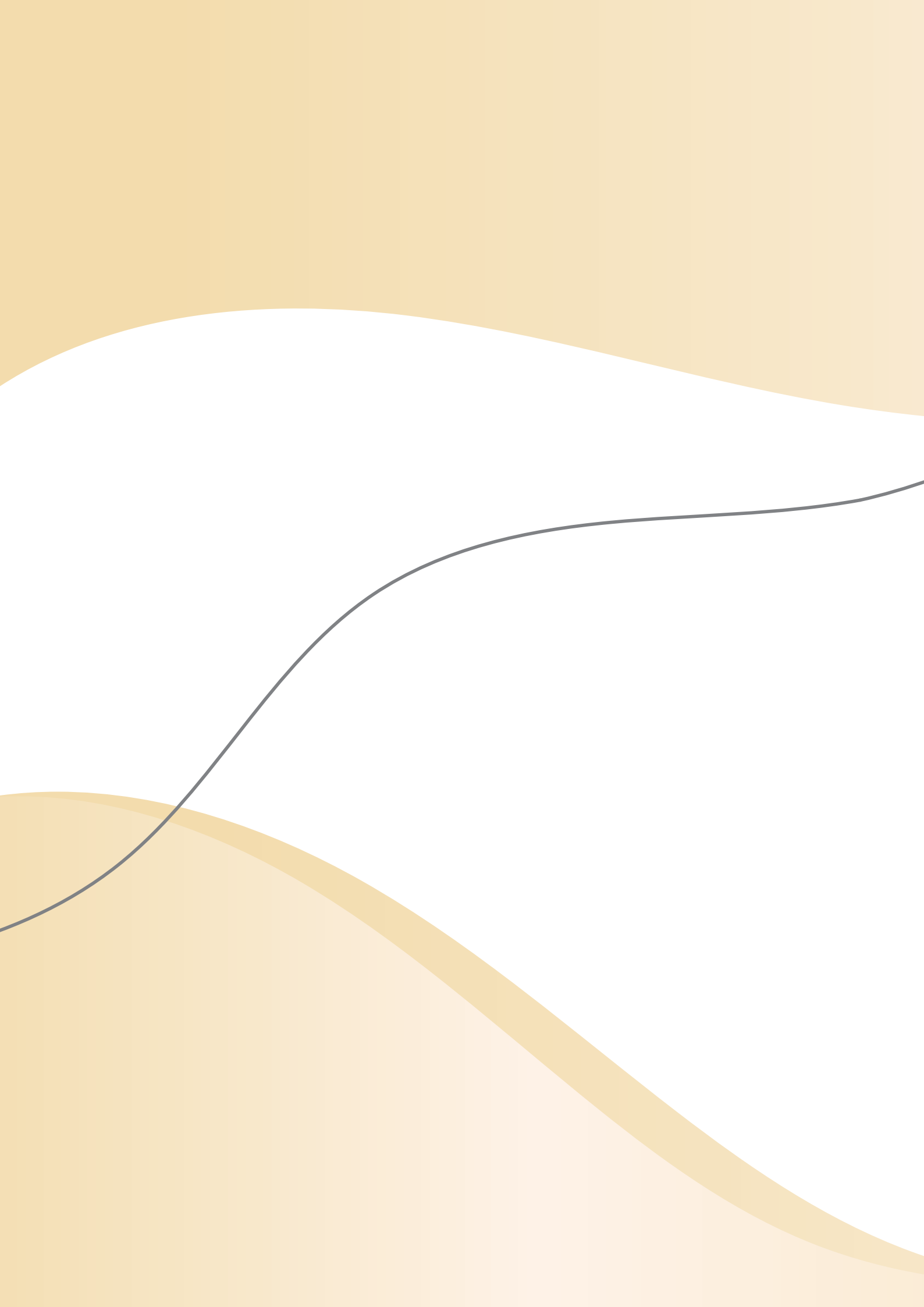




2017-18

CONSUMER COUNCIL  
ANNUAL REPORT

消費者委員會年報



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# CHAIRMAN'S MESSAGE

## 主席的話



**Professor Wong Yuk-shan**  
**SBS, BBS, JP**  
**Chairman**

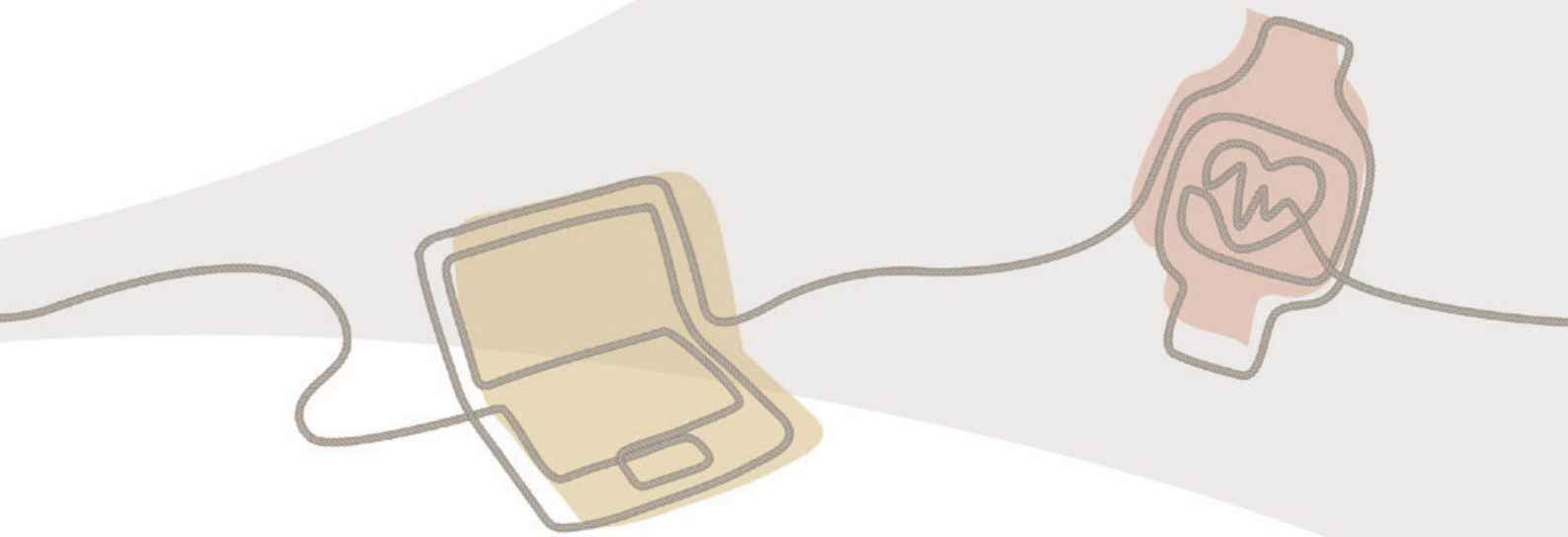
黃玉山教授  
銀紫荊星章，銅紫荊星章，太平紳士  
主席

Technological advancement has opened up enormous e-commerce opportunities for the business, and unprecedented access to a plethora of choices in the global marketplace for the consumer, especially the digital savvy. The advent of the Internet of Things, which extends connectivity to traditionally non-internet-enabled everyday objects, is accelerating the process at an ever-faster speed. It's a new consumer world, and one that continues to evolve quickly. But are consumers better off? What are the challenges that lie ahead? What can the Consumer Council do to meet these challenges for the betterment of consumers? The future is as daunting as it is promising.

In the year under review, the Council completed and released a major report on the development of e-hailing services, in view of public criticism over poor taxi services and the emergence of new market players that operate without regulatory oversight. The proliferation of e-hailing services well signifies the potentially disruptive power of technological advances on a traditional business model as in this case, the taxi industry. Riding the wave of the sharing economy, e-hailing services have become a global trend; their impact on consumer behaviour and their riding experience has been felt all across the world, including Hong Kong.

科技進步為商戶打開了龐大的電子商機，同時亦為消費者，特別是精通數碼科技的一群，開闢了通往全球市場的大道，帶給他們目不暇給的選擇。物聯網面世，把一些未與互聯網接通的日常生活用品也聯繫到網上世界，再次推進科技演化的速度。這是一個嶄新的消費世界，亦是一個正在急劇進化的消費世界。但是，消費者真的可以受惠其中？前路迎著甚麼挑戰？本會又要如何應對，令消費者真正受惠？在未來要保護消費者縱是艱鉅，卻又充滿希望。

回顧過去一年，本會完成並發表了關於網約車服務發展的重要報告，以回應公眾有關的士服務強差人意的批評，以及新市場營運者在缺乏規管下崛起並提供服務的問題。網約車服務的盛行正好反映科技的進步可顛覆傳統商業模式 - 的士行業。乘著共享經濟的浪潮，網約車服務已席捲全球，也改變了世界各地消費者的行為及其乘車經驗，而香港亦身處其中。



In the study, the Council concluded that Hong Kong should embrace e-hailing services – through a progressive approach, by opening up the personalised point-to-point car transport service market by introducing regulatory oversight on the pre-booked segment of the market. This will provide not only the needed regulatory oversight to ensure passenger safety, but also the competition necessary to spur the taxi industry into improving its service quality. In putting forward this recommendation, the Council drew widely from the experiences of 9 different markets in the Mainland and other parts of Asia, as well as the US and Europe, where e-hailing services are managed differently to either restrain or encourage the e-hailing services to enter the market.

Notwithstanding the uncertainty of change in the new digital age, the Council's mission remains firmly committed to the protection and empowerment of consumers to exercise their right to make informed choices. To help them develop the necessary understanding and skills, the Council must ensure consumers have access to a diverse range of impartial and accurate information that is easy to understand. Towards this goal, the Council is engaged in a continual extensive market surveillance, through research and testing, to improve product quality and safety, promote sustainable consumption, foster fair competition and a level playing field, advance consumer legal protection, disseminate consumer information, and educate consumers for self-empowerment, among other functions.

In our strategy with the business, the Council plays the role of the consumer watchdog, in the lingo of the news media, ever vigilant and watchful over the goods and services in the marketplace, including both current and new trends, to safeguard the rights and interests of consumers. Where necessary, the Council does not hesitate to use its power to sanction traders for undesirable sales practices. During the year under review, the Council named a timeshare marketing company for high-pressure tactics that coerced consumers into signing unreasonable and exorbitant vacation club membership contracts.

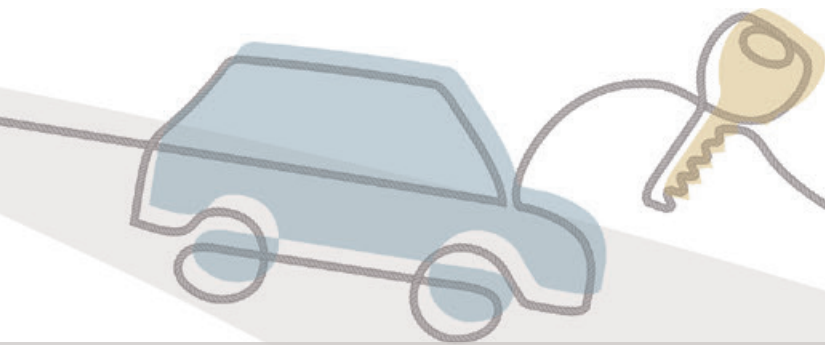
Apart from being a watchdog, the Council encourages and assists different sectors introduce voluntary codes of practice to strengthen their industry practices beneficial to consumers in both their products and customer services over the long term. A shining example during the year was the new Code of Practice for the retail jewellery industry,

本會在研究中指出，香港應考慮將網約車服務納入市場。透過引進預約車服務的規管，循序漸進地開放個人化點對點交通服務市場。這做法不僅提供了確保乘客安全所需的規管，而且帶動了的士業界提升服務質素所需的競爭。本會提出上述建議，乃參考來自中國內地、亞洲和歐美共9個不同網約車服務市場的經驗，以不同取態對網約車服務加以限制或開放市場。

儘管新數碼年代帶來無法估計的變化，本會依然堅守使命，致力維護並加強消費者的自我保障能力，從而讓他們行使權利，作出知情選擇。為協助消費者獲得所需概念和技巧，本會須致力確保他們能夠接收準確持平而又容易理解的資訊。因此，本會一直進行廣泛的市場監察，透過研究與測試來提升產品質素與安全、宣揚可持續消費、推動競爭及公平市場、加強消費者法律權益保障、發布消費資訊，以及教育消費者維護自我權益等等。

面對商界，本會策略性扮演為消費者把關的角色，套用新聞媒體形容本會為消費者之守護者，我們將一如既往，更密切監察市場上的產品及服務，無論固有的還是新興潮流，都會從守護消費者權益出發。需要時，本會絕不猶豫會運用法定權力，譴責經營手法不良的商戶。年內，本會曾點名譴責一間時光共享推廣公司，利用高壓手段威逼消費者簽下不合理的旅遊會籍合約。

除了擔當守護者角色，本會鼓勵及協助商界引入自願性營商實務守則，強化業內對於產品及客戶服務的經營手法，長遠惠及消費者。一個深具意義的例子就是年內珠寶零售業推出全新營商實務守則。這守則由本會聯同兩大珠寶商會，香港珠石玉器金銀首飾業商會與九龍珠石玉器金銀首飾業商會共同制訂而成，旨在促進業界自我規管，並鼓勵採納比現行法例更嚴謹的營商標準。



which was launched in conjunction with the 2 major jewellery associations – the Hong Kong Jewelers’ & Goldsmiths’ Association, and the Kowloon Pearls, Precious Stone, Jade, Gold and Silver Ornament Merchants Association. The Code aims to foster self-regulation and promote standards above and beyond what is required under the existing legislative requirements. Under the Code, an independent review committee was established to handle consumer complaints, and after-sales protection was introduced for online shoppers. When self-regulation functions properly, it can be an effective mechanism for improving industry practices and quality of service.

Internationally, the Council is building partnerships with its overseas counterparts for joint cooperation on matters of mutual concern and interest. In 2017, the Council signed a Memorandum of Understanding with the Korea Consumer Agency to collaborate on an information and consumer complaint referral mechanism. This breakthrough in cross-border complaint handling and redress not only covers purchases made by visitors in both places, but is also applicable to disputes arising from online purchases. More similar agreements in collaboration with consumer organisations in the region, including Japan and Singapore, are in the pipeline

The Council is also a longstanding Council and Executive Member of the Consumers International, which spearheaded a global campaign to mark the World Consumer Rights Day 2018 with the theme, most appropriately, “Making Digital Marketplaces Fairer”. The Council supported the call by conducting surveys of online and mobile platforms notably food delivery services and mobile taxi hailing apps, both of which are popular emerging services in the digital era.

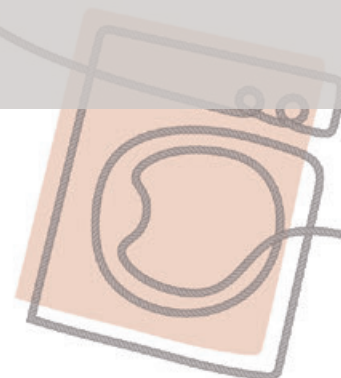
Looking ahead, one thing is clear and certain: more changes with ever-faster pace are on their way. Some of these changes will have fundamental, far-reaching implications for consumers and a corresponding impact on existing consumer policies and laws. One significant change involves electronic payments which are replacing cash as the predominant mode of payment. Indeed, in some parts of the Mainland, paying with e-wallet is already more a daily necessity than a novelty. It is all part of the digital development towards a Smart Economy, which promotes fintech initiatives and explores distributed ledger technology applications (such as blockchain) in different areas, including trade financing and cross-boundary electronic transactions. Hong Kong may well follow suit, as the Government set out in its “Smart City Blueprint for Hong Kong”, published in December 2017 which includes

根據守則，業界將成立一個獨立審查委員會，以處理消費者的投訴；亦會提供售後保障服務予網上消費者。自我規管如從善如流，也可改善行業的營運模式，提升服務質素。

國際間，本會正與秉持共同理念和工作的海外機構建立伙伴關係。2017年，本會與韓國消費者院簽署合作協議書，設立兩地訊息及投訴個案互通機制。這個跨境處理消費糾紛的突破性合作，不單涵蓋兩地旅客互訪時發生的消費糾紛，同時亦適用於網上購物引起的爭議。本會正籌劃更多類似合作，擴大伙伴關係至日本、新加坡等其他地區的保障消費者組織，期望惠及更多海外的消費者。

本會是國際消費者聯會的理事會成員及執行委員。國際消聯發起年度推廣運動「全球消費者權益日」，而2018年的主題正好是「創造更公平的數碼市場」。本會響應號召，針對網上點餐速遞服務平台及網約的士服務流動應用程式進行調查，而這兩種正是數碼年代急促冒起的新服務。

展望將來，可以明確肯定的是，前路會迎來更多更快的轉變。部份轉變將為消費者、及現有消費政策與法例帶來深遠的影響。其中一個近在眼前的變化是電子支付會取代現金，成為主流付款方式。的確，在中國內地部分地方，電子錢包已成為生活必需品，已非新鮮事。電子支付是智能經濟中的數碼發展的工具，有助推動金融科技，開拓分布式分類帳技術（如區塊鏈）在不同領域上的應用，包括利用電子方式進行貿易融資及跨境匯款。香港政府已急迎大勢，2017年12月推出《香港智慧城市藍圖》，當中包括要引入更快的



plans for faster payment systems and significantly, an electronic identity for all residents to authenticate future electronic transactions.

No doubt, fast-advancing digital developments and increased internet access and speed will have an increasing impact on various facets of our daily lives. Complaints levelled against e-commerce, which offers greater convenience and wider cheaper choices, have also fast become a major category of disputes between consumers and businesses. Already, we saw a sharp rise of 43% year-on-year in the year under review to over 4,400 complaints against online sales including trade practices and suspected counterfeit products. Like consumer protection agencies in many other jurisdictions, the Consumer Council needs to keep abreast of times since effective protection of consumer rights in the digital age poses a big challenge for our society.

A full agenda awaits us in the year ahead. Our priority will be to continue our research on and advocacy of the many pressing consumer issues such as advocacy for a mandatory cooling-off period, during which consumers are entitled to cancel a contract with a full refund. (The study report has been completed and was released in April 2018 before this Annual Report was published). We will very soon review the progress we have made in our 3-year strategic plan 2016-19 with a multiple objective of 5 major goals and 21 key strategies and initiatives. This plan has marked the path forward for the Council in the face of market transformations and related changes, and in our advocacy for a fairer, safer, better marketplace.

In closing, I would like to express my deepest appreciation to the Council members, its Chief Executive and the staff for their unfailing dedication and commitment, valuable contribution and professional service, which have helped the Council grow from strength to strength and to new heights of achievement and excellence. I owe them all a personal debt of gratitude.



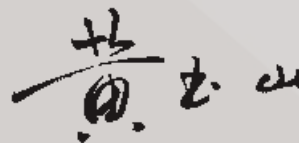
Professor WONG Yuk-shan, SBS, BBS, JP  
Chairman

支付系統，甚至為所有居民提供數碼個人身份，以便推行電子交易認證。

毫無疑問，數碼發展加上互聯網使用的普及，已為大眾日常生活造成深遠的影響。電子商務提供更多便利又廉價的消費選擇，但與電子商務相關的投訴，同時成為近年消費者與商戶之間出現糾紛的主要類別。與2016至17年度相比，本會年內收到與網上銷售有關的投訴個案大幅上升43%至超過4,400宗，投訴內容包括銷售手法及懷疑偽冒商品。跟不少其他司法管轄區一樣，要在現有消費保障機制下，為數碼年代的消費者提供有效而合時宜的權益保障，實在是一大挑戰。

迎接未來密麻麻的工作議程，我們首要研究並倡議多個迫在眉睫的消費議題，當中以設立強制性冷靜期，讓消費者有權在指定時間內取消合約及獲得全數退款（有關研究報告已於2018年4月完成並發布）最重要。本會亦快將檢討2016至19年的3年工作策略計劃中所提出，有關5大目標及21項重要策略的進展，以期在變化萬千的市場中，能夠引領本會繼續履行使命，為大眾建立更公平、安全、理想的消費環境。

最後，本人深深感謝本會各成員、總幹事及團隊的付出與投入，其實貴的貢獻與專業的服務，使消委會繼往開來，將消費權益保障的工作推上高峰。對此，本人致以衷心感激。



黃玉山教授，銀紫荊星章，銅紫荊星章，太平紳士  
主席

# MEMBERSHIP OF THE CONSUMER COUNCIL

## 消費者委員會委員



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



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陳繼宇博士，太平紳士



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 Wilton FOK Wai-tung  
霍偉棟博士



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馮丹媚女士，榮譽勳章



Prof. Michael HUI King-man, MH  
許敬文教授，榮譽勳章



Mr Antonio KWONG Cho-sing, MH  
鄺祖盛律師，榮譽勳章



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林新強律師，太平紳士



Mr Kevin LAM Sze-cay  
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吳麗萍教授



Mr SHIH Wing-ching, JP  
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Dr Karen SHUM Hau-yan  
沈孝欣醫生



Mr Kyrus SIU King-wai  
蕭景威先生



CHAIRMAN  
主席

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



VICE  
CHAIRMAN  
副主席

Mr Philip LEUNG Kwong-hon, MH  
梁光漢先生, 榮譽勳章



VICE  
CHAIRMAN  
副主席

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



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



Ms Vanessa LAU Chi-wan  
劉子芸女士



Ms Kitty LEE Wing-lan  
李泳蘭女士



Dr Raymond LEUNG Siu-hong  
梁少康博士



Mr Keith LIE Kin-fu  
李健虎先生



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



Prof. WONG Kam-fai, MH  
黃錦輝教授, 榮譽勳章



Ms WONG Shu-ming, MH  
黃舒明女士, 榮譽勳章



Mr Kent WONG Siu-kee  
黃紹基先生

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陳芝瑛女士



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



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



Mr Johnny FEE Chung-ming, JP  
費中明律師，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  
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羅祥國博士



Mr LEUNG Chun-kit  
梁俊傑校長



Prof. PUN Kong-pang  
潘江鵬教授



Mr SHIH Wing-ching, JP  
施永青先生，太平紳士



Prof. Nora TAM Fung-ye, BBS, JP  
譚鳳儀教授  
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Mr Max WONG Wai-lun  
王慧麟博士



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Dr Eunice YIM Pui-yu  
嚴沛瑜博士



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陳繼宇博士·太平紳士



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Mr John CHIU Chi-yeung, JP  
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Prof. Michael HUI King-man, MH  
許敬文教授·榮譽勳章



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Mr WONG Kam-leung  
黃錦良校長



Ms WONG Mei-ling  
王美玲女士

# 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 the fast moving consumer world, it is imperative for the Consumer Council to keep abreast of times and ahead of the curve to be ready for any eventuality. Charged with the statutory function to protect and promote the interests of consumers, the Council is duty bound to guard the gate vigilantly against any sign of emerging risks and hazards to help consumers avoid falling prey to unscrupulous operators in the marketplace. Clearly, in the new digital age, more and bigger changes are underway; the Council must face up to these challenges, both vast and varied, as they arise, with insight and action.

2017-18 was yet another fruitful year of diversity and productivity. Our test and research reports covered a broad range of subjects and topics relevant to the everyday lives of consumers: from shampoos, laundry and dish-washing detergents, to luncheon meat, sausages, fruit juices, steam ovens, cordless upright vacuum cleaners, online food order platforms, and mobile taxi hailing apps, to name but a very few.

Together these tests and reports captured some 30 newspaper front-page headlines and generated more than 2,400 news reports in the mass media, disseminating a treasure trove of independent impartial consumer information and data to the public. This continues to reinforce the credibility of the Council, while

消費世界瞬息萬變，消費者委員會須與時並進，洞悉先機，才能應付任何突發情況。本會肩負維護並推動消費者權益的法定職能，責無旁貸，對所有可能成為消費者陷阱的市場風險，都要保持警惕，才能把關得力。踏入新數碼年代，更多更大的轉變隨之湧現，本會需以更敏銳的洞察力與快速的執行力面對挑戰。

2017-18年度，本會在多元化和生產力上又是碩果纍纍的一年。我們的研究和測試報告所涵蓋的主題廣泛，與消費者日常生活息息相關：由洗髮水到洗衣液及洗潔精；午餐肉、香腸到果汁；蒸焗爐到無線直立式吸塵機；網上點餐平台到網約的士流動應用程式等等，不計其數。

以上報告結果成為30多則報章頭條，以及超過2,400篇傳媒報道，為大眾提供了獨立、持平又寶貴的消費資訊和數據。此舉一直提高消委會的公信力，同時加強消費者保障本身權益的能力，有助他們作出知情理性的選擇。對本會同樣重要而又影響深遠的是，這還肯定了消委會是提升市場質素的一股重要推動力。

empowering consumers to exercise informed rational choices. Equally important is the far-reaching impact on business in recognition of the Council as a driving force for improvement in the marketplace.

In our effort in market surveillance, we believe that products of daily use to the mass public should be well covered as we systematically scrutinise the hundreds and thousands of consumer goods and services available in the market. Our test and research projects may seem at times rather down-to-earth but their findings are practical and immeasurably useful and constructive to consumers.

Let me share with you some examples of our projects during the year, in the sequence of the four necessities of life: clothing, food, accommodation and travel. Our test on thermal undergarments showed a vast variation in their thermal retention value, probably the single most important factor in the choice of thermal underwear, by more than a double in some samples, and unsatisfactory sweat wicking and quick drying performance in nearly half of the samples.

Our tests on food revealed excessive quantity of sodium (salt) in popular Asian style soup noodles, the regular consumption of this food will put consumer health at risk of high blood pressure and cardiovascular diseases. Some of the cooking oils we tested were found to contain harmful contaminants of different types, prompting the Council to call for the introduction of relevant regulation and safety standards for this common cooking ingredient found in every kitchen.

In our survey on bank mortgage plans, the attention of private residential flat buyers is drawn to the substantial difference in interest charges and calculations, for example, between the Hong Kong Interbank Offered Rate and Prime-based mortgage plans as well as high interest rates for mortgages offered by property developers. And in field visits to the sales offices of some first-hand residential development projects, the result in respect of adequate and accurate information provision was disappointing: greater transparency in information disclosure was sorely needed for the prospective buyers.

Regarding travel, we put walking sticks/cane umbrellas to the test, and found that over 60% of these walking aids posed a safety risk to the elderly. On a lighter note, we compared the numerous different credit card flight awards schemes and found them to vary from card to card and in some cases even among cards issued by the same operator, and found that contrary to popular belief, credit cards co-branded with airlines do not necessarily earn more flight awards.

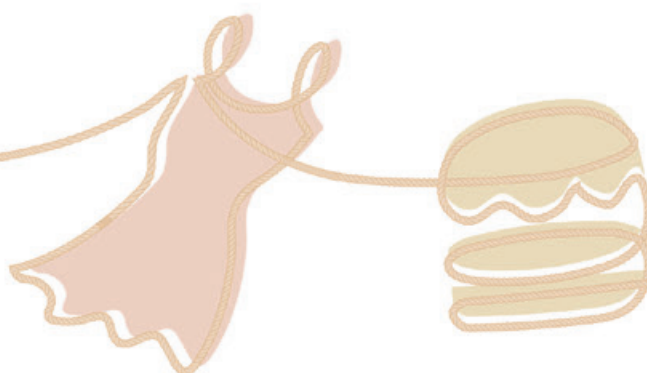
在監測市場方面，本會同樣努力不懈，在日常工作中致力涵蓋主要日用品，長久以來有系統地細查市面上各類消費品和服務產品。我們的研究和測試項目，看似平凡普通，只關乎生活點滴，但對消費者而言，報告結果既實用又具建設性。

在此，讓我與大家分享本會年內達致的部分成果，依次從衣、食、住、行四大生活必需品簡述。選購保暖內衣，最重要的是保溫值，本會的測試發現，不同保暖內衣的保溫值差異逾倍數計，而近半樣本的排汗快乾效果亦欠理想。

食品方面，本會測試了市面流行的亞洲風味湯粉麵，結果顯示樣本的鈉含量（鹽份）過高，經常進食可能增加患高血壓及心血管病的風險。食油測試亦發現樣本內含不同有害物質，結果促使本會向有關當局提出，應針對常用的烹調食材制訂相關監管條例及安全標準。

有關樓宇按揭計劃的調查，揭示私人樓宇買家應留意不同按揭計劃的利率及計算方法，可造成重大的利息差異，消費者宜比較香港銀行同業拆息按揭、最優惠利率按揭，以及由發展商提供的高按揭利率的優劣，慎重選擇。另外，本會派員視察部分一手住宅售樓處，但現場所得的樓盤銷售資訊，其齊全度及準確度均令人失望。為準買家著想，實有急切需要披露透明度更高的整全資料。

「行」的方面，本會測試了手杖/手杖傘的功能，這些輔助長者步行的用具中，發現六成樣本潛藏安全風險。至於題材較為輕鬆的信用卡兌換飛行里數計劃的研究，我們發現計劃「因卡而異」，有情況甚至是同一發卡機構發行的多張信用卡，其里數計法亦各有不同，與航空公司聯營的信用卡亦未必為消費者賺取更多飛行獎賞，有悖於大眾想法。



Furthermore, we believe also in the proverbial “straw in the wind” showing which way the wind blows that the slight facts in accumulation en masse could foreshadow the beginning of new market or consumer trends, or even emerging scam or fraudulent sales practices against consumers. In our gate-keeping role, as the consumer watchdog, dubbed by some in the media, the Council must be alert to any sign of predators in the market, and have the foresight not only to anticipate scams, but to nip them in the bud before they spread.

