

# 2015-16

## CONSUMER COUNCIL ANNUAL REPORT

消費者委員會年報





推動消費新風氣

共建可持續

未來

Transforming Consumer Culture  
for a Sustainable

FUTURE







# CONTENTS

## 目錄

Chairman's Message	03	主席的話
Message from the Chief Executive	11	總幹事的話
The Consumer Council	15	消費者委員會
Resolving Disputes between Consumers and Businesses	17	調停消費者與經營者之間的糾紛
Improving Product Quality and Safety	22	改善產品質素及安全
Promoting Sustainable Consumption	30	推廣可持續消費
Collecting Market Information on Goods and Services	36	蒐集消費品和服務業的市場資訊
Fostering Competition and a Fair Marketplace	43	促進市場競爭和公平交易
Advancing Legal Protection for Consumers	48	加強消費者的法律保障
Disseminating Consumer Information	50	傳播消費資訊
Empowering Consumers through Education	54	以教育活動提升自我保護能力
Forging Closer Collaboration for Consumer Protection	58	與其他機構合作保障消費權益
Commendations and Compliments	61	嘉許與感謝
Appendices	63	附錄
Annual Report of the Consumer Legal Action Fund	103	消費者訴訟基金年報
Annexes	111	附錄

## CHAIRMAN'S MESSAGE

### 主席的話



**Professor Wong Yuk-shan, BBS, JP**  
**Chairman**  
黃玉山教授，銅紫荊星章，太平紳士  
主席

Welcome to the 2015-16 Consumer Council Annual Report.

During the reporting year, the 20th Consumers International World Congress was held in Brasilia, Brazil to the theme “Unlocking Consumer Power: A new vision for the global marketplace”. Taking place in November 2015 the quadrennial event saw the confluence of more than 700 consumer leaders, experts and delegates from Governments, civil society organisations and the private sectors with the common goal of driving the global consumer movement to an ever new horizon of development and excellence.

Since the last Congress, held in Hong Kong in 2011, consumer behaviour has experienced a significant technological shift, driven (in part) by a new generation of tech-savvy consumers. Nowadays, online consumer activity ranges from management of personal finances to the research and purchase of goods and services from all over the world, further reducing geographical barriers.

Whilst the advent of globalisation and rapid advancement in technology have provided new and increased business opportunities and consumer choices, they have also given rise to additional challenges in the areas of consumer privacy and vulnerability, product safety, and dispute resolution. Regulation can take longer to enact and even then may struggle to keep up with technological development.

歡迎閱覽2015-16年消費者委員會年報。

回顧本年度，第二十屆國際消費者聯會全球會議在巴西首都巴西利亞圓滿舉行。是次4年一度的盛事，以「釋放消費者力量：環球市場的新視野」為主題。會議於2015年11月舉行，雲集超過700名消費者組織領袖、專家，以及來自政府、民間社會組織和企業的代表聚首一堂，共同探討將全球消費運動帶進卓越發展的嶄新領域。

自從2011年上屆全球會議於香港舉辦至今，在新一代善於應用科技的消費者帶動下，消費行為於技術層面上經歷了重大變遷。現在，網上消費活動進一步打破地理限制，由個人理財服務，乃至蒐集和購買全球各地的產品和服務，各適其適。

雖然全球化與科技的急速發展提供了更多商機和消費選擇，但同時為消費權益如消費者私隱漏洞、產品安全，以及解決爭議等方面帶來新的挑戰。立法規管需時，即使條例實施亦未必能緊貼科技發展的步伐。因此，消費者組織包括

Therefore, consumer organisations like the Consumer Council have to play an even more active role in educating and enabling the consumers to acquire the right concept, knowledge and tools to protect themselves against unfair or even wrongful treatment in all kinds of consumption.

In recent years, significant development in a sharing economy has been observed across the globe. While there have always been collaborative economies involving shared purchases or use of goods, what enables the explosive growth of the sharing economy today is the internet. Barriers to sharing such as time, space, geography, marketing dollars are rendered irrelevant in the digital age of free mobile apps that connect people across continents, cultures, and languages. Despite the success stories of some, there is a raging debate over the economic and social impact of sharing economy businesses. The Council will be closely monitoring market response and exchanging with overseas counterparts to ensure the protection of consumer rights within these new service models.

Sustainable Consumption has risen to the fore recently as an increasingly important and pressing issue in an international context. Results from a survey carried out by the Council indicate that although 40% of local consumers are concerned about and consider their consumption impactful on the environment, approximately 22% showed little or no concern. The Council believes there is an opportunity for Hong Kong to play an important role in demonstrating the compatibility of sustainability and economic development – that neither needs to be compromised for the success of the other, and to achieve win-win situation. To capture this opportunity, a committed partnership approach involving all stakeholders including the Government, businesses, and consumers, is required.

The Council is committed to our role in this important partnership and will direct more efforts towards advocating and promoting key Sustainable Consumption messages and encouraging necessary changes to consumer behaviour by leveraging international developments and local government policies. In addition, the Council will continue our support for Government's strategic policies in response to technological advances in the use of the internet by consumers as a research, purchasing and engagement platform. By including Sustainable Consumption aspects in all of our testing and survey projects, the Council aims to provide information and encourage more informed and considered decisions. By enhancing consumers' awareness and understanding of green / ecolabels, we will empower them to make informed product choices.

本會，必須在消費者教育上扮演更主動的角色，令他們掌握正確的概念、知識和方法，當遭受不公平對待甚或遇上不良營商手法時，能夠保護自己免受損害。

近年來，共享經濟在全球的顯著發展有目共睹。雖然共享採購或使用商品的合作經濟模式存在已久，但互聯網促使共享經濟在今天產生爆炸性的增長。一些對共享經濟構成的障礙，例如時間、空間、地理、貨幣等，在數碼時代已經不足掛齒。如今，手機應用程式跨越地域、文化和語言，將人與人聯繫起來。儘管有成功的案例，共享經濟對經濟和社會的影響力仍然引起不少爭議。本會將密切關注市場動向，並與海外合作伙伴交流，以確保消費者權益在這些新興服務模式中得到保障。

可持續消費近年已在國際層面成為日趨重要和迫切的議題。本會早前進行的一項調查顯示，儘管有40%的消費者關注其消費對環境的影響，約22%表示很少或全無關注。本會認為，香港可藉此機遇，展示可持續性發展和經濟發展能兼容不悖——即毋須犧牲任何一方的利益而達至共贏的局面。能否把握良機依賴所有持份者，包括政府、商界和消費者攜手努力，各盡其職。

消委會致力在這重要的伙伴關係中擔當起我們的角色，並將調配更多資源倡議推廣可持續消費訊息，藉助全球發展及港府政策，促進消費者在行為上作出必要的改變。此外，本會將繼續支持政府制訂政策，以應對在科技進步下，消費者把互聯網作為資料搜集、購物，以及互動的平台。本會在所有測試和調查報告中都加入可持續消費的資訊，鼓勵消費者作出更加理智的決定。同時，本會也致力提高消費者對綠色/生態標籤的認知和理解，幫助他們作出明智的產品選擇。





The Council earnestly hopes that collaborative efforts among the Government, industry leaders, and trade associations to devise and implement incentive schemes designed to improve affordability and availability of sustainable products. Additionally, we welcome the Government to introduce new measures in support of recycling, repair, and maintenance businesses and services. These, we believe, will greatly support the initial and continued development of a Sustainable Consumption culture.

Hong Kong has long been one of the freest economies in the world. Although competition has been deeply rooted in our business sectors, we should neither take its existence for granted, nor assume it comes to us naturally. After 20 years of advocacy and as one of the major contributors to the establishment of the Competition Ordinance, the Council is pleased to see the introduction of competition law in Hong Kong. The Competition Ordinance was brought into full operation on 14 December 2015. The “first conduct rule” of the Ordinance prohibits the making of anti-competitive agreements among undertakings, for example, price-fixing and bid-rigging, etc. The “second conduct rule” prohibits undertakings from abusing substantial market power to harm competition.

Where competition is strong, productivity is strong. In order to increase productivity, a business must become more efficient and innovative in meeting the ever-changing needs of consumers. The introduction of the Ordinance not only strengthens consumer protection and choice but also fosters a fairer and healthier business environment conducive to growth. The Council looks forward to working closely with the Competition Commission in support of the new law.

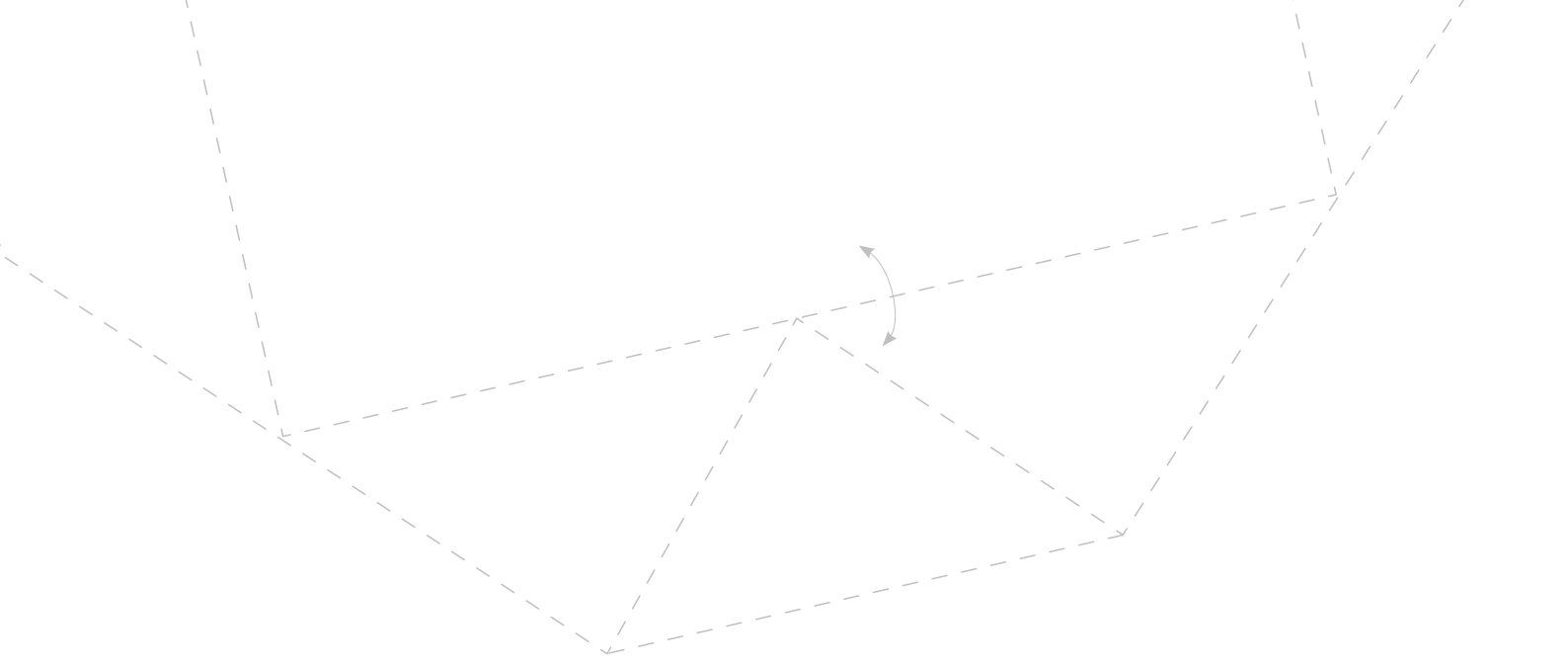
Our Council Members are the driving force behind the Council's contributions to the Hong Kong community and I take this opportunity to extend heartfelt thanks to retired Members, including Mr Chapman CHAN Chor-man, Dr David CHUNG Wai-keung and Mr Alvin WONG Tak-wai. Our sincere gratitude also goes to retired Co-opted Members Ms Constance CHOY Hok-man, Mr Danie I C LAM, BBS, JP, Mr Edmond LAM King-fung, Mr Fred LI Wah-ming, SBS, JP,

本會期望政府、工商界領袖及行業協會能通力合作，設計及實施獎勵機制，推出更多價格上可負擔、並可供選擇的可持續產品。此外，我們歡迎政府引入新措施，支持循環再造、維修及保養服務。我們相信這些措施將有助啟動及延續可持續消費文化。

長久以來，香港是世界上最自由的經濟體系之一。儘管競爭的概念深深紮根本港工商界，但我們不應該視之為理所當然，或認為它自然而生。本會作為倡議香港引入競爭條例的先驅，經過20年的努力不懈，喜見競爭法在本港終於落地生根。競爭條例於2015年12月14日全面實施，其「第一行為守則」禁止業務實體訂立反競爭協議，包括合謀定價、進行圍標等；「第二行為守則」禁止具有相當市場權勢的業務實體濫用其影響力損害競爭。

競爭有利於刺激生產。為了提高生產力，企業必須不斷提升效率及創意，以滿足消費者不斷轉變的需求。引入競爭條例不但加強對消費者的保障，提供更多選擇，亦能建構更公平及更健康的商營環境。本會期待與競爭事務委員會緊密合作，以支持新法例的推行。

我們的委員是本會能為社會作出貢獻的原動力。我僅此向卸任的委員致以衷心的謝意，包括陳楚文先生、鍾偉強博士和黃德偉先生。我們亦要向為本會發展貢獻良多的卸任增選委員致敬，他們包括蔡學雯律師、林濬先生，銅紫荊星章，太平紳士、林勁豐律師、李華明先生，銀紫荊星章，太平紳士，以及黃繼兒先生。另外，我亦藉此



and Mr Stephen WONG Kai-yi. They have contributed so much to the Council's development. I would also like to take this opportunity to welcome new Members to the Council, namely Dr Jason CHAN Kai-yue, Mr Marvin HSU Tsun-fai, and Mr SHIH Wing-ching, JP; as well as Co-opted Members including Mr Thomas CHENG Kin-hon, MH, Mr LO Pui-yin, Prof. James SHE, and Mr Alvin WONG Tak-wai who has joined us again. The Council looks forward to the fresh perspectives and unique expertise they bring with them to the role.

It would be remiss of me not to give praise to the Council's Chief Executive, Ms Gilly WONG and the staff under her leadership for their dedication and hard work in continuing to build on the Council's strong reputation as protector and advocator of consumer rights.

Finally, I extend my thanks to you, for taking an interest and being a part of the Consumer Council's development journey. The Council will continue to strive to meet the changing needs of our community and will closely monitor market changes to address consumer needs. As consumer affairs globalise, the Council looks forward to furthering our regional and international relationships and exchanges through network like the Consumers International, with a view to on-going enhancement of consumer protection measures in Hong Kong.



Professor Wong Yuk-shan, BBS, JP  
Chairman

機會歡迎新上任的委員陳繼宇博士、徐晉暉先生、施永青先生，太平紳士，以及增選委員鄭建韓先生，榮譽勳章、羅沛然大律師、許丕文教授和再次加入本會的黃德偉先生。本會熱切期待他們的加入，為本會帶來不同的觀點與角度和專業知識。

同時，我亦要向本會總幹事黃鳳嫻女士及在她領導下的一眾職員致以由衷的感謝。他們兢兢業業、辛勤奉獻，致力拓展本會作為香港消費者權益捍衛者和倡議者的優良聲譽，為他們發聲。

最後，我要感謝各界參與，成就本會的發展。本會將致力迎合社會瞬息萬變的需求，密切留意市場變化以滿足消費者需要。隨著消費活動日趨全球化，本會期望進一步加強地區和國際關係，增進與國際消費者聯會及其他消費者組織的交流，持續完善消費者在本港消費時的保障措施。



黃玉山教授，銅紫荊星章，太平紳士  
主席





# MEMBERSHIP OF THE CONSUMER COUNCIL

## 消費者委員會委員

### CHAIRMAN 主席

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



Ms Linda CHAN Ching-fan, SC  
陳靜芬資深大律師



Mr Chapman CHAN Chor-man  
陳楚文先生



Ms Jo Jo CHAN Shuk-fong  
陳淑芳女士



Dr David CHUNG Wai-keung  
鍾偉強博士

### VICE CHAIRMAN 副主席

Mr Philip LEUNG Kwong-hon  
梁光漢先生



Mr Ambrose LAM San-keung, JP  
林新強律師，太平紳士



Mr Kevin LAM Sze-cay  
林詩棋先生



Dr Karen SHUM Hau-yan  
沈孝欣醫生



Prof. WONG Kam-fai, MH  
黃錦輝教授，榮譽勳章





Mr Samuel CHAN Ka-yan, JP  
陳家殷大律師，太平紳士



Dr Jason CHAN Kai-yue  
陳繼宇博士



Mr Clement CHAN Kam-wing  
陳錦榮先生



Ms Grace CHAN Man-yee  
陳文宜女士



Ms Amy FUNG Dun-mi  
馮丹媚女士



The Hon. Steven HO Chun-yin, BBS  
何俊賢議員，銅紫荊星章



Mr Marvin HSU Tsun-fai  
徐晉暉先生



Prof. Michael HUI King-man  
許敬文教授



Dr Raymond LEUNG Siu-hong  
梁少康博士



Mr Keith LIE Kin-fu  
李健虎先生



Prof. Angela NG Lai-ping  
吳麗萍教授



Mr SHIH Wing-ching, JP  
施永青先生，太平紳士



Ms WONG Shu-ming  
黃舒明女士



Mr Kent WONG Siu-kee  
黃紹基先生



Mr Alvin WONG Tak-wai  
黃德偉先生



## 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 Thomas CHENG Kin-hon, MH  
鄭建韓先生，榮譽勳章



Mr John CHIU Chi-yeung, JP  
趙志洋先生，太平紳士



Ms Constance CHOY Hok-man  
蔡學雯律師



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-kiok  
羅祥國博士



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



Ms Clara SHEK  
石嘉麗女士



Prof. Nora TAM Fung-ye, BBS, JP  
譚鳳儀教授  
銅紫荊星章，太平紳士



Dr Michael TSUI Fuk-sun  
徐福榮醫生



Mr Alvin WONG Tak-wai  
黃德偉先生



Mr Raymond CHOY Wai-shek, MH, JP  
蔡偉石先生  
榮譽勳章・太平紳士



Mr Francis FONG Po-kiu  
方保僑先生



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



Mr Kelvin KWOK Hiu-fai  
郭曉暉先生



Dr LO Pui-yin  
羅沛然大律師



Ms Bonnie NG Hoi-lam  
吳凱霖女士



Prof. James SHE  
許丕文教授



Dr Max WONG Wai-lun  
王慧麟博士



Ms Cecilia WOO Lee-wah  
鄺莉華律師

## MESSAGE FROM THE CHIEF EXECUTIVE

### 總幹事的話



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

In Hong Kong we enjoy easy access to high quality consumer goods from all over the world and as such have become a consumption-oriented community. Whilst benefiting from this accessibility it is important that we recognise our impact on the constrained resources of our planet. Shifting current behaviour towards Sustainable Consumption, which requires making socially and environmentally conscious choices to meet our needs, improve the quality of living and can reduce inefficient use of resources and environmental degradation.

Acknowledging the importance and potential impact of such behavioural changes on our collective future, the Council's triennial Strategic Plan of 2013-16 encouraged consumers to adopt and commit to Sustainable Consumption practices across a range of products and services.

Energy is essential to our daily lives and in June 2015 the Council submitted a response to the public consultation on the Future Development of the Electricity Market advocating regulatory changes to safeguard consumer interest. The Council also proposed the "Energy Efficiency Obligation" as an effective means to finance and encourage households and businesses to reduce energy consumption. Meanwhile, the Council conducted energy efficiency and / or standby energy consumption tests on 12 of the 23 types of electrical / electronic products featured in the CHOICE Magazine in the year to advise the consumers on selecting the most energy efficient appliances / electronics for green living.

生活在香港，來自世界各地的高質素消費品近在咫尺，令香港成為消費型社會。受惠這便利之餘，我們必須認識無度消費對地球有限資源的影響。從現時的消費行為轉變為可持續消費模式，我們需要從社會和環保意識層面考慮，要有既能滿足個人需要，亦能提升生活質素和減少不當使用資源，降低環境損耗的選擇。

消費者委員會意識到該行為變化對我們未來的重要性和潛在影響，在本會2013-16年的3年計劃中，已開始鼓勵消費者通過在選擇各種不同產品和服務時，實踐可持續消費。

能源為日常生活的必需品，在2015年6月，本會回應《電力市場未來發展》的公眾諮詢，倡議改革規管架構以保障消費者權益。同時本會建議引入「能源效益責任」，藉此資助及推動家居和商業用戶減少消耗能源。此外，消委會在本年度《選擇》月刊公布的23種電子產品測試中，針對檢驗12種產品的能源效益及/或備用狀態的能源消耗，建議消費者選擇最具能源效益的電器，活出綠色生活態度。





The Council also believes increased competition in the sector can improve economic efficiency and spur further innovation in energy generation. In this regard we co-hosted the Competition in the Electricity Markets Discussion Forum with the Competition Commission in September 2015, during which experts from Singapore, the European Union, and the United States shared insights and experiences across a range of issues, benefiting all who attended.

The Council's top priority is always the protection and strengthening of consumer safety. When it comes to food safety, we believe the food industry should be more responsive to consumers' health concerns, in addition to their taste preferences.

In November 2015 the World Health Organisation (WHO) launched the World Antibiotic Resistance Awareness Week, warning of a post-antibiotic era within which common infections and minor injuries could lead to death. Collaborating with consumer organisations around the world the Council launched a new campaign aligned with this WHO initiative. We reached out to international chain restaurants in Hong Kong and local fast food chains to understand their policies on, and use of antibiotics, and called for a time-bound action plan on phasing out the use of meat and poultry treated with antibiotics for human use.

Advances in technology have certainly changed the way we live, as evidenced by the surge in recent years of consumers conducting online research and purchase of flight tickets and travel packages. To better help consumers, the Council conducted a survey on online travel services, the results of which showed that behind the attractive headline rates are additional taxes, unclear transaction fees, and pre-selected provisions creating pitfalls for consumers to incur unnecessary charges. In view of these findings the Council urges online travel service providers to enhance transparency on published fares and fees.

Service users also play an important role in protecting their rights and privacy. A simple "Like" on social media can lead to disclosing a wealth of personal data for commercial purposes. Of greater concern is the potential for financial loss as a result of data theft. Consumers need to be mindful and assess the need to share personal data vis-à-vis protection of their privacy.

The Council works relentlessly to protect and strengthen the rights of vulnerable consumers within our community, one group being the elderly. Increasing affluence coupled with advancements in medical technology mean our senior citizens can enjoy a longer, more enriched retirement life. This has led to a growth in the senior-related travel industry, yet the Council has found that many related insurance products have a maximum age limit for coverage. We believe that relevant insurance products should be designed to cater to the specific needs of older travellers and should be clearly explained so as to facilitate informed and fair purchase.

本會亦相信增加電力市場競爭能夠提升經濟效益，進一步推動市場為消費者創優增值。有見及此，本會在2015年9月與競爭事務委員會合辦「電力市場之競爭」論壇，並邀來新加坡、歐盟及美國專家就議題交換意見及經驗，令與會者獲益良多。

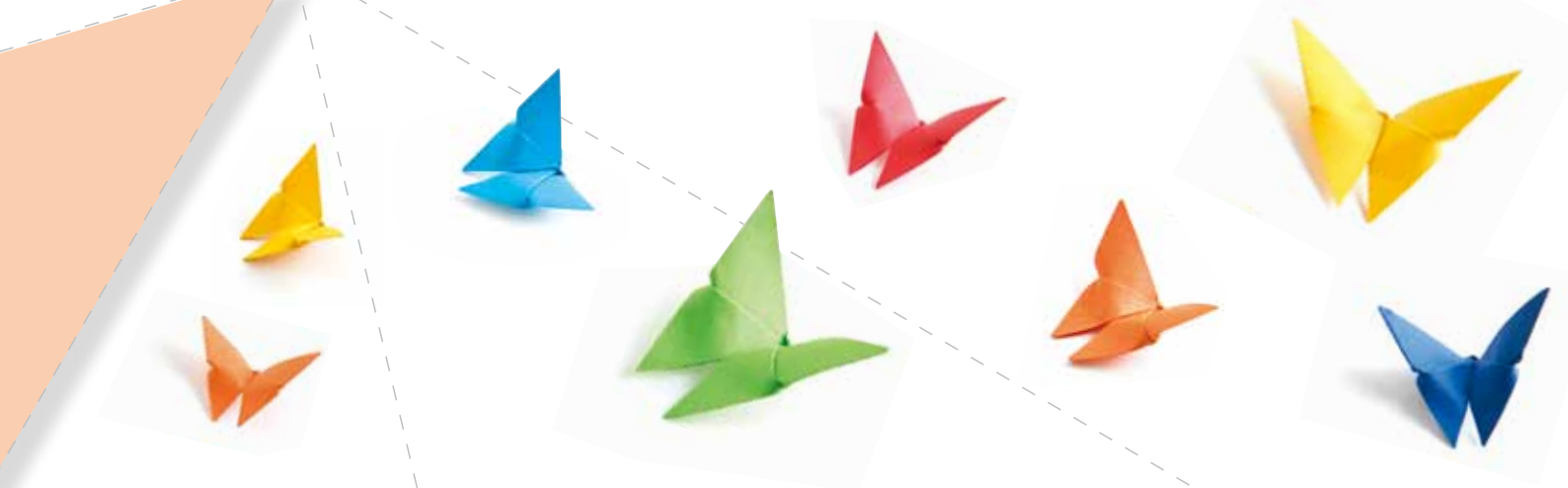
一直以來，本會的重點工作是保障及增強消費安全。當涉及食品安全時，我們相信食品業界除了要顧及消費者的口味，更應迅速回應他們對健康的關注。

在2015年11月，世界衛生組織發起「世界提高抗生素認識周」，警告在後抗生素年代，即使普通感染和輕微損傷都可能導致死亡。本會與全球其他消費者組織攜手推展一個與世衛互相呼應的行動。我們接觸在港營業的國際連鎖快餐集團，以及本地連鎖快餐集團，了解它們採購的政策，呼籲它們制訂有時限的行動計劃，逐步停止採購常規地使用人用抗生素飼養禽畜的肉類。

科技的進步無疑改變我們生活方式，這從近年愈來愈多消費者選擇以互聯網搜尋和購買機票，以及旅遊套餐可見一斑。為協助消費者在這方面精明消費，本會進行了一項關於旅遊服務網站的調查，結果顯示，在具吸引力的標示價格背後，暗藏額外稅款、未能釐清的交易費用和預設付款項目等陷阱，令消費者付出不必要的開支。有見及此，本會促請網上旅遊服務提供者增加票價和收費的透明度。

服務用家同樣在保障其個人權利和私隱上扮演重要角色。即使簡單如在社交媒體上「讚好」，都可以為商業活動提供大量有價值的個人資料。更令人關注的是，一旦這些資料被盜取，有可能令消費者蒙受金錢損失。所以消費者需要留意，在分享個人資料和保障個人私隱上作出權衡。

本會致力加強對社會上弱勢消費者權利的保障，當中重要的一群是長者。財富增長，加上醫療技術的進步，令長者相較以往享受更長而豐盛的退休生活。此現象亦帶動與長者相關旅遊業的增長，但本會同時發現，不少旅遊保險產品卻設有最高年齡限制。我們認為相關保險產品的設計必須滿足年長旅客的需要，同時應該向他們清楚解釋細節，以促進其知情權和公平交易。



As our senior citizens age they, or their family members, may opt for accommodation within elderly homes. The Council conducted a survey on elderly homes to highlight to consumers the importance of making informed decisions on service providers and how to safeguard their rights.

In other areas the Council continued to foster fair trade practices in different industries, and in the year jointly introduced a first-of-its-kind code of practice with the Laundry Association of Hong Kong to facilitate the industry's self-regulation and commitment to enhancing service quality.

Effective and efficient information dissemination is key to the Council's communication with consumers and we adopt a multi-pronged communications strategy towards ensuring consumers can access important information in a timely manner. In the year under review we continued to optimise the Council's website, providing more visually engaging content such as videos and infographics as well as enhancing barrier-free features catered to the hearing and visually impaired - all of which is designed to more easily convey key messages to a broader consumer base. Additionally we have uploaded videos onto YouTube and continue to work with local media to expand the platforms upon which consumer information can be delivered.

Understanding that the community has high expectations of the Council, we introduced a Code of Conduct for Staff during the year under review, honouring our commitment to remaining a well-governed organisation. Internally, the Council also introduced structured staff development and training programmes, aimed at enhancing our organisational strengths and capabilities in order to better serve the public sustainably.

The Council's contributions towards the community are results of the excellent guidance from the Chairman and Members, together with the dedication of Council staff. Looking ahead the Council will continue our consumer protection efforts, identifying and exposing unscrupulous practices and providing education and information to enhance consumers' knowledge. Through my appointment as the Vice President of Consumers International, I look forward to representing Hong Kong in active participation and contribution to the development of regional and international consumer protection initiatives.



Gilly WONG Fung-han  
Chief Executive

長者年歲日增，他們或其家人可能會選擇護老院住宿服務。本會進行了一項針對護老院的調查，點出消費者必須蒐集足夠資訊和選擇服務提供者的重點，以及保障自身權益的方法。

此外，本會繼續傾力推動優良的營商手法。年度內，本會與香港洗衣商會攜手推出首個營商實務守則，協助業界實踐自我規管，提升服務質素。

本會不遺餘力，為消費者發放有用和有效的信息，並採取多管齊下的溝通策略，確保消費者能及時獲取重要的資訊。年內，我們逐步改善本會的網頁，提供短片及信息圖表等在視覺上更具吸引力的內容，同時增強無障礙功能，以迎合聽障和視障消費者的需求；以上每項工作均旨在以更高速度，能廣泛地向消費者傳達重要信息。與此同時，我們將短片上載至YouTube，並與本地媒體保持合作，擴闊向消費者發放信息的平台。

無疑，社會對我們寄予厚望。本會在年內推行一套嶄新員工行為守則，以實踐對維持本會優良管治架構的承諾。對內方面，本會亦有系統地推出員工發展及培訓計劃，竭力提升機構優勢和能力，務求可持續和有效地服務大眾。

本會對社會的建樹，實有賴主席及各委員的諄諄教誨和指導，以及本會一眾竭誠盡責員工的努力。展望未來，本會將秉承保障消費者的使命，辨識並揭發不良營商手法，透過教育和資訊，提升消費者的知識。本人亦熱切期待以國際消費者聯會副主席的身分代表香港，積極參與和發展區內及國際的消費者權益保障，並對此作出貢獻。



黃鳳嫻女士  
總幹事



# MANAGEMENT TEAM OF THE CONSUMER COUNCIL

## 消費者委員會管理層

### CHIEF EXECUTIVE 總幹事

Ms Gilly WONG Fung-han  
黃鳳嫻女士



### DEPUTY CHIEF EXECUTIVE 副總幹事

Mr Simon CHUI Chun-king  
徐振景先生



Principal Public Affairs Officer  
Ms Deanna CHEUNG Kin-wah  
公共事務部首席主任  
章健華女士



Principal Planning & Trade Practices Officer  
Dr Victor HUNG Tin-yau  
策劃及商營手法事務部首席主任  
熊天佑博士



Principal Complaints & Advice Officer  
Ms Sana LAI Tik-shan  
投訴及諮詢部首席主任  
黎迪珊女士



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



Head of Finance & Administration Division  
Ms Stephanie LING Yee-mi  
財務及行政部總主任  
凌綺薇女士



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



Head of Legal Affairs Division  
Mr Eddie NG Yick-hung  
法律事務部首席主任  
吳奕鴻先生



Head of Consumer Education Division  
Mr WONG Koon-shing  
消費者教育部總主任  
王冠成先生



Principal Research & Survey Officer  
Ms Rosa WONG Wan-ming  
研究及普查部首席主任  
黃蘊明女士



## THE CONSUMER COUNCIL

## 消費者委員會

The Council is committed to championing consumer rights in Hong Kong by advocating consumer interests and welfare, and empowering consumers to make informed decisions through provision of information on researches, testing and developments that impact consumption.

消委會致力為本港消費者發聲、爭取權益，提升福祉。本會透過提供研究結果、測試報告及市場發展等資訊，讓消費者在清楚知悉自己權利的前提下，作出最佳選擇。

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

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

### Consumer Council Membership

The Council comprises a Chairperson, a Vice-Chairperson<sup>1</sup> and not more than 20 other Members<sup>2</sup> appointed by the Government for a term not exceeding two years. Members may be reappointed upon expiry of their respective terms of office.

In the year under review, three new Members, namely Dr Jason CHAN Kai-yue, Mr Marvin HSU Tsun-fai and Mr SHIH Wing-ching, JP, joined the Council. The Council also welcomed four new Co-opted Members including Mr Thomas CHENG Kin-hon, MH, Mr Lo Pui-yin, Prof. James SHE, and Mr Alvin WONG Tak-wai who has rejoined the Council as Co-opted Member.

消費者委員會成立於1974年，是香港的法定組織。根據《消費者委員會條例》(第216章)，消委會的職責為保障及促進貨品和服務的消費者權益，以及購買、抵押及承租不動產人士的權益。其職能包括：

- 蒐集、接收及傳遞有關貨品、服務及不動產的資訊；
- 接收及審查貨品及服務的消費者投訴、以及不動產購買人、按揭人及承租人的投訴，並向他們提供意見；
- 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；
- 鼓勵商業及專業團體制訂營商守則，規管屬下會員活動；以及
- 承擔任何經由香港特別行政區行政長官會同行政會議審批的其他職能。

### 委員會委員

委員會成員包括主席、副主席<sup>1</sup>及不多於20名委員<sup>2</sup>。委員由香港特區政府委任，任期不超過兩年，但任期屆滿後可再獲委任。

年內，3位新成員加入委員會，包括陳繼宇博士、徐晉暉先生及施永青先生，太平紳士；同時迎來4位新增選委員，包括鄭建韓先生，榮譽勳章、羅沛然大律師、許丕文教授和再次加入本會成為增選委員的黃德偉先生。

1 See Appendix 1 for the list of former Chairpersons and Vice-Chairpersons of the Consumer Council. 消委會歷屆主席及副主席名單見附錄一。

2 See Appendix 2 for the list of Full Council Members and Co-opted Members. 委員及增選委員名單見附錄二。

The Council would also like to express its heartfelt thanks to retired Members, including Mr Chapman CHAN Chor-man, Dr David CHUNG Wai-keung and Mr Alvin WONG Tak-wai for their support and contributions during their terms of service.

## Council and Committees

The Council operates through a committee structure comprising 11 Committees and Working Groups<sup>3</sup>. Full Council meetings are held on a bi-monthly basis. The Council co-opts professionals of different disciplines as members of relevant committees in order to benefit from their expertise and to facilitate studies in specific fields.

The Council administers the Consumer Legal Action Fund via a Board of Administrators and a Management Committee.

Sustainable Consumption (SC) is one of the Council's priorities under its triennial Strategic Plan of 2013-16. In the year under review, the Working Group on Sustainable Consumption Programme rendered invaluable advice to steer the Council's development on SC. Under its guidance, a study report, "Sustainable Consumption for a Better Future – A Study on Consumer Behaviour and Business Reporting", was published on 22 February 2016, followed by a high-profile conference entitled "Fostering Sustainable Consumption for Consumer Betterment in Asia" on 29 February, providing a forum for meaningful dialogue among stakeholders on topics relating to SC.

In 2015-16, Ms Constance CHOY Hok-man, Mr Daniel C LAM, BBS, JP, Mr Edmond LAM King-fung, Mr Fred LI Wah-ming, SBS, JP, and Mr Stephen WONG Kai-yi retired as Co-opted Members. The Council expressed its sincere gratitude for their support and expert contributions.

## The Council Office

The Council Office, under the leadership of the Chief Executive, has 151 members of staff.

The Council Office operates with nine functional divisions, namely, Complaints and Advice Division, Consumer Education Division, Finance and Administration Division, Human Resources Division, Information Technology Division, Legal Affairs Division, Planning and Trade Practices Division, Public Affairs Division and Research and Survey Division<sup>4</sup>.

The Council is an equal opportunities employer, with the number of disabled employees representing 0.7% of the Council Office's permanent staff in 2015-16.

## Finance

The Council derives its income mainly from Government subvention. Other sources of income (approximately 4%) include proceeds from the sales of the Council's CHOICE Magazine and interest income.

The total recurrent and non-recurrent expenditures for the year under review was HK\$106.08million and HK\$11.77million respectively<sup>5</sup>.

本會亦衷心感謝各卸任委員的支持和貢獻，包括陳楚文先生、鍾偉強博士和黃德偉先生。

## 委員會及小組

本會以委員會制度運作，設11個委員會及工作小組<sup>3</sup>。委員會每兩月一次召開全體委員會議，並會邀請各界專才加入相關小組為增選委員，提供專業意見，並促進特定領域的研究。

消費者訴訟基金則由執行委員會及管理委員會監督管理。

推動可持續消費是本會在3年策略計劃2013-16中定下的重點工作之一。年內，可持續消費計劃工作小組，為本會落實這方面工作的策略及方向提供了寶貴的建議。在工作小組領導下，本會於2016年2月22日發表了「促進可持續消費 共建美好將來 — 對消費行為及商務報告的研究」，並於同月29日舉行了一項備受矚目的「促進亞洲可持續消費」專題研討會，為各界持份者提供具意義的交流平台，共同探討相關課題。

年內幾位增選委員，包括蔡學雯律師、林濬先生，銅紫荊星章，太平紳士、林勁豐律師、李華明先生，銀紫荊星章，太平紳士，以及黃繼兒先生卸任。本會衷心感謝他們對委員會作出的支持和貢獻。

## 委員會辦事處

以總幹事為首的消委會辦事處共有員工151名。

本會工作由9個部門負責：投訴及諮詢部、消費者教育部、財務及行政部、人力資源部、資訊科技部、法律事務部、策劃及營商手法事務部、公共事務部和研究及普查部<sup>4</sup>。

消委會是提供平等機會的僱主，2015-16年僱用的傷健職員佔常額編制0.7%。

## 財政

本會經費主要來自政府機構，其他收入來源(約4%)包括出版《選擇》月刊及銀行利息。

年內經常及非經常開支分別為港幣1.0608億元及港幣1,177萬元<sup>5</sup>。

3 See Appendix 3 for the full list of Committees and Working Groups. 委員會及工作小組成員名單見附錄三。

4 See Appendix 4 for the organisation chart of the Consumer Council. 消委會的組織架構見附錄四。

5 See Appendix 5 for the Auditor's Report and Financial Statements for the accounts of the Consumer Council for 2015-16. 2015-16年核數師報告和各財務報表見附錄五。

# RESOLVING DISPUTES BETWEEN CONSUMERS AND BUSINESSES

## 調停消費者與營商者之間的糾紛

The Council seeks redress for consumers by means of conciliation through which disputes are resolved between consumers and traders by mutually acceptable agreements. Complaints are a useful source of information that can lead to timely alerts to the public on trade malpractices while enabling law enforcement agencies to take relevant actions.

消委會致力調停消費者與營商者的糾紛，以求達至雙方滿意的和解方案。由消費者投訴個案中所獲得的資料，不但有助本會適時向公眾發出有關不良營商手法的消費警示，亦可促使有關執法部門採取適當行動。

### Complaints and Enquiries Received

Complaints and enquiries made to the Council are received via telephone, fax, mail and the internet.

During the year under review, a total of 95,111 enquiries and 26,793 complaints were received, representing a 6% and 9% decrease, respectively, from the figures in 2014-15. Of these, 86% of all enquiries were received by telephone, and 56% of complaints were lodged in writing or via the internet.

### Complaints Statistics Breakdown

In the year under review the total number of complaints dropped 9% to 26,793, compared to the previous year. This decrease can largely be attributed to the decline in complaints in two categories - Telecommunications Services and Telecommunications Equipment. Complaints related to Telecommunications Services decreased 30% from 5,091 last year to 3,567 this year, whereas the figures for Telecommunications Equipment reflect a 61% drop from 4,152 to 1,636.

Despite the overall downward trend, complaints related to Travel Services rose 36% to 2,632 cases, and complaints related to Furniture and Fixtures increased 82% to 2,308, in 2015-16.

Although not a law enforcement agency and without any investigative powers, the Council was able to achieve a high resolution rate of complaint cases by means of conciliation 73% of cases with pursuable grounds in 2015-16 (See Fig 4). In cases where traders refused to settle or offer redress, complainants were advised to seek redress via alternate channels, including civil action<sup>6</sup>.

