Sales) Ordinance

運輸及房屋局 – 有關《一手住宅物業銷售條例》的(vi)向一手住宅物業銷售資訊網遞交文件的草擬作業備考及常見問答 (18.02.13)

Legislative Council Panel on Economic Development – Interim Review of the Scheme of Control Agreements with Two Power Companies in 2013

立法會經濟發展事務委員會 – 兩家電力公司的《管制計劃協議》2013年中期檢討 (22.02.13)

Commerce and Economic Development Bureau – Toys and Children's Products Safety Ordinance (TCPSTO) Proposed Amendments to Standards for Toys

商務及經濟發展局 – 《玩具及兒童產品安全條例》玩具安全標準修訂建議 (22.02.13)

Department of Health – The Hong Kong Code of Marketing and Quality of Formula Milk and Related Products, and Food Products for Infants & Young Children

衛生署 – 香港配方奶及相關產品和嬰幼兒食品的銷售及品質守則 (22.02.13)

Legislative Council Subcommittee on Import & Export (General) (Amendment) Regulation 2013 – Import and Export (General) (Amendment) Regulation 2013

立法會《2013年進出口(一般)(修訂)規例》小組委員會 – 2013年進出口(一般)(修訂)規例 (13.03.13)

Law Reform Commission – Adverse Possession

法律改革委員會 – 逆權侵佔 (15.03.13)

Consumer Advice Centres 消費者諮詢中心

Hotline Centre 消費者投訴熱線: 2929 2222

Fax 傳真號碼 : 2590 6271

Website 網站 : <http://www.consumer.org.hk>

E-mail 電郵地址 : cc@consumer.org.hk

HONG KONG 香港區

a. North Point Consumer Advice Centre

Room 1410, 14/F, Kodak House II
39 Healthy Street East
North Point

北角諮詢中心

北角健康東街39號柯達大廈二期14樓1410室

NEW TERRITORIES 新界區

a. Shatin Consumer Advice Centre

Room 442, 4/F, Shatin Government Offices
1 Sheung Wo Che Road
Shatin

沙田諮詢中心

沙田上禾輦路1號 沙田政府合署4樓442室

KOWLOON 九龍區

a. Shamshuipo Consumer Advice Centre

G/F, Cheung Sha Wan Government Offices
303 Cheung Sha Wan Road

深水埗諮詢中心

長沙灣道303號長沙灣政府合署地下

b. Tsuen Wan Consumer Advice Centre

Room 105, 1/F, Princess Alexandra Community Centre
60 Tai Ho Road
Tsuen Wan

荃灣諮詢中心

荃灣大河道60號雅麗珊社區服務中心1樓105室

b. Tsimshatsui Consumer Advice Centre

G/F, Consumer Council Resource Centre
3 Ashley Road
Tsimshatsui

尖沙咀諮詢中心

尖沙咀亞士厘道3號

消費者委員會資源中心地下

c. Yuen Long Consumer Advice Centre

G/F, Yuen Long District Office Building
269 Castle Peak Road
Yuen Long

元朗諮詢中心

元朗青山道269號元朗民政事務處大廈地下

c. Wong Tai Sin Consumer Advice Centre

Unit 201, 2/F, Lung Cheung Office Block
138 Lung Cheung Road
Wong Tai Sin

黃大仙諮詢中心

黃大仙龍翔道138號 龍翔辦公大樓2樓201室

Product Testing Reports

產品試驗報告

1. ELECTRICAL & ELECTRONIC GOODS

電氣及電子產品

Blu-ray Disc Players Blu-ray播放機
 Electric Blankets 電熱氈
 Electric Water Heaters 電熱水爐
 Espresso Coffee Makers 特濃咖啡機
 Extension Sockets 電拖板
 Garment Steamers and Steam Irons 掛燙機及熨斗
 Hair Straighteners and Curlers 直髮器及捲髮器
 Home Theatre Systems 家庭影院組合
 Microwave Ovens 微波爐
 Mobile Phone Handsets (3 updates, total 64 models)
 流動電話手機 (出版3次, 共64個型號)*^[3]
 MP3 Speakers MP3揚聲器
 MP3 Players and Portable Media Players MP3/PMP機
 Multiple Socket Outlet Adaptors 萬能插蘇
 Printers 打印機
 Split Type Room Air Conditioners 分體式冷氣機
 Tablet PCs (2 updates, total 23 models) 平板電腦
 (出版2次, 共23個型號)*^[1]

2. PHOTOGRAPHIC EQUIPMENT & SOFTWARE

攝影器材及軟件

Digital Cameras (4 updates, total 126 models)
 數碼相機 (出版4次, 共126個型號)*^[4]
 Digital Camcorders 數碼攝錄機*^[1]
 Internet Security Software 網上保安軟件

3. FOOD & HEALTH FOOD PRODUCTS

食物及健康食品

Alcoholic Beverages 酒精類飲品
 Dried Fruit Snacks 乾果零食
 Trans Fatty Acids in Non-prepackaged Foods 非預先包裝食品的反式脂肪含量

4. PERSONAL PRODUCTS 個人用品

Eye Shadows 眼影*^[1]
 Home IPL Hair Removers 家用IPL脫毛機
 Razors for Women 女士剃毛刀

5. HOUSEHOLD PRODUCTS 家庭用品

Mattresses 床褥
 Plastic Food Containers for Microwave Ovens 微波爐膠盒

6. CAR & CYCLING PRODUCTS

汽車及單車用品

Bicycle Helmets 單車頭盔
 Car Performance Test 汽車效能測試
 Child Car Seats 兒童汽車安全座椅
 Crash Test of Cars 汽車撞擊測試

7. OTHERS 其他

Cigarettes 香煙
 Pushchairs 嬰孩手推車
 Suitcases 旅行嚮
 Swivel Work Chairs 旋轉工作椅

* Published in CHOICE magazine and on Shoppmart website 刊載於《選擇》月刊及「精明消費香港遊」網站

[] Figure inside bracket referred to number of publications on Shoppmart website 括弧內數字為「精明消費香港遊」網站刊登的次數

Product Study Reports

產品研究報告

1. FOOD & NUTRITION 食品及營養

Supplements for Body Building 健身補充劑

Table Wines 葡萄酒

2. HEALTH & BEAUTY 保健美容

Analgesics 紓緩痛症的藥物

Anticoagulants 抗凝血藥

Breast Health 乳房健康

Eye Drops 眼藥水

Foot Sole Patch Claimed to Alleviate Diabetes 聲稱可化解血糖的足底貼

Medications for ADHD 孩子過度活躍症的治療

Nanoparticles in Sunscreens 防曬乳霜中的礦物納米粒子

Pregnancy and Medications 孕婦服藥注意事項

3. COMPUTER, ELECTRICAL & ELECTRONIC PRODUCTS

電腦、電氣及電子產品

Built-in Induction Cookers 嵌入式電磁爐

Inverter Type Room Air Conditioners 變頻式冷氣機/冷暖空調機

4. HOUSEHOLD PRODUCTS 家庭用品

Electronic Mosquito Repellents and Pest Repellers 電子驅蚊器及驅蚊器

5. PERSONAL PRODUCTS 個人用品

Hiking Shoes 行山鞋

Permanent Hair Straighteners 永久性直髮劑

Release of Formaldehyde from Hair Care Products

順髮劑及直髮劑釋出甲醛

Surveys and Service Study Reports

調查及服務研究報告

MARKET SURVEYS / OPINION SURVEYS / PRICE SURVEYS

市場調查 / 意見調查 / 價格調查

Advance Redemption of Credit Card Bonus Points 預支信用卡積分計劃
 After Sales Services of Television Sets 電視機保用和維修服務
 After Sales Services of Private Cars 私家車保用和維修服務
 Annual Supermarket Price Survey 年度超市價格調查
 Credit Card Upgrade Without Consent 信用卡自動「升級」
 Fresh Beef and Pork Price Trends 新鮮牛肉和豬肉價格
 Home Insurance Plans 家居保險計劃
 Infant Formula Milk Price Survey 嬰幼兒奶粉價格調查
 Mandatory Provident Fund Schemes 強積金計劃
 Mobile E-Banking Services 手機流動理財服務
 Mobile Phone Data Service Plans 流動電話數據月費計劃
 Nutrition Labelling and Related Claims on Prepackaged Baby Foods 預先包裝嬰幼兒食品的營養標籤及相關聲稱
 Overseas Wedding Photo Packages 海外婚紗攝影套餐
 Package Tours Bundled with Travel Insurance 旅行社網綁式銷售旅遊保險
 Shops Selling Expired Frozen and Chilled Food 零售店售賣過期冷凍食品
 Tax Loans 稅貸計劃
 Telecom Services - Contracts and Billing 電訊服務合約與收費
 Textbook Expenditure Survey 購書費調查
 Textbook Price Survey 教科書價格調查
 Textbook Revision Survey 教科書改版調查

IN-DEPTH STUDIES 深入研究

Budget Airlines Services 廉價航空服務
 Funeral Ceremonies Held in Hospitals 從醫院直接出殯
 Loco London Gold Trading 倫敦金買賣
 MPF Employee Choice Arrangement 強積金「僱員自選安排」
 Elderly Services 長者服務
 Online Florists 網上訂花服務
 Online Shopping of Pet Products 網購寵物用品
 Festive Confectionery Gifts – Eco-design of Packaging 賀年食品禮盒包裝