During the year, we looked at 2 relatively new businesses – online food order platforms and mobile taxi hailing apps. We examined price, performance and service quality, and raised important consumer issues for improvement. We found excessive and wasteful packaging of the food for delivery, detrimental to the environment and sustainable consumption. In the latter, we found excessive collection of consumer personal information unrelated to the operational needs has led to serious privacy concerns. We also looked at the new fad of drone aerial filming, and again, found potential privacy infringement.

The past year saw, amongst others, a significant stride taken towards the goal of extending consumer education to primary school students, as part of the Council’s 3-year strategic plan. We devised a new initiative characterised by experiential learning activities with the theme of sustainable consumption to groom the very young in support of the Council’s advocacy in this area. In October 2017, a pilot programme was launched involving 10 primary schools aided with a learning kit “Earth 2038”. Encouraged by positive feedback from the participant students and teachers alike, the Council will further explore other opportunities and resources to turn this initial success into an ongoing focus of consumer education in the years ahead.

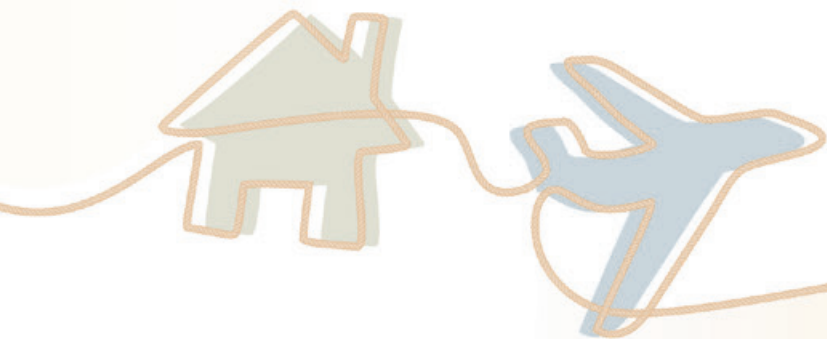
The Council spared no effort in exploring for new avenues to channel consumer information to as wide an audience as possible. During the year, it joined forces with the Financial Services and the Treasury Bureau in a social media campaign targeting young adults trapped in reckless credit card spending and impulsive borrowing. A series of short educational videos were produced to caution consumers against advertising claims and telemarketing calls from money lending intermediaries, and to educate them about prudent financial management. The videos were posted on social media, attracting aggregated viewership of 2,569,952, almost threefold of the 950,000 target. In addition, the Council partnered

我們一直深信諺語「草動知風向」。從觀察種種微細跡象，便能預示市場動態或消費潮流的興起及趨向，甚或有消費陷阱在冒起並擴大。作為被傳媒冠稱的消費者之守護者，本會素來擔當把關角色，除了要時刻保持警惕，留意市場上潛藏的威脅外，還要高瞻遠矚，於萌芽狀態杜絕一切風險。

去年度，我們審視了兩個新興的電子消費行業——網上點餐平台及網約的士應用程式。除了點評價錢、表現及服務質素，本會亦提出了一些有待改善的重要議題。我們發現網上點餐平台在外賣送餐時使用過多包裝，造成浪費，與環保及可持續消費的精神背道而馳。而網約的士實測發現，應用程式會收集過多與服務無關的消費者個人資料，本會關注此舉有侵犯消費者私隱之嫌。我們對航拍這新興玩意的研究中，同樣發現潛在侵犯私隱的風險。

本會於去年度在多方面作出新嘗試，當中在教育消費者方面更邁出重要一步，將教育對象擴展至小學生，落實這3年工作策略計劃目標之一。為此，本會設計了主題為可持續消費的全新體驗學習模式，以培育下一代支持本會多年來的倡議。2017年10月，我們推出了試驗計劃，在10所小學試用「2038 地球人計劃」這套教材。參與學生及教師的反應正面，令人鼓舞，本會因此將進一步尋求更多機會和資源，將這次初嘗的成功延續為未來教育消費者工作的重點。

本會繼續不遺餘力，發掘更多傳播途徑，向更廣大的公眾提供消費訊息。年內，本會與財經事務及庫務局攜手合辦針對年輕一族過度借貸與消費問題的社交媒體推廣活動，當中製作了一系列教育短片，提醒消費者小心受財務借貸公司的廣告及電話推銷影響，同時教育大眾謹慎理財的觀念。有關短片在社交媒體發布，共錄得2,569,952觀看次數，幾近是原定目標950,000的3倍。此外，本會配合無綫財經資訊台製作了11個專輯，



with the TVB Finance & Information Channel in 11 mini segments in a prime-time TV weekly between August and October 2017. The segments highlighted practical consumer tips on myriad of household topics, from home safety and mortgage plans to energy efficient appliances and handling home renovation disputes, drawing an audience of 800,000. Following hot on the heels of its success, a new series is in the production pipeline for 2018-19.

The Council is fully aware of the challenges that lie ahead in the new era of technological innovations in the digital field. As the world evolves from smart phones and smart watches to smart home and smart cities, the Council must keep a step ahead. To borrow a phrase from the Sales of Goods Ordinance, goods sold must be of a quality "fit for purpose". Simply stated, this means a thermal flask is not a thermal flask if it doesn't keep the water hot for a reasonable period of time, even though it may correspond with all other aspects of a thermal flask in terms of size, color, volume, place of manufacture, price, etc. It is a crucial factor behind the huge amount of work the Council is churning out in the consumer interests. For me too, in the final analysis, will be judged on whether or not our endeavours and performance are fit for purpose.

With the continued support of the Government, the business and the public, we are certain to fulfill the mandate under the Consumer Council Ordinance to protect and promote the interests of consumers of goods and services. Last but not least, I am also immensely grateful to the Chairman's leadership and the invaluable contributions of the Council Members and Co-opted Members, and for the dedication of our motivated and professional management team and staff. Together they have made possible our continued progress and success in the defence and advocacy of consumer rights and interests.

Gilly WONG Fung-han  
Chief Executive

於2017年8月至10月期間在黃金時段節目內播出。片段為消費者提供多個與家居有關的實用貼士，內容環繞家居安全、按揭計劃、節能家電到裝修糾紛等等，成功吸引了80萬收視率。本會將再下一城，新一輯影片正在製作中，預計於2018至19年播放。

本會充分意識到面對創新科技的新數碼年代，將會是挑戰滿途。當世界邁向智能城市、智能家居、智能生活，本會亦須與時代的巨輪接軌。請容我借用《貨品售賣條例》內的字句：供應的貨品須「適合相關用途」。簡單來說，即使一個保溫杯完全符合產品，如大小、顏色、容量、產地、價錢等描述，但只要不能在合理時間內保存水溫，也就不是保溫杯。這正正是本會在消費權益上不輟耕耘的推動力，如上所述，大眾對本會的評價源於我們努力所作的，是否「適合相關用途」，以迎合時代所需。

有著政府、業界和公眾從不間斷的支持，我們定必繼續履行《消費者委員會條例》所授予的使命和職能，維護及促進消費權益。最後，本人亦非常感激主席英明的領導、各委員和增選委員寶貴的貢獻，以及本會專業又積極的管理團隊和員工的付出，讓我們在維護及倡議消費權益的工作上，取得持續的進展與成效。

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



Head of Legal Affairs Division  
Ms Terese AU-YEUNG Kar-wai  
法律事務部首席主任  
歐陽嘉慧女士



Principal Research & Survey Officer  
Dr Keith KWOK Wing-yin  
研究及普查部首席主任  
郭永賢博士



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



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



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



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

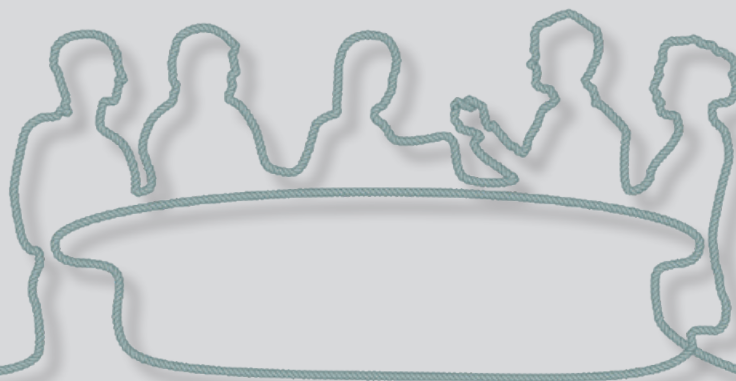


Head of Consumer Education Division  
Ms Carmen NG Ka-man  
消費者教育部總主任  
吳家雯女士



# THE CONSUMER COUNCIL

## 消費者委員會



As a leading consumer organization, the Consumer Council is actively engaged in research and advocacy, providing a full range of comprehensive consumer protection and empowerment services.

作為消費者組織的翹楚，消費者委員會一直致力研究和提出倡議，為消費者提供全面的保障，以及提升自我保護能力的服務。

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

- collecting, receiving and disseminating information concerning goods and services and immovable property;
- receiving and examining complaints 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.

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。

## 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 Chief Executive of the Hong Kong Special Administrative Region for a term not exceeding 2 years. Members may be reappointed upon the expiry of their respective terms of office.

In the year under review, Mr Samuel CHAN Ka-yan, JP succeeded Mr Philip LEUNG Kwong-hon, MH as the Council Vice Chairman upon Mr Leung's retirement. 6 new members joined the Council: Dr Wilton FOK Wai-tung, Mr Antonio KWONG Cho-sing, MH, Ms Vanessa LAU Chi-wan, Ms Kitty LEE Wing-lan, Mr Kyrus SIU King-wai and a former Co-opted Member, Prof. Nora TAM Fung-yee, BBS, JP. Besides, Mr Johnny FEE Chung-ming, JP, Mr Richard KHAW Wei-kiang, SC, Mr Alex LAI Ting Hong, Ms Queenie Fiona LAU and Prof. PUN Kong-pang newly joined the Council as Co-opted Members; and outgoing Council members - Dr Jason CHAN Kai-yue, JP, Prof. Michael HUI King-man, MH, Prof. Angela NG Lai-ping and Mr SHIH Wing-ching, JP continued to serve the Council as Co-opted Members upon their retirement.

The Council would like to express its heartfelt thanks to the two retired Council members, including Ms WONG Shu-ming, MH, and the outgoing Vice Chairman Mr Philip LEUNG Kwong-hon, MH for their unrelenting commitment and dedication during their terms of office.

Special tribute is paid to Mr Philip LEUNG Kwong-hon, MH for his enormous contributions to the Consumer Council. Mr LEUNG served the Consumer Council for 10 years in 8 Council Committees or Working Groups including the Research and Testing Committee, the Publicity and Community Relations Committee, the Staff and Finance Committee, and the IT Expert Advisory Group in which he took on various leadership roles, including Chairman, Vice Chairman and Convenor, and acted as a spokesman at CHOICE press conferences. He also led the Council as its Vice Chairman from 2013 until his retirement in 2017.

## Council and Committees

The Council operates with a committee structure comprising 12 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 or working groups 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.

In 2017-18, the Council, in a continued pursuit for enhancing consumer protection through advocacy, published 2 study reports – “More Choices, Better Service - A Study of the Competition in the Personalised

## 消費者委員會委員

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>。委員由香港特別行政區行政長官委任，任期不超過兩年，委員於任期屆滿後可再獲委任。

年內，陳家殷大律師，太平紳士接替卸任的梁光漢先生，榮譽勳章成為委員會副主席。6位人士加入委員會成為委員，包括霍偉棟博士、鄭祖盛律師，榮譽勳章、劉子芸女士、李泳蘭女士、蕭景威先生及前增選委員譚鳳儀教授，銅紫荊星章，太平紳士。此外，費中明律師，太平紳士、許偉強資深大律師、黎庭康律師、劉恩沛大律師及潘江鵬教授，應邀加入委員會為增選委員；而卸任委員陳繼宇博士，太平紳士、許敬文教授，榮譽勳章、吳麗萍教授及施永青先生，太平紳士，卸任後繼續以增選委員身份參與委員會工作。

本會衷心感謝兩位卸任委員，包括黃舒明女士，榮譽勳章，以及前副主席梁光漢先生，榮譽勳章在任內的不懈承擔和奉獻。

本會特別對梁光漢先生，榮譽勳章致以深切謝意。梁先生對本會貢獻良多，10年間，梁先生參與的委員會小組及工作小組多達8個，更先後在研究及試驗小組、宣傳及社區關係小組、人事及財務小組和資訊科技專家諮詢小組以主席、副主席或召集人身份，負責領導工作，並擔任《選擇》月刊記者招待會發言人。尤有進者，梁先生自2013年至2017年期間，為本會副主席，參與領導本會的工作。

## 委員會及小組

本會以委員會小組制度運作，設有12個委員會小組及工作小組<sup>3</sup>。委員會每兩月一次召開全體委員會會議。

此外，委員會會邀請各界專才加入相關委員會小組或工作小組為增選委員，提供專業意見，並促進特定範疇的研究。

消費者訴訟基金則由執行委員會及管理委員會監督管理。

年內，本會繼續加強消費者保障的倡議，先後發表兩份研究報告——《信用卡退款保障機制及法律保障的研究 - 預繳式消費與商戶倒閉》及《更多

1 See Appendix 1 for the list of former Chairpersons and Vice Chairpersons of the Council. 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。

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。

Point-to-point Car Transport Service Market” and “Consumer Protection on Prepayment and Retailer Insolvency - Review of Chargeback and Beyond”, which attracted considerable media attention and initiated extensive public discussion on the related issues. In addition, in collaboration with the two major jewellery trade associations, the Council formulated and launched a Code of Practice for the Jewellery Industry to promote fair trade practices and competition in the industry. The Council extends its utmost appreciation and gratitude to the respective committees for their valued views, suggestions and support rendered in the process of discussion, drafting and publication of the abovementioned reports and Code of Practice.

In the year under review, Mr CHAN Ka-kui, BBS, JP, Ms Bonnie NG Hoi-lam, Prof. Nora TAM Fung-ye, BBS, JP and Ms Cecilia WOO Lee-wah retired as Co-opted Members. The Council expresses its sincere gratitude for their support and expert contributions.

## The Council Office

Under the leadership of the Council’s Chief Executive, the Council Office, manned by 142 members of staff, operates with 9 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; the number of employees with disabilities represented 0.7% of the Council Office’s permanent staff in 2017-18.

## Finance

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

Total recurrent and non-recurrent expenditures for the year under review was HK\$114.03 million and HK\$8.17 million respectively<sup>5</sup>.

選擇 更佳服務 - 個人化點對點交通服務市場競爭研究》。兩份研究報告皆受到媒體的關注，並促使公眾就相關議題廣泛討論。此外，本會與珠寶業界兩個主要商會合作，制訂並推行《珠寶零售業營商實務守則》，以促進業界公平良好的經營手法和市場競爭。本會衷心感謝相關委員會在討論、草擬乃至出版以上報告和守則的過程中，提供寶貴的意見、建議和支持。

年內，增選委員陳家駒先生，銅紫荊星章，太平紳士、吳凱霖女士、譚鳳儀教授，銅紫荊星章，太平紳士和鄔莉華律師卸任。本會衷心感謝他們任內作出的支持及貢獻。

## 消委會辦公室

以總幹事為首的消委會辦公室共有142名員工，工作主要由9個部門負責，即投訴及諮詢部、消費者教育部、財務及行政部、人力資源部、資訊科技部、法律事務部、策劃及商營手法事務部、公共事務部，以及研究及普查部<sup>4</sup>。

本會乃提供平等機會的僱主，於2017-18年度聘用的傷健職員佔常額編制0.7%。

## 財務

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

年內經常及非經常性開支分別為港幣1.1403億元及港幣817萬元<sup>5</sup>。

<sup>4</sup> See Appendix 4 for the organisation chart of the Council. 組織架構見附錄四。

<sup>5</sup> See Appendix 5 for the Auditor’s Report and Financial Statements for the accounts of the Council for 2017-18. 2017-18年度核數師報告及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

### Complaints and Enquiries Received

The Council received 82,831 enquiries and 25,858 complaints during the year under review, representing a 3% year-on-year (YoY) decrease and a 3% YoY increase respectively. Some 85% of all enquiries were received by telephone while 57% of complaints were lodged in writing (by fax, mail and email) or via the internet<sup>6</sup>.

### Complaints Statistics Breakdown

The wide publicity and deterrence generated by the Council's naming of a fitness centre for malpractices in 2016-17 has resulted in a significant reduction of complaints against Recreation/Health Clubs from 1,673 in 2016-17 to 853 in 2017-18 (of which 321 cases were due to business closure). The total number of complaints during the year edged up a slight 3%, from 25,040 in 2016-17 to 25,858 in 2017-18, with notable increases in the Travel Matters (34%), Foods & Drinks (29%), and Clothing & Apparel (24%).

The Council was able to chalked up a remarkable rate of success in the resolution of complaint cases by means of conciliation – 73% of cases with pursuable grounds during the year (See Fig 4). In cases in which traders refused to co-operate through settlement or redress, the complainants were advised to seek for recompensation via other channels, including civil legal action.

### 投訴及諮詢

年內，本會共接獲82,831宗消費諮詢及25,858宗消費投訴，較2016-17年度分別下跌3%及上升3%。當中85%的消費諮詢經由電話熱線接獲，57%的消費投訴則經書面透過傳真、郵寄或互聯網提出<sup>6</sup>。

### 消費投訴統計

於2016-17年度，本會公開點名譴責一所健身中心，令關於健身會的投訴由1,673宗回落至2017-18年度853宗，當中321宗涉及健身中心結業，這可歸因於點名行動的廣泛宣傳對相關不良營商手法起到阻嚇作用。2017-18年度整體消費投訴數字較去年略升3%，由25,040宗增至25,858宗，增幅較明顯的行業類別是旅遊事務（34%）、食品及飲品（29%）及衣飾（24%）。

本會雖然沒有執法權力，但調停成功率相當理想，2017-18年度有73%之可跟進的個案經本會調停後獲得解決（見圖四）。對於商號拒絕和解或提出補償的個案，本會會建議投訴人考慮訴諸其他途徑，包括民事訴訟，以尋求補償。

<sup>6</sup> See inside back cover for contact information of Consumer Advice Centres. 消費者諮詢中心之聯絡資料詳見於封底內頁。

Though the Council is not a law enforcement agency nor vested with any investigation power, it operates a highly accessible consumer complaints service to seek redress on behalf of aggrieved consumers by means of conciliation, through which disputes are resolved by mutually acceptable agreements. Equally important is the Council's function of keeping tabs on the marketplace for trends and practices detrimental to consumer rights and interests, and of taking timely measures through consumer alerts or recommending law enforcement action to counter such practices.

消委會既非執法部門，亦沒調查權力。然而，本會為消費者提供非常便捷的投訴服務，透過調停，協助受到不公平對待的消費者，尋求爭議雙方均能接受的和解方案。同樣重要的是，本會緊貼市場潮流，監察營商手法的轉變，若發現消費者權益受損，本會將適時採取諸如向公眾發出消費警示、配合執法行動等措施。

## Top 5 Complaint Categories

### 1. Telecommunication Services

Telecommunication services continued to attract the most complaints, with 3,157 cases, a slight YoY increase of 1%. The dominant complaints involved price disputes (43%) over mobile phone service plans, internet service contracts and mobile data charges, followed by service quality (27%) in respect of slow transmission, connectivity failure and customer support.

### 2. Travel Matters

Complaints relating to Travel Matters totalled 2,609 cases, with a sharp increase of 34% increase YoY. Air tickets and airline services accounted for the main bulk of the complaints (61%) in this second-highest category, with hotel bookings, tours, hotel and air ticket packages comprising a distant 24%, bringing to a total of 85%. The complaints were mostly about the quality of service (34%), price disputes (26%), and late/non-delivery of services (17%).

### 3. Electrical Appliances

The third most common complaint category was electrical appliances, with 1,732 cases, down a slight 1% YoY. Repair and maintenance service (38%) and quality of goods (28%) were the main areas of dissatisfaction.

## 首5位消費投訴

### 1. 電訊服務

有關電訊服務的投訴繼續居於榜首，2017-18年共錄得3,157宗，較2016-17年度微升1%。當中多數涉及手機服務合約、互聯網服務合約及流動數據收費等價格爭議(43%)，其次是服務質素(27%)如數據傳送速度緩慢、網絡失效及客戶服務支援不足等。

### 2. 旅遊事務

旅遊事務的投訴本年度有2,609宗，較2016-17年度激增34%，位列第2。其中，有關機票銷售及航空公司服務投訴的個案佔大多數(61%)，而涉及預訂酒店、旅行團及機票和酒店套票等的個案佔24%，兩者合共佔此類別投訴85%。引起消費者不滿的問題主要是服務質素(34%)，價格爭議(26%)及延誤/無法提供服務(17%)。

### 3. 電器用品

電器用品的投訴較去年度微跌1%，有1,732宗，主要涉及修理/維修服務(38%)和產品質素(28%)問題。

4,427  
online shopping  
complaints  
網上消費投訴

#### 4. Telecommunication Equipment

With a notable decline of 27% YoY, telecommunication equipment was the fourth most common complaint category with 1,289 cases. Nearly half of the complaints (45%) concerned repair and maintenance of mobile phone handsets. However, while there was a drop in the total number of complaints for telecommunication equipment, there was a steep 181% upsurge in the number of complaints about offers of free gifts/discounted goods.

#### 5. Foods & Entertainment Services

There were 1,227 cases in this category during the year, placing it on the top 5 list for the first time. The most common complaints involved Public Performance and Sport Games, which rose a substantial 91% and 88% respectively. In addition, there was a whopping 227% increase in complaints about Variation/Termination of Contract disputes.

#### 4. 通訊用品

通訊用品的投訴位列第4，共錄得1,289宗，較2016-17年度下跌27%，跌幅明顯。約一半（45%）投訴個案涉及消費者對手機修理/維修服務的不滿。雖然這類型的整體投訴數目下降，但關於禮品派送/折扣商品的投訴卻錄得高達181%的升幅。

#### 5. 食肆及娛樂

食肆及娛樂的投訴首度列於前5位，共錄得1,227宗。當中以涉及公眾娛樂表演及體育比賽的升幅最大，分別上升91%及88%。此外，涉及更改/終止合約的個案升幅亦高達227%。

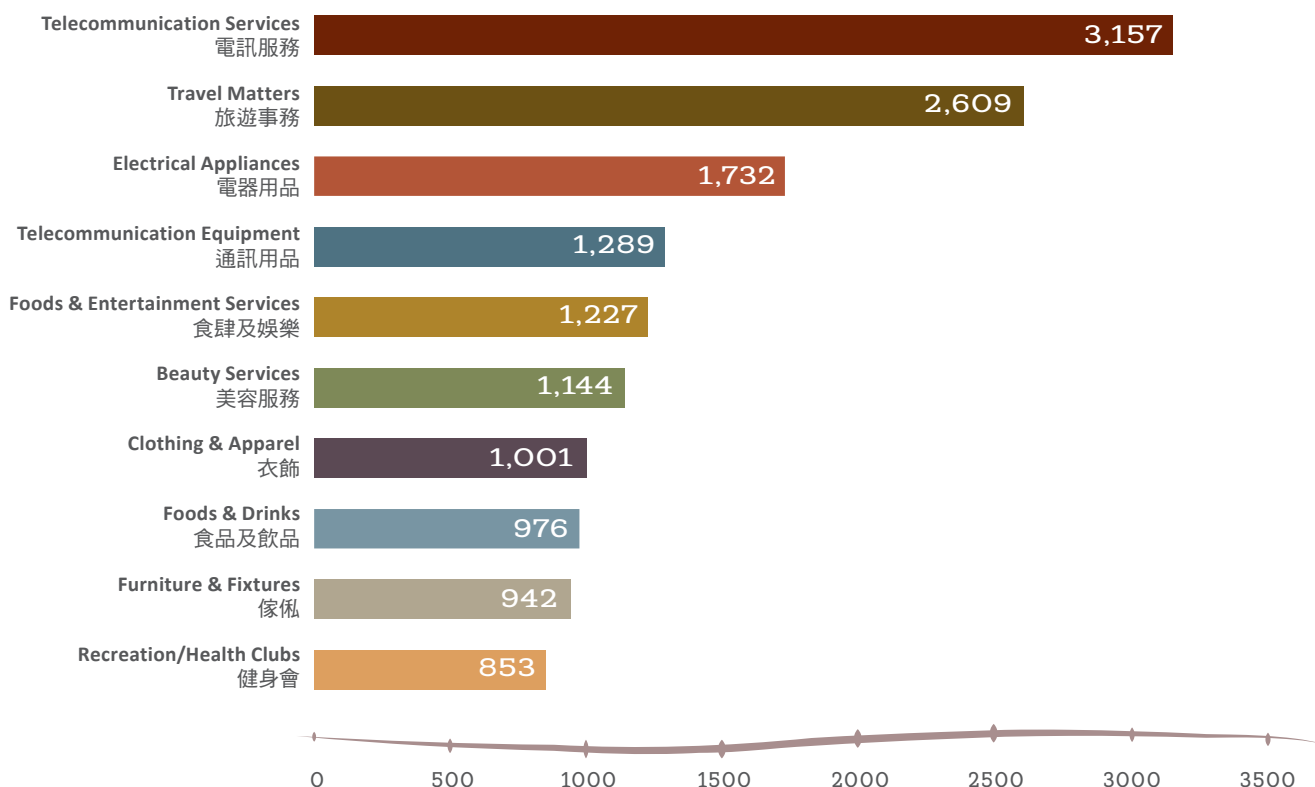
**Fig 1 Numbers of Complaints in the Past 3 Years**

圖一 過去3年的投訴數字

Year 年份	2015 - 16	2016 - 17	2017-18
Total no. of Complaints 投訴個案總數	26,793	25,040	25,858

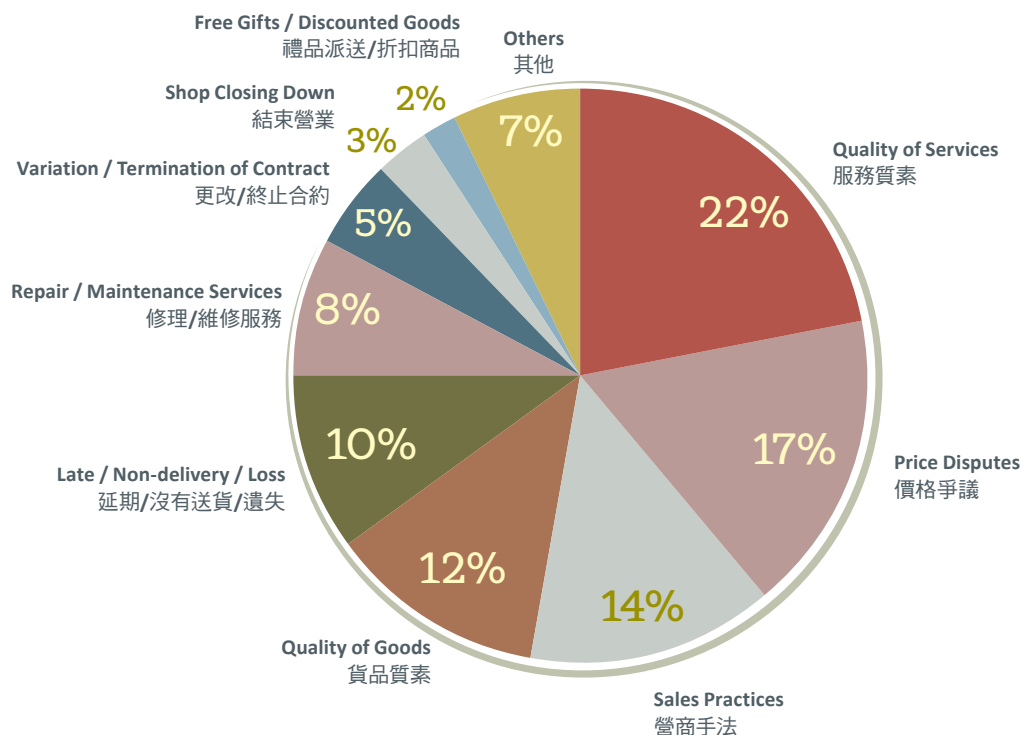
**Fig 2 Top 10 Consumer Complaints on Industries in 2017-18**

圖二 2017-18 年度首10位涉及消費投訴行業



**Fig 3 Nature of Consumer Complaints in 2017-18**

圖三 2017-18 年度投訴性質



**Fig 4 Resolution Rate of Cases with Pursuable Grounds in 2017-18**

圖四 2017-18年度調停成功率

Total no. of cases received 投訴總數	25,858
No. of cases with pursuable grounds 可跟進的投訴個案 <sup>7</sup>	17,558
No. of cases in progress 仍在跟進中的個案	2,063
No. of cases resolved 獲得解決的個案	11,247
<b>Resolution rate 調停成功率</b>	<b>73%</b>

## Trends of Consumer Complaints

### Resurgence in Tourist Complaints

On the rise again were tourist complaints, with 2,826 cases, representing a 37% YoY increase. Almost 80% of the complaints were lodged by Mainland tourists largely over sales practices (622 cases) including Late/Non-Delivery of services and Variation/Termination of Contract, with a dramatic 441% and a high 133% increase respectively.

## 消費投訴的趨勢

### 訪港旅客投訴再次上升

本年度訪港旅客的投訴數字亦錄得上升，本會共接獲2,826宗相關投訴，較2016-17年度上升37%，當中近八成投訴來自內地旅客，主要針對營商手法（622宗），投訴延誤/無法提供服務及更改/終止合約，升幅分別高達441%及133%。

<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

Common among the subject matters of tourist complaints were Travel Matters (341 cases), followed closely by expensive Chinese herbs/ginseng (312 cases) and Jewelleries (241 cases). There was rapid growth in the number of Medical Services complaints from Mainland tourists (478 cases) in the wake of a shortage of specific vaccinations at some clinics and medical organisations in Hong Kong, which had actively promoted such vaccination service to the Mainlanders through agents, but were unable to secure the vaccines to perform the service as scheduled.