### 投訴及諮詢

本會透過電話、傳真、書信及互聯網接收消費者的諮詢及投訴。

本年度，本會共接獲95,111宗消費諮詢及26,793宗消費投訴，相對2014-15年度所接獲的個案數目，分別下跌6%及9%。消費諮詢中，86%經由電話熱線接獲；投訴個案中，則有56%透過書面及互聯網提出。

### 消費投訴統計

本年度，本會所接獲的消費投訴共26,793宗，較上年度下跌9%。跌幅主要由於有關電訊服務及通訊器材兩大消費類別的投訴個案減少 — 有關電訊服務的消費投訴錄得3,567宗，相比2014-15年度所接獲的5,091宗投訴，下跌30%；而通訊器材方面，本年度錄得1,636宗投訴，較上年度接獲的4,152宗，大幅下跌61%。

儘管整體投訴數字有下跌趨勢，個別範疇投訴數字則錄得升幅，針對旅遊服務的投訴較上年增加36%至2,632宗；有關傢俬及裝修的投訴個案亦顯著上升至2,308宗，升幅達82%。

雖然本會並非執法部門，沒有調查權力，在2015-16年度有73%可跟進的個案，經本會調停後獲得解決(見圖四)。對於商號拒絕協商或和解的個案，本會會建議投訴人考慮循其他途徑解決或提出民事訴訟<sup>6</sup>。

<sup>6</sup> See inside back cover for Contact Information of Consumer Advice Centres. 消費者諮詢中心的聯絡資料見封底內頁。

FIG 1 COMPARISON OF COMPLAINTS IN THE PAST THREE YEARS

圖一 過去3年接獲的投訴數字

Year 年份	2013-14	2014-15	2015-16
Total Number of Complaints 投訴個案總數	31,334	29,547	26,793

FIG 2 TOP TEN CONSUMER COMPLAINTS ON INDUSTRIES IN 2015-16

圖二 2015-16年度首10位消費投訴行業

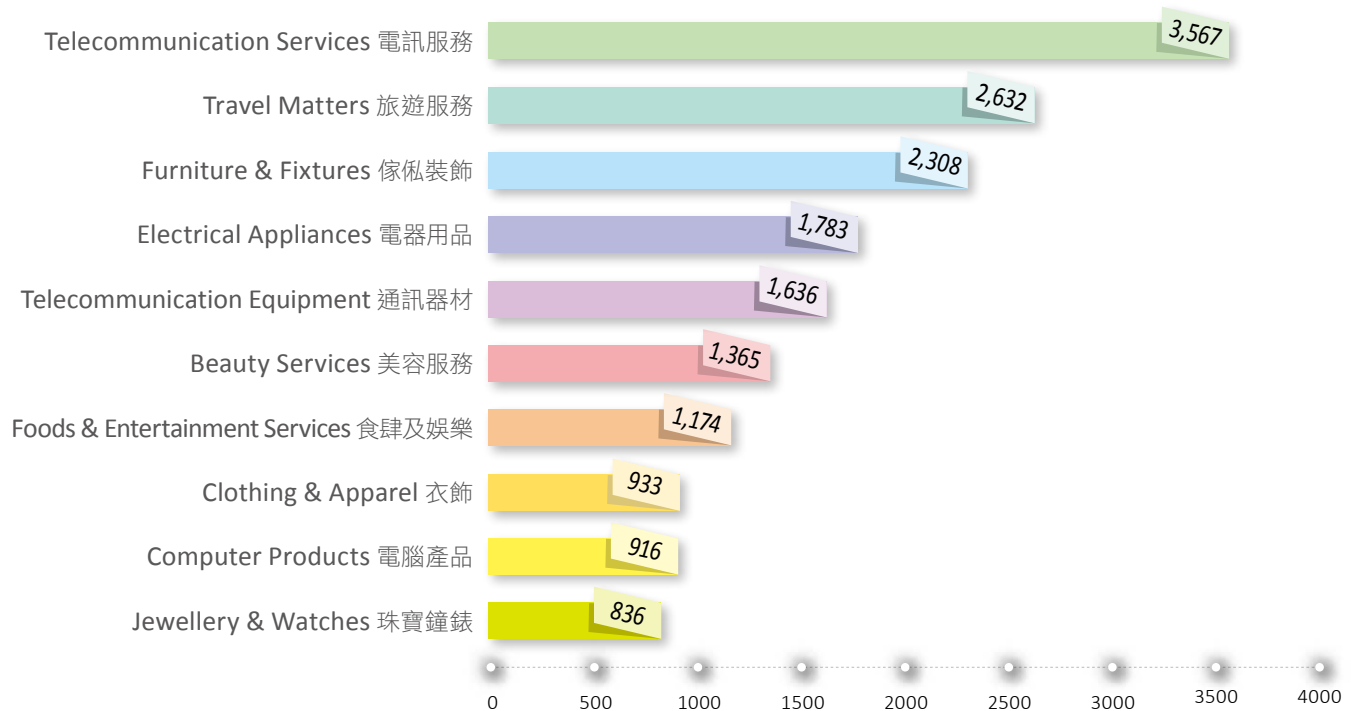


FIG 3 NATURE OF CONSUMER COMPLAINTS IN 2015-16

圖三 2015-16年度投訴性質

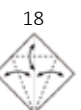
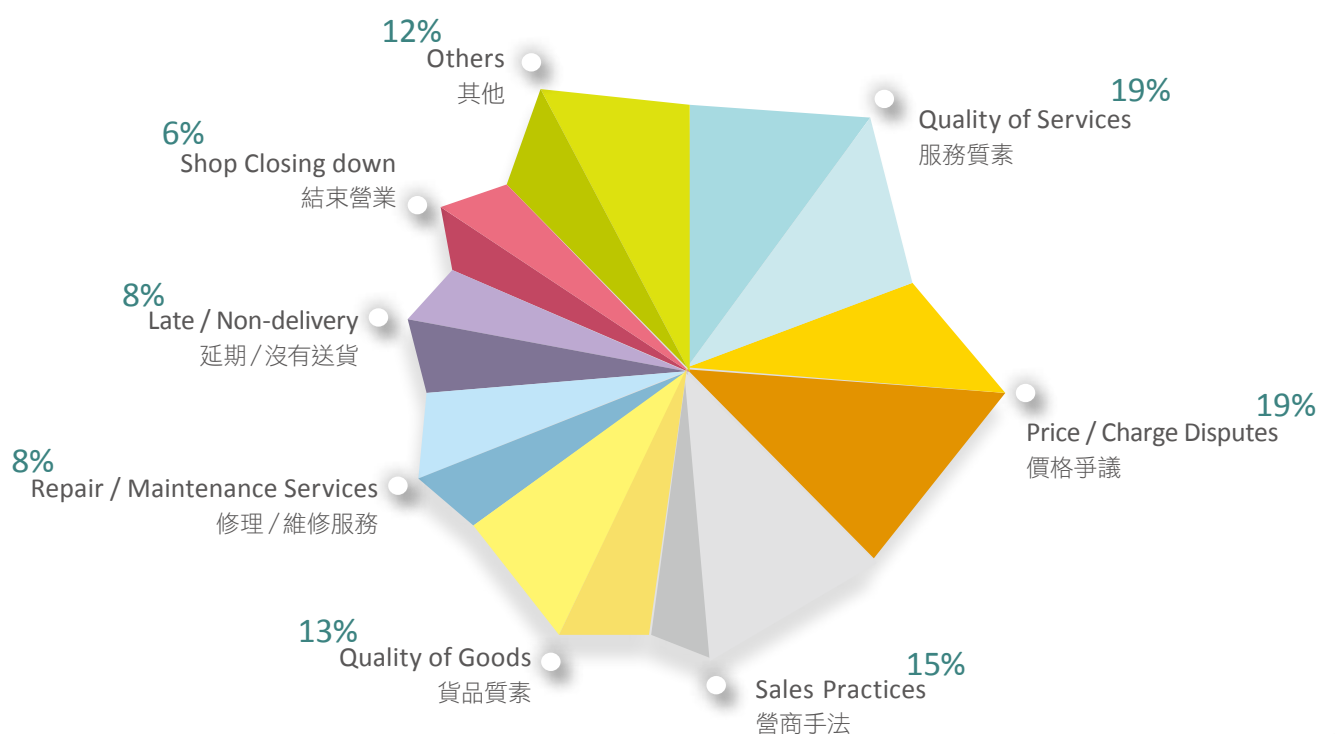




FIG 4 RESOLUTION RATE OF CASES WITH PURSUABLE GROUNDS IN 2015-16

圖四 2015-16年度調停成功率

Total number of cases received 投訴總數	26,793
No. of cases with pursuable grounds 可跟進的投訴個案 <sup>7</sup>	19,063
No. of cases in progress 仍在跟進中的個案	3,517
No. of cases resolved 獲得解決的個案	11,423
Resolution rate 調停成功率	73%

## Top Five Complaint Categories

### 1 Telecommunications Services

Despite the 30% drop in complaints to 3,567 cases in the year under review, Telecommunications Services remained the top category in terms of complaints received. A majority of the complaints were related to disputes concerning fees and charges (51%) of mobile phone service plans, internet service contracts and mobile data charges; as well as quality of services (24%) covering slow data transmission, connection failure and poor customer support.

### 2 Travel Services

Complaints relating to Travel Services increased substantially to 2,632 cases, up 36% from 2014-15. Of these cases, over 70% were about air tickets price and airline services, the remaining 30% were about hotel booking, tours, hotel and air ticket packages. Complaints were mostly about quality of services (37%), price disputes (24%), and contract cancellations (14%) including flight cancellations in response to travel alerts.

### 3 Furniture and Fixtures

Furniture and Fixtures received 2,308 complaints, a significant surge of 82% from the previous year. More than 50% (1,274 cases) were related to business closure of one large furniture / electrical appliance chain, whilst 25% of the complaints (569 cases) were about customer dissatisfaction over quality of goods.

### 4 Electrical Appliances

Complaints about electrical appliances increased by 10% from the previous year to 1,783 cases. The three most-complained about home appliances included televisions (20%), air-conditioners (17%) and washing machines (13%) with repair and maintenance (36%) and quality of goods (28%) being the main areas of consumer grievances.

## 首5位消費投訴

### 1 電訊服務

年度內，有關電訊服務的投訴雖然較去年下跌30%，共錄得3,567宗，但數字仍居消費投訴榜首。其中大部分投訴涉及收費爭議(51%)，例如手機服務計劃價格、互聯網服務合同問題，流動數據收費等；此外，服務質素(24%)如數據傳輸緩慢、連接失敗，以及客戶支援不佳等亦同樣惹人詬病。

### 2 旅遊服務

有關旅遊服務的投訴於本年度顯著攀升至2,632宗，較去年上揚36%。超過70%個案為針對機票銷售及航空公司服務的投訴，其餘約3成涉及預訂酒店、旅行團，以及機票和酒店套票等。引起消費者不滿的主要問題計有服務質素(37%)、價格爭議(24%)及終止合約(14%)包括因應旅遊警示而須取消預訂行程。

### 3 傢俬裝飾

有關傢俬裝飾的投訴位列第三，個案較去年大幅上升82%至2,308宗。當中超過一半的投訴(1,274宗)源自一大型傢俬及家電連鎖店結業。此外，有25%的投訴個案(569宗)乃由於消費者不滿貨品質素所致。

### 4 電器產品

電器產品相關投訴較去年上升10%，共錄得1,783宗。接獲投訴最多的3類家電產品分別為電視機(20%)、冷氣機(17%)和洗衣機(13%)，涉及投訴性質如維修保養服務(36%)和產品質素(28%)最令消費者感到不滿。

<sup>7</sup> Anonymous complaints, cases with insufficient information, and complaints outside the Council's terms of reference are in general non-pursuable.  
匿名投訴、個案資料不足、及在本會工作範圍以外的投訴，在一般情況下屬未能跟進的案件。



## 5 Telecommunications Equipment

The Telecommunications Equipment category received 1,636 complaints, a significant drop of 61% compared to last year, likely due to enhanced management of the sales process of the launch of a certain new smart phone in the market. Complaints received were mainly about repair and maintenance services of mobile phone sets (43%), quality of goods and operation problems of certain new smart phones (31%).

## Trends of Consumer Complaints

### Travel-related Disputes on the Rise

The Council's complaints statistics showed a worrying rising trend in tourism-related complaints - up 36% to 2,632 cases in 2015-16. Complaints about air ticket prices and airlines escalated by 62% and 16% respectively, accounting for a combined 70% of all Travel Services complaints. Cases related to hotel booking also grew by 63% to 174 cases.

The rising popularity of budget airlines in recent years has brought with it an increase in consumer complaints to the Council. In the year under review, complaints about budget airlines rose 57% from the year before to 1,197 cases. At the root of the problem is consumer expectation versus reality vis-à-vis services provided by low-cost carriers (LCCs) compared with the traditional full service carriers, such as flexibility in flight alterations and cancellations, baggage charges, and inflight services. To enhance consumer awareness, the Council conducted a survey on 10 LCCs in the Hong Kong market at the beginning of 2015, providing useful tips to help consumers manage their bookings and expectations in engaging in LCC Services, as well as protect their welfare.

As Free Independent Travellers (FIT) become more commonplace and more online travel service portals come into being, the Council expects that travel-related disputes will continue to rise, particularly in the areas of price disputes, clarity of terms and conditions, and service quality. The Council will work closely with tourism and travel related bodies and associations to improve industry practices and service quality in this growing FIT market.

### Tourist Complaints Continue to Drop

The number of tourist complaints received by the Council has dropped for two consecutive years. In the year under review, total tourist complaints fell by 9% to 2,381 cases. Although Mainland tourists accounted for about 80% of these complaints, with the gradual decrease in Mainland tourist visits to Hong Kong the total number of Mainland tourist complaints decreased by 12% to 1,886 cases.

## 5 通訊用品

通訊器材類別共接獲1,636宗投訴，較去年顯著下跌61%，相關跌幅可能與電訊商就一款新型號智能電話預售安排有所改善有關。此類別投訴主要針對手提電話維修保養服務(43%)，以及部分新型號智能電話產品質素和操作問題(31%)。

## 消費投訴的趨勢

### 旅遊服務爭議持續上升

本年度，本會接獲有關旅遊事務的投訴持續上升36%，共錄得2,632宗。當中超過7成有關購買機票(62%)和航空服務質素(16%)，而有關預訂酒店的個案亦急升63%至174宗。

廉航近年發展迅速，成為旅遊事務投訴增長的主要原因之一。於年內，有關廉航的投訴個案共錄得1,197宗，較上年度大幅躍升57%。問題根源在於廉航所提供的服務與傳統航空公司有一定的分別，與消費者的期望存有落差。舉例說航空公司取消或更改航班的靈活性、託運行李收費及機艙服務等。為提升大眾的認知，本會於2015年年初發表10間廉價航空公司收費服務的研究，並提供實用貼士，助消費者管理行程，調適期許，同時保障他們的權益。

有見自遊行及旅遊服務網站日趨普遍，本會預計有關旅遊服務的個案，包括價格爭議、合約條款細節、服務質素等消費糾紛，將持續增加。面對市場急速變化，本會將繼續與旅遊業相關機構及組織緊密合作，加強業界管理規範，改善不斷增長的自遊行市場服務質素。

### 訪港旅客投訴再度下跌

來自旅客的投訴已連續兩年錄得跌幅。年度內，本會共接獲2,381宗旅客投訴，總數較去年下跌9%。雖然內地旅客的投訴個案約佔8成，隨着內地旅客有所下調，內地旅客的投訴亦較去年減少12%至1,886宗。



Common tourist grievances were related to over-priced Chinese herbs / ginseng (414 cases), medicine / health food (226 cases) and telecommunications equipment (208 cases). Although complaints against sales practices (882 cases) remained the top tourist dissatisfaction, the total number of such complaints fell by 21% from last year. This may be attributed to the joint efforts of the Council and the Customs and Excise Department in combating unfair trade practices in relevant industries.

## Public Disclosure of the Names of Unscrupulous Traders

In August 2015, in view of rising tourist complaints of undesirable sales practice by pharmacies / medicine shops, the Council disclosed the names of seven pharmacies / medicine shops for their unscrupulous sales practices mainly targeting Mainland tourists. In addition to publicly disclosing the identities of these traders for consumer alerts, this sanction also served as a strong warning about the consequences of their actions undermining not just consumer interests but also Hong Kong's international reputation as a shopping paradise.



本會所接獲的旅客投訴中，主要涉及購買昂貴的中藥材 / 人參(414宗)、成藥 / 保健食品(226宗)及通訊器材(208宗)。雖然針對商戶銷售手法的投訴仍然高踞首位(882宗)，但較去年同類投訴數字相比已下跌21%。這與本會和香港海關緊密合作，聯手打擊存有不良營商手法的相關業界發揮了正面的作用。

## 點名公布不良商店

有見旅客投訴藥店以不良手法經營的問題不斷上升，本會於2015年8月公開點名譴責7間藥店，批評他們以內地遊客為目標，利用不良銷售手法，嚴重損害消費者權益。本會點名譴責的目的，

除公開不良商戶的名稱讓消費者有所警覺外，亦對業界作出強烈警告，不容此等營銷手法嚴重影響香港的國際形象，破壞「購物天堂」的美譽。

## THE 7 TRADERS BEING NAMED 7 間被點名譴責的商戶如下

Prestige Pharmacy Limited 聲望藥房有限公司	G/F, 70 Percival Street, Causeway Bay, Hong Kong 香港銅鑼灣波斯富街70號地下
Dragon City Drug Manor Ltd. 龍城大藥坊有限公司	Shop G, G/F, 1A-1L Yee Wo Street, Causeway Bay, Hong Kong 香港銅鑼灣怡和街1A至1L地下G舖
Great Medicine Manor Ltd. 大藥坊有限公司	Shop A, G/F, Hong Kong Mansion, 1-4A Yee Woo Street, Causeway Bay, Hong Kong 香港銅鑼灣怡和街1至4A香港大廈地下A舖
Dragon City Medicines Ltd. 龍城中西大藥房有限公司	Shop B, G/F, 54 Yun Ping Road, Causeway Bay, Hong Kong 香港銅鑼灣恩平道54號地下B舖
Chung Wang Tong Medicine Company Ltd. 宗宏堂大藥坊有限公司	G/F, 522 Lockhart Road, Hong Kong 香港銅鑼灣駱克道522號地下
Hang Tai Dispensary 恆大中西藥房	Portion 1, G/F, Eastern Portion, No. 15B Nelson Street, Kowloon 九龍旺角奶路臣街15B地下東1號舖
Long Sing Dispensary 龍城大藥房	Portion 1, G/F, Eastern Portion, No. 15B Nelson Street, Kowloon 九龍旺角奶路臣街15B地下東1號舖

# IMPROVING PRODUCT QUALITY AND SAFETY

## 改善產品質素及安全

The Council undertakes research on, and tests of, consumer products to evaluate safety, performance, ease of use, durability and environmental sustainability. Such an undertaking generates beneficial outcomes for both consumers and product manufacturers.

消委會對產品的安全、效能、使用方便程度、耐用程度及產品對環境影響等各方面，進行研究及測試。這項工作對消費者和生產商均有裨益。



### Research and Test Reports

Sixty-seven product research and test reports were published in CHOICE Magazine during the year under review. The tests covered a wide range of product categories including electrical appliances and consumer electronics, photographic equipment, software, personal and household products. The findings of energy efficiency and performance tests on electrical appliances have been very well received. When products were found non-compliant with mandatory or relevant international standards, the Council notified regulatory bodies concerned for immediate follow-up, while also calling on manufacturers and their agents to make rectification and improvement. Over the years, the Council's product researches and tests and its follow-up actions have proven to be effective in enhancing regulations and enforcement<sup>8</sup>.



### 研究及測試報告

年內，《選擇》月刊發表的產品研究及測試報告共67份。測試涵蓋廣泛的產品類別，包括電器及電子產品，攝影器材，電腦軟件，個人及家居產品。其中，本會發表的電器產品能源效益和性能測試報告廣受消費者歡迎。當測試發現產品未能符合相關標準規定或適用的國際標準，本會會隨即通知政府相關部門即時跟進，並建議製造商及其代理商糾正及改善產品。多年來，本會的產品研究、測試，以及跟進工作對加強規管及執法均有著正面影響<sup>8</sup>。

### Types of Product Tests

Product tests published in CHOICE Magazine fall into three types.

The first type includes tests initiated and undertaken solely by the Council, using its own resources. The majority of these tests are conducted by independent laboratories in Hong Kong but if local testing facilities are unable to meet the Council's requirements, suitable laboratories in other jurisdictions are commissioned.

The second type is joint tests co-ordinated by International Consumer Research & Testing (ICRT). ICRT is an international consortium of more than 35 consumer organisations and as an active member, the Council has benefited from the ICRT's joint tests through which resources and experiences from other markets can be effectively leveraged.

### 產品測試的種類

在《選擇》月刊公布的產品測試可分為3個類別。

第一類是由本會自行發起及安排的測試，經費由本會獨力承擔。此類測試大部分由本會委託本地獨立的測試機構進行。若本地測試機構未能達到本會所需的測試要求，便交由其他地區的實驗室負責。

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的成員包括世界各地超過35個消費者組織。作為ICRT的活躍成員，本會透過參與其主辦的聯合測試，有效運用其他市場的資源和經驗。

<sup>8</sup> See Appendix 6 and 7 for the lists of product testing reports, product in-depth study and market survey reports published during 2015-16. 於2015-16年公布的產品試驗報告、產品研究及市場調查報告一覽表見附錄六及七。

The third involves product tests conducted in partnership with various local Government and statutory bodies, with test reports published by the Council.

## Food

### *Sodium and Sugars Levels in Condiments and Sauces*

The Council examined the nutrition labels of 130 samples of commonly used seasonings available from supermarkets and food departments of department stores.

Findings indicated that the majority of seasoning products surveyed contained high level of sodium, which has been linked to increased risk of high blood pressure and cardiovascular disease. The chicken powder samples were found to be most sodium-rich, containing an average 16,980 milligrams of sodium per 100 grams. The World Health Organisation (WHO) recommends a daily intake limit of 2,000 milligrams of sodium for a healthy adult, but an intake of just 12 grams of the surveyed chicken powder would exceed this daily limit.

As for light soy sauce commonly used in Chinese cuisines, 19 samples surveyed were found to contain 6,200 - 8,390 milligrams of sodium per 100 millilitres. The average sodium content was 7,113 milligrams, which means a level teaspoon of light soy sauce already constitutes 18% of the WHO's recommended daily intake of sodium.

One sample of oyster sauce was found to contain 5,100 milligrams of sodium per 100 grams, and one level teaspoon of this sample would contain 306 milligrams of sodium. Consumption of just two teaspoons would equate almost one third of the recommended daily limit of sodium intake.

In addition to being sodium-rich, most of these seasoning products are also high in sugars content.

The report advised consumers to compare sugars and sodium content on product nutrition labels prior to purchase and to be mindful of amount of product used.

### *Sugars Content in Drinks*

In a study jointly conducted by the Centre for Food Safety and the Council, 101 non-prepackaged beverages from various Chinese restaurants, hotpot restaurants and Chinese-style tea restaurants were tested for sugars content. In addition, the nutrition labels of 40 prepackaged drinks were also examined.

Beverages containing more than 7.5 grams of sugars per 100 millilitres are considered high in sugars content. About 30% of the samples studied were found to be high in sugars especially the kumquat honey, citron honey, sour plum, and hawthorn drinks.

第三類是本會聯同本地不同政府部門及法定團體進行的測試繼而由本會出版相關報告。

## 食品

### *調味料的鈉和糖含量*

消委會調查130個在超級市場和百貨公司食品部常見調味料樣本的營養標籤。



大部分檢視的調味料樣本含高鈉。攝入高鈉食物與患上高血壓和心血管疾病的風險高度相關。雞粉產品的鈉含量在眾多款調味料中最高，平均每100克含16,980毫克鈉。世界衛生組織（世衛）建議一個健康成年人每日攝入鈉限量為2,000毫克。即是說，進食12克是次研究的雞粉產品已超出全日攝入限量。

至於常見使用於中式菜餚的生抽，發現19個樣本每100毫升含6,200至8,390毫克鈉。平均鈉含量為7,113毫克，這意味著每平茶匙生抽已達建議每日鈉攝入限量的18%。

有一個蠔油樣本每100克含5,100毫克鈉，這表示每茶匙含306毫克鈉。進食2茶匙幾乎達到每日鈉攝入量上限的三分之一。

除鈉含量高，大部分樣本含高糖也不容忽視。

該報告建議，消費者購買前應比較這些產品營養標籤中糖和鈉含量，並對食用分量有所警覺。

### *飲品的糖含量*

本會與食物安全中心合作測試101款非預先包裝飲品的糖含量，樣本分別來自不同的中式食肆、火鍋店及茶餐廳。此外，是次研究亦檢視了40款預先包裝飲品的營養標籤。

每100毫升飲品含有多於7.5克的糖可視為高糖。是次測試的樣本約有30%的糖含量屬於高。大部分柑桔蜜、柚子蜜、酸梅湯，及山楂飲品樣本的糖含量都屬於高。



The WHO recommends that an adult with a daily energy intake of 2,000 kilocalories should limit the intake of free sugars to less than 50 grams per day. However, in the tests one of the hawthorn drinks was found to contain 19 grams of sugars per 100 millilitres. Assuming that sugars found in the products studied are all free sugars, drinking a 250 millilitre serving of the hawthorn drink concerned would equal an intake of 47.5 grams of sugars - close to the daily limit recommended by the WHO.

Serving size is also a critical consideration. Many of the products tested came from hotpot restaurants - including the sour plum and sugar cane drinks which some restaurants offer free of charge and with unlimited refills. This makes it easy for patrons to over-consume, resulting in excessive sugars intake.

The Council urged the food industry to improve manufacturing processes or use alternative ingredients to reduce sugars levels in the drinks. Traders may also consider offering consumers "low sugar" or "no sugar" options, or serve sugar or sweeteners separately from the drinks so that consumers can manage their sugars intake independently.

### Vegetables

The Council conducted a comprehensive test of 127 samples of vegetables, including organic produce, to determine levels of over 300 pesticide residues and seven heavy metals.

The testing detected an excessive level of the pesticide Chlorpyrifos in a sample of French beans, but results also highlighted that organic produce can equally pose food safety risks as non-organic ones. One sample of organic purple sweet potatoes was found to contain Chlorpyrifos exceeding the relevant Maximum Residue Limit and a sample of organic carrots contained the heavy metal Cadmium at a level close to the legal limit.

The study also revealed that it can be difficult for consumers to distinguish between organic and non-organic vegetables, especially when items are not packaged. Many prepackaged organic vegetables carry on the packaging the word "organic" and logos or codes issued by certification bodies. However, retailers selling non-packaged organic vegetables might only rely on information the producers or distributors give them.

To boost consumer confidence, the Council calls on retailers to specify on the sales receipts whether their products sold are organic. In addition, the Council suggests the Government to study overseas regulations on organic vegetables and implement the right system for Hong Kong.

世衛建議每天攝取2,000卡能量的成人，每天的游離糖攝入量應低於50克。然而，於其中一個山楂飲品樣本檢出每100毫升19克糖，假設全部驗出的都是游離糖，喝下一杯（250毫升）這款山楂飲品樣本便攝入了47.5克糖，接近世衛建議的每日攝取量上限。

食用分量同樣值得注意。不少樣本來自火鍋店，包括部分食肆提供免費、無限添飲的酸梅湯及竹蔗飲品。無節制地飲用，可引致過量攝入糖。

本會呼籲飲食業界改善生產工序或使用不同材料以減低飲品的糖含量。商家亦可考慮提供「少糖」或「無糖」的選擇，或將糖漿或糖包分開奉上，讓消費者自行調校飲品的糖含量。

### 蔬菜

本會測試了127個蔬菜樣本（包括「有機」農產品）中超過300款除害劑殘餘和7款重金屬的含量。

除了在一個玉豆樣本檢出過量除害劑——毒死蜱的殘餘，測試結果亦顯示「有機」農產品也免不了出現食物安全風險。在一個有機紫薯樣本檢出的殘留毒死蜱亦超出最大殘餘限量，而一個有機甘筍的樣本也被檢出幾近法定限量的重金屬——鎘。

此研究還發現消費者有時難以清楚辨別有機蔬菜和非有機蔬菜，在散裝售賣時情況尤甚。許多預先包裝的有機蔬菜，標籤附有「有機」字眼及認證機構的標誌或編號。然而，以散裝形式出售「有機」蔬菜的商店則只能依靠農場或分銷商提供的資訊。

為了加強消費信心，本會呼籲零售商在收據上標明其銷售貨物是否屬有機產品。此外，本會建議政府研究海外關於有機蔬菜的法規，並為本港市場設立有效規管系統。



## Electrical Products

### Dehumidifiers

The Council tested 14 dehumidifier models, and found that in five models the dehumidifying capacity was lower than the manufacturers' claimed capacity in both the standard environment and the manufacturers' own test environments. For seven models tested in the standard environment, the daily dehumidifying capacity values measured were lower than what were claimed (rated values) by approximately 5% or less. In a non-standard environment, which is often used by manufacturers, nine models had lower dehumidifying capacity values measured than what the manufacturers claimed. One model performed below the claimed capacity by over 16%. Apart from sending results to the Customs and Excise Department for follow up, the Council urged manufacturers again to stop using their own test environment (usually at 30°C and 80% relative humidity) as it does not reflect actual use environments.

### Air Purifiers

Results from a test of 10 air purifiers conducted by the Council showed that the air purifying performance varied greatly among the models. The largest variation was found in the speed of formaldehyde removal. For the five models claimed to be suitable for larger rooms, the variation was 95%, while for the remaining five models claimed suitable for smaller rooms, the variation was about 86%.

Moreover, the total cost for prolonged period of usage also varied depending on the model's filter retail price and frequency of replacement. For example, in one of the models the total expenditure required for 10 years of use could be as high as 3.3 times the initial retail price of the product. Some models also failed to comply with safety standards.

### Thermo Ventilators

Multifunctional thermo ventilators are promoted as all-in-one appliances to heat, circulate air and dry clothes in the bathroom, where they are typically mounted on the ceiling or window to save space, and to replace ventilation fans. The Council and the Electrical and Mechanical Services Department (EMSD) jointly tested, for the first time, the safety of 10 thermo ventilator models with reference to the latest international safety standards. The Council also commissioned tests on performance including energy efficiency and time required to dry clothes.

The safety test results revealed issues in five models which had manufacturing deficiencies such as substandard insulation protection, fan guard baffles being too widely spaced or easy to break, or improper earthing arrangement.

Non-compliance in respect of heat resistance was identified in the material used in one of the models whilst the clothes drying performance varied significantly across models with the time required to fully dry the same amount of wet clothes anywhere from less than 1.5 hours to more than 5 hours.



## 電氣產品

### 抽濕機

本會測試了14款抽濕機，發現有5款抽濕機同時在標準及廠商測試環境下，抽濕量都低於聲稱數值。另外，有7款抽濕機在標準環境下測試，每日抽濕量比聲稱（額定數值）少約5%或以下。而在廠商慣用的非標準環境測試下，更有多達9款樣本抽濕量比聲稱低，其中1款樣本更低逾一成六。本會將測試結果交海關參考及作適當的跟進，同時亦再次呼籲廠商停用不能反映實際使用情況的慣用測試環境（設於約30°C，相對濕度80%）。

### 空氣淨化機

本會測試10款空氣淨化機，發現各樣本的空氣淨化表現有很大差異，其中以去除甲醛的表現分別最大，在聲稱適用於較大房間的5款樣本中，去除甲醛的速度相差達95%；至於聲稱適用於較小房間的5款樣本，速度相差則約為86%。

而各樣本的實際花費，更因過濾器售價及更換頻密程度而有所不同。以使用10年計算，有樣本的總花費達到機價的3.3倍。安全方面，有樣本在測試中未能完全達標。

### 浴室暖風機

浴室暖風機聲稱集多功能於一身，包括製暖、空氣循環及乾衣，可安裝在浴室的天花或窗口，節省空間和代替抽氣扇。本會聯同機電工程署根據最新國際安全標準首次測試了10款浴室暖風機的安全表現。另本會委託實驗室測試其性能，包括能源效益和乾衣時間。

安全測試發現部分產品仍可改善，5個樣本的結構有瑕疵，例如絕緣保護未達標準，風扇防護罩間隙太闊或容易斷裂，或不當的接地安排。

另一個樣本出風口材料的耐熱能力不足。在乾衣測試方面，樣本烘乾相同數量濕衣物的時間為由少於1.5至超過5小時。





Energy efficiency was assessed in which two models performed poorly due to longer time required for clothes drying or higher power input, both leading to higher energy consumption.

## Cosmetics and Personal Care

### *Skin Sensitizers in Hair Dyes*

Consumers were cautioned to take care when selecting hair dye products after the Council's testing of 25 permanent hair dye products revealed that they all contained different concentrations of skin sensitizers.

Ten of the tested products contained p-phenylenediamine (PPD) and 18 contained toluene-2,5-diamine (PTD), both of which are extreme sensitizers. Though the concentrations found in the tested products complied with standards in Mainland China and the European Union, even a small amount of sensitizers could trigger allergic skin reactions in some people.

One product was even found to contain a strong sensitizer m-aminophenol (MAP) at a concentration in excess of the maximum limit.

Consumers were recommended to perform a skin allergy test and strictly follow the product use instructions. Consumers with sensitive skin should avoid products containing PPD or PTD, or consider products with lower concentrations of skin sensitizers or of lighter colour.

Manufacturers were urged to disclose ingredients in more detail to enable consumers to identify the presence of allergy-causing substances.

### *Light-based Hair Removal*

Light-based hair removal is the process of removing unwanted body hair by means of controlled exposure to pulses of laser or Intense Pulsed Light (IPL) on the skin. During the course of hair removal treatment the melanin in the hair follicles absorbs the light which damages the hair creating cells, rendering them incapable of producing new hair.

The Council investigated the potential risks of light-based hair removal procedures and suggested that consumers should be mindful of potential reactions during and after the procedures, including discomfort and pain. Side effects including erythema, oedema, hypopigmentation or hyperpigmentation might also occur in treated area(s).

In addition, improper operation of light-based devices or excessive frequency of treatment could cause severe adverse reactions such as epidermal damage, burns, blisters, erosions, crusts or even permanent scars.

在評估能源效益方面，兩個樣本由於乾衣時間較長或功率較高，令耗電量較高。

## 美容及個人護理

### *染髮劑驗出致敏物質*

本會測試了市面25款永久性染髮劑，發現全部樣本都含有致敏物質，但濃度各異，故此提醒消費者要小心選擇。

在檢測的樣本中，10款檢出p-苯二胺，18款檢出甲苯-2,5-二胺，兩者同屬極端致敏物質。檢出的濃度雖然符合內地及歐盟標準，但低濃度仍有機會令某些人產生過敏反應。

此外，1款樣本檢出強烈致敏物質m-氨基苯酚，其濃度超過規定。

本會建議消費者在染髮前先進行皮膚敏感測試，並按產品說明書使用。皮膚過敏人士應避免使用含p-苯二胺或甲苯-2,5-二胺的染髮劑，如有必要，可考慮選用濃度較低或顏色較淺的型號。

本會亦促請生產商詳細列明成分資料，方便消費者識別產品有否致敏物質。

### *光學脫毛程序*

光學脫毛是指以激光或彩光機，將光束照射在毛髮生長位置的皮膚上去除體毛。當毛髮內的毛囊黑色素吸收光束後，毛囊組織會受損，無法長出新毛髮，從而達到脫毛效果。

本會研究光學脫毛程序的風險，並提醒消費者在接受光學脫毛程序期間及之後，可能會出現輕微不適及疼痛。其他副作用包括出現紅斑、紅腫，色素變化而出現皮膚變白或變黑等情況亦有機會出現。

此外，如果程序操作不當，或太頻密地接受程序，可能引致嚴重的不良反應，例如表皮受損、灼傷、起水泡、脫皮、結焦，甚至造成永久性疤痕。



The investigation also reported that light-based hair removal may not be equally effective for everyone, and individuals with darker skin colour might be at a higher risk of skin burns.

### Eyelash Extension

Eyelash extensions have become increasingly popular in recent years with service providers claiming the effects of the procedure can last up to several weeks. In studying eyelash extension procedures, the Council reminded consumers to be more aware of the potential risks of eye infections.

Reviewing the information on the websites of some local beauty salons, the Council found that only a few clearly specified the major ingredients in the adhesive used in the procedure.

Consumers need to understand that chemicals in the adhesive vaporise during the procedure, which may cause eye and skin irritations or even respiratory irritation. Such chemicals may also affect the re-growth of natural eyelashes and could lead to permanent reduction in natural eyelash growth in the long run.

Although consumers may feel that eyelash extensions save a significant amount of time for the grooming process, the Council warned that improper care of eyelashes after the procedure could lead to ocular disorders, a loss that far outweighs the time saved.

## Household Products

### Digital Door Locks

In recent years, consumers have increasingly adopted the use of residential digital door locks. Opening a door with a card key, personalised code or fingerprint seems a convenient alternative with the added advantage of not having to worry about misplaced or lost keys. However, such convenience comes with a safety risk that consumers should not ignore.

The Council studied 19 digital door locks available in the market and compared their key features with traditional mechanical locks.

The study revealed that some digital door locks available in the market are equipped with an anti-panic function allowing users to open the door by simply pressing the lever on the door handle from inside, even when the door is locked. Usually adopted in hotels and public areas, this function allows users to unlock the door and escape immediately if emergencies arise. As useful a function as this is it can also increase the risk of break-ins via accessing the lever through the gap between the door and the door frame to open the door from outside. Traditional mechanical locks may also feature this anti-panic function.

Industry experts consulted by the Council suggested that consumers using door locks with this function should install a fire and smoke seal around the door frame or automatic seal at

報告另提醒，並非所有人接受光學脫毛都見效。膚色較深的人士接受程序出現皮膚灼傷的風險較高。

### 植眼睫毛



近年流行「植眼睫毛」，而美睫效果聲稱可以維持數星期。本會提醒有意進行這個程序的消費者，在接受程序前須留意其可能引致眼部感染的潛在風險。

本會檢視部分美容中心網頁提供的資料，發現只有個別美容中心說明

所用黏合劑的主要成分。

消費者須留意黏合劑的化學成分具揮發性，可能刺激眼睛、皮膚及影響呼吸道。而長時間植眼睫毛亦可能影響部分真睫毛的再生，導致永久性減少睫毛的數量。

雖然植眼睫毛可省卻每天花在眼部化妝的時間，但如果打理不當，可能引致眼部受感染，隨時得不償失。

## 家居產品

### 電子門鎖

近年家用電子門鎖愈趨普及，只需以感應卡、密碼，或指紋便可開鎖，免卻遺失鑰匙的徬徨。但方便之餘，安全隱患亦不容忽視。

本會檢視市面上19款電子門鎖，並比較電子門鎖與傳統機械門鎖的特性。

是次研究發現市面部分電子門鎖附設有防恐慌設計，即使已上鎖，用戶在屋內按下手柄便可即時解鎖。這設計多數應用於酒店及公共場所，



一旦發生火災等緊急狀況，確保用戶可迅速解鎖逃生。此功能雖然方便，但卻有機會被不法份子從門與門框空隙間解鎖開門進入室內。其實，防恐慌設計同樣可應用於傳統機械門鎖。

本會訪問了業界專門人士並建議已安裝這類門鎖的消費者，

the bottom of the door to conceal the gap between the door and the frame, preventing the use of devices to slip around or under the door to access the lever for entry. Consumers were also advised to consider the addition of auxiliary locks to enhance security.

## Children's Products

### *Safety Gates for Child Protection*

In a test of eight safety gates intended for young children up to 24 months old, results showed that one model had a gap between the bottom of the gate door and the frame, presenting a trapping risk for fingers or toes. When adjusted to full width, two models failed to meet European safety standards as a hip probe simulating a 5-month-old baby's hip could be passed through the gap between the gate and the side of the door frame.

One model presented migration of an organotin compound at a level exceeding the limit prescribed under the European Toy Standard. Further testing confirmed the organotin compound to be mainly mono-methyltin (MeT), which is commonly added to PVC as a stabiliser to prevent deterioration of plastic from heat and light exposure. Although to date there is no data on the possible health impact of MeT on humans, animal studies reveal that intake of water containing MeT by lactating mother rats could result in learning deficiencies in breastfed young rats.

The Council's study also advised those purchasing safety gates online to be mindful of the possible discrepancies between images shown online and the actual product upon delivery, and that safety gates sold via overseas retail websites may not meet Hong Kong regulations or safety standards. Sometimes the name and address of the manufacturer or importer might be missing from the website, making it difficult for consumers to seek redress in the event of dissatisfaction or dispute.

## Other Products

### *Salmonella in Raw Pet Food*

A growing number of pet owners have taken to feeding their pets raw food in recent years. To better understand the potential risks of this growing trend, the Council tested 17 raw and undercooked pet food products, of which three frozen raw pet food samples were found to contain *Salmonella* - posing potential health hazards to both pets and their owners.

Pets with *Salmonella* infection can display symptoms that include vomiting, diarrhoea (or bloody diarrhoea), fever, decreased appetite or lethargy. Moreover, infected pets can be carriers even if they do not show any symptoms.

可考慮於門框加裝防火及隔煙門條，也可加設自動門底條，堵塞大門與門框之間的空隙，防止賊人從門縫套入任何物品來解開門鎖，用戶亦可考慮加裝輔助鎖以加強保安。

## 兒童產品

### *兒童欄柵*

本會測試8款在本港出售，專為2歲以下的幼兒而設的兒童欄柵樣本。測試發現，1款樣本的欄柵門底部與底框之間的縫隙尺寸不符合要求，有機機會夾傷幼兒的手指或腳趾。2款樣本在調校至最大寬度時，一個模擬5個月大幼兒臀部尺寸的測試探頭，可通過欄柵與門框間空隙，不符合歐洲安全標準。



另外，1款則檢測出有機錫化合物總釋出量高於歐洲玩具安全標準。經確認檢測，發現樣本所含的有機錫化合物主要是甲基錫（MeT）化合物，一般用於PVC膠料作穩定劑用途，用以抵抗因熱力和光線令膠料老化。雖然暫時未有研究數據顯示甲基錫化合物對人構成健康影響，但由動物試驗中發現，飲用含甲基錫化合物食水的大鼠所餵哺的幼鼠，在學習上出現發展障礙。

報告建議家長，留意於購物網站購買兒童安全欄柵有網上圖像與實物未必相符的風險；於非本地購物網站出售的欄柵結構，未必符合本港條例或相關安全標準；而且可能因欠缺生產商或入口商的名稱及地址等資料，當消費者發現產品有問題，產生糾紛時或會難以跟進。

## 其他產品

### *生肉寵物糧檢出沙門氏菌*

近年興起以生肉餵飼貓狗。故此，本會檢測了市面17款生肉糧及非全熟鮮肉寵物糧，發現3款急凍生肉糧含沙門氏菌，可能同時影響寵物和主人的健康。

受沙門氏菌感染的貓狗，可能出現嘔吐、腹瀉（或帶血）、發燒，食慾下降或疲倦等病徵。即使寵物未有出現病徵，亦有可能成為帶菌者。



Pet owners can become infected if they do not clean their hands thoroughly after touching pet food, feeding utensils or faeces. The humid climate and crowded living environment in Hong Kong can contribute to a higher risk of Salmonella infection if pets are fed a raw food diet. If infected, pregnant women, children, the elderly and those with weakened immune systems could develop serious symptoms.