13th Consumer Rights Reporting Awards

第十三屆消費權益新聞報道獎得獎名單

CATEGORY: NEWS

組別：新聞

Gold Award 金獎

外傭供應減 中介勁加價

杜潔心 李安琪 蔡瑤 香港經濟日報

Silver Award 銀獎

本報記者扮遊客放蛇 往紅磡收150元

廣東道7截的士 3遇黑的

林耀華 陸文 衛永康 明報

Bronze Award 銅獎

《蘋果》化驗超市火腿勁發水 蛋白質含量少

大量添加劑 無法例規管

張岳弢 蘋果日報

Merit Award 優異

美容院高薪挖公院新醫生

冼韻姬 黎嘉倫 錢瑋琪 明報

醫學美容研規管 英美星取經

楊玉珠 何詩韻 陳正怡

香港經濟日報

CATEGORY: FEATURES

組別：特寫

Gold Award 金獎

本港牛肉價格狂升之謎

李建人 郭增龍 蔡淑儀 星島日報

Silver Award 銀獎

強制驗樓實施 搶噬百億肥肉 揭全港

大維修黑幕

黃詠慈 陳明慧 東周刊

Bronze Award 銅獎

拆解教科書市場

翁煜雄 倪清江 蘋果日報

Merit Award 優異

山寨iPhone5 深圳熱賣

郭美華 頭條日報

智能陷阱系列

陳家俊 吳光熙 明報

CATEGORY: TELEVISION NEWS

組別：電視新聞

Gold Award 金獎

探討醫學美容推銷手法

何海凌 Now新聞台

Silver Award 銀獎

提升旅行社發牌透明度 星級假期分店

結業

陳家俊 Now新聞台

Bronze Award 銅獎

天宇海

趙燕婷 電視廣播有限公司

CATEGORY: TELEVISION FEATURES

組別：電視特寫

Gold Award 金獎

售騙

關銘麟及星期二檔案製作組

電視廣播有限公司

Silver Award 銀獎

小心個人資料

葉婉虹 香港電台

Bronze Award 銅獎

誰管醫學美容

盧敬華 宋紫皓 有線電視

吃的疑惑

葉婉虹 香港電台

CATEGORY: RADIO NEWS

組別：電台新聞

Gold Award 金獎

油誰監管

袁梓珮 香港電台

Silver Award 銀獎

小心疫疫

鍾慧儀 香港電台

Bronze Award 銅獎

集體訴訟機制

蘇敬恆 香港電台

CATEGORY: RADIO FEATURES

組別：電台特寫

Gold Award 金獎

強積金半自由行攻略

洪艾爾 商業電台

Silver Award 銀獎

消費權宜計系列

崔蔚恩 周曉陽 任順熙 香港電台

Bronze Award 銅獎

美容?醫學?

高福慧 香港電台

CATEGORY: PRESS PHOTO

組別：新聞攝影

Gold Award 金獎

涉不良銷售手法 黑店美容院被傳媒圍

訪 無言以對

潘政祁 香港經濟日報

Silver Award 銀獎

政府出招打壓樓市 地產代理冇啖好食

梁志永 蘋果日報

Bronze Award 銅獎

追擊水貨客

廖雁雄 星島日報

Merit Award 優異

三千人優惠日掃貨

張永康 香港經濟日報

Winners of the Consumer Culture Study Award XIV (2012-2013)

第十四屆消費文化考察報告獎得獎名單

JUNIOR DIVISION 初級組

Award 獎項	Topic 考察題目	School 學校
Winner 冠軍	《轉價》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Second 亞軍	《「天」價消費?》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學(元朗)
Third 季軍	《去吧!0 零食兵團》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
Distinguished Awards 傑出作品獎	《還我們一個屯門市廣場》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
	《眼鏡遊戲》	Leung Shek Chee College 梁式芝書院
The Best Topic Award 最佳選題獎	《「天」價消費?》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學(元朗)
Merits for the Best Topic Award 優異選題獎	《平野冇好野? 貴野最好野?》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
	《轉價》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學

SENIOR DIVISION 高級組

Award 獎項	Topic 考察題目	School 學校
Winner 冠軍	《髮字》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
Second 亞軍	《良心何價》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
	《缺.擇》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Third 季軍	《良心的重量 消費中不應有的考慮》	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
Distinguished Award 傑出作品獎	《心度.態道》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
The Best Topic Award 最佳選題獎	《缺.擇》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Merits for the Best Topic Award 優異選題獎	《良心的重量 消費中不應有的考慮》	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
	《髮字》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
	《良心何價》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
	《心度.態道》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
	《幫襯.不幫襯》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學

Special Mentions Award 特別嘉許獎

JUNIOR DIVISION 初級組

Topic 考察題目	School 學校
《開飯喇喂!!!》	HKBU Affiliated School Wong Kam Fai Secondary School 香港浸會大學附屬學校王錦輝中學
《電器的秘密》	Carmel Pak U Secondary School 迦密柏雨中學
《麥當勞與老友記的微妙關係》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
《菜斤談》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學(元朗)
《十仙 如何用?: 重新發挖輔幣的價值》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學(元朗)
《寵愛有加.物珍無價》	Sha Tin Government Secondary School 沙田官立中學
《偽賣藝者》	STFA Cheng Yu Tung Secondary School 順德聯誼總會鄭裕彤中學
《做咩要買》	SKH Chan Young Secondary School 聖公會陳融中學
《這陷阱.偏我遇上》	South Tuen Mun Government Secondary School 南屯門官立中學

SENIOR DIVISION 高級組

Topic 考察題目	School 學校
《香口膠的消費文化》	China Holiness College 中聖書院
《開心落完餐,到底邊個賺》	Heep Yunn School 協恩中學
《Old town? New town?》	Queen Elizabeth School 伊利沙伯中學
《宜家.發夢》	Semple Memorial Secondary School 深培中學
《無限消費》	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
《毫子不值錢?》	Wa Ying College 華英中學
《童話式婚禮》	CCC Fong Yun Wah Secondary School 中華基督教會方潤華中學
《Consumer Society》	St Paul's College 聖保羅書院
《師生也瘋狂 淘寶》	STFA Cheng Yu Tung Secondary School 順德聯誼總會鄭裕彤中學
《我們眼中的一毫子》	South Tuen Mun Government Secondary School 南屯門官立中學
《Is environmentally friendly bag environmentally friendly》	TWGHs Lui Yun Choy Memorial College 東華三院呂潤財紀念中學
《走糖》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學

Special Mentions (Topic) Award 特別嘉許(選題)獎

JUNIOR DIVISION 初級組

Topic 考察題目	School 學校
《明知貴買》	Maryknoll Convent School (Secondary Section) 瑪利諾修院學校(中學部)
《開飯喇喂!!!》	HKBU Affiliated School Wong Kam Fai Secondary School 香港浸會大學附屬學校王錦輝中學
《電器的秘密》	Carmel Pak U Secondary School 迦密柏雨中學
《洗·洗錢》	Chiu Lut Sau Memorial Secondary School 趙聿修紀念中學
《麥當勞與老友記的微妙關係》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
《多人消費 vs 一人消費》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
《菜斤談》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學(元朗)
《用不完一支「潤唇膏」》	Madam Lau Kam Lung Secondary School of Miu Fat Buddhist Monastery 妙法寺劉金龍中學
《小費奴》	Leung Shek Chee College 梁式芝書院
《未「知」消費》	Lok Sin Tong Ku Chiu Man Secondary School 樂善堂顧超文中學
《新消費模式》	Raimondi College 高主教書院

SENIOR DIVISION 高級組

Topic 考察題目	School 學校
《植入你的腦》	CUHK Federation of Alumni Associations Thomas Cheung Secondary School 香港中文大學校友會聯會張煊昌中學
《無限消費》	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
《用也用不完的化妝品》	Caritas St Joseph Secondary School 明愛聖若瑟中學
《「樽」裝情》	SKH Chan Young Secondary School 聖公會陳融中學
《老生「嘗」談》	SKH Chan Young Secondary School 聖公會陳融中學
《我是萬字夾》	SKH Chan Young Secondary School 聖公會陳融中學
《廚·窗 港新盤奇則》	South Tuen Mun Government Secondary School 南屯門官立中學
《Is environmentally friendly bag environmentally friendly》	TWGHs Lui Yun Choy Memorial College 東華三院呂潤財紀念中學
《夢想之旅》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
《走糖》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學

Anniversary Award 周年紀念獎

Teacher 指導老師	School 學校
岑婉嫻老師	Belilios Public School 庇理羅士女子中學
招潔儀老師	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
蘇美儀老師	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
王瑞娟老師	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
黃文杰老師	CCC Kei Heep Secondary School 中華基督教會基協中學
洪婉媚老師	Chiu Lut Sau Memorial Secondary School 趙聿修紀念中學
梁彩花老師	Chiu Lut Sau Memorial Secondary School 趙聿修紀念中學
陳雪茵老師	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
鄭慧詩老師	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
李麗芬老師	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
杜芷恩老師	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
曾慧瑜老師	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
黃倩儀老師	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
黃浩然老師	HKMA David Li Kwok Po College 香港管理專業協會李國寶中學
王啟樂老師	HKMA David Li Kwok Po College 香港管理專業協會李國寶中學
劉佐榮老師	HKSYP & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
容建輝老師	HKWMA Chu Shek Lun Secondary School 香港布廠商會朱石麟中學
陳嘉欣老師	PLK Ho Yuk Ching (1984) College 保良局甲子年何玉清中學
李澤權老師	PLK Ho Yuk Ching (1984) College 保良局甲子年何玉清中學
羅惠文老師	Queen Elizabeth School 伊利沙伯中學
傅瑞芳老師	Rosaryhill School 玫瑰崗學校
周素貞老師	St Mary's Canossian College 嘉諾撒聖瑪利書院

盧漢煥老師	STFA Leung Kau Kui College 順德聯誼總會梁銑琚中學
劉藹慈老師	STFA Yung Yau College 順德聯誼總會翁祐中學
鄭順儀老師	True Light Girls' College 真光女書院

A List of External Committees Attended by Council Members and Staff

本會委員及職員參與的外界委員會

Appeal Board Panel (Electricity Ordinance Cap. 406) 上訴委員會(電力條例第四百零六章)

CLP Power – Customer Consultative Group 中華電力有限公司 – 客戶諮詢小組

Competition Policy Advisory Group 競爭政策諮詢委員會

Department of Health – Pharmacy and Poisons (Listed Sellers of Poisons) Committee 衛生署 – 藥劑業及毒藥 (列載毒藥銷售商) 委員會