### Online Shopping Disputes on the Rise

With e-commerce expanding at a rapid speed, consumers shopping online was also fast on the rise. This has brought on a new level of complaints against online shopping to 4,427 cases, an increase of 43% YoY. Leading the complaints in this category were Travel & Accommodation (1,441 cases) and Late/Non-delivery/Loss (1,128 cases). Trailing behind were Clothing & Apparel (345 cases), and Storage, Postal & Courier Services (319 cases).

Of particular concern was the rapid rise in online shopping complaints in: Variation/Termination of Contract (290%), Sales Practices (198%), and Suspected Spurious Goods (149%).

### Naming Sanction

In September 2017, the Council named a time-share marketing company – Great Time Universal (HK) – for persisting undesirably aggressive and misleading trade practices in the sale of expensive vacation club memberships. Despite the repeated conciliation efforts of the Council, the company had refused to resolve the complaints by providing redress to the consumers. In view of the seriousness of the situation and to prevent further consumer entrapment, the Council had no alternative but to name and shame.

本會接獲的訪港旅客投訴中，以投訴旅遊事務為數最多(341宗)，其次為購買昂貴的中藥材/人參(312宗)及手飾(241宗)。本年度，訪港內地旅客投訴醫療服務的數字急增(478宗)，主要涉及疫苗短缺問題，香港的診所及醫療機構透過中介人向內地消費者積極推介來港接種疫苗，唯因部分疫苗供不應求，最終無法如期提供服務，引致大量投訴。

### 網上消費投訴與日俱增

電子商貿發展迅速，越來越多消費者經網上購物，亦令涉及網上消費的投訴數字創新高。本年度錄得4,427宗相關投訴，較2016-17年增加43%。投訴較多的類別包括旅遊事務及住宿(1,441宗)、送貨延誤不能交付貨物(1,128宗)、衣飾(345宗)及儲存/郵寄/速遞服務(319宗)。

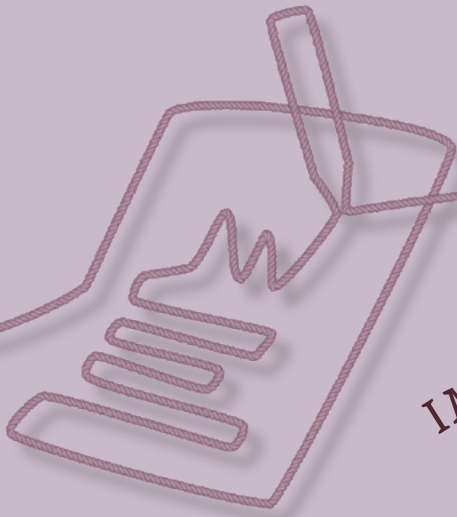
網上消費投訴中，特別矚目的類別包括：更改/終止合約(290%)、營商手法(198%)及懷疑假貨問題(149%)。

### 點名公布不良商店

於2017年9月，本會以公開點名的形式譴責 Great Time Universal (HK)，在銷售海外渡假屋會籍計劃時持續使用誤導及威嚇性手法。雖然本會多番努力調停，但該商號仍拒絕向消費者提供任何補償以解決糾紛，為免更多消費者誤墮陷阱，本會最終決定對其營商手法予以嚴厲譴責。







## IMPROVING PRODUCT QUALITY AND SAFETY

## 改善產品質素及安全

The Council plays a vital role in improving product quality and safety. Through its ongoing programme in research and testing, the Council monitors and evaluates essential product features including their safety, performance, ease of use, durability and environmental sustainability. The product choices range from food to household products, electrical appliances to consumer electronics, cosmetic and personal care products to clothing and apparels, children to elderly products. The findings offer objective, technically based guidance to alert consumers to immediate or potential product hazards and assist consumers to make informed choices.

消委會的提升產品質素及安全方面，扮演著重要角色。通過持續的研究及測試工作，監察和評估產品的安全性、性能表現、使用方便程度、耐用程度以及對環境的損害等不同範疇。測試產品的種類廣泛，由食品到家居用品、電器到電子產品、化妝和個人護理產品到服飾，兒童到長者用品等，均有涵蓋。測試結果是客觀的消費指南，提醒消費者產品的即時或潛藏風險，從而作出知情的選擇。

### Research and Test Reports

A total of 58 product testing, survey and research reports, covering myriad consumer products, were published in the Council's monthly CHOICE Magazine during the year. When products were found to be non-compliant with mandatory or established international standards, the Council notified the relevant regulatory authorities for immediate follow-up action, and called on the manufacturers and their agents to rectify the faults and improve the products. Over the years, the Council's product research and testing, as well as the subsequent follow-up have proven effective in facilitating law enforcement and fostering the development of legislative measures for consumer protection<sup>8</sup>.

### 研究及測試報告

年內，於消委會《選擇》月刊上發表的產品測試、調查和研究報告共58份，涵蓋一籃子消費產品。每當發現產品未能符合相關規定或適用的國際標準時，本會均會通知相關監管機構立即採取跟進行動，並呼籲製造商及代理商糾正錯誤並改善產品。多年來，本會的產品研究和測試，以及後續跟進，已證明可有效協助執法和促進立法加強保護消費者<sup>8</sup>。

**58**  
Research &  
Test Reports  
研究及測試報告

<sup>8</sup> See Appendix 6 for the lists of product testing, market survey and study reports published during 2017-18.  
於2017-18年度公布的產品測試、市場調查及研究報告一覽表見附錄六。

## Types of Product Tests

To present product test results of more than a thousand models of products a year, the Council achieves this through contracting internationally recognised laboratories or collaborating with Government and statutory bodies to conduct the tests. As an active member of International Consumer Research & Testing (ICRT), which is an international consortium of more than 35 consumer organisations, the Council has full access to partake in ICRT product tests, through which valuable resources and experience from other markets are shared and applied effectively.

### Food

#### Asian Style Noodles

In collaboration with the Centre for Food Safety, the Council conducted a test on 10 types of Asian soup noodles (totalling 100 samples) to assess their sodium and energy content. A total of 76 samples were found to have sodium content exceeding the World Health Organisation (WHO) recommended daily 2,000mg intake limit, posing a risk of high blood pressure and cardiovascular diseases.

Noodle types found to have high sodium content were Pha Thai noodles in tom yum soup base, spicy rice noodles; BBQ pork ramen; and wheat noodles in soup with wonton. The main culprit was the soup base. Consumers were advised to minimise drinking the noodle soup to reduce sodium intake.

In addition, the nutrition labels of 10 samples of pre-packaged cup/bowl noodles were examined. The results showed their average sodium content per serving to be a high level of 1,900 milligrammes. Consumers were reminded to check the nutrition labels on pre-packaged food to avoid regular consumption of high-sodium food.

In the interest of consumer health, the food industry was strongly urged to reduce the sodium content in food and to display clearly on the menus the nutrition information such as the calories and sodium content to enable informed choice by consumers when eating out.

#### Canned Pork Products

In a test of 25 samples of luncheon meat and 8 samples of canned sausages, it was found that most of the samples contained high levels of sodium and fat.

In a luncheon meat sample, sulfadimidine, a veterinary drug residue, was detected. It might create higher risks for antibiotic-resistant bacteria survival in body of consumers.

## 產品測試的種類

本會每年測試過千種產品型號，須委託國際認可實驗室或與本地不同的政府部門及法定團體協作測試。國際消費者研究及試驗組織(ICRT)由世界各地超過35個消費者組織單位組成，本會作為ICRT的活躍成員，通過參與由ICRT主辦的聯合測試，有效運用其他市場的資源和經驗。

### 食品

#### 亞洲風味湯麵

本會與食物安全中心合作，測試10種亞洲風味湯麵，共100個樣本，評估其鈉和能量含量。發現共76個樣本的含鈉量超過世界衛生組織(世衛)建議的2,000毫克每日攝入限量，構成高血壓和心血管疾病的風險。

檢出鈉含量較高的湯麵種類包括冬蔭功湯麵、麻辣米線粉、叉燒拉麵和雲吞麵，而造成超出世衛建議的主因在於湯底。所以消費者宜盡量避免飲用湯底以減少鈉的攝入量。

此外，測試檢查了10款預先包裝的杯/碗麵樣本的營養標籤。結果顯示，每食用份量的平均鈉含量高達1,900毫克。消費者應檢查預先包裝食品上的營養標籤，以避免經常食用高鈉食物。

為消費者健康著想，本會強烈要求食品行業降低食品中的鈉含量，並在菜單上清楚顯示營養資料，如卡路里及鈉含量，以便消費者在外出進餐時作出理智的選擇。

#### 豬肉罐頭食品

測試檢視了25款午餐肉和8款罐裝香腸樣本，發現大多數樣本含高鈉和高脂肪。

在午餐肉樣本中，檢測到獸藥殘留(磺胺二甲嘧啶)，可為消費者體內抗藥性細菌的存活帶來更高風險。



The sodium content in the 25 luncheon meat samples varied from 517 milligrammes to 1,180 milligrammes per 100 grammes, with an average of 718 milligrammes per 100 grammes. In the case of 1 sample, the mere consumption of only half a can would exceed the daily limit of 2,000 milligrammes of sodium recommended by the WHO.

The test results were compared with the nutrition label information of the samples; 6 of them were found to have sodium content higher than the manufacturers' claims, with 1 sample higher by 25%. In 1 sausage sample, the sodium content (851 milligrammes per 100 grammes) exceeded the content shown on the label (1.5 milligrammes per 100 grammes) by 560 times. According to the CFS guideline, the deviation between the measured value and declared value in sodium content must not exceed 20%.

### Cooking Oils

Following a rash of recent incidents involving substandard cooking oils, the Council carried out a comparative test covering 60 samples of cooking oils commonly available in the market.

Phthalates in foods are endocrine-disrupting to body, its long-term intake has been shown to damage the development of the reproductive systems in laboratory animals. 41 samples were found to contain phthalates; 5 samples were above the action level in Hong Kong and the migration limit of the European Union standard.

Some cooking oils are manufactured at high temperature, and contaminants 3-monochloro-1,2-propanodiol fatty acid esters (3-MCPDE) and glycidyl esters (GE) may be produced during the process. 3-monochloro-1,2-propanodiol (3-MCPD) and genotoxic carcinogen glycidol would be released respectively through the hydrolysis of 3-MCPDE and GE in the intestinal tracts. 3-MCPD and glycidol were found in 42 and 46 samples respectively. Nonetheless, there is currently no legislation or standard to regulate the level of 3-MCPD and glycidol in edible oils and fats in Hong Kong.

The Council urged relevant regulations and standards be established to improve food safety. The results also showed that the industry had the ability to improve their product quality for the protection of consumer health.

### Fruit Juices

Health-seeking consumers are splurging on a variety of fruit juices including cold-pressed juices, which were priced at around HK\$9.4 per 100ml on average. The Council tested 40 pre-packaged chilled fruit juices for contaminants, preservatives and nutrients content.

Patulin, a heat-stable mycotoxin, is genotoxic and capable of suppressing immunoreactions, damaging nerves, and influencing the development of infants. Among the samples tested, 2 cold-pressed fruit juices were detected with patulin in excess of the food safety action level. When notified by the Council, the distributors swiftly removed the products in question from the shelves.

25款午餐肉樣品中的鈉含量，從每100克517毫克到1,180毫克不等，平均每100克含718毫克鈉。在其中1款樣品中，僅食用半罐就會超過世衛建議的鈉每日攝入限量(2,000毫克)。

而將測試結果與樣品的營養標籤資料比較，發現其中6款樣品的鈉含量高於製造商聲稱，1款更高出25%。在1款香腸樣品中，鈉含量(851毫克/100克)超過標籤上顯示的含量(1.5毫克/100克)560倍。根據食安中心的指引，鈉含量的測量值與標示值之間的偏差不得超過20%。

### 食油

近年各地接連揭發涉及食油安全的事故，本會大規模測試60款市面常見的食油樣本。



食物中的鄰苯二甲酸酯類塑化劑屬內分泌干擾物質。動物實驗發現，長期食用可能影響其生殖系統的發展。是次測試發現41款食油樣本含塑化劑，當中5款更高於本港行動水平和歐盟遷移限量的標準。

部分食油在高溫生產，期間有機會產生污染物氯丙二醇脂肪酸酯(3-MCPDE)和縮水甘油酯(GE)。

3-MCPDE和GE在腸道水解後，分別會釋出有毒的3-MCPD和基因致癌物環氧丙醇(Glycidol)。42及46款樣本分別檢出污染物3-MCPD及Glycidol。然而，香港目前未有訂定法例或標準規管食用油脂中的3-MCPD及Glycidol。

本會敦促當局制定相關法規或標準以改善食品安全。測試結果亦顯示業界有能力提高其產品質量，以保護消費者健康。

### 果汁

不少追求健康的消費者願意花費金錢，購買不同的果汁飲品，包括平均價格為每100毫升港幣9.4元的冷壓果汁。本會測試市面上40款常見的預先包裝冷藏果汁樣本的污染物、防腐劑及營養含量。

棒曲霉毒素是一種耐熱的霉菌毒素，帶基因毒性，會抑制免疫反應、損害神經，以及影響胎兒發育。樣品中，有2款冷壓果汁檢出棒曲霉毒素，數值都高於食安中心的行動水平，分銷商收到本會通知後，已隨即將有關產品下架。

Preservatives were found in 4 samples that claimed to contain “no preservative”. In 1 sample, this was believed to have been caused by a natural ingredient in cranberries. Though their preservatives content in the other 3 was found to be within the legal limit, the non-disclosure of preservatives on the product ingredient list might constitute a violation of food labelling regulations.

The test revealed that the nutrient content of all samples fell far below the daily body requirement. Most apple juices and a few blended fruit juices had only low vitamin C levels but high free sugars content. Consumers were advised not to rely on fruit juices, even the cold-pressed as a substitute for the actual fruit.

## Electrical Products

### Power Banks

The Council conducted its first test to evaluate the performance and safety of 30 power banks available in the market, with the rated capacity varying from 5,000 milliampere-hours to 12,000 milliampere-hours. Prices of the samples varied vastly from HK\$79 to HK\$500.

A total of 7 samples were found to have material with insufficient resistance to fire. The outer cover continued to burned for more than 60 seconds after a flame was applied for 30 seconds. Also, the measured input current of 3 samples was higher than the claimed value by 10% or more. There was an anticipated risk that when the power bank was being charged, a USB power supply might become overloaded, leading to overheating. The test results were forwarded to the Customs and Excise Department for follow-up.

The performance test evaluated the samples on marking accuracy, measurement of capacity / energy, daily use, charge retention after storage and 100-cycle endurance. And 3 samples were found to have measured energy less than the claimed values by 40% or more. Regarding durability, 1 sample went out of service after only 26 charge cycles. The measured energy of 3 samples dropped more than 10% after being charged 100 times.

4款標示「不含防腐劑」的樣本驗出防腐劑。其中1款的防腐劑，相信來自配料中紅莓的天然成份，而另外3款的防腐劑含量雖沒超出法例標準，但由於未有在其食物標籤上標明，可能違反食物標籤規例。

是次測試發現全部樣本的營養含量遠低於人體每日所需。大部分蘋果汁及少量混合果汁的維他命C含量偏低，游離糖含量卻甚高。建議消費者不應倚賴喝果汁以至冷壓果汁代替吃水果。

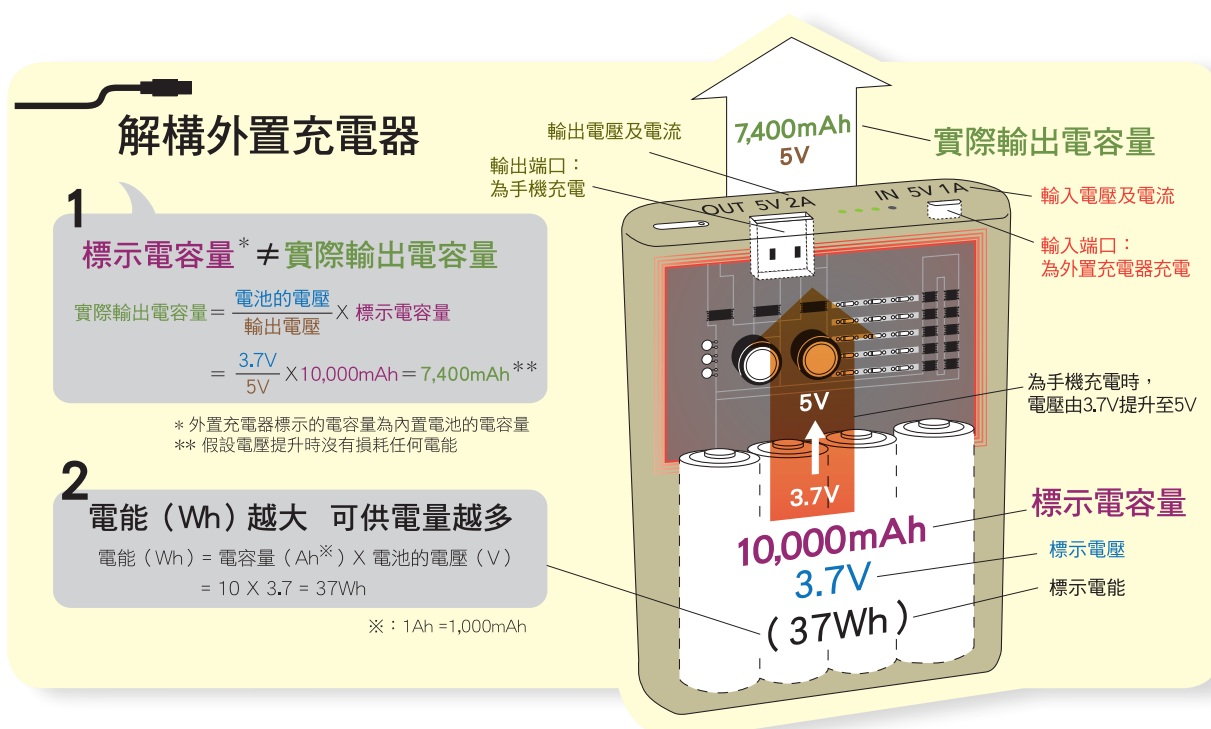
## 電子產品

### 外置充電器

本會首次測試市面30款外置充電器的安全程度及效能，其標示的電容量由5,000至12,000毫安培小時不等。樣本的售價介乎港幣79元至500元。

7款樣本的物料阻燃能力不足，被火燄燃點30秒後，外殼仍繼續燃燒超過60秒；另外3款樣本實際輸入電流較標示高出1成或以上，在充電時有機會導致USB電源供應器超出負荷而過熱。有關測試結果已經轉交海關跟進。

效能方面，測試檢視了樣本的標示準確度、電容量/電能測試、日常使用、長期擺放後的電能保存，以及進行了100次充電耐用測試。3款樣本量得的電能較其標示的低4成或以上。耐用程度方面，1款樣本在充放電26次後便出現故障。3款樣本使用100次後量得的電能跌幅超過1成。



## Household Products

### Laundry Detergents

A total of 34 laundry detergents (16 powder, 15 liquid and 3 capsules-type) were put through a series of tests with water temperature of 30°C, and washing 4 types of 18 various everyday stains on cotton test swatches. The test results revealed a vast variation in their washing performance. Over one-third of the detergents scored only 2.5 points in overall rating in stain removal, and 8 samples were detected with phosphorus, a harmful chemical which might lead to excessive nutrients in water quality, inducing rapid growth of algae and massive death of aquatic life. Many countries have set limit on the phosphorus content of laundry detergents. A similar measure was proposed to enable Hong Kong to be as eco-friendly as other international cities.

In examining product labelling, the Council found only a small minority provided relatively detailed information on the ingredients; the rest were without a clear list of the ingredients but claimed special qualities, such as, antibacterial properties. In Europe, Regulation (EC) No.648/2004 of the European Parliament and Council requires laundry detergents to state the ingredients clearly on the packages. Laundry detergent suppliers were urged to improve their product labelling to enhance ingredient transparency for proper choice of consumers.

### Hand Dishwashing Detergents

The Council tested 35 models of hand dishwashing detergents, comprising 23 regular formula, 4 concentrated and 8 ultra-concentrated formula, with volume ranging from 230 millilitres to a maximum of 2,000 millilitres, and prices ranging from about HK\$11 to HK\$95 a bottle.

The test results indicated that around 30% (11 models) achieved better performance with more than 22 dishes cleaned. The greatest variation in cleaning performance was found in the regular formula detergents, between the best (38.6 dishes cleaned) and the least (6.8 dishes) models, the discrepancy was close to 5 times high.

The Council also found some 60% (21) of the models detected with allergenic preservatives. The Council warned that consumers in daily repeated contact with detergents containing high amounts of allergy-causing preservatives might result in an allergic reaction or even dermatitis of the hands.

Among the samples, 6 models claimed that they could be used to clean fruit and vegetables but with only 1 exception, all were tainted with allergic preservatives, which was not disclosed on the label. A high 60% of the detergents were found without their ingredients listed out in detail. The Council stressed that comprehensive labelling of ingredients was essential for consumers' choice, and called on manufacturers to improve the inadequacy in product labelling.

## 家居產品

### 洗衣劑

共測試34款洗衣劑(16款洗衣粉,15款洗衣液和3款洗衣膠囊),以30°C水溫浸泡及洗滌沾有4類共18種日常生活常見污漬的棉質布塊檢視洗衣劑樣本的洗滌表現。測試結果顯示,各洗衣劑的洗滌表現有很大差異。超過三分之一的洗衣劑在去污效能整體評分中僅得2.5分,8款樣本更檢出有害化學物質—磷,可能導致水質營養過剩,令藻類快速生長和水生生物大量死亡。很多國家已對洗衣劑的磷含量設有規限,本會建議推行相類似的措施,令香港像其他國際市場一樣顧及生態環境。

此外,在產品標籤方面,本會發現只有少數樣本提供相對詳細的成分資料;其餘沒附明確的成分列表,卻聲稱具有特別功效如抗菌等。歐洲議會和理事會(EC)No.648/2004號條例要求歐洲市場上的洗衣劑在包裝上須清楚列明成分。本會促請洗衣劑供應商改善產品標籤,提高成分透明度,以便消費者作出正確選擇。

### 手洗用洗潔精

本會測試了35款手洗用洗潔精,包括23款一般配方、4款濃縮配方和8款超濃縮配方產品,容量由最少的230毫升至最多的2,000毫升,每瓶售價由約港幣11元至95元不等。

試驗結果顯示,約3成(11款)樣本的洗滌量表現較理想,可清洗超過22隻碟子。而一般配方樣本的洗滌量表現最參差,最多可清洗38.6隻,而最少僅可清洗6.8隻碟子,相差近5倍。

另外,測試發現6成(21款)樣本檢出可致敏防腐劑。本會提醒消費者,若經常接觸可致敏防腐劑含量高的洗潔精,可能引致過敏反應,甚至令手部皮膚出現皮膚炎。

樣本中,6款聲稱可用作清洗蔬菜和水果用途,但除1款以外,其餘5款都檢出可致敏防腐劑,而且產品標籤上並無相關標示,消費者宜審慎選購和使用該類產品。綜合所有試驗的樣本,逾6成樣本沒有詳細列明成分。

本會強調,具詳盡資訊的成分列表,有助消費者揀選合適的產品,呼籲各生產商提升產品成分的透明度,改善標籤資料。





## Cosmetics and Personal Care

### *Surgical Masks*

A total of 29 models of masks were examined for Bacterial Filtration Efficiency (BFE), Particle Filtration Efficiency (PFE), Differential Pressure, and Synthetic Blood Penetration Resistance, and the provision of product information on the packaging.

The ASTM F2100-11 standard divides masks into three levels – Levels 1, 2 and 3. A Level 1 surgical mask should have a BFE greater than or equal to 95%. In the test, 3 samples stood out among all with a BFE of more than 99.9%. In sharp contrast, the sample with the least BFE rating was a disappointing 60.4% while another with the claim “highly effective bacterial filtration”. Its BFE was measured with only 88.5%. 2 others that made claims of over 99% BFE were found only 97.4% and 96.8% respectively.

Regarding particle filtration efficiency, the worst performing sample was found to have a PFE rate of only 38.6%.

The Council also found the labelling on most samples lacked clear and complete product information. Some were without place of origin, expiry date, a user reminder not to re-use the mask, proper disposal of mask after use, its BFE and PFE, etc., while a few were in Japanese only.

### *Facial Masks*

Moisturising masks are enormously popular with beauty-conscious consumers. In a test on 40 models of sheet moisturising masks, and the results revealed vast variations in their moisturising effect. Another product test affirmed that product prices are not necessarily correlated with quality. Findings from the test showed that both the priciest and the cheapest product had only average scores while of the 7 models with higher scores, 5 were priced below HK\$20 per sheet. Half of the models were detected to contain preservatives which might cause an allergic reaction in some people. 3 models were found to contain the preservative MIT (methylisothiazolinone), one of them exceeded the allowable limit of 0.01% stipulated in the Mainland standard.

Manufacturers of sheet moisturising masks also have to improve the product labelling. Most models were labelled with Chinese, English or bilingual instructions for use, while 3 models had instructions only in Japanese or Korean. Users may not attain the best possible results if they do not follow the recommended time, or the instructions on after-care. Furthermore, another 11 models did not clearly indicate their expiry date, posing risks of unwary consumers using expired products.

## 美容及個人護理

### *外科手術口罩*

測試共檢查29款口罩樣本，檢驗項目包括細菌過濾效率 (BFE)、顆粒過濾效率 (PFE)、壓力差和合成血穿透，以及包裝標籤資料。

ASTM F2100-11標準將口罩分為3等級—1級、2級和3級。1級外科口罩應具有大於或等於95%的BFE。測試中，3個樣本中的BFE超過99.9%；而BFE得分最低的樣本BFE只有60.4%令人失望，而另一個聲稱高效細菌過濾的樣本的BFE僅為88.5%。另有2款聲稱BFE 99%以上，卻分別只驗得97.4%和96.8%。

至於顆粒過濾效率，發現最差的樣本僅具38.6%的PFE率。

本會還發現大多數樣本的標籤，缺乏明確及完整的產品資料。部分沒標明原產地、有效期、BFE、PFE，以及沒提醒用戶不要重複使用口罩和使用口罩後該如何正確處理等，而少數有標明的亦只以日語標示。

### *面膜*

對於注重儀容的消費者，保濕面膜十分受歡迎。本會測試40款片裝保濕面膜，結果顯示樣本的保濕效能有很大差異，再次證明產品價格不一定與質量有關。此外，測試結果亦顯示售價最貴和最便宜的樣本，它們的評分只屬一般。7款取得較高評分的樣本中，5款的售價以每片計低於港幣20元。

半數樣本檢出含有防腐劑，可致部分人士出現過敏反應。3款樣本檢出含防腐劑甲基異噻唑啉酮，其中一款超出內地標準規定的0.01%許可限值。片裝保濕面膜供應商有必要改善產品標籤。多數樣本以中文、英文或雙語標示使用方法，3款樣本只有日文或韓文說明。若用戶未能遵照建議的使用時間或後續護理說明，可能無法獲得最佳效果。另外，有11款樣本沒清楚列明有效期限，這增加了消費者使用過期產品而不自知的風險。

## Shampoos

Chemical tests and microbiological analyses were conducted on 60 models of different shampoo products.

The presence of 1,4-dioxane was detected in 38 models, in the amount ranging from 1.1 parts per million to 24 parts per million, and all falling within the Mainland's Cosmetics Safety and Technical Standards for Cosmetics 2015 limit of 30 parts per million. Nonetheless 7 of the models that had a 1,4-dioxane content between 12 parts per million and 24 parts per million, exceeded the EU Scientific Committee on Consumer Safety (SCCS) recommended safety level (10 parts per million) for cosmetics.

On the other hand, 12 models were found to contain chloromethylisothiazolinone (CMIT) and/or Methylisothiazolinone (MIT) preservatives, 1 had CMIT/MIT in combined total quantity exceeding the current Mainland and EU standard of 0.0015%, and 3 had MIT concentration exceeding the EU SCCS recommended safety level of 0.0015%. Among the models detected with comparatively high concentration of MIT, 1 model claimed that it had been suitable for users with thinning hair or hair loss problem. According to expert advice, applying shampoos with MIT or CMIT preservatives on open wound could lead to a higher chance of adverse discomfort reaction.

Consumers were reminded to be wary of product claims such as hair breakage/damage prevention and hair loss reduction. They could in fact only prevent hair breakage/damage due to combing, and have no lasting improvement to all kinds of hair loss.

## Clothing Products

### Thermal Underwear

A test on 20 models of thermal daily wear and sports/outdoor wear showed diverse performance in thermal retention, sweat wicking, quick drying and durability.

The daily wear samples' thermal retention value between the least and top performers was found to vary from 0.12 clo (a unit for measurement of clothing insulation) to 0.23 clo, with a difference of nearly double. In the case of sportswear models their thermal retention value varied even more noticeably from 0.1 clo to 0.32 clo. The results revealed that the lowest-priced sportswear model (HK\$119) had the thermal retention value measured at 0.32 clo while the highest-priced (HK\$559) and another sportswear both had their thermal retention value measured at only 0.1 clo, the lowest of all test samples. Notwithstanding, after 30 washes, the thermal retention value of most samples remained intact.

Nearly half (8 samples) performed poorly in sweat wicking and quick drying which are essential for wearer comfort.