Findings from the test suggested a need to strengthen legislative control on pet food for better protection of pets and their owners. Additionally, manufacturers were urged to ensure the hygiene and safety of their products, and to provide consumers with adequate information about the potential risks of feeding raw pet food.

## International Comparative Tests

During the year under review, the Council stepped up collaboration with ICRT and joined forces with consumer associations in other jurisdictions to conduct international comparative tests of:

- Audio-visual and optical products including mini/micro Hi-Fi systems, wireless loudspeakers, Bluetooth speakers, stereo headsets, waterproof cameras, super-zoom compact cameras, interchangeable lens cameras and action camcorders;
- Computers and telecommunications products comprising internet security software, external hard disk drives, smartphones, e-book readers, mobile security apps, smart watches, printers, tablet PCs, and batteries for mobiles devices;
- Automobiles, road vehicles, and related products including child car seats;
- Household, personal and travel products such as juicers, mattresses and electric toothbrushes; and
- Sports products including running shoes and fitness tracker wristbands.

Of the tests conducted, reports on mattresses and running shoes turned out to be very popular topics among CHOICE Magazine readers. The test results on cameras, meanwhile, were viewed by a significant number of visitors to the Council's Shopsmart website targeting tourists from Mainland China.

International comparative tests are an efficient use of resources and many of the test results offer useful and practical purchase advice to consumers, particularly for more expensive or durable products.

主人如果在處理含菌的貓／狗糧，或接觸寵物用過的器皿或糞便後沒有徹底清潔雙手，都有機會染病。本港潮濕的氣候，加上狹窄的居住環境，以生肉膳食餵飼寵物可能帶來的感染風險會較高。一旦染病，孕婦、幼兒，長者及免疫力較低人士會出現嚴重病徵。

報告亦提出有需要加強監管寵物食品，以保障寵物及主人的健康。而製造商亦應採取適當的措施確保產品衛生安全，並提供充分資料，讓消費者瞭解以生肉餵飼寵物的潛在風險。

## 國際合作產品測試

在2015-16年度，本會加強與ICRT合作，並聯同其他地區的消費者組織，進行國際性比較測試，有關產品包括：

- 影音及光學產品 — 小型音響組合、無線揚聲器、藍牙揚聲器、頭戴式耳筒、防水相機、高倍變焦相機、可換鏡頭相機和動作攝錄機；
- 電腦及通訊產品 — 網絡安全軟件、外置硬碟機、智能手機、電子書閱讀器、手機安全程式、智能手錶、打印機、平板電腦，以及流動裝置電池；
- 汽車、道路車輛，以及相關產品，包括兒童汽車座椅；
- 家居，個人及旅行產品 — 榨汁機、床褥、電動牙刷；
- 運動產品 — 跑步鞋、運動手環

其中床褥及跑步鞋的測試報告，深受《選擇》月刊讀者歡迎，而相機測試報告則成為專為內地旅客而設的「精明消費香港遊」網站的熱門瀏覽報告。

國際性的比較測試，不單有助減省資源，不少測試還為消費者提供實用的購買建議，特別是價格較昂貴，或耐用的產品。



## PROMOTING SUSTAINABLE CONSUMPTION

### 推廣可持續消費

Consumers' decisions about what they want, need, choose, buy or how they act shape the production and consumption processes of the economy. Understanding the personal, psychological, economic and social factors which influence their choices in goods and services is a vital aspect in the Council's strategic planning in helping them make smarter choices and incorporate sustainability into their daily lives. Such information can also help Government design measures, regulations and related policies to motivate consumers to adopt a more sustainable lifestyle, and incentivise manufacturers to design products that can be easily recycled, hence save money for consumers and the environment.

The Council supports Sustainable Consumption through understanding and monitoring consumer behaviour, conducting comparative product testing and dissemination of information to educate and empower consumers, so that they may contribute towards conservation of natural resources and waste reduction.

消費者對所想、所求、所選、所作的購買選擇，左右著經濟流程中的生產和消費兩大環節。要制定策略性規劃，幫助消費者作出更明智的選擇，並將可持續發展元素融入他們的日常生活，需要深入了解影響消費者抉擇的個人、心理、經濟和社會因素。這些信息亦有助政府制訂措施，法規和相關政策，推動消費者採用可持續生活方式，和鼓勵製造商設計可回收的產品，幫助消費者節省金錢，同時保護環境。

本會透過瞭解和監察消費者行為模式，測試產品及發布資訊，以推廣及支持可持續消費，教育並鼓勵消費者保護自然資源，減少浪費。



### The First Sustainable Consumption Report

The Council published its very first Sustainable Consumption Report in February 2016, entitled "Sustainable Consumption for a Better Future – A Study on Consumer Behaviour and Business Reporting". The report includes results of a baseline survey aimed at providing insights into local consumers' knowledge about - and priorities on - sustainable consumption, an assessment of a sample of Hong Kong companies' environmental reporting, as well as an examination of the efforts of overseas consumer bodies on promoting sustainability.

Based on the questionnaire framework, the Council devised a set of Sustainable Consumption Indices (SCI) to gauge how the "awareness-behaviour-readiness" of Hong Kong consumers develops over time. The results revealed that local consumers score high in the "Awareness" (74) and "Behaviour" (69) sub-indices, and lower (65) in the "Readiness" sub-index. Consumer willingness to purchase sustainable products within the Readiness index scored just 48, implying that is a sizeable gap between people's awareness of the importance of sustainable consumption and their behaviour, particularly in their purchasing of sustainable products.

### 首份可持續消費報告

本會在2016年2月發表了首份可持續消費報告，題為「促進可持續消費 共建美好將來 — 對消費行為及商務報告的研究」。報告包含了基線研究的結果，旨在提供有關香港消費者對可持續消費的認知和意願的啟示。另外，報告評估部分香港企業進行環境匯報的情況，也檢視了海外消費者組織就推廣可持續消費的工作。

按問卷的設計架構，本會制定了一套「可持續消費指數」，以考量及觀察香港消費者對可持續消費在「認知 — 行為 — 意願」的發展。調查結果顯示，香港消費者在「認知」及「行為」範疇獲得很高的評分，分別有74分及69分，在「意願」方面的評分卻偏低(65分)。在「意願」範疇內，香港消費者對購買可持續產品的意向只有48分。這說明消費者在理性上同意可持續消費的重要性，跟他們願意支持可持續消費而作出的實際行動，存在重大差距，當中以購買「可持續產品」的差距尤為顯著。





The survey found that local consumers were fairly concerned and aware about the impact their consumption has on the environment, actions tended to be most common when it required no extra cost, for example bringing their own bags to shops, refusing to purchase endangered species products, or buying energy and water efficient appliances.

The report also featured results from a review of sustainability reports published by 100 randomly selected consumer products and services companies listed on Stock Exchange of Hong Kong Limited. Although almost half of these companies provide some form of environmental reporting, the quality of the information is far poorer than international disclosure standards.

Based on the findings, the Council recommended an integrated framework encouraging the Government, the business community, the Council itself, and consumers to build a more sustainable lifestyle and economy in Hong Kong.

This report serves as the first step in advocating sustainable consumption and the Council looks forward to playing its role in providing consumers with practical tools and information to make informed choices about sustainable goods.

## The “Fostering Sustainable Consumption for Consumer Betterment in Asia” Conference

Following the publication of the Sustainable Consumption Report, the Council organised a high profile conference to facilitate meaningful dialogue among stakeholders on consumer behaviour, opportunities and challenges in driving sustainable consumption in Hong Kong, as well as lessons learned from experience overseas.

Renowned speakers including Government officials, experts from Australia, Canada and Taiwan, business leaders, local scholars and NGO representatives delivered insightful presentations to an audience of approximately 170 participants.

### Making Consumption More Sustainable

#### Efficient Energy Use

In June 2015 the Council issued its response to the Public Consultation on the Future Development of the Electricity Market wherein the Government sought stakeholders' views on measures to promote more sustainable use of energy and appropriate rates of return paid to power companies on their investment in electricity assets. The Council's detailed response included analyses of support measures encouraging energy efficiency and renewable energy currently being implemented in other jurisdictions.

研究發現，本地消費者相當關注及意識到其消費模式對環境的影響，尤其是更改消費模式不涉及額外開支，例如自備購物袋、拒絕購買瀕危物種製成的產品、或購買較節能及節水的電器等。

報告亦以隨機抽樣的方式，抽出100間在香港聯合交易所有限公司上市，為消費者提供產品或服務的企業，檢視它們的可持續發展報告。雖然約一半公司就環境範疇提供了部分陳述，但本會發現這些報告的質素與國際披露標準相距甚遠。

根據以上研究結果，本會建議以一個綜合架構，讓政府、商界、本會及消費者共建一個更可持續發展的生活和經濟模式。

報告是本會倡議可持續消費的第一步。本會將繼續向消費者提供實用的工具及資訊，支持他們選擇可持續的產品。

## 「促進亞洲可持續消費」研討會

發表可持續消費報告後，本會緊接舉辦了備受矚目的「促進亞洲可持續消費」研討會，讓各持份者開展可持續消費行為的討論，並探討本港於發展可持續消費時所面對的機遇和挑戰，同時汲取海外經驗。

是次研討會有幸邀得政府官員、來自澳洲、加拿大及台灣的知名專家講者、企業領袖、本地學者以及非政府機構代表發表精闢演講，吸引約170名嘉賓參加。



### 讓消費更具可持續性

#### 實踐能源效益

本會在2015年6月因應政府的「香港電力市場未來發展公眾諮詢」，就可持續用電措施以及兩電資產投資回報提交意見，包括深入分析支持能源效益措施，以及參考可再生

能源發電在其他司法管轄區的應用。



The Council also proposed the “Energy Efficiency Obligation” (EEO) as an effective means to encourage and finance households and businesses to reduce energy consumption. The EEO is a programme that funds building improvement projects to purchase energy efficient installations financed and managed by the electricity companies. The Council has actively engaged with stakeholders via various platforms, and shared overseas experience in the introduction of distributed energy system and renewable energy for the enhancement of Scheme of Control of the electricity sector.

In preparing its response, the Council engaged extensively with stakeholders and experts, leveraging overseas experience and insights on how to enhance competitiveness and innovation within the energy sector.

### Conserving Biodiversity Resources

The Council responded to the Panel on Environmental Affairs of the Legislative Council on Hong Kong’s Biodiversity Action Plan. Some of the largest impacts on biodiversity made by Hong Kong consumers were not found within the borders but countries from which the city imports foods, goods and raw materials. The Council suggested in its response that stakeholders need more information about such trade flows to help consumers understand how their purchase decisions influence biodiversity overseas.

### Topical Issues on Sustainable Consumption

In comparative product testing, environmental parameters such as energy efficiency, durability, emissions of volatile organic compounds, and recyclability of products and packaging materials are often incorporated with a view to educating consumers about the use of products and their impacts on health and the environment. The Council also actively participates in making submissions to the Government for initiatives that seek to establish legislations for environmental protection.

本會建議「能源效益責任制」作為一種有效的手段鼓勵及資助住戶和企業減少用電。該責任制要求電力公司以補貼的方法協助用戶推行節能措施，如購置節能裝置以改善樓宇節能。本會同時積極通過各個平台，與持份者分享分佈式能源系統和可再生能源的海外經驗，以優化電力市場的管制計劃協議。

為了更好地準備該份回應，本會與各持份者和專家廣泛交流意見，並參考國外經驗和觀點，研究如何推動創新和提高能源行業競爭力。

### 保護生物多樣性

本會因應立法會環境事務委員會的《香港生物多樣性策略及行動計劃》提交意見。香港消費者對生物多樣性的重大影響往往並非在境內，而是在為本港提供食材、貨品和原料的國家發生。本會認為消費者需要更多關於貿易流向的資訊，去瞭解其消費對海外生物多樣性的影響。

### 可持續消費議題

本會的產品測試中，也加入環境因素的評估，例如能源效率、耐用程度、會否釋出揮發性有機化合物產品和產品及包裝的可循環再生性等，藉以讓消費者知悉產品對環境及健康的影響。本會亦就政府各種有關環境保護的提案積極發表意見。

## Air Conditioners

In a test of 15 models of window-type air conditioners with 1.5HP (horse power), the Council found that the difference between the models with the highest and lowest energy efficiency was 21%, which could mean a difference in estimated annual electricity cost of HK\$344.

According to the new grading standard of the Mandatory Energy Efficiency Labelling Scheme (MEELS), the Council made calculations based on the test results and found that only four models would remain in Grade 1 under the new standard, while the remaining 11 models would all be downgraded. The two models assigned Grade 2 (under the old grading standard) would drop to Grade 4 under the new standard.

## Dehumidifiers

To further facilitate the public in choosing energy efficient appliances and raise public awareness on energy saving, the Council tested 14 dehumidifier models during the reporting year and found that four models with Grade 1 energy labels had an energy efficiency grading derived from the test results lower than that on their labels. Though the difference in value was within the acceptable tolerance and did not violate the requirements of the MEELS, the Council informed the Electrical and Mechanical Services Department (EMSD) the test results.

Annual power consumption of the dehumidifiers was calculated according to the MEELS. Assuming that a dehumidifier is used for 450 hours per year in the standard environment and electricity costs HK\$1.2 per unit, the Council found that the difference in estimated annual electricity cost among the tested models would be HK\$98. Since the dehumidifying speed varies among different models, the number of hours they are used may vary accordingly and affect electricity bill. Some households may use the dehumidifier for more than 450 hours annually, thus consumers need to take note of the usage for energy saving and expenditure.



## Washing Machines

The washing machine is probably one of the most needed appliances by most families. The Council published a test report on washing and environmental performance, and a research report on the endurance and reparability of washing machines.

Eighteen washing machines of different brands including front loading, European top loading and impellers were tested and each type was found to have strengths and weaknesses.

European top loading machines were found to be comparatively compact and water efficient, but their washing capacity was smaller and they consumed more electricity, whereas impellers were comparatively more energy efficient but less water efficient.

## 冷氣機

本會測試了15款俗稱「1匹半」的窗口式冷氣機，結果發現最高和最低能源效率的樣本相差可達21%，而估算所得每年電費的差額可高至港幣344元。

根據強制性能源效益標籤計劃的新評級標準，並以本會的測試結果計算，只有其中4款樣本仍可保持1級水平，其餘11款樣本在新標準下評級均下跌。另外2款標示屬2級（根據舊評級標準）的樣本，更會降至4級。

## 抽濕機

為進一步方便市民選擇節能電器，提高節約能源意識，本會年度內測試了14抽濕機，4款能源標籤上標示為1級的樣本，測試計算出的能源效益級別較標示的級別為低。雖然數值差異在可接受的公差範圍內，並沒有違反強制性能源效益標籤計劃的要求，然而本會亦將結果通知機電工程署。

本會亦參考了強制性能源效益標籤計劃，計算抽濕機的年耗電量。假設在標準環境下，每年使用抽濕機450小時，以每度電港幣1.2元計算，本會發現測試樣品每年電費差額達港幣98元。由於各測試型號的抽濕速度不同，令使用時間有長短，或會直接影響電費多寡。另外，住戶每年使用抽濕機的時數亦有機會超過450小時，消費者需留意使用量，以節約能源及開支。

## 洗衣機

洗衣機是大部分家庭必備電器之一。本會公布了一項有關洗衣和環保表現的測試報告，以及一個有關洗衣機耐用性和可維修性的研究報告。

在產品測試報告中，本會測試了18個品牌的洗衣機，包括前置式、歐洲頂揭式和葉輪式洗衣機。結果發現不同種類的洗衣機各有優劣。

歐洲頂揭式體型較小亦較慳水，不過洗衣量則較其他類型少，同時亦較耗電。葉輪式則比較慳電，但用水量會較多。

The research report also highlighted some key findings of International Consumer Research and Testing's (ICRT) endurance and reparability test on washing machines. In ICRT's test, 24 European front loading machines at both ends of the price range were tested with a severely unbalanced load to simulate 10 years of operation.

Results indicated that the lifespans of washing machines were not strictly related to their prices. In order to extend the lifespan of a washing machine, users were advised to avoid overloading, to distribute clothes evenly in the drum, use the appropriate dose of detergent and reduce the use of very high spin speeds.

In order to reduce wastage, consumers were advised to exhaust repair opportunities of existing appliances before purchasing new ones.

### LED Light Bulbs

The Council and the EMSD conducted a joint test to evaluate the performance of 10 models of home-use LED light bulbs.

After being ignited for 3,000 hours, only one light bulb model maintained its initial lumen output, while the others dropped by between 1.3% and 28.2%. The lumen output of five of the models dropped by more than 5%.

According to EMSD's Voluntary Energy Efficiency Labelling Scheme, the end of a LED light bulb's lifespan should be defined as the point at which the lumen output has declined to 70% of its initial lumen. Among 10 samples of one of the tested models, seven samples dropped significantly in lumen output, or burnt out, after 3,000 hours of usage, and as such their lifespans were 90% shorter than the claimed 30,000 hours.

在研究報告中，本會總結了由國際消費者研究及試驗組織 (ICRT) 統籌的洗衣機耐用和可維修性測試的部分發現。該ICRT測試合共檢測了24個高和低價歐洲前置式型號，以嚴重不平衡負載的操作來模擬使用10年情況。

該測試發現，昂貴的洗衣機並非耐用的保證。如要延長洗衣機的壽命，報告建議用戶要避免放入過多衣物，應該把衣物均勻分布在滾筒內，使用適量洗衣劑，以及減少使用極高轉速脱水。

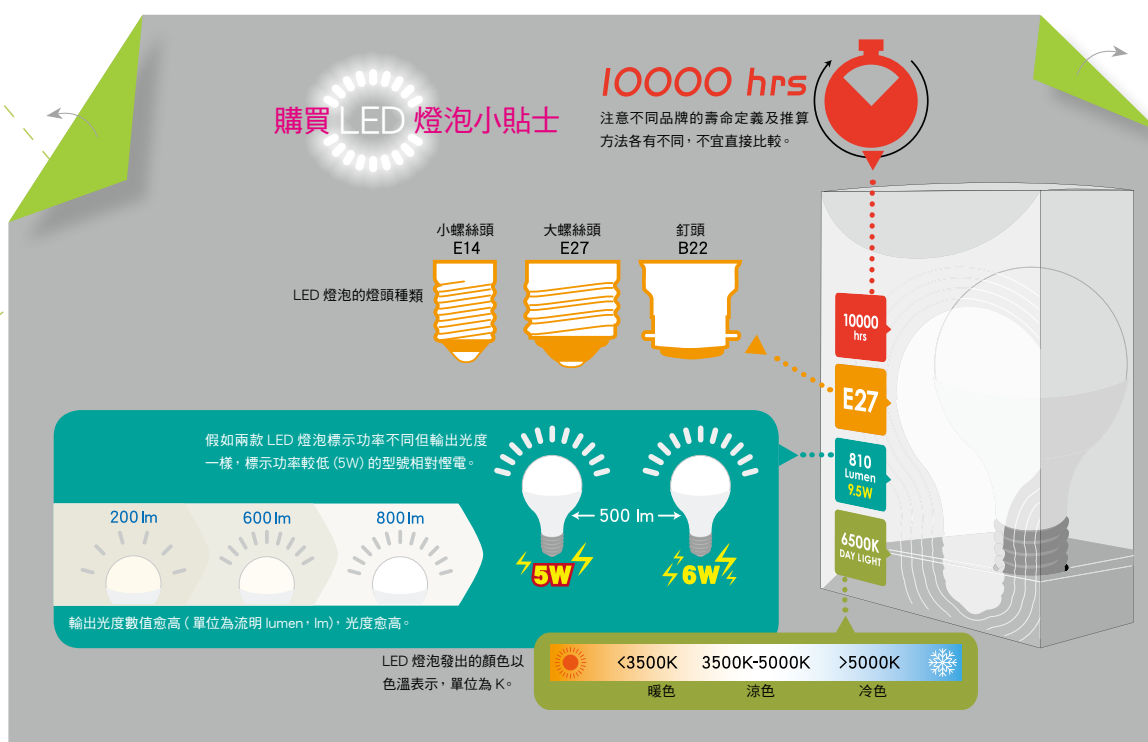
為了減少浪費，本會建議消費者在購買新機前，應先盡量設法安排維修現有的洗衣機。

### LED燈泡

本會與機電工程署合作測試了市面上10款家用LED燈泡的效能表現。

各樣本在燃點3,000小時後，只有1款仍然維持最初的光度，其餘型號的光度較原來下跌1.3%至28.2%，當中5款型號的跌幅多於5%。

根據機電工程署的自願性能源效益標籤計劃要求，當LED燈泡的輸出光度跌至70%時，一般會被視作使用期滿，需要更換。其中1款型號的10個樣本中，有7個在測試中燃點至3,000小時或以下已光度大跌或失效，顯示其壽命較所聲稱的30,000小時相差90%。





The Council advised consumers to choose LED light bulbs based on their luminous flux, luminous efficacy and lifespan. The higher the luminous efficacy, the lower the energy consumption for the same amount of lumen output. The tested models had luminous efficacy of 53.8 lm/W at the lowest end of the spectrum to nearly double at 107 lm/W.

### Running Shoes

Consumers nowadays are paying more attention to brands' corporate social responsibility (CSR), particularly relating to exploitation of labour and environmental protection. In the year under review the Council participated in an ICRT test cum CSR study on running shoes.

In addition to the product performance tests, nine brands selling running shoes were invited by ICRT to participate in the CSR study. Of these, four refused to disclose any information on labour conditions and environmental measures and impacts of their assembly lines and thus scored lower for their CSR performance.

The five brands that provided information for the study all complied with the laws on statutory minimum wage applicable to the jurisdictions where their factories were located. Factories manufacturing products for three of the brands paid their workers above the statutory minimum wage but overtime work was commonly observed. Overtime was particularly significant in two factories, but overtime compensation, labour insurance and safety training were all offered. Some manufacturers allowed workers to form labour unions or elect worker representatives to enhance protection of their rights.



### 跑鞋

消費者日漸重視品牌的企業社會責任，尤其注重勞工待遇和環境保護。本會參與了國際消費者研究及試驗組織就運動跑鞋的效能測試以及企業社會責任進行研究。

除效能表現外，9家跑鞋生產商亦被邀進行企業社會責任研究。不過，其中4家拒絕透露生產線的勞工及環保狀況，故此在企業社會責任項目評分較低。

願意提供資料的5家生產商中，都有按工廠所在地的法定最低工資支薪。其中3家支付較法定水平高的工資，不過工人普遍出現超時工作情況。其中兩間情況雖尤其嚴重，但均設有超時補償、勞工保險及安全訓練。個別生產商容許工人組織工會，或推舉勞工代表，為工人爭取權益。

### Where have all the Tested Products gone?

The products used for testing by the Council were put to further use with a number of items donated to environmental bodies, charity groups and non-profit organisations for further consumption and recycling.

During the year, a total of 853 items were sent to 6 recipient organisations<sup>9</sup>, including electrical appliances, household consumables, health products as well as food and beverages.

### 產品測試完畢後的去向

部分經消委會測試的產品會捐贈環保團體、慈善組織及非牟利機構使用及回收。

本年度，共轉贈853件物品至6間獲分發機構<sup>9</sup>，當中包括電器、家庭消耗品、健康用品及食品飲料等。

<sup>9</sup> The six recipient organisations were: Hong Kong Sheung Kung Hui Welfare Council Limited, Kowloon City Baptist Church Neighbourhood Elderly Centre, Pentecostal Church of Hong Kong Sau Mau Neighbor Family Centre, St. James' Settlement, WEEE Go Green and World Vision. 6間獲分發機構分別是：香港聖公會福利協會有限公司、九龍城浸信會長者鄰舍中心、竹園區神召會秀茂坪好鄰舍家庭中心、聖雅各福群會、綠色家電環保團和世界宣明會。

# COLLECTING MARKET INFORMATION ON GOODS AND SERVICES

## 蒐集消費品和服務業的市場資訊

The Council collects and analyses market information on trade and services impacting the everyday lives of consumers. Information and opinions are tracked on a regular and systematic basis in order to monitor long-term trends and identify any issues of concern. Outcomes are then disseminated to the public to facilitate informed comparisons and wise consumer spending.

本會蒐集並分析與消費者日常生活息息相關的市場資訊。我們恆常且有系統地搜集資訊及意見，以監察長遠趨勢及辨識需要關注的事宜，同時將研究結果與公眾分享，以助消費者作出精明的比較及選擇。

### Topics of Market Surveillance

Everyone is a consumer. Well informed and empowered consumers can help drive a smart, sustainable and inclusive economy. During the year under review, market surveillance in key consumption aspects with high concerns were carried out across a wide range of topics, service sectors and commodities, including supermarket prices on daily necessities, online fresh food retail, textbook prices for school children, ways to protect internet privacy in the Big Data Age, travel-related services and overseas transaction fees of credit cards, advice on mini-warehouse services, private elderly home services for the aged and so many more. Consumers were kept abreast of the choices available and important tips to make rational and smart choices<sup>10</sup>.

#### Elderly Care

##### Private Elderly Care Home

Hong Kong's ageing population is creating increasing demand for residential care homes for the elderly. After reviewing the service information of 85 local, privately run residential care homes for the elderly ("elderly homes"), the Council found wide variations in the basic monthly fees charged - from HK\$4,500 to HK\$21,000. On top of an initial administrative fee, additional fees were charged for items such as outpatient escort services, diapers, electricity, and toilet paper. Medical services such as wound cleaning, blood glucose testing and medical check-ups also incurred additional charges, the difference of which varied from one establishment to another anywhere between twice to as high as nine times. Service levels also varied, as evidenced by diaper changing and bathing frequencies. All these extra charge could add up to a fee beyond the expectations of consumers. The Council reminded consumers to check details of all charges, and to choose an elderly home that meets the needs of their elderly family members. If possible, bring them for a visit to choose the most suitable one.



### 市場調查焦點

人人都是消費者。資訊充足和被賦權的消費者有助於推動靈巧、可持續和具包容力的經濟。年內，本會對市場上備受關注和主要消費項目進行監測，當中涉及不同的題目、行業和貨品，包括超市日常生活必需品價格、網上訂購鮮貨食品、學童教科書價格、大數據時代保障網絡私隱、旅遊相關服務及信用卡海外簽帳手續費、迷你倉服務、私營安老院舍收費等。蒐集的資訊有助消費者認識和理性選擇市場上不同的產品及服務<sup>10</sup>。

#### 長者護理

##### 私營安老院舍

香港人口老化使安老院舍服務需求不斷增加。本會檢視85間私營安老院的服務資料，發現基本月費差距頗大，由港幣4,500元至港幣21,000元不等。除了首次行政費外，多項雜費亦需額外收取，例如陪診費、尿片費、電費、廁紙等。另外，醫療相關的費用，如清洗傷口、驗血糖或身體檢查亦另外收費，價錢相差可由1倍至最高達9倍。院舍所提供的服務水平亦有所不同，例如換尿片次數及洗澡次數等。所有額外費用的總和可能會超出消費者的預期。本會提醒消費者須瞭解所有收費細節，並按家中長者的實際需要選擇院舍類別。如果情況許可，建議帶同長者實地視察揀選最適合的安老院舍。

<sup>10</sup> See Appendix 8 for the list of surveys and service study reports published during 2015-16. 於2015-16年公布的調查和研究報告一覽表見附錄八。



## Groceries

### Annual Supermarket Price Survey

In the year under review, the Council continued its annual supermarket price survey of a basket of 200 top-selling items sold in three major supermarket chains. Compared with 2013, the aggregate average price of the basket increased by 1.8% in 2014. Among the 13 categories of products, nine recorded an upward trend with aggregate average increases ranging from 0.045% to 6.7%.

Hot / powdered drinks and dairy products / eggs recorded the most significant increases of 6.7% and 4.9% respectively, exceeding the 2014 Composite Consumer Price Index of 4.4%. Aggregate average prices for three categories decreased by 0.1% to 3.5%. One category remained unchanged in aggregate average price.

In the 45 sub-categories, analysis showed 34 product groups increased in aggregate average prices from between 0.2% to 15.2%. Two product groups showed double-digit increases - evaporated/condensed milk - up by 15.2%; and butter / margarine, which increased by 11.4%. Other product groups with notable price increases were nutritional powder (9.7%); juice / juice drinks (8.9%); and instant coffee (8.7%). On the other hand, 10 product groups decreased in aggregate average prices by 0.2% to 6.4%, notably, edible oils (-6.4%), prepackaged cake (-4.4%) and carbonated drinks (-4.1%). Pet food was the only product group remained unchanged in aggregate average price.

### Online Price Watch

The Council collects daily prices of products from online food stores / supermarkets for displays on its Online Price Watch website which has been improved to include new sub-categories of products. In March 2016, information from a health and beauty chain store was added. The incorporation of the new retailer chain and system optimisation during the year under review saw the total number of items monitored increasing from 1,850 to about 2,000. The website's average number of unique visitors per month increased from approximately 25,500 to 27,900. A majority of these visitors came from the Greater China Region including Hong Kong (70%), the Mainland (15%) and Taiwan (5%). Among many product categories, the most viewed categories covered Infant and Follow-up Formula Milk Powder, Baby Care Products and Chocolates.



## Online Services

### Online Shopping for Fresh Foods

Purchasing fresh foods online is growing in popularity. The Council studied the food categories, terms of service and delivery arrangements of more than 40 local online fresh food retailers and conducted a small-scale trial order of some chilled or frozen food requiring low-temperature storage from eight of them. Of the 40-plus online retailers surveyed, some claimed to possess a "Food Factory Licence" or "Food Factory Environmental Hygiene Licence", others claimed to be food importers and / or distributors whilst the rest did not provide any information on whether they held any relevant licences or permissions. It was difficult for consumers to confirm if the online retailers had obtained the necessary licences, permissions or registrations.

## 雜貨

### 年度超市價格調查

年內發表的超市價格報告，本會繼續涵蓋3間主要超市200項較受歡迎貨品的掃描數據資料。與2013年比較，一籃子貨品的總平均售價在2014年上升了1.8%，在13大類貨品中，9類貨品在同期錄得升幅由0.045%至6.7%。

即沖飲品和奶類食品 / 雞蛋類貨品的升幅較大，分別錄得6.7%和4.9%，升幅均超過2014年綜合消費物價指數4.4%；3類貨品則下跌，0.1%至3.5%不等，餘下1類貨品的總平均售價不變。

在45項貨品組別中，有34組的總平均售價上升，升幅由0.2%至15.2%，錄得總平均售價達雙位數升幅的2組貨品分別是淡奶 / 煉奶(15.2%)及牛油(11.4%)。其他有較顯著升幅的組別貨品包括營養粉(9.7%)、果汁/果汁飲品(8.9%)和即溶咖啡(8.7%)。另一方面，有10組貨品的總平均售價錄得跌幅，由0.2%至6.4%，有較顯著跌幅的貨品包括食油(-6.4%)、包裝蛋糕(-4.4%)和汽水(-4.1%)。寵物糧是唯一總平均售價不變的貨品組別。

### 網上價格一覽通

本會繼續每天收集和展示網上食品店 / 超市部分貨品的價格，並提升服務，加入新產品類別。

於2016年3月，網站新增一間健與美連鎖店的價格資料。年內，新加入的連鎖零售商產品資訊以及本會優化系統工作將「網上價格一覽通」網站的效率提高，令監察貨品的數目由約1,850件增至約2,000件。網站的每月平均獨立訪客數目亦由約25,500人上升至27,900人，訪客大部分來自大中華地區，包括香港(70%)、內地(15%)及台灣(5%)。眾多貨品類別中，最受歡迎的分別為嬰兒及較大嬰兒配方奶粉、嬰兒護理產品及朱古力。

## 網上服務

### 網上訂購鮮貨食品

網上訂購鮮貨食品越來越普遍。本會檢視了40多間售賣鮮貨食品的本地網店所售賣的食品種類、服務條款及送貨安排等，並進行了一項小規模試購，向8間網店訂購一些需要低溫貯存的冰鮮或急凍食品。在40多間調查的網店中，部分聲稱領有「食物製造廠牌照」或「食物製造廠環境衛生牌照」，也有部分聲稱為食品進口商、代理商等，而其他網店沒有刊載任何持有相關牌照或許可等資料。如單以網店提供的資料及聲稱，消費者難以判斷有關網店是否領有相關牌照、許可或登記。

In the trial order of raw oysters, sashimi, frozen and cold food items from eight online retailers, one retailer failed to seal their sashimi properly and signs of defrosting were observed in their fruit sorbets. As for the other seven online retailers, four of the deliveries arrived in good condition and without obvious signs of defrosting, but in the other three deliveries some of the frozen meats had begun to defrost.

Out of the more than 40 online retailers studied, only 11 clearly stated their chilling / freezing arrangement for deliveries. Setting aside the original quality of the products themselves, the packaging and delivery process through to temperature control during transportation can adversely affect the quality and condition of the product upon delivery and exposing them to risks of contamination or deterioration. The Council is glad to see that the Government took immediate actions to introduce new legislation to regulate selling fresh food online.

### Internet Privacy

As communication technologies become part of our lives, complaints related to privacy also increased.

On this premise, the Council conducted a study into how personal data is collected online with the aim of educating consumers on how to best protect their privacy from misuse whilst enjoying the convenience of the internet. Personal data can be collected and used by traders in the following ways:

- Social media network activities - using tracking technology devices, traders can track and trace user's personal information and surfing habits;
- Membership registrations - traders formulate sales and promotion strategies based on data collected from members;
- Quiz games / market surveys - typically prizes are offered to attract users to participate in quizzes or market surveys, giving traders access to participants' information.

Personal data should always be carefully managed and guarded. Be it online or offline, consumers are reminded to stay alert and strike a balance between data sharing and privacy protection.

### Personal Finance

#### Overseas Transaction Fees for Locally Issued Credit Cards

In a survey of 21 local credit card issuers, the Council found significant disparity between the fees incurred from overseas transactions.

Some cards issuers waived transaction fees for purchases of goods and services by consumers in the local currency at destination but others charged fees in one instance as high as 2.45% on each transaction.

Consumers may have the choice to pay in HKD when using their credit cards abroad, through a Dynamic Currency Conversion (DCC) service provided by foreign merchants or currency conversion service providers. From the examples that the Council has come across, currency conversion companies could impose transaction fees between 3% to as high as 5%.

在向8間網店訂購生蠔、刺身、急凍肉類、冰凍糕點試驗中，有1間網店的刺身包裝未有妥善密封，其水果雪葩亦出現輕微解凍跡象。至於另外7間網店，其中4間的食品在送抵時狀況良好，沒有明顯解凍情況，其餘3間網店的部分急凍肉類有出現解凍。

在40多間調查的網店中，只有11間網店載列運送期間食物的冷凍安排。撇除貨品本身質素，包括貨品的包裝、運送時的冷凍措施，以及網店安排送貨的方式等環環緊扣，如果處理不當，會增加食品污染及變壞的風險。本會喜見有關政府部門迅速採取措施，實行立法程序管制網購食品。

### 網絡私隱

資訊科技已是我們生活的一部分，有關個人私隱的投訴也隨之增加。

在此前提下，本會進行了一項研究，探討網上活動如何蒐集個人資料，以警惕消費者如何在享受互聯網帶來便利的同時，妥善保護自己的私隱免被濫用。一些商戶蒐集個人資料的常見手法包括：

- 社交媒體活動 - 透過追蹤技術工具，瞭解用戶私人資料和瀏覽網站習慣；
- 會員登記 - 透過從用戶獲得的資料定出日後銷售及推廣方案；
- 有獎遊戲 / 市場調查 - 以獎賞吸引用戶參加問答遊戲或市場調查，讓商戶取得參加者的資料。

本會提醒消費者必須小心管理及保障個人資料，無論是在線或離線時，都應時刻提高警覺，在資料共享與個人私隱之間取得平衡。

### 個人理財

#### 信用卡海外簽帳收費

本會調查本地21間發卡機構的海外簽帳收費，結果發現不同機構收取手續費差異可以很大。

如選擇以當地貨幣簽帳，部分發卡機構可提供免手續費，但最高的會收取簽帳額的2.45%作為手續費。

消費者於外地亦可選擇經由外地商戶或從事貨幣兌換的公司提供的動態貨幣轉換(DCC)服務以港幣入帳。在本會所見的例子中，提供貨幣兌換的公司會收取3%至高達5%的手續費。





With reference to an example of a credit card claiming “fee waived for overseas spending”, consumers who chose to pay by DCC did not incur a transaction fee from the card issuer, however both the credit card association and DCC service providers imposed fees of 1% and 3% - 5% respectively, equating to anywhere from 4% - 6% of the total spending amount.

Unless there are significant fluctuations in the relevant foreign currency exchange rates in the short term, the Council advised consumers to pay in the destination’s local currency, which usually incurs lower transaction fees.

## Storage Services

### Mini-Warehouse Services

Many Hong Kong families rent mini-storage to store infrequently used items. In view of the growing choices in the market, the Council examined the service details of 13 mini-warehouses and six valet storage companies so as to offer useful consumer tips for reference.

A comparison of charges of mini-warehouses operated by 13 companies found that listed fees for renting a 16 square feet mini-warehouse ranged from HK\$383 to HK\$1,418 per month with a difference up to 2.7 times. In addition to such substantial price differences were also significant differences in service details, terms and conditions. Of the surveyed mini-warehouse companies, 12 offered discounts for prepayment, however, such prepayment was non-refundable in the event of early contract termination. The sizes of mini-warehouses are generally expressed in terms of gross floor area or carpet area, and of those surveyed, 12 companies claimed to offer a high efficiency ratio between 90% and 100% of the expressed gross floor area, some others in the market can offer 70% only.

Compared to mini-warehouse services, valet storage services can save consumers the transport and pick-up time and efforts of stored items. Typically, consumers enjoy a lower monthly fee but with limitations on storage space and the weight of stored items. Of the six surveyed valet storage providers, five charged by the number of storage boxes, with monthly fees ranging from HK\$48 to HK\$50 per box. While the first round of box delivery and pick-up was provided free of charge by all the companies surveyed, subsequent deliveries and pick-up would incur charges. The maximum charge for a single delivery could be equivalent to up to 2.6 times the monthly rental. There were also restrictions on courier schedules and number of boxes per delivery which could be inconvenient for consumers.

以標榜「海外簽帳不收手續費」的信用卡為例，如選擇以DCC簽帳，發卡機構免收手續費，但信用卡組織收取的1%再加DCC服務供應商的3%至5%手續費，整體可以佔簽帳額的4%至6%。

除非該種外幣的兌換價在短期內大幅波動，否則本會建議消費者選擇以當地貨幣入帳，一般都因手續費較少而較為划算。

## 儲存服務

### 迷你倉儲存服務

不少香港家庭會將不常用的物品寄存迷你倉。有見市場選擇日益增加，本會檢視市面13間迷你倉公司及6間儲存箱公司的服務資料，以供消費者參考。

以13間迷你倉公司的收費作比較，以1個約16平方呎的迷你倉為例，倉庫月費由港幣383元至港幣1,418元不等，差額達2.7倍。除價錢分別顯著，相關服務的細節和條款亦有明顯差異。

有12間迷你倉公司提供預繳優惠，但如提早取消合約，已預繳的款項不獲退還。迷你倉亦有建築和實用面積的差異，有12間報稱實用率高達90%至100%，但市面有其他公司列出的實用率可低至約7成。

相對迷你倉，使用儲存箱省卻客戶自行運送及提取儲存

物品的時間和精力，而且月費一般較低，但儲存空間及重量都有限制。調查中的6間代客存儲公司，有5間以儲存箱作收費單位，每個儲存箱月費介乎港幣48元至港幣50元。首次交收儲存箱的費用豁免，其後每次收送均收取運送費，最高相當於1個儲存箱月費的2.6倍，收送服務的時間和數量均設有不同限制，變相減低對消費者的方便程度。





## Travel Services

### Flight Booking Sites

Nowadays, many consumers prefer to search for and purchase air tickets from online travel booking sites. The Council examined eight such online sites, yielding interesting results consumers should take note of.

Search results of airfares were generally shown in ascending order of prices and four surveyed sites displayed the net airfares excluding fuel surcharges, airport and Government duties and other service charges. Consumers would have to complete the entire booking process prior to getting the final cost of the tickets. The sorting of airfares based on net value are inaccurate reflections of the total cost and fails to meet expectations of consumers searching for the cheapest total fare.

Not only should consumers be more mindful of these pricing strategies, they should also be careful of pre-selected optional items that incur additional, but not always necessary, charges. Four of the surveyed sites had chargeable items pre-selected and automatically added to the online shopping carts including travel insurance, pocket Wi-Fi set, and travel kit. Consumers had to remove each optional extra they did not require before confirming payment in order to avoid making non-refundable purchases.

Of the surveyed sites, six had included provisions in their terms and conditions to reserve rights to make alterations unilaterally. In other words, even after completion of the transaction and confirmation of payment, these online providers could still change prices or even cancel transactions at any time. The Council finds such provisions unreasonable and deeply unfavourable to consumers.

To enhance consumer protection the Council urged the online travel booking sites to improve price display by showing total costs inclusive of taxes and additional charges. Moreover, optional extras should not be automatically pre-selected and unfair terms should be removed to enable consumers to make purchases in a fair environment.