Department of Health – Taskforce on Hong Kong Code of Marketing of Breastmilk Substitutes 衛生署 – 香港母乳代用品銷售守則專責小組

Department of Health – Working Group on Differentiation between Medical Procedures and Beauty Services under the Steering Committee on Review of Regulation of Private Healthcare Facilities 衛生署 – 私營醫療機構規管檢討督導委員會轄下區分醫療程序及美容服務工作小組

Department of Justice – Costs Committee 律政司 – 事務費委員會

Department of Justice – Steering Committee on Mediation and its Public Education and Publicity Sub-committee 律政司 – 調解工作小組及公眾教育及宣傳小組委員會

Department of Justice – Working Group on Class Actions 律政司 – 集體訴訟工作小組

Disciplinary Tribunal Panel (Electricity) under the Electricity Ordinance (Cap. 406) 紀律審裁委員會(電力條例第四百零六章)

Education Bureau – Steering Committee on Selection, Quality Assurance and Review for the e-Textbook Market Development Scheme 教育局 – 電子教科書市場開拓計劃遴選、質素保證和檢討督導委員會

Electrical & Mechanical Services Department – Appeal Board Panel under Energy Efficiency (Labelling of Products) Ordinance Cap 598 機電工程署 – 上訴委員會能源效益(產品標籤)條例第五百九十八章

Electrical & Mechanical Services Department – Electrical Safety Advisory Committee 機電工程署 – 電氣安全諮詢委員會

Electrical & Mechanical Services Department – Task Force for Preparation of Legislative Proposals to the Lifts and Escalators (Safety) Ordinance 機電工程署 – 《升降機及自動梯(安全)條例》條例建議籌委工作小組

Electrical & Mechanical Services Department – Task Force on the Mandatory Energy Efficiency Labelling Scheme 機電工程署 – 強制性能源效益標籤計劃工作小組

Electrical & Mechanical Services Department – Task Force on the Voluntary Energy Efficiency Labelling Scheme 機電工程署 – 自願性能源效益標籤計劃工作小組

Estate Agents Authority 地產代理監管局

Estate Agents Authority – Finance and Strategic Development 地產代理監管局 – 財務及策略發展委員會

Estate Agents Authority – Practice and Examination Committee 地產代理監管局 – 執業及考試委員會

Estate Agents Authority – Licensing Committee 地產代理監管局 – 牌照委員會

Financial Dispute Resolution Centre Limited – Board of Directors 金融糾紛調解中心有限公司 – 董事局

Food and Environmental Hygiene Department, Centre for Food Safety – Task Force on Nutrition Labelling Education 食物環境衛生署, 食物安全中心 – 營養標籤教育工作小組

Food and Health Bureau – Consultative Group on Voluntary Supplementary Financing Scheme 食物及衛生局 – 自願醫療輔助融資諮詢小組

Food and Health Bureau – Expert Committee on Food Safety 食物及衛生局 – 食物安全專家委員會

Food and Health Bureau – Health and Medical Development Advisory Committee – Consultative Group on Health Protection Scheme 食物及衛生局 – 健康與醫療發展諮詢委員會 – 醫療保障計劃諮詢小組

Food and Health Bureau – Health and Medical Development Advisory Committee – Working Group on Primary Care 食物及衛生局 – 健康與醫療發展諮詢委員會 – 基層健康護理工作小組

Food and Health Bureau – Steering Committee on Review of the Regulation of Private Healthcare Facilities 食物及衛生局 – 私營醫療機構規管檢討督導委員會

Food and Health Bureau – Nursing and Midwifery Sub-group of the Steering Committee on Strategic Review on Healthcare Manpower Planning and Professional Development 食物及衛生局 – 醫護人力規劃和專業發展策略檢討督導委員會護士及助產士小組

Food and Health Bureau – Sub-group on Publicity and Communication of Working Group on Primary Care 食物及衛生局 – 基層健康護理工作小組 – 宣傳及通訊專責小組

Food and Health Bureau – Task Force on Primary Care Delivery Models of Working Group on Primary Care 食物及衛生局 – 基層醫療服務模式專責小組

Food and Health Bureau – Working Group on Legal, Privacy & Security Issues of the Steering Committee on eHealth Record Sharing 食物及衛生局 – 電子健康記錄互通督導委員會 – 法律、私隱及保安問題工作小組

Food and Health Bureau – Working Group on Regulation of Private Hospitals 食物及衛生局 – 私家醫院規管事宜工作小組

Home Affairs Department – Sub-committee on Property Management Companies 民政事務總署 – 物業管理公司小組委員會

Home Affairs Department – Sub-committee on Property Management Practitioners 民政事務總署 – 物業管理從業員小組委員會

Hong Kong Accreditation Service – Accreditation Advisory Board 香港認可處 – 認可諮詢委員會

Hong Kong Accreditation Service – Task Force on Accreditation of Consumer Product Certification Bodies 香港認可處 – 消費品認證機構認可計劃專責小組

Hong Kong Accreditation Service – Users of HKAS Accredited Services Liaison Group 香港認可處 – 認可服務用戶聯絡小組

Hong Kong Accreditation Service – Working Party for Accreditation of Certification Bodies 香港認可處 – 認證機構認可計劃工作小組

Hong Kong Accreditation Service – Working Party on Consumer Products Testing 香港認可處 – 消費產品測試工作小組

Hong Kong Council for Testing and Certification – Panel on Promoting Testing and Certification Services in Environmental Protection Trade 香港檢測和認證局 – 推動環保行業檢測和認證服務小組

Hong Kong Council for Testing and Certification – Panel on Promoting Testing and Certification Services in Food Trade 香港檢測和認證局 – 食品檢測和認證服務推廣委員會

Hong Kong Deposit Protection Board 香港存款保障委員會

Hong Kong Federation of Insurers – Insurance Agents Registration Board 香港保險業聯會 – 保險業代理登記委員會

Hong Kong Internet Registration Corporation Limited – Consultative and Advisory Panel 香港互聯網註冊管理有限公司 – 諮詢委員會

Hong Kong Monetary Authority – Deposit-taking Companies Advisory Committee 香港金融管理局 – 接受存款公司諮詢委員會

Hong Kong University School of Professional and Continuing Education College of Business and Finance – Business Studies Advisory Board 香港大學專業進修學院金融商業學院 – 商業研究諮詢委員會

Innovation and Technology Commission – Panel on Promoting Testing and Certification 創新科技署 – 推動珠寶行業檢測和認證服務小組

Office of the Commissioner of Insurance – Insurance Advisory Committee 保險業監理處 – 保險業諮詢委員會

Insurance Claims Complaints Bureau – Insurance Claims Complaints Panel 保險索償投訴局 – 保險索償投訴委員會

Land Registry – Land Titles Ordinance Steering Committee 土地註冊處 – 土地業權條例督導委員會

Law Society of Hong Kong – Sub-committee on Class Actions 香港律師會 – 集體訴訟小組委員會

Office of the Communications Authority – Radio Spectrum and Technical Standards Advisory Committee 通訊事務管理局辦公室 – 無線電頻譜及技術標準諮詢委員會

Office of the Communications Authority – Telecommunications Users and Consumers Advisory Committee 通訊事務管理局辦公室 – 電訊服務用戶及消費者諮詢委員會

Official Receiver's Office – Services Advisory Committee 破產管理署 – 服務諮詢委員會

Publicity & Education Working Group on EatSmart@restaurant campaign 有「營」食肆運動宣傳及教育工作小組

Quality Public Light Bus Services Steering Committee 優質公共小巴服務事宜督導委員會

Quality Taxi Services Steering Committee 優質的士服務督導委員會

Securities and Futures Commission – Investor Education Advisory Committee 證券及期貨事務監察委員會 – 投資者教育諮詢委員會

Securities and Futures Commission – Products Advisory Committee 證券及期貨事務監察委員會 - 產品諮詢委員會

Securities and Futures Commission – Public Shareholders Group 證券及期貨事務監察委員會 - 股東權益小組

Tourism Commission – Advisory Committee on Travel Agents 旅遊事務署 – 旅行代理商諮詢委員會

Tourism Commission – Travel Industry Compensation Fund Management Board 旅遊事務署 – 旅遊業賠償基金管理委員會

University of Hong Kong – Staff Grievances Panel 香港大學 – 員工申訴小組

Vocational Training Council – Beauty Care & Hairdressing Training Board 職業訓練局 – 美容美髮訓練委員會

Vocational Training Council – Working Group on Regulation of Medical Devices (Aesthetics Related) 職業訓練局 – 醫療儀器(美容儀器)的規管工作小組

Water Supplies Department – Voluntary Water Efficiency Labelling Scheme – Task Force 水務署 – 用水效益標籤計劃工作小組

Annual Report of the Consumer Legal Action Fund

消費者訴訟基金年報

The Consumer Council is the Trustee of the Consumer Legal Action Fund through a Declaration of Trust executed on 30 November 1994.

PURPOSE

The Fund was established with a Government grant of \$10 million initially. A further sum of \$10 million was granted by the Government to the Fund in May 2010. The Fund aims to give easier consumer access to legal remedies by providing financial support and legal assistance for the benefit of consumers, particularly, groups with similar grievances in cases involving significant public interest and injustice. Through supporting justifiable cases, the Fund also aims to deter business malpractices and enhance public awareness of their consumer rights.

ADMINISTRATION

The Consumer 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. The membership of the Board of Administrators and Management Committee is at Annex A.

OPERATION

It is a long-standing practice of the Consumer Council to help consumers resolve their complaints vis-à-vis traders concerned. 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.