## 洗頭水

本會搜羅市面合共60款不同型號的洗頭水，進行化學和微生物檢測。

樣本中，38款檢出二噁烷，含量介乎1.1至24個百萬分率，全部符合內地化妝品安全技術規範2015年版要求的限值30個百萬分率；但當中7款檢出的二噁烷含量介乎12至24個百萬分率，高於歐盟消費者安全科學委員會建議化妝品的安全水平（10個百萬分率）。

另一方面，有12款樣本檢出防腐劑CMIT及 / 或 MIT，當中1款檢出的CMIT或MIT混合物總量高於現時內地和歐盟使用的相關規定（0.0015%），另有3款樣本檢出的MIT濃度高於歐盟SCCS 0.0015%的建議安全水平。此外，1款驗出含高濃度MIT的樣本，聲稱適合頭髮稀疏或一般有脫髮問題人士選用。有皮膚專科醫生提醒，若使用部位有傷口，而選用含有MIT或CMIT等防腐劑的產品，引起不適反應的機會可能較高。

本會提醒消費者需對聲稱適合有脫髮問題人士使用的產品小心，部分標示「防斷髮」、「防掉髮」或「減少頭髮脫落」聲稱的產品，實際是指預防因梳理而導致的斷髮或掉髮，未必能有效改善所有脫髮問題。

## 服裝產品

### 保暖內衣

測試了20款日常保暖內衣及運動或戶外活動底層衣，結果發現樣本在保溫、排汗快乾及耐用等方面表現十分參差。

各樣本的保暖程度懸殊，其中最低和最高保溫值的日常保暖內衣，分別是0.12 clo（即保溫值單位）和0.23 clo，相差接近1倍；運動底層衣樣本的保溫值更由0.1至0.32 clo不等，相差超過2倍。其中價格最低的運動底層衣樣本（港幣119元）的保溫值達0.32 clo，而最貴的樣本（港幣559元）和另1款男裝運動底層衣樣本，保溫值均只有0.1 clo，是所有測試樣本中最低。大部分樣本的保溫值在洗濯30次後並沒有減少。

另外，近半數保暖內衣樣本（8款）排汗快乾的能力欠佳，或影響穿著時的舒適度。





## Products for Children

### Soap Bubble Toys

The Council carried out a test on 12 models of common soap bubble toys comprising 4 traditional types, 2 refills, 4 with electric or manual soap bubble guns and 2 bubble-blowing swords or pencils, to ascertain their hygiene condition.

In reference to the Recommendations and Protocols issued by notified bodies NB-Toys under the EU Toy Safety Directive and European Pharmacopoeia, showed that 2 models contained an amount of total aerobic microbial count of 4,600 colony-forming units per gramme and 5,200 colony-forming units per gramme, exceeding the limit set under the Recommendations (1,000 colony-forming units per gramme or colony-forming units per millilitre). Apart from containing total microbial count above the limit, 1 model was also found to contain a pathogen – *Pseudomonas aeruginosa*.

The Council warned that if children come into contact with soap bubble toys containing excessive amount of microorganisms, they might have bacterial infection with symptoms like red eyes, conjunctivitis, swollen throat, skin irritation, gastroenteritis and fever.

The Council noted Hong Kong had neither legislation nor toy safety standards requiring toys and children products be labelled with information such as manufacturing date, expiry date or period of use. Manufacturers were urged to label in detail to assist parents to choose for products that are of a more recent manufacture.



## Products for Elderly

### Walking Sticks

In a test on 30 walking sticks and 10 cane umbrellas, it was found over 55% of walking sticks and 90% of cane umbrellas samples failed to comply with all the safety test items.

9 walking stick and 8 cane umbrella samples were deformed to the extent exceeding the upper limit of the Taiwanese standard requirements; 4 of the cane umbrellas samples were found permanently deformed, seriously affecting the stick body's ability to withstand human body weight. 4 walking sticks and 7 cane umbrellas samples did not comply with the international standard requirements in frictional performance of the tips, exposing users to risks of slipping and injury.

The Council urged manufacturers to improve product markings and instructions, which were found to be less than adequate in all samples. 14 of the walking sticks and all 10 cane umbrellas were without an instructions manual.

## 兒童產品

### 肥皂泡玩具

本會抽驗12款市面較常見的肥皂泡玩具，包括4款傳統款式、2款補充裝、4款電動或手動的肥皂泡槍及2款劍形或筆形的肥皂泡玩具，檢視樣本的衛生安全情況。

測試參考歐盟玩具安全指令及歐洲藥典，結果發現2款樣本肥皂泡溶液的好氧性微生物總量，分別為每克含4,600菌落形成單位和5,200菌落形成單位，超出歐盟玩具安全指令中由指定機構NB-Toys提出的建議限值（即每克/每毫升1,000菌落形成單位）。除微生物總量較高外，其中1款樣本更同時檢出致病菌——銅綠假單胞菌。

本會提醒家長，兒童若不慎接觸到微生物總量超標的肥皂泡玩具，有機會出現眼睛發紅、結膜炎、喉嚨紅腫、皮膚過敏、腸胃炎及發高燒等細菌感染症狀。

目前本港法例或玩具安全標準均沒規定玩具和兒童

產品需在標籤上標示生產日期、保質期和使用期限等資料。本會建議生產商明確標示以上資訊，方便家長選購較近期製造的產品。



## 長者產品

### 長者手杖

測試市面上30款手杖及10款手杖傘，發現逾五成半的手杖及9成的手杖傘樣本，未能通過安全測試的所有項目。

9款手杖及8款手杖傘樣本，承重後杖身變形幅度超出台灣標準的上限，其中4款手杖傘樣本更是永久變形，嚴重影響杖身支撐體重的能力。此外，有4款手杖及7款手杖傘樣本的膠墊，與地面接觸時的摩擦力不足，未達國際標準的要求，用者容易滑倒受傷。

本會亦促請生產商改善標示說明。是次測試發現全部樣本的標示說明不足，其中14款手杖及全數10款手杖傘樣本，均沒有說明書。



Cane umbrellas are not designed specifically as a walking aid, but to many consumers, their design and function is very similar to the walking sticks. Thus, not a few of the elderly would prefer a cane umbrella instead. But, as revealed in the test, the safety performance of an overwhelming majority of the cane umbrella samples was less than satisfactory. In urging the manufacturers to improve the safety performance of products, the Council also appealed to consumers in need of walking aid to choose walking sticks with higher safety performance instead of umbrella canes.

### *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 on different types of products, and to advise consumers on selection tips especially the expensive or durable ones:

- Audio-visual and optical products including vinyl record players, soundbars, headphones, bluetooth speakers, superzoom cameras and interchangeable lens camera kits;
- Computer and telecommunications products comprising mobile security apps, all-in-one printers, smartphones, instant messaging apps, tablet PCs;
- Automobile, road vehicles, and related products including dash cams, car crash safety and child car seats;
- Household, personal and travel products such as electric shavers, wireless vacuum cleaners and lip balms; and
- Sports products including fitness tracker wristbands.

Apart from gaining popularity locally on the test findings, many test results of products such as cameras, mobile phones and fitness tracker wristbands were viewed by a considerable number of visitors to the Council's Shopsmart website, targeting tourists from the Mainland.

雖然手杖傘本身的設計並非專門用於輔助步行，但對不少消費者而言，其設計和功能與手杖大同小異，因此也有不少長者以此取代手杖。然而，是次測試結果顯示，絕大部份手杖傘樣本的安全性表現令人擔憂，本會促請生產商改善產品的安全性，亦呼籲需以手杖輔助步行的消費者，應選擇安全性較高的手杖產品。

### *國際測試合作*

回顧本年度，本會加強與ICRT的合作，並聯同其他地區的消費者組織，對不同種類的產品進行國際性比較測試，並就昂貴或耐用的產品向消費者提供選擇貼士：

- 影音及光學產品－黑膠碟唱盤、數碼相機、可換鏡頭相機套裝、整合式揚聲器、耳筒、藍牙揚聲器、高倍變焦相機和可換鏡頭相機套裝；
- 電腦及通訊產品－手機保安應用程式、多功能打印機、智能手機、即時通訊應用程式、平板電腦；
- 汽車、道路車輛，以及相關產品－行車記錄器、汽車撞擊安全及兒童汽車座椅；
- 家居、個人及旅行產品－電鬚刨、無線吸塵機、潤唇膏；及
- 運動產品－運動手環

測試結果除得到本地人的關注，不少測試結果如相機、手機和運動手環等，在本會專為內地旅客而設的「精明消費香港遊」網站中，都錄得相當多的瀏覽量。

# PROMOTING SUSTAINABLE CONSUMPTION 推廣可持續消費

## Product Comparative Test on Appliances with High Energy Consumption

### Washing Machines

The Council conducted a test on 12 models of washing machines comprising 8 front-loading types (so-called “Big Eyes”) and 4 impeller types (so-called “Japanese types”). Both types performed similarly in overall cleaning efficacy. However, among models of the same type, energy and water consumption could vary as much as 70% and 50% respectively.

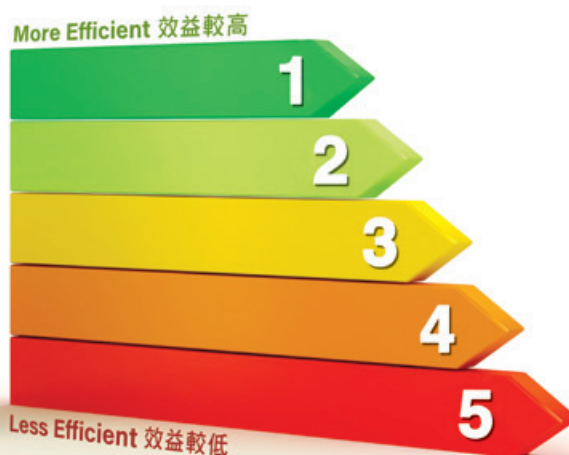
Washing machines with high energy efficiency consume less energy to wash clothes. The front-loading types, equipped with heating function, inevitably consumed more energy in washing per kilogramme load of garments – varying among the samples by up to 69% in cotton clothes, and by nearly 60% in synthetic fabric.

## 高耗電量產品比較測試

### 洗衣機

本會測試了12款洗衣機，包括8款前置式（俗稱「大眼雞」）及4款葉輪式（或「日本式」）。兩類樣本的平均潔淨效果相差不遠。但同一類別樣本間的用電量及用水量可分別相差最多約7成及5成。

若洗衣機能以較低的電量清洗衣物，代表能源效率越高。前置式樣本設有加熱功能，故清洗每公斤衣物的用電量會較高，清洗每公斤棉質衣物的用電量，可相差約69%；而清洗人造纖維衣物的用電量亦相差約6成。



Sustainable consumption is crucial for ensuring a greener environment for the next generation. The Council promotes and supports sustainable consumption through comparative product testing on appliances with high energy consumption, such as washing machines and air conditioners, and research on related issues, notably excessive product packaging and eco-labelling. It is committed through its research and testing to assessing the impact of the use of goods and services on sustainability, and to educating consumers for self-empowerment in making greener choices.

可持續消費對下一代擁有更綠化的環境，非常重要。消委會透過比較和測試耗電量較高的電器產品如洗衣機、冷氣機，以及研究有關產品過度包裝及環保標籤等議題，來支持和推動可持續消費。本會致力評估各種產品和服務對可持續發展的影響，通過教育，鼓勵消費者作環保的選擇。

On water consumption, the results showed that the front-loaders used less water on average. Their water consumption for washing a kilogramme of cotton clothes ranged from 6.9 litres to 14.9 litres, a difference of 53%. For the impeller types, water consumption for washing a kilogramme of synthetics ranged from 25 litres to 49.8 litres, a difference of 50%.

In choosing a washing machine, ideally it should be with energy and water saving but none of the samples could achieve both. Consumers were advised to review their washing needs and select the type that fits their washing needs.

#### Air-conditioners

The Council tested 14 models of split-type air conditioners with cooling capacity around 5.0 kilowatts to 5.3 kilowatts in layman's terms, 2-horsepower.

A relatively advanced Cooling Seasonal Performance Factor (CSPF) was adopted to assess the energy efficiency performance (cooling) of each model. CSPF is calculated based on the ratio of the total amount of heat pumped out from the room in a year to the total electricity consumption in the same period. A higher CSPF means better energy efficiency during cooling and more savings in electricity bill. The CSPF of the models tested ranged from 4.61 to 5.77. Based on the grading standard of the Mandatory Energy Efficiency Labelling Scheme (MEELS), the CSPF of the inverter-type air conditioners was 4.5 or above, indicating that all samples could meet the requirement of top Grade 1 rating in energy efficiency.

用水量方面，前置式樣本的用水量普遍較低。若以清洗1公斤棉質衣物計，前置式樣本間的用水量介乎6.9至14.9升，相差約53%。至於葉輪式樣本，清洗1公斤人造纖維衣物的用水量介乎25至49.8升，相差約50%。

在選擇洗衣機時，宜選用耗電量和耗水量低的型號，不過不同款式的洗衣機樣本各有不同的優點和缺點。建議消費者按個人洗衣需要，選擇合適的洗衣機。

#### 冷氣機

本會首次測試14款變頻分體冷氣機，製冷量約5.0至5.3千瓦，即俗稱「兩匹」。

測試採用了較先進的「製冷季節性表現系數」(CSPF)評定各樣本的製冷能源效率，方法是計算冷氣機全年從室內排走的總熱量與其在同期間總耗電量的比率，數值越高代表製冷能源效率越高、越慳電。各測試樣本量得的CSPF數值介乎4.61至5.77。按現行的強制性能源效益標籤計劃之評級標準，分體機的CSPF數值須在4.5或以上，亦即所有樣本均達1級效益。

Air conditioners run up a great deal of electricity – and the bills. Assuming consumers leave their air conditioners on for 12 hours a day for 180 days a year, and the tariff at HK\$1.2 per kilowatt-hour, the annual electricity bills would amount to HK\$946 - HK\$1,249, a difference of 24%.

As far as cooling capacity is concerned, a higher value means a faster pace in cooling. With the compressor of all models operating at full speed, the measured cooling capacity ranged from 4.91 kilowatts to 5.38 kilowatts. The findings closely matched the values claimed by the manufacturers. 3 models were found to have values higher than the claimed value by 1.5% or more. But 2 models were found to be 2.8% and 3.6% lower than the manufacturers' claims. Although the variations were within the 10% tolerance threshold under the MEELS and international practices, the Council stressed that consumers expect manufacturers to ensure the cooling capacity of air conditioners to be the values claimed, and not lower.

### Excessive Confectionery Packaging

Excessive confectionery packaging has long been an astounding problem to cause harm to the environment, these products are also not value-for-money. As an ongoing effort, the Council collected 9 chocolate and sweet treats in festive gift packs before the Chinese New Year from major supermarkets and personal care product chains for analysis of their packaging and price.

The analysis clearly concluded that most festive gift packs remained excessively packaged. Over 40% of festive gift packs had doubled in their unit price or more, as compared with their standard packs of similar net weight. Moreover, the packing materials of 3 festive gift packs weighed more than a half of the whole pack, up to around 70%. These packaging materials would become household waste and a burden on landfills.

In the interest of sustainable development, the Council called on consumers to establish a "green" consumption concept and to discourage the practice of excessive packaging. The Council also recommended manufacturers to draw reference from overseas regulations on the reduction of over-packaging of products, and open up a design-minimal and environment-friendly gift pack market, giving consumers greener options.

冷氣機耗電量大，因此電費亦會較高。假設每年使用冷氣機180天，每天12小時，以每度電港幣1.2元計算，各樣本1年的電費由港幣946元至1,249元不等，相差可達24%。

在製冷量表現方面，數值越高表示製冷速度越快。各樣本的壓縮機在最高轉速運行操作的狀態下進行測試，量得的製冷量由4.91至5.38千瓦不等，大部分樣本量得的製冷量與其聲稱數值大致吻合。當中3款樣本比其聲稱值高出1.5%或以上；2款則比其聲稱低約2.8%及3.6%，儘管以上差別在強制性能源效益標籤計劃及國際慣常做法容許的10%公差範圍之內，本會相信消費者普遍期望產品的實際製冷量不會較其聲稱數值低。

### 節日禮盒過度包裝

過度包裝的節日禮盒除對環境有害，亦非物有所值。本會一直關注產品過度包裝的問題，這項調查在農曆新年前進行，於大型連鎖超級市場和個人護理用品店，搜集9款節日禮盒包裝的朱古力和糖果，並分析產品的包裝及售價。

分析結果顯示，大部分節日禮盒仍有過度包裝的問題。當中超過四成禮盒裝產品較同品牌重量相近的普通裝貴1倍。另有3款的包裝物料重量佔禮盒總重量的一半或以上，最高更達接近7成。這些包裝物料很可能會變成家居廢物，最終加重堆填區的壓力。

為助可持續消費的發展，本會呼籲消費者建立「綠色」消費觀，並以行動否定過度包裝的產品。此外，本會亦建議供應商參考海外就產品包裝所訂立的規範，以減少過度包裝，並開拓設計簡約而環保的禮盒市場，讓消費者有較環保的選擇。

## Eco-Labels on Laundry Detergents

Eco-labelling on products provides information for consumers who are more environmentally concerned. In a study, the Council collected a number of laundry detergents with environmental claims from the market, and studied the eco-labels issued by third-party certification bodies. The study noted that some self-declared logos, with claims of “green”, “natural clean”, “renewable plant-based ingredients” might not be validated easily.



## 洗衣劑的環保標籤

產品上的環保標籤為注重環保的消費者提供了所需資訊。本會搜集了附有環保聲稱的洗衣劑，並檢視獲得第三方認證的標籤。研究發現，部分環保聲稱屬自我聲稱性質，如「綠色」、「天然潔淨」及「可再生植物來源成分」等，而消費者一般難以驗證該等聲稱失實與否。

消費者在購買有環保聲稱的洗衣劑前，應先搜集產品聲稱的資料，了解其環保標籤是否符合他們的環保期望，例如部分消費者希望多用源自植物成分的產品，而另一些則希望減少使用化學物質或容易刺激皮膚的物質等。



Without any short cuts, consumers shopping for environment-friendly laundry detergents were advised to research more about the product claims or eco-labels to ensure that the environmental claims were in line with their concerns such as increasing the use of plant-based ingredients, and reducing the use of chemicals or chemicals with irritation potential.

Besides, the Council also checked the prices and calculated the costs per wash load of laundry detergents with and without environmental protection claims. It was observed that the cost per wash load would be higher when using detergents with green claims than conventional detergents. The average expenses per wash load for green products ranged from HK\$2.2 to HK\$7.8, whereas that of conventional detergents from HK\$0.6 to HK\$1.0.

Consumers were urged to consider using ambient-temperature water and proper detergent dosage, reusing and recycling detergent containers, and buying product refills that are important behaviour in furthering sustainable consumption.



此外，本會檢視了標有環保聲稱和一般沒有環保聲稱的洗衣劑的大約售價，計算平均每次洗衣的費用。結果發現，有環保聲稱的洗衣劑每次洗衣費用大多較一般洗衣劑昂貴。若以平均1次洗衣費用計，環保洗衣劑每次約需港幣2.2元至7.8元，而一般洗衣劑只需約港幣0.6元至1.0元。

本會建議消費者選用室溫水洗衣，洗衣劑用量亦要適量。重用或循環再用包裝容器，以及購買補充裝等做法均可支持可持續消費。





# COLLECTING MARKET INFORMATION ON GOODS AND SERVICES

## 蒐集消費品和服務業的市場資訊

### Market Surveillance

Compared with past decades, the marketplace has undergone radical changes brought on by the rise of internet commerce and digital services. In recognition of these changes, and the imperative for greater online protection awareness and consumer financial protection, the Council has embarked on an expanded market surveillance in the year under review that included daily monitoring of grocery prices at online food vendors, digital services such as online food ordering platforms and mobile applications of taxi hailing services, as well as services that impact the everyday life of consumers such as mortgage plans and credit card air mileage rewards<sup>9</sup>. In addition, the Council has continued its efforts to survey trade practices of the employment agencies on foreign domestic helpers and car maintenance programmes. In the year, the price movement of the textbook market was also reported.

### Annual Supermarket Price Survey

The Council's annual supermarket price survey, on scan data for a basket of 200 top-selling items sold in 3 major supermarket chains, showed the aggregate average price of the basket increased by 0.5% over the year 2016, 1.9% below the 2016 Composite Consumer Price Index (CPI).

The basket of 200 items was broadly divided into 13 categories. Despite of the above CPI record, 5 categories recorded an upward trend with aggregate average price increase from 0.02% to 4.9%, while 8 categories were down by 0.3% to 2.9%.

The 13 categories were further sub-divided into 45 product groups. The analysis showed 18 product groups were up in aggregate average prices, from 0.2% to 13.3%. Liquid soaps/hand washes led the price surge, with an average increase of 13.3%. Infant formula (+4.6%), milk (+4.2%), noodles (+4.2%) and packaged cakes (+4%) also showed notable price increases. In contrast, 27 product groups were down in aggregate average prices, from 0.1% to 5.4%, notably, packaged rice (-5.4%), butter (-5%), wines (-3.9%), instant coffee (-3.8%), adult milk powder (-3.6%), juice/juice drinks (-3.5%) and biscuits (-3.4%).

### 市場調查焦點

過去數十年，由於互聯網商貿、數碼服務的興起，消費模式經歷重大改變。有見及此，本會於年內繼續擴大市場監察的範圍，包括每日監察網上食品店的糧油雜貨價格，以及進行數碼服務調查。調查對象包括網上點餐平台、網約的士應用程式，以至影響著消費者日常生活的種種服務，如樓宇按揭計劃、信用卡飛行里數等<sup>9</sup>。此外，本會繼續致力研究代聘外傭服務及新車保用服務計劃的營商手法。年內，本會亦一如以往公布了教科書價格的走勢。

### 年度超市價格調查

本會於年內發表的超市價格報告涵蓋3間主要大型超市，共200項較受歡迎貨品的掃描數據資料。於2016年，一籃子貨品的總平均售價上升了0.5%，比2016年綜合消費物價指數低1.9%。

是次調查的200項貨品可分為13大類，雖然2016年綜合消費物價指數偏低，但5類貨品在同期錄上升0.02%至4.9%；另一方面，8類貨品則錄得0.3%至2.9%的跌幅。

13大類貨品可再細分為45個貨品組別，當中發現18組的總平均售價錄得升幅，上升0.2%至13.3%不等。其中，沐浴露/洗手液的升幅(+13.3%)最顯著；而嬰兒奶粉(+4.6%)、牛奶(+4.2%)、粉麵(+4.2%)及包裝蛋糕(+4%)亦錄得明顯升幅。相反，27組貨品的總平均售價錄得跌幅，下跌0.1%至5.4%不等，錄得較顯著跌幅的貨品包括食米(-5.4%)、牛油(-5%)、葡萄酒(-3.9%)、即溶咖啡(-3.8%)、成人奶粉(-3.6%)、果汁/果汁飲品(-3.5%)及餅乾(-3.4%)。

<sup>9</sup> See Appendix 7 for the list of surveys and service study reports published during 2017-18. 於2017-18年度公布的調查及服務研究報告。

Clear and accurate information holds the key to effective consumer empowerment. The Council is continually engaged in collecting, analysing and correlating information on a vast and ever-growing range of goods and services in both the physical and digital marketplaces. With a fast-changing consumer market, greater emphasis has been placed on market surveillance to heighten online protection awareness and of the need for greater consumer financial protection.

提供清晰和準確的資訊是增強消費者自我保護能力的關鍵。消委會堅持不懈，從實體和網上市場，蒐集、分析和比對大量產品及服務資訊，而且這些資訊的數量與日俱增。消費市場急速轉變，本會更加著重市場調察的工作，提高對網絡安全的關注，藉以保障消費者的金錢財物。

### Credit Card Air Mileage Rewards

As many consumers made use of their credit card bonus points to redeem air-tickets, the Council compared 16 card issuers offering 53 credit cards, including 9 co-branded cards with airlines or air mileage companies, and found that cards issued by the same card issuer offered different reward programmes. For instance, in the case of a popular mileage reward plan, the local spending required for conversion per air mile could vary from HK\$2.78 to HK\$25, a difference of nearly 8 times. For overseas transactions, the same plan would need only HK\$4 to HK\$5.33 to convert to 1 air mile whereas for local transactions the mileage conversion rate was between HK\$6 and HK\$8. Altogether, only 14 credit cards would offer more favourable conversion in overseas or foreign currency transactions.

Furthermore, variances were found in the mileage requirements for ticket redemption to the same destination abroad. Coupled with the difference in mileage conversion rates, consumers in possession of several credit cards would do well to carefully consider which card to use to their best advantage. Co-branded credit cards, though issued jointly with airlines or air mileage companies, do not necessarily offer a better conversion deal.

Besides, consumers should be aware that not all types of credit card transaction were eligible for earning mileages. For instance, most of the card issuers would exclude transactions of tax or insurance premium payments from their mileage programme.

### Mobile Applications for Taxi Hailing Services

As taxi hailing services turned popular in booking a taxi, the Council conducted a massive trial exercise to evaluate the service performance of 7 popular taxi applications in the market. Among 429 actual trials, the overall success rate in being able to book a taxi varied from 52% to 98%, which was highly affected by factors like non-peak or peak hours, the distance of the trip and the Cross-Harbour Tunnel opted for the ride.



### 信用卡飛行里數

有見不少的消費者以信用卡簽帳換取機票，本會比較市面16間發卡機構所發出的53款信用卡，當中包括9款由航空公司或飛行里數公司與發卡機構發出的聯營卡。調查發現，同一發卡機構所發出的信用卡，會提供不同的獎賞計劃。以市場上一個較為流行的里數獎賞計劃為例，以信用卡在本地消費，兌換1里所需的簽帳額由港幣2.78元至25元不等，相差接近8倍。至於海外簽帳方面，上述飛行里數計劃只需港幣4元至5.33元便可換到1里數，然而以本地簽帳兌換1里數的所需花費，則由港幣6元至8元不等。調查中，只有14款信用卡在海外或以外幣簽帳可兌換較多里數。

此外，調查發現，即使飛行的目的地相同，不同里數計劃下所要求的里數亦各有不同；加上不同的里數兌換率，擁有多張信用卡的消費者須小心考慮以哪張信用卡消費，才最為有利。聯營卡雖由航空公司或飛行里數公司發出，所提供的里數兌換卻不一定最為划算。

另外，本會亦提醒消費者，並非所有信用卡交易可賺取飛行里數。例如，大部分發卡機構不會把繳付稅款或保險費用的交易，納入飛行里數計劃範圍之內。

### 網約的士應用程式

因應網約的士服務日漸流行，本會進行了一次大型實試調查，檢視7個本港較受歡迎的網約的士應用程式的表現。實試429次發現各應用程式的約車成功率介乎52%至98%，而約車成功率受不同因素影響，如繁忙或非繁忙時段約車、預約程車長短及指明所使用的過海隧道等。

Overall, 55% of the drivers arrived late to pick their passengers; the average time of delay was 3.8 minutes to 6.5 minutes, and in the worst case, the driver showed up 30 minutes later than the scheduled time. Of particular concern was their practice in data collection and access. In different degrees, most apps would seek to obtain consumer information irrelevant and excessive to e-hailing taxi operation, such as request to access/alter memory card contents, access to the user's photos, contact person data, records of phone communication, or even download the customer file without their prior knowledge.

The service and attitude of taxi drivers was also an issue of consumer dissatisfaction. Over one-quarter of 340 trips, the investigation team members found undesirable drivers' behaviour, including rudeness, frequent and abrupt changing of car speeds or use of mobile handsets. The chance of the customers encountering an unpleasant experience with a mobile taxi app was a high 36.4%. The taxi industry was urged to correct its practice in data collection, and to take immediate action to strengthen their services.

### Mortgage Plans

The Council approached 21 banks in Hong Kong and collected information about residential property and carpark mortgages from 17 banks offering a total of 69 mortgage plans of various types: Hong Kong Interbank Offered Rate (HIBOR) mortgage plan, Prime-based mortgage plan, Mortgage Insurance Programme, Government Home Ownership Scheme, Tenants Purchase Scheme, and carpark mortgage plan.

On the basis of the interest rates on 22 August 2017, the interest charge of the HIBOR plan ranged from 1.79% to 2.32%, while that of the Prime-based plan 2.15% to 2.25%. Assuming the Prime and HIBOR remained unchanged during the repayment period of 20 years, if a purchaser bought a flat of HK\$5 million with a mortgage loan of 60%, interest calculated at the lowest rate of 1.79% and the highest interest rate of 2.32% would produce a significant difference in full interest costs of nearly HK\$200,000.

In addition, property developers were also offering mortgage plans with high loan-to-value ratios to attract buyers who may otherwise be unsuccessful in applying for the bank loans needed. But these mortgage plans came with a high interest rate, which may be twice or even three times as much as those charged by banks; the total interest costs could amount to a few million dollars more. Prospective buyers were strongly urged to compare different mortgage plans in great detail, review their own repayment ability carefully with the aid of free mortgage preliminary assessment service from banks, before making any decision.

Besides interest rates, consumers in assessing different mortgage plans should also factor in the banks' various privileges and service charges as well as the restrictions in individual plans such as early redemption of the mortgage. All but 1 of the 17 banks offered cash rebate of 1% to 1.6% of the loan amount. 3 of the banks would levy a mortgage application service fee – 2 charging 0.25% and 0.5% of the loan amount and the other 1 a set amount of HK\$1,000 to HK\$2,000. Almost all the banks would charge a service fee for early redemption – 4 charging between HK\$500 to HK\$1,000 per early redemption while the rest charging, within the first 4 years, 0.5% to 3% of the total loan or the amount of early payment.