## 旅遊服務

### 機票服務網站

上網尋找航班資料和透過旅遊服務網站訂購機票，已成為現今不少消費者的習慣。本會檢視八個旅遊網站，發現值得消費者注意的有趣結果。

在標示機票搜尋結果時，將價錢由低至高順序排列，其中4間標示的價錢只顯示淨票價，未計算燃油附加費、機場及政府徵費和其他服務費，消費者必須完成整個購買過程，才會得悉機票的最終售價。而按淨票價排列搜尋結果，訊息並不準確，最終收費與消費者尋找最便宜機票的預期有出入。

除標價缺漏外，消費者也須留意預選項目可能產生的非必要額外收費。其中4個旅遊網站將一些額外收費項目，例如旅遊保險、流動上網設備、旅行套裝，預先放在購物籃內。如消費者不欲購買，須自行在付款前逐一剔除。一旦未有剔除並已付款，這類額外項目一般都不設退款。

有6個旅遊網站在條款中列明，會保留單方面更改條款的權利，即使消費者已經付款，並收到確認電郵，網站仍可臨時更改價格或取消交易。本會認為這類條款並不合理，對消費者極之不利。

為加強消費者保障，本會已敦促旅遊服務網站改善標示價格模式，清楚列出包含所有稅項或附加費細節的總票價。另外，網站應剔除所有預設的自選收費項目，和對消費者的不公平條款，讓消費者在公平的環境下選購機票。

### Travel Insurance Coverage for the Elderly

The Council conducted a survey analysing 39 single-trip travel insurance plans and 32 annual travel insurance plans offered by 13 insurance companies. About 70% of the single-trip plans had an upper age limit for coverage at between 70 and 90, with the ceiling for most of the plans at 75 years of age. All annual plans had a maximum age limit ranging from 65 to 90, and most of the plans were capped at 70 or 75 years of age. A majority of the single-trip and annual plans specified that if the insured person was aged 65 to 75 or above, the maximum claim for personal accidents was only between 12.5% and 83% of the insured amount, depending on the plan. As for medical expenses, over half of the surveyed plans offered lower insurance coverage to people who are above a specific age, ranging from 25% to 83% of the insured amount. For emergency medical evacuation or repatriation, three plans (applicable to both single-trip and annual multiple travels) lowered the maximum coverage provided if the insured person had reached the age of 71.

It is the Council's view that if insurance companies are to develop the seniors travel insurance market, they should design insurance plans to cater for the needs of older travellers. For example, the maximum benefits of medical expenses, personal accidents, emergency evacuation and repatriation support coverage should be adjusted to a level comparable to those for younger insured adults, so as to provide better protection for older travellers.

### 旅遊保險的長者保障

本會調查了由13間保險公司提供的39個單次旅遊保險計劃及32個全年旅遊保險計劃，發現約7成單次旅遊保險計劃設有年齡上限，由70至90歲不等，大部分以75歲為上限；至於全年旅遊保險計劃則全部設年齡上限，由65至90歲不等，大部分以70歲或75歲為上限。大部分的單次及全年旅遊保險計劃都列明，如受保人年齡在65至75歲或以上，「人身意外／個人意外」的最高賠償額會只有一般金額的12.5%至83%不等。在醫療費用方面，超過一半的單次及全年旅遊保險計劃列明，某一歲數以上受保人的保額會較低，僅為其他人士的25%至83%不等。至於緊急醫療運送，有3個同時適用於單次及全年的計劃，列明71歲或以上人士的最高賠償額會較低。

本會認為，如果保險公司有意拓展長者旅遊保險的市場，就應配合長者外遊時的需要來設計計劃，例如醫療、個人意外、緊急運送等賠償金額亦應與其他成年受保人士看齊，為年長旅遊人士提供更佳保障。





## Textbooks

### Textbook Price Survey

The Council has been conducting annual textbook price surveys, the results of which have been a useful reference for stakeholders. In 2015, the average increase in textbook prices was 4%, exceeding the 3.7% increase of the previous year and the 3.6% increase the year before that, but lower than the inflation rate of 4.4% over the same period.

In this survey of 634 commonly used textbooks from 25 publishers, the Council found that a majority (97.3%) of them would increase prices by between 1.6% and 7.4% in the new academic year. Only 17 textbooks (2.7%) would not make price changes but most of these were for non-major subjects such as Religious Education, Music, History, Life Education and Chinese Literature. None of the textbooks surveyed had decreased in price, a scenario that had been observed for two consecutive years.



### Textbook Expenditure Survey

For the annual textbook expenditure survey, conducted with the help of the Education Bureau, the Council collected textbook lists for the new academic year from 51 primary schools and 42 secondary schools. The survey results revealed that the expenditure for mandatory textbooks and learning materials had increased from the previous year by an average of 4.2% for primary school classes and 3.2% for secondary school classes, the latter increase being the same as the CPI rate of 4.2% during the same period. The average textbook expenditure for primary school students was HK\$2,561, with Primary One being the lowest (HK\$2,472) and Primary Three the highest (HK\$2,638). The average increase rate in different grades was between 2.2% (Primary Six) and 7.1% (Primary One). For secondary school classes, the average textbook expenditure was HK\$2,395, with Form Six being the lowest (HK\$861) and Form Four the highest (HK\$2,963). The variation in average textbook expenditures among different grades ranged from a reduction of 8.7% (Form Six) to an increase of 5.4% (Form Four).

The survey found that only very few surveyed schools had adopted e-textbooks, which have not demonstrated any significant price advantage over conventionally printed textbooks. In addition, schools had to invest in ancillary facilities, such as tablet PCs in order to teach with e-books, resulting in many schools having reservations about pursuing electronic teaching. The survey also noted that a minimum discount of 5% would be provided to students by most bookstores collaborating with schools. Of these, 24 bookstores offered discounts from 11% to 25% on primary school textbooks.

## 教科書

### 教科書價格調查

本會每年進行的教科書價格調查，是持份者重要的參考數據。2015年度教科書訂價調查結果顯示平均加幅為4%，較去年的3.7%及前年的3.6%升幅為高，但低於同期4.4%的通脹率。

調查涵蓋25間出版社合共634本廣用書，消委會發現大部分(97.3%)教科書在新學年加價，加幅由1.6%至7.4%不等。調查中僅17本(2.7%)教科書凍結訂價，大部分屬非主科科目，包括宗教、音樂、歷史、生命教育、中國文學科等。此外，沒有任何課本減價，是連續兩年出現沒有減價的情況。

### 教科書購書費調查

本調查獲得教育局的協助，搜集了42間中學以及51間小學。今年中、小學的書單，計算出平均購書費較去年分別增加3.2%及4.2%，後者的升幅與同期綜合消費物價指數的4.2%相若。小學的平均購書費為港幣2,561元，其中一年級的費用最低(港幣2,472元)，三年級的最高(港幣2,638元)，各級平均升幅由2.2%(六年級)至7.1%(一年級)不等。中學方面，平均購書費為港幣2,395元，以中六最低(港幣861元)及中四最高(港幣2,963元)，各級的平均購書費由下跌8.7%(中六)至上升5.4%(中四)不等。

調查的學校只有少數採用電子教科書，與傳統教科書相比，電子教科書的價格未見有太大優勢。加上學校須自行添置相應配套設施，例如平板電腦，令不少學校對電子教學模式保持審慎態度。調查亦發現，大部分與學校合作的書局，均給予學生最少95折的買書折扣，其中24間書局為小學用書提供75折至89折的折扣率。





## FOSTERING COMPETITION AND A FAIR MARKETPLACE

### 促進市場競爭和公平交易



The Council undertakes researches and studies on various aspects of market behaviour to advocate fair competition and ensure best practice in the marketplace. Responsible trade practices and a level-playing field are conducive to ensuring better prices, increased choices and higher quality of products and services, which are all desired effects of consumer satisfaction and economic efficiency.

本會就不同的市場行為進行研究，以倡議公平競爭及確保最佳營商手法。負責任的營商手法和公平的營商環境可以為消費者帶來更相宜的價格、更多的選擇，以及更優質的產品和服務，令消費更稱心滿意及提升經濟效益。

During the year, the Council advised the Government and the trade on various matters by way of in-depth studies regarding competition and trade practices in different sectors, as well as through consultation submissions<sup>11</sup>.

### Ensuring Competition Safeguards in the Marketplace

To foster a fair and transparent marketplace is one of the Council's functions, so the Council has been working closely with the Competition Commission (the Commission) pertaining to competition issues across different industry practices.

#### Leniency Policy for Undertakings Engaged in Cartel Conduct

The Council submitted its views concerning the Draft Leniency Policy for Undertakings Engaged in Cartel Conduct released by the Commission. A well-designed and well-managed leniency policy contributes to effective enforcement against cartel activity and a penalty waiver provides an incentive to cartel participants to provide information to the Commission.

In the proposed policy put forward by the Commission, the full waiver of pecuniary penalty is available to the first applicant only, so as to provide a strong incentive for a cartel participant to be the first to disclose information about the cartel and activities, but the policy may have the unwanted effect of discouraging any other participants from coming

年內，本會就不同議題進行深入研究，包括不同行業的競爭及營商手法，向政府及業界提供意見，並就各政策諮詢作出回應<sup>11</sup>。

### 保障市場競爭的措施

本會的其中一個職能，就是促進一個公平且透明的市場。因此，本會一直與競爭事務委員會（競委會）就不同行業出現的競爭問題保持緊密合作。

#### 為從事合謀反競爭行為之業務實體而設的寬待政策

本會就競委會的《從事合謀反競爭行為之業務實體而設的草擬寬待政策》提供意見。一套設計良好和管理妥善的寬待政策，能就合謀作為反競爭行為予以執法，本會同意免除對合謀行為參與者的刑罰是誘因，使參與者提供資料予競委會。

競委會提議只完全免除對首個成功申請人的刑罰，以提供具效力的誘因予合謀行為參與者角逐成為最先的申請人，然而，此政策可能會造成不鼓勵其他參與者申請的不良後果。其他合謀行為

<sup>11</sup> See Appendix 9 for the list of submissions during the year. 本年度提交的意見書一覽表見附錄九。

forward. The fear of detection may induce other cartel members to destroy evidence to counteract the adverse effect of the information provided by the first discloser. The Council suggests offering tiered rewards for second and third members of the cartel who offer information, say up to 50% and 30% penalty reduction, respectively, as is practiced in other jurisdictions. This will ensure the Commission can obtain quality information and corroborating evidence from multiple participants of a cartel network, instead of relying on the information and evidence of only one.

### Block Exemption Application Regarding Liner Shipping Agreements

The Council put forward its view on the block exemption application for certain agreements, including Vessel Sharing Agreements (VSAs) and Voluntary Discussion Agreements (VDAs), submitted to the Commission by the Hong Kong Liner Shipping Association (HKLSA). VSAs refer to capacity sharing and VDAs relate to charges, both are determined and imposed by competing liner members of collective groups of shipping lines and could be construed as cartel conduct. The Council has a concern with any exemption that might be given to the HKLSA, given the effect that any market distortion could have on consumer welfare through increased costs for Hong Kong businesses that could then be passed on to consumers. Close scrutiny is essential in order to safeguard against any anti-competitive effects of shipping liner agreements on markets, shippers and consumers.

The Council recommended the Commission to reference the development and experience of block exemption regimes in Europe and other jurisdictions where the competition regulatory model is similar to that of Hong Kong, and to conduct detailed analysis into the effect of the block exemption decision on different liner carrier markets. This analysis should focus on performance, average revenue, rate volatility, market concentration and market share stability. Without solid evidence from overseas studies and quantitative evidence to demonstrate economic benefits generated from the agreements, the Council suggested the Commission take a precautionary approach and not to grant an exemption.

### Discussion Forum on Competition in Electricity Markets

To advocate the value of promoting competition in the electricity sector, a discussion forum on Competition in Electricity Markets was co-organised by the Commission and the Council to explain respective positions on the issue and provide a platform for sharing of insights and experiences from local and overseas experts. The forum explored how in future Hong Kong's electricity market could be opened up to renewables and tri-generation service providers as well as how experiences of market liberalisation in Mainland China and Singapore could be relevant. The forum was attended by around 100 participants and facilitated fruitful and interactive discussions on the topic.



的參與者會因擔憂被查出而毀滅證據，因而抵消首位告密者提供資料的效用。本會建議給予第二及第三申請人階梯式獎勵，如參照其他管轄區域做法，分別減低五成及三成的刑罰。由此，競委會不用單單依賴一個告密者，而可從合謀行為參與者的網絡中獲得不同申請人有用的資料和確鑿證據。

### 若干定期班輪協議提出的集體豁免命令申請

本會提交有關集體豁免命令申請的意見，包括由香港定期班輪協會對競委會所提出有關《船舶共用協議》，及《自願討論協議》的集體豁免命令申請。《船舶共用協議》指規範船舶間的供應共享，而《自願討論協議》則為互相競逐的班輪航線協議會員集體制訂有關收費，某些協議可被視為合謀反競爭行為。本會關注若果香港定期班輪協會獲得任何豁免，會導致市場扭曲，令香港商業成本上升轉嫁至消費者，影響其福祉。因此，密切監察至關重要，以防止定期班輪協議對市場、託運公司及消費者的反競爭後果。

本會建議競委會參考歐洲在集體豁免的體制發展和經驗，以及其他與香港採用相似的競爭監管體制模式，並就不同班輪種類的市場，對於其表現、平均收入、收費波動、市場集中度及市場佔有穩定性幾方面進行詳盡分析，作出集體豁免決定。在缺乏海外研究的具體證據，以及有關協議所產生經濟效益數據的情況下，本會建議競委會應採取謹慎態度，不予以豁免。

### 電力市場競爭論壇

為提倡促進電力市場競爭的價值，競委會與本會合辦了一場電力市場競爭論壇，以闡述彼此對於此題目的立場及提供平台讓本地和外國專家分享見解和經驗。論壇中討論了香港電力市場未來如何開放予可再生能源和三聯產服務供應商，以及如何從中國和新加坡汲取開放市場的經驗。論壇吸引了約100位嘉賓參與，並就此議題展開了豐富而互動的討論。

## Improving Market Regulation

### Mandatory Provident Fund Schemes (Amendment) Bill

Further to its previous submission in response to a consultation paper on Providing Better Investment Solutions for MPF Members, which proposed introducing a core fund, the Council expressed its reservation about the “opt-out arrangement” under the Default Investment Strategy (DIS) proposal in the Amendment Bill.

The Council considered that it was not beneficial for consumers to make the transition to an “opt-out arrangement” as this could incur potential loss to concerned scheme members. On the contrary, the Council opined that an “opt-in approach” would avoid possible disputes and legal proceedings arising from the transfer of accrued benefits (especially if they incur financial loss) to the DIS without express investment instructions from scheme members. The Council also recommended that the proposed 42-day reply period when the change takes effect should be extended, and that public education prior to the implementation of the DIS would be crucial.

### Review of the Environmental, Social and Governance Reporting Guide (ESG Guide)

The Council gave comments on the Review of the ESG Guide issued by the Hong Kong Exchanges and Clearing Limited (HKEx). Whilst supporting the HKEx’s proposals to amend the Main Board Listing Rules to require issuers to disclose ESG information on an annual basis and upgrade certain parts of the ESG Guide (e.g. key performance indicators (KPIs) under the subject area “Environment”) to “comply or explain”, the Council considered it crucial for HKEx to draw up a list of explanations in the new ESG Guide and require issuers to provide the applicable explanation in case of deviations from the “comply or explain” provisions.

Given the importance of product safety in the protection of consumers’ interests, the Council also suggested HKEx to upgrade and include more KPIs under the aspects “Supply Chain Management” and “Product Responsibility”. The Council further recommended that HKEx set a timetable to review and monitor the compliance levels of issuers after implementation of the new ESG Guide and a plan for upgrading all KPIs in the ESG Guide.

### Financial Institutions (Resolution) Bill

In its submission to the Legislative Council Bills Committee, the Council supported the legislative proposals as set out in the Financial Institutions (Resolution) Bill which incorporated the suggestions in the Council’s submissions, such as the introduction of a review mechanism by providing the Financial Secretary with the power to designate financial institutions (FI), both regulated and unregulated, as being within scope; the protection of client assets as part of the resolution objectives; and the establishment of a lead resolution authority for FIs in different sectors of the financial system.

To enhance public confidence in the regime, the Council further suggested a regular and on-going review of the scope of the resolution regime and disclosure of any change in the scope. The Council also considered it important for the lead resolution authority of a cross-sector FI to coordinate effectively and efficiently and be consistent in securing the resolution objectives, and was of the view that any resolution costs should be included in the resolution package to be considered by the lead resolution authority.

## 改善市場規管

### 強制性公積金計劃（修訂）條例草案

繼早前就「為強積金成員提供更佳投資方案」諮詢文件有關引進核心基金提交意見書後，本會進一步表達對修訂條例草案內擬議的預設投資策略下有關「選擇退出」的安排有所保留。

本會認為以「選擇退出」形式作為過渡安排不利消費者，因為這會為相關的計劃成員造成潛在損失。相反，本會認為「選擇加入」形式，可避免將沒有作出投資指示的計劃成員的累算權益轉換至預設投資策略時出現的潛在爭議及法律訴訟（尤其是如涉及經濟損失）。另外，本會建議應把擬議的42日回覆期延長，更重要的是在預設投資策略實施前進行公眾教育。

### 檢討《環境、社會及管治報告指引》

本會就香港交易及結算所有限公司（香港交易所）進行的《環境、社會及管治報告指引》（《指引》）檢討提供意見。本會支持香港交易所的建議，包括修訂上市規則，規定發行人須每年匯報環境、社會及管治資料，及把《指引》內部分範疇（例如在「環境」範疇下的關鍵績效指標）提升為「不遵守就解釋」。另外，本會認為至關重要的是香港交易所應於新《指引》中制訂一系列理由，並要求發行人在偏離「不遵守就解釋」的條文時，必須提供適用的理由。

鑒於產品安全對維護消費者權益至為重要，本會建議香港交易所於《指引》有關「供應鏈管理」及「產品責任」範疇中提升及增加更多關鍵績效指標。此外，本會建議在實施新《指引》後，香港交易所應訂立時間表檢討及監察發行人的遵守情況，以及制訂計劃，提升《指引》中的所有關鍵績效指標。

### 《金融機構（處置機制）條例草案》

在提交立法會《金融機構（處置機制）條例草案》法案委員會的意見書中，本會支持條例草案提出的立法建議，當中亦有包含本會早前提交的意見書中的建議，包括引入一個檢討機制，賦予財政司司長權力，把本不屬處置機制涵蓋範圍之內的金融機構納入機制之內；把保障客戶資產訂為處置目標之一；以及訂立處置機制當局，以協調跨界金融機構的處置規劃以至處置行動。

為加強公眾對機制的信心，本會進一步建議，包括定期檢討機制的涵蓋範圍及披露當中的任何改變。本會亦認為處置機制當局須有成效、有效率地處理跨境金融機構的處置行動；確保處置目標的一致性；以及相關的處置成本和費用應在處置方案中一併考慮。



## Enhancing Information Transparency and Accuracy

### Air Passenger Departure Tax (APDT)

The Council initiated a study into the APDT refund arrangements of airlines in Hong Kong. Of 24 surveyed airlines, three budget airlines' responses stated explicitly that an administration fee would be imposed on passengers applying for APDT refund which the Council deemed inappropriate under current regulation. As for the remaining 21 airlines, even though some responded that no administration fee would be charged, the Council found wordings such as "a reasonable administration fee will be charged" on their websites, which can create confusion for consumers making their refund applications.

Furthermore, it was found that 14 of the surveyed airlines required passengers to take action and file refund applications through designated channels, failing which the APDT would not be refunded. The Council was highly concerned about how airlines handle the unclaimed APDT, in addition to the substantial differences in the time limits and processing times for APDT refund applications among different airlines.

In response to the Council's study findings and recommendations, the Civil Aviation Department (CAD) issued letters to airlines reminding them of the statutory requirements relating to free APDT refund. The CAD would also work with the industry to draft clear guidelines for free APDT refund and appropriate procedures for handling unclaimed refunds.

### Tracking of Retail Prices of Auto-Fuels

As part of an on-going project commissioned by the Environment Bureau, the Council is tasked to collate and publish up-to-date retail prices of auto-fuels on its website and via two smartphone applications for car drivers. Apart from pump prices, the Council also provides information on the latest promotional offers and other relevant information from the fuel companies for the purpose of enhancing price transparency in the marketplace and enabling consumers to make informed choices.

Regarding allegations and complaints about fuel companies' pricing tactics such as "quick going up, slow coming down" and "more going up, less coming down", the Council will continue its price monitoring role and conduct further analysis on auto-fuel retail price movements and trends in Hong Kong.

## 提升資訊透明度及準確性

### 飛機乘客離境稅（離境稅）

本會研究本地航空公司退還飛機乘客離境稅（離境稅）的安排。在調查的24間航空公司當中，3間廉航明確表示會向乘客收取離境稅退款手續費。然而，本會認為根據現時法例規定，有關做法並不恰當。至於其他航空公司雖然表示不會向乘客收取相關手續費，但本會發現部分航空公司在其網頁上附有「須支付合理手續費」的條款細項，或令乘客在申請退回離境稅時感到混淆。



另一方面，調查亦發現有14間航空公司要求乘客必須主動以指定的渠道申請退回離境稅，否則不會安排退稅。本會高度關注航空公司如何處理未有退還的離境稅款項，以及在訂定乘客申請退稅期限及處理退稅的時間上的重大差異。

因應本會的調查結果及建議，民航處已去信各航空公司，提醒他們有關免收費

退還離境稅的法例規定。此外，民航處亦會與航空業界攜手合作，就航空公司退還離境稅制訂清晰指引，以及就未有申領的退還稅項，訂定相關的處理程序。

### 車用燃油零售價監察分析

本會受環境局委託，收集市場上車用燃油價格的最新資訊，並透過本會網站及兩個智能手機應用程式向駕駛者發放有關信息。除了車用燃油的牌價外，本會亦向公眾提供每間油公司的最新優惠以及相關資訊，務求增加市場的價格透明度，協助消費者在入油時作出合適的選擇。

就公眾認為油公司涉嫌「加快、減慢」及「加多、減少」等定價行為的指控及投訴，本會會繼續密切監察車用燃油價格的變動，並進一步分析研究本港車用燃油零售價格的變動和趨勢。





## Strengthening Consumer Protection

### Voluntary Health Insurance Scheme (VHIS)

In response to the consultation paper on VHIS, the Council welcomed and supported the Food and Health Bureau's proposal of essential protection of consumers by means of regulating healthcare insurance plans, and highlighted several suggestions related to the minimum requirements, including increasing the surgical limit in the benefit schedule, devising a mechanism to relieve borderline case individuals from the high-risk pool, extending the window period relating to migration of policies from one year to three years, portability with no re-underwriting, and making it mandatory for hospitals to provide inclusive packaged pricing for common treatments and procedures and disclose claims records.

The Council also commented that the impartiality of the new regulatory agency under the VHIS mechanism should be clarified and that the agency should be mandated to handle sales-related complaints.

## Promoting Good Business Practices

### Development of Industry Code of Practices

In order to promote self-regulation across various business and professional associations, the Council has been collaborating with different industries to develop relevant codes of practice.

Following the release of the Code of Practice of the Laundry Industry (the Code) in July 2015, the Council worked with the Laundry Association of Hong Kong (LAHK) on the establishment of an independent Complaints Review Committee comprised of prominent personages and Legislative Council Members from outside the industry to handle consumer complaints. The Council and LAHK commit to periodic review of the Code, levels of compliance among industry operators as well as the effectiveness of the Complaints Review Committee.



## 加強消費者保障

### 自願醫保計劃

在回應「自願醫保計劃」諮詢文件中，本會歡迎及支持食物及衛生局建議透過規管醫療保險計劃，向消費者提供基本保障，並提出對計劃最低要求的幾項意見，包括建議增加保險賠償表內手術上限的保障限額，為被撥入高風險池的邊緣人士制訂離開機制，將推行計劃的空窗期安排由1年延長至3年，保單「自由行」豁免重新核保，以及強制醫院就常見手術和程序提供套餐式報價及披露索償記錄。

本會同時建議在自願醫保機制下成立的新規管機構，必須釐清其中立性，且其職能須包括處理與銷售有關的投訴。

## 推廣良好的營商手法

### 發展行業營商實務守則

本會一直致力推動各商業及專業團體制訂行業的自我規管機制，並協助各行各業訂立實務守則。

2015年7月推出《洗衣業營商實務守則》(《守則》)後，本會與香港洗衣商會(洗衣商會)一同制訂成立獨立投訴審查委員會事宜。該委員會由社會賢達和立法會議員等非業界人士組成，以處理與洗衣業相關的消費者投訴。與此同時，本會和洗衣商會亦會定期檢視《守則》的內容、行業營商者遵循《守則》的情況，以及投訴審查委員會的成效。



## ADVANCING LEGAL PROTECTION FOR CONSUMERS

### 加強消費者的法律保障

Consumers are better protected if their rights are stipulated in law or codes of practice and in this regard the Council advances legal protection for consumers by submitting views to the Government and other relevant bodies regarding legal developments, regulatory regimes and codes that may affect the position and welfare of consumers.

消委會深信，如果消費者權益在法律或實務守則中列明，消費者就會得到更好的保障。所以本會就可能影響消費者權益的法律發展、監管制度及守則積極向政府和有關機構表達意見。

#### Submissions on Legal Protection

During the year under review, the Council made five submissions to enhance legal protection of consumers to the Government and relevant bodies on matters relating to the legislative proposal to encourage making of apologies, legal protection rendered to consumers as unsecured creditors, and third party funding for arbitration. The Council also commented on the draft code of practice for pharmaceutical manufacturers and authorized persons.

#### Consultation on the Draft Code of Practice for Licensed Manufacturers and Registered Authorised Persons

In its submission to the Pharmacy and Poisons Board, the Council was supportive of the objectives of the Draft Code to ensure the entire manufacturing process of pharmaceutical products in Hong Kong would meet public expectations of safety and that the products would meet consumer expectations of efficacy.

To better achieve these objectives, the Council suggested addition of a requirement for licensed manufacturers to manage the transportation process of pharmaceutical products, as well as a requirement for timely reporting of any suspected and proven serious adverse drug reactions to the Drug Office. The Council also proposed that the exact requirements for an individual to be eligible for registration as an Authorised Person, for example professional qualifications and minimum years of experience, should be clearly specified. Besides, the Council suggested that a licensed manufacturer should have more than one Authorised Person so as to ensure no interruption or disruption on compliance with the Code in the manufacturing process.

#### 就法律保障提出意見

過去一年，本會從法律上保障消費者的角度，就不同的事宜向政府及相關機構提交5份意見書，涉及範疇包括制定道歉法例、消費者作為無抵押債權人的法律保障，以及第三方資助仲裁。本會亦就藥劑製品製造商及獲授權人的執業守則草案擬本提供意見。

#### 《持牌製造商及註冊獲授權人執業守則》 草擬本的諮詢

本會認同訂立上述執業守則的目的，即確保藥劑製品的製造過程在安全及療效方面，均要達到大眾期望。

為能夠更有效地達到這些目的，本會建議，就持牌製造商如何處理藥劑製品運送過程，加入規管條文，並要求持牌製造商就任何懷疑和已證實產生嚴重藥物不良反應的個案，要及時向當局匯報。此外，本會建議清楚列明對註冊獲授權人的具體要求，例如專業資格及最低年資經驗。同時，本會亦建議持牌製造商應有多於一名獲授權人，以確保整個藥劑製品的製造過程，符合上述的執業守則。



## Consultation on Enactment of Apology Legislation

In response to the two rounds of consultation on enactment of the Apology Legislation during the reporting period, the Council made two submissions in support of the proposed legislation, clarifying the legal consequences of apology making and encouraging apology making in circumstances where such apology can facilitate amicable settlement of disputes. The Council agreed with the recommendation that the proposed legislation should take the form of a standalone piece of legislation, specifying also that an apology shall not affect any insurance coverage available to the person making the apology.

Based on its experience in handling consumer complaints, the Council suggested that statements of fact in connection with the matter in respect of which an apology has been made should be treated as part of the apology and protected as such. However, flexibility should be retained in the interest of securing justice by giving the Court the discretion to admit such statements of fact as evidence against the maker of the apology in appropriate circumstances.

## Submission on Companies (Winding up and Miscellaneous Provisions) (Amendment) Bill 2015

Whilst appreciating the underlying objective of the legislative proposals to facilitate more efficient administration of the winding up process and enhance protection of creditors through streamlining and rationalising the winding up procedures, the Council invited the Bills Committee of the Legislative Council to give due consideration to the vulnerability of consumers as unsecured creditors in the event of corporate insolvency of a retail merchant. Being part of the class of unsecured creditors, consumers are more likely to recover nothing or only a tiny fraction of proceeds when the realised assets of the insolvent company are distributed. Unlike lenders, suppliers or investors, consumers lack the means to assess the financial viability of the retail merchant and are not in a position to negotiate for terms that mitigate default risk or to acquire insurance against such risk.

The Council suggested that the position of consumers could be moved up on the list of creditors so as to lessen the inequality between consumers and other unsecured creditors in terms of bargaining power and access to information.

## Consultation on Third Party Funding for Arbitration

In general, the Council agreed that the Arbitration Ordinance should be amended to permit third party funding for arbitration taking place in Hong Kong, as long as it might serve the purpose of enhancing the rights of consumers to access for justice.

The Council believed that third party funding might encourage consumers who are under financial constraints to use arbitration to resolve disputes with traders, which in turn can reinforce the role of arbitration as a form of access to justice in consumer protection. The Council considered it pivotal to have clear and high ethical and financial standards for third parties providing funding to parties to arbitration.

## 制訂道歉法例的諮詢

在報告期內，就有關制訂道歉法例的兩輪諮詢，本會共提交兩份意見書。本會認為道歉法例能釐清作出道歉的法律後果，並鼓勵爭議雙方透過道歉促成和解。故此，本會支持制定道歉法例。本會同意道歉法例應以獨立法例的形式制定，亦同意作出道歉的人士在保險合約下的權益將不受影響。

根據本會處理消費者投訴的經驗，本會認為與道歉相關的事實陳述，應被視為道歉的一部分，並加以保護。然而，為確保公義，法院應保留酌情權，在適當情況下，可接納道歉內一些事實陳述作為證據。

## 公司（清盤及雜項條文）（修訂）條例草案意見書

本會認同上述條例草案的目的，即優化清盤程序，及加強對債權人的保障。本會藉此機會促請立法會的法案委員會，考慮消費者在遇上零售商清盤時，成為無抵押債權人的不利處境。作為無抵押債權人，消費者在清盤人所分派的變現可得款項中，往往只能討回些微款項，甚至一無所獲。而與貸款人、供應商和投資者相比，消費者缺乏評估零售商財務狀況的能力，亦不能與零售商商討交易條款，以減低零售商違約的風險，或取得保險保障。

本會建議，在排列債權人獲償還債務的優先次序上，消費者的位置應獲提升，以減低在議價能力及獲取信息方面，消費者與其他無抵押債權人之間的不平等差距。

## 第三方資助仲裁的立法諮詢

考慮到有關建議有助提升消費者尋求公義的權利，本會支持修訂仲裁條例，以允許第三方資助在香港進行的仲裁。

本會認為，第三方資助可鼓勵有財務困難的消費者，使用仲裁解決與商戶之間的糾紛，並提升仲裁作為消費者在尋求公義途徑上可擔當的角色。同時，本會認為，在規管資助仲裁的第三方出資者方面，必須訂立清晰及嚴謹的道德及財務要求。

## DISSEMINATING CONSUMER INFORMATION 傳播消費訊息

Quantum leaps in technology have completely changed the information environment with mobile device applications offering consumer information simply at their finger tips. As the key channel for consumer information, the Council has been capitalising on the rapid development of the dynamic world to disseminate interactive information through a myriad of media, including print, broadcast, electronic and social media platforms. The Council firmly believes that clear, simple and transparent information at the right time and place empowers consumers to be vigilant against undesirable trade practices, avoid unsafe goods and substandard services, and helps them make responsible decisions.



科技發展日新月異，徹底改變了信息傳播的環境。消費者只要輕移指尖，手機應用程式已將資訊帶到面前。作為消費信息的主要來源，本會需要充分利用飛速發展的科技，通過多元化媒體，包括印刷、廣播、電子和社交媒體平台傳播互動信息。本會堅信，適時發布清晰、簡練、透明度高的信息，能夠令消費者對不良營商手法、不安全產品和劣質服務提高警惕，幫助他們作出負責任的消費抉擇。

### CHOICE Magazine

The Council's monthly magazine, CHOICE Magazine, is widely acknowledged as an independent and impartial platform upon which consumers can access credible, reliable and useful advice and information. The magazine features latest reports on tests, surveys and in-depth studies on a wide range of consumer goods and services.

At the core of the Council's identity is a commitment to independence, neutrality and impartiality. To uphold these cornerstone principles, CHOICE Magazine does not feature advertisements or accept contributions of any form.

The print version of CHOICE Magazine is available through subscription and sales via retail outlets including newsstands, convenience stores, supermarkets and bookshops across the territory. The overall combined sales of CHOICE Magazine totalled 244,600 copies in 2015-16, split evenly between subscription and retail sales. Over 55,000 downloads of the online versions were recorded during the year under review.



### 《選擇》月刊

本會出版的《選擇》月刊是公認獨立公正的資訊平台，面向公眾發放可信、可靠及有用的建議和資訊。每期月刊涵蓋課題廣泛，內容包羅產品測試、調查和研究報告，並對各類消費品和服務作出深入淺出的介紹。

本會恪守己任，秉持一貫獨立、中立和公正的核心原則。因此，《選擇》月刊從不接受任何商業廣告及捐款。

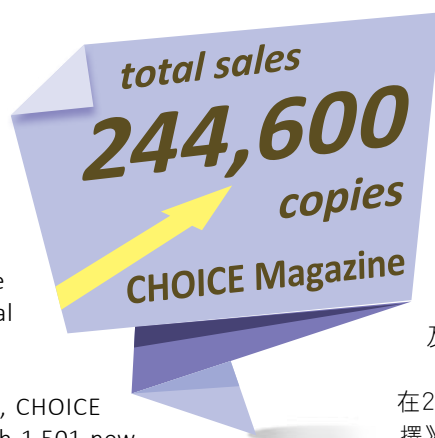
印刷版《選擇》月刊的銷售途徑分為訂閱和零售，零售點包括分布全港各區的報攤、便利店、超級市場和書店。2015-16年度月刊總銷量為244,600冊，訂戶及零售各佔總銷量的一半。年內，《選擇》月刊網上版錄得55,000次下載。





The July 2015 issue (#465) featuring, among other topics, the test report on permanent hair colouring products was the best seller of the year. The August 2015 issue (#466), ranking second in the best-selling list, featured in the cover story LED light bulb efficiency comparison while the third best seller title went to November 2015 issue (#469) covering the test report on the safety and energy efficiency of multi-functional thermos ventilators.

At the Hong Kong Book Fair, held in July 2015, CHOICE Magazine was very well-received by visitors with 1,501 new subscriptions acquired on site - the second highest since the Council joined the Fair in 2007.



2015年7月份(465期)《選擇》月刊報道有關永久性染髮劑驗出致敏物質的研究，銷量為年內最高，緊隨其後的是8月份(466期)，封面主題是LED燈泡慳電表現比較；11月份(469期)為年度銷量季軍，封面主題集中報道浴室多功能暖風機的安全及能源效益。

在2015年7月舉行的香港書展上，《選擇》受到讀者歡迎，即場訂閱人數達到1,501名，是本會自2007年參加書展以來錄得的第二高即場訂閱紀錄。

## Enhancing Communication through the Internet

The Council is, and continues to be, committed to empowering consumers to protect their own rights. In October 2015, the Council's website ([www.consumer.org.hk](http://www.consumer.org.hk)) underwent a series of improvements and optimisation on both page design and content in order to better disseminate information to consumers. User experiences have been significantly enhanced with improved search functions, newly introduced multimedia elements, and barrier-free features tailor-made for the visually and hearing impaired. Upon completion of the website optimisation in October 2015 through to the end of March 2016, over two million page views were registered, with the number of unique visitors reaching 616,000. The monthly page views during the six-month period increased from 230,000 to nearly 440,000, and the number of unique visitors also increased from 56,000 to 140,000. In total, more than one million unique visitors browsed the Council's website and nearly five million page views were registered during the year under review.

To keep up with the times the Council introduced CHOICE Magazine overview, infographics and multimedia videos on the website in addition to regular press releases, product recall and alert notifications, and Government submissions, creating a wider variety of information for consumers to access easily.

A new online column, "Special Feature" was launched presenting pertinent information on current issues under specific themes for ease of access by consumers.

"Winter Special" was the first themed feature published at the end of 2015 providing consumption and safety tips on down jackets, electric heaters and other products. Upon its release, a record high of more than 27,000 daily page views was achieved, with 10,000 unique visitors. Overall page views of the website increased dramatically thanks to strong media coverage of this new feature.

Currently, an average of no less than two video clips are uploaded to the website each month, the contents of which range from CHOICE Magazine cover characters offering special consumer tips, to test and survey results on a wide variety of products, and services for consumers' reviews. During the year under review, the Council produced nearly 30 video clips featuring

## 透過網站 加強與消費者溝通

本會一直致力加強消費者維護自身權益的能力。自2015年10月起，本會全面優化網站 ([www.consumer.org.hk](http://www.consumer.org.hk)) 傳遞消費資訊功能，從網頁設計到內容均大大提升了用戶體驗，改善搜尋功能，加入多媒體元素，並結合無障礙瀏覽功能，方便傷健人士使用。由2015年10月網站全面優化後至2016年3月底，錄得瀏覽量逾200萬次，獨立訪客達61.6萬名。短短半年內，每月瀏覽量由23萬次增至近44萬次，同期瀏覽人次亦由5.6萬增加至14萬。年度內，本會錄得累積瀏覽網站獨立訪客人數達逾百萬名，瀏覽量接近500萬次。

網站與時並進，除上載新聞稿、產品回收及安全警示，和政策及意見書外，更新增了《選擇》月刊內容概覽、信息圖及多媒體影片，讓消費者更容易取得多元化資訊。

為進一步豐富網站內容，本會亦增設全新的網上欄目——《特集》，以專題形式，介紹各種切合消費者需要的資訊。

2015年底首次面市的《冬日特集》，集中介紹羽絨外套、電暖爐等產品消費和安全貼士，發布當日的網站瀏覽量達2.7萬次，創歷來新高，網站獨立訪客人數錄得近1萬次。有賴傳媒同步報道，令網站瀏覽量大幅提升。

目前網站平均每月上載至少兩條短片，內容包括由《選擇》月刊封面人物介紹消費常識秘訣，各類產品和服務測試內容與結果，以供消費者參考。本年度，本會已製作近30條短片，內容除涉及《選擇》月刊，亦配合本會其他活動；例如在點名譴責7間不良藥店行動中製作個案短片，重演各種消費陷阱，令消費者提高警覺。未

issues reported in CHOICE Magazine as well as other activities, including video clips highlighting the unscrupulous trade practices of seven local pharmacies / medicine shops. The Council will continue to produce more videos and infographics to present information in more visually impactful ways via the internet.

Shopsmart, the Council's webpage providing Mainland visitors with tailored information and shopping tips relevant to them received more than 2.1 million page views from nearly 420,000 unique visitors during the year under review.

## Empowering Consumers through the Media

The Council maintains close contact with the mass media on all issues related to consumer interest. Such collaboration greatly facilitates the fulfilment of the Council's statutory duty to disseminate consumer information to the public in an efficient and effective manner.

The Council endeavours to provide comprehensive information upon media requests and proactively conveys messages and comments to address consumer concerns through a wide array of programmes and via the monthly press conferences for the launch of CHOICE Magazine, and featured interviews that follow.

During the year under review, nearly 150 press releases and statements were issued, covering selected topics published in the CHOICE Magazines, and on the Council's responses and position concerning significant consumer issues.

Media coverage is crucial in drawing attention to prominent incidences of consumer related issues. The tainted water scare and the Council's public sanction of seven pharmacies / medicine shops for unscrupulous sales and trade practices in July 2015, as well as the sudden closure of furniture and electric-appliance retailer, DSC chain stores in August 2015, shocked consumers.

The Council received nearly 200 media enquiries on these three issues alone, which generated 146 pieces media coverage. Through such intensive media coverage the Council was able to effectively communicate its position while delivering timely and relevant consumer advice.

Through her contribution of nine articles via the bi-weekly column "消費嫻情" in the online version of am730, as well as seven articles in a regular column "嫻式生活" in the Ming Pao Daily News since September 2015, the Council's Chief Executive shared with readers her tips and insights on being a smart consumer.

來，本會將繼續以短片和信息圖形式，透過網上渠道傳播各種消費者信息。

精明消費香港遊是本會特別為內地遊客開設的消費指南網頁，年內錄得累積瀏覽量高逾210萬次，獨立訪客人數近42萬名。

## 通過大眾傳媒 提升消保意識

消委會因應各項有關消費者利益議題，與傳媒緊密合作，以更迅速、更有效地向公眾傳遞消費資訊，履行本會的法定職能

本會一方面盡力就傳媒查詢提供相關的全面資訊；另一方面亦主動透過各傳媒平台就公眾關注的議題發放信息及建議，包括接受各類節目訪問，於每期《選擇》月刊出版當天舉行記者會，以及其後安排傳媒主題專訪。

年內，本會共發表近150篇新聞稿和聲明，包括《選擇》月刊的專題內容，及本會就重大消費議題發表的回應和立場。

在發生重大消費事件時，媒體的採訪和報道更顯重要。2015年7月間的食水污染恐慌、本會公開譴

責7間藥房不良經營手法，以及8月大型傢俱家電連鎖店德爾斯突然全線結業事件等均令全城震驚。

僅就此3宗事件，本會已接獲近200個傳媒查詢，並從而產生了146項報道。有賴媒體爭相追訪，本會的立場以及對消費者的忠告得以及時傳遞。

此外，總幹事透過am730網上版開設的「消費嫻情」雙周專欄發表9篇文章，以及自2015年9月起在明報登出「嫻式生活」的7篇專欄作品，親自與讀者分享精明消費秘訣。



## Raising Public Awareness through News

Highlights of the year under review include the Consumer Rights Reporting Awards and the Top Ten Consumer News organised in collaboration with the news media industry. By encouraging reporting on consumer issues, these two campaigns helped promote consumer protection and raise public awareness of consumer rights.