本會是消費者訴訟基金（以下簡稱基金）的信託人。基金於一九九四年十一月三十日，依據信託聲明成立。

目的

基金成立初時獲政府撥款一千萬元，在二零一零年五月再獲政府撥款一千萬元，為消費者提供法律援助及經費，在涉及重大公眾利益和公義的事件上，協助有相似遭遇的消費者循法律途徑追討賠償。透過協助有理據個案，基金旨在遏止不當的經營手法，及讓公眾認識他們作為消費者的權利。

行政管理

作為基金的信託人，本會透過基金執行委員會，處理基金的行政及投資。執行委員會在批核申請個案時，會聽取基金管理委員會的意見，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，兩個委員會的成員名單見本章附錄甲。

基金運作

本會一向致力協助消費者解決他們與商戶之間的糾紛，在適當情況或在投訴人要求下，會將個案轉介基金考慮給予協助。消費者亦可直接向基金提出申請。

Generally, the Fund, in examining an application for assistance, will consider whether all other means of dispute resolution have been exhausted and 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 the matter concerned can promote the consumer cause and has deterrent effects on unscrupulous business practices; and whether it is practicable for the Fund to offer timely assistance.

DELIBERATION

During the year under review, the Management Committee held four meetings and resolved matters by circulation on six occasions, while the Board of Administrators held one meeting and resolved matters by circulation on seven occasions.

Altogether, the Fund considered 38 applications of different categories during the year under review.

After thorough consideration, the Fund declined 33 applications relating to complaints about financial services, telecommunication services, insurance, sale of real-property, sale of goods, property related services, travel and leisure related services. There are two applications which are still under consideration, which are concerned with property related services and financial services respectively.

During the reporting period, the Fund has granted assistance to three applications. However, one of the applicants has withdrawn her application after assistance was granted. The remaining two assisted cases are relating to sale of a private vehicle and beauty services respectively.

Newly assisted Cases

1. Sale of a private vehicle – Claims of misrepresentation and unfair sales tactics

The assisted consumer intended to purchase a German brand private vehicle of 2012 model from its car dealer. The assisted consumer claims that in reliance on the representations made by a salesperson of the car dealer on the price, specifications and availability of the 2012 model, the assisted consumer purchased a vehicle of 2010 model (i.e. an old model) from the car dealer instead. According to the assisted consumer, it was later discovered by him that the representations by the salesperson about the 2012 model were false and he suffered loss as a result.

一般來說，基金在處理申請時，會考慮個案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、受影響人數是否眾多、勝訴的機會、是否有助促進消費者權益、對不當經營手法能否產生阻嚇作用，以及基金實際上是是否可以提供及時的協助等。

處理個案

本年度基金管理委員會共舉行了四次會議，另六次以文件通傳方式議決事項。而執行委員會則舉行了一次會議並共七次以文件通傳方式議決事項。

於本年度基金共審議了38宗不同類別的申請。

基金經詳細考慮後，否決33項申請，分別關於金融服務、電訊服務、保險、物業銷售、貨品銷售、物業相關服務、旅遊及消閒相關服務等。另外，基金對兩項分別關於物業相關服務及金融服務的申請仍在考慮中。

本年度基金對三宗申請給予資助。不過，當中有一位申請人於基金決定對其個案給予資助後撤銷申請，餘下兩宗受助個案則分別關於私家車銷售及美容服務。

受資助的新個案

1. 私家車銷售—失實陳述及不良銷售手法的申索

受助消費者原意是向一間汽車零售商購買該商戶一部二零一二年款式的德國品牌私家車，受助消費者指稱，基於相信該汽車零售商的一名銷售員，對該二零一二年款式私家車就價錢、規格及存貨情況的陳述，他改為向該汽車零售商購買一部二零一零年款式（一舊有款式）的私家車。受助消費者後來發現該銷售員就二零一二年款式私家車的陳述失實，令他蒙受損失。

The Fund assisted the assisted consumer in pursuing his claim in the Small Claims Tribunal. The claim was issued by the assisted consumer in August 2012. The parties have filed and exchanged the form of claim and defence respectively. The hearing was adjourned to July 2013 for further directions by the Tribunal.

2. Beauty services – Claims of fraudulent misrepresentation and unconscionable conduct

This application is concerned with a beauty salon which was named and reprimanded by the Council in February 2012 for complaints of repeated engagement in unscrupulous sales tactics, involving misrepresentations and high pressure sales.

The assisted consumer claims that as a result of fraudulent misrepresentations regarding a ‘Spokesperson Program’ and unconscionable conduct of the trader, she had entered into various contracts for beauty and slimming treatments.

Preparation is being made by the solicitors instructed by the Fund for commencement of legal proceedings for the assisted consumer in the District Court.

Cases Carried Over From Previous Year

The Fund continued to work on the following cases brought forward from the previous year.

1. Delay in Completion of a Residential Development

The High Court proceedings and the related District Court proceedings instituted by the assisted consumers claiming for damages for alleged delay in completion of the residential development have finally come to an end.

The trial of the High Court proceedings was fixed to be heard in October 2012. In May 2012, the defendant developer made a further settlement offer by way of sanctioned payment for the High Court proceedings. This sanctioned payment together with the two sanctioned payments previously made by the defendant represented a full payment of all the assisted consumers’ claims plus interest. On the advice of the solicitors and with the endorsement of the Fund, the assisted consumers have accepted the defendant’s offer in full and final settlement of their claims.

基金協助受助消費者於小額錢債審裁處進行申索。受助消費者於二零一二年八月提出申索，之後與訟雙方分別存檔及交換了申索書及答辯書。審訊已押後至二零一三年七月等待審裁處給予進一步指示。

2. 美容服務—欺騙性失實陳述及不合情理行為的申索

這個申請是關於一間被本會於二零一二年二月點名批評的美容院，該美容院多次被投訴以不道德的銷售手法經營，當中包括失實陳述及高壓式銷售手法。

受助消費者指稱，由於該美容院就一個關於「代言人計劃」作出的欺騙性失實陳述，及受到該美容院不合情理的對待，她跟該美容院簽訂了多份美容及瘦身療程合約。

基金委託的律師正準備為受助消費者於區域法院提出法律訴訟。

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. 住宅發展項目延遲完成

受助消費者就住宅發展項目延遲完成於高等法院及區域法院提出申索賠償的案件及相關案件最終獲得了結。

高等法院一案的審訊原已定於二零一二年十月進行。於二零一二年五月，被告地產商以附帶條款付款的方式就此案進一步提出和解建議，這附帶條款付款連同被告先前兩筆附帶條款付款等同支付受助消費者申索賠償的全數金額連利息。在聽取律師意見及得到基金同意後，受助消費者接受了被告地產商提出的和解建議作為他們申索的完全及最終的和解。

Subsequent to the settlement of the High Court proceedings, in August 2012, the defendant made a similar offer to all the assisted consumers of the related District Court proceedings. Equally, the offer represented a full payment of all the assisted consumers' claims plus interest. Also on the advice of the solicitors and with the endorsement of the Fund, all the assisted consumers have accepted the defendant's offer in full and final settlement of their claims.

The unscrupulous conduct of the defendant had been severely criticized by the Court of Appeal and had attracted wide media coverage.

The solicitors are in the course of working on the claim for costs from the defendant for the assisted consumers in the High Court proceedings and the related District Court proceedings.

2. Lehman-related Financial Product

As reported last year, the Fund has granted assistance to four Lehman Brothers related applications so far. The 1st and 2nd assisted cases have been settled to the satisfaction of the assisted consumers. During the reporting period, there are two cases ongoing.

(1) Lehman Case 3

When this third assisted case was at the interlocutory stage, in September 2012, the defendant bank had made an offer by way of sanctioned payment attempting to settle the assisted consumer's claim. The settlement offer was rejected by the assisted consumer as the amount of which was considered as too low.

In December 2012, the defendant made two further sanctioned payments for settling the assisted consumer's claim. Having considered the advice of the counsel and the solicitors, and with the endorsement of the Fund, the assisted consumer has accepted the offer. Currently, the remaining issue to be dealt with is the legal costs to be paid by the bank, which is to be assessed by the court if the amount cannot be agreed by the parties.

(2) Lehman Case 4

In August 2012, with the assistance of the Fund, the assisted consumer issued proceedings against the defendant bank in the District Court. Exchange of pleadings has been completed. The case is now at the interlocutory stage.

在高等法院一案達成和解後，於二零一二年八月，被告地產商向相關區域法院案件的所有受助消費者提出類似的和解建議。同樣地，該和解建議等同支付所有受助消費者申索賠償的全數金額連利息。同樣在聽取律師意見及得到基金同意後，所有受助消費者亦接受被告的和解建議作為他們申索的完全和最終的和解。

被告地產商被上訴庭嚴厲痛斥其不道德的營商手法，已被傳媒廣泛報道。

基金委託的律師現正為高等法院及相關的區域法院案件的受助消費者向被告地產商申索訟費。

2. 雷曼相關金融產品

如之前匯報，基金至今對四宗雷曼相關申請給予資助。首宗及第二宗的受助個案在受助消費者感到滿意下達成和解。於本年度，基金仍有兩宗個案在處理中。

(1) 雷曼個案三

當這第三宗受助個案仍在非正審階段時，被告銀行於二零一二年九月以附帶條款付款方式就受助消費者的申索提出和解建議。但由於建議的和解金額太低，受助消費者拒絕接受。

於二零一二年十二月，被告銀行再就受助消費者的申索提出多兩筆附帶條款付款，以求與受助消費者達成和解。在聽取代表律師及大律師的意見，以及得到基金的同意後，受助消費者接受了該和解建議。現在剩餘須處理的是有關被告銀行需支付訟費的事宜。如與訟雙方未能就訟費達成共識，將交由法庭作出評定。

(2) 雷曼個案四

於二零一二年八月，受助消費者於基金的協助下，於區域法院向被告銀行提出訴訟。與訟雙方已交換申訴答辯書，案件現正處於非正審階段。

Statistics

Since its establishment and up until the year under review, the Fund had received 1,260 applications and granted assistance to 684 applications. A statistical report is at Annex B.