整體而言，55%司機抵達時間較其預計遲，平均遲到時間介乎3.8至6.5分鐘，最遲的一次，司機較原訂預約時間晚30分鐘。

調查亦關注應用程式收集及取得資料的手法。調查發現大部分應用程式於不同程度上索取消費者的個人資料，而所存取的有關資料過多之餘，亦與網約的士服務無關，包括要求存讀取及修改記憶卡內容、讀取用戶的相片、聯絡人資料、通話紀錄，甚至可在未有通知用戶的情況下，下載他們的檔案。

的士司機的服務和駕駛態度亦一直為人詬病，在340次接載服務中，超過四分一數量，被調查員發現不理想的司機行為，包括不禮貌、頻密轉速或駕駛時使用手機等。其中1款應用程式約車，錄得不愉快體驗的機會率更高達36.4%。本會促請業界改善以上索取資料的手法，以及採取即時行動改善服務。

### 樓宇按揭計劃

本會向21間於香港營運的銀行收集有關住宅及車位按揭的資料，當中17間銀行回覆，涉及合共69項按揭計劃，涵蓋香港銀行同業拆息按揭（H按）、最優惠利率按揭（P按）、按揭保險計劃、居屋、公屋及車位等不同類型的按揭情況。

以2017年8月22日的H及P利率計算，H按計劃的實際利率由1.79厘至2.32厘不等，P按計劃的利率則由2.15厘至2.25厘不等。假設供款期為20年而期內的H及P利率維持不變，若貸款人以按揭成數60%購買一層價值港幣500萬元的物業，以最低1.79厘及最高的2.32厘計算，兩者的全期利息總開支相差近港幣20萬元。

此外，有發展商推出高成數按揭計劃，吸引未能成功向銀行申請按揭的準買家。然而，準買家須留意這類按揭計劃的利率可能較銀行高1倍或以上，總利息支出隨時較銀行按揭多出數百萬元，準買家應充分比較各按揭計劃，善用銀行提供的免費按揭評估服務，全面評估自己的還款能力才作決定。

除考慮利率，準買家在選擇按揭計劃時，亦應考慮銀行提供的各種優惠、手續費及個別計劃特定的限制，如提早還款等。17間銀行中，16間提供最高達貸款額1%至1.6%的現金回贈。另有3間銀行會收取按揭申請手續費 - 2間以貸款額0.25%及0.5%計算；1間則以定額收取介乎港幣1,000元至2,000元的手續費。幾乎全部銀行都會就提早還款收取手續費，當中4間銀行會對還款期內每次提早還款收取定額收費港幣500元至1,000元，其餘銀行在供款首4年，會就提早還款收取原貸款額，或提早還款金額的0.5%至3%作手續費。





### Online Food Ordering Platforms

For many busy working professionals, online food ordering platforms offered great convenience to order dishes from different restaurants while saving the hassle to get on the streets. In the survey, meals were ordered 91 times from 9 food ordering platforms. It was found that besides the different surcharges for the delivery service, over 60% of the meals ordered were more expensive than the restaurant takeaway, with price markups ranging from 3% to a high 86%.

There were also wide variations in punctuality of delivery service among the platforms. The best performer achieved a nearly 90% punctuality rate, the worst performer was a dismal 20%, with an average delay of 18.3 minutes. By the time the meals arrived, their conditions were sometimes less than satisfactory, for instance, 30% had pizza turning cold, sushi becoming warm and ice cream melting; while another 30% had the food toppled over with the gravy leaking, etc.

Food delivery service also raised environmental issues. The tendency was for excessive package by many restaurants in order to ensure the foods were in their best condition when delivered. For example, in addition to using a plastic bowl to hold the soup, it would be wrapped further with a plastic food wrap to prevent soup leakage, and each item of food would be separated with cardboards in the packaging. The Council proposed the platforms to consider allowing consumers to opt for simpler packaging or no cutlery in support of sustainable consumption.

### 網上點餐平台

綜合點餐平台為繁忙的上班族提供了便捷的送餐服務，透過平台可以點選不同餐廳的食物，省卻外出進餐的麻煩。本會試用9個點餐平台，並先後點餐91次，發現消費者除了要支付送餐服務費外，逾6成經由平台點送的食物，其價格都較直接到餐廳外賣自取為高，溢價介乎3%至86%。

調查亦發現送餐服務的準時率十分參差。表現最佳的點餐平台近9成訂單依時送到，而表現最差的點餐平台，準時率只有2成，平均遲到18.3分鐘。食物抵達時的狀況也偶有失準，例如有3成食物溫度不理想，出現薄餅變凍、壽司變暖，以及雪糕溶化等各類問題；另有3成食物送達時出現傾側、漏出汁液等情況。

送餐服務同時衍生環保問題，不少餐廳為保持食物以最佳狀態送抵，出現過度包裝的情況，如在盛載湯的膠碗外再以保鮮紙包裹以防湯汁漏出，因此每個食物盒之間都以紙皮分隔。本會建議這些平台讓消費者選擇較輕便的包裝，或不用外賣餐具，以支持可持續消費。

## Online Price Watch

The Council collects and displays daily prices of products from online food stores/supermarkets/personal care stores on its Online Price Watch website. During the year, the site was enhanced to include new sub-categories of products like health supplements and batteries, raising the number of items monitored by around 100 items to about 2,200 items in March 2018, attracted 53,000 unique visitors in average per month, a growth of over 38%.

## Private Car Maintenance Warranties

Owning a car is an expensive consumption. In a survey on the warranty plans of new cars from 22 brands, the Council found highly restrictive terms and conditions in the majority of these warranties. Nearly all car brands included mandatory warranty requirements that car owners must deliver their vehicles for inspection at designated repair centres, failing which the warranties of the entire car or the parts serviced by a third party would automatically cease to be effective. Further, if they failed to abide by the inspection suggestions for repairs, the warranties would either be rendered totally invalid or the problem areas in question would cease to be covered in the warranty.

Price transparency was another major area that the industry should improve. Out of all, only 2 brands voluntarily offered written price quotations prior to repairs; 9 others only gave oral estimates over the phone. In the event the repair costs might likely to exceed the original estimates, only 12 car brands would notify their customers for consent beforehand. But should the final repair costs still exceed the estimates, only 5 brands would charge according to the original final estimates agreed upon with the customers.

In addition, the Council's review of consumer protection legislation overseas in relation to the sales and repairs of motor cars showed that in many countries, should the vehicle experience any malfunction during the warranty period, free repairs or spare parts replacement would be provided. There was, however, no similar legislation in Hong Kong.

## Employment Agencies for Foreign Domestic Helpers

The survey covered a total of 33 employment agencies which provides recruitment service for domestic helpers variously from Indonesia, the Philippines, Bangladesh, Cambodia and Thailand, and varying widely in their charges from HK\$4,680 to HK\$12,980.

Many complaints recorded by the Council shared the same grievances of the qualifications and working experience claimed by foreign domestic helpers often turned out to be inaccurate. In validating the claimed profile, 29 of the agencies were just solely dependent on their overseas partners to check the foreign domestic helpers' qualifications and work experience; 17 others would verify the domestic helpers' related documents but among them 13 would only check on those who had completed their contracts and were currently in Hong Kong. 1 agency categorically stated it would not verify any related information.

## 網上價格一覽通

本會每天從網上食品店/超市/個人護理用品店收集部分貨品的價格，並在網上價格一覽通網站內展示。本會於年內增加了網站所涵蓋的貨品類別，如保健食品及電池等價格。至2018年3月，上載至該網站的貨品數目約為2,200件，較之前增加約100件，平均每月吸引53,000獨立訪客人數，增長率超過38%。

## 新車保用及售後服務

車輛屬昂貴的消費品。本會檢視了22個品牌的新車保用計劃，發現涉及維修保用的附帶條款頗多。調查中的絕大部分計劃都硬性規定車主必須到指定維修中心檢查及維修；如違反相關條款，全車或經第3方維修的零件將不獲保用。此外，如車主不按檢查報告建議維修，全車或有關零件的保用亦會失效。

維修報價及估價的透明度，亦是行業可改進的地方。調查中，只有2個品牌會在維修前主動向顧客提供詳細的書面報價，9個品牌則只會以電話口頭報價。若維修時發現相關費用有機會超出估價，12個品牌表示會通知顧客，在取得同意後才會繼續維修工作。但是，若維修費最終超出估價，只有5個品牌會根據與顧客最後確認之估價收費。

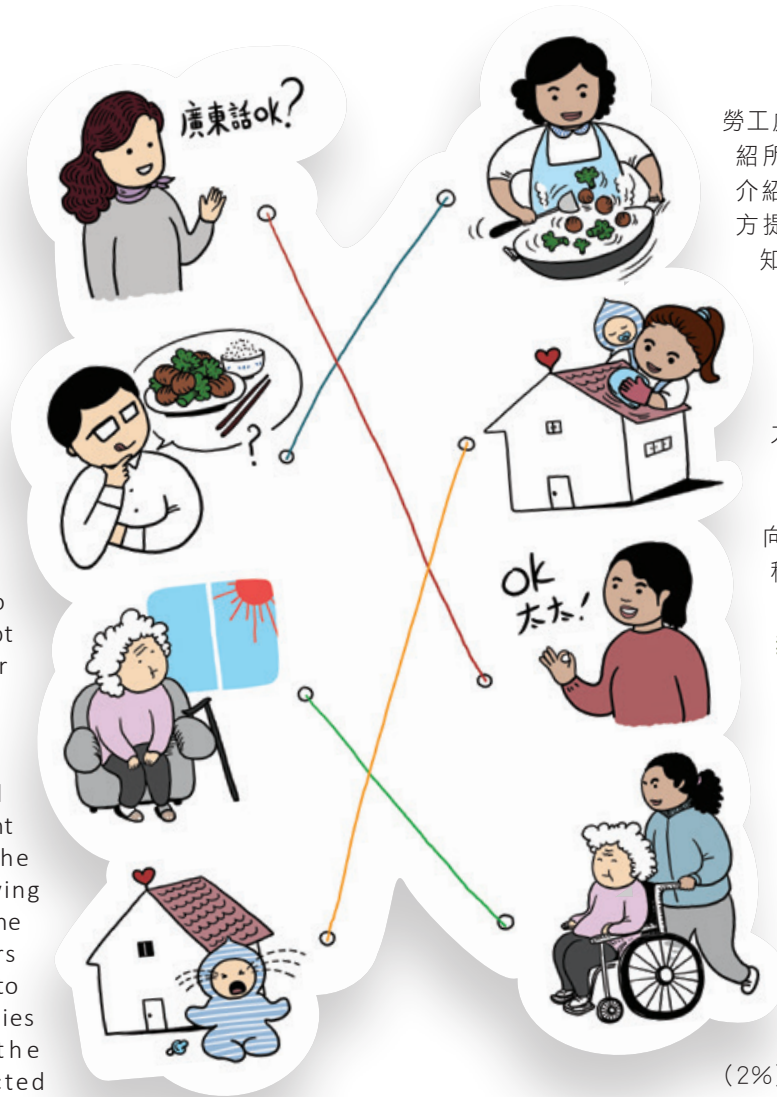
另外，本會檢視海外法例對消費者購買新車及其後之維修保養的保障，發現當車輛在指定年內出現故障，均可獲免費維修或更換零件，反觀本港則欠缺相關法例保障。

## 代聘外傭服務

本會檢視33間外傭中介公司代聘印尼、菲律賓、孟加拉、柬埔寨及泰國外傭的服務，當中服務收費的差距很大，由港幣4,680元至12,980元不等。

本會接獲不少消費者投訴，指外傭聲稱的資歷與事實不符。調查發現在核實外傭所聲稱的資料時，29間中介公司只依賴海外合作夥伴查核外傭的資歷和工作經驗；另有17間會查核外傭的相關文件，但當中13間只會查核本地完約外傭的在港相關工作經驗。1間中介公司更直接表示不會核查任何相關資料。

According to the Code of Practice for Employment Agencies issued by the Labour Department last year, employment agencies are required to exercise due diligence in checking the accuracy of the information provided by both job-seekers and employers; to ensure information provided to the parties is consistent with the facts made known to them; and when in doubt they should inform either party affected. In the view of the Council, the employment intermediary were paid to provide the recruitment service should bear the responsibility in verifying the trustworthiness of the information. Consumers were advised to report to the Employment Agencies Administration of the Department if suspected violation to the Code was found.



勞工處在去年頒布的《職業介紹所實務守則》，要求職業介紹所應盡責任查核僱傭雙方提供的資料，確保與其所知的事實相符，如懷疑一方的資料與事實不符，應如實告知另一方。本會認為外傭中介公司收取服務費，應按規定盡力查核外傭提供的資料，履行責任。消費者如懷疑有中介公司違反守則，宜向勞工處職業介紹所事務科舉報。

### 教科書價格及學生購書費調查

2017年度的教科書訂價調查結果顯示，書價整體平均升幅為3.2%，高於同期通脹(1.8%)。調查涵蓋20間出版社，合共542本廣用書，本會發現大部分(98%)教科書在新學年加價，加幅由0.7%至5.8%不等。只有11本教科書

(2%)凍結訂價，主要屬非主科目，包括宗教、旅遊與款待及中國文學。2017年度沒有任何教科書減價，是連續5年錄得課本沒有減價的情況。

### Textbook Prices and Expenditure Surveys

In 2017, the average increase in textbook prices was 3.2% which was higher than the 1.8% rate of inflation of the same period. In this survey of 542 commonly used textbooks from 20 publishers, the Council found that the majority (98%) increased their price by 0.7% to 5.8%. Only 11 textbooks (2%) had their price frozen but most of these were for non-core subjects, including Religious Education, Tourism and Hospitality, and Chinese Literature. None of the textbooks surveyed had decreased in price, a continuing trend over the past 5 consecutive years.

Further, with the help of the Education Bureau, the Council collected textbook lists for the new academic year from 44 primary and 38 secondary schools. The survey revealed that the textbook expenditure had increased from previous academic year by an average of 4% for primary schools and 2.8% for secondary schools, both higher than the rate of inflation (1.7%) of the same period. On average, primary and secondary school students spent HK\$2,730 and HK\$2,618 respectively for mandatory textbooks and learning materials. For primary schools, all classes recorded an increase in average textbook expenditure, from 3.6% (Primary 5) to 4.4% (Primary 1). The variance in average textbook expenditures among the secondary grades ranged from a drop of 3.3% (Form 6) to a rise of 3.7% (Form 4).

此外，本會在教育局的協助下，收集了44間小學及38間中學新學年的書單，發現中、小學生的平均購書費分別較上學年增加2.8%及4%，升幅高於同期通脹(1.7%)。中、小學生必須購買的教科書及學習材料的平均費用，分別為港幣2,618元及港幣2,730元。當中，小學各級的平均支出均錄得升幅，由3.6%(小五)至4.4%(小一)不等。中學方面，各級的平均購書費由下跌3.3%(中六)至上升3.7%(中四)不等。



## FOSTERING COMPETITION AND A FAIR MARKETPLACE

### 促進市場競爭和公平交易

#### Consumer Indebtedness

To mitigate the risk of excessive borrowing by consumers, in particular to the younger generation, the Council launched its first social media campaign to remind youngsters of the importance of rational spending. In partnership with the Financial Services and the Treasury Bureau, the Council launched an education campaign on avoiding excessive debt, with the dual objective of enhancing public awareness, of advertisements, claims and telemarketing calls made by money lenders or intermediaries, and promoting appropriate understanding and knowledge of financial management. A series of 3 videos were released via social media, generating an aggregate viewership of 2,569,952 views.

To further the momentum of the campaign, the Council collaborated with 10 universities in Hong Kong to broadcast the videos produced for the campaign on university campus TVs<sup>1</sup> and online channels. Mini-competition was also held on the Facebook of the Council to encourage university students to share their views and experience in resisting unsolicited loan calls.

The state of consumer protection and safeguards in the market was the focus of the Council's study on consumer indebtedness and trade practices of the lending industry in an effort to find solutions to the problem.

#### Competition in the Personalised Point-to-point Car Transport Service Market

The rapid emergence of e-hailing services, riding the wave of the burgeoning sharing economy, has triggered major market disruption in the traditional taxi industry in many countries around the world. The Hong Kong taxi industry, with its service quality has been under public criticism for many years, is facing the same challenge. While e-hailing services offer consumers with more personalised and efficient matchmaking services, they have also revealed the need for regulatory oversight to strengthen passenger safety.

#### 消費者借貸

為應對消費者（特別是年輕一代）過度借貸的問題，本會首次利用社交媒體進行推廣，提醒年輕人應理性消費。本會與財經事務及庫務局攜手合作，就如何避免過度借貸推出宣傳及教育活動，目的為提升大眾，對財務公司及中介人的銷售廣告、聲稱及促銷電話的認知，以及宣傳推廣正確的理財概念及知識。活動於社交媒體發放的一系列共3齣的教育短片，合共錄得2,569,952次收看。

為進一步加強推廣，本會更與本地10間大學合作，於大學校園電視及/或網上渠道播放以上短片，以及於本會的Facebook專頁舉辦比賽，鼓勵學生分享他們拒絕推銷貸款來電的經驗及意見。

借貸問題及信貸行業銷售手法的重點，在於消費者是否能在借貸市場得到足夠的保障，本會亦檢視借貸市場是否能提供足夠的保障，並從中尋求改善問題的方案。

#### 個人化點對點交通服務市場的競爭

近年打著共享經濟旗幟的網約車服務，顛覆了全球多個國家的傳統的士業生態。本港的士業的服務質素多年來一直為人詬病，亦面臨同樣挑戰。正當網約車興起，為消費者提供更具個人化及有效率之配對服務時，有必要以法例監管，方可保障乘客安全。

In its role as a staunch advocate and supporter of a fair marketplace for consumers and traders, the Council advised the Government and traders on various matters by way of in-depth studies regarding competition and trade practices in different sectors, as well as putting forward its views and opinions for consumer policy deliberations through consultation submissions on a diverse range of consumer issues and concerns during the year under review.

作為公平交易的倡議者及支持者，消委會深入研究不同行業的市場競爭及營商手法，並向政府及業界提供相關建議；同時，亦就不同消費議題的政策諮詢提供觀點及意見，促進討論。

In view of this global change, the Council undertook an in-depth study entitled “More Choices, Better Service: A Study of the Competition in the Personalised Point-to-point Car Transport Service Market”. In the study, the Council recommended that instead of the industry regulator’s proposed Franchised Taxi Services to address consumer demand, the Government should gradually open up the pre-booked segment of the market through a progressive approach to create a positive environment for both e-hailing and taxi services to compete, thereby increasing consumers’ choice and improving the quality of overall services.



面對此全球趨勢，本會發表了《更多選擇 更佳服務 個人化點對點交通服務市場競爭研究》報告。相對於政府倡議專營的士服務，以回應消費者需求，本會則建議政府應循序漸進開放預約車服務市場，為網約車和的士業締造良好的競爭環境，增加消費者的選擇及提升行業的服務質素。

The Council proposed a regulatory model that included the issue of 3 distinct licences/permits to the e-hailing service providers, the vehicles and the drivers, together with the introduction of quotas for newly licensed operators and vehicles, clearly segregating the markets for taxis and e-hailing services, and setting out regulatory requirements for e-hailing operation.

With the rapid application of information technology in transport services, the Council hoped the Government would seize this opportunity to adopt a forward-looking strategy that would embrace e-hailing services to enhance the quality of the overall Hong Kong’s transport system, firmly establishing Hong Kong’s position as a smart city in the digital world.

本會建議的規管模式，設3種不同的營運許可證，可分網約車平台、車輛及司機類別，並認為對新進市場的服務商及車輛應實施限額制度，以便清楚區分的士及網約車服務市場範圍。此外，亦應為網約車的營運訂立清晰的管制要求。



當資訊科技於運輸業的應用急速增長，本會期望政府能把握科技發展的契機，藉具前瞻性的策略，將網約車服務納入市場，提升整體交通運輸服務的質素，令香港成為實至名歸的智慧城市。



## Industry Code of Practice

With the view to promoting self-regulation across various business and professional associations and enhancing their service quality and consumer protection, subsequent to the industry codes on beauty and laundry, the Council has collaborated with the jewellery retail industry to develop an industry code of practices.

Following consultation with relevant stakeholders in early 2017, the Code of Practice for the Jewellery Retail Industry was finalised and formally launched in July 2017. An independent complaint review committee, with member representatives from both the jewellery industry and the public, was established to handle consumer complaints in relation to the Jewellery Code.

Regular review meetings with relevant industry associations would be held for monitoring the development of the Jewellery Code and ensuring their effective implementation.

## Application to the Competition Commission for a Decision under Section 9 of the Competition Ordinance in relation to the Code of Banking Practice

The Council provided views to the Competition Commission in relation to an application for a decision under section 9 of the Competition Ordinance from a number of institutions authorised under the Banking Ordinance (the Applicants). The Applicants seek a decision from the Commission' to whether the first conduct rule applies to the giving effect of the Code of Banking Practice (the Code) by the Applicants by virtue of the exclusion in section 2 (Compliance with legal requirements) of Schedule 1 to the Competition Ordinance.

Concerning the application, the Council was of the view that the Code played an important role in enhancing consumer protection and increasing transparency in the provision of banking services to individual consumers. As consumer interests should be duly addressed

## 行業營商守則

為鼓勵各營商者及專業團體採取自我監管機制，以提升行業的服務質素及加強對消費者的保障，繼美容及洗衣行業之後，本會與珠寶零售業合作推出營商守則。

《珠寶零售業營商實務守則》的諮詢工作在2017年年初展開，以聽取各持份者的意見，並於同年7月定案及推出。由業界及公眾人士組成的獨立投訴審查委員會亦已成立，以處理有關《珠寶守則》的消費者投訴。

本會與相關行業的檢討會議將會定期舉行，以監察守則的採用情況，以及確保《珠寶守則》有效推行。

## 根據《競爭條例》第9條要求競爭事務委員會就《銀行營運守則》作出決定的申請

香港多間認可機構要求競委會作出決定，確認《銀行營運守則》豁除於《競爭條例》下的「第一行為守則」，本會為此向競委會提供意見。

本會認為，該《守則》對於保障消費者，以至提升個人銀行服務的透明度，發揮了重要的作用。因此，在審議申請的過程中，應充分考慮消費者的權益，一旦申請獲得批准，本會認為《守則》中暫止生效並涉及消費者權益的章節部分應當恢復。此外，鑑於有關決定的重要性，本會認為當局應澄

in the course of considering the application, the Council suggested the suspended Code sections be restored if the Commission's decision was that the legal requirement exclusion applies. Besides, in view of the significance of this application, the scope and implications of the exclusion should be clarified in the decision, and competition oversight retained properly, in balance with consumer interests.

## Strengthening the Regulation of Person-to-person Telemarketing

In the submission, the Council suggested to the Commerce and Economic Development Bureau in the consultation "Strengthening the Regulation of Person-to-person (P2P) Telemarketing Calls" in Hong Kong that, in light of the proliferated use of P2P commercial advertising calls and the nuisance caused by such calls have aroused wide public concern, Hong Kong should follow the international development and introduce a more stringent statutory regime in regulating P2P telemarketing calls. The Council was also of the view that the "warm call" could not be exempted to avoid the risk of dispute by marketers, claiming they have already obtained the consent of the call recipient.

To help tackle the public concerns of nuisance from local P2P telemarketing calls, the Council welcomed the proposed establishment of a Do-not-call Register via legislation to prohibit telemarketers to have access to the numbers listed on the Register. As an interim solution, the Council supported the proposal to facilitate development of call-filtering applications with no compromise on consumer privacy provided that stringent security safeguards would be strictly observed in designing the filter applications.

## Ticket Scalping

The advent of the Internet has played a significant role in facilitating ticket scalping activities by providing an easily accessible means and platform for consumers and traders to participate in the market. Against this background, the Council participated in an international survey on ticket resale websites, which was led by Australia CHOICE, a member of the Consumers International.

The survey revealed that the industry was not working for consumers and concluded that measures to improve transparency and curb bad behaviour in online booking processes would help to create a fairer marketplace. In addition to the survey, the Council reviewed the local ticket resale situation and noticed that there were different arrangements in regulating the ticket scalping activities on places of public entertainment and venues that were under the management of different Government departments. To combat ticket scalping, the Council has suggested the Government to review the scope of existing legislations and to increase the ratio of event tickets available for public purchase, and to implement a ticket ballot/real-name ticketing system.

The Council welcomed the recent Government announcement of a package of measures to ensure the sales of tickets in an orderly manner through formal channels such as raising the proportion of tickets available for public sale, supporting the implementation of a real-name ticketing system, and reviewing the feasibility of regulating the ticket scalping for all venues through legislative amendment.

清申請豁免的範圍及影響，令監管競爭的條例得以正確地執行，以維護行業競爭，同時平衡消費者權益。

## 加強規管人對人促銷電話

就香港「加強規管人對人促銷電話」的諮詢，本會向商務及經濟發展局提交意見。鑑於人對人促銷電話被市場廣泛採用，並且這些商業廣告電話引起了不少滋擾，令公眾關注，本會建議香港應跟隨國際間的做法，採取更嚴格的制度，以立法方式加強規管人對人促銷電話。本會同時認為針對現有客戶的促銷電話「Warm Call」不應獲得豁免，以防止銷售人員利用豁免條件，辨稱他們已經獲得電話接收者的同意。

為回應公眾對本地人對人促銷電話造成滋擾的關注，本會歡迎當局以立法方式設立拒收訊息登記冊，禁止電話推銷員撥打登記冊上的號碼。本會亦支持政府開發來電過濾應用程式作為中期解決方案，以便消費者可擁有更可靠的工具過濾促銷電話。但與此同時，本會須強調，在設計過濾應用程式時，應確保使用時消費者的私隱不受侵害，並應實施嚴格的保安措施。

## 門票炒賣

互聯網的出現，令消費者與營商者觸手可及並作出交易，卻也促成門票炒賣活動變得甚為活躍。有見及此，本會參與了由澳洲消費者組織CHOICE（國際消費者協會成員之一）發起的門票轉售網站調查。

調查發現，目前市場情況對消費者並不理想，而提升透明度及遏止不當的網上售票行為等措施，可助門票轉售市場變得更公平。除了調查研究外，本會亦檢視了現時本港門票轉售的情況，發現有關禁止門票炒賣的法例，對不同政府部門規管的場地有不同的處理。本會建議政府檢討現行法例的涵蓋範圍，以及考慮增加公開發售的門票比例、引入抽籤形式或實名制售票等措施，以打擊門票炒賣。

本會樂見政府已宣佈一系列措施，以確保門票能有秩序地經正規途徑銷售，當中包括提高公開發售門票的比例、實施門票實名制，以及考慮修改法例將所有場地的門票銷售均納入規管等。



## Sales of First-hand Residential Properties

In an on-going effort to gauge whether consumers could obtain adequate and accurate sales information in the first-hand residential property market, the Council conducted field visits at the sales offices of some first-hand residential development projects.

Based on the observations during the field visits (which were reported in CHOICE Magazine in June 2017), the Council called on developers to expand the scope and transparency of information disclosure to be disseminated widely through various channels, including a digital platform with real-time update that allows access of timely information for informed choice.

In addition to enhancing the consumption table so that prospective purchasers could better understand the pricing information and sales status of a property, it was also recommended that on-site inspection and regulatory control on the sale practices be strengthened to ensure law compliance.

With regard to the consumption table, the Council welcomed that the Sales of First-hand Residential Properties Authority had added a new section "Information on Availability of Residential Properties for Selection at Sales Office" under the "Notes to Purchasers of First-hand Residential Properties" to remind prospective purchasers to check from the consumption table information on the progress of sale on a date of sale, including which residential properties are offered for sale and which of them have been selected and sold during that date of sale.

## Private Healthcare Facilities Bill

In its submission to the Bills Committee of the Legislative Council on the Private Healthcare Facilities Bill, the Council expressed support in principle to the proposed regulatory framework. Furthermore, it suggested that the Bill should clearly specify the prohibition on performing treatment or procedure causing personal injury by a

## 一手住宅物業的銷售

為持續了解消費者在購置一手住宅物業時，能否取得充足而準確的樓盤銷售資訊，本會派員到部分樓盤的售樓處實地視察。

根據視察所得（結果於2017年6月份的《選擇》月刊刊登），本會促請發展商擴大資訊披露範圍，並提升資訊透明度，利用不同渠道，如提供即時更新的電子平台等，讓準買家取得及時的銷售資訊，以作出精明的選擇。

除改善消耗表，以便準買家更能掌握樓盤價格和銷售情況，本會認為當局應加強實地監察和對業界銷售手法的規管，以確保行業符合法例要求。

就消耗表的安排，本會歡迎一手住宅物業銷售監管局在《一手住宅物業買家須知》加入有關《售樓處內有關可供揀選住宅物業的資料》的新章節，提醒準買家查閱消耗表，以獲知每個銷售日的銷售進度，包括在該個銷售日開始時有哪些住宅物業可供出售；以及在該個銷售日內有哪些住宅物業已被揀選及售出等。

## 私營醫療機構條例草案

在提交立法會《私營醫療機構條例草案》委員會的意見書中，本會原則上支持建議的規管架構。此外，本會認為《條例草案》應清楚訂明禁止非醫護專業人員在領有牌照的私營醫療機構內，施行可能導致他人身體受傷的醫學治療或醫療程序。針對近年發生醫學美容程序導致消費者受傷



person who was not a healthcare professional on licensed Private Healthcare Facilities (PHF). In responding to recent cases of consumer injury relating to medical beauty treatments/procedures, the Council suggested to add in the Bill to empower the Director of Health to issue, on a timely basis where necessary, regulatory guidelines on whether specified medical procedures/treatments should be undertaken at licensed PHF only.