### The Consumer Rights Reporting Awards

The 15th Consumer Rights Reporting Awards was jointly organised by the Council, the Hong Kong Journalists Association, and the Hong Kong Press Photographers Association with the objective of encouraging and acknowledging excellence in reporting on consumer rights issues.

The newly introduced Campus Newspaper category inspired students in higher education institutions to report consumer news via their campus media platforms. Along with Print News, Print Features, Television News, Television Features, Radio News, Radio Features and Press Photography, a total of 224 entries competed for various awards in eight categories.

The winning entries highlighted some of the popular consumer topics during the year, such as food safety, bid-rigging of building maintenance work, as well as fake gold ornaments<sup>12</sup>.

### Top Ten Consumer News (Year of the Goat)

The Top Ten Consumer News jointly organised by the Council, i-CABLE, Radio Television Hong Kong, Hong Kong Economic Times, and Sky Post has entered its 12th year and attracted a record high of 3,937 voters to participate in this annual event.

Members of the public were invited to vote for the Top Ten Consumer News out of a shortlist of 20 pieces of coverage considered most important to consumers in Hong Kong during the year. Coverage on abuse of the elderly in a local nursing home drew the most votes (nearly 3,470) and triggered heated discussion on protecting the rights of vulnerable consumers. Coverage on the plastic bag levy and environmental protection received over 2,770 votes and was ranked third in the Top Ten Consumer News List<sup>13</sup>.

Three new categories of consumer news - Most Outrageous, Most Gratifying, and Most "Like", were introduced to attract higher participation in this event.



### 聚焦消費新聞 提升公眾關注

「消費權益新聞報道獎」和「十大消費新聞選舉」是由本會與新聞界合辦的年度盛事，兩項活動旨在鼓勵傳媒報道消費新聞，促進市民對消費保障的認識，提高各界對消費權益的關注。

### 消費權益新聞報道獎

第十五屆「消費權益新聞報道獎」由本會與香港記者協會及香港攝影記者協會攜手舉辦，以勉勵及表彰新聞界對保障消費權益的報道。

年內，大會新增設校園報道組別，嘉勉大專生透過校園新聞平台報道有關消費者權益新聞。連同印刷新聞、特寫、電視新聞、電視特寫、電台新聞、電台特寫和新聞攝影，大會共收獲224份參賽作品，競逐8個組別各個獎項。

獲獎作品題材環繞年內熱門議題，如食物安全風波、樓宇維修圍標陷阱，以及假金騙局等<sup>12</sup>。

### 羊年十大消費新聞

由本會聯同香港有線新聞、香港電台、香港經濟日報與晴報合辦的「十大消費新聞選舉」已踏入第十二年，喜獲3,937名市民參與投票，創下歷史新高。

公眾在20則備受消費者關注的新聞中，選出羊年十大消費新聞。位居榜首的護老院涉及虐老新聞，引發社會熱議保障弱勢消費者權益事宜，共獲近3,470票；有關膠袋徵費實施細節及倡導環保的報道獲逾2,770票，榮登十大消費新聞榜<sup>13</sup>第三名。

本年度亦加入3個全新項目，分別為「最離譜消費新聞」、「最大快人心消費新聞」，以及「最抵讚」消費新聞，吸引大眾參與投票。



<sup>12</sup> See Appendix 10 for the list of adjudicators and winning entries of the 15th Consumer Rights Reporting Awards. 第十五屆「消費權益新聞報道獎」評判名錄及得獎名單參見附錄十。

<sup>13</sup> See Appendix 11 for the poll results of Top Ten Consumer News (Year of the Goat). 羊年「十大新聞選舉」結果見附錄十一。



## EMPOWERING CONSUMERS THROUGH EDUCATION

### 以教育活動提升自我保護能力

Knowledge is the key to empowerment. One of the many ways the Council empowers consumers is through education programmes for various target groups including youth, elderly, new immigrants, teachers, and the vulnerable. During the year under review, 220 education talks, workshops and seminars spanning topics encompassing rights and responsibilities, consumer protection laws, sustainable consumption, subscriptions to telecommunications services and product safety were conducted to enable consumers from all walks of life to acquire the necessary skills and knowledge to facilitate rational consumption and responsible consumer behaviour.



知識就是力量。消委會積極為年青人、長者、新來港人士、教師及弱勢社群等目標社群，設計不同學校及社區公眾教育活動。本會全年舉辦220項講座、工作坊和研討會等教育活動，主題涵蓋消費者權益與責任、消費者保障法例、可持續消費及備受關注的消費權益問題如電訊服務及產品安全等。讓不同階層和年齡人士掌握消費的技巧和知識，以推動理性和負責任的消費行為。

### Enhancing Youth Awareness in Consumer Rights

#### The Consumer Culture Study Award

In collaboration with the Education Bureau, the 17th Consumer Culture Study Award (CCSA) took place during the year under review. The CCSA is one of the largest project-based learning platforms for local secondary school students and since its inception in 1999 has attracted the participation of more than 66,000 students in 12,913 teams from 343 schools. Participants were asked to select their own topic of interest on local consumer culture and submit a report on their chosen subject in any format.

This year's event attracted participation of 993 teams from 80 secondary schools<sup>14</sup>. More than 2,500 teachers and students attended introductory talks organised by the Council, during which they were guided to contemplate a wide array of consumer issues, and explore appropriate methods for conducting cultural studies. Through these talks and the subsequent active engagement of students in conducting their chosen study, their understanding and awareness of consumer issues were enhanced and analytical ability strengthened.



### 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」，至今已第十七屆，是本地學界最大型的專題研習教育活動之一。自1999年，「報告獎」共有來自343間中學超過66,000名學生組成12,913隊參加。參加的學生自行挑選與本地消費文化有關的課題，以不同形式進行考察並提交報告。

第十七屆「報告獎」共有80間中學、993隊伍參加<sup>14</sup>。本會為老師和同學特設講座，讓參加者思考各類消費問題，並探討各種考察方法，講座共吸引逾2,500位師生出席。同學透過出席講座及積極參與活動，對消費議題有更深入的了解及關注，亦有助提升增強能力。

14 See Appendix 12 for the list of winners of the 17th Consumer Culture Study Award. 第十七屆「消費文化考察報告獎」得獎名單見附錄十二。





Additionally, 123 sessions including 77 consultation sessions and 46 workshops covering over 30 topics were conducted for more than 5,700 teachers and students as a supportive activity of the CCSA. The objectives of these activities were to stimulate creativity and interest in a variety of issues including consumers' responsibilities and sustainable consumption. Council staff also shared with participants their insights on conducting effective and interesting cultural studies.

School Workshop Days were also held in 21 schools to support the learning interests of the participants. On a School Workshop Day, the Council conducts four to five different workshops for as many as 200 students each session, exposing them to different experiences and training.

Two Consultation Days with four sessions, as well as 77 sessions in individual schools, were held during the year under review supporting teachers and students in developing their project ideas and skills.

The CCSA is well received by schools with 66% of participating schools having joined the event for two or more consecutive years. The study completion rate of participating teams was a high 98%.

Over the years, the CCSA has collected over 12,000 student reports which helped enrich the archives on local consumer culture studies and the teaching resources for consumer education.

### Youth Development

During the year under review, more than 50 secondary school and undergraduate students participated in the Youth Development Service Scheme of the Council.

Under this Scheme, youth volunteers receive comprehensive training and practical opportunities from supporting various events and projects of the Council. Participants are also enlisted to provide support on independent tasks including working on community projects and production of educational materials. Throughout the years, many participants of the scheme have remained active contributors in the Council's activities even years after graduation.

本會亦舉辦了123場支援學習活動，包括77次諮詢面談會及46次涵蓋30多項專題的培訓工作坊，共有逾5,700位師生參與。活動旨在啟發同學的創意及興趣，並引導他們對消費者責任、可持續消費等課題的關注。本會職員會就報告的概念及內容作出建議，以提升作品的水平。

此外，本會亦為21間學校舉辦「學校工作坊日」，進一步協助學生參與「報告獎」。於每次「工作坊日」，本會派員同時主持4至5個不同主題的工作坊，讓多達200名學生透過工作坊得到不同的體驗和訓練。

年度內，本會亦舉辦了為期兩天，共4節的「諮詢面談日」及77次到校「諮詢面談會」，與參與的師生共同探討報告概念，培訓相關技巧。

「報告獎」一直獲得本港學界踴躍支持，本屆參與的學校中有66%已連續兩年或以上參加活動。參與隊伍中有98%成功完成考察報告。

多年來，「報告獎」已累積逾12,000多項學生考察報告，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。

### 青年培訓

本年度共有超過50位中學生及大學生參與了本會的「青年培訓服務計劃」。

本計劃讓學員透過參與協助籌辦本會的各種活動，得到全面訓練和實踐機會。計劃亦邀請學員參與和支援各項推動消費保障的社區教育活動、協助教材製作。經年來，不少參與本計劃的學員在畢業後多年，仍繼續以義工形式，積極支持和參與本會工作。

The Council also provided summer internship for nine students from three local and one Mainland universities, including the Hong Kong Institute of Education, Hong Kong Shue Yan University, the Open University of Hong Kong and Shantou University. Furthermore, eight local tertiary students were engaged in training programmes providing them with opportunities to acquire practical on-the-job experience across different departments.



本會亦繼續為本地及內地大專院校的學生，提供暑期實習機會。年內，共有9位就讀香港教育學院、香港樹仁大學、香港公開大學及汕頭大學等同學參與。此外，8位本地大學生參加本會的各项培訓活動，透過參與各部門的工作獲得實際經驗，為未來就業和發展做好準備。

### Programmes on Consumer Related Laws & Sustainable Consumption for Post-secondary Colleges

To enhance teachers' and students' understanding of the Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance 2012, the Council organised a series of seminars for students of the HKU SPACE Community College in April 2015.

The recently implemented Competition Ordinance and sustainable consumption were also topics of great social concern. The Council, in collaboration with the Hong Kong Institute of Vocational Education, delivered six introductory lectures across various campuses of the Institute in the first quarter of 2016.

### Education Programmes for Vulnerable Groups

The Council recognises that certain population groups may be exploited by unfair trade practices due to their social status, physical or mental disadvantages. Reaching out to educate these consumers is crucial in building a fair, equitable and inclusive market.

#### Consumer Education for Senior Citizens

Forty-six education programmes designed for senior citizens were held in collaboration with social and community service organisations during the year under review. Tailored to meet the needs of senior citizens, the education programmes focused mainly on health and safety concerns in the purchase and use of goods and services popular with senior consumers, including health food and equipment, household appliances and dried seafood. Other well-received topics were those providing precautionary tips against consumer traps.

#### Joint Quarterly Case Forum with The Hong Kong Council of Social Service (HKCSS)

The Council and the HKCSS jointly organised the quarterly Case Forum for Elderly Consumers, bringing together the elderly, social workers, and stakeholders to discuss important issues faced by elderly consumers.

The first Case Forum focusing on the telemarketing of health check offers was held in December 2015. Pursuant to positive feedback from participants, subsequent Case Forums were scheduled for April and June 2016.

#### 專上學院消費者相關法律及可持續消費培訓計劃

為使大專師生加深認識《2012年商品說明（不良營商手法）（修訂）條例》，本會於2015年4月為香港大學附屬學院舉辦了相關講座。

新實施的《競爭條例》及可持續消費也是城中備受關注的議題。本會與香港專業教育學院合辦一系列專題講座，並在2016年首季於學院多所分校籌辦了6次講課。

#### 協助弱勢群體的教育活動

本會一直關注弱勢社群或因社會地位、身體或精神缺陷，而遭受不良營商手法的情況。為他們設計教育活動，是為建立一個公正、公平、具包容性市場的重要一環。

#### 長者教育活動

本會聯同多個社會及社區服務機構，於年內為長者提供了合共46項教育活動。活動針對長者的消費處境而設計，聚焦長者消費時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。其他預防墮入常見消費陷阱的介紹，均甚受長者歡迎。



#### 與香港社會服務聯會（社聯）合辦季度個案論壇

本會與社聯合辦每季一次的個案論壇，提供溝通平台，讓長者、社工及持份者一同討論長者面對的重要消費問題。

首次論壇在2015年12月舉行，以電話推銷健康檢查計劃為主題。論壇獲得圓滿成績，並已訂於2016年4月及6月繼續舉辦。





During the forum, representatives from organisations for the elderly were invited to act out case scenarios, after which participants shared actual experiences and concerns. The host and Council's representatives from Complaint and Advice Division, and the Legal Affairs Division provided tips to enhance self-protection and avoid pitfalls. Video taken from the Case Forum was used to create a consumer education resource to be used in community centres for the elderly, benefiting those who were not able to participate on the day. The Forum also provides the Council with an opportunity to better understand the needs of senior consumers within the community.

## Consumer Education for New Immigrants and the Disadvantaged

New immigrants and the disabled are two social groups vulnerable to the risks posed by unfair trade practices. The Council's constant concern for these groups has led to the design of specific education programmes to help mitigate risks.

In collaboration with Christian Action and International Social Service (Hong Kong Branch), the Council delivered eight educational programmes during the year under review to new immigrants from Mainland China.

An additional 15 specially designed programmes were also delivered to disadvantaged groups such as the hearing impaired and students with mental disabilities or special educational needs.

## Train the Trainers

### Training Programmes for Teachers

As a result of the Government's favourable response to the Council's suggestion to incorporate consumer education into the secondary school curriculum, the Council has contributed to the design of new curricula for the key learning areas of "Technology Education" and "Personal, Social and Humanity Education".

The Council also provides training programmes for teachers in order to meet continuing demand for more exposure to, and understanding of, current consumer issues. Sharing and advisory sessions were held for school teachers on how to guide students in consumer cultural studies and project learning programmes.



### Educational Resources and Materials

The Council produced a pictorial album and an e-book of last year's "4 x 10 Comics Exhibition" which may be used as resource materials in schools and for community education. An educational DVD featuring the major award-winning reports of the 16th CCSA were also produced and distributed to all secondary schools to serve as a tool for teachers in developing and conducting project learning and consumer education courses.

論壇中，來自不同機構的長者代表以話劇形式作個案重演，然後由參加者分享真實經驗及關注。主持人、本會投訴諮詢部，以及法律事務部的代表分別向參加者提供預防墮入陷阱的提示，以提升消費者自我保護能力。論壇過程亦會拍攝及剪輯製作為社區教材影片，讓未能參與活動的長者亦能受惠。通過論壇活動，本會亦能更深入瞭解長者在消費上的需要。

## 新來港人士及傷健人士的消費者教育活動

本會一直關注弱勢社群如新來港人士及傷健人士會否遭受不良營商手法的損害。故此一直為他們的特別需要和消費模式而設計教育活動。

本會與基督教勵行會及香港國際社會服務社定期合辦參觀活動及講座，年內為內地新來港人士共舉辦了8項消費者教育活動。

此外，本會在年內亦為傷健人士舉辦15項消費者教育活動，對象包括聽障人士、輕度智障及有特殊學習需要的學生等。

## 導師培訓

### 消費者教育教師培訓課程

政府接納了本會建議，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新課程的設計工作，當中包括「科技教育」及「個人、社會及人文教育」學科。

因應學校教師在消費議題培訓的殷切需求，本會設計及主持了多個教師培訓課程，亦為不同中學就如何有效推行消費文化考察及「專題研習」，與教師進行交流和諮詢活動。

### 教學資源

年內，本會將去年《4x10漫畫展》的內容，編輯製作成畫冊及電子書，作為學校及社區教育的教材。另外，本會印製「第十六屆消費文化考察報告獎」得獎作品光碟，並派發予各中學作為推行專題研習及消費者教育的實用教學工具。

# FORGING CLOSER COLLABORATION FOR CONSUMER PROTECTION

## 與其他機構合作保障消費權益

The continued expansion of emerging economies, remarkable rises in the use of technology and social media tools have posed unprecedented challenges and unique opportunities for consumer protection which shaped a more complex global market with issues that only can be addressed with global collaboration. With a clear focus on harmonising consumer rights, handling disputes from cross-border and online purchasing, as well as increasing transparency in information, the Council has established close working relationships with local and overseas consumer protection agencies, community groups, regulators, government agencies and professional bodies to promote consumer protection.

新興經濟體的迅速發展、科技與社交媒體的應用持續擴張，為消費者保護工作帶來前所未有的挑戰和機遇。全球化市場衍生的相關問題，必須由全球共同合作才能得以解決。本會以協調消費者權益、處理跨境和網上採購糾紛、增加信息透明度為工作重心，與本地及海外消費者保障組織、社區團體、監察機關、政府機構，以及專業團體在國際和區域層面均保持聯繫和緊密合作，促進消費保障。



### Local Collaboration

The Council maintains close liaison with the Commerce and Economic Development Bureau, which oversees the policy on consumer protection. The Council also works with other Government agencies and statutory bodies to provide advice on matters of consumer interest, such as fair competition, trade practices, financial services, insurance services, public health, telecommunications, food and product safety, and residential property.

Members and staff of the Council sit on and contribute to more than 50 public advisory committees, including the Competition Commission, Department of Health – Pharmacy and Poisons (Listed Sellers of Poisons) Committee, Estate Agents Authority, Food and Health Bureau – Expert Committee on Food Safety, and Hong Kong Monetary Authority – Banking Consumer Education Taskforce<sup>15</sup>.

### 本地合作夥伴

本會與負責消費者保障政策的商務及經濟發展局保持緊密聯繫，亦與其他政府機構及法定團體協作，就關乎消費者權益的政策和立法，例如市場競爭、營商手法、金融服務、保險服務、公眾健康、電訊、食品及產品安全和住宅物業等各方面提供意見。

此外，本會委員和職員參與了超過50個公共事務諮詢委員會及工作小組，包括：競爭事務委員會、衛生署的藥劑業及毒藥（列載毒藥銷售商）委員會、地產代理監管局、食物及衛生局的食物安全專家委員會、香港金融管理局的銀行消費者教育工作小組等<sup>15</sup>。

### Cross-strait Collaboration

To mark the 35th Anniversary of the Consumers' Foundation Chinese Taipei, a Cross-strait Symposium on Consumer Protection was held in Taipei in August 2015. Delegates of consumer bodies from Hong Kong, Macao, Taiwan and the Mainland - including representatives from over 10 provinces / cities - joined local Government officials at the two-day event. During the symposium, the Council's presentations on "Trade Practices Studies" and "Dispute Handling on Air-tickets" were very well-received. Through experience sharing, knowledge exchange and provision of insights, the symposium helped consumer bodies across the straits devise their respective development strategies.

Nearly 200 delegates from 10 Mainland consumer and related organisations visited the Council during the year, exchanging valuable views and experiences.

### 與兩岸四地消費者組織緊密聯繫

中華民國消費者文教基金會為慶祝成立35周年，於去年8月在台北舉辦了主題為「消費論壇——搭起兩岸四地消保橋樑」的學術研討會。來自香港、澳門、台灣，以及內地10個省市地區的代表與當地官員共同出席了是次為期兩天的活動。期間，本會以「營商手法研究」和「處理機票糾紛」為題的兩項演講深受與會者重視和讚許。透過是次論壇，與會者得以交流經驗並分享知識，有助推動兩岸消保組織穩步發展。

年內，本會共接待了近200位來自內地10個消保組織及相關機構的代表到訪，互相分享和交流寶貴意見。

15 See Appendix 13 for the list of external committees attended by Council members and staff. 本會委員及職員出席的外界委員會名單見附錄十三。





## Regional and International Collaboration

The Council is an Executive and Council Member of Consumers International (CI), a membership organisation comprised of more than 240 organisations from 120 countries and territories. CI's mission is to work closely with its constituent member organisations and to strengthen the networks to protect, inform, give a voice to and secure rights for consumers at regional and global levels.

In the year under review, the Council's Chief Executive was appointed the Vice President of CI's Board of Trustees with a four-year tenure (from 2015 to 2019) to map out the Organisation's strategic priorities, review its budget and finance plan, and identify new partnerships to facilitate global consumer protection. The Council was nominated by 11 consumer bodies from Asian, European and North American countries and districts to stand in the election as a CI Council Member reflecting recognition of the Council's international standing and reputation as well as its achievements in consumer protection.

## The 20th Consumers International World Congress 2015

The 20th CI World Congress took place in Brasilia, Brazil in November 2015, under the theme "Unlocking Consumer Power: A New Vision for The Global Marketplace". At the dinner banquet, the Council Chairman presented his calligraphy artwork reading "Promulgating Sustainable Consumption, Protecting the Rights of Consumers" (推動可持續發展 保障消費者權益) as a souvenir to SENACON, the official consumer body in Brazil and host of the Congress, in celebration of the 25th Anniversary of the Brazilian Consumer Protection Code.

This quadrennial event attracted 700 participants from more than 85 countries to share and exchange views. During the Congress, the Council shared its views and position on three major issues, namely electricity market reform, the promotion of sustainable consumption, and consumer rights protection at a global level.

## Pitching in for "Get Antibiotics off the Menu" Global Campaign

In November 2015, the Consumer International called on major global restaurant chains to define a time-bound action plan to phase out the routine use of antibiotics designed for humans across all their meat and poultry supply chains. Contributing to this global campaign, the Council rallied support from media and successfully made this topic the talk of the town. By writing to nine fast food chains - Café de Coral, Fairwood, KFC, Maxim's MX, McDonald's, Subway, Tai Hing, Tsui Wah and Yoshinoya, the Council requested meetings in early 2016 to discuss an end to the use of meat and poultry products treated with antibiotics.

## 地區及國際性合作網絡

本會是國際消費者聯會（國際消聯）的執行委員及理事會員。國際消聯成員來自120個國家及地區超過240個消費者組織，其目標是與各成員緊密合作，強化聯會網絡，以維權、提供資訊、為消費者發聲為己任，致力於區域內及國際層面促進消費者權益。

年內，消委會總幹事接受國際消聯任命，於2015至2019年期間擔任董事會副主席一職，肩負起訂定組織策略重點，審查預算及財務計劃和建立全新夥伴關係以促進全球消費者保護工作。任命前，消委會贏得11間來自亞洲、歐洲及北美洲國家和地區消保團體提名，於聯合會議上競逐國際消聯理事會席位。該項提名充分肯定了本會的國際地位，以及在維護消費權益工作上取得的成就。

## 第二十屆國際消聯全球會議

第二十屆國際消聯全球會議於2015年11月在巴西首都巴西利亞圓滿舉行，主題是「釋放消費者力量：環球市場的新視野」。本會主席特別在晚宴上，向東道主巴西官方消保機構「SENACON」

道賀，並送上親筆題字「推動可持續發展 保障消費者權益」，以祝賀巴西保障消費者法典頒行25周年。

該項4年一度的盛事吸引來自超過85個國家，合共700名參加者出席，共同分享及交流消費議題的最新發展。會議期間，本會亦就電力市場的改革、可持續消費及推動全球消費權益活動3個議題發表立場和意見。



## 支持全球「向餐牌上抗生素食材說不」行動

去年11月，國際消聯呼籲國際連鎖餐飲集團制訂有時限的全球行動計劃，在其供應鏈逐步淘汰在飼養時常規性地使用人用抗生素的肉類和禽肉。為響應國際消聯的號召，本會與傳媒聯手合作，令該議題獲得社會廣泛關注。此外，本會亦同時就議題致函9間連鎖餐飲集團，包括大家樂、大快活、肯德基、美心MX、麥當勞、Subway、太興、翠華和吉野家，要求在2016年舉行會議，就肉類和禽肉使用人類抗生素事宜交流意見。

Although there were neither concrete measures nor timelines specified in the responses received from some of the fast food chains, they did express concern and intention to initiate reviews and adjust procurement policies, which the Council considers a positive development. The Council was, however, disappointed that three of these chains gave no responses to this appeal. The responses from the fast food chains were presented in an article published in the March 2016 issue of CHOICE magazine, which also provided information on resistance to antibiotics emerging in the food chain, a global threat the Council is keen to raise consumer concern about.

The issue was further highlighted in the CI's World Consumer Rights Day theme "Get Antibiotics off the Menu". The Council joined hands with 35 consumer organisations from around the world in calling for immediate actions from Governments and related industries to fight against antibiotic resistance issue. The HKSAR Government at the same time announced the appointment of the High-level Steering Committee on Antimicrobial Resistance. The Council was also invited to be represented in this Steering Committee.

The Council is a member of the International Consumer Research and Test (ICRT) has collaborated with other members as well as initiated ideas for joint testing. Results of the joint tests had been published in CHOICE Magazine during the year under review covering some 22 types of products, including mattresses, electric toothbrushes, fitness tracker wristbands, running shoes, and tablet PCs. The Council also participated in and published ICRT's surveys on the corporate social responsibility of manufacturers of products such as coffee beans, soccer balls, running shoes, and tablet PCs.

In April 2015, the Council attended the first ICRT meeting organised for China members, in Shanghai, to discuss topics of common interest and explore future collaboration opportunities. During the year under review, the Council signed and renewed Memorandums of Understanding with the Shanghai Consumer Council and Zhejiang Association for Consumers' Right and Interests Protection, respectively.

The Council also supported regional and international events leveraging such opportunities to strengthen ties and exchanges.

### Staff Sharing Activities with Consumer Protection Bodies

Staff exchange and sharing sessions were held with colleagues from the Investor Education Centre and Deposit Protection Board on strategies and techniques in designing public education programmes pertaining to financial literacy.

Training and experience sharing sessions were also provided to Council's counterparts from consumer protection bodies in Bhutan and Macao on promoting consumer education in schools.

### 濫用抗生素生產食材的後果...



儘管連鎖餐飲集團的回應均沒有提出具體措施或時間表，但部分集團對問題表示關注，並開始檢視及調整採購政策，本會認為就共同應對這項全球衛生問題已踏出了第一步。但本會對3間連鎖集團對此議題不作任何回應，深表失望。有關餐飲集團的回應已節錄本會於2016年3月出版的《選擇》月刊之相關文章內。文章同時提及抗生素耐藥性於食物鏈傳播的問題，以提高消費者對這項全球威脅的關注。

這項議題同時成為國際消費聯全球消費者權益日的主題——「向餐牌上抗生素食材說不」。本會聯同全球35個消費者

組織，促請各政府及相關業界合作應對抗生素耐藥性問題。特區政府適時成立抗菌素耐藥性高層督導委員會，並邀請本會加入其中。

本會也是國際消費者研究及試驗組織 (ICRT) 的成員，共同參與產品的測試和建議題目。年內，本會與該組織合作進行聯合測試項目已刊登於《選擇》月刊，涵蓋的產品約22類，包括床墊、電動牙刷、運動手環、跑鞋及平板電腦等。本會亦參與 / 發表ICRT對生產商企業社會責任進行的調查，其中涉及的产品有咖啡豆、足球、跑步鞋及平板電腦。

去年4月，本會參加了首次為內地會員舉辦的ICRT會議，和與會的機構代表在上海對共同感興趣的議題進行交流，制定未來合作方案。年內，本會分別與上海市消費者權益保護委員會，以及浙江省消費者權益保護委員會簽訂並更新了諒解備忘錄。

本會亦支持區域和國際性活動，以充分利用這些機會，加強與其他機構的聯繫和交流。

### 同工交流活動

與投資者教育中心及存款保障委員會的同工進行多次交流活動，分享設計推動理財教育的公眾活動的策略和技巧。

年內，本會為來自不丹及澳門的消費權益組織同工主持有關消費者教育的交流培訓活動，以促進機構間的經驗交流。

## COMMENDATIONS AND COMPLIMENTS

### 嘉許與感謝

Over the years, the Council and its staff have been awarded for their dedicated service to the community and received numerous compliments and letters of appreciation from consumers.

消委會盡心竭力為市民服務，多年來本會及職員均獲得多項嘉許和消費者感謝信函，對其工作成績深表認同。

#### The Council's Very First ASTRID Awards

In the year under review, the Council has garnered its very first Award of Honour in the category of "Annual Reports – Cover (Artistic)" in the 2016 ASTRID Awards (the "Awards"). Themed with "Enlighten, Collaborate, Innovate", the 2014-15 Annual Report highlighted the Council's 40 years of achievements with its cover furnished in a delicate sapphire green and fluorescent orange background with a magnolia in its full bloom that symbolised the dedication and commitment of the Council in safeguarding consumer interests. With its pollens glittering and spreading far and wide, the design also signified that the Council's work had touched the lives of many in the Hong Kong community and nurtured generations of smart and well-informed consumers.

The report embraced the Council's sustainability spirit and was selective in regard to the material used and printing process of the report. As such, FSC (Forest Stewardship Council)-certified paper had been used to mitigate the possible impact on the environment.

Founded in 1991 by the US independent awards organisation MerComm, Inc., the Awards aims to acknowledge outstanding design works. With its judging panel consists of renowned designers, art directors and graphic artists around the globe, the Awards has been widely recognised in industries.

#### Gold Award for Barrier-Free Website

Since 2012 the Council has incorporated barrier-free features on its website. In 2015, the Council's website had undergone a revamp exercise to conform to the Web Content Accessibility Guidelines 2.0 Level AA Standard and to further facilitate access by users with special needs.

In the year under review, the Council's website received the Gold Award under the "Web Accessibility Recognition Scheme 2016" jointly organised by the Office of the Government Chief Information Officer and the Equal Opportunities Commission. This is the fourth consecutive year the Council has been awarded this accolade, highlighting the Council's constant efforts to foster an inclusive society by providing all consumers accessibility to information in a fair and barrier-free online environment.

#### 首次榮獲2016 ASTRID Awards

本年度，消委會於2016 ASTRID Awards中獲頒「年報封面(藝術)榮譽獎」。2014-15年報以「啟導·結伴·開拓」為主題，彰顯本會在40年間的成長和成果。封面以精緻的寶石綠和熒光橙雙色為背景，以盛開的白玉蘭象徵本會對消費權益的奉獻和承諾。晶瑩的花粉隨風飄散，標誌著本會的工作深深影響著各階層港人的生活，並培育出一代又一代精明和理性的消費者。

在原材料及印刷方面，本會選用FSC (Forest Stewardship Council)認證紙張以減低對環境造成之影響，貫徹本會可持續發展的理念。

由美國評獎機構MerComm, Inc.主辦的ASTRID Awards於1991年創立，旨在嘉許傑

出的設計作品。其評審團由來自不同國家的著名設計師、藝術總監及平面藝術家組成，獲得全球業界的廣泛認可。



#### 無障礙網站獲金獎

自2012年起，本會在官方網站加設無障礙版瀏覽網頁。去年，本會網站進行了系統性更改，以符合《無障礙網頁內容指引》2.0 AA級別標準的要求，進一步協助有特別需要人士獲取消費訊息。

本年度，本會網站榮獲政府資訊科技總監辦公室及平等機會委員會合辦的2016年「無障礙網頁嘉許計劃」金獎。本次已是消委會自2013以來連續第4年再獲殊榮，進一步肯定了本會在確保所有人士皆能在公平、無障礙網上環境中獲取消費資訊而付出的努力。



## The Ombudsman's Awards 2015

Two staff members of the Complaints and Advice Division Ms Katherine Fung, Senior Complaints and Advice Officer, and Ms Angeline Hon, Complaints and Advice Officer were presented with the Ombudsman's Awards 2015 in recognition of their outstanding performance in customer service and complaint handling.

## Words of Thanks

During the year, our staff have received numerous letters of appreciation from consumers who sought assistance from the Council.



The Council is very grateful to the members of the public for putting their trust in our service, and a team of professional staff who served consumers with genuine care.

## 申訴專員嘉許獎2015

本會兩位投訴和諮詢部職員——高級投訴及諮詢主任馮玉容，與投訴及諮詢主任韓燕茵雙雙獲頒2015年「申訴專員嘉許獎」，以表彰她們客戶服務和處理消費投訴的卓越表現。

## 感謝函

本會在年內接獲不少曾獲本會協助消費者的感謝函。

我們衷心感謝市民對本會的信任，亦藉此機會向本會的專業團隊表示由衷謝意。

It means a lot when someone shows they care in such a thoughtful way!

本人現年七十三歲，由於我與電訊公司在溝通方面的誤會，造成在交費方面問題的矛盾。

但在您會職員不辭辛苦，不怕麻煩主動聯絡，多方聯繫，現已得到圓滿解決。

It's with immense pleasure that I inform you that I have received the amount specified in my bank account. I truly appreciate your efforts on this case, and for restoring my faith in justice. I had lost all hope when I returned home with the bitterest feelings towards Hong Kong for the experience we had. However even after I had written to you little did I know that action would be taken and with such efficiency.

I want to thank you and the whole council, once again, for handling our case with such incredible efficiency. Thank you all for your patience and help in resolving the issue. I am so thankful to you and your dedicated staff.

Looking forward to visiting your city again soon to bring back some nicer memories this time!

非常感謝你們為我解決了換貨的問題！日前我已收到換貨，使用良好，對此我非常滿意！感謝你們多次來回的協調！事情才能又快又好的解決，真的非常感謝！也真正感受到消委會為人民服務、不推諉、積極認真負責、為實事的工作態度。在此，向消委會點100個讚！

多謝個案主任盡心盡力幫忙！討回應得款項，萬分感激！

I am writing to you to express my sincere appreciation and thanks to your staff, who helped me successfully negotiate with the trader, resulting in my receipt of a new mechanical watch. Without the help of your staff and the Consumer Council, it is very difficult for regular citizens like me to negotiate with such big retail shops that typically just ignore customers' reasonable requests.

Thanks for your help the Consumer Council.



## CONSUMER COUNCIL FORMER CHAIRPERSONS AND VICE-CHAIRPERSONS 消費者委員會 — 歷屆主席及副主席

Year 年份	Former Chairpersons 歷屆主席
1974-04 – 1975-03	Sir KAN Yuet-keung, GBE, CBE, JP 簡悅強爵士, GBE, CBE, 太平紳士
1975-04 – 1980-03	Dr LO Kwee-seong, CBE, OBE, JP 羅桂祥博士, CBE, OBE, 太平紳士
1980-04 – 1984-10	Dr Gallant HO Yiu-tai, JP 何耀棣博士, 太平紳士
1984-10 – 1988-10	Mrs Selina CHOW LIANG Shuk-yee, GBS, JP 周梁淑怡女士, 金紫荊星章, 太平紳士
1988-10 – 1991-10	Mr Martin LEE Chu-ming, SC, JP 李柱銘資深大律師, 太平紳士
1991-10 – 1997-10	Prof. Edward CHEN Kwan-yiu, GBS, JP 陳坤耀教授, 金紫荊星章, 太平紳士
1997-10 – 1999-07	The Hon. Anna WU Hung-yuk, GBS, JP 胡紅玉議員, 金紫荊星章, 太平紳士
1999-09 – 2005-09	Prof. Andrew CHAN Chi-fai, SBS, JP 陳志輝教授, 銀紫荊星章, 太平紳士
2005-09 – 2007-06	Prof. The Hon. K C CHAN, GBS, JP 陳家強教授, 金紫荊星章, 太平紳士
2007-07 – 2012-06	Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP 張炳良教授, 金紫荊星章, 太平紳士

Year 年份	Former Vice-Chairpersons 歷屆副主席
1987-04 – 1989-03	Mr TANG Kwai-nang, BBS, JP 鄧桂能先生, 銅紫荊星章, 太平紳士
1989-04 – 1991-10	Prof. Edward CHEN Kwan-yiu, GBS, JP 陳坤耀教授, 金紫荊星章, 太平紳士
1991-10 – 1993-10	Mr Justein WONG Chun, BBS, JP 王津先生, 銅紫荊星章, 太平紳士
1993-10 – 1997-10	The Hon. Anna WU Hung-yuk, GBS, JP 胡紅玉議員, 金紫荊星章, 太平紳士
1997-10 – 2001-10	Dr John HO Dit-sang 何秩生博士
2001-10 – 2007-10	Mr Larry KWOK Lam-kwong, BBS, JP 郭琳廣律師, 銅紫荊星章, 太平紳士
2007-10 – 2013-10	Mr Ambrose HO, SBS, SC, JP 何沛謙資深大律師, 銀紫荊星章, 太平紳士

# MEMBERSHIP OF THE CONSUMER COUNCIL

## 消費者委員會委員

### Chairman 主席

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

### Vice-Chairman 副主席

Mr Philip LEUNG Kwong-hon 梁光漢先生

### Members 委員

Ms Linda CHAN Ching-fan, SC 陳靜芬資深大律師

Mr Chapman CHAN Chor-man ( up to 2015-12-31 )  
陳楚文先生 ( 至 2015-12-31 )

Mr Samuel CHAN Ka-yan, JP  
陳家殷大律師，太平紳士

Dr Jason CHAN Kai-yue ( since 2016-01-01 )  
陳繼宇博士 ( 由 2016-01-01 )

Mr Clement CHAN Kam-wing 陳錦榮生

Ms Grace CHAN Man-yee 陳文宜女士

Ms Jo Jo CHAN Shuk-fong 陳淑芳女士

Dr David CHUNG Wai-keung ( up to 2015-12-31 )  
鍾偉強博士 ( 至 2015-12-31 )

Ms Amy FUNG Dun-mi 馮丹媚女士

The Hon. Steven HO Chun-yin, BBS  
何俊賢議員，銅紫荊星章

Mr Marvin HSU Tsun-fai ( since 2016-01-01 )  
徐晉暉先生 ( 由 2016-01-01 )

Prof. Michael HUI King-man 許敬文教授

Mr Ambrose LAM San-keung, JP  
林新強律師，太平紳士

Mr Kevin LAM Sze-cay 林詩棋先生

Dr Raymond LEUNG Siu-hong 梁少康博士

Mr Keith LIE Kin-fu 李健虎先生

Prof. Angela NG Lai-ping 吳麗萍教授

Mr SHIH Wing-ching, JP ( since 2016-01-01 )  
施永青先生，太平紳士 ( 由 2016-01-01 )

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 WONG Shu-ming 黃舒明女士

Mr Kent WONG Siu-kee 黃紹基先生

Mr Alvin WONG Tak-wai ( up to 2015-12-31 )  
黃德偉先生 ( 至 2015-12-31 )

### Co-opted Members 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 Thomas CHENG Kin-hon, MH ( since 2015-04-01 )  
鄭建韓先生，榮譽勳章 ( 由 2015-04-01 )

Mr John CHIU Chi-yeung, JP 趙志洋先生，太平紳士

Ms Constance CHOY Hok-man ( up to 2016-03-31 )  
蔡學雯律師 ( 至 2016-03-31 )

Mr Raymond CHOY Wai-shek, MH, JP  
蔡偉石先生，榮譽勳章，太平紳士

Mr Francis FONG Po-kiu 方保僑先生

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

Mr Kelvin KWOK Hiu-fai 郭曉暉先生

Mr Daniel C LAM, BBS, JP ( up to 2015-06-11 )  
林濬先生，銅紫荊星章，太平紳士 ( 至 2015-06-11 )

Mr Edmond LAM King-fung ( up to 2016-03-31 )  
林勁豐律師 ( 至 2016-03-31 )

Dr LAW Cheung-kwok 羅祥國博士

Mr Fred LI Wah-ming, SBS, JP ( up to 2016-03-31 )  
李華明先生，銀紫荊星章，太平紳士 ( 至 2016-03-31 )

Mr LO Pui-yin ( since 2015-04-01 ) 羅沛然大律師 ( 由 2015-04-01 )

Ms Bonnie NG Hoi-lam 吳凱霖女士

Prof. James SHE ( since 2015-04-01 ) 許丕文教授 ( 由 2015-04-01 )

Ms Clara SHEK 石嘉麗女士

Prof. Nora TAM Fung-yee, BBS, JP  
譚鳳儀教授，銅紫荊星章，太平紳士

Dr Michael TSUI Fuk-sun 徐福榮醫生

Mr Stephen WONG Kai-yi ( since 2015-04-01 up to 2015-08-04 )  
黃繼兒先生 ( 由 2015-04-01 至 2015-08-04 )

Mr Alvin WONG Tak-wai ( since 2016-02-01 )  
黃德偉先生 ( 由 2016-02-01 )

Dr Max WONG Wai-lun 王慧麟博士

Ms Cecilia WOO Lee-wah 鄺莉華律師

## MEMBERSHIP OF THE COMMITTEES, WORKING GROUPS AND ADVISORY GROUP 小組委員

### Staff and Finance Committee 人事及財務小組

#### Chairman 主席

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

#### Vice-Chairman 副主席

Mr Philip LEUNG Kwong-hon 梁光漢先生

#### Members 委員

Ms Linda CHAN Ching-fan, SC ( since 2016-01-25 )  
陳靜芬資深大律師 ( 由 2016-01-25 )

Mr Chapman CHAN Chor-man ( up to 2015-12-31 )  
陳楚文先生 ( 至 2015-12-31 )

Mr Clement CHAN Kam-wing 陳錦榮先生

Ms Amy FUNG Dun-mi ( since 2016-01-25 )  
馮丹媚女士 ( 由 2016-01-25 )

Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章

Mr Kent WONG Siu-kee 黃紹基先生

Mr Alvin WONG Tak-wai ( up to 2015-12-31 )  
黃德偉先生 ( 至 2015-12-31 )

### Audit Committee 審核小組

#### Convenor 召集人

Mr Clement CHAN Kam-wing ( since 2016-01-25 )  
陳錦榮先生 ( 由 2016-01-25 )

Mr Alvin WONG Tak-wai ( up to 2015-12-31 )  
黃德偉先生 ( 至 2015-12-31 )

#### Members 委員

Mr Clement CHAN Kam-wing ( up to 2016-01-24 )  
陳錦榮先生 ( 至 2016-01-24 )

Dr David CHUNG Wai-keung ( up to 2015-12-31 )  
鍾偉強博士 ( 至 2015-12-31 )

Mr Ambrose LAM San-keung, JP ( since 2016-01-25 )  
林新強律師，太平紳士 ( 由 2016-01-25 )

Dr Karen SHUM Hau-yan ( since 2016-01-25 )  
沈孝欣醫生 ( 由 2016-01-25 )

### Co-opted Member 增選委員

Ms Cecilia WOO Lee-wah 鄺莉華律師

### Competition Policy Committee 競爭政策研究小組

#### Chairman 主席

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士

#### Vice-Chairman 副主席

Ms Linda CHAN Ching-fan, SC 陳靜芬資深大律師

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何俊賢議員，銅紫荊星章

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Mr Keith LIE Kin-fu 李健虎先生

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

Mr Kelvin KWOK Hiu-fai 郭曉暉先生

Dr LAW Cheung-kwok 羅祥國博士

Mr LO Pui-yin ( since 2015-04-01 )  
羅沛然大律師 ( 由 2015-04-01 )

### Legal Protection Committee 法律保障事務小組

#### Chairman 主席

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士

#### Vice-Chairman 副主席

Ms Linda CHAN Ching-fan, SC 陳靜芬資深大律師

## Members 委員

Mr Clement CHAN Kam-wing ( since 2016-01-25 )

陳錦榮先生 ( 由 2016-01-25 )

Mr Ambrose LAM San-keung, JP 林新強律師，太平紳士

Mr SHIH Wing-ching, JP ( since 2016-01-25 )

施永青先生，太平紳士 ( 由 2016-01-25 )

Mr Alvin WONG Tak-wai ( up to 2015-12-31 )

黃德偉先生 ( 至 2015-12-31 )

## Co-opted Members 增選委員

Ms Constance CHOY Hok-man ( up to 2016-03-31 )

蔡學雯律師 ( 至 2016-03-31 )

Mr Edmond LAM King-fung ( up to 2016-03-31 )

林勁豐律師 ( 至 2016-03-31 )

Mr Stephen WONG Kai-yi ( since 2015-04-01 up to 2015-08-04 )

黃繼兒先生 ( 由 2015-04-01 至 2015-08-04 )

Mr Alvin WONG Tak-wai ( since 2016-02-01 )

黃德偉先生 ( 由 2016-02-01 )

## Publicity and Community Relations Committee

### 宣傳及社區關係小組

#### Chairman 主席

Prof. Michael HUI King-man 許敬文教授

#### Vice-Chairman 副主席

Mr Philip LEUNG Kwong-hon 梁光漢先生

## Members 委員

Dr Jason CHAN Kai-yue ( since 2016-01-25 )

陳繼宇博士 ( 由 2016-01-25 )

Mr Clement CHAN Kam-wing 陳錦榮先生

Ms Grace CHAN Man-yee 陳文宜女士

Ms Jo Jo CHAN Shuk-fong 陳淑芳女士

Dr David CHUNG Wai-keung ( up to 2015-12-31 )

鍾偉強博士 ( 至 2015-12-31 )

Ms Amy FUNG Dun-mi 馮丹媚女士

Mr Keith LIE Kin-fu 李健虎先生

Prof. Angela NG Lai-ping 吳麗萍教授

## Co-opted Members 增選委員

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

#### Chairman 主席

Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章

#### Vice-Chairman 副主席

Dr Karen SHUM Hau-yan 沈孝欣醫生

## Members 委員

Mr Clement CHAN Kam-wing ( since 2016-01-25 )

陳錦榮先生 ( 由 2016-01-25 )

The Hon. Steven HO Chun-yin, BBS

何俊賢議員，銅紫荊星章

Mr Ambrose LAM San-keung, JP 林新強律師，太平紳士

Mr Kevin LAM Sze-cay 林詩棋先生

Mr Philip LEUNG Kwong-hon 梁光漢先生

Dr Raymond LEUNG Siu-hong 梁少康博士

Ms WONG Shu-ming 黃舒明女士

Mr Kent WONG Siu-kee 黃紹基先生

Mr Alvin WONG Tak-wai ( since 2015-12-31 )

黃德偉先生 ( 由 2015-12-31 )

## Co-opted Members 增選委員

Mr Raymond CHOY Wai-shek, MH, JP

蔡偉石先生，榮譽勳章，太平紳士

Prof. Nora TAM Fung-ye, BBS, JP ( since 2015-04-01 )

譚鳳儀教授，銅紫荊星章，太平紳士 ( 由 2015-04-01 )

Dr Michael TSUI Fuk-sun 徐福榮醫生

Mr Alvin WONG Tak-wai ( since 2016-02-01 )

黃德偉先生 ( 由 2016-02-01 )

## Trade Practices and Consumer Complaints Review Committee

### 商營手法研究及消費者投訴審查小組

#### Chairman 主席

Prof. Angela NG Lai-ping 吳麗萍教授

#### Vice-Chairmen 副主席

Mr Chapman CHAN Chor-man ( up to 2015-12-31 )

陳楚文先生 ( 至 2015-12-31 )

Prof. Michael HUI King-man ( since 2016-01-25 )

許敬文教授 ( 由 2016-01-25 )

## Members 委員

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士

Dr Jason CHAN Kai-yue ( since 2016-01-25 )

陳繼宇博士 ( 由 2016-01-25 )



Ms Grace CHAN Man-yee 陳文宜女士

Ms Amy FUNG Dun-mi 馮丹媚女士

Mr Marvin HSU Tsun-fai ( since 2016-01-25 )

徐晉暉先生 ( 由 2016-01-25 )

Prof. Michael HUI King-man ( up to 2016-01-24 )

許敬文教授 ( 至 2016-01-24 )

Mr Kevin LAM Sze-cay 林詩棋先生

Mr Kent WONG Siu-kee 黃紹基先生

## Co-opted Members 增選委員

Mr Daniel C LAM, BBS, JP ( up to 2015-06-11 )

林濬先生，銅紫荊星章，太平紳士 ( 至 2015-06-11 )

Mr Fred LI Wah-ming, SBS, JP ( up to 2016-03-31 )

李華明先生，銀紫荊星章，太平紳士 ( 至 2016-03-31 )

Ms Bonnie NG Hoi-lam 吳凱霖女士

## IT Expert Advisory Group 資訊科技專家諮詢小組

### Convenors 召集人

Dr David CHUNG Wai-keung ( up to 2015-12-31 )

鍾偉強博士 ( 至 2015-12-31 )

Mr Philip LEUNG Kwong-hon ( since 2016-01-25 )

梁光漢先生 ( 由 2016-01-25 )

### Members 委員

Dr Jason CHAN Kai-yue ( since 2016-01-25 )

陳繼宇博士 ( 由 2016-01-25 )

Mr Philip LEUNG Kwong-hon ( up to 2016-01-24 )

梁光漢先生 ( 至 2016-01-24 )

Mr Keith LIE Kin-fu 李健虎先生

Prof. WONG Kam-fai, MH ( since 2016-01-25 )

黃錦輝教授，榮譽勳章 ( 由 2016-01-25 )

## Co-opted Members 增選委員

Mr John CHIU Chi-yeung, JP 趙志洋先生，太平紳士

Mr Francis FONG Po-kiu 方保僑先生

Prof. James SHE ( since 2015-04-01 )

許丕文教授 ( 由 2015-04-01 )

## Preliminary Working Group on Class Actions 集體訴訟初步研究工作小組

### Chairman 主席

Mr Ambrose HO, SBS, SC, JP (Co-opted Member)

何沛謙資深大律師，銀紫荊星章，太平紳士 (增選委員)

## Vice-Chairman 副主席

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士

## Members 委員

Mr Kevin LAM Sze-cay 林詩棋先生

Mr Alex LAI Ting-hong 黎庭康律師 \*

Mr Kenneth WONG Wing-yan 黃永恩律師 \*

\* Members of the Consumer Legal Action Fund  
Management Committee

消費者訴訟基金管理委員會委員

## Working Group on Office Premises Accommodation and Enhancement Projects

## 辦公室配置及改善計劃工作小組

### 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

Ms Amy FUNG Dun-mi ( since 2015-05-22 )

馮丹媚女士 ( 由 2015-05-22 )

Prof. Michael HUI King-man 許敬文教授

## Co-opted Member 增選委員

Mr Daniel C LAM, BBS, JP ( up to 2015-06-11 )

林濬先生，銅紫荊星章，太平紳士 ( 至 2015-06-11 )

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

### Chairman 主席

Prof. WONG Yuk-shan, BBS, JP

黃玉山教授，銅紫荊星章，太平紳士

## Members 委員

Mr Samuel CHAN Ka-yan, JP

陳家殷大律師，太平紳士

Prof. Michael HUI King-man 許敬文教授

Mr Philip LEUNG Kwong-hon 梁光漢先生

Prof. Angela NG Lai-ping 吳麗萍教授

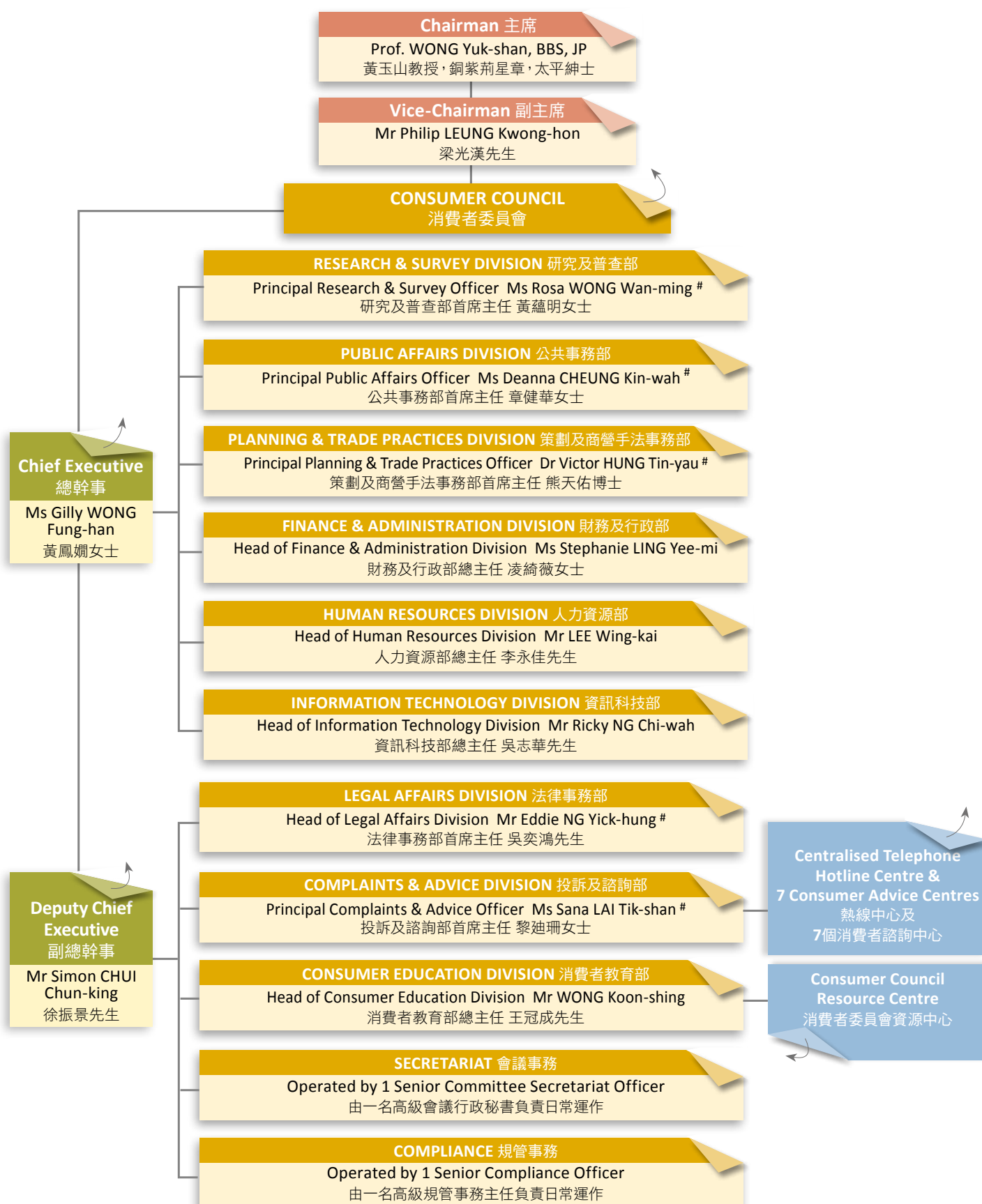
## Co-opted Member 增選委員

Prof. Nora TAM Fung-yee, BBS, JP

譚鳳儀教授，銅紫荊星章，太平紳士

# CONSUMER COUNCIL AND OFFICE

## 消費者委員會及辦公室



### Remuneration for top three tiers of staff in the Consumer Council 消委會首3級職員薪酬

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

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

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

**CONSUMER COUNCIL**  
**消費者委員會**  
**(Established in Hong Kong under the Consumer Council Ordinance)**  
**(根據《消費者委員會條例》在香港成立)**

**Financial Statements**  
**財務報表**  
**For the year ended 31 March 2016**  
**截至二零一六年三月三十一日止年度**

The English version of this financial statements shall prevail over the Chinese version for the purpose of interpretation.

本財務報表之中、英文版本如有任何差異，一概以英文版本為準。

# INDEPENDENT AUDITOR'S REPORT 獨立核數師報告書

## TO THE MEMBERS OF 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 71 to 90, which comprise the statement of financial position as at 31 March 2016, and the income and expenditure statement, 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 about 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.

### 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 2016 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  
25 July 2016

## 致消費者委員會成員

(根據《消費者委員會條例》在香港成立)

本核數師(以下簡稱「我們」)已完成審核消費者委員會(「委員會」)列載於第71頁至第90頁的財務報表,包括二零一六年三月三十一日的財務狀況報表,及截至該日止年度的收支結算表、權益變動表和現金流量表,以及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須承擔的責任

委員會委員須遵照香港會計師公會頒布的《香港財務報告準則》編製真實及公平之財務報表,以及實行其認為必要的內部監察,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

我們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。我們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。我們已按照香港會計師公會頒布之《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。

審核涉及執程序以取得與財務報表所載數額及披露事項有關的審核憑證。選用的程序取決於核數師之判斷,包括評估財務報表由欺詐或錯誤引起的重大錯誤陳述的風險。在作出該等風險評估時,核數師考慮與委員會編製並真實公平地呈列財務報表有關的內部監控,以為不同情況設計適當審核程序,但並非旨在就委員會內部監控之效能發表意見。審核亦包括評估委員會成員所用會計政策的合適性及所作會計估算的合理性,以及評價財務報表的整體呈報方式。

我們相信,我們所獲得之審核憑證已足夠和適當地為我們之審核意見提供基礎。

### 意見

我們認為,上述財務報表均已根據《香港財務報告準則》真實而公平地反映貴會於二零一六年三月三十一日的財務狀況以及貴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  
二零一六年七月二十五日



# INCOME AND EXPENDITURE STATEMENT 收支結算表

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

		NOTES 附註	2016 二零一六年 HK\$ 港元	2015 二零一五年 HK\$ 港元
<b>Income</b>	<b>收入</b>			
Government subvention	政府撥款		101,452,000	98,829,000
Non-recurrent projects subvention	非經常性項目撥款	6	12,402,839	6,472,491
Sales of CHOICE Magazine	銷售《選擇》月刊	7	2,211,074	2,236,863
Administrative service income	行政服務收入		2,003,000	2,710,000
Interest on bank deposits	銀行存款利息		344,488	396,291
Sundry income	雜項收入		<u>427,705</u>	<u>708,732</u>
			<u>118,841,106</u>	<u>111,353,377</u>
Less:	減：			
<b>Expenditure</b>	<b>支出</b>			
Staff costs	僱員成本	8	84,244,153	83,341,124
Testing and research	測試和研究		4,908,104	5,283,426
Non-recurrent projects expenses	非經常性項目開支	9	11,770,185	5,654,938
Depreciation for property, plant and equipment	物業、機器及設備的折舊		2,073,217	2,310,980
Office equipment and maintenance	辦事處設備及維修		2,136,648	1,746,237
Office accommodation and related expenses	辦事處及相關費用		4,415,604	4,328,128
Auditor's remuneration	核數師酬金		159,000	155,000
Consumer education	消費者教育		468,767	643,484
Consumer international membership fees	國際消費者聯會會員會費		487,165	391,418
Council member expenses	委員會委員開支		49,400	50,200
Interest expense on secured bank borrowing wholly repayable within five years	須於五年內悉數償還的有抵押銀行貸款利息支出		15,961	19,155
International conferences and duty visits	國際會議和外訪		384,265	242,860
Production and marketing cost of CHOICE Magazine	《選擇》月刊的出版及推廣費		2,084,855	2,137,764
Publicity and public relations	宣傳及公關		511,864	901,873
Other administrative expenses	其他行政費用		<u>4,137,766</u>	<u>4,197,617</u>
			<u>117,846,954</u>	<u>111,404,204</u>
<b>Surplus (Deficit) for the year</b>	<b>本年度盈餘 (虧損)</b>		<u>994,152</u>	<u>(50,827)</u>

## STATEMENT OF FINANCIAL POSITION 財務狀況表

AT 31 MARCH 2016 於二零一六年三月三十一日

		NOTES 附註	2016 二零一六年 HK\$ 港元	2015 二零一五年 HK\$ 港元
<b>Non-current assets</b>	<b>非流動資產</b>			
Property, plant and equipment	物業、機器及設備	10	<u>51,656,707</u>	<u>52,328,492</u>
<b>Current assets</b>	<b>流動資產</b>			
Debtors, deposits and prepayments	應收賬款、按金及預付款項	11	2,288,029	1,700,697
Loans and advances to staff	提供與員工的貸款及預支	11	34,199	46,275
Amount due from Consumer Legal Action Fund	消費者訴訟基金的應收款項	11	2,003,000	2,710,000
Bank balances and cash	銀行結餘及現金	12	<u>49,752,819</u>	<u>53,368,179</u>
			<u>54,078,047</u>	<u>57,825,151</u>
<b>Current liabilities</b>	<b>流動負債</b>			
Subscriptions received in advance	已收訂閱費用		935,859	936,762
Accounts payable and accrued charges	應付賬款及應計費用	13	3,798,687	5,435,246
Provision for untaken leaves	未放取之有薪年假撥備		5,211,367	5,110,946
Secured bank borrowing	有抵押銀行貸款	14	371,909	368,223
Subventions received	已收撥款	15	<u>18,389,426</u>	<u>21,897,388</u>
			<u>28,707,248</u>	<u>33,748,565</u>
<b>Net current assets</b>	<b>流動資產淨值</b>		<u>25,370,799</u>	<u>24,076,586</u>
<b>Non-current liability</b>	<b>非流動負債</b>			
Secured bank borrowing	有抵押銀行貸款	14	<u>1,030,228</u>	<u>1,401,952</u>
			<u>75,997,278</u>	<u>75,003,126</u>
<b>Representing:</b>	<b>折合：</b>			
Leasehold property control account	租賃物業統制賬項	16	49,861,793	51,195,466
Equipment control account	設備統制賬項	17	1,794,914	1,133,027
Designated fund for approved projects	核准項目之指定基金	18	5,381,130	4,878,953
Accumulated surplus	累積盈餘		<u>18,959,441</u>	<u>17,795,680</u>
			<u>75,997,278</u>	<u>75,003,126</u>

The financial statements on pages 71 to 90 were approved and authorised for issue by the members of Consumer Council on 25 July 2016 and are signed on its behalf by:

載於第71至90頁的財務報表已於二零一六年七月二十五日獲消費者委員會委員批准並授權發布，並由下列代表簽署：

Ms Gilly Wong Fung-han  
黃鳳嫻女士  
CHIEF EXECUTIVE  
總幹事

## STATEMENT OF CHANGES IN EQUITY 權益變動表

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

		Leasehold property control account 租賃物業 統制賬項 HK\$ 港元	Equipment control account 設備統制 賬項 HK\$ 港元	Designated fund for approved projects 核准項目 指定基金 HK\$ 港元	Accumulated surplus 累積 盈餘 HK\$ 港元	Total 總額 HK\$ 港元
At 1 April 2014	於二零一四年四月一日	52,090,328	1,296,501	4,844,094	16,823,030	75,053,953
Deficit for the year	本年度虧損	-	-	-	(50,827)	(50,827)
Current year addition	本年度增加金額	520,172	732,472	329,583	(1,582,227)	-
Current year utilisation	本年度使用金額	<u>(1,415,034)</u>	<u>(895,946)</u>	<u>(294,724)</u>	<u>2,605,704</u>	-
At 31 March 2015	於二零一五年三月三十一日	51,195,466	1,133,027	4,878,953	17,795,680	75,003,126
Surplus for the year	本年度盈餘	-	-	-	994,152	994,152
Current year addition	本年度增加金額	37,360	1,364,071	831,760	(2,233,191)	-
Current year utilisation	本年度使用金額	<u>(1,371,033)</u>	<u>(702,184)</u>	<u>(329,583)</u>	<u>2,402,800</u>	-
At 31 March 2016	於二零一六年三月三十一日	<u>49,861,793</u>	<u>1,794,914</u>	<u>5,381,130</u>	<u>18,959,441</u>	<u>75,997,278</u>

## STATEMENT OF CASH FLOWS 現金流量表

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

		2016 二零一六年 HK\$ 港元	2015 二零一五年 HK\$ 港元
<b>Operating activities</b>	<b>營運活動</b>		
Surplus (Deficit) for the year	本年度盈餘 (虧損)	994,152	(50,827)
Adjustments for:	就以下項目作出調整:		
Government subvention for addition of property, plant and equipment	就添置物業、機器及設備之政府撥款	(632,654)	(817,553)
Interest expense	利息支出	15,961	19,155
Depreciation for property, plant and equipment	物業、機器及設備的折舊	2,073,217	2,310,980
Interest income	利息收入	<u>(344,488)</u>	<u>(396,291)</u>
Operating cash flows before movements in working capital	流動資金變動前之營運現金流量	2,106,188	1,065,464
Increase in debtors, deposits and prepayments	應收賬款、按金及預付款項之增加	(587,332)	(23,096)
Decrease (increase) in amount due from Consumer Legal Action Fund	消費者訴訟基金應收款項之減少 (增加)	707,000	(356,000)
(Decrease) increase in subscriptions received in advance	預先收取之訂閱費之 (減少) 增加	(903)	97,038
(Decrease) increase in accounts payable and accrued charges	應付賬款及應計費用之 (減少) 增加	(1,636,559)	763,445
Increase in provision for untaken leaves	未放取之有薪年假撥備之增加	<u>100,421</u>	<u>315,589</u>
<b>Cash generated from operations</b>	<b>營運活動所得之現金額</b>	688,815	1,862,440
Interest paid	已付利息	<u>(15,961)</u>	<u>(19,155)</u>
<b>Net cash from operating activities</b>	<b>營運活動所得之現金額淨額</b>	<u>672,854</u>	<u>1,843,285</u>
<b>Investing activities</b>	<b>投資活動</b>		
Purchase of property, plant and equipment	購置物業、機器及設備	(1,401,432)	(1,252,643)
New loans and advances to staff	向員工提供之新貸款及預支	(102,597)	(130,617)
Repayments of loans and advances from staff	員工付還的貸款及預支	114,673	142,534
Increase in time deposits with original maturity over three months	原到期日逾三個月之定期存款增加	(26,779,829)	(12,501,553)
Interest received	已收利息	<u>344,488</u>	<u>390,377</u>
<b>Net cash used in investing activities</b>	<b>用於投資活動之現金淨額</b>	<u>(27,824,697)</u>	<u>(13,351,902)</u>
<b>Financing activities</b>	<b>融資活動</b>		
Government subventions utilised for non-recurrent projects	用於非經常性項目之政府資助	(10,897,314)	(4,790,103)
Funds utilised for other non-recurrent projects	用於其他非經常性項目之資金	(872,871)	(864,834)
Repayment of bank borrowing	償還銀行貸款	(368,038)	(364,845)
Funds received for other non-recurrent projects	從其他非經常性項目所得資金	1,058,069	984,349
Government subventions received for non-recurrent projects	從非經常性項目所得之政府撥款	<u>7,836,808</u>	<u>14,889,300</u>
<b>Net cash (used in) from financing activities</b>	<b>融資活動 (動用) 所得之現金淨額</b>	<u>(3,243,346)</u>	<u>9,853,867</u>
<b>Net decrease in cash and cash equivalents</b>	<b>現金及現金等值項目淨額之減少</b>	(30,395,189)	(1,654,750)
<b>Cash and cash equivalents at beginning of the year</b>	<b>於本年初之現金及現金等值項目</b>	<u>40,866,626</u>	<u>42,521,376</u>
<b>Cash and cash equivalents at end of the year</b>	<b>於本年底之現金及現金等值項目</b>	<u>10,471,437</u>	<u>40,866,626</u>
<b>Total bank balances and cash represented by:</b>	<b>銀行結餘及現金總額折合為:</b>		
Time deposits with original maturity over three months	原到期日逾三個月之定期存款	39,281,382	12,501,553
Cash and cash equivalents	現金及現金等值項目	<u>10,471,437</u>	<u>40,866,626</u>
		<u>49,752,819</u>	<u>53,368,179</u>



# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

## 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 statement is prepared to account for the results of its operation.

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

### *Application of new and revised HKFRSs*

The Council has applied the following amendments to HKFRSs issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") for the first time in the current year :

Amendments to HKAS 19	Defined Benefit Plans: Employee Contributions
Amendments to HKFRSs	Annual Improvements to HKFRSs 2010 - 2012 Cycle
Amendments to HKFRSs	Annual Improvements to HKFRSs 2011 - 2013 Cycle

The application of the amendments to HKFRSs in the current year has had no material impact on the Council's financial performance and positions for the current and prior years and/or on the disclosures set out in these financial statements.

## 1. 委員會簡介及活動

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）成立的永久性法定團體，目的是保護及促進消費者在商品、不動產及服務消費上的權益。資金來源主要是政府撥款資助。委員會亦根據信託聲明獲委任為消費者訴訟基金之受託人，目的是為消費者就依循法律途徑尋求賠償、補償及保障上，提供經濟援助。

本委員會之註冊辦事處及主要營運地點均為香港北角渣華道191號嘉華國際中心22樓。

委員會根據《稅務條例》第87條規定，獲豁免利得稅。

本財務報表以港元列出，同時，港元亦是委員會的功能貨幣。

由於委員會為非牟利機構，因此編製收入及開支賬目旨在反映機構的營運結果。

## 2. 採納新訂及經修訂之《香港財務報告準則》（「香港財務報告準則」）

### *採納新訂及經修訂之《香港財務報告準則》*

本年度內，委員會已首次採納由香港會計師公會頒布的以下經修訂之《香港財務報告準則》：

《香港會計準則》第19號（修訂本）	界定福利計劃：僱員供款
《香港財務報告準則》（修訂本）	二零一零年至二零一二年週期頒布的《香港財務報告準則》之年度改進
《香港財務報告準則》（修訂本）	二零一一年至二零一三年週期頒布的《香港財務報告準則》之年度改進

本年度採納經修訂的《香港財務報告準則》，對委員會於本年度及先前年度的財務表現與狀況，及／或該等財務報表所載的披露資料概無重大影響。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

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

*New and revised HKFRSs in issue but not yet effective*

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

HKFRS 9	Financial Instruments <sup>1</sup>
HKFRS 15	Revenue from Contracts with Customers <sup>1</sup>
HKFRS 16	Leases <sup>4</sup>
Amendments to HKFRS 11	Accounting for Acquisitions of Interests in Joint Operations <sup>2</sup>
Amendments to HKAS 1	Disclosure Initiative <sup>2</sup>
Amendments to HKAS 16 and HKAS 38	Clarification of Acceptable Methods of Depreciation and Amortisation <sup>2</sup>
Amendments to HKFRSs	Annual Improvements to HKFRSs 2012 - 2014 Cycle <sup>2</sup>
Amendments to HKAS 16 and HKAS 41	Agriculture: Bearer Plants <sup>2</sup>
Amendments to HKAS 27	Equity Method in Separate Financial Statements <sup>2</sup>
Amendments to HKFRS 10 and HKAS 28	Sale or Contribution of Assets between an Investor and its Associate or Joint Venture <sup>3</sup>
Amendments to HKFRS 10, HKFRS 12 and HKAS 28	Investment Entities: Applying the Consolidation Exception <sup>2</sup>

<sup>1</sup> Effective for annual periods beginning on or after 1 January 2018

<sup>2</sup> Effective for annual periods beginning on or after 1 January 2016

<sup>3</sup> Effective for annual periods beginning on or after a date to be determined

<sup>4</sup> Effective for annual periods beginning on or after 1 January 2019

### HKFRS 16 Leases

HKFRS 16, which upon the effective date will supersede HKAS 17 *Leases*, introduces a single lessee accounting model and requires a lessee to recognise assets and liabilities for all leases with a term of more than 12 months, unless the underlying asset is of low value. Specifically, under HKFRS 16, a lessee is required to recognise a right-of-use asset representing its right to use the underlying leased asset and a lease liability representing its obligation to make lease payments. Accordingly, a lessee should recognise depreciation of the right-of-use asset and interest on the lease liability, and also classifies cash repayments of the lease liability into a principal portion and an interest portion and presents them in the statement of cash flows. Also, the right-of-use asset and the lease liability are initially measured on a present value basis. The measurement includes non-cancellable lease payments and also includes payments to be made in optional periods if the lessee is reasonably certain to exercise an option to extend the lease, or not to exercise an option to terminate the lease. This accounting treatment is significantly different from the lessee accounting for leases that are classified as operating leases under the predecessor standard, HKAS 17.

## 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

*已頒布但未生效之新訂及經修訂之《香港財務報告準則》*

委員會並未提早採納下列已頒布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》第9號	金融工具 <sup>1</sup>
《香港財務報告準則》第15號	來自客戶合約的收入確認 <sup>1</sup>
《香港財務報告準則》第16號	租賃 <sup>4</sup>
《香港財務報告準則》第11號(修訂本)	收購合資經營權益的會計處理 <sup>2</sup>
《香港會計準則》第1號(修訂本)	披露動議 <sup>2</sup>
《香港會計準則》第16號及《香港會計準則》第38號(修訂本)	可接納的折舊及攤銷方法 <sup>2</sup>
《香港財務報告準則》(修訂本)	二零一二年至二零一四年週期頒布的《香港財務報告準則》之年度改進 <sup>2</sup>
《香港會計準則》第16號及《香港會計準則》第41號(修訂本)	農業：生產性的植物 <sup>2</sup>
《香港會計準則》第27號(修訂本)	獨立財務報表之權益會計法 <sup>2</sup>
《香港財務報告準則》第10號及《香港會計準則》第28號(修訂本)	投資者與其聯營企業及合營企業之間的資產出售或注資 <sup>3</sup>
《香港財務報告準則》第10號、《香港財務報告準則》第12號及《香港會計準則》第28號(修訂本)	投資實體：豁免綜合報表的應用 <sup>2</sup>

<sup>1</sup> 於二零一八年一月一日或其後開始之年度期間生效

<sup>2</sup> 於二零一六年一月一日或其後開始之年度期間生效

<sup>3</sup> 於有待確定之日期或其後開始之年度期間生效

<sup>4</sup> 於二零一九年一月一日或其後開始之年度期間生效

### 《香港財務報告準則》第16號「租賃」

《香港財務報告準則》第16號將於生效日期取代《香港會計準則》第17號「租賃」，引入單一的承租人會計模式，並要求承租人確認所有租賃期超過12個月的資產和負債，除非相關的資產價值偏低。特別是在《香港財務報告準則》第16號下，承租人需要確認代表其使用相關租賃資產之權利為使用權資產，以及代表其作出租賃付款之責任為租賃負債。承租人亦需要相應地確認使用權資產的減值以及租賃負債的利息，並將租賃負債之現金償還分為本金與利息兩部分，在現金流量表中呈示出來。此外，使用權資產與租賃負債最初以現值為基準測算。該測算包括不可取消的租賃付款，以及在承租人合理地確定行使延長租賃的選擇權，或不行使終止租賃的選擇權的情況下，於可選期間要作出的付款。此會計處理方法與之前標準《香港會計準則》第17號下將租賃歸類為經營租賃之承租人會計的方法有重大分別。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

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

### HKFRS 16 *Leases* - continued

In respect of the lessor accounting, HKFRS 16 substantially carries forward the lessor accounting requirements in HKAS 17. Accordingly, a lessor continues to classify its leases as operating leases or finance leases, and to account for those two types of leases differently.

The Council's members will assess the impact of the application of HKFRS 16 when more detailed guidance on the application of this standard is available. For the moment, it is not practicable to provide a reasonable estimate of the effect of HKFRS 16 until a detailed review has been completed.

Other than as described above, the Council's members anticipate that the application of the new and revised HKFRSs will have no material impact on the financial statements.

## 3. SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared on the historical cost basis. Historical cost is generally based on the fair value of the consideration given in exchange for goods and services. 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 Magazine and other publications are recognised when goods are delivered and title has passed.
- Sales of CHOICE Magazine on-line subscription are recognised when services are provided.
- Licence fee income for CHOICE Magazine 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 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 estimated future cash receipts through the expected life of the financial asset to that asset's net carrying amount on initial recognition.

## 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

### 《香港財務報告準則》第16號「租賃」- 續

就出租人會計方法而言，《香港財務報告準則》第16號基本沿用了《香港會計準則》第17號中的出租人會計方法。相應地，出租人要繼續將其租賃歸類為經營租賃或融資租賃，並以不同的方式對兩類租賃進行會計處理。

委員會委員將會在獲得《香港財務報告準則》第16號之應用的更詳細指引後，評估採用該準則的影響。在現情況下，在對《香港財務報告準則》第16號作出詳細審視之前，為此準則之影響作出合理估計並不可行。

除上述內容外，委員會委員預期採納上述新訂及經修訂之《香港財務報告準則》，將不會對財務報表產生重大影響。

## 3. 主要會計政策

本財務報表乃按照歷史成本之基準編製。歷史成本一般根據換取貨物及服務所給予代價之公平值而釐定。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值計算，是日常營運過程中出售商品及提供服務，並在扣除折扣及銷售後退款的應收金額。

- 《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》月刊網上訂閱銷售額，於提供服務時確認。
- 《選擇》月刊的網上牌照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。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。

## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

### 3. SIGNIFICANT ACCOUNTING POLICIES - continued

#### 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 the Hong Kong Special Administrative Region (the "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, less their residual values over their estimated useful lives, using the straight-line method. The estimated useful lives, residual values and depreciation method are reviewed at the end of each reporting period, with the effect of any changes in estimate accounted for on a prospective basis.

An item of property, plant and equipment is derecognised upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of property, plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in the income and expenditure statement.

#### Financial instruments

Financial assets and financial liabilities are recognised when the Council 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 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.

### 3. 主要會計政策 - 續

#### 政府撥款

政府對經常性項目之撥款以政府撥入款項時確認。

政府對非經常性項目之撥款在與他們擬定有系統性相關成本作出配對後，確認為該期間相應的收入。

#### 認繳資本

由香港特別行政區政府（以下簡稱「香港特區政府」）認繳的現金和資本資產以認繳資本入賬，並於適當的權益賬戶中確認。

#### 物業、機器及設備

物業、機器及設備是以成本減累積折舊及累積減值虧損（如有）於財務狀況表中列示。

物業、機器及設備（建築物除外）在減去估計剩餘價值後，按其估計可用年限以直線法確認折舊以撇銷其成本。於各報告期結束時，對估計可用年限、剩餘價值及折舊方法進行檢討，以便預先考慮估計出現的任何變動。

物業、機器及設備於處理或預期繼續使用該項資產不會帶來未來經濟利益時予以註銷。任何因物業、機器及設備的棄置或永久停用而產生的收益或虧損，會按該資產之出售收入與賬面值之間差額計算，計入收支結算表。

#### 金融工具

金融資產及金融負債於委員會成為工具合約條文的訂約方時予以確認。

金融資產及金融負債初步以公平值計量。收購或發行金融資產及金融負債所產生的直接交易成本，將在初步確認時視乎情況在金融資產及金融負債的公平值中加入或扣除。

#### **金融資產**

委員會的金融資產劃分為貸款及應收賬款。有關分類乃根據金融資產的性質及目的，並於初步確認時釐定。所有金融資產之一般交易按交易日基準確認及註銷。金融資產之一般交易是指根據市場規則或慣例確立之時限內進行資產交付的金融資產交易。



# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

### Financial instruments - continued

#### **Financial assets** - continued

##### *Effective interest method*

The effective interest method is a method of calculating the amortised cost of a debt instrument 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 and cash) are carried at amortised cost using the effective interest method, less any identified impairment losses (see accounting policy on impairment on financial assets below).

Interest income is recognised by applying the effective interest rate, except for short-term receivables where the recognition of interest would be immaterial.

##### *Impairment on financial assets*

Financial assets are assessed for indicators of impairment at the end of each 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
- breach of contract, such as a default or delinquency in interest or principal payments; or
- it becoming probable that the borrower will enter bankruptcy or financial re-organisation.

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 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.

## 3. 主要會計政策 - 續

### 金融工具 - 續

#### **金融資產** - 續

##### *實際利率法*

實際利率法是計算債務工具之攤銷成本及按有關期間攤分利息收入之方法。實際利率指按財務資產預計可使用期限或較短期限（如適用），將估計的未來現金收入（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）準確貼現至初步確認時的賬面淨值額的所用利率。

債務工具之利息收入是按實際利率基準確認。

##### *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。貸款及應收賬款（包括應收賬款、向員工提供的貸款及預支、消費者訴訟基金的應收款項和銀行結餘及現金）在初步確認後，會採用實際利率法以攤銷成本，進行計算，再扣除已確認的減值虧損（參閱以下有關會計政策中金融資產減值虧損條款）。

除利息極少的短期應收賬款外，利息收入按實際利率確認。

##### *金融資產減值*

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，在金融資產初步確認後發生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：

- 發行人或交易對手出現重大財務困難；或
- 發生欠繳或拖欠利息或本金付款等違約行為；或
- 借款人可能面臨破產或財務重組。

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本實際利率貼現的未來估計現金流量的差額。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入或支出撥回，惟該資產於撥回減值該日之賬面值不可超過減值尚未確認前原有之攤銷成本。

## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

### 3. SIGNIFICANT ACCOUNTING POLICIES - continued

#### Financial instruments - continued

##### **Financial liabilities**

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

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

##### *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.

##### **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.

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 expired. 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.

### 3. 主要會計政策 - 續

#### 金融工具 - 續

##### **金融負債**

金融負債是根據合約安排的性質及金融負債之定義進行分類。

金融負債（包括應付賬款及有擔保銀行貸款）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。

##### *實際利率法*

實際利率法是計算金融負債之攤銷成本及按相關期間攤分利息開支之方法。實際利率是按金融負債預計限期或較短期限內（如適用），將估計未來現金支付（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）準確貼現至初步確認時之賬面淨值之利率。

利息支出按實際利率確認。

##### **註銷**

只有當從資產獲得現金流量的合約權利屆滿，或金融資產及其擁有權的幾乎全部風險及回報被轉讓予另一實體時，該金融資產會被委員會註銷。如委員會不轉讓或保留擁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此資產，並確認相關負債。

當金融資產被註銷時，該項資產的賬面值與已收與應收代價及於其他綜合收入確認並於權益中累積之累計損益總額的差額在收支結算表中確認。

當且僅當委員會責任被解除、取消或屆滿時，金融負債才會被註銷。已被註銷的金融負債的賬面值與已付和應付代價之間的差額會於收支結算表內確認。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

### Impairment on tangible assets

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 the income and expenditure statement.

### 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.

## 3. 主要會計政策 - 續

### 有形資產之減值

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。

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時間價值及該資產在未經調整未來現金流之特定風險的稅前貼現率，將估計的未來現金流量貼現為現值。

如果資產（或現金產出單位）的估計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。

### 租賃

如租賃條款將擁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擁有權附帶的幾乎全部風險及回報是否已轉讓予委員會，來進行評定，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。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

### Foreign currencies

In preparing the financial statements of the Council, transactions in currencies other than the functional currency (foreign currencies) are recognised at the rates of exchanges prevailing at the dates of the transactions. At the end of the reporting period, monetary items denominated in foreign currencies are retranslated at the rates prevailing at that date. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated.

Exchange differences on monetary items are recognised in income and expenditure statement in the period in which they arise.

### Borrowing costs

Borrowing costs directly attributable to the acquisition, construction or production of qualifying assets, which are assets that necessarily take a substantial period of time to get ready for their intended use or sale, are added to the cost of those assets until such time as the assets are substantially ready for their intended use or sale.

All other borrowing costs are recognised 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.