Finance

The Fund is self-financed with income derived from:

- investing the capital sum in fixed deposits and bonds;
- charging each applicant a fee of \$100 for each case within the jurisdiction of the Small Claims Tribunal and \$1,000 for each other court case;
- recovering costs from defendants in successful cases; and
- receiving from each successful case a contribution of 10% of the benefits gained by the assisted consumer.

As at 31 March 2013, the Fund had a balance of about \$17.65 million. The Fund's Auditors' Report and Financial Statements for the period under review are at Annex C.

Acknowledgements

During the year, Prof. WONG Yuk-shan, BBS, JP assumed Chairmanship of the Board of Administrators in succession of Prof. the Hon Anthony CHEUNG Bing-leung, GBS, JP. Mr. Michael LI Hon-shing, KSJ, BBS, JP retired from the Board and Ms. Irene YAU Oi-yuen joined as new Member. For the Management Committee, Vice Chairman Mr. Godfrey LAM Wan-ho, SC, JP, Members Prof. John CHAI Yat-chiu and Ms. Connie LAU Yin-hing, JP, retired respectively. Mr. Paul SHIEH Wing-tai, SC, resigned from the Management Committee in February 2013 upon his taking up the Chairmanship of the Hong Kong Bar Association. Dr. LUI Wing-cheong, Mr. Selwyn YU Sing-cheung, SC, and Ms. Gilly WONG Fung-han joined the Committee as new Members.

The Consumer Council wishes to express its heartfelt thanks to Prof. CHEUNG and the retired Members for their support, dedication and contributions.

The Consumer 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 counsel and solicitors engaged by the Fund, for all their efforts and contributions to the Fund throughout the year. We are also much grateful to the HKSAR Government for living up to its pledge of financial support to the Fund.

統計

成立至今，基金共處理了1,260宗申請，其中684宗申請獲基金協助。統計報告見本章附錄乙。

財務狀況

基金自負盈虧，收入來源如下：

- 利用資金作定期儲蓄收取利息及投資債券；
- 向申請人收取費用：小額錢債審裁處案件收取100元，其他案件收取1,000元；
- 成功個案中被告人賠償的訟費；及
- 受助消費者勝訴後，基金從他們所獲的利益中收取一成金額，作為分擔費用。

截至二零一三年三月三十一日止，基金結餘約1,765萬元。基金本年度的核數師報告及財政報表見本章之附錄丙。

鳴謝

年內，張炳良教授，金紫荊星章，太平紳士卸任執行委員會的主席，由黃玉山教授，銅紫荊星章，太平紳士接任。李漢城先生，英國聖約翰騎士勳章，銅紫荊星章，太平紳士卸任執行委員會委員；邱藹源校長加入成為新委員。管理委員會副主席林雲浩資深大律師，太平紳士，及委員查逸超教授、劉燕卿太平紳士卸任；委員石永泰資深大律師因獲委任為香港大律師公會主席而於二零一三年二月辭任；雷永昌醫生、余承章資深大律師、及黃鳳嫻女士加入管理委員會成為新委員。

本會衷心感謝張炳良教授及各位卸任的委員對本會作出的支持、努力和貢獻。

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，為基金付出的努力和貢獻，致以深切謝意。本會亦感謝香港特別行政區政府在財政上對基金的支持。

CLAF-Board of Administrators 消費者訴訟基金執行委員會

Chairman 主席

Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP (up to 30.06.12) 張炳良教授, 金紫荊星章, 太平紳士 (至 30.06.12)

Prof. WONG Yuk-shan, BBS, JP (from 01.01.13) 黃玉山教授, 銅紫荊星章, 太平紳士 (由 01.01.13)

Vice-Chairperson 副主席

Mr. Ambrose HO, SBS, SC, JP 何沛謙資深大律師, 銀紫荊星章, 太平紳士

Members 委員

Ms. Miranda KWOK Pui-fong 郭珮芳女士

Ms. Connie LAU Yin-hing, JP (up to 15.11.12) 劉燕卿女士, 太平紳士 (至 15.11.12)

Mr. Michael LI Hon-shing, KStJ, BBS, JP (up to 31.12.12) 李漢城先生, 英國聖約翰騎士勳章, 銅紫荊星章, 太平紳士 (至 31.12.12)

Ms. Gilly WONG Fung-han (from 16.11.12) 黃鳳嫻女士 (由 16.11.12)

Ms. Irene YAU Oi-yuen (from 21.01.13) 邱藹源校長 (由 21.01.13)

CLAF-Management Committee

消費者訴訟基金管理委員會

Chairman 主席

Mr. Samuel CHAN Ka-yan 陳家殷大律師

Vice-Chairperson 副主席

Mr. Anderson CHOW Ka-ming, SC (from 13.03.13) 周家明資深大律師 (由 13.03.13)

Mr. Godfrey LAM Wan-ho, SC, JP (up to 05.12.12) 林雲浩資深大律師, 太平紳士 (至 05.12.12)

Members 委員

Prof. John CHAI Yat-chiu (up to 05.12.12) 查逸超教授 (至 05.12.12)

Mr. Anderson CHOW Ka-ming, SC (up to 12.03.13) 周家明資深大律師 (至 12.03.13)

Mr. Alex LAI Ting-hong 黎庭康律師

Mr. Matthew LAM Kin-hong, MH (up to 31.03.13) 林建康先生, 榮譽勳章 (至 31.03.13)

Ms. Connie LAU Yin-hing, JP (up to 15.11.12) 劉燕卿女士, 太平紳士 (至 15.11.12)

Ms. Alice LEE Suet-ching 李雪菁女士

Dr. LUI Wing-cheong (from 06.12.12) 雷永昌醫生 (由 06.12.12)

Prof. Angela NG Lai-ping 吳麗萍教授

Mr. Paul SHIEH Wing-tai, SC (up to 17.02.13) 石永泰資深大律師 (至 17.02.13)

Ms. Gilly WONG Fung-han (from 16.11.12) 黃鳳嫻女士 (由 16.11.12)

Mr. Kenneth WONG Wing-yan 黃永恩律師

Ms. Jessica YOUNG Yee-kit 楊懿潔律師

Mr. Selwyn YU Sing-cheung, SC (from 06.12.12) 余承章資深大律師 (由 06.12.12)

Applications for Consumer Legal Action Fund

消費者訴訟基金申請個案統計

Number of applications received since 30 Nov 1994 1,260

自一九九四年十一月三十日以來，基金接獲的申請數目

Problem solved during application 在申請期間問題已獲解決 165

Under Consideration 仍在考慮中 8

Assistance granted 獲基金批予協助之申請 684

Compensation recovered 獲得賠償

out-of-court settlement 庭外和解 187

judgment obtained 經勝訴獲取 16

Not pursued further 未再跟進

no recovery prospect 因無賠償可能 465

application withdrawn 因申請撤回 5

terminated by the Fund 被基金終止 7

Referred to Legal Aid 轉交法律援助署 1

In process 在處理中 3

Referred to Council for Policy Consideration 轉交消委會作政策處理 3

Referred to Council for Conciliation/Monitoring 轉交消委會斡旋/監察 10

Assistance declined 不接納申請 390

CONSUMER LEGAL ACTION FUND
(Established in Hong Kong under a Deed of Trust)

Report and Financial Statements
For the year ended 31 March 2013

CONSUMER LEGAL ACTION FUND

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2013

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INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

We have audited the financial statements of Consumer Legal Action Fund (the "Fund") set out on pages 3 to 14, which comprise the statement of financial position as at 31 March 2013, and the income and expenditure account, the statement of changes in equity and the statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Board of Administrators' Responsibilities 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 Hong Kong Financial Reporting Standards issued by the Hong Kong Institute of Certified Public Accountants, and for such internal control as the board of administrators determine is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit and to report our opinion solely to you, as a body, in accordance with the agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. We conducted our audit in accordance with Hong Kong Standards on Auditing issued by the Hong Kong Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance as to whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Fund's preparation of financial statements that give a true and fair view 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. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the board of administrators, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND - continued
(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

Opinion

In our opinion, the financial statements give a true and fair view of the state of the Fund's affairs as at 31 March 2013 and of its deficit and cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards.



Deloitte Touche Tohmatsu
Certified Public Accountants
Hong Kong
15 July 2013


CONSUMER LEGAL ACTION FUNDINCOME AND EXPENDITURE STATEMENT
FOR THE YEAR ENDED 31 MARCH 2013

	<u>2013</u>	<u>2012</u>
	HK\$	HK\$
Income		
Bank interest income	106,740	113,939
Interest income from held-to-maturity debt securities	189,600	189,600
Application fee from assisted consumers	14,200	5,200
Sundry income	2,119,575	554,608
	<u>2,430,115</u>	<u>863,347</u>
Less:		
Expenditure		
Auditor's remuneration	13,300	13,300
Administrative service expenses	2,374,000	2,047,000
Bank charges	1,930	2,280
Legal fees for assisted consumers	202,540	404,000
Amortisation of premium on a held-to-maturity debt security	11,139	11,139
Sundry expenses	1,532	-
	<u>2,604,441</u>	<u>2,477,719</u>
Deficit for the year	<u>(174,326)</u>	<u>(1,614,372)</u>


CONSUMER LEGAL ACTION FUND**STATEMENT OF FINANCIAL POSITION
AT 31 MARCH 2013**

	<u>NOTES</u>	<u>2013</u> <u>HK\$</u>	<u>2012</u> <u>HK\$</u>
Non-current assets			
Held-to-maturity debt securities	6	3,951,857	3,962,996
Current assets			
Interest receivable		101,231	121,512
Bank balances	7	18,215,100	16,092,521
		<u>18,316,331</u>	<u>16,214,033</u>
Current liabilities			
Accounts payable and accrued expenses		2,248,286	309,801
Amount due to the Trustee	8	2,374,000	2,047,000
		<u>4,622,286</u>	<u>2,356,801</u>
Net current assets		<u>13,694,045</u>	<u>13,857,232</u>
		<u>17,645,902</u>	<u>17,820,228</u>
Capital and reserve			
Capital		20,000,000	20,000,000
Accumulated deficit		<u>(2,354,098)</u>	<u>(2,179,772)</u>
		<u>17,645,902</u>	<u>17,820,228</u>