The Council also recommended the Government, for the betterment of consumer protection, to issue warning or advisory letter as one of the regulatory tools; explore the possibility of extending the complaint period; set up mechanism to monitor the practices of exempted small practice clinics; and conduct and report study on budget estimates and actual charges of PHF on a regular basis.

## Travel Industry Bill

In its submission to the Government on the reform of the regulatory regime of the travel industry through a new piece of legislation, called the Travel Industry Bill, to establish an independent statutory body, the Travel Industry Authority (TIA), the Council supported specifically the licensing and operational requirements for regulating travel agents, tourist guides and tour escorts and recommended that the TIA take up the key function of the consumer protection.

The Bill will empower the TIA to issue guidelines, directives and codes of conduct to regulate the activities of the licensees. The Council considered that the TIA should make use of this power to enhance the quality of service, increase market transparency, promote fair trade and protect consumer interests. It also suggested that sufficient funds and human resources should be granted to the TIA to fulfil its regulatory and supervisory roles.

The Council fully supported the legislative proposal in regulating online travel agents. To strengthen consumer protection, TIA should step up the regulation of these online travel agents and develop effective measures to monitor their operations.

## Financial Reporting Council (Amendment) Bill

With the view to enhancing protection to investors and ensuring that the new regulatory regime in Hong Kong would be on par with international standards, the Financial Reporting Council (Amendment) Bill 2018, enabling the Financial Reporting Council (FRC) to become an independent oversight body responsible for the inspection, investigation and disciplinary functions with regard to auditors of Public Interest Entities (PIEs), was introduced into the Legislative Council.

The Council welcomed the Bill but with reservation on the funding proposal that a considerable contributions (half of the annual budget costs of the post-reform FRC) would be borne by consumers. Taking reference from the practice in some developed overseas jurisdictions, their independent PIE auditor regulatory bodies were primarily funded by PIEs and PIE auditors. The Council urged the Government to justify the proposed contribution ratios and devise measures and targets for effective development, management and operation of the post-reform FRC to ensure prudent use of the funding.

害的事故，本會建議《條例草案》應賦予衛生署署長權力，讓他能夠適時發出規管指引，釐清指定的醫學治療/醫療程序應否只在領有牌照的私營醫療機構內進行。

為加強消費者的保障，本會建議政府引入以勸喻或警告信形式進行規管；探討延長公眾投訴時限之可能性；訂立機制監察獲豁免的小型執業診所之營商行為；以及定期研究私營醫療機構的費用預算和實際收費，並公布結果。

## 旅遊業條例草案

政府建議成立獨立法定機構旅遊業監管局，以改革旅遊業的規管制度。本會為此向政府提交意見，表示支持《旅遊業條例草案》下對監管旅行代理商、導遊及領隊發牌及作業的要求，並認為旅監局的主要職能之一為保障消費權益。

該《條例草案》賦予旅監局法定權力，向持牌人發出指引、指令及行為守則。本會認為旅監局在成立後，應透過運用以上的權力，提升業界的服務質素；增加市場透明度；推動公平交易，以及保障旅遊消費者的權益。同時，本會亦認為政府有必要提供予旅監局足夠的人手及資源，以發揮其規管及監督的作用。

本會全力支持規管網上旅行代理商的立法建議。為進一步保障消費者，本會建議旅監局加強網上旅行代理商的循規審查及監管。

## 財務匯報局(修訂)條例草案

政府向立法會提交《2018年財務匯報局(修訂)條例草案》，藉此加強對投資者的保障，以及確保新的規管制度與國際慣例一致。草案建議財務匯報局成為獨立監察機構，並負責查察、調查和紀律處分違規的公眾利益實體核數師。

本會對《條例草案》表示歡迎，但對於財匯局的大部分經費由消費者負擔(即改革後財匯局一半的開支)的建議，則有所保留。本會參考了部分海外已發展地區司法體系的做法，發現類似的獨立監管機構的經費，主要由公眾利益實體及核數師負擔。因此，本會促請政府說明以上建議徵費比率的理據，以及就改革後財匯局的發展、管理及營運等制定措施和指標，以確保所徵款項用得其所。

## Guideline on Authorization of Virtual Banks

In its submission to the Hong Kong Monetary Authority on the revised Guideline on Authorization of Virtual Banks, the Council welcomed the new principle of promoting financial inclusion that virtual bank operations were prohibited from imposing any minimum account balance requirement or low-balance fees on consumers, and the other new requirements such as the competency of directors and senior managements, a physical presence of the virtual bank, and the provision of an exit plan and independent assessment report on technology risk.

To enhance consumer protection, the Council stated that the terms and conditions of the respective rights and obligations between virtual banks and their customers had to be user-friendly and easy to understand, and that any major incidents in relation to system and security breaches should be reported instantly to the HKMA and disclosed to the public.

Given the emergence of new business models in the financial market, the Council also urged the HKMA and other financial regulators to closely monitor the development of online peer-to-peer lending operations in the marketplace, and examine the underlying cost structure and price setting between online and on-street modes of banking services for promoting a healthy competition in the market.

## Proposals to Reduce and Mitigate Hacking Risks Associated with Internet Trading

The Council welcomed the proposals by the Securities and Futures Commission on reducing and mitigating hacking risks associated with Internet trading, in particular the key requirements such as two factor authentication for client's system login and prompt notification to clients.

The Council was of the view that the proposed cyber-security requirements are minimum requirements and any Internet brokers not fulfilling the requirements should not be allowed to operate. For better consumer protection, the Council also suggested that internet brokers should educate their clients on appropriate and safe use of Internet trading platforms and there should be security audit of the platforms on a regular basis by an independent external auditing party. Policies on treatment of liability of loss arising from cyber-security incidents should also be properly disclosed in advance.

## Guidelines on Online Distribution and Advisory Platforms

The Council provided views to the SFC regarding its proposed guidelines on online distribution and advisory platforms offering investment services.

To better protect the interests of investors in Hong Kong, the Council urged the SFC to put up more resources in its surveillance and enforcement against non-licensed or non-registered persons, and to engage in greater international co-operation in relation to cross-border online investment.

## 虛擬銀行的認可指引

本會就修訂的《虛擬銀行的認可》指引，向香港金融管理局提交意見。對於《指引》規定虛擬銀行不應設立最低戶口結餘要求或徵收低戶口結餘收費，以促進普及金融的新原則，本會表示歡迎。此外，本會亦支持《指引》的其他建議，包括虛擬銀行董事及高級管理人員必須具備專業能力；虛擬銀行必須設立實體營業點，以及虛擬銀行須提供退場計劃和獨立科技風險報告等新要求。

為進一步加強對消費者的保障，本會指出載有虛擬銀行及其顧客權利和義務的條款與細則，應淺白且容易理解。若發生重大事故，當中涉及系統及保安漏洞時，虛擬銀行應即時向金管局報告，並向公眾披露。

基於金融市場上不時出現新的營商模式，本會促請金管局及其他金融監管機構，密切監察市場上點對點網絡貸款平台的發展，同時審視網上及傳統銀行服務兩者的成本開支及訂價差距，以促進市場的良性競爭。

## 有關建議降低及紓減與互聯網交易相關的黑客入侵風險

對於證券及期貨事務監察委員會就降低及紓減與互聯網交易相關的黑客入侵風險提出建議，本會表示歡迎，尤其支持當中有關設立雙重認證機制的用戶登入系統，以及即時通知客戶等主要要求。

本會認為建議的網絡保安風險規定屬最低要求，不應容許不符合該要求的互聯網經紀行營運。為改善對消費者的保障，本會進一步建議互聯網經紀行須教育消費者如何適當及安全地使用互聯網交易平台，以及定期委託獨立的外部審計機構檢視交易平台的安全風險。而關於因網絡保安招致顧客損失的安排條款，平台亦應事先向公眾披露。

## 網上分銷及投資諮詢平台指引

本會就證監會建議的《網上分銷及投資諮詢平台》指引提供意見。

為進一步保障香港投資者的利益，本會建議證監會應投放更多資源於監察及打擊未有牌照或註冊的人士之上，並且於互聯網跨境投資的問題上，加強國際方面的合作。

As for the application of the suitability requirement in the online environment, the Council supported the SFC's view that it would be triggered whenever a solicitation or recommendation was offered by a person or a robot adviser, or when a sale of complex products was involved.

## Way Forward of Live Poultry Trade in Hong Kong

In the submission to the Food and Health Bureau regarding the consultation on the Way Forward of Live Poultry Trade in Hong Kong, the Council, taking into account the Avian Influenza risk level, had no objection to the recommendations of maintaining the status quo for the live poultry trade in Hong Kong and considered that recommendations on strengthening existing safeguarding measures along the supply chain were necessary. The Council also considered that the effect of imposing improvement measures on the competition on the supply of the live poultry should also be closely monitored and reviewed.

In addition, the Council also highlighted its concerns from the perspective of anti-microbial resistance (AMR) control, and advised that efforts on the control of AMR, for instance in terms of preventive, surveillance and education, should be stepped up together with that of Avian Influenza.

## Auto-fuel Price Monitoring

As part of an on-going project commissioned by the Environment Bureau to increase information transparency in the auto-fuel market, the Council has been collating and publishing the daily retail price information of the auto-fuel market in its website and 2 smartphone applications for car drivers. The Council had also collaborated with an oil company to monitor the quarterly price adjustments in the domestic liquefied petroleum gas market.

With a recovery of international crude oil prices in the past year, the Council was committed to its role to monitor the relationships between local retail pump prices of auto-fuel and international crude oil prices as well as import prices in the market.

至於在網絡世界履行合適性規定(suitability requirement)的準則，本會同意證監會的看法，認為每當情況涉及招攬或建議，不論是由真人或機械理財顧問提供，抑或涉及銷售複雜產品，均會觸發合適性規定。

## 香港活家禽業未來路向

本會向食物及衛生局提交有關香港活家禽業未來路向公眾諮詢的意見。本會考慮到禽流感的風險水平，對於維持活家禽業現狀的建議並無異議。此外，亦認為有必要增強供應鏈現有的防控措施。同時，有見改善措施會對活家禽供應商之間的競爭造成影響，本會建議當局應對此進行緊密監察及檢討。

另外，本會亦十分關注控制抗菌素耐藥性的問題，建議從預防、監察及教育方面入手，加強對抗菌素耐藥性及禽流感的控制工作。

## 車用燃油價格監察

此乃受環境局委託，以增加汽車燃料市場資訊透明度為目的的企劃。年內，本會繼續收集市場上每日車用燃油零售價格的資訊，並透過本會網站及兩個智能手機應用程式公布信息。此外，本會亦與一間油公司合作，監察本地家用石油氣價格每季的變動。

隨著去年國際原油價格復甦，本會於年內致力於監察本港車用燃油零售價格與國際原油價格的關係，以及市場上的進口燃油的價格等。

# ADVANCING LEGAL PROTECTION FOR CONSUMERS

## 加強消費者的法律保障

During the year under review, the Council advocated 2 major legal protection issues.

### Consumer Protection on Prepayment and Retailer Insolvency - Review of Chargeback and Beyond

Consumers often prepay significant sums of money to retailers for goods or services. Should the retailer close down, consumers, as unsecured creditors, are left with a slim chance of recovery of the prepayments from the winding-up process. Consumers could face a double loss: the loss of enjoyment of the goods or services purchased and also the inability to recover the payment.

In Hong Kong, payment by credit cards is common. In 2016, the total expenditure of retail sales on Hong Kong-issued credit cards amounted to HK\$470 billion. When consumers pay by credit cards, there is in fact a long established (but not so well known locally) chargeback mechanism which potentially allows consumers to recover their payments in the event of retailer insolvency. The Council's survey revealed among other issues, a lack of clear and consistent application methods and procedures for chargeback protection, no transparency in the chargeback mechanism, uncertainty in the outcome of chargeback application, and a lack of protection for credit card instalment payment plans (IPPs).

Drawing reference from overseas experience, the Council suggested that in order to enhance consumer protection in retailer insolvency, card issuers should provide more information and greater transparency of this mechanism

年內，本會倡議2項重要的消費保障議題。

### 信用卡退款保障機制及法律保障的研究 - 預繳式消費與商戶倒閉

消費者往往在商戶購買貨品或服務時預付不菲的金額。然而一旦商戶倒閉，消費者作為無抵押債權人在清盤過程中，能夠成功討回預繳款項的機會相當渺茫。消費者既不能享用所購買的貨品或服務，亦不能討回款項，可謂蒙受雙重損失。

信用卡在香港是非常普遍的消費支付工具。2016年，香港發行的信用卡零售銷售的交易總額高達港幣4,700億元，當中不少涉及預繳式消費。當商戶倒閉時，以信用卡付款的消費者其實有機會可透過一個設立已久的信用卡退款保障機制，取回預付的款項。本會（但鮮為本地人士所知）的調查發現多個問題，當中包括：退款申請的方法及程序不夠清晰明確和一致；退款保障

的資訊透明度不足；消費者不易確定退款申請成功與否，以及信用卡分期付款計劃不受保障等。

汲取海外經驗，本會建議發卡機構增加退款保障機制的透明度，向消費者提供更多相關資訊，協助消費者提出申請，改善消費者在商戶倒閉時所得的保障。此外，



Laws and codes of practice are the bulwark of consumer protection. To ensure that there is continued advancement of consumer rights and interests at the legislative and regulatory levels, the Council undertakes the ongoing task of conducting studies on consumer issues and concerns from a legal perspective, submitting its views and results to the Government, stakeholders and the public, with the aim of stimulating consumer policy consideration and encouraging public discussion in order that consumer protection can be enhanced.

法例和守則是消費權益的壁壘。為確保消費者權益在法例及規管層面不斷發展，消委會將繼續從法律角度研究各項影響消費者權益的議題，並將研究結果及意見呈交政府、相關持份者和向公眾發布，從而引發公眾討論，促進政策制定，加強對消費者的保障。

to assist consumers in filing a chargeback claim. In addition, the Council also suggested that the Hong Kong Monetary Authority should consider issuing regulatory guidance to card-issuing banks to ensure they implement the improvement measures recommended. Furthermore, the Council recommended that liquidators and other related professional members provide the public with more information about chargeback in the course of liquidation. As chargeback protection is generally not available to IPPs, the Council also recommended the Government to introduce connected lender liability by legislation in order to allow consumers to recover credit card prepayments from card issuers directly in the event of retailer insolvency, without the need to resort to the winding-up process.

### **Submission to the Bills Committee on Stamp Duty (Amendment) Bill 2017 and Stamp Duty (Amendment) (No. 2) Bill 2017**

In this submission, the Council pledged support to the Government's proposal to amend the Stamp Duty Ordinance to tighten the exemption arrangements for Hong Kong permanent residents in the wake of an emergence of a growing trend for local buyers to acquire multiple residential properties under a single instrument to avoid payment of ad valorem stamp duty (AVD) under the New Residential Stamp Duty (NRS) regime. Under the Bill, only acquisition of a single residential property under a single instrument by a local buyer acting on his own behalf and not being a beneficial owner of any other residential property in Hong Kong at the time of acquisition can continue to enjoy payment of the lower AVD.

Related to the NRS but on a separate issue, the Council reiterated its concern on the statutory limit of 6 months within which a purchaser of a new residential property needs to dispose of his original property so that he can recoup a refund on the AVD. It usually takes months from the listing of the property to finding a buyer. This coupled with the time required to complete the property transaction and subsequent arrangements for the move means that the current 6 months' limit for the purchaser will be tight. In the submission, the Council again advocated a slightly longer statutory time frame and urged the Government to reconsider extending it.

本會建議金管局向發卡銀行發出監管指引，確保銀行推行改善措施。另一方面，本會建議清盤人及相關專業人士在清盤過程中，向公眾提供更多關於信用卡退款保障的資訊。有見信用卡退款保障機制一般不適用於信用卡分期付款計劃，本會建議政府立法引入關連貸款人責任，令使用分期付款計劃購物的消費者在商戶倒閉後直接向發卡銀行提出申索，以討回付款，而毋須訴諸清盤程序。

### **向《2017年印花稅(修訂)條例草案》及《2017年印花稅(修訂)(第2號)條例草案》委員會提交意見**

鑑於越來越多本地物業買家以一份文書購入多個住宅物業的手法，迴避繳付新住宅印花稅機制下之從價印花稅，在意見書中，本會支持政府提出的建議，透過修訂《印花稅條例》，收緊該機制下的豁免安排。根據條例草案，只有在買家以一份文書取得單一住宅物業，加上買家本身是代表自己行事的香港永久性居民，並在取得有關住宅物業時，不是任何其他香港住宅物業的實益擁有人情況下，有關交易才可繼續按較低的從價印花稅稅率繳稅。

除此之外，本會亦就另一與新住宅印花稅相關的議題表達意見。本會對新住宅買家須於6個月內出售原有物業，才可取回支付從價印花稅的款項之法定時限，表示關注。由放售物業至覓得買家一般需時數月，加上物業交易程序及後續搬遷安排亦需時完成，現行6個月的法定時限對新住宅買家而言相當緊迫。意見書中，本會再度提倡放寬時限，並促請政府重新考慮。



## DISSEMINATING CONSUMER INFORMATION

### 傳播消費信息

#### CHOICE Magazine

CHOICE Magazine is widely acknowledged as one-of-a-kind platform, independent and impartial in the provision of authoritative information for consumers since 1976. For this reason, CHOICE Magazine does not accept advertisements nor does it accept commercial contributions in any form. In each and every monthly issue of CHOICE Magazine is the latest reports on testing, surveys and in-depth studies, covering information on a wide range of consumer goods and services.

Despite the impact of digitalisation, the overall and combined sales of the printed version of CHOICE Magazine rose 9% to 274,015 copies in 2017-18, becoming one of the best-selling monthlies in the city. Sales were split rather evenly between subscriptions and retail sales via outlets including newsstands, convenience stores, supermarkets and bookshops. The CHOICE Magazine online versions recorded over 53,000 downloads during the year under review.

The July 2017 issue (#489) featuring a test report on cooking oils found to contain phthalates, contaminants or carcinogen, was the best seller of the year. The August 2017 issue (#490) featuring hair shampoos found to contain contaminants or allergy-causing preservatives ranked the second. These 2 top sellers led to reprints of 4,000 copies and 3,000 copies respectively to cater for the overwhelming response from the public. The third best-selling title went to the January 2018 issue (#495), featuring a timely thermal underwear test report as temperature took a deep plunge.

#### 《選擇》月刊

《選擇》月刊於1976年創刊，現已公認為獨一無二的獨立資訊平台，為消費者提供公正、可靠和權威的資訊。為此，《選擇》月刊從不接受廣告或任何商業形式的捐助。每月出版的《選擇》月刊，內容涵蓋不同產品及服務的最新測試、調查，以及研究報告。

儘管受到資訊數碼化的影響，《選擇》月刊印刷版於2017-18年度的總銷量仍達274,015冊，錄得9%增長，成為本地最暢銷的月刊之一。月刊的訂閱及零售額各佔總銷量的一半，印刷版的零售點分布全港各區報攤、便利店、超級市場及書店。至於《選擇》月刊網上版，年內錄得超過53,000次下載。

2017年7月份的《選擇》月刊(489期)為年內銷量冠軍，該期重點報道食油驗出含塑化劑、污染物或致癌物等；第二最高銷售量為8月號(490期)，該期的重點為洗頭水驗出含污染物或可致敏防腐劑。為回應市場的殷切需求，以上兩期分別加印4,000及3,000本。第三則為2018年1月號(495期)，該期報道了不同保暖內衣的功能測試表現。

Technological advances have given consumers unprecedented access to information at speeds and volumes never seen before. The challenge for the Council must therefore to strive to empower consumers at different strata of the public, with clear comprehensive information that they need at the right time, right place and right format, ensuring that they are aware of the key tips in the purchase and use of different goods and services, and equally important their role as consumers and their rights and responsibilities. The Council's strategy is to combine the best of both the traditional and new media in an all-encompassing drive to put the key messages across, and to present them in user-friendly formats.

科技的進步為消費者提供了前所未有的渠道，令他們更快獲得更多資訊。故此，消委會必需因時制宜，致力加強社會各階層有關消費的自我保護能力，為消費者提供全面及清晰的消費資訊，確保他們在購買和使用不同商品和服務時，能夠留意要點，亦明白消費者的權責。本會結合傳統媒體與新媒體的優點，將主要信息以不同的親民形式，在多個平台上向公眾發放。

At the Hong Kong Book Fair held in July 2017, the stand of CHOICE Magazine was well visited resulting in 1,238 new subscribers and 714 renewals on site. Among them, 596 subscribed to online versions, a considerable 43% increase compared to that of last year.

2017年7月舉行的香港書展中，本會擺設的《選擇》月刊攤位深受讀者歡迎，即場新增訂閱及續訂人數分別達1,238及714名，當中596名訂閱網上版，較去年網上訂閱率上升43%。



## Informing and Interacting with Consumers through Multi-media Platforms

In this era of online media, the Council expanded its dissemination of latest consumer information through various interactive and instant online platforms. The total traffic of the Council's website reached a new height of 4.9 million page views, an increase of 11% compared to that of last year, with CHOICE articles and Online Price Watch mostly viewed. This success, demonstrated that the Council keeps abreast of the time, deploying different media tools to communicate with consumers in a timely and effective manner.

The CHOICE Facebook launched in July 2016 enabled the Council to disseminate latest test reports, consumer news and information, as well as "golden oldies" published in CHOICE over the past 40 years, through the social media. To enhance interaction, the information was being posted not only in text, but also in videos and infographics that were engaging and informative. From a modest upstart of 4,350 fan "Likes", the number has gone up, as of 31 March 2018, to beyond 10,000 with an increase of 147%.

Shopsmart, the Council's webpage providing shopping tips to the Mainland, received more than 1.9 million page views from over 17,000 average monthly unique visitors.

## Empowering Consumers through Mass Media

Thanks to support from the mass media, the Council is much in the public eye. For many years, the Council has been organising extensive media programmes and campaigns, notably the monthly press conferences numerous interviews and special reports, to keep consumers informed about and stayed alert the marketplace.

In the year under review, some 153 press releases and statements were issued, covering besides selected topics published in CHOICE, the Council's responses and positions concerning a host of significant consumer issues. In addition, 31 videos and 32 infographs in total were also produced to meet the Council's pledge to make information more accessible and friendly to the public.

The power of the media was evident, for instance, in the case of the Council naming of the unscrupulous Great Time Universal (HK) to aggressively sell time-share membership, and in the incidents involving the liquidation of LeTV and LeSports, the sudden closure of the fitness centre TF Gym, and overbooking of flights, etc. The Council received nearly 100 media enquiries on these 4 major consumer incidents alone, which generated almost 200 items of media coverage. Through proactive media engagement, the Council was able to issue cautionary advice to consumers in a timely manner.

The Council spared no effort and seized every opportunity to engage the mass media, for instance, through contribution to the regular column "嫻式生活" in the Ming Pao Daily News, the Council's Chief Executive discussed issues and shared tips and insights with readers on virtually major issues of interest and concern to the consumers.

## 多媒體平台發放資訊 全方位與消費者互動

在網上媒體盛行的年代，本會將發放消費資訊的渠道，擴展至各式網上互動及即時平台。年內，本會網站的瀏覽量創出新高，達490萬，比去年上升11%，當中以《選擇》文章及「網上價格一覽通」欄目最多人瀏覽。網站的成功，反映本會與時並進，善用多元化的資訊渠道，適時及有效地與消費者互動溝通。

本會於2016年7月設立的《選擇》月刊Facebook，令本會可透過網上社交媒體，發放最新的測試報告、消費新聞及訊息，以及《選擇》月刊40多年來的經典內容。為加強與讀者的互動，貼文加入了影片和訊息圖元素，令內容更多姿多采及富資訊性。截至2018年3月31日，《選擇》月刊Facebook的讚好數目突破1萬，增長147%。

至於本會特別為內地遊客開設的網上消費指南「精明消費香港遊」，全年錄得瀏覽量190萬，每月平均獨立訪客人數約17,000。

## 通過傳媒 提升消保意識

有賴傳媒的支持，本會得以與大眾緊密聯繫。多年來，本會一直舉辦各式大型媒體及推廣活動，當中最為人熟識的是每月的新聞發布會，加上傳媒訪問，以及主題性報告的公布等，讓大眾緊貼最新的消費情況。

年內，本會共發表153篇新聞稿和聲明，包括《選擇》月刊的報告和內容，以及本會就重大消費議題的立場和回應。此外，本會共製作31段影片及32幅訊息圖，務求讓公眾容易接收和理解資訊。

從本會於2017年9月點名譴責Great Time Universal (HK) 以誤導及高壓手法推廣「時光共享」度假屋計劃，到樂視香港及樂視體育清盤、TF Gym健身中心突然結業，以至航空公司機位超賣等事件的報道中，均可見到傳媒影響力之大。單就以上4宗事件，本會接獲近100宗傳媒查詢，並帶來約200篇傳媒報道。有賴與傳媒保持積極的聯繫，本會得以及時向公眾發出相關消費警示。

本會向來致力爭取傳媒的曝光機會。本會總幹事經《明報》的「嫻式生活」專欄，定期發表文章，與讀者分享精明消費的秘訣，以及就消費者關心的主要議題發表意見。





### The Consumer Rights Reporting Awards

Organised by the Council in conjunction with the Hong Kong Journalists Association, and the Hong Kong Press Photographers Association, the Consumer Rights Reporting Awards have established as a much coveted award in recognition of journalistic excellence in reporting consumer rights and related issues. Keeping abreast with the growing pervasiveness of smartphones and social networking site, the 17<sup>th</sup> Consumer Rights Reporting Awards implemented also online enrolment and invited participation of Online Media in an expansion to widen the media base for more entry submissions. This year, a total of 249 entries were received, hitting a new high for a decade. Among the winning entries, concern over the underprivileged and sustainable consumption continued to be the issues of public focus<sup>10</sup>.

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

The Top Ten Consumer News continued its partnership with Cable TV, Hong Kong Economic Times, Radio Television Hong Kong, Sky Post, Now TV and TOPick for the public to vote for the consumer news that of most concern to the public<sup>11</sup>. Among the top 3, coverage of the HK Express' cancellation of flights and United Airlines' violent removal of passenger drew the most and the third most votes respectively. The second position in ranking was about food safety, Brazil's rotten meat affecting local chained restaurants. During the year the number of votes achieved a new record high of 4,729, representing 7% increase over last year.

### 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合辦的「消費權益新聞報道獎」，致力揚表優秀的消費權益新聞報道，深受各界肯定。有見智能手機及社交媒體日漸普及，第17屆「消費權益新聞報道獎」亦接受網上報名，並邀請網上媒體參加，以進一步擴闊參選作品的界別，讓更多作品參賽。本年度共收到249份參賽申請，創下近10年新高。芸芸得獎作品中，有關弱勢群體及可持續消費的報道，仍最受公眾關注<sup>10</sup>。

### 雞年十大消費新聞

「十大消費新聞選舉」的合作單位，繼續為有線電視、香港經濟日報、香港電台、晴報、Now TV及TOPick，由公眾投票選出他們最關心的消費新聞<sup>11</sup>。獲最多票數的首3位消費新聞，分別為香港快運取消航班（首位）、聯合航空驅趕客落機（第3位），以及關乎食物安全的巴西「黑心肉」流入本地連鎖食肆（第2位）。今屆的投票人數亦錄得新高，共4,729人次投票，較前一年度升7%。

10 Visit [www.consumer.org.hk/ws\\_chi/news/activities/consumer-rights-reporting-awards-result-17.html](http://www.consumer.org.hk/ws_chi/news/activities/consumer-rights-reporting-awards-result-17.html) for the lists of adjudicators and winning entries of the 17<sup>th</sup> Consumer Rights Reporting Awards.

第17屆「消費權益新聞報道獎」評審及得獎名單，可瀏覽以上網址。

11 Visit [www.consumer.org.hk/ws\\_chi/news/activities/2018/top10.html](http://www.consumer.org.hk/ws_chi/news/activities/2018/top10.html) for the poll results of the Top Ten Consumer News (Year of the Rooster). 雞年「十大消費新聞選舉」結果可瀏覽以上網址。

## Engagement through Collaboration Projects

The Council would not sit on past laurels and continues to explore new initiatives and joint co-operation. The following collaboration projects have gained positive public feedback and greater public awareness on different consumer affairs.

### Rational Consumption x Responsible Borrowing Social Media Campaign

Targeting a wider spectrum of young audience to caution and educate them against the risks of excessive spending and impulsive borrowing, the Council, for the first time, collaborated with Financial Services and the Treasury Bureau in a production of an online series of 3 edutainment videos, which leveraged KOLs and artists and celebrities well-known to youngsters to deliver the messages. Through broadcast on the Council's website, social media and local news media, a total of 2,569,952 views has been achieved, well exceeding the target of 950,000 by nearly 3 times.