## 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

## 3. 主要會計政策 - 續

### 外幣

在編製本委員會之財務報表時，以功能貨幣以外貨幣（外幣）進行之交易均按交易日期之適用匯率換算。於報告期完結時，以外幣計值之貨幣項目均以當日之現行匯率重新換算。按外幣過往成本計算之非貨幣項目則毋須重新換算。

貨幣項目的匯兌差額均於該期間的收支結算表內確認。

### 貸款成本

於收購、建設或生產取得，而須較長時間作準備作其擬定用途或出售的資產，其直接借貸費用會計入有關資產成本內，直至有關資產大致可按其擬定用途使用或出售為止。

所有其他借貸成本於發生期間在收支結算表中確認。

### 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。

## 4. 資本風險管理

委員會的經費主要來自政府撥款。委員會委員管理該筆資金，以確保委員會能持續營運。委員會之整體策略與去年相同。

## 5. 金融工具

### 甲. 金融工具類別

		2016 二零一六年 HK\$ 港元	2015 二零一五年 HK\$ 港元
Loans and receivables (including cash and cash equivalents)	貸款及應收款項（包括現金及現金等值項目）	52,435,554	56,383,051
Financial liabilities at amortised cost	以攤銷成本計量的金融負債	4,673,524	5,926,112



# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

## 5. FINANCIAL INSTRUMENTS - continued

### b. Financial risk management objectives and policies

The Council's major financial instruments include debtors, loans and advances to staff, amount due from the Consumer Legal Action Fund, bank balances and cash, accounts payable and secured 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 Fund is limited as the counterparty is financially capable.

#### Market risk

##### Foreign 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:

## 5. 金融工具 - 續

### 乙. 金融風險管理目標及政策

委員會的主要金融工具包括應收賬款、向員工提供的貸款及預支、消費者訴訟基金的應收款項、銀行結餘及現金、應付賬款及有抵押銀行貸款。該等金融工具的詳情已於其各自附註中公布。與該等金融工具的有關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向僱員提供貸款及預支並未面臨重大信貸風險。

由於交易對方為具有良好信貸評級的銀行，故此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，故此因消費者訴訟基金拖欠付款而引起的信貸風險有限。

#### 市場風險

##### 外幣風險管理

委員會的某些交易是以下列貨幣計值，由於這些貨幣並非委員會的功能貨幣-港幣，所以委員會會面對外幣風險。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：

		Assets 資產		Liabilities 負債	
		2016 二零一六年	2015 二零一五年	2016 二零一六年	2015 二零一五年
		HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
United States dollars	美元	99,120	105,647	-	-
Euro	歐元	143,674	368,595	9,640	1,062,204

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

## 5. FINANCIAL INSTRUMENTS - continued

### b. Financial risk management objectives and policies - continued

#### Market risk - continued

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.

		2016 二零一六年		2015 二零一五年	
		Increase (decrease) in foreign exchange rates 外幣匯率 上升(下降)	Effect on income (expenditure) 對收入(支出) 之影響 HK\$ 港元	Increase (decrease) in foreign exchange rates 外幣匯率 上升(下降)	Effect on income (expenditure) 對收入(支出) 之影響 HK\$ 港元
United States dollars	美元	3%	2,974	3%	3,169
		(3%)	(2,974)	(3%)	(3,169)
Euro	歐元	10%	13,403	10%	(69,361)
		(10%)	(13,403)	(10%)	69,361

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 secured 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 facilitate the bank loan interest payment. The Council's members continuously monitor the cash flow interest rate risk.

#### 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 short-term deposits with an original maturity of three months or less and time deposits with an original maturity over three months.

## 5. 金融工具 - 續

### 乙. 財務風險管理目標及政策 - 續

#### 市場風險 - 續

下表顯示委員會在報告期結束時，因外幣匯率的合理可能變化下，而產生的收入及開支變動情況。

委員會委員認為，由於年度結束時所面臨之風險並不反映全年的風險狀況，因此敏感度分析不能代表外匯之固有風險。

#### 利率風險

委員會的收入及營運現金流量基本上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有擔保銀行貸款。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利率的可靠金融機構，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。

#### 流動資金風險

委員會營運是依靠政府撥款。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。

銀行結餘包括原定到期日為三個月或以內的短期存款，以及原定到期日超過三個月之定期存款。

## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

## 5. FINANCIAL INSTRUMENTS - continued

## b. Financial risk management objectives and policies - continued

Liquidity risk - continuedLiquidity 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.

## 5. 金融工具 - 續

## 乙. 財務風險管理目標及政策 - 續

流動資金風險 - 續流動性及利率表

下列表格詳細列出了委員會非衍生金融負債的剩餘合約期限。該等表格乃根據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。

		Weighted average effective interest rate	6 months or less	6-12 months	1-5 years	Over 5 years	Total undiscounted cash flows	Carrying amounts
		加權平均 實際利率	六個月 或以下	六至十 二個月	一至 五年	超過 五年	未貼現 現金流總額	賬面 金額
		%	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
<b>2016</b>	<b>二零一六年</b>							
Accounts payable	應付賬款	-	3,271,387	-	-	-	3,271,387	3,271,387
Secured bank borrowing	有抵押銀行 貸款	1.00	<u>192,000</u>	<u>192,000</u>	<u>1,044,370</u>	<u>-</u>	<u>1,428,370</u>	<u>1,402,137</u>
			<u>3,463,387</u>	<u>192,000</u>	<u>1,044,370</u>	<u>-</u>	<u>4,699,757</u>	<u>4,673,524</u>
		Weighted average effective interest rate	6 months or less	6-12 months	1-5 years	Over 5 years	Total undiscounted cash flows	Carrying amounts
		加權平均 實際利率	六個月 或以下	六至十 二個月	一至 五年	超過 五年	未貼現 現金流總額	賬面 金額
		%	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
<b>2015</b>	<b>二零一五年</b>							
Accounts payable	應付賬款	-	4,155,937	-	-	-	4,155,937	4,155,937
Secured bank borrowing	有抵押銀行 貸款	0.97	<u>192,000</u>	<u>192,000</u>	<u>1,428,370</u>	<u>-</u>	<u>1,812,370</u>	<u>1,770,175</u>
			<u>4,347,937</u>	<u>192,000</u>	<u>1,428,370</u>	<u>-</u>	<u>5,968,307</u>	<u>5,926,112</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.

The Council's members consider that the carrying values of financial assets and financial liabilities recorded at amortised cost in the financial statements approximate their fair values.

## 丙. 公平價值

金融資產及金融負債之公平價值乃根據公認定價模式，按照貼現現金流量分析而確定。

委員會委員認為，在財務報表中按攤銷成本記錄的金融資產及金融負債之賬面值與其公平值相若。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

## 6. NON-RECURRENT PROJECTS SUBVENTION

## 6. 非經常性項目撥款

		2016 二零一六年	2015 二零一五年
		HK\$ 港元	HK\$ 港元
Consumer protection studies	保障消費者權益研究	4,896,016	2,674,440
High priority initiatives projects	優先啟動之項目	3,117,113	1,976,537
Time-limited posts	有時限職位	1,321,192	-
Upgrading and replacement of e-mail and storage system and internet security system	提升和更換電郵和儲存系統及互聯網保安系統	855,694	-
Auto-fuel market study	車用燃油市場研究	834,921	868,321
Consumer Council renovation and refurbishment	消費者委員會裝修及翻新工程	498,370	303,146
Enhancing training programme	優化培訓項目	373,800	116,625
Other projects	其他項目	<u>505,733</u>	<u>533,422</u>
		<u>12,402,839</u>	<u>6,472,491</u>

## 7. SALES OF CHOICE MAGAZINE

Income from sale of CHOICE Magazine, after deduction of printing, artwork, postage and promotion cost amounts to HK\$126,219 (2015: HK\$99,099).

## 7. 銷售《選擇》月刊

在扣除印刷、版面設計、郵遞及推廣費用後，《選擇》月刊之銷售收入為 126,219 港元（二零一五年：99,099 港元）。

## 8. STAFF COSTS

Staff costs include an amount of HK\$6,978,519 (2015: HK\$7,061,027) in respect of contributions to retirement benefits scheme.

## 8. 員工成本

員工成本包括 6,978,519 港元（二零一五年：7,061,027 港元）的退休福利計劃供款。

## 9. NON-RECURRENT PROJECTS EXPENSES

## 9. 非經常性項目支出

		2016 二零一六年	2015 二零一五年
		HK\$ 港元	HK\$ 港元
Consumer protection studies	保障消費者權益研究	4,896,016	2,674,440
High priority initiatives projects	優先啟動之項目	3,108,413	1,976,537
Time-limited posts	有時限職位	1,321,192	-
Upgrading and replacement of e-mail and storage system and internet security system	提升和更換電郵和儲存系統及互聯網保安系統	852,684	-
Auto-fuel market study	車用燃油市場研究	832,492	864,835
Enhancing training programme	優化培訓項目	373,800	116,625
Consumer Council renovation and refurbishment	消費者委員會裝修及翻新工程	192,000	-
Other projects	其他項目	<u>193,588</u>	<u>22,501</u>
		<u>11,770,185</u>	<u>5,654,938</u>



## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

## 10. PROPERTY, PLANT AND EQUIPMENT

## 10. 物業、機器及設備

		Leasehold land and buildings in Hong Kong under long-term lease 於香港長期租賃的租賃土地及樓宇	Leasehold improvement 租賃物業裝修	Office equipment 辦公室設備	Computer equipment 電腦設備	Furniture and fixtures 傢俬及裝置	Motor vehicle 機動車輛	Total 合計
		HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
COST	成本							
At 1 April 2014	於二零一四年四月一日	62,638,435	8,045,785	2,111,767	11,486,038	909,038	247,291	85,438,354
Additions	添置	-	520,173	127,800	487,880	116,790	-	1,252,643
At 31 March 2015	於二零一五年三月三十一日	62,638,435	8,565,958	2,239,567	11,973,918	1,025,828	247,291	86,690,997
Additions	添置	-	37,360	29,802	1,334,270	-	-	1,401,432
At 31 March 2016	於二零一六年三月三十一日	62,638,435	8,603,318	2,269,369	13,308,188	1,025,828	247,291	88,092,429
DEPRECIATION	折舊							
At 1 April 2014	於二零一四年四月一日	11,815,445	6,778,448	1,861,164	10,561,033	788,144	247,291	32,051,525
Charge for the year	本年度支出	875,971	539,063	109,803	694,120	92,023	-	2,310,980
At 31 March 2015	於二零一五年三月三十一日	12,691,416	7,317,511	1,970,967	11,255,153	880,167	247,291	34,362,505
Charge for the year	本年度支出	875,971	495,062	76,244	541,639	84,301	-	2,073,217
At 31 March 2016	於二零一六年三月三十一日	13,567,387	7,812,573	2,047,211	11,796,792	964,468	247,291	36,435,722
CARRYING VALUES	賬面值							
At 31 March 2016	於二零一六年三月三十一日	49,071,048	790,745	222,158	1,511,396	61,360	-	51,656,707
At 31 March 2015	於二零一五年三月三十一日	49,947,019	1,248,447	268,600	718,765	145,661	-	52,328,492

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\$12,932,709 (2015: HK\$13,035,553) are under mortgage to secure the bank loan of the Council. All the leasehold properties are under second mortgage in favour of the Government.

上述物業、機器及設備按其可使用年期按以下年率以直線法進行折舊：

租賃土地	按租約之剩餘期限
樓宇	按其可使用期限或土地租賃之剩餘年期（以時間較短者計算）
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12,932,709港元（二零一五年：13,035,553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。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

## 11. OTHER FINANCIAL ASSETS

Other financial assets included debtors, loans and advances to staff and amount due 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 three (2015: three to six) monthly instalments, other amounts are repayable on demand.

## 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 time deposits of HK\$39,281,382 (2015: HK\$12,501,553) with an original maturity over three months, and carry interest at market rates which ranged from 0.6% to 1.25% (2015: 0.6% to 1.5%) 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

## 11. 其他金融資產

其他金融資產包括應收賬款、向員工提供的貸款及預支以及消費者訴訟基金的應收款項。該等款項不設抵押及不計利息。除向員工提供的貸款及預支將會以三期（二零一五年：三到六期）按月攤還外，其他款項皆為按要求即時索還。

## 12. 銀行結餘及現金

銀行結餘及現金包括現金及原定到期日為三個月或以內之短期存款，以及原定到期日超過三個月之定期存款39,281,382港元（二零一五年：12,501,553港元），其利息根據每年0.6%至1.25%之間（二零一五年：0.6%至1.5%）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款予以償還。委員會設有適當的金融風險管理政策，以確保應付款項在信貸期限內可全數支付。

## 14. 有抵押銀行貸款

		2016 二零一六年	2015 二零一五年
		HK\$ 港元	HK\$ 港元
Carrying amount repayable:	應償還賬面金額：		
On demand or within one year	按要求即付或一年內	371,909	368,223
More than one year, but not exceeding two years	一年以上但不超過兩年	375,575	371,867
More than two years but not more than five years	兩年以上但不超過五年	<u>654,653</u>	<u>1,030,085</u>
		1,402,137	1,770,175
Less: Amounts due within one year shown under current liabilities	減：流動負債下的一年內應付款項	<u>(371,909)</u>	<u>(368,223)</u>
		<u>1,030,228</u>	<u>1,401,952</u>

The loan which is secured by the Council's properties with carrying value of HK\$12,932,709 (2015: HK\$13,035,553) 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.

委員會以物業抵押所獲的貸款賬面值為12,932,709港元（二零一五年：13,035,553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。

## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

## 15. SUBVENTIONS RECEIVED

## 15. 已收撥款

		2016 二零一六年 HK\$ 港元	2015 二零一五年 HK\$ 港元
Subventions unexpended at the end of the reporting period:	在本報告期結束時 未有動用之撥款：		
Consumer protection studies	保障消費者權益研究	5,815,544	4,393,560
Consumer Council renovation and refurbishment	消費者委員會裝修 及翻新工程	2,647,236	3,145,606
Auto-fuel market study	車用燃油市場研究	2,194,599	1,969,023
Accomplishing server virtualisation	完成伺服器虛擬化	1,600,000	1,600,000
Enhancement of computer systems	電腦系統優化	1,380,550	1,523,463
Strengthening consumer protection project	鞏固消費者權益項目	774,590	774,590
Environmental responsibility	環境責任	685,624	726,003
High priority initiatives projects	優先啟動之項目	653,260	3,796,473
Time-limited posts	有時限職位	560,108	1,881,300
Enhancing training programme	優化培訓項目	534,983	908,783
Upgrading and replacement of e-mail and storage system and internet security system	提升和更換電郵和 儲存系統及互聯 網保安系統	478,114	-
Grocery market study	雜貨市場研究	313,184	313,184
Other projects	其他項目	751,634	865,403
		<u>18,389,426</u>	<u>21,897,388</u>

## 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.

## 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，減去相關資產的折舊。

## 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.

## 17. 設備統制賬項

該款項由往年一般資金中撥出，用於購置辦公室設備、電腦設備、傢俬及裝置，並減去相關資產之折舊。

## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

### 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:

		2016 二零一六年	2015 二零一五年
		HK\$ 港元	HK\$ 港元
Online CHOICE Magazine operation reserve	網上《選擇》月刊 營運儲備	4,300,344	4,300,344
Office equipment and maintenance	辦事處設備及維修	249,026	249,026
Testing and research	測試和研究	831,760	329,583
		<u>5,381,130</u>	<u>4,878,953</u>

### 18. 核准項目之指定基金

於報告期完結時，現有項目為以下指定活動已撥付而未動用的資金：

### 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 and two to five years amounting to HK\$1,436,557 and HK\$912,386, respectively (2015: HK\$1,273,239 and HK\$1,042,170).

Leases are negotiated for a term ranging from one to two years, with fixed rental over the terms of the leases.

### 19. 營運租賃承擔

於報告期結束時，委員會在不可撤銷的營運租約下，於未來一年內及二至五年，就租用物業承擔的未來最低租賃付款額分別為1,436,557港元及912,386港元（二零一五年：1,273,239港元及1,042,170港元）。

租賃之協定期限為一至兩年，且租賃期間的租金為固定租金。

### 20. RELATED PARTY TRANSACTION

The Council recharged a fee of HK\$2,003,000 (2015: HK\$2,710,000) for administrative service 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.

### 20. 關聯方交易

委員會於年內收取2,003,000 港元（二零一五年：2,710,000港元），作為本年度向消費者訴訟基金（「基金」）提供管理服務和辦公室支援（包括薪金支出及相關開銷）的費用。該收費符合管限基金之信託契據中的條款規定，並經委員會與消費者訴訟基金執行委員會批核。



## PRODUCT TESTING REPORTS

### 產品試驗報告

#### ELECTRICAL & ELECTRONIC GOODS 電氣及電子產品

- Air Cleaners 空氣淨化機
- Bluetooth Speakers ( 2 updates, total 23 models )  
藍芽揚聲器 ( 出版2次, 共23個型號 )
- Comparing the Fitness Tracker Function of  
Fitness Bands and Smartwatches  
運動手環及智能手錶的運動功能 \* [1]
- Countertop Dual Zone Induction Cookers  
座檯及嵌入式雙頭電磁爐
- Dehumidifiers 抽濕機
- eBook Readers 電子書閱讀器 \* [1]
- Electric Blankets 電熱氈
- Electric Stew Pots and Soup Cookers 電燉盅及電湯煲
- External Hard Disks 外置硬碟機
- Headphones 耳筒
- Juicers 榨汁機
- LED Light Bulbs LED燈泡
- Mini Hi-Fi Systems 小型音響組合
- Smartphones ( 2 updates, total 43 models )  
智能手機 ( 出版2次, 共43個型號 ) \* [2]
- Printers 打印機
- Rechargeable Batteries for Mobiles Phones and Tablet PCs  
手機及平板電腦電池
- Smartwatches 智能手錶 \* [1]
- Tablet PCs ( 2 updates, total 18 models )  
平板電腦 ( 出版2次, 共18個型號 ) \* [2]
- Thermo Ventilators 浴室暖風機
- Washing Machines 洗衣機
- Wi-Fi Speakers 無線揚聲器
- Window Type Air Conditioners 窗口式冷氣機

#### PHOTOGRAPHIC EQUIPMENT & SOFTWARE 攝影器材及軟件

- Action Camcorders 動作攝錄機 \* [1]
- Cameras ( 3 updates, total 31 models )  
相機 ( 出版3次, 共31個型號 ) \* [1]
- Internet Security Software Packages  
網絡保安軟件
- Security Software Packages for Mobile Devices  
流動裝置網絡保安程式

#### FOOD & HEALTH FOOD PRODUCTS 食物及健康食品

- Sugars Contents in Chinese Style Non-alcoholic  
Beverages 中式飲品的糖含量
- Vegetables 蔬菜

#### PERSONAL PRODUCTS 個人用品

- Electric Toothbrushes 電動牙刷
- Permanent Hair Dyes 永久性染髮劑 \* [1]
- Running Shoes 跑步鞋 \* [1]

#### HOUSEHOLD PRODUCTS 家庭用品

- Anti-Slip Bath Mats 浴缸防滑墊
- Insulated Stainless Steel Containers for Beverages  
保溫杯及保溫壺
- Double Bed Mattresses 雙人床褥
- Safety Gates for Child Protection 兒童安全門欄

#### AUTOMOBILE & CYCLING PRODUCTS 汽車及單車用品

- Child Car Seats 兒童汽車安全座椅

#### OTHERS 其他

- Raw Pet Foods 貓狗生肉糧

# PRODUCT INDEPTH STUDIES AND MARKET SURVEY REPORTS

## 產品研究及市場調查報告

### FOOD & NUTRITION 食品及營養

- Sodium and Sugars Contents in Condiments and Sauces ( 2 updates ) 調味料的鈉和糖含量 ( 出版2次 )
- Homemade Ice Cream 自製雪糕

### HEALTH & BEAUTY 保健美容

- Antiperspirants and Deodorants 止汗劑與香體劑
- Breathing Machines for Alleviating Apnea 睡眠窒息症呼吸機
- Chinese Herbal Tea 涼茶
- Eyelash Extension 植眼睫毛
- Hand Sanitizers and Wet Wipes 消毒搓手液及濕巾
- Hearing Aids 助聽器
- Light-based Hair Removal 激光及彩光脫毛
- Oral Irrigators 家用沖牙器 \* [1]
- Pest Repellents 驅蚊產品
- Problems in Purchasing Medicines Online 網購藥物的問題
- Sunscreens 防曬產品

### ELECTRICAL & ELECTRONIC GOODS 電氣及電子產品

- Digital Door Locks 電子門鎖
- Revision of Mandatory Energy Efficiency Labelling Scheme 新能源效益標籤
- Ice Cream Makers 雪糕機
- Endurance and Reparability of Washing Machines 洗衣機耐用及可維修程度
- Smartwatches 智能手錶
- Robot Vacuum Cleaners 自動吸塵機械人

### TOYS 玩具

- Swimming Aids and Aquatic Toys 兒童水上用品

### HOUSEHOLD PRODUCTS 家庭用品

- Safe Installation of Furniture 傢俬安裝安全要訣
- Silicone Kitchenware 矽膠廚具
- Vacuum Insulated Food Jars 燜燒杯

### OTHERS 其他

- Raising Pet Rabbits 飼養寵物兔

\* Published in CHOICE Magazine and subsequently on Shoppmart website. Number in [ ] indicated number of times issued.  
刊載於《選擇》月刊及「精明消費香港遊」網站。[ ] 括弧內數字為「精明消費香港遊」網站刊登的次數。

## SURVEYS AND SERVICE STUDY REPORTS

### 調查及服務研究報告

#### Market Surveys / Price Surveys

##### 市場調查 / 價格調查

- After-sale Services of Jewelry Shops 金行及首飾店維修保養服務
- After-sale Services of Washing Machines 洗衣機維修保養服務
- Annual Supermarket Price Survey 年度超市價格調查
- Bank Savings Accounts for Children 兒童儲蓄戶口服務
- Boarding Services for Pets 寵物酒店服務
- Delivery Services and Charges of Furniture Chains 連鎖傢俬店送貨安排及收費
- Flight Booking Sites 機票服務網站
- Home Insurance Plans 家居財物保險
- Mini-warehouse Services 迷你倉儲存服務
- Package Consolidation Service Originating in the Mainland 內地網購集運到港服務
- Private Elderly Care Home Charges 私營老人院舍收費
- Rental Services of Pocket Wi-Fi 租用Wi-fi蛋服務
- Textbook Expenditure Survey 教科書購書費調查
- Textbook Price Survey 教科書價格調查
- Textbook Revision Survey 教科書改版調查
- Transaction Fees for Credit Card Dynamic Currency Conversion 信用卡動態貨幣轉換服務的手續費
- Travel Insurance Coverage for the Elderly 旅遊保險的長者保障

#### Indepth Studies 深入研究

- Internet Privacy 網絡私隱
- Online Group Purchase Services 網上團購服務
- Online Shopping of Fresh Foods 網上訂購鮮貨食品
- Rental Services of Bicycles 租單車服務
- Tips on Choosing Scuba Diving Courses and Travel Insurance Plans 揀選潛水課程及購買保險貼士

## CONSULTATION PAPERS RESPONDED TO BY THE COUNCIL

### 回應諮詢文件

- Food and Environmental Hygiene Department – Proposed Regulatory Framework on Nutrition and Health Claims on Infant Formula, Follow-up Formula, and Prepackaged Foods for Infants and Young Children under the Age of 36 Months in Hong Kong (16 Apr 2015)  
食物環境衛生署 – 香港供36個月以下嬰幼兒食用的嬰兒配方產品、較大嬰兒及幼兒配方產品，以及預先包裝食物的營養和健康聲稱的建議規管架構 (2015年4月16日)
- Food and Health Bureau – Voluntary Health Insurance Scheme (16 Apr 2015)  
食物及衛生局 – 自願醫保計劃 (2015年4月16日)
- Financial Services and Treasury Bureau – The Second Consultation Paper for an Effective Resolution Regime for Financial Institutions in Hong Kong (20 Apr 2015)  
財經事務及庫務局 – 建立一套適用於香港金融機構的有效處置機制第二階段諮詢文件 (2015年4月20日)
- Legislative Council Panel on Economic Development – Public Consultation on the Future Development of the Electricity Market in Hong Kong (6 Jun 2015)  
立法會經濟事務委員會 – 香港電力市場的未來發展公眾諮詢 (2015年6月6日)
- Environment Bureau – Future Development of the Electricity Market (25 Jun 2015)  
環境局 – 電力市場未來發展 (2015年6月25日)
- Hong Kong Exchanges and Clearing Ltd – Review of the ESG Reporting Guide (16 Sep 2015)  
香港交易及結算所有限公司 – 檢討《環境、社會及管治報告指引》 (2015年9月16日)
- Competition Commission – Draft Leniency Policy for Undertakings Engaged in Cartel Conduct (23 Oct 2015)  
競爭事務委員會 – 《為從事合謀行為之業務實體而設的寬待政策》的草擬稿 (2015年10月23日)
- Legislative Council Bills Committee – Deposit Protection Scheme (Amendment) Bill 2015 (4 Jan 2016)  
立法會法案委員會 – 2015年存款保障計劃(修訂)條例草案 (2016年1月4日)
- Legislative Council Bills Committee – Financial Institutions (Resolution) Bill (19 Jan 2016)  
立法會法案委員會 – 金融機構(處置機制)條例草案 (2016年1月19日)
- Legislative Council – Mandatory Provident Fund Schemes (Amendment) Bill (14 Mar 2016)  
立法會 – 2015年強制性公積金計劃(修訂)條例草案 (2016年3月14日)
- Legislative Council Panel on Environmental Affairs and Agriculture, Fisheries and Conservation Department – Public Consultation on Biodiversity Strategy and Action Plan for Hong Kong (29 Mar 2016)  
立法會環境事務委員會及漁農自然護理署 – 香港生物多樣性策略及行動計劃的公眾諮詢 (2016年3月29日)



## 15<sup>TH</sup> CONSUMER RIGHTS REPORTING AWARDS 第十五屆消費權益新聞報道獎

### List of Adjudicators 評判名錄

Dr Francis LEE, Professor, School of Journalism and Communication, The Chinese University of Hong Kong

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Mr Tyrone SIU, Committee Member, Hong Kong Press Photographers Association

香港攝影記者協會執委蕭文超先生

Mr Jacky POON, Committee Member, Hong Kong Press Photographers Association

香港攝影記者協會執委潘政祁先生

Prof. WONG Yuk-shan, Chairman, the Consumer Council

消費者委員會主席黃玉山教授

Mr Philip LEUNG, Vice-Chairman, the Consumer Council

消費者委員會副主席梁光漢先生

## WINNING ENTRIES 得獎名單

### 組別：新聞

金獎	麥當勞食材風波 邱雅綺、周婷、陳顯之、黎芷欣、卓成家	— 明報
銀獎	毀「有效日期」充新貨 莎莎賤招呢客 莫志樑	— 壹週刊
銅獎	假金騙局系列報道 劉曉楠、劉卓瑩、譚皓璧、張琦、李建人	— 星島日報
	腸癌檢查擬外判 私院先加價 最多加3成 政府明年調查收費定資助額 陳正怡、楊玉珠	— 香港經濟日報

### 組別：特寫

金獎	〈系列報道〉 4圍標集團年嚙200億 追查半年 揭全港大維修淪陷 花數十億零監管 強制驗樓半煞停 政府被轟「生仔唔養仔」黃詠慈	— 東周刊
銀獎	本刊化驗鉛超標20倍 高仿韓國化妝品熱賣 陳凱敏	— 壹週刊
銅獎	「共享經濟」系列 紀曉風	— 信報財經新聞
優異獎	Developers Squeeze out Tiny Flats Sandy Li	— South China Morning Post

### 組別：電視新聞

金獎	樓宇大維修圍標陷阱 鄭思思	— 有線新聞
銀獎	幼稚園報名費系列 林佑達、施樂秋	— 有線新聞
銅獎	香煙售價比煙稅便宜了！ 羅若安及無綫新聞製作組	— 電視廣播有限公司

### 組別：電視特寫

金獎	新聞透視：糖的疑惑 何嘉敏及新聞透視製作組	— 電視廣播有限公司
銀獎	鏗鏘集：美麗陷阱 李君萍	— 香港電台
銅獎	鏗鏘集 母親的抉擇 陳穎忻	— 香港電台
	新聞刺針 - 外傭搏炒 毛麗清	— 有線新聞

### 組別：電台新聞

金獎	話加就加？ 司徒博文、郭芷珊	— 香港電台
銀獎	「電費有價」 陳樂謙	— 香港電台
銅獎	稅貸 鍾兆琪、何翠萍	— 商業電台

### 組別：電台特寫

金獎	別樹一幟 陳業輝、彭彥翰、黃永亨	— 商業電台
銀獎	擁抱大數據時代 陳嘉駿、何翠萍	— 商業電台
銅獎	自己屋苑自己救 張璟瑩	— 香港電台

### 組別：新聞攝影

金獎	新盤新招 馮凱健	— 星島日報
銀獎	DR針受害者截雙腿失四指活下來 控訴不法商人逍遙法外 易仰民	— 蘋果日報
銅獎	佔中繼續自由行 黃偉強	— 星島日報
優異獎	另類購物團 蘇正謙	— 頭條日報

### 組別：校園學報

金獎	賣Like行業大解構 何念、趙芷欣、孫綺玲	— 香港中文大學
銀獎	Bidding a Green Farewell to Life LIN Yi-ting	— The Chinese University of Hong Kong
銅獎	屋苑維修 小業主任人魚肉 曾場琛、盧傑斯、廖嘉慧	— 香港中文大學
優異獎	商鋪售減肥禁藥 藥物辦少查 林淑恆、王詩穎、李穎彤、王曦欣	— 香港樹仁大學
	脫墨霜水楊酸超四倍 醫生：可致皮膚潰爛白血病 施海倫、王詩婷、林嘉文、陳惠恩	— 香港樹仁大學

# POLL RESULTS OF TOP TEN CONSUMER NEWS (YEAR OF THE GOAT)

## 羊年十大消費新聞選舉結果

1	大埔劍橋護老院涉虐老 長者天台被脫光等洗澡	3,467票
2	DSC德爾斯全線結業 顧客投訴未收貨	2,889票
3	膠袋徵費全面實施 徵費細節商戶市民多不知	2,777票
4	警方打擊Uber白牌車 拘5司機及3職員	2,731票
5	加工肉被世衛列為第1類致癌物 紅肉亦被列為2A類致癌物	2,541票
6	內地客疑被影子團友圍毆不治 政府推6招打擊強迫購物	2,501票
7	「殭屍肉」 香港中轉走私銷內地	2,462票
8	7銀行非接觸式信用卡 用戶資料易被讀取 金管局責成補發新卡	2,310票
9	多人食物中毒 港禁入口洪瑞珍三文治	2,202票
10	舒適堡職員擅自錄卡 逼客買10年會籍 老闆夫婦傳被捕	1,919票

### 「最離譜」消費新聞

大埔劍橋護老院涉虐老 長者天台被脫光等洗澡	2,784票
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### 「最大快人心」消費新聞

翠湖花園天價維修 飯局商圍標 判頭認行賄	1,135票
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### 「最抵讚」消費新聞

競爭例生效 有利各界	1,411票
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## WINNERS OF THE 17<sup>TH</sup> CONSUMER CULTURE STUDY AWARD

### 第十七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	界「限」	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	唔知米貴	Maryknoll Convent School (Secondary Section) 瑪利諾修院學校(中學部)
Third 季軍	風險評估	Ho Lap College (Sponsored by the Sik Sik Yuen) 可立中學(薈色園主辦)
	襪語	Lai Chack Middle School 麗澤中學
Merit Award 優異作品獎	星聲	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
The Best Topic Award 最佳選題獎	「多餘」的爸爸媽媽	SKH Chan Young Secondary School 聖公會陳融中學
Merit for the Best Topic Award 優異選題獎	風險評估	Ho Lap College (Sponsored by the Sik Sik Yuen) 可立中學(薈色園主辦)
	界「限」	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	狂人日記	Carmel Secondary School 迦密中學
Second 亞軍	商城記	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
	從奶粉廣告看兩代「虎媽」	St. Rose of Lima's College 聖羅撒書院
Third 季軍	心「稱」	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Distinguished Award 傑出作品獎	離晒譜	GT (Ellen Yeung) College 優才(楊殷有娣)書院
Merit Award 優異作品獎	頭上的現實	Buddhist Tai Hung College 佛教大雄中學
The Best Topic Award 最佳選題獎	離晒譜	GT (Ellen Yeung) College 優才(楊殷有娣)書院
Merit for the Best Topic Award 優異選題獎	頭上的現實	Buddhist Tai Hung College 佛教大雄中學
	從前風聞有你	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
	不地道的地道	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學

### Outstanding Project Award 推介作品獎

#### Junior Division 初級組

Topic 考察題目	School 學校
街市水魚歷險記	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
餐桌上的堅持	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

Topic 考察題目	School 學校
珍貴的時光	CCC Ming Yin College 中華基督教會銘賢書院
五個變心的故事	Yan Chai Hospital Wong Wha San Secondary School 仁濟醫院王華湘中學



## Commended Project Award 嘉許作品獎

### Junior Division 初級組

Topic 考察題目	School 學校
「費」病	Buddhist Tai Hung College 佛教大雄中學
一定唔會再用	Ho Lap College (Sponsored by the Sik Sik Yuen) 可立中學 (晉色園主辦)
我與牙膏的約會	HKFYG Lee Shau Kee College 香港青年協會李兆基書院
沒有「你」的一個月	SKH Chan Young Secondary School 聖公會陳融中學

### Senior Division 高級組

Topic 考察題目	School 學校
戀與不戀大作戰	Lai Chack Middle School 麗澤中學
貸款廣告的影響	St. Rose of Lima's College 聖羅撒書院
人有我有	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
很想要吧？	Yan Chai Hospital Wong Wha San Secondary School 仁濟醫院王華湘中學

## Special Mention Award 特別嘉許獎

### Junior Division 初級組

Topic 考察題目	School 學校
炫耀	CNEC Lee I Yao Memorial Secondary School 中華傳道會李賢堯紀念中學
偷偷擦眼淚的童年回憶	Hoi Ping Chamber of Commerce Secondary School 旅港開平商會中學
街市被變「式」，低價何處求？	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學 (元朗)
XX —— 收野啦！	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
醬，太多？	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
同與不同	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
消·慾	Lai Chack Middle School 麗澤中學
偽「妝」者們	HKFYG Lee Shau Kee College 香港青年協會李兆基書院
青年光顧快餐店的原因	STFA Leung Kau Kui College 順德聯誼總會梁銓琚中學

### Senior Division 高級組

Topic 考察題目	School 學校
新不如舊？	Chiu Lut Sau Memorial Secondary School 趙聿修紀念中學
Shall we buy together?	ECF Saint Too Canaan College 基督教中國佈道會聖道迦南書院
人靠衣裝 物靠包裝	Tsuen Wan Government Secondary School 荃灣官立中學
敗絮其外，金玉其中。	United Christian College 滙基書院
藝文青？偽文青。	Wa Ying College 華英中學
不打機的男人	Cognitio College (Hong Kong) 文理書院 (香港)
消費真的開心嗎？	Hotung Secondary School 何東中學
Fast Food Culture in 'Food Paradise'	St. Paul's College 聖保羅書院
「存」「消」	St. Stephen's Church College 聖士提反堂中學
打斧頭，你可以去到幾盡？	Yan Chai Hospital Wong Wha San Secondary School 仁濟醫院王華湘中學
街市歷險記	Yan Chai Hospital Wong Wha San Secondary School 仁濟醫院王華湘中學

## Special Mention ( Topic ) Award 特別嘉許 ( 選題 ) 獎

### Junior Division 初級組

Topic 考察題目	School 學校
「做節」攻略	ECF Saint Too Canaan College 基督教中國佈道會聖道迦南書院
我們為了優惠，出賣私隱？	STFA Cheng Yu Tung Secondary School 順德聯誼總會鄭裕彤中學
人人有餘～多餘事件簿	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
聽話的感覺	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
健康・你真係識？	Madam Lau Kam Lung Secondary School of Miu Fat Buddhist Monastery 妙法寺劉金龍中學
Difficulties encountered by non-Chinese in Chinese Restaurants	Madam Lau Kam Lung Secondary School of Miu Fat Buddhist Monastery 妙法寺劉金龍中學
偽「妝」者們	HKFYG Lee Shau Kee College 香港青年協會李兆基書院
傻的嗎？	HKFYG Lee Shau Kee College 香港青年協會李兆基書院
「咸魚白菜」也好好味	St. Paul's Secondary School 聖保祿中學

### Senior Division 高級組

Topic 考察題目	School 學校
基因改造食物標籤如何影響食品選擇	TWGH Mrs Wu York Yu Memorial College 東華三院伍若瑜夫人紀念中學
環保，講得出做得到？	Yan Chai Hospital Wong Wha San Secondary School 仁濟醫院王華湘中學

## Anniversary Award 周年紀念獎

Teacher 指導老師	School 學校
徐美玲老師	Buddhist Ho Nam Kam College 佛教何南金中學
袁佩敏老師	Buddhist Kok Kwong Secondary College 佛教覺光法師中學
陳國文老師	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
何嘉寶老師	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
沈樂宜老師	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
李玉芬老師	Carmel Pak U Secondary School 迦密柏雨中學
蔡聖龍老師	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
韋秀妍副校長	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
黃永健老師	HHCKLA Buddhist Ma Kam Chan Memorial English Secondary School 香海正覺蓮社佛教馬錦燦紀念英文中學
鄭浩來老師	HKBU Affiliated School Wong Kam Fai Secondary School 香港浸會大學附屬學校王錦輝中學
陳惠良老師	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
林翠華老師	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
姜浩生老師	St. Paul's College 聖保羅書院

## 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

- CLP Power - Customer Consultative Group  
中華電力有限公司 - 客戶諮詢小組
- Committee on Reduction of Salt and Sugar in Food  
降低食物中鹽和糖委員會
- Competition Commission  
競爭事務委員會
- 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 Justice - Public Education and Publicity Sub-committee  
律政司 - 公眾教育及宣傳小組委員會
- Department of Justice - Steering Committee on Mediation  
律政司 - 調解工作小組
- 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 of 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 Electricity Ordinance (Cap. 406)  
機電工程署 - 上訴委員會(電力條例第四百零六章)
- Electrical and 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 and Mechanical Services Department - Electrical Safety Advisory Committee  
機電工程署 - 電氣安全諮詢委員會
- Electrical and Mechanical Services Department - Lift and Escalator Safety Advisory Committee  
機電工程署 - 升降機及自動梯安全諮詢委員會
- Electrical and 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
- Electrical and Mechanical Services Department - Task Force on the Review of Grading Standards under the Mandatory Energy Efficiency Labelling Scheme  
機電工程署 - 強制性能源效益標籤計劃分級標準檢討專案小組
- 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 - Licensing Committee  
地產代理監管局 - 牌照委員會
- Estate Agents Authority - Practice and Examination Committee  
地產代理監管局 - 執業及考試委員會
- Food and Health Bureau - Committee on Improving Supply Chain of Powdered Formula  
食物及衛生局 - 配方粉供應鏈委員會
- 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 - 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
- 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 Physical and Mechanical Testing  
香港認可處 - 物理及機械測試工作小組
- Hong Kong Accreditation Service - Working Party on Accreditation of Product Certification Bodies  
香港認可處 - 產品認證機構認可計劃工作小組

- 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 - Advisory Panel on Communication and Public Education  
香港存款保障委員會 - 傳訊與教育小組
- The Hong Kong Federation of Insurers - Appeals Tribunal  
香港保險業聯會 - 上訴裁判處
- 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 Mediation Accreditation Association Limited - Council Membership  
香港調解資歷評審協會有限公司 - 委員會會員
- Hong Kong Monetary Authority - Banking Consumer Education Taskforce  
香港金融管理局 - 銀行消費者教育工作小組
- 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
- The Hong Kong Mortgage Corporation - Board of Directors  
香港按揭證券有限公司 - 董事局成員
- Innovation and Technology Commission - Panel on Promoting Testing and Certification Services in Jewellery Trade  
創新科技署 - 推動珠寶行業檢測和認證服務小組
- Insurance Claims Complaints Bureau - Insurance Claims Complaints Panel  
保險索償投訴局 - 保險索償投訴委員會
- Investor Education Centre - Advisory Committee  
投資者教育中心 - 諮詢委員會
- Judiciary - Advisory Group of the Working Party on Review of Solicitors' Hourly Rates for Party and Party Taxation  
司法機構 - 按「訴訟各方對評基準」評定訟費的每小時律師收費率之檢討工作小組的顧問小組
- Judiciary - Chief Justice's Working Party on Review of Solicitors' Hourly Rates for Party and Party Taxation  
首席法官按「訴訟各方對評基準」評定訟費時律師的每小時收費率之檢討工作小組
- Land Registry - Land Titles Ordinance Steering Committee  
土地註冊處 - 土地業權條例督導委員會
- Law Reform Commission - Sub-committee on Periodical Payments for Future Pecuniary Loss in Personal Injury Cases  
法律改革委員會 - 人身傷害個案中按期支付未來金錢損失賠款小組委員會
- Office of the Commissioner of Insurance - Insurance Advisory Committee  
保險業監理處 - 保險業諮詢委員會
- 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 Regulatory Affairs Advisory Committee  
通訊事務管理局辦公室 - 電訊規管事務諮詢委員會
- 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
- Office of the Solicitor-General, Department of Justice, Legal Policy Division - Costs Committee under Section 74 of the Legal Practitioners Ordinance (Cap. 159)  
法律政策專員辦公室 律政司 法律政策科 - 香港法例(第159章) 法律執業者條例第74條 事務費委員會
- Official Receiver's Office - Services Advisory Committee  
破產管理署 - 服務諮詢委員會
- Quality Taxi Services Steering Committee  
優質的士服務督導委員會
- 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
- Steering Committee on Review of Hospital Authority  
醫院管理局檢討督導委員會
- 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
- Water Supplies Department - Task Force on Voluntary Water Efficiency Labelling Scheme  
水務署 - 用水效益標籤計劃工作小組





# CONSUMER LEGAL ACTION FUND MANAGEMENT COMMITTEE

## 消費者訴訟基金管理委員會

### CHAIRMAN 主席

Mr Samuel CHAN Ka-yan, JP  
陳家殷大律師  
太平紳士



### VICE-CHAIRMAN 副主席

Mr Selwyn YU Sing-cheung, SC  
余承章資深大律師



Ms Betty CHAN Ka-wai  
( from 2015-04-01 )  
陳嘉慧律師  
( 由 2015.04.01 )



Mr Alex LAI Ting-hong  
黎庭康律師



Mr Edmond LAM King-fung  
林勁豐律師



Ms Queenie Fiona LAU  
( from 2015-12-06 )  
劉恩沛大律師  
( 由 2015-12-06 )



Ms Alice LEE Suet-ching  
( up to 2015-12-05 )  
李雪菁女士  
( 至 2015-12-05 )



Dr LO Pui-yin  
羅沛然大律師



Dr LUI Wing-cheong  
雷永昌醫生



Prof. Angela NG Lai-ping  
吳麗萍教授



Ms Gilly WONG Fung-han  
黃鳳嫻女士



Mr Kenneth WONG Wing-yan  
黃永恩律師



Ms Jessica YOUNG Yee-kit  
楊懿潔律師

# ANNUAL REPORT OF THE CONSUMER LEGAL ACTION FUND 2015-16

## 消費者訴訟基金年報 2015-16

The Consumer Council is the Trustee of the Consumer Legal Action Fund (the Fund) through a Declaration of Trust executed on 30 November 1994.