The financial statements on pages 3 to 14 were approved and authorised for issue by the Board of Administrators on 15 July 2013 and are signed on its behalf by:



ADMINISTRATOR



ADMINISTRATOR

CONSUMER LEGAL ACTION FUNDSTATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 MARCH 2013

	<u>Capital</u> HK\$	<u>Accumulated</u> <u>deficit</u> HK\$	<u>Total</u> HK\$
At 1 April 2011	20,000,000	(565,400)	19,434,600
Deficit for the year	-	(1,614,372)	(1,614,372)
At 31 March 2012	20,000,000	(2,179,772)	17,820,228
Deficit for the year	-	(174,326)	(174,326)
At 31 March 2013	<u>20,000,000</u>	<u>(2,354,098)</u>	<u>17,645,902</u>

CONSUMER LEGAL ACTION FUND**STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2013**

	<u>2013</u> HK\$	<u>2012</u> HK\$
Operating activities		
Deficit for the year	(174,326)	(1,614,372)
Adjustments for:		
Bank interest income	(106,740)	(113,939)
Interest income from held-to-maturity debt securities	(189,600)	(189,600)
Amortisation of premium on a held-to-maturity debt security	11,139	11,139
Operating cash flows before movements in working capital	(459,527)	(1,906,772)
Decrease in other receivable	-	11,376
Increase in amount due to the Trustee	327,000	113,000
Increase in accounts payable and accrued expenses	1,938,485	5,872
Net cash from (used in) operating activities	<u>1,805,958</u>	<u>(1,776,524)</u>
Cash from investing activities		
Interest received	316,621	300,055
Net increase (decrease) in cash and cash equivalents	<u>2,122,579</u>	<u>(1,476,469)</u>
Cash and cash equivalents at beginning of the year	<u>16,092,521</u>	<u>17,568,990</u>
Cash and cash equivalents at end of the year, represented by bank balances	<u>18,215,100</u>	<u>16,092,521</u>

CONSUMER LEGAL ACTION FUND

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2013

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\$10 million was further injected by the HKSAR to the fund on 6 September 2010 increasing the capital to HK\$20 million.

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 same as the functional currency of the Fund.

2. APPLICATION OF NEW AND REVISED HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs")

In the current year, the Fund has applied the following amendments to HKFRSs issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA").

Amendments to HKFRS 7	Financial Instruments: Disclosures - Transfers of Financial Assets
Amendments to HKAS 12	Deferred Tax: Recovery of Underlying Assets

The application of the above amendment to HKFRSs in the current year has had no material effect on these financial statements for the current and prior years and/or on the disclosures set out in these financial statements.

CONSUMER LEGAL ACTION FUND

2. APPLICATION OF NEW AND REVISED HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs") - continued

New and revised Standards and Interpretations issued but not yet effective

The Fund has not early applied the following new and revised HKFRSs that have been issued but are not yet effective:

Amendments to HKFRSs	Annual Improvements to HKFRSs 2009 - 2011 Cycle ¹
Amendments to HKFRS 1	Government Loans ¹
Amendments to HKFRS 7	Disclosures - Offsetting Financial Assets and Financial Liabilities ¹
Amendments to HKFRS 9 and HKFRS 7	Mandatory Effective Date of HKFRS 9 and Transition Disclosures ³
Amendments to HKFRS 10, HKFRS 11 and HKFRS 12	Consolidated Financial Statements, Joint Arrangements and Disclosure of Interests in Other Entities: Transition Guidance ¹
Amendments to HKFRS 10, HKFRS 12 and HKAS 27	Investment Entities ²
HKFRS 9	Financial Instruments ³
HKFRS 10	Consolidated Financial Statements ¹
HKFRS 11	Joint Arrangements ¹
HKFRS 12	Disclosure of Interests in Other Entities ¹
HKFRS 13	Fair Value Measurement ¹
Amendments to HKAS 1	Presentation of Items of Other Comprehensive Income ⁴
HKAS 19 (as revised in 2011)	Employee Benefits ¹
HKAS 27 (as revised in 2011)	Separate Financial Statements ¹
HKAS 28 (as revised in 2011)	Investments in Associates and Joint Ventures ¹
Amendments to HKAS 32	Offsetting Financial Assets and Financial Liabilities ²
HK(IFRIC) - Int 20	Stripping Costs in the Production Phase of a Surface Mine ¹
HK(IFRIC) - Int 21	Levies ²

¹ Effective for annual periods beginning on or after 1 January 2013

² Effective for annual periods beginning on or after 1 January 2014

³ Effective for annual periods beginning on or after 1 January 2015

⁴ Effective for annual periods beginning on or after 1 July 2012

The Board of Administrators anticipates that the application of the above new and revised HKFRSs will have no material impact on the results and the financial position of the Fund.

CONSUMER LEGAL ACTION FUND

3. SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared on the historical cost basis and in accordance with HKFRSs issued by the HKICPA. The principal accounting policies adopted are as follows:

Revenue recognition

Interest income from a financial assets is recognised when it is probable that the economic benefits will flow to the Fund and the amount of income can be measured reliably. Interest income from a financial asset is accrued on a time basis, by reference to the principal outstanding and at the effective interest rate applicable, which is the rate that exactly discounts the estimate future cash receipts through the expected life of the financial asset to the asset's net carrying amount on initial recognition.

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 income and expenditure account in the period incurred. Any costs recoverable from assisted consumers are recorded as income upon receipt.

Financial Instruments

Financial assets and financial liabilities are recognised on the Fund's statement of financial position when the Fund becomes a party to the contractual provisions of the instrument. 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.

Financial assets

The Fund's financial assets are classified as held-to-maturity investments, and loans and receivables. The classification depends on the nature and purpose of financial assets and is determined at the time of initial recognition. All regular way purchases or sales of financial assets are recognised and derecognised on a trade date basis. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the time frame established by regulation or convention in the marketplace.

Effective interest method

The effective interest method is a method of calculating the amortised cost of a financial asset and of allocating interest income over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash receipts (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, where appropriate, a shorter period to the net carrying amount on initial recognition.

Interest income is recognised on an effective interest basis for debt instruments.

CONSUMER LEGAL ACTION FUND

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial Instruments - continued

Financial assets - continued

Held-to-maturity debt securities

Held-to-maturity investments are non-derivative financial assets with fixed or determinable payments and fixed maturities that the board of administrators of the Fund has the positive intention and ability to hold to maturity. Subsequent to initial recognition, held-to-maturity debt securities are measured at amortised cost using the effective interest method, less any identified impairment losses (see accounting policy on impairment loss on financial assets below).

Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. Subsequent to initial recognition, loans and receivables (including other receivable and bank balances) are carried at amortised cost using the effective interest method, less any identified impairment losses (see accounting policy on impairment loss on financial assets below).

Impairment on financial assets

Financial assets are assessed for indicators of impairment at each end of the reporting period. Financial assets are considered to be impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows of the financial assets have been affected.

Objective evidence of impairment could include:

- significant financial difficulty of the issuer or counterparty; or
- default or delinquency in interest or principal payments; or
- it becoming probable that the borrower will enter bankruptcy or financial re-organisation; or
- disappearance of an active market for that financial asset because of financial difficulties.

For financial assets carried at amortised cost, the amount of the impairment loss recognised is the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the financial asset's original effective interest rate.

For financial assets measured at amortised cost, if, in a subsequent period, the amount of the impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognised, the previously recognised impairment loss is reversed through income or expenditure account to the extent that the carrying amount of the asset at the date the impairment is reversed does not exceed what the amortised cost would have been had the impairment not been recognised.

CONSUMER LEGAL ACTION FUND

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial Instruments - continued

Financial liabilities and equity

Financial liabilities 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 entered into and the definitions of a financial liability and an equity instrument.

An equity instrument is any contract that evidences a residual interest in the assets of the Fund after deducting all of its liabilities. Equity instruments issued by the Fund are recognised at the proceed received, net of direct issue cost.

Effective interest method

The effective interest method is a method of calculating the amortised cost of a financial liability and of allocating interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments (including all fee paid or received that form an integral part of the effective interest rate, transaction costs and other premium or discounts) through the expected life of the financial liability, or where appropriate, a shorter period, to the net carrying amount on initial recognition.

Interest expense is recognised on an effective interest basis.

Financial liabilities (including accounts payable and amount due to the Trustee) are subsequently measured at amortised cost, using the effective interest method.

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. If the Fund neither transfers nor retains substantially all the risks and rewards of ownership and continues to control the transferred asset, the Fund continues to recognise the asset to the extent of its continuing involvement and recognises an associated liability.

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 and the cumulative gain or loss that had been recognised in other comprehensive income and accumulated in equity is recognised in the income and expenditure statement.

The Fund derecognises financial liabilities when, and only when, the Fund's obligations are discharged, cancelled or expire. The difference between the carrying amount of the financial liability derecognised and the consideration paid and payable is recognised in the income and expenditure statement.

CONSUMER LEGAL ACTION FUND

4. CAPITAL RISK MANAGEMENT

The capital structure of the Fund consists of capital from HKSAR and accumulated surplus, if any.

The HKSAR has granted a sum of HK\$20 million as capital to the Fund. 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.

5. FINANCIAL INSTRUMENTS

a. Categories of financial instruments

	<u>2013</u> HK\$	<u>2012</u> HK\$
Financial assets		
Held-to-maturity debt securities	3,951,857	3,962,996
Loans and receivables (including cash and cash equivalents)	18,316,331	16,214,033
	<u>22,268,188</u>	<u>20,177,029</u>
Financial liabilities		
Financial liabilities at amortised cost	<u>4,622,286</u>	<u>2,343,501</u>

b. Financial risk management objectives and policies

The Fund's major financial instruments include held-to-maturity debt securities, receivables, bank balances, accounts payable and amount due to the Trustee.