## 發展不同的合作項目 加強公眾關注

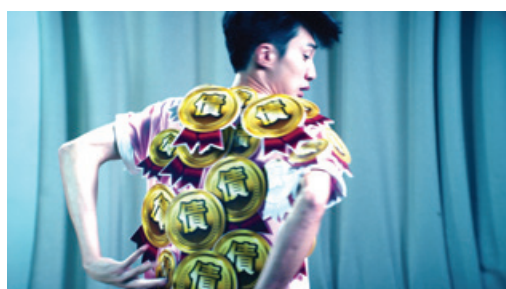
本會從不因循守舊，一直開拓新穎的合作項目。以下四項合作項目取得良好的公眾反應，並成功令公眾留意到不同的消費議題。

### 「理性消費 x 負責任貸款」社交媒體推廣計劃

本會首次與財經事務及庫務局合作，以廣大年輕人為目標對象，製作3段寓教於樂的網上短片，邀請大受年輕人歡迎的網絡紅人及知名人士參與演出，旨在提醒及教育年輕人過度消費及借貸的風險。短片於本會網站、社交媒體及本地新聞媒體播放，獲得總觀看人次2,569,952，約為預期目標觀看人次(950,000)的3倍。

## Rational Consumption X Responsible Borrowing Social Media Campaign

### 「理性消費 x 負責任貸款」社交媒體推廣計劃



買還買，咪爭落一身債  
Don't let wilful shopping drown you in debt



借錢來電  
一招搞掂

Play it cool — say NO to loan calls



先使未來錢  
越借越可憐

RECKLESS SPENDING SINKS  
YOU WOEFULLY IN DEBT



### “How to Choose” TV segments

In reaching out further to the public, the Council made its maiden attempt to partner with the TVB Finance & Information Channel for co-producing a series of mini TV segments titled “How to Choose” in 2017. A total of 11 segments, each of 5-10 minutes long, were produced, in which the Council’s Chief Executive gave consumer tips on an array of topics from household safety to mortgage plans, energy-efficient appliances to common home renovation disputes. The segments were aired in a prime-time from August to October 2017, attracting an audience of almost 800,000.



### 電視節目「點選宅」

為加強與公眾溝通，本會於2017首次與無綫財經資訊台合作，製作電視短片「點選宅」。該系列共有11段5至10分鐘的短片，片中本會總幹事現身說法，與觀眾分享消費心得，從家居安全到樓宇按揭、電器的能源效益，以至居所裝修的糾紛等，包羅萬有。短片於2017年8月至10月期間黃金時段播放，吸引近800,000觀眾收看。



陳繼宇博士，太平紳士  
Dr Jason CHAN, JP



施永青先生，太平紳士  
Mr SHIH Wing-ching, JP



黃鳳嫻女士  
Ms Gilly WONG



王灝兒小姐  
Ms Joey WONG

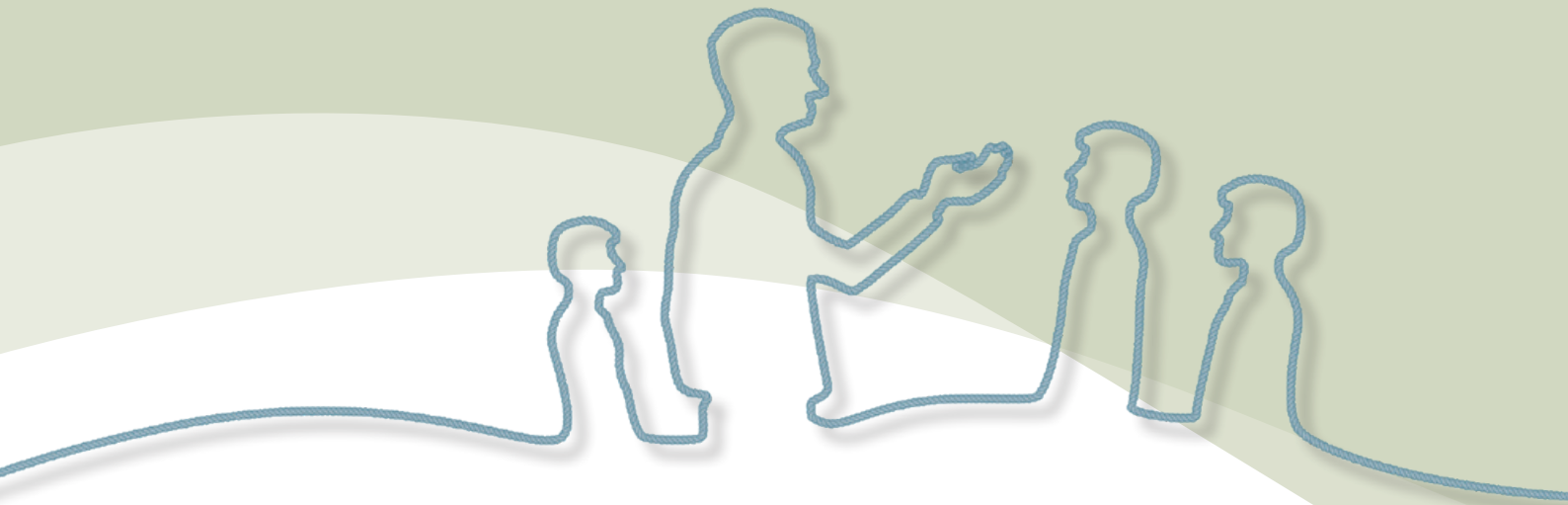


方健儀小姐  
Ms Akina FONG

Council members and celebrities engaged in the social media campaign.

消委會委員和知名人士參與社交媒體推廣計劃。





## EMPOWERING CONSUMERS THROUGH EDUCATION 以教育活動提升自我保護能力

### Cultivating Positive Consumption Attitude at Young Age

Education should begin in early childhood to cultivate positive consumer attitudes and develop independent thinking that form the basis for judicious purchases in later life, as well as raising awareness of the role of consumers in the sustainable development of this planet earth. Through education, hopefully, responsible and sustainable consumption will become part of the lifestyle of young people throughout the rest of their lives.

### Pilot Programme on Consumer Education for Primary School Students

During the year, the Council embarked on an education initiative targeting young children in primary schools. With the advice from the Advisory Committee on Consumer Education for Primary Schools, the Council had formulated the programme strategies and mapped out a phased implementation plan. Sustainable consumption was chosen as the core theme in support of the Council's advocacy in this area. After a series of consultation with various key stakeholders including representatives of Education Bureau, school principals and teachers, an experiential learning programme named "Earth 2038" with 6 different activities, namely Survival, Rest, Discover, Life, and Future and Dream was developed, with the aim of heightening awareness of their roles and responsibilities as consumers in sustainable consumption.

Before the full roll-out, a pre-pilot trial and a pilot were conducted successively in the school year 2017-18, to ensure the programme was age-appropriate and the learning message was clear enough to reach the young participants. Based on the observation and feedbacks from the pre-pilot trials, which was held at 3 primary schools, engaging 125 students, between June and July 2017, the design of the pilot activities was suitably fine-tuned. This was followed by the

### 從小培養正確消費價值觀

消費者教育應從小開始，從而培養兒童正確的消費態度及獨立思考，成為日後能作出明智消費選擇的基礎，並讓他們意識到消費者在全球可持續發展中所擔當的角色。本會期望透過教育，負責任及可持續的消費會成為年青一代終身受用的生活方式。

### 小學生消費者教育試驗計劃

年內，本會開展以小學生為對象的消費者教育計劃。參考了「小學消費教育諮詢委員會」的建議，本會擬訂有關計劃的實施策略及分階段執行時間表，並選定本會一直倡議的可持續消費作為計劃主題。經多次諮詢不同持份者，包括教育局代表、校長及老師代表等，本會於年內籌劃了名為「地球人計劃2038」的體驗式學習計劃，活動圍繞生存、休息、發現、生命、未來及夢想6個範疇，藉此加強小學生對作為消費者在可持續消費的角色和責任之意識。

計劃正式啟動前，本會於2017-18學年先後舉辦了「前期試驗活動」及「試驗計劃」，以確保計劃內容切合參加者的年齡，以及相關信息能清晰地傳遞給參與者。前期試驗活動於2017年6至7月進行，共有來自3間小學125位學生參加。其後，根據相關活動的結果及回應，本會修訂計劃中部分活動細節，並於同年10月於10間小學展開試驗計劃。配合一套以護照及登機證設計的學習教材套，同學參與上述6項的體驗式學習活動，這讓他

In the realm of consumer protection, consumer education is consumer empowerment – the power to exercise wise choice and safeguard their rights and interests, with discernment, to the best of their knowledge. Through series of education programmes which continuously focused on empowering the young generation and the growing ageing population, but much broader in their scope this year from the very young of primary school pupils to the retirees in our community, the Council has been engaged in an ongoing mission to help them develop the awareness and understanding, the skills and attitudes, to make informed and rational choice in a fast changing consumer world of today.

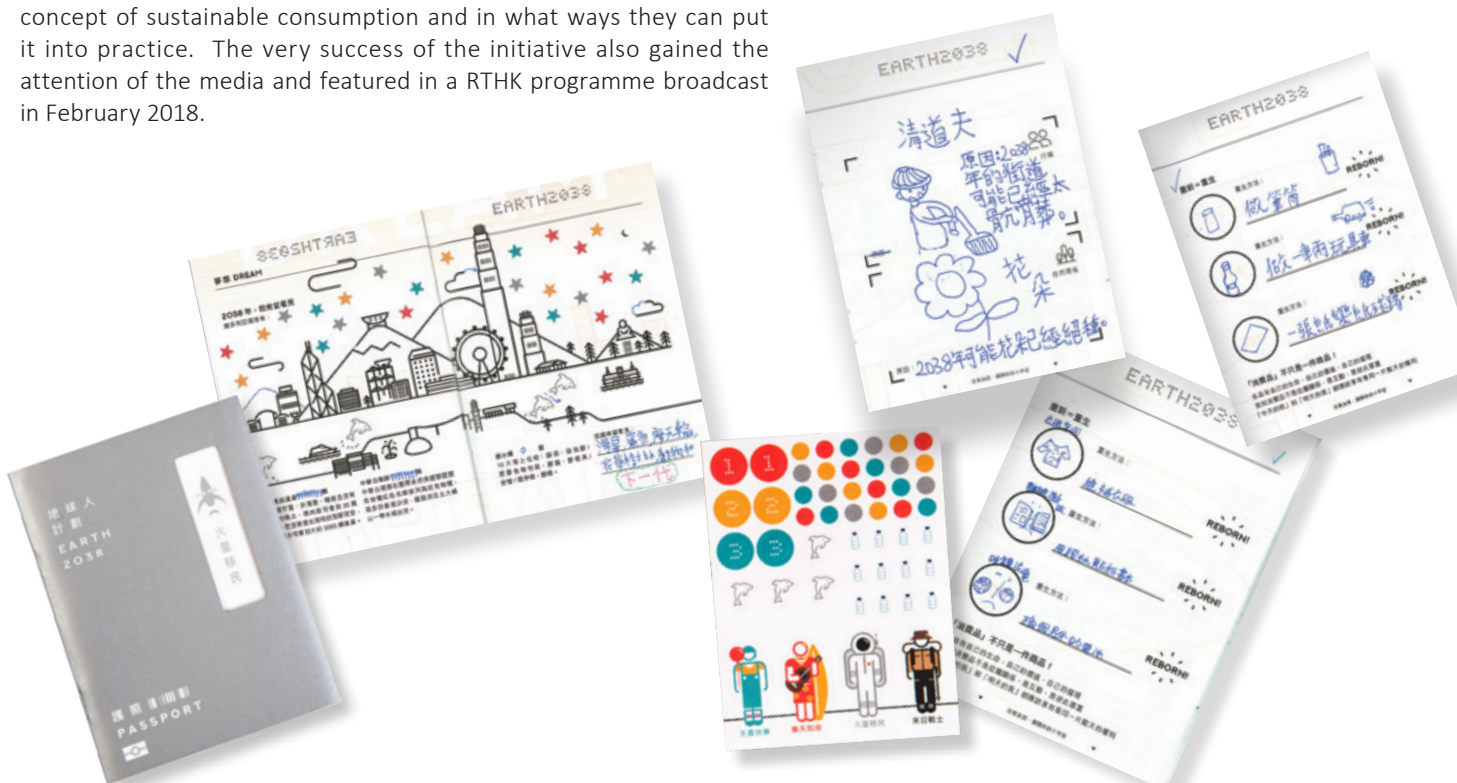
教育可提升消費者保障自身權益的能力，好讓他們能夠洞察並維護自身權益，作出明智選擇。長久以來，消委會舉辦多個消費者教育活動，致力提升青少年及人口不斷增長的長者在消費方面的自我保護能力。今年更將教育對象擴展至小學生及退休人士，加強他們在消保權益方面的認知和技巧，建立正確消費態度，務求在現今瞬息萬變的市場上，作出知情和理性的選擇，藉此達致本會一直肩負的使命。

pilot programme involving 10 schools and commenced in October 2018. With the facilitation of a learning kit in the form of a passport and boarding pass, the students would go through the 6 experiential learning activities, having the opportunities to reflect on their own consumption behaviour and think of creative ways to adopt a more sustainable lifestyle and make responsible consumption choices.

Encouragingly, around 590 students from 4 primary schools completed the pilot activities during the year under review. Promising feedback was received, reflecting among the majority of the participating students rising awareness of and willingness to actualise sustainable consumption in their daily life. Teachers also shared that the pilot programme was useful in inspiring their students to understand the concept of sustainable consumption and in what ways they can put it into practice. The very success of the initiative also gained the attention of the media and featured in a RTHK programme broadcast in February 2018.

們反思自己的消費行為，以及思考和以創新方法實行更可持續的消費生活模式，作出負責任消費選擇。

本會樂見年內4間小學共約590名同學完成試驗計劃，並對活動給予高度的評價。當中大部參加者表示，活動有助增強他們對可持續消費的意識，並樂意在日常生活中實踐。此外，參與老師指活動有助學生更了解可持續消費的概念及實踐方法。同時，計劃亦成功引起傳媒的關注，當中香港電台於2018年2月播出相關的專題報道。





## Proactive Education Platform for Secondary School Students – Consumer Culture Study Award (CCSA)

The Council's flagship programme, the Consumer Culture Study Award (CCSA), has been organised in collaboration with EDB for almost 2 decades. Over 72,000 students from 356 secondary schools had participated. Students were encouraged to select a consumption topic they were interested in for in-depth studies, and in the process they gained insights into positive consumer values and attitudes.

During the year under review, the 18<sup>th</sup> CCSA was successfully concluded, and the Awards Presentation Ceremony was held on 18 July 2017 with over 400 students, teachers and other participants in attendance. The 19<sup>th</sup> CCSA attracted 835 student teams from 84 secondary schools<sup>12</sup>.

In line with the Council's advocacy on sustainable consumption for the young generation and to synergise with EDB's promotion of Science, Technology, Engineering and Mathematics education, the 19<sup>th</sup> CCSA introduced a new category of "Innovative Design for Sustainable Consumption". Students were encouraged to use their STEM knowledge and skills for exploring initiatives related to fostering a sustainable consumption environment. 34 teams from 16 schools enrolled for this category and submitted their proposals in January 2018. 2 special workshops were tailored for teachers and students in order to equip them with skills in the production of prototypes.

Apart from the STEM workshops, a total of 117 seminars, consultation sessions and workshops were organised during the year for supporting the 19<sup>th</sup> CCSA participants in developing their project ideas and critical skills. Those supporting initiatives, engaging over 4,436 teachers and students.

### Consumer Education for Post-Secondary School Students

Apart from engaging the primary and secondary students in the experiential learning platforms, the Council has also extended its consumer education pathway to post-secondary students, who are active consumers and prospective employees serving consumers in

### 中學生主動學習平台—消費文化考察報告獎

本會的旗艦教育活動—「消費文化考察報告獎」由本會與教育局合辦，首屆至今已舉辦了近20年。356間中學，超過72,000名學生曾參加過此活動。報告獎鼓勵學生挑選有興趣的消費議題作深入研究，從中洞悉正確的消費價值和態度。

年內，第18屆「報告獎」順利舉行，並於2017年7月18日舉辦頒獎典禮。共有超過400位同學、老師及嘉賓出席，以表支持。第19屆「報告獎」亦於年內展開，吸引了來自84間中學共835隊學生參加<sup>12</sup>。

為配合本會一直倡議的可持續消費，以及教育局推廣STEM(科學、科技、工程及數學)教育，第19屆「報告獎」增設「可持續消費創意設計」組別，鼓勵同學運用STEM學科的知識和技巧，探索及建構一個可持續的消費環境的方案。16間學校共34隊同學報名參與此新增項目，並於2018年1月提交建議書。本會特別為師生舉辦了兩個工作坊，以教授他們製作設計原型的實用技巧。

除STEM工作坊之外，為協助參與同學開拓考察計劃的意念及發展相關技巧，本會就第19屆「報告獎」舉辦共117場講座、諮詢面談會及工作坊，有超過4,436位師生參與。

### 專上學生消費者教育活動

除為小學及中學學生提供體驗式學習平台外，本會亦將消費者教育延伸至專上學生，他們不單是一群活躍的消費者，更是市場上消費服務供應商的潛在僱員。年內，本會分別於香港專業教育學院、香港樹仁大學、香港城市大學及香港浸會大學舉辦9場講座，逾300位同學參加，主題涵蓋《競爭條例》、《商品說明條例》、可持續消費及預繳式消費等。

<sup>12</sup> Visit <https://www.consumer.org.hk/ccsa> for the list of winners of the 19<sup>th</sup> Consumer Culture Study Award.

第19屆「消費文化考察報告獎」得獎名單可瀏覽以上網址。



the market. During the year, the Council delivered 9 talks to over 300 students at the Hong Kong Institute of Vocational Education, the Hong Kong Shue Yan University, the City University of Hong Kong and Hong Kong Baptist University. Topics covered included

Competition Ordinance, Trade Descriptions Ordinance, Sustainable Consumption and Prepayment Consumption.

As previously did, the Council also offered summer internship to 15 students from the Chinese University of Hong Kong, the City University of Hong Kong, the Education University of Hong Kong, Hong Kong Baptist University, the Hong Kong Polytechnic University, and the Hong Kong Shue Yan University. The internships provided students with opportunities to acquire more exposure and on-the-job experience on the work of consumer protection.

## Empowering the Vulnerable to Enhance Self-protection

Recognising that some population groups may be vulnerable to unfair trade practices often owing to their social roles and physical or mental vulnerabilities, the Council has reached out to these groups in the community with a view to building a fair, equitable and inclusive market.

### Consumer Education for the Elderly

In response to the ageing population in Hong Kong, empowerment of the ageing consumers through education has become a rising priority. In collaboration with different social and community service organisations, 49 education seminars specially designed for elderly were held, drawing over 2,540 audience in the year.

In November and December 2017, the Council joined hands with the PolyU Institute of Active Ageing to organise its first-ever series of lectures titled “生活的選擇”, targeting the retirees. The topics covered not only the conventional consumption issues or the new market ecology such as pitfalls in the sales of telecom services, health food and Chinese medicines, and the burgeoning sharing economy but, more importantly, also on how consumption choices impact their quality of life, and the imperative to proactively look for product information for self-protection in a market of rapid changes and growing complexity.

### Consumer Education for New Arrivals and People with Disabilities

New arrivals to Hong Kong and people with disabilities are 2 social groups vulnerable to the risks posed by unfair trade practices. In order to help mitigate those risks, the Council continued its effort to empower these groups through conducting, 23 educational programmes, attracting participation of over 2,020 new arrivals and people with disabilities.

本會亦一如以往為大專院校的學生提供暑期實習機會，年度內，15位分別來自香港中文大學、香港城市大學、香港教育大學、香港浸會大學、香港理工大學，及香港樹仁大學的學生於本會實習，本會為他們提供機會，讓他們接觸消費者保障工作及獲取相關實際經驗。

## 提升弱勢群體的自我保護能力

本會關注部分社群或因其社會角色、身體或精神障礙，較易受到不良營商手法損害，故此主動接觸和支援他們，以期建構一個公平、公正及包容的市場。

### 為長者提供消費者教育

本港人口老化，透過教育提升長者自我保護的能力的工作迫在眉睫。年內，本會與不同的社會及社區服務機構合作，舉辦共49個專為長者而設的講座，吸引超過2,540人參加。

於2017年11至12月，本會聯同香港理工大學活齡學院首度為退休人士開辦以「生活的選擇」為題的講座系列，涵蓋的主題有常見的消費議題、新興的市場生態，例如在電訊服務、健康食品和中醫藥方面的銷售陷阱，及迅速發展的共享經濟，更重要的是消費選擇如何影響生活質素，以及在急速轉變及日益複雜的市場上，主動尋求產品資訊的必要性。

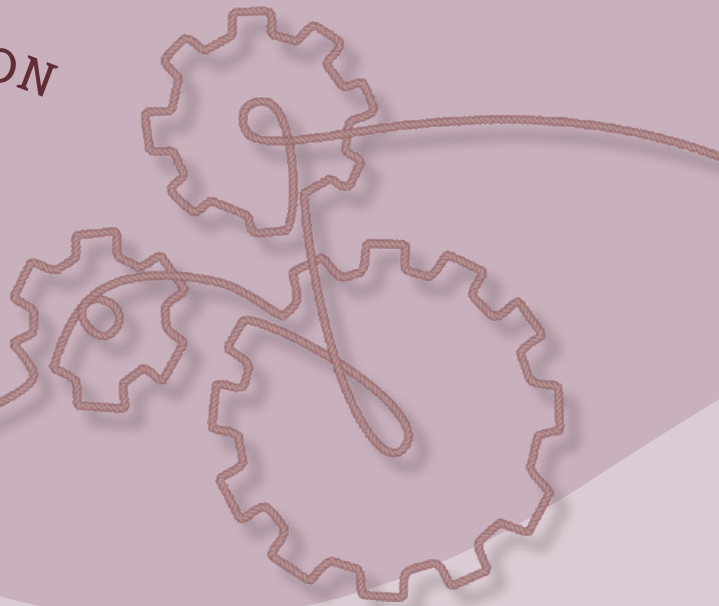
### 新來港人士及殘疾人士的消費者教育

新來港人士及殘疾人士是兩個較易受到不良營商手法影響的社會群體。為協助他們減少受到該些手法損害的風險，本會年內共舉辦23個教育活動，吸引超過2,020位新來港人士及殘疾人士參加。



# FORGING CLOSER COLLABORATION FOR CONSUMER PROTECTION

## 與其他機構合作保障消費者權益



### Local Collaboration

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

Members and staff of the Council sit on around 50 public advisory committees, offering consumer views and perspectives from the consumer protection angle. These agencies include the Competition Commission, Consultative Group on Voluntary Health Insurance Scheme, Estate Agents Authority, Food and Health Bureau's Committee on Improving Supply Chain of Powdered Formula, and Tourism Commission's Advisory Committee on Travel Agents<sup>13</sup>.

### Cross-strait Collaboration

The Council's Chief Executive, together with the President of Macao SAR Government Consumer Council, visited the Consumers' Foundation in Taipei from 28 to 30 August 2017. The exchange was fruitful and constructive. In the meeting, representatives of the participating parties discussed on key consumer protection issues being faced by each market and concluded with a fruitful exchange in the preparation work for the Cross-Strait Consumer Protection Forum to be held in Taipei in 2018.

### 本地合作

本會與負責消費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合作，按不同消費議題提供意見，包括公平競爭、營商手法、金融及保險服務、公眾健康及食品安全、電訊，以及住宅物業等問題。

此外，本會委員和職員分別參與約50個公共事務諮詢委員會，從消保角度提出建議。這些委員會包括競爭事務委員會、自願醫保計劃諮詢小組、地產代理監管局、食物及衛生局轄下的配方粉供應鏈委員會，以及旅遊事務署轄下的旅行代理商諮詢委員會等<sup>13</sup>。

### 兩岸四地緊密交流

本會總幹事與澳門消費者委員會主席，於2017年8月28至30日到訪台北，與中華民國消費者文教基金會會面相互交流。是次會議的成果豐碩，且具建設性。會上除論及三地共同面對的重大消費議題之外，與會各方亦商討了有關2018年於台北舉行的「海峽兩岸暨港澳推動消費者權益保護論壇」的籌組工作。

<sup>13</sup> See Appendix 9 for the list of external committees attended by Council Members and staff.  
本會委員及職員參與其他委員會的名單見附表九。



Globalisation and technology have accelerated the connectivity of consumers the world over, compelling consumer organisations to forge closer collaboration for consumer protection with their counterparts, both locally and overseas. To this end, the Council is in frequent liaison with consumer protection agencies, trade and professional bodies, regulators and government agencies, to build close working relationship. By leveraging on their expertise and experience the Council stands to benefit richly in the various spheres of their work.

全球一體化與科技加快了世界各地消費者的互動，驅使國際上各大消費者組織需要緊密合作，共同推動保障消費者權益的工作。消委會一直與保障消費者的組織、商業機構及專業團體、執法機關及政府部門保持聯繫，透過建立密切的工作關係，從中汲取不同機構的專業和經驗，獲益良多。

## Regional and International Collaboration

The Council is an active Executive and Council Member of Consumers International (CI), a global body which brings together over 200 organisations from over 100 countries and regions, to champion the rights of consumers everywhere. Sharing a kindred vision, CI's mission is to work closely with its constituent member organisations and to strengthen networks to protect, inform, give voice to and secure rights for consumers at regional and international levels.

The Council is honoured to have its Chief Executive appointed as Vice President of CI's Board of Trustees with a 4-year tenure (2015-2019), to map out CI's strategic priorities, review its budget and financial plans, and to identify new partnerships to strengthen global consumer protection.

### Consumers International Council Meeting and Board of Trustees Meetings

The Council's Chief Executive attended CI's Board of Trustees and Council Meetings in London, UK, which were held in June and November in 2017. The meetings reviewed the strategies and discussed about possible approaches to broaden the income sources of CI.



## 地區及國際性合作

本會為國際消費者協會（國際消協）的執行委員及理事會成員，積極參與理事會工作。國際消協集合超過100個國家及地區內的200多個消費者組織，致力推動世界各地的消費權益。國際消協與本會理念一致，宗旨為推動成員組織緊密合作，並加強彼此聯繫，從地區到國際層面，策劃並推行保護消費者、向消費者發放資訊、為消費者發聲，以及捍衛消費者權益的工作。

本會總幹事獲任為國際消協的董事會副主席，任期4年（2015至2019年），主要工作包括：訂定國際消協的發展策略、審查預算和財務計劃，以及拓展新合作夥伴，以促進對全球消費者的保障等。對此，本會與有榮焉。

### 國際消協理事會及董事會會議

本會總幹事於2017年6月及11月，出席於英國倫敦舉行的國際消協董事會及理事會會議。會議檢討了國際消協的營運策略，並討論如何開拓收入來源。

In facing the trend of digitalisation, CI's strategies should evolve to meet the global pace while taking care of the fundamental consumer rights such as food safety, malpractice in marketing in some developing countries.

In support of the World Consumer Rights Day on 15 March 2018 which carried the theme "Making Digital Marketplaces Fairer", riding on the survey report on applications for e-hailing taxi services, the Council issued a statement to the media of Hong Kong on related issues: excessive collection of personal data and internet security, in a bid to educate consumers to protect their own interests amidst rapidly digitalised market.

### The Intergovernmental Group of Experts (IGE) on Consumer Protection Law and Policy (2<sup>nd</sup> Session) of the United Nations Conference on Trade and Development (UNCTAD)

The Council was invited to attend the 2<sup>nd</sup> session of the Intergovernmental Group of Experts on Consumer Protection Law and Policy organised by the UNCTAD in Geneva on 3 - 4 July. The Council's Chief Executive participated in the roundtable discussion on consumer protection in e-commerce. Key findings of the Council's "Online Retail - A Study on Hong Kong Consumers' Attitudes, Business Practices and Legal Protection" were presented at the forum.

The expert panel included senior officials, Counsellor and Policy Analyst of the Organisation for Economic Cooperation and Development, and experts from the USA, France and Mexico. The discussion focused on recent developments in consumer protection in e-commerce at national, regional and international levels; as well as the kind of policy measures of various jurisdictions that have been adopted to address the challenges in this area.

### The 6<sup>th</sup> Asian Forum on Consumer Policy

Organised by the Korea Fair Trade Commission and Korea Consumer Agency, the Council was invited to the 6<sup>th</sup> Asian Forum on Consumer Policy, and speak on Hong Kong Consumer Policy Trend. Key findings of the Council's study report on online shopping were again shared at the panel discussion on "Building Consumer Confidence in the Digital Era".

面對資訊數碼化的急速發展，國際消除繼續關注基本的消費權益，如食物安全，以及一些在發展中國家出現的不良推銷手法之外，亦應制定策略，追上全球數碼發展的步伐。

為響應2018年3月15日「全球消費者權益日」的主題「創造更公平的數碼市場」，本會藉著發表網約的士應用程式的調查報告，向香港傳媒發布新聞稿，呼籲消費者留意程式開發商過度蒐集個人資料以及網絡安全等問題，從而教育消費者在急速數碼化的市場中妥善保障自身權益。

### 聯合國貿易和發展會議 (UNCTAD) — 消費者保護法律和政策 政府間專家組 第2屆會議

於7月3-4日，本會應邀出席由UNCTAD於日內瓦舉辦的「消費者保護法律和政策政府間專家組」第2屆會議。本會總幹事參與了關於電子商貿與消費者保護的圓桌討論，詳細介紹了相關研究報告《網上消費-香港消費者態度、營商手法及法律保障的研究》。

與會人士包括多國高級官員、顧問、經濟合作暨發展組織的政策分析員，以及美國、法國和墨西哥的專家。討論以國家、跨地區、跨國界等層面的電子商貿消費保障發展為焦點，探討不同司法管轄區所採用的政策措施。

### 第6屆亞洲消費者政策論壇

本會獲邀出席由韓國公平貿易委員會和韓國消費者院舉辦的第6屆「亞洲消費者政策論壇」，本會總幹事在論壇上分享了香港的消費政策趨勢，並在有關「在數碼時代下建立消費信心」的



During the 6<sup>th</sup> Asian Forum on Consumer Policy, the Chief Executive met and agreed with delegates from the National Consumer Affairs Centre (NCAC) of Japan to extend co-operation in handling complaints between Japan and Hong Kong. The signing of a Memorandum of Understanding (MoU) would be scheduled for 2018.