消費者委員會是消費者訴訟基金（以下簡稱基金）的信託人。  
基金於1994年11月30日依據信託聲明成立。

### Purpose

The Fund was established with an initial Government grant of HK\$10 million. A further HK\$10 million was granted by the Government in May 2010. The Fund aims to facilitate easier consumer access to legal remedies by providing legal assistance to consumers, particularly groups of consumers 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 rights as consumers.

### 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<sup>1</sup>.

### Operation

It is the function of the Council to help consumers resolve their complaints vis-à-vis the traders concerned by means of conciliation. The Council may, if it considers appropriate or if the complainants so request, refer cases of complaints to the Fund for consideration. Consumers may also apply to the Fund directly for assistance.

Generally, the Fund, in examining an application for assistance, will consider whether all other means of dispute resolution have been exhausted and will assess the case against established eligibility criteria. Such criteria include whether the case involves significant consumer interest; whether a large group of consumers have been or will potentially be adversely affected; whether the case has a reasonable chance of success; whether the matter concerned can promote the consumer cause and produce deterrent effects on unscrupulous business practices; and whether it is practicable for the Fund to offer timely assistance.

### 目的

基金成立初時獲政府撥款港幣1,000萬元，在2010年5月再獲政府撥款港幣1,000萬元，為尋求法律協助的消費者提供更便捷的途徑，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。基金透過協助有理據個案，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<sup>1</sup>。

### 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，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。

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，以及基金實際上是否可以提供及時的協助等。

<sup>1</sup> See Annex A for the Membership of the Board of Administrators and Management Committee. 兩個委員會成員名單見附錄甲。

## Deliberation

During the year under review, the Management Committee held four meetings and resolved matters by circulation on five occasions, while the Board of Administrators resolved matters by circulation on six occasions.

Altogether, the Fund considered 14 applications across different categories during the year under review. In respect of an application relating to property-related services, the Fund has withheld the decision to assist, pending the outcome of mediation to be conducted by the parties as suggested by the Fund.

After thorough consideration, the Fund declined 11 applications relating to complaints about beauty services, property-related services, telecommunications products, travel-related services, banking services, home furniture and appliances respectively.

During the reporting period, the Fund has granted assistance to two applications relating to beauty services and property-related services respectively.

## Newly Assisted Cases

### 1. Beauty Services - Claims of Money Paid

The assisted consumers are the joint administrators of a deceased consumer who had made prepayment for beauty services but passed away before consuming all the prepaid services. In light of the potential precedential value of this case, which shed light on the legal principles regarding when prepayments made by consumers might be refunded, the Fund granted assistance to the administrators to claim on behalf of the deceased's estate against the beauty salon, which refused to refund the money.

With the assistance of the solicitors instructed by the Fund, after negotiations, the beauty salon eventually agreed to refund all the prepaid services not yet consumed by the deceased consumer. With the consent of the Fund, the assisted consumers and the beauty salon reached a satisfactory settlement of the claim in early 2016. Apart from providing a full refund, the beauty salon also paid an agreed sum in full and final settlement of the legal costs incurred on behalf of the assisted consumers.

### 2. Management Company of a Residential Housing Estate

This case is concerned with disputes relating to the duties and powers of the estate manager of a residential housing estate. The assisted consumer, being a first-hand purchaser of a residential unit of the estate in question, alleged that the estate manager had misappropriated the management fees to pay for expenses incurred in handing over the residential units from the developer to first-hand purchasers upon completion of the sale and purchase of the units. The assisted consumer further alleged that the estate manager failed to make proper disclosure of the accounts of the estate's management fund in respect of other expenses.

The Fund considered that the issues of this case involved significant consumer and public interest. Therefore assistance was granted to the assisted consumer. Preparation for commencement of legal proceedings was underway by the solicitors instructed by the Fund for the assisted consumer during the reporting period.

## 處理個案

本年度基金管理委員會共舉行了4次會議，另5次以文件通傳方式議決事項。而執行委員會共6次以文件通傳方式議決事項。

年內，基金共審議了14宗涉及不同類別的申請。其中就一宗有關物業相關服務的申請，基金建議爭議雙方先進行調解，並暫緩決定是否提供協助；有關申請將視乎調解的結果再作決定。

基金經詳細考慮後，否決了11宗分別關於投訴美容服務、物業相關服務、電訊產品、旅遊相關服務、銀行服務、傢俬及家庭電器的申請。

本年度基金提供資助予兩宗新申請，分別關於美容服務及物業相關服務。

## 受資助的新個案

### 1. 美容服務 - 追索預繳款項

個案涉及消費者在未能完成所有預繳美容服務下離世的情況。受助消費者是已離世消費者的共同遺產管理人。基金考慮到透過協助這宗個案，可讓消費者了解在何等情況下，才可取回已預繳款項的相關法律原則。基金決定協助該共同遺產管理人，向拒絕退還預繳款項的美容院作出申索。

在基金委託的律師協助下，雙方經過談判後，美容院最終同意退還所有尚未使用的美容服務預繳款項。得到基金的同意後，受助消費者與美容院在2016年初，於雙方滿意下達成和解。除全數退還預繳款項外，美容院亦以雙方同意的金額，支付了受助消費者的律師費，就此達成完全及最終的和解。

### 2. 物業相關服務 - 住宅屋苑管理公司的職責及權力

這宗個案的爭議事項，涉及有關住宅屋苑管理公司的職責及權力。受助消費者是涉案屋苑某單位的一手業主。他指稱管理公司挪用管理費，用作支付發展商在物業買賣交易完成後，把住宅單位交予一手買家的開支。他並指稱，管理公司未有妥善披露屋苑管理基金其他支出的賬目。

基金認為，這宗個案涉及重大的消費者及公眾利益，因此決定為這宗申請提供協助。在本報告期內，基金委託的律師正準備為受助消費者展開法律程序。



## Cases Carried over from Previous Year

The Fund continued to work on the following cases brought forward from the previous year:

### 1. Beauty Services - Claims of Fraudulent Misrepresentation and Unconscionable Conduct

The Fund has been assisting this case which was concerned with sale of beauty services under the pretext of a so-called spokesperson campaign. Legal action was commenced by the solicitors instructed by the Fund for the assisted consumer in June 2015, which was not defended by the defendant companies.

Judgment in favour of the assisted consumer was delivered by the District Court in September 2015. The defendant companies were ordered to refund all the money paid by the assisted consumer. By the end of the reporting period, the solicitors appointed by the Fund were in the course of assisting the assisted consumer to enforce the judgment obtained.

### 2. Headquarters and Professional Staff Cost Charged by a Management Company of a Residential Housing Estate

Before commencing legal proceedings to apply for declaratory relief from the Court on the justifiability of the Headquarters and Professional Staff Costs charged by the management company, the solicitors instructed by the Fund for the assisted consumers had issued a letter before action to the solicitors for the management company. After that, the respective legal representatives of the parties have been, and are in the course of negotiating on pre-action disclosure of relevant documents and defining the scope of issues in dispute for the intended proceedings.

### 3. Home Renovation Services - Misrepresentation and Prepayment

The solicitors instructed by the Fund for the assisted consumer had been preparing for commencement of legal proceedings to claim for refund of deposits from the service providers. Shortly before commencement of legal proceedings, with the consent of the Fund, the assisted consumer settled the case with the service providers satisfactorily. The assisted consumer had successfully obtained full refund of all the money paid.

### 4. Dental Services – Failure to Provide or Complete Prepaid Treatment

This is a group of cases involving six assisted consumers who had made payments for services either in part or in full to the dental clinic in question, which then ceased its business before providing or completing the services to the consumers.

With the assistance of the Fund, the assisted consumers commenced legal proceedings against the defendant companies which operated the dental clinic in September 2015. In the absence of appearance by the defendants, judgments in favour of the assisted consumers were granted by the Small Claims Tribunal in November 2015. The defendant companies were ordered to refund the money paid. Shortly after the end of the reporting period, the Fund had appointed solicitors to assist the assisted consumers to enforce the judgments obtained.

## 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. 美容服務 - 欺騙性失實陳述及不合情理行為的申索

基金繼續協助這宗有關美容院託辭利用所謂「代言人計劃」去推銷美容服務的個案。基金委託的律師於2015年6月為受助消費者展開法律程序，但經營美容院的被告公司並沒有就此作出任何抗辯。

在2015年9月，區域法院宣判受助消費者勝訴，命令被告公司向受助消費者，退還全部已支付款項。在本報告期完結時，基金委託的律師正協助受助消費者執行有關法庭判決。

### 2. 物業相關服務 - 住宅屋苑管理公司收取總部及專業行政人員費用

在向法庭申請聲明的濟助，以釐清屋苑管理公司所收取的「總部及專業行政人員費用」是否具有充分理據之前，基金委託的律師向管理公司的代表律師，發出了「法律行動前信函」。在此之後，雙方的代表律師一直就法律行動前的文件披露，及擬展開的訴訟涉及的爭議事項範圍，進行商討。

### 3. 家居裝修服務 - 失實陳述及預繳款項

基金委託的律師已準備為受助消費者展開法律程序，向有關服務提供者追討訂金。在正要展開法律程序前，受助消費者在得到基金的同意下，與有關服務提供者就有關申索，達成雙方滿意的和解，並成功取得全數退款。

### 4. 牙醫服務 - 未能提供或完成已預繳的療程

這宗個案涉及6名受助消費者。他們分別向涉案的牙醫診所，預繳了全數或部分療程費用，其後該牙醫診所在提供或完成有關療程前結業。

在基金的協助下，受助消費者於2015年9月展開法律程序，控告經營相關牙醫診所的公司。在被告缺席聆訊的情況下，受助消費者於2015年11月，在小額錢債審裁處獲得勝訴，法庭命令被告公司退還所有預繳款項。在本報告期後不久，基金委託了律師協助受助消費者，執行取得的裁決。

## 5. Beauty Services - Personal Injuries Claim

The Fund has been helping the assisted consumer to pursue a personal injuries claim against the beauty salon which was allegedly negligent in performing beauty treatments. Legal proceedings had been commenced by the solicitors instructed by the Fund in the District Court in November 2015. In the absence of appearance by the defendant, interlocutory judgment on liability had been obtained by the assisted consumer in February 2016. However, shortly after the reporting period, the defendant appeared in person at a checklist review hearing indicating her intention to set aside the judgment. The court directed her to take out the necessary application within a certain time limit if she wished to apply to set aside the judgment, and adjourned the checklist review hearing to October 2016.

## Statistics

Since its establishment and up until the year under review, the Fund has received a total of 1,313 applications and has granted assistance to 699 applications<sup>2</sup>.

## Finance

The Fund's income is derived from:

- (a) investing the capital sum in fixed deposits;
- (b) charging applicants a fee of HK\$100 each for cases within the jurisdiction of the Small Claims Tribunal and HK\$1,000 each for other court cases;
- (c) recovering legal costs from defendants in successful cases; and
- (d) receiving from each successful case a contribution of 10% of the benefits gained by the assisted consumer.

As at 31 March 2016, the Fund had a balance of approximately HK\$11.29 million<sup>3</sup>.

## Acknowledgements

During the year under review, Mr Chapman CHAN Chor-man and Mr Alvin WONG Tak-wai retired from the Board of Administrators, and Dr Raymond LEUNG Siu-hong and Professor Angela NG Lai-ping were elected to the Board as new Members.

As to the Management Committee of the Fund, Ms Alice LEE Suet-ching retired from the Management Committee as Member. Ms Betty CHAN Ka-wai and Ms Queenie Fiona LAU joined as new Members.

To Mr Chapman CHAN Chor-man, Mr Alvin WONG Tak-wai and Ms Alice LEE Suet-ching, the Fund wishes to express its heartfelt thanks for their staunch support and invaluable contributions. It also extends a warm welcome to the four new Members.

Last but not least, the Council would like to express gratitude to members of the Board of Administrators and the Management Committee, and to all those who have rendered assistance, including counsel and solicitors engaged by the Fund, for all their efforts and contributions to the Fund throughout the year. We are also very grateful to the Government for the financial support to the Fund.

## 5. 美容服務 - 人身傷害的申索

基金繼續協助受助消費者，向在提供美容療程時涉嫌疏忽失當的美容院，提出人身傷害的申索。基金委託的律師於2015年11月，在區域法院展開有關的法律程序，控告經營涉案美容院的被告。在被告缺席聆訊的情況下，受助消費者於2016年2月，就法律責任，取得非正審判決。但是，在本報告期後不久，於一個核對表評檢聆訊中，被告親身出席應訊，並要求法庭取消該非正審判決。法庭指示，如被告希望取消該判決，須於指定期限內提出必須的申請；法庭並將該核對表評檢聆訊押後至2016年10月。

## 統計

由成立至今，基金共接獲1,313宗申請，其中699宗申請獲基金協助<sup>2</sup>。

## 財務狀況

基金的收入來源如下：

- (a) 利用資金作定期儲蓄收取利息；
- (b) 向申請人收取費用：小額錢債審裁處案件每宗收取港幣100元，其他案件每宗收取港幣1,000元；
- (c) 成功個案中被告人賠償的訟費；及
- (d) 受助消費者勝訴後，基金從他們所獲取的金額中收取一成，作為分擔費用。

截至2016年3月31日止，基金結餘約港幣1,129萬元<sup>3</sup>。

## 鳴謝

年內，陳楚文先生及黃德偉先生卸任執行委員會委員，而梁兆康博士及吳麗萍教授則加入成為新委員。

就基金的管理委員會，李雪菁女士卸任管理委員會委員，而陳嘉慧律師及劉恩沛大律師則加入成為新委員。

衷心感謝陳楚文先生、黃德偉先生及李雪菁女士對委員會作出的支持、努力和貢獻，並歡迎4位新委員。

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，在年內為基金付出的努力和貢獻，致以深切謝意。本會亦非常感謝政府在財政上對基金的支持。

2 See Annex B for the statistics of applications for the Fund. 基金申請個案統計見附錄乙。

3 See Annex C for the Fund's Auditor's Report and Financial Statements for the period under review. 基金本年度的核數師報告及財政報告見附錄丙。

## CONSUMER LEGAL ACTION FUND BOARD OF ADMINISTRATORS 消費者訴訟基金執行委員會

### Chairman 主席

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

### Vice-Chairman 副主席

Mr Philip LEUNG Kwong-hon 梁光漢先生

### Members 委員

Mr Chapman CHAN Chor-man ( up to 2015-12-31 ) 陳楚文先生 ( 至2015-12-31 )

Dr Raymond LEUNG Siu-hong ( from 2016-01-25 ) 梁少康博士 ( 由2016-01-25 )

Prof. Angela NG Lai-ping ( from 2016-01-25 ) 吳麗萍教授 ( 由2016-01-25 )

Ms Gilly WONG Fung-han 黃鳳嫻女士

Mr Alvin WONG Tak-wai ( up to 2015-12-31 ) 黃德偉先生 ( 至2015-12-31 )

## CONSUMER LEGAL ACTION FUND MANAGEMENT COMMITTEE 消費者訴訟基金管理委員會

### Chairman 主席

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士

### Vice-Chairman 副主席

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

### Members 委員

Ms Betty CHAN Ka-wai ( from 2015-04-01 ) 陳嘉慧律師 ( 由2015-04-01 )

Mr Alex LAI Ting-hong 黎庭康律師

Mr Edmond LAM King-fung 林勁豐律師

Ms Queenie Fiona LAU ( from 2015-12-06 ) 劉恩沛大律師 ( 由2015-12-06 )

Ms Alice LEE Suet-ching ( up to 2015-12-05 ) 李雪菁女士 ( 至2015-12-05 )

Mr LO Pui-yin 羅沛然大律師

Dr LUI Wing-cheong 雷永昌醫生

Prof. Angela NG Lai-ping 吳麗萍教授

Ms Gilly WONG Fung-han 黃鳳嫻女士

Mr Kenneth WONG Wing-yan 黃永恩律師

Ms Jessica YOUNG Yee-kit 楊懿潔律師

# 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 自1994年11月30日以來，基金接獲的申請數目

1,313

Problem Solved during Application 在申請期間問題已獲解決	174
Under Consideration 仍在考慮中	4
Assistance Granted 獲基金批予協助之申請	699

#### Compensation Recovered 獲得賠償

• out-of-court settlement 庭外和解	192
• judgment obtained 經勝訴獲取	17

#### Not Pursued further 未再跟進

• no recovery prospect 因無賠償可能	465
• application withdrawn 因申請撤回	6
• terminated by the Fund 被基金終止	7

Referred to Legal Aid 轉交法律援助署	1
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In Process 在處理中	11
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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	423



CONSUMER LEGAL ACTION FUND  
消費者訴訟基金  
(Established in Hong Kong under a Deed of Trust)  
(根據信託聲明在香港成立)

Financial Statements  
財務報表  
For the year ended 31 March 2016  
截至二零一六年三月三十一日止年度

The English version of this financial statements shall prevail over the Chinese version for the purpose of interpretation.

本財務報表之中、英文版本如有任何差異，一概以英文版本為準。

# INDEPENDENT AUDITOR'S REPORT 獨立核數師報告書

## 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 113 to 123, which comprise the statement of financial position as at 31 March 2016, and the income and expenditure statement, 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 about 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.

### 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 2016 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  
25 July 2016

## 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(以下簡稱「我們」)已完成審核消費者訴訟基金(「基金」)載於第113頁至第123頁的財務報表,包括二零一六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、權益變動表和現金流量表,以及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布之《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

我們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。我們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。我們已按照香港會計師公會頒布之《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。

審核涉及執行政序以取得與財務報表所載數額及披露事項有關的審核憑證。選用的程序取決於核數師之判斷,包括評估財務報表由欺詐或錯誤引起的重大錯誤陳述的風險。在作出該等風險評估時,核數師考慮與基金編製並真實公平地呈列財務報表有關的內部監控,以為不同情況設計適當審核程序,但並非旨在就基金內部監控之效能發表意見。審核亦包括評估執行委員會所用會計政策的合適性及所作會計估算的合理性,以及評價財務報表的整體呈報方式。

我們相信,我們所獲得之審核憑證已足夠和適當為我們之審核意見提供基礎。

### 意見

我們認為,上述財務報表均已根據《香港財務報告準則》真實而公平地反映基金於二零一六年三月三十一日的財務狀況以及基金截至該日止年度的虧損和現金流量。

**德勤·關黃陳方會計師行**  
執業會計師  
香港  
二零一六年七月二十五日

**INCOME AND EXPENDITURE STATEMENT 收支結算表**

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

		2016 二零一六年 HK\$ 港元	2015 二零一五年 HK\$ 港元
<b>Income</b>	<b>收入</b>		
Bank interest income	銀行利息收入	107,941	163,982
Application fee from assisted consumers	受助消費者申請費	3,600	9,300
Sundry income	雜項收入	<u>190,075</u>	<u>901,193</u>
		<u>301,616</u>	<u>1,074,475</u>
Less:	減：		
<b>Expenditure</b>	<b>支出</b>		
Auditor's remuneration	核數師酬金	14,900	14,500
Administrative service expenses	行政服務支出	2,003,000	2,710,000
Bank charges	銀行費用	3,320	4,100
Legal fees for assisted consumers	受助消費者律師費	911,784	162,430
Sundry expenses	雜項支出	<u>4,873</u>	<u>4,829</u>
		<u>2,937,877</u>	<u>2,895,859</u>
<b>Deficit for the year</b>	<b>本年度虧損</b>	<u>(2,636,261)</u>	<u>(1,821,384)</u>

## STATEMENT OF FINANCIAL POSITION 財務狀況表

AT 31 MARCH 2016 於二零一六年三月三十一日

		NOTES 附註	2016 二零一六年 HK\$ 港元	2015 二零一五年 HK\$ 港元
<b>Current assets</b>	<b>流動資產</b>			
Interest and other receivables	利息及其他應收賬款		37,492	50,299
Bank balances	銀行結餘	6	<u>13,452,587</u>	<u>16,598,940</u>
			<u>13,490,079</u>	<u>16,649,239</u>
<b>Current liabilities</b>	<b>流動負債</b>			
Accounts payable and accrued expenses	應付賬款及應計費用		201,695	17,594
Amount due to the Trustee	應付受託人款項	7	<u>2,003,000</u>	<u>2,710,000</u>
			<u>2,204,695</u>	<u>2,727,594</u>
<b>Net current assets</b>	<b>流動資金淨值</b>		<u>11,285,384</u>	<u>13,921,645</u>
<b>Capital and reserve</b>	<b>資本及儲備</b>			
Capital	資本		20,000,000	20,000,000
Accumulated deficit	累積虧損		<u>(8,714,616)</u>	<u>(6,078,355)</u>
			<u>11,285,384</u>	<u>13,921,645</u>

The financial statements on pages 113 to 123 were approved and authorised for issue by the Board of Administrators on 25 July 2016 and are signed on its behalf by:

載於第113至123頁的財務報表已於二零一六年七月二十五日獲執行委員會批准並授權發布，並由下列代表簽署：

Prof. Wong Yuk-shan  
黃玉山教授  
ADMINISTRATOR  
執行委員

Ms Gilly Wong Fung-han  
黃鳳嫻女士  
ADMINISTRATOR  
執行委員



**STATEMENT OF CHANGES IN EQUITY 權益變動表**

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

		Capital 資本 HK\$ 港元	Accumulated deficit 累積 虧損 HK\$ 港元	Total 總額 HK\$ 港元
At 1 April 2014	於二零一四年四月一日	20,000,000	(4,256,971)	15,743,029
Deficit for the year	本年度虧損	<u>-</u>	<u>(1,821,384)</u>	<u>(1,821,384)</u>
At 31 March 2015	於二零一五年三月三十一日	20,000,000	(6,078,355)	13,921,645
Deficit for the year	本年度虧損	<u>-</u>	<u>(2,636,261)</u>	<u>(2,636,261)</u>
At 31 March 2016	於二零一六年三月三十一日	<u>20,000,000</u>	<u>(8,714,616)</u>	<u>11,285,384</u>

## STATEMENT OF CASH FLOWS 現金流量表

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

		2016 二零一六年 HK\$ 港元	2015 二零一五年 HK\$ 港元
<b>Operating activities</b>	<b>營運活動</b>		
Deficit for the year	年度虧損	(2,636,261)	(1,821,384)
Adjustments for:	就下列項目作出調整：		
Bank interest income	銀行利息收入	<u>(107,941)</u>	<u>(163,982)</u>
Operating cash flows before movements in working capital	流動資金變動前之營運現金流量	(2,744,202)	(1,985,366)
Decrease in other receivables	其他應收賬款之減少	-	7,480
(Decrease) increase in amount due to the Trustee	應付受託人款項之(減少)增加	(707,000)	356,000
Increase (decrease) in accounts payable and accrued expenses	應付賬款及應計費用之增加(減少)	<u>184,101</u>	<u>(2,189,519)</u>
<b>Net cash used in operating activities</b>	<b>營運活動所用之現金淨額</b>	<u>(3,267,101)</u>	<u>(3,811,405)</u>
<b>Investing activities</b>	<b>投資活動</b>		
Interest received	已收利息	120,748	117,658
(Increase) decrease in time deposits with original maturity over three months	原到期日逾三個月之定期存款(增加)減少	<u>(5,714,713)</u>	<u>4,057,246</u>
<b>Net cash (used in) from investing activities</b>	<b>投資活動(所用)產生之現金淨額</b>	<u>(5,593,965)</u>	<u>4,174,904</u>
<b>Net (decrease) increase in cash and cash equivalents</b>	<b>現金及現金等值項目淨額(減少)增加</b>	(8,861,066)	363,499
<b>Cash and cash equivalents at beginning of the year</b>	<b>於本年初之現金及現金等值項目</b>	<u>12,591,665</u>	<u>12,228,166</u>
<b>Cash and cash equivalents at end of the year</b>	<b>於本年底之現金折合及現金等值項目</b>	<u>3,730,599</u>	<u>12,591,665</u>
<b>Total bank balances represented by:</b>	<b>銀行結餘總額折合為：</b>		
Time deposits with original maturity over three months	原到期日逾三個月之定期存款	9,721,988	4,007,275
Cash and cash equivalents	現金及現金等值項目	<u>3,730,599</u>	<u>12,591,665</u>
		<u>13,452,587</u>	<u>16,598,940</u>

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

## 1. OBJECTIVES AND OPERATION OF THE FUND

The Consumer Legal Action Fund (the "Fund") was established on 30 November 1994 under a Deed of Trust with the Consumer Council as the trustee (the "Trustee") for the purpose of offering financial assistance to consumers in seeking legal redress, remedies and protection. The Government of the Hong Kong Special Administrative Region (the "HKSAR") has granted a sum of HK\$10 million as initial capital to the Fund. The capital should be repayable to the HKSAR upon termination. Additional capital amounting to HK\$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")

### Application of new and revised HKFRSs

The Fund has applied the following amendments to HKFRSs issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") for the first time in the current year:

Amendments to HKAS 19	Defined Benefit Plans: Employee Contributions
Amendments to HKFRSs	Annual Improvements to HKFRSs 2010 - 2012 Cycle
Amendments to HKFRSs	Annual Improvements to HKFRSs 2011 - 2013 Cycle

The application of the amendments to HKFRSs in the current year has had no material impact on the Fund's financial performance and positions for the current and prior years and/or on the disclosures set out in these financial statements.

### New and revised HKFRSs in issue 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:

HKFRS 9	Financial Instruments <sup>1</sup>
HKFRS 15	Revenue from Contracts with Customers <sup>1</sup>
HKFRS 16	Leases <sup>4</sup>
Amendments to HKFRS 11	Accounting for Acquisitions of Interests in Joint Operations <sup>2</sup>
Amendments to HKAS 1	Disclosure Initiative <sup>2</sup>

## 1. 基金目標及營運

消費者訴訟基金（「基金」）是根據信託聲明於一九九四年十一月三十日成立，消費者委員會為其受託人（「受託人」），目的是為消費者提供經濟援助，循法律途徑尋求賠償、補償及保障，並由香港特別行政區政府（以下簡稱「香港特區政府」）撥款一千萬港元作為基金的初期資本。此資本在基金終止運作時應歸還香港特區政府。香港特區政府於二零一零年九月六日再次為基金注入總額達一千萬港元之額外資本，令總資本增加至兩千萬港元。

受託人之註冊辦事處及主要營運地點均為香港北角渣華道191號嘉華國際中心22樓。

本財務報表以港元列出，同時，港元亦是基金之功能貨幣。

## 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」）

### 採納新訂及經修訂之《香港財務報告準則》

本年度內，本基金已首次採納由香港會計師公會頒布以下經修訂之《香港財務報告準則》：

《香港會計準則》第19號（修訂本）	界定福利計劃：僱員供款
《香港財務報告準則》（修訂本）	二零一零年至二零一二年週期頒布的《香港財務報告準則》之年度改進
《香港財務報告準則》（修訂本）	二零一一年至二零一三年週期頒布的《香港財務報告準則》之年度改進

本年度採納經修訂之《香港財務報告準則》，對基金於本年度及先前年度的財務表現與狀況，及／或該等財務報表所載的披露資料概無重大影響。

### 已頒布但未生效之新訂及經修訂之《香港財務報告準則》

本基金並未提早採納下列已頒布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》第9號	金融工具 <sup>1</sup>
《香港財務報告準則》第15號	來自客戶合約的收入確認 <sup>1</sup>
《香港財務報告準則》第16號	租賃 <sup>4</sup>
《香港財務報告準則》第11號（修訂本）	收購合資經營權益的會計處理 <sup>2</sup>
《香港會計準則》第1號（修訂本）	披露動議 <sup>2</sup>

## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

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

*New and revised HKFRSs in issue but not yet effective - continued*

Amendments to HKAS 16 and HKAS 38	Clarification of Acceptable Methods of Depreciation and Amortisation <sup>2</sup>
Amendments to HKFRSs	Annual Improvements to HKFRSs 2012 - 2014 Cycle <sup>2</sup>
Amendments to HKAS 16 and HKAS 41	Agriculture: Bearer Plants <sup>2</sup>
Amendments to HKAS 27	Equity Method in Separate Financial Statements <sup>2</sup>
Amendments to HKFRS 10 and HKAS 28	Sale or Contribution of Assets between an Investor and its Associate or Joint Venture <sup>3</sup>
Amendments to HKFRS 10, HKFRS 12 and HKAS 28	Investment Entities: Applying the Consolidation Exception <sup>2</sup>

<sup>1</sup> Effective for annual periods beginning on or after 1 January 2018

<sup>2</sup> Effective for annual periods beginning on or after 1 January 2016

<sup>3</sup> Effective for annual periods beginning on or after a date to be determined

<sup>4</sup> Effective for annual periods beginning on or after 1 January 2019

The Board of Administrators of the Fund anticipate that the application of the new and revised HKFRSs will have no material impact on the financial statements.

### 3. SIGNIFICANT ACCOUNTING POLICIES

#### *Statement of compliance*

The financial statements have been prepared in accordance with HKFRSs issued by HKICPA.

#### *Basis of preparation*

The financial statements have been prepared on the historical cost basis. Historical cost is generally based on the fair value of the consideration given in exchange for services. 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 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 that asset's net carrying amount on initial recognition.

### 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

*已頒布但未生效之新訂及經修訂之《香港財務報告準則》 - 續*

《香港會計準則》第16號及第38號(修訂本)	可接納的折舊及攤銷方法 <sup>2</sup>
《香港財務報告準則》(修訂本)	二零一二年至二零一四年週期頒布的《香港財務報告準則》之年度改進 <sup>2</sup>
《香港會計準則》第16號及第41號(修訂本)	農業：生產性植物 <sup>2</sup>
《香港會計準則》第27號(修訂本)	獨立財務報表之權益會計法 <sup>2</sup>
《香港財務報告準則》第10號及《香港會計準則》第28號(修訂本)	投資者與其聯營企業或合營企業之間的資產出售或注資 <sup>3</sup>
《香港財務報告準則》第10號，《香港財務報告準則》第12號及《香港會計準則》第28號(修訂本)	投資實體：豁免綜合報表的應用 <sup>2</sup>

<sup>1</sup> 於二零一八年一月一日或其後開始之年度期間生效

<sup>2</sup> 於二零一六年一月一日或其後開始之年度期間生效

<sup>3</sup> 於有待確定之日期或其後開始之年度期間生效

<sup>4</sup> 於二零一九年一月一日或其後開始之年度期間生效

基金執行委員會預期採納新訂及經修訂之《香港財務報告準則》，將不會對財務報表產生重大影響。

### 3. 主要會計政策

#### *符合性聲明*

本財務報表乃根據香港會計師公會頒布之《香港財務報告準則》編製而成。

#### *編製基準*

本財務報表乃按照歷史成本之基準編製。歷史成本一般根據換取服務所給予代價之公平值而釐定。所採納的主要會計政策則詳列如下：

#### 收入確認

金融資產之利息收入於經濟利益可能流向本基金，且收入金額能可靠地計量時確認。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。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

### 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 when the Fund becomes a party to the contractual provisions of the instrument.

The Fund's 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**

Financial assets are classified as 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 debt instrument 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.

### *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 interest and other receivables and bank balances) are carried at amortised cost using the effective interest method, less any identified impairment losses (see accounting policy on impairment on financial assets below).

Interest income is recognised by applying the effective interest rate, except for short-term receivables where the recognition of interest would be immaterial.

## 3. 主要會計政策 - 續

### 財務資助費用

為消費者提供財務資助的所有有關費用按權責發生制記錄，並在該等費用發生期間的收支結算表內扣除。任何從受助消費者處收回的費用，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工具合約條文的訂約方時予以確認。

基金的金融資產及金融負債初步以公平值計量。因收購或發行金融資產及金融負債所產生的直接交易成本，將在初步確認時視乎情況在金融資產或金融負債的公平值中加入或扣除。

### **金融資產**

金融資產劃分為貸款及應收賬款。有關分類乃根據金融資產的性質及目的，並於初步確認時釐定。所有金融資產之一般交易按交易日基準確認及註銷。金融資產之一般交易是指根據市場規則或慣例確立之時限內進行資產交付的金融資產交易。

### *實際利率法*

實際利率法是計算債務工具之攤銷成本及按有關期間攤分利息收入之方法。實際利率指按財務資產預計可使用期限或較短期限（如適用），將估計的未來現金收入（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）準確貼現至初步確認時的賬面淨值額的所用利率。

債務工具之利息收入是按實際利率基準確認。

### *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。於初步確認後，貸款及應收賬款（包括利息及其他應收賬款和銀行結餘）採用實際利率法以其攤銷成本計算，再扣除任何已識別的減值虧損（請參閱以下會計政策中金融資產減值虧損條款）。

除利息極少的短期應收賬款外，利息收入按實際利率確認。



## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

### 3. SIGNIFICANT ACCOUNTING POLICIES - continued

#### Financial instruments - continued

#### **Financial assets** - continued

##### *Impairment on financial assets*

Financial assets are assessed for indicators of impairment at the end of each 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
- breach of contract, such as a default or delinquency in interest or principal payments; or
- it becoming probable that the borrower will enter bankruptcy or financial re-organisation.

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 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.

Financial liabilities (including accounts payable and accrued expenses, and amount due to the Trustee) are subsequently measured at amortised cost, using the effective interest method.

##### *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.

### 3. 主要會計政策 - 續

#### 金融工具 - 續

#### **金融資產** - 續

##### *金融資產減值*

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，在金融資產初步確認後發生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：

- 發行人或交易對手出現重大財務困難；或
- 發生欠繳或拖欠利息或本金付款等違約行為；或
- 借款人可能面臨破產或財務重組。

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本實際利率貼現的未來估計現金流量的差額。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入或支出撥回，惟該資產於撥回減值該日之賬面值不可超過減值尚未確認前原有之攤銷成本。

#### **金融負債**

金融負債是根據所訂立之合約安排的性質及金融負債之定義進行分類。

金融負債（包括應付賬款及累計費用和應付受託人款項）隨後採用實際利率法以攤銷成本計量。

##### *實際利率法*

實際利率法是計算金融負債之攤銷成本及按相關期間攤分利息開支之方法。實際利率是按金融負債預計限期或較短期限內（如適用），將估計未來現金支付（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）準確貼現至初步確認時之賬面淨值之利率。

利息支出按實際利率確認。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

### Financial instruments - continued

#### 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 expired. 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.

## 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

## 3. 主要會計政策 - 續

### 金融工具 - 續

#### 註銷

只有從資產獲得現金流量的合約權利屆滿，或金融資產及資產擁有權的大致全部風險及回報被轉讓予另一實體時，該金融資產才會被註銷。如基金不轉讓或保留擁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，以及確認相關的負債。

當金融資產被完全註銷時，該項資產的賬面值與已收及應收代價及於其他綜合收入確認並於權益中累積之累計損益總額的差額在收支結算表中確認。

當且僅當基金責任被解除、取消或屆滿時，金融負債才會被註銷。已被註銷的金融負債的賬面值與已付及應付代價之間的差額會於收支結算表內確認。

## 4. 資本風險管理

本基金的資本由香港特區政府注入的資本及累積盈餘（如有）組成。

香港特區政府已撥款兩千萬港元作為基金資本。基金執行委員會對資金進行管理，以確保本基金能夠持續經營。資本管理之整體策略與去年相同。

## 5. 金融工具

### 甲. 金融工具類別

		2016 二零一六年	2015 二零一五年
		HK\$ 港元	HK\$ 港元
<b>Financial assets</b>	<b>金融資產</b>		
Loans and receivables (including cash and cash equivalents)	貸款及應收款項（包括現金及現金等值）	13,490,079	16,649,239
<b>Financial liabilities</b>	<b>金融負債</b>		
Financial liabilities at amortised cost	以攤銷成本計量的金融負債	2,204,695	2,727,594

## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

### 5. FINANCIAL INSTRUMENTS - continued

#### b. Financial risk management objectives and policies

The Fund's major financial instruments include interest and other receivables, bank balances, accounts payable and accrued expenses, 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 risk

##### *Foreign 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.

##### *Interest 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 Board of Administrators closely monitors its cash flow.

The earliest date on which the undiscounted cash flows of financial liabilities, representing non-interest bearing financial liabilities of the Fund, can be required to pay is 3 months or less.

#### 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.

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 fair values.

### 5. 金融工具 - 續

#### 乙. 金融風險管理目標及政策

本基金之主要金融工具包括利息及其他應收賬款、銀行結餘、應付賬款及累計開支以及應付受託人款項。

該等金融工具相關之風險及如何降低該些風險之政策載於下文。基金執行委員會管理及監察該些風險，以確保能按時且有效採取適當措施。

#### 信貸風險

由於大部份交易對手是具有良好信貸評級的銀行，故此流動資金的信貸風險有限。

#### 市場風險

##### *外匯風險*

由於基金交易主要以港元計價，其功能貨幣為港元。故此，基金執行委員會認為外匯風險不屬重大。

##### *利率風險*

由於基金並無任何附息金融資產或存放在金融機構的現金之外的金融負債，因此基金並無重大利率風險。

#### 流動資金風險

基金執行委員會會密切監察其現金流狀況，故本基金承受的流動資金風險已降至最低。

基金的金融負債未貼現現金流量以無息金融負債顯示，而最早付款日期為三個月或以內。

#### 丙. 公平價值

金融資產及金融負債之公平價值乃根據公認定價模式，按照貼現現金流量分析而確定。

基金執行委員會認為，在財務報表中按攤銷成本入賬的金融資產及金融負債之賬面值與其公平值相若。

## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2016 截至二零一六年三月三十一日止年度

### 6. BANK BALANCES

Bank balances comprise cash and short-term deposits with an original maturity of three months or less and time deposits of HK\$9,721,988 (2015: HK\$4,007,275) with an original maturity over three months, and carry interest at market rates which ranged from 0.35% to 1.25% (2015: 0.43% to 1.6%) per annum.

### 7. AMOUNT DUE TO THE TRUSTEE

The amount represents administrative service expenses payable to the Trustee, details of which are set out in note 8. The amount is unsecured, interest-free and repayable on demand.

### 8. RELATED PARTY TRANSACTIONS

During the year, the Fund incurred administrative service expenses amounted to HK\$2,003,000 (2015: HK\$2,710,000) for the administrative service 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 Fund and approved by both the Council and the Board of Administrators of the Fund.

### 6. 銀行結餘

銀行結餘包括現金及原定到期日為三個月或以內的短期存款，以及原定到期日超過三個月之定期存款9,721,988港元（二零一五年：4,007,275港元），該存款之利率根據每年0.35%至1.25%（二零一五年：0.43%至1.6%）的市場利率計算。

### 7. 應付受託人款項

本數額為應付受託人的行政服務支出，詳情載於附註8。此金額為無抵押、免息及按需償還。

### 8. 關連方交易

年內，基金就獲提供的行政服務和辦公室支援（包括薪金及相關行政費用）須支付管理服務費用2,003,000港元（二零一五年：2,710,000港元）。該受託人的再收費乃根據信託聲明中的規限基金之條款，並經委員會與基金執行委員會批核。



## CONSUMER ADVICE CENTRES

### 消費者諮詢中心

Consumer Complaint & Enquiry Hotline  
消費者投訴及諮詢熱線

**2929 2222**

Fax 傳真號碼 : 2856 3611 Website 網站 : [www.consumer.org.hk](http://www.consumer.org.hk) E-mail 電郵地址 : [cc@consumer.org.hk](mailto:cc@consumer.org.hk)

#### Hong Kong 香港區

##### 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

#### Kowloon 九龍區

##### Shamshuipo Consumer Advice Centre

G/F, Cheung Sha Wan Government Offices Building  
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

##### 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

##### 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

#### New Territories 新界區

##### 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

##### Tuen 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

##### Yuen Long Consumer Advice Centre

G/F, Yuen Long District Office Building  
269 Castle Peak Road, Yuen Long

##### 元朗諮詢中心

元朗青山公路(元朗段)269號元朗民政事務處大廈地下



#### Consumer Council 消費者委員會

Tel 電話 : 2856 3113 Fax 傳真 : 2856 3611

Website 網站 : <http://www.consumer.org.hk> E-mail 電郵 : [cc@consumer.org.hk](mailto:cc@consumer.org.hk)

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