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

The credit risk on liquid funds is limited because majority of the counterparties are banks with high credit ratings.

Market riskForeign exchange risk

The Fund's functional currency is Hong Kong dollars since the transactions are mainly denominated in Hong Kong dollars. Accordingly, the board of administrators of the Fund considers the foreign exchange risk is not significant.

CONSUMER LEGAL ACTION FUND

5. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies - continued

Market risk - continuedInterest rate risk

The Fund has no significant interest rate risk as it does not have any interest-bearing financial assets or financial liabilities other than cash placed with financial institutions.

Liquidity risk

The Fund is exposed to minimal liquidity risk as the administrators closely monitors its cash flow.

The earliest date on which the undiscounted cash flows of financial liability (representing non-interest bearing financial liability of the Fund can be required to pay is 3 months or less.

c. Fair value

The fair values of financial assets and financial liabilities are determined in accordance with generally accepted pricing models based on discounted cash flow analysis using prices from observable current market transactions.

The board of administrators of the Fund considers that the carrying values of financial assets and financial liabilities recorded at amortised cost in the financial statements approximate their corresponding fair values.

6. HELD-TO-MATURITY DEBT SECURITIES

	<u>2013</u> HK\$	<u>2012</u> HK\$
Debt securities listed in Hong Kong	<u>3,951,857</u>	<u>3,962,996</u>
Market value of securities	<u>3,977,315</u>	<u>4,122,615</u>

7. BANK BALANCES

Bank balances comprise cash and short-term deposits with an original maturity of three months or less and carry interest at market rates which ranged from 0.5% to 1.25% (2012: 0.5% to 1.3%) per annum.

CONSUMER LEGAL ACTION FUND

8. AMOUNT DUE TO THE TRUSTEE

The amount represents administrative service and office support provided by the trustee payable.

9. RELATED PARTY TRANSACTIONS

During the year, the Fund incurred administrative fee expenses amounted to HK\$2,374,000 (2012: HK\$2,047,000) for the administrative services and office support (comprising salary costs and attributable overheads) provided to the Fund. The recharge by the Trustee is in accordance with the provision of the Trust Deed governing the Consumer Legal Action Fund and approved by both the Council and the Board of Administrators of the Consumer Legal Action Fund.

消費者訴訟基金

（根據信託聲明在香港成立）

報告書及財務報表

截至二零一三年三月三十一日止年度

消費者訴訟基金

報告書及財務報表

截至二零一三年三月三十一日止年度

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獨立核數師報告書

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）

本核數師已完成審核消費者訴訟基金（「基金」）載於第3頁至第14頁的財務報表，包括二零一三年三月三十一日之財務狀況報表，以及截至該日止年度之收支結算表、權益變動表及現金流量表，連同主要會計政策概要及其他說明性資訊。

基金執行委員會就財務報表之責任

基金執行委員會須遵照香港會計師公會頒佈之香港財務報告準則編製真實且公平的財務報表，且實施其認為必要之內部監控，以使財務報表之編製不存在由於欺詐或錯誤而導致之重大錯誤陳述。

核數師之責任

本核數師的責任是根據審核結果，對該等財務報表作出意見，並按照本行已同意的聘用條款的規定，僅向委員會作出呈報，除此之外，本報告並無其他目的。本核數師概不就本報告之內容，向任何其他人士負責或承擔法律責任。本核數師已按照香港會計師公會頒佈之香港審計準則進行審核工作。該等準則要求本核數師遵守道德規範，並策劃及執行審核工作，以合理確定該等財務報表是否不存在有任何重大錯誤陳述。

審核涉及執执行程序以獲取有關財務報表所載金額及披露資料的審核憑證。所選定的程序取決於核數師之判斷，包括評估由於欺詐或錯誤而導致財務報表存在重大錯誤陳述之風險。在評估該等風險時，核數師考慮與基金編製真實且公平的財務報表相關之內部監控，以設計適當之審核程序，但並非為對基金內部監控之效能發表意見。審核亦包括評價基金執行委員會所採用之會計政策之合適性及所作會計估計之合理性，以及評價財務報表的整體列報方式。

本核數師相信，所獲得之審核憑證已足夠和適當地為本核數師之審核意見提供基礎。

獨立核數師報告書

致消費者訴訟基金（「基金」）受託人一續

（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

本核數師認為，該等財務報表已根據香港財務報告準則真實而公平地反映基金於二零一三年三月三十一日的財政狀況及基金截至該日止年度的虧損及現金流量。

德勤•關黃陳方會計師行

執業會計師

香港

二零一三年七月十五日

消費者訴訟基金**收支結算表****截至二零一三年三月三十一日止年度**

	<u>二零一三年</u>	<u>二零一二年</u>
	港元	港元
收入		
銀行利息收入	106,740	113,939
持有至到期債務證券的利息收入	189,600	189,600
受助消費者申請費	14,200	5,200
雜項收入	<u>2,119,575</u>	<u>554,608</u>
	<u>2,430,115</u>	<u>863,347</u>
減：		
支出		
核數師酬金	13,300	13,300
管理費支出	2,374,000	2,047,000
銀行手續費	1,930	2,280
受助消費者的律師費	202,540	404,000
持有至到期債務證券的溢價攤銷	11,139	11,139
雜項支出	<u>1,532</u>	-
	<u>2,604,441</u>	<u>2,477,719</u>
本年度虧損	<u>(174,326)</u>	<u>(1,614,372)</u>

消費者訴訟基金**財務狀況表****截至二零一三年三月三十一日止年度**

	<u>附註</u>	<u>二零一三年</u> 港元	<u>二零一二年</u> 港元
非流動資產			
持有至到期債務證券	6	<u>3,951,857</u>	<u>3,962,996</u>
流動資產			
應收利息		101,231	121,512
銀行結餘	7	<u>18,215,100</u>	<u>16,092,521</u>
		<u>18,316,331</u>	<u>16,214,033</u>
流動負債			
應付賬款及應計費用		2,248,286	309,801
應付予受託人之款項	8	<u>2,374,000</u>	<u>2,047,000</u>
		<u>4,622,286</u>	<u>2,356,801</u>
流動資產淨值		<u>13,694,045</u>	<u>13,857,232</u>
		<u>17,645,902</u>	<u>17,820,228</u>
資本及儲備			
資本		20,000,000	20,000,000
累計虧損		<u>(2,354,098)</u>	<u>(2,179,772)</u>
		<u>17,645,902</u>	<u>17,820,228</u>

載於第3頁至第14頁的財務報表已於二零一三年七月十五日基金執行委員會批准及授權發佈，並由以下代表簽署：

基金執行委員會委員

基金執行委員會委員

消費者訴訟基金權益變動表

截至二零一三年三月三十一日止年度

	<u>資本</u>	<u>累計虧損</u>	<u>合計</u>
	港元	港元	港元
於二零一一年四月一日	20,000,000	(565,400)	19,434,600
本年度虧損	=	<u>(1,614,372)</u>	<u>(1,614,372)</u>
於二零一二年三月三十一日	20,000,000	(2,179,772)	17,820,228
本年度虧損	=	<u>(174,326)</u>	<u>(174,326)</u>
於二零一三年三月三十一日	<u>20,000,000</u>	<u>(2,354,098)</u>	<u>17,645,902</u>

消費者訴訟基金**現金流量表****截至二零一三年三月三十一日止年度**

	<u>二零一三年</u>	<u>二零一二年</u>
	港元	港元
營運活動		
本年度虧損	(174,326)	(1,614,372)
就下列項目作出調整：		
銀行利息收入	(106,740)	(113,939)
持有至到期債務證券之利息收入	(189,600)	(189,600)
持有至到期債務證券之溢價攤銷	<u>11,139</u>	<u>11,139</u>
於流動資金變動前之營運現金流量	(459,527)	(1,906,772)
其他應收賬款減少	-	11,376
應付予受託人之款項增加	327,000	113,000
應付賬款及應計費用增加	<u>1,938,485</u>	<u>5,872</u>
來自（用於）營運活動之現金淨值	<u>1,805,958</u>	<u>(1,776,524)</u>
來自投資活動之現金		
已收利息	<u>316,621</u>	<u>300,055</u>
現金及現金等價物增加（減少）淨值	2,122,579	(1,476,469)
年初之現金及現金等價物	<u>16,092,521</u>	<u>17,568,990</u>
年末之現金及現金等價物，		
以銀行結餘列示	<u>18,215,100</u>	<u>16,092,521</u>

消費者訴訟基金

財務報表附註

截至二零一三年三月三十一日止年度

1. 基金之目的及運作

消費者訴訟基金（「基金」）於一九九四年十一月三十日根據信託聲明成立，由消費者委員會擔任受託人，目的是為協助消費者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撥款1,000萬港元作為創辦基金。此撥款在基金停止運作時歸還政府。二零一零年九月六日基金獲香港特別行政區政府注入另一筆資金1,000萬港元，總資金增至2,000萬港元。

受託人的註冊辦事處及主要營運地址為香港北角渣華道191號嘉華國際中心22樓。

財務報表乃以港元呈列，同時，港元亦是基金的功能貨幣。

2. 採納新訂及經修訂香港財務報告準則（「香港財務報告準則」）

本年度內，基金採用了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。

香港財務報告準則第7號（經修訂）	金融工具：披露－財務資產轉讓
香港會計準則第12號（經修訂）	遞延稅：相關資產之收回

本年度採納上述經修訂香港財務報告準則對本年度及先前年度的財務報表及／或該等財務報表所載的披露資料概無重大影響。

消費者訴訟基金

2. 採納新訂及經修訂之香港財務報告準則（「香港財務報告準則」）－續

新訂及經修訂的準則及詮釋已發行但尚未生效

基金並未提前採納下列已頒佈但尚未生效之新訂及經修訂之香港財務報告準則：

香港財務報告準則（經修訂）	對二零零九至二零一一年週期香港財務報告準則之年度改進 ¹
香港財務報告準則第1號（經修訂）	政府貸款 ¹
香港財務報告準則第7號（經修訂）	披露－抵銷財務資產及金融負債 ¹
香港財務報告準則第9號及第7號（經修訂）	香港財務報告準則第9號及過渡披露之強制性有效日期 ³
香港財務報告準則第10號、第11號及第12號（經修訂）	綜合財務報表、聯合安排及在其他主體中權益的披露：過渡指導 ¹
香港財務報告準則第10號、第12號及第27號（經修訂）	投資實體 ²
香港財務報告準則第9號	金融工具 ³
香港財務報告準則第10號	綜合財務報表 ¹
香港財務報告準則第11號	聯合安排 ¹
香港財務報告準則第12號	在其他主體中權益的披露 ¹
香港財務報告準則第13號	公允價值計量 ¹
香港會計準則第1號（經修訂）	其他全面收入項目之呈列 ⁴
香港會計準則第19號（二零一一年經修訂）	僱員福利 ¹
香港會計準則第27號（二零一一年經修訂）	獨立財務報表 ¹
香港會計準則第28號（二零一一年經修訂）	對聯屬公司及聯營公司的投資 ¹
香港會計準則第32號（經修訂）	抵銷金融資產及金融負債 ²
香港（國際財務報告詮釋委員會）－詮釋第20號	露天礦生產階段的剝離成本 ¹

¹ 於二零一三年一月一日或其後開始之年度期間生效

² 於二零一四年一月一日或其後開始之年度期間生效

³ 於二零一五年一月一日或其後開始之年度期間生效

⁴ 於二零一二年七月一日或其後開始之年度期間生效

基金執行委員會委員預期採納上述新訂及經修訂香港財務報告準則，將不會對基金的業績及財務狀況產生重大影響。

消費者訴訟基金

3. 主要會計政策

財務報表乃按過往成本法並根據香港會計師公會所頒佈的香港財務報告準則編製，而所採納的主要會計政策則詳列如下：

收入確認

倘經濟利益可能流向基金，且收入能夠可靠地計量，金融資產之利息收入會予以確認。金融資產之利息收入以時間基準按尚餘的本金及適用實際利率計算，該實際利率是在金融資產的預計期限內估計的未來現金收入準確貼現為初步確認時資產的賬面淨額所用的利率。

財務資助費用

為受助消費者提供財務資助的所有有關費用按權責發生制在該等費用發生期間的收支結算表內扣除。可從受助消費者處收回的任何費用，在收到付款時以收入入賬確認。

金融工具

金融資產及金融負債於基金成為該等工具合約條文的訂約方時在基金的財務狀況表內予以確認。金融資產及金融負債在初步確認時按公平價值計算。直接因金融資產及金融負債的購置或發行而產生的交易成本，在初步確認時將酌情在金融資產或金融負債的公平價值中增加或扣減。

金融資產

基金的金融資產劃分為持有至到期投資以及貸款和應收賬款。所有金融資產的正常交易應以交易日為基準進行確認及註銷。正常交易是指在市場規則或慣例規劃的時間範圍內進行資產交付的金融資產交易。

實際利率法

實際利率法為於相關期間計算金融資產之攤銷成本及分配利息收入之方法。實際利率是在金融資產的預計期限或（如適用）更短期限內，估計的未來現金收入（包括所有已付或已收的費用，而這些費用構成實際利率、交易成本及其他溢價或折讓的組成部分）準確貼現為初步確認時的賬面淨額所用的利率。

就債務工具而言，收入按實際利率確認。

消費者訴訟基金

3. 主要會計政策—續

金融工具—續

金融資產—續

持有至到期債務證券

持有至到期投資是指到期日固定，回收金額固定或可確定，且基金執行委員會有明確意圖和能力持有至到期的非衍生金融資產。在初步確認後，應採用實際利率法以攤銷成本對持有至到期債務證券進行計算，並扣除已確認的減值虧損（請參閱以下會計政策中金融資產減值虧損條款）。

貸款及應收賬款

貸款及應收賬款是指回收金額固定或可確定，且未在交投暢旺的市場上市的非衍生金融資產。在初步確認後，應採用實際利率法以攤銷成本對貸款及應收賬款（包括其他應收賬款和銀行結餘）進行計算，並扣除已確認的減值虧損（請參閱以下會計政策中金融資產減值虧損條款）。

金融資產的減值

金融資產評估是在每個報告期末按減值指標進行。如有客觀證據顯示，因在金融資產初步確認後發生的一項或多項事件導致該金融資產的未來估計現金流量受到影響，該金融資產須予減值處理。

客觀證據顯示有減值必要的情形包括：

- 發行人或交易對手的重大財務困難；或
- 欠繳或拖欠利息或本金款項；或
- 借款人有可能陷入破產或金融重組；或
- 該金融資產因財務困難而失去交投暢旺的市場。

就以攤銷成本列賬的金融資產而言，確認的減值虧損金額是指資產賬面值與按照金融資產的原始實際利率折現的未來估計現金流量現值之間的差額。

就以攤銷成本計算的金融資產而言，如果在隨後的期間減值虧損金額降低，而有關降低在客觀上與確認減值虧損後發生之事件相關聯，則之前已確認之減值虧損將透過收支結算表撥回，惟該資產於撥回減值之日之賬面值不超出減值尚未確認之原應有之攤銷成本。

消費者訴訟基金

3. 主要會計政策—續

金融工具—續

金融負債及權益

基金發行的金融負債及權益工具是按照簽訂的合約安排主旨及金融負債及權益工具的定義來進行分類為金融負債或權益。

權益工具是證明於扣除所有負債後基金資產剩餘利息的合約。基金發行的權益工具乃按所得收益及直接發行淨成本予以確認。

實際利率法

實際利率法為於相關期間計算金融負債之攤銷成本及分配利息開支之方法。實際利率是在金融負債的預計期限或（如適用）更短期限內，對估計的未來現金款項（包括所有已付或已收的費用，而這些費用構成實際利率、交易成本及其他溢價或折讓的組成部分）準確貼現為初步確認時的賬面淨額所用的利率。

利息開支按實際利率確認。

金融負債（包括應付賬款及應付予受託人之款項）隨後採用實際利率法以攤銷成本計算。

撤銷

當從資產獲得現金流量的合約權利屆滿，或將金融資產及資產所有權的全部風險及回報時轉讓予另一實體時，金融資產被註銷。如基金不轉讓或保留所有權的全部風險及回報，並繼續控制被轉讓資產，則基金繼續在持續參與的範圍內確認資產，並確認相關的負債。

所有金融資產一經註銷，資產的賬面值與已收和應收代價、已經在其他綜合收入中確認並於權益累積之累計收益或虧損的總和之差額於收支結算表內確認。

當且僅當基金的義務被解除、註銷或屆滿時，基金註銷金融負債。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於收支結算表內確認。

消費者訴訟基金

4. 資本風險管理

基金的資本結構由香港特別行政區的資本及累積盈餘（如有）組成。

香港特別行政區已撥款2,000萬港元作為基金的資本。基金執行委員會管理該基金的資本，以確保基金能維持正常營運。資本管理的整體策略與上年保持一致。

5. 金融工具

a. 金融工具類別

	二零一三年 港元	二零一二年 港元
金融資產		
持有至到期債務證券	3,951,857	3,962,996
貸款及應收賬款（包括現金及現金等價物）	<u>18,316,331</u>	<u>16,214,033</u>
	<u>22,268,188</u>	<u>20,177,029</u>
金融負債		
以攤銷成本計算的金融負債	<u>4,622,286</u>	<u>2,343,501</u>

b. 金融風險管理目標及政策

基金的主要金融工具包括持有至到期債務證券、應收賬款、銀行結餘、應付賬款、及應付予受託人之款項。

與該等金融工具有關的風險以及如何降低該等風險的政策載於下文，基金執行委員會管理並監察該等風險，以確保及時有效地採取適當措施。

信貸風險

由於大多數交易對手是具有高信貸評級的銀行，故流動資金的信貸風險有限。

市場風險

外匯風險

由於基金的交易主要以港元計值，故此其功能貨幣為港元。因此，基金執行委員會認為外匯風險不屬重大。

消費者訴訟基金

5. 金融工具—續

b. 金融風險管理目標及政策—續

市場風險—續

利率風險

基金並無重大利率風險，概因其除了存放在金融機構的現金外，並無任何計息金融資產或金融負債。

流動資金風險

由於基金執行委員會委員密切監控其現金流量狀況，因此基金面臨的流動資金風險已降至最低。

金融負債未貼現現金流量（以基金之無息金融負債列示）的最早支付日期為三個月或以內。

c. 公平價值

金融資產及金融負債之公平價值乃按照公認定價模式釐定，基於採用從目前市場交易觀察所得價格的貼現現金流量分析而確定。

基金執行委員會認為，財務報表中以攤銷成本記錄的金融資產及金融負債的賬面值接近其相應公平價值。

6. 持有至到期債務證券

	二零一三年 港元	二零一二年 港元
香港上市債務證券	<u>3,951,857</u>	<u>3,962,996</u>
證券的市值	<u>3,977,315</u>	<u>4,122,615</u>

7. 銀行結餘

銀行結餘包括現金及原訂期限為三個月或以內的短期存款，其利息根據每年0.5%至1.25%（二零一二年：0.5%至1.3%）的市場利率計算。

消費者訴訟基金

8. 應付予受託人之款項

該款項代表對受託人所提供管理服務和辦公室支援的應付款項。

9. 關聯方交易

基金年內有關管理服務費和辦公室支援(包括薪金及應佔行政費用)為2,374,000港元(二零一二年: 2,047,000港元)。該收費乃根據信託聲明中的條款及經委員會與消費者訴訟基金執行委員會批核。



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