## Collaboration with Korea Consumer Agency on Dispute Resolution

After over a year of liaison and preparation, the Council signed a MoU with the Korea Consumer Agency on 25 May 2017 to strengthen mutual support on consumer dispute resolution. It is the very first MoU that the Council signed with non-Mainland counterparts. Under the MoU, when either party receives consumer complaints against traders in the other market, the complaints would be translated into English and passed to the receiving party for direct handling and advice. The Council Chairman and the President of the Korea Consumer Agency, Mr Han Kyeon-pyo, signed the MoU. The event received wide interest in the local media generating a total of 52 news reports and broadcasts.

討論環節中，匯報了本會有關網上購物的研究報告重點。

總幹事亦在論壇期間與日本國民生活中心的代表會面，雙方同意合作處理涉及香港及日本兩地的消費投訴，並擬定於2018年內簽訂有關的合作協議。

## 與韓國消費者院合作處理糾紛

經過逾1年的磋商和討論，本會於2017年5月25日與韓國消費者院簽訂合作協議，加強雙方在處理跨境消費糾紛的協作。是次為本會首次跟內地以外的地區簽訂的合作協議。根據協議，雙方如接到關於對方市場的消費投訴時，會先將內容翻譯成英文，再轉交對方直接處理及提供意見。協議簽署儀式由本會主席及韓國消費者院院長韓堅杓先生共同主持，吸引不少本地傳媒採訪，累計獲得52篇新聞報道。





# COMMENDATIONS AND COMPLIMENTS

## 嘉許與感謝

### The Ombudsman's Awards 2017

The Council was honoured to receive the Ombudsman's Awards 2017, for the fifth consecutive year. Ms Catherine YIP Hung-ping, Complaints & Advice Officer, was presented with the Award this year, in recognition of her exceptional performance in customer service and handling consumer complaints.

### Words of Thanks

Throughout the year, grateful consumers sent messages of appreciation about the Council's staff. The Council is gratified by the positive response from consumers, for putting their trust in our team of professional staff, who take great care in serving them.

### 2017申訴專員嘉許獎

年內，本會再次有職員獲得申訴專員嘉許獎。投訴及諮詢主任葉孔屏女士獲授予獎項，以表揚葉女士處理客戶服務及消費投訴的卓越表現。這是本會連續5年獲頒此獎，與有榮焉。



### 嘉許函

年內，不少消費者透過讚賞信答謝本會職員，並表達對本會工作的支持及信賴。

Thank you so much for your effort.  
I really appreciated your effort for us...  
I am impressed by the Consumer Council and  
will recommend my acquaintance  
to go to Hong Kong.

本人早前去信貴會投訴，獲從速處理，  
其間負責的兩位職員除親自致電本人外，  
交代事件的電郵非常詳盡，至昨日得以解決。  
本人特此鳴謝貴會投訴及諮詢部全體企人，  
態度真誠，不辭勞苦為市民服務。  
負責職員更因今天要外出開會而在昨日下午前  
處理好本人所獲之賠償，其敬業樂業的精神，  
實為市民之福。

Dear Ms. Ng  
Heartily thanks for your kind assistance  
during the time I felt so helpless. As  
Christmas is coming, may I take this  
opportunity to wish you and your  
family a very Merry Xmas!  
Best Wishes

The Council is most appreciative of the steady stream of letters, cards and emails from grateful members of the public and complainants alike. They are greatly valued by the Council and its staff, not only for the positive feedback on the service they provided to the public, but also as a boost to their morale and encouragement to pursue their mission to protect and promote consumer interests.

公眾和投訴人不時向消委會送上致謝函、電郵和心意咭，本會深表謝意。這些正面的評價不單肯定了本會和職員所提供的服務，亦提升了員工士氣，激勵本會繼續盡心維護消費者權益的工作。

If not for the intervention of the Consumer Council and your staff's personal handling and assistance on this matter, we would not have gotten anywhere. Thanks in great part to your staff's efficiency, commitment to her work and motivation to help. She was able to mediate successfully between Company A and myself, resulting in a very acceptable resolution to this case. I commend her highly for everything she has done to help, and my family and I are very grateful.

本人在此之前從沒有和政府機構打過交道，印象中公務員態度總是愛理不理，有種「做又三十六，唔做又三十六」的感覺，而且處理程序迂迴複雜，可這次完全改觀，有負責職員有問必答，態度友善，處理手法不偏不倚...本人只是一名普通屋村師奶...要為口奔馳，根本沒有時間和能力與被投訴的美容連鎖公司糾纏下去，就算有道理，也無法比拚，時間拖久了，可能會不了了之。所以本人感謝負責職員是次的幫助！

I am confused if I should make formal complaint and worried to the bad consequences thus having nightmare. Fortunately, your staff provided professional and valuable advice.... Comfort me that I have the right to escalate and in case any degradation of service, Consumer Council can help! Although the call is short, around 10 minutes, advice from your staff is very straight to the point. Like a friend, her advice really goes deep into my heart. ....thanks for your organisation's promoting customer rights protection.

多謝你們的幫助，在很短時間裡幫我解決問題。非常感謝負責個案的職員，為我爭取到了最大的利益...比我預期的結果更加好，是你們的努力我可以維護到自己的權益，也更相信香港是個法制的社會...。香港能有你們這樣的機構是做為香港人的福氣！謝謝元朗諮詢中心同事溫柔耐心地聽我的投訴，並幫我複印整理資料並快速遞交申請。這是我第二次感受到你們的溫暖。...再次感謝！

Dear 何小姐，  
感謝你及康恩協助處理  
香港快遞的事件。  
在這漫天飛雪的日子，祝願  
你及你的家人聖誕節快樂，  
每天都會看報紙的朱的  
華雪，是紫！

Best wishes  
May the infinite love of Jesus  
fill your life with hope and your season with joy.  
Christmas Blessings to You

# 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 何耀棟博士，太平紳士
1984.10 – 1988.10	Mrs Selina CHOW LIANG Shuk-ye, 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	Ms Anna WU Hung-yuk, GBS, JP 胡紅玉女士，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. K C CHAN, GBS, JP 陳家強教授，金紫荊星章，太平紳士
2007.07 – 2012.06	Prof. 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	Ms Anna WU Hung-yuk, GBS, JP 胡紅玉女士，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
2013.11 – 2017.10	Mr Philip LEUNG Kwong-hon, MH 梁光漢先生，榮譽勳章

# MEMBERSHIP OF THE CONSUMER COUNCIL

## 消費者委員會委員

### Chairman 主席

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

### Vice Chairman 副主席

Mr Philip LEUNG Kwong-hon, MH 梁光漢先生，榮譽勳章  
( up to至2017.10.06 )

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士  
( since由2017.10.07 )

### Members 委員

Ms Linda CHAN Ching-fan, SC 陳靜芬資深大律師

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士  
( up to至2017.10.06 )

Dr Jason CHAN Kai-yue, JP 陳繼宇博士，太平紳士  
( up to至2017.12.31 )

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 Wilton FOK Wai-tung 霍偉棟博士 ( since由2018.01.01 )

Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章

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, MH 許敬文教授，榮譽勳章  
( up to至2017.10.31 )

Mr Antonio KWONG Cho-sing, MH 鄭祖盛律師，榮譽勳章  
( since由2018.01.01 )

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

Ms Vanessa LAU Chi-wan 劉子芸女士 ( since由2017.11.01 )

Ms Kitty LEE Wing-lan 李泳蘭女士 ( since由2018.01.01 )

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 ( up to至2017.12.31 )

Mr SHIH Wing-ching, JP 施永青先生，太平紳士  
( up to至2017.12.31 )

Dr Karen SHUM Hau-yan 沈孝欣醫生

Mr Kyrus SIU King-wai 蕭景威先生 ( since由2018.01.01 )

Prof. Nora TAM Fung-yee, BBS, JP 譚鳳儀教授，銅紫荊星章，太平紳士 ( since由2017.11.01 )

Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章

Ms WONG Shu-ming, MH 黃舒明女士，榮譽勳章  
( up to至2017.12.31 )

Mr Kent WONG Siu-kee 黃紹基先生

### Co-opted Members 增選委員

Ms Elisa CHAN Chi-ying 陳芝瑛女士

Mr CHAN Ka-kui, BBS, JP 陳家駒先生，銅紫荊星章，太平紳士  
( up to至2017.10.31 )

Dr Jason CHAN Kai-yue, JP 陳繼宇博士，太平紳士 ( since由2018.01.29 )

Mr CHANG Kwong-tak 張廣德校長

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

Mr Raymond CHOY Wai-shek, MH, JP

蔡偉石先生，榮譽勳章，太平紳士

Mr Johnny FEE Chung-ming, JP 費中明律師，太平紳士  
( since由2018.01.29 )

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

Prof. Michael HUI King-man MH 許敬文教授，榮譽勳章  
( since由2017.11.01 )

Mr Richard KHAW Wei-kiang, SC 許偉強資深大律師  
( since由2018.01.29 )

Mr Kelvin KWOK Hiu-fai 郭曉暉先生

Mr Alex LAI Ting-hong 黎庭康律師 ( since由2018.01.29 )

Mr Daniel C. LAM, SBS, JP 林澹先生，銀紫荊星章，太平紳士

Ms Queenie Fiona LAU 劉恩沛大律師 ( since由2018.01.29 )

Dr LAW Cheung-kiwok 羅祥國博士

Mr LEUNG Chun-kit 梁俊傑校長

Dr LO Pui-yin 羅沛然大律師

Ms Bonnie NG Hoi-lam 吳凱霖女士 ( up to至2017.12.31 )

Prof. Angela NG Lai-ping 吳麗萍教授 ( since由2018.01.29 )

Mr Gabriel PANG Tsz-kit 彭子傑先生

Prof. PUN Kong-pang 潘江鵬教授 ( since由2017.04.01 )

Mr SHIH Wing-ching, JP 施永青先生，太平紳士 ( since由2018.01.29 )

Prof. Nora TAM Fung-yee, BBS, JP

譚鳳儀教授，銅紫荊星章，太平紳士 ( up to至2017.10.31 )

Mr Tony TANG Kwok-wai 鄧國偉先生

Mrs Susanna TSOI LAI Yuet-sum, MH 蔡黎悅心女士，榮譽勳章

Dr Michael TSUI Fuk-sun, MH 徐福燊醫生，榮譽勳章

Mr WONG Kam-leung 黃錦良校長

Ms WONG Mei-ling 王美玲女士

Mr Alvin WONG Tak-wai 黃德偉先生

Dr Max WONG Wai-lun 王慧麟博士

Ms Cecilia WOO Lee-wah 鄔莉華律師 ( up to至2017.12.31 )

Dr Eunice YIM Pui-yu 嚴沛瑜博士

# 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, SBS, BBS, JP  
黃玉山教授，銀紫荊星章，銅紫荊星章，太平紳士

#### Vice Chairman 副主席

Mr Philip LEUNG Kwong-hon, MH 梁光漢先生，榮譽勳章  
( up to至2017.10.06 )

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士  
( since由2017.11.01 )

#### Members 委員

Ms Linda CHAN Ching-fan, SC 陳靜芬資深大律師

Mr Clement CHAN Kam-wing 陳錦榮先生

Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章

Dr Karen SHUM Hau-yan 沈孝欣醫生 ( since由2017.11.01 )

Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章

Mr Kent WONG Siu-kee 黃紹基先生

### Audit Committee 審核小組

#### Convenor 召集人

Mr Clement CHAN Kam-wing 陳錦榮先生

#### Members 委員

Mr Antonio KWONG Cho-sing, MH 鄺祖盛律師，榮譽勳章  
( since由2018.01.29 )

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

Dr Karen SHUM Hau-yan 沈孝欣醫生

#### Co-opted Member 增選委員

Ms Cecilia WOO Lee-wah 鄔莉華律師 ( up to至2017.12.31 )

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

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#### Vice Chairman 副主席

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

#### Members 委員

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士  
( up to至2017.10.31 )

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

Mr Antonio KWONG Cho-sing, MH 鄺祖盛律師，榮譽勳章  
( since由2018.01.29 )

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

Mr SHIH Wing-ching, JP 施永青先生，太平紳士  
( up to至2017.12.31 )

#### Co-opted Members 增選委員

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

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

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Dr LO Pui-yin 羅沛然大律師

Mr SHIH Wing-ching, JP 施永青先生，太平紳士  
( since由2018.01.29 )

### 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 陳錦榮先生

Dr Wilton FOK Wai-tung 霍偉棟博士 ( since由2018.01.29 )

Mr Antonio KWONG Cho-sing, MH 鄺祖盛律師，榮譽勳章  
( since由2018.01.29 )



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 ( since由2018.01.29 )  
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 譚鳳儀教授, 銅紫荊星章, 太平紳士 ( since由2017.11.01 )

### Co-opted Members 增選委員

Mr Tony TANG Kwok-wai 鄧國偉先生  
 Mr Alvin WONG Tak-wai 黃德偉先生

## Publicity and Community Relations Committee

### 宣傳及社區關係小組

#### Chairman 主席

Prof. Michael HUI King-man, MH 許敬文教授, 榮譽勳章  
 ( up to至2017.10.31 )  
 Mr Clement CHAN Kam-wing 陳錦榮先生 ( since由2017.11.01 )

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 ( up to至2017.10.06 )  
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 Ms Amy FUNG Dun-mi, MH 馮丹媚女士, 榮譽勳章  
 ( since由2018.01.29 )

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 ( up to至2017.10.31 )  
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 Ms Grace CHAN Man-ye 陳文宜女士  
 Ms Jo Jo CHAN Shuk-fong 陳淑芳女士  
 Ms Amy FUNG Dun-mi, MH 馮丹媚女士, 榮譽勳章  
 ( up to至2018.01.28 )  
 The Hon Steven HO Chun-yin, BBS 何俊賢議員, 銅紫荊星章  
 ( since由2018.01.29 )  
 Ms Vanessa LAU Chi-wan 劉子芸女士 ( since由2017.11.01 )  
 Ms Kitty LEE Wing-lan 李泳蘭女士 ( since由2018.01.29 )  
 Mr Keith LIE Kin-fu 李健虎先生

Prof. Angela NG Lai-ping 吳麗萍教授 ( up to至2017.12.31 )  
 Mr Kyru SIU King-wai 蕭景威先生 ( since由2018.01.29 )

### Co-opted Members 增選委員

Dr Jason CHAN Kai-yue, JP 陳繼宇博士, 太平紳士  
 ( since由2018.01.29 )  
 Dr Max WONG Wai-lun 王慧麟博士

## Research and 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  
 ( up to至2017.10.31 )  
 Dr Karen SHUM Hau-yan 沈孝欣醫生 ( since由2017.11.01 )

#### Vice Chairman 副主席

Dr Karen SHUM Hau-yan 沈孝欣醫生 ( up to至2017.10.31 )  
 Prof. Nora TAM Fung-ye, BBS, JP  
 譚鳳儀教授, 銅紫荊星章, 太平紳士 ( since由2017.11.01 )

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 Ms WONG Shu-ming, MH 黃舒明女士, 榮譽勳章  
 ( up to至2017.12.31 )  
 Mr Kent WONG Siu-kee 黃紹基先生

### 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. PUN Kong-pang 潘江鵬教授 ( since由2017.04.01 )

Prof. Nora TAM Fung-ye, BBS, JP  
譚鳳儀教授，銅紫荊星章，太平紳士 ( up to至2017.10.31 )  
Dr Michael TSUI Fuk-sun, MH 徐福燊醫生，榮譽勳章  
Mr Alvin WONG Tak-wai 黃德偉先生

## 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 ( up to至2017.12.31 )  
Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章  
( since由2018.01.01 )

### Vice Chairman 副主席

Prof. Michael HUI King-man, MH 許敬文教授，榮譽勳章  
( up to至2017.10.31 )  
Mr Kevin LAM Sze-cay 林詩棋先生 ( since由2017.11.01 )

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Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士  
Dr Jason CHAN Kai-yue, JP 陳繼宇博士，太平紳士  
( up to至2017.12.31 )  
Ms Grace CHAN Man-ye 陳文宜女士  
Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章  
Mr Marvin HSU Tsun-fai 徐晉暉先生  
Mr Antonio KWONG Cho-sing, MH 鄭祖盛律師，榮譽勳章  
( since由2018.01.29 )  
Mr Kevin LAM Sze-cay 林詩棋先生 ( up to至2017.10.31 )  
Mr Kyrus SIU King-wai 蕭景威先生 ( since由2018.01.29 )  
Mr Kent WONG Siu-kee 黃紹基先生

### Co-opted Members 增選委員

Prof. Michael HUI King-man, MH 許敬文教授，榮譽勳章  
( since由2017.11.01 )  
Ms Bonnie NG Hoi-lam 吳凱霖女士 ( up to至2017.12.31 )  
Prof. Angela NG Lai-ping 吳麗萍教授 ( since由2018.01.29 )

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

### Convenor 召集人

Mr Philip LEUNG Kwong-hon, MH 梁光漢先生，榮譽勳章  
( up to至2017.10.06 )  
Dr Jason CHAN Kai-yue, JP 陳繼宇博士，太平紳士  
( from由2017.11.01 to至2017.12.31 )  
Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章  
( since由2018.01.29 )

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( up to至2017.10.31 )  
Dr Wilton FOK Wai-tung 霍偉棟博士 ( since由2018.01.29 )  
Mr Keith LIE Kin-fu 李健虎先生  
Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章  
( up to至2018.01.28 )

### Co-opted Members 增選委員

Dr Jason CHAN Kai-yue, JP 陳繼宇博士，太平紳士  
( since由2018.01.29 )  
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

## 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 )  
( up to至2018.01.28 )  
Prof. WONG Yuk-shan, SBS, BBS, JP  
黃玉山教授，銀紫荊星章，銅紫荊星章，太平紳士  
( since由2018.01.29 )

### Vice Chairman 副主席

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士

### Member and CLAF Management Committee Member

委員及消費者訴訟基金管理委員會成員  
Mr Kevin LAM Sze-cay 林詩棋先生

### CLAF Management Committee Members 消費者訴訟基金管理委員會成員

Mr Johnny FEE Chung-ming, JP 費中明律師，太平紳士  
( since由2018.01.29 )  
Mr Richard KHAW Wei-kiang, SC 許偉強資深大律師  
( since由2018.01.29 )  
Mr Alex LAI Ting-hong 黎庭康律師 ( up to至2018.01.28 )  
Ms Queenie Fiona LAU 劉恩沛大律師 ( since由2018.01.29 )

### Co-opted Members 增選委員

Mr Ambrose HO, SBS, SC, JP 何沛謙資深大律師，  
銀紫荊星章，太平紳士 ( since由2018.01.29 )  
Mr Alex LAI Ting-hong 黎庭康律師 ( since由2018.01.29 )

## 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)  
( up to至2017.10.31 )

Prof. Michael HUI King-man, MH (Co-opted Member)  
許敬文教授，榮譽勳章 (增選委員) ( since由2017.11.01 )

#### Members 委員

Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章  
Mr Marvin HSU Tsun-fai 徐晉暉先生 ( since由2018.01.29 )  
Prof. Michael HUI King-man, MH 許敬文教授，榮譽勳章  
( up to至2017.10.31 )

#### Co-opted Member 增選委員

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

## Working Group on Sustainable Consumption Programme

### 可持續消費計劃工作小組

#### Chairman 主席

Prof. WONG Yuk-shan, SBS, BBS, JP  
黃玉山教授，銀紫荊星章，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, MH 許敬文教授，榮譽勳章  
( up to至2017.10.31 )  
Ms Vanessa LAU Chi-wan 劉子芸女士  
( since由2017.11.01 )  
Ms Kitty LEE Wing-lan 李泳蘭女士 ( since由2018.01.29 )  
Mr Philip LEUNG Kwong-hon, MH 梁光漢先生，榮譽勳章  
( up to至2017.10.06 )  
Prof. Angela NG Lai-ping 吳麗萍教授 ( up to至2017.12.31 )  
Mr Kyrus SIU King-wai 蕭景威先生 ( since由2018.01.29 )  
Prof. Nora TAM Fung-yee, BBS, JP  
譚鳳儀教授，銅紫荊星章，太平紳士 ( since由2017.11.01 )  
Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章  
( since由2018.01.29 )

#### Co-opted Members 增選委員

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(since由2017.11.01)  
Prof. Angela NG Lai-ping 吳麗萍教授  
(since由2018.01.29)  
Prof. Nora TAM Fung-yee, BBS, JP  
譚鳳儀教授，銅紫荊星章，太平紳士 ( up to至2017.10.31 )

## Advisory Committee on Consumer Education for Primary Schools

### 小學消費教育諮詢委員會

#### Chairman 主席

Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章

#### Members 委員

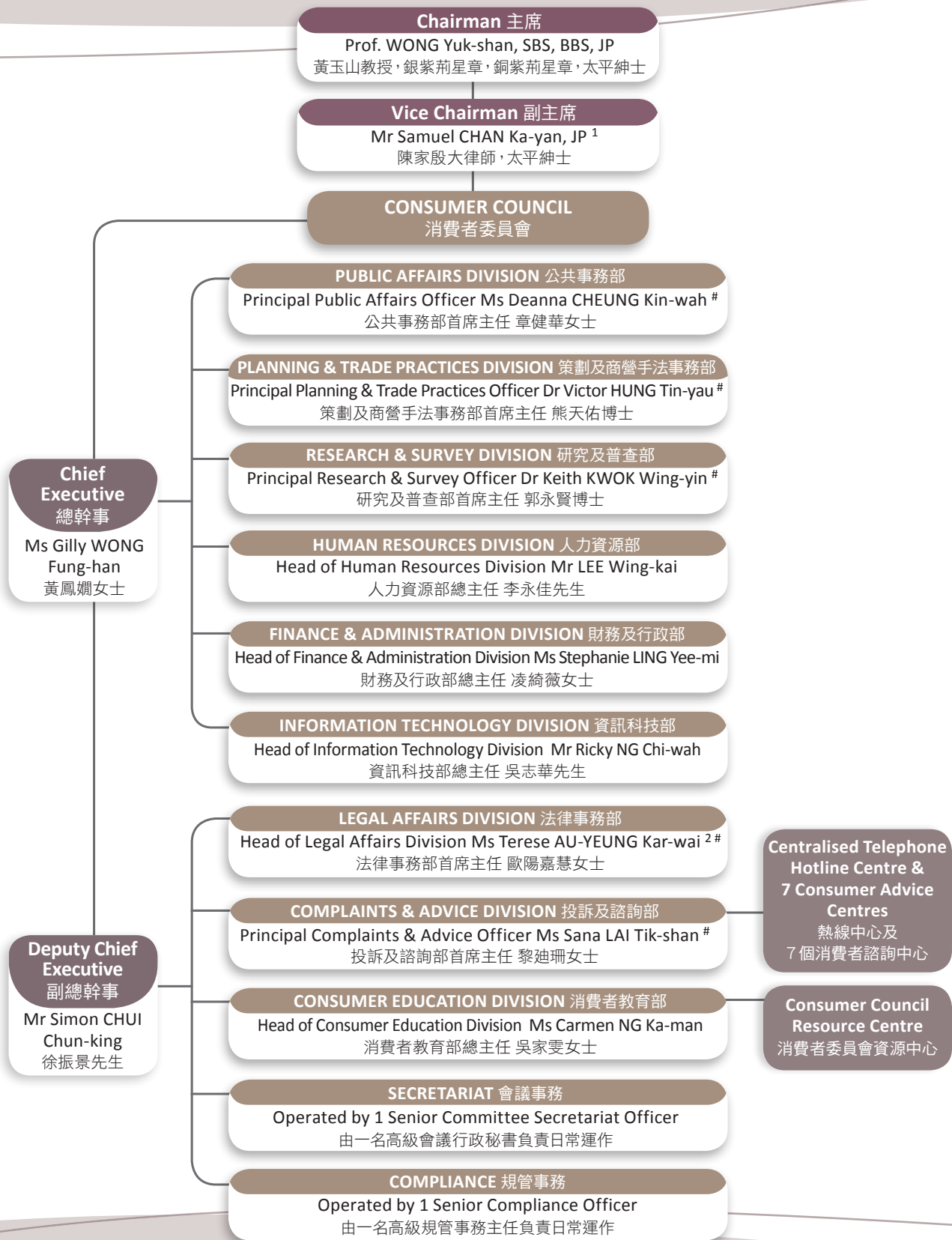
Mr Keith LIE Kin-fu 李健虎先生  
Mr Kyrus SIU King-wai 蕭景威先生 ( since由2018.01.29 )

#### Co-opted Members 增選委員

Ms Elisa CHAN Chi-ying 陳芝瑛女士  
Mr CHANG Kwong-tak 張廣德校長  
Mr LEUNG Chun-kit 梁俊傑校長  
Mr Gabriel PANG Tsz-kit 彭子傑先生  
Mrs Susanna TSOI LAI Yuet-sum, MH  
蔡黎悅心女士，榮譽勳章  
Mr WONG Kam-leung 黃錦良校長  
Ms WONG Mei-ling 王美玲女士  
Dr Eunice YIM Pui-yu 嚴沛瑜博士

# MANAGEMENT TEAM OF THE CONSUMER COUNCIL

## 消費者委員會管理層



<sup>1</sup> Vice Chairman 副主席

Mr Philip LEUNG Kwong-hon, MH 梁漢光先生, 榮譽勳章 (up to 至2017.10.06)  
Mr Samuel CHAN Ka-yan, JP 陳家殷大律師, 太平紳士 (since 由2017.10.06)

<sup>2</sup> Head of Legal Affairs Division 法律事務部首席主任

Ms Shirley CHAN Sze-ki 陳思琦女士 (up to 至 2017.05.31)  
Ms Terese AU-YEUNG Kar-wai 歐陽嘉慧女士 (since 由2017.08.17)

### Remuneration for top 3 tiers of staff in the Consumer Council

消委會首3級職員薪酬

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

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

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

# 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)

### Opinion

We have audited the financial statements of Consumer Council (the “Council”) set out on pages 77 to 98, which comprise the statement of financial position as at 31 March 2018, and the income and expenditure statement, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements give a true and fair view of the state of the Council’s affair as at 31 March 2018, and of its deficit and its cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards (“HKFRSs”) issued by the Hong Kong Institute of Certified Public Accountants (“HKICPA”).

### Basis for Opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing (“HKSA”) issued by the HKICPA. Our responsibilities under those standards are further described in the Auditor’s Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Council in accordance with the HKICPA’s Code of Ethics for Professional Accountants (“the Code”), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Other Information

The Council’s members are responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor’s report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

### Responsibilities of Council’s Members 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 HKFRSs issued by the HKICPA, and for such internal control as the Council’s members determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Council’s members are responsible for assessing the Council’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Council’s members either intend to liquidate the Council or to cease operations, or have no realistic alternative but to do so.

The Council’s members are responsible for overseeing the Council’s financial reporting process.

## 致消費者委員會委員

(根據《消費者委員會條例》在香港成立)

### 意見

本核數師(以下簡稱「我們」)已完成審核消費者委員會(「委員會」)列載於第77頁至第98頁的財務報表,包括於二零一八年三月三十一日的財務狀況表,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,以及財務報表附註(包括主要會計政策概要)。

我們認為,上述財務報表均已根據香港會計師公會頒布的《香港財務報告準則》,真實而公平地反映委員會於二零一八年三月三十一日的事務狀況以及委員會截至該日止年度的虧損及現金流量。

### 意見的基礎

我們已根據香港會計師公會頒布之香港審核準則進行審計。我們在該等準則下承擔之責任於本報告「核數師就審核財務報表承擔之責任」一節中進一步闡述。根據香港會計師公會之《專業會計師道德守則》(以下簡稱「守則」),我們獨立於委員會,且我們已按照守則履行其他道德責任。我們相信,我們所獲得的審核證據能充分及適當地為我們的意見提供依據。

### 其他資料

委員會委員須對其他資料負責。其他資料包括年報所載的資料,但不包括財務報表及我們就此編製的核數師報告。

我們對財務報表的意見不涵蓋其他資料,我們亦不對該等其他資料發表任何形式的鑒證結論。

就我們對財務報表的審核而言,我們的責任是閱讀其他資料,在此過程中,考慮其他資料是否與有關財務報表或我們在審核過程中所瞭解的情況存在重大抵觸或者似乎存在重大錯誤陳述的情況。基於我們已執行的工作,如果我們認為其他資料存在重大錯誤陳述,我們須報告該事實。在此方面,我們沒有任何須報告之事項。

### 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控制,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。

在編製財務報表時,委員會委員負責評估委員會持續經營的能力,並在適用情況下披露與持續經營有關的事項,以及使用持續經營為會計基礎,除非委員會委員有意將委員會清盤或停止經營,或別無其他實際的替代方案。

委員會委員負責監督委員會的財務報告流程。

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

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

## Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion 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. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSA's will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with HKSA's, we exercise professional judgment and maintain professional skepticism throughout the audit. We also :

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control ;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Council's internal control ;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Council's members ;
- Conclude on the appropriateness of the Council's members' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Council's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Council to cease to continue as a going concern; and
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with Council's members regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Deloitte Touche Tohmatsu**  
Certified Public Accountants  
Hong Kong  
7 August 2018

致消費者委員會委員 - 續  
(根據《消費者委員會條例》在香港成立)

## 核數師就審核財務報表承擔之責任

我們的目標是對財務報表整體是否不存在由於欺詐或錯誤而導致的重大錯誤陳述取得合理保證，並按照議定的聘用條款，僅向委員會發出納入我們意見的核數師報告，除此之外，本報告並無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何法律責任。合理保證屬高度保證，但不能保證按照香港審核準則進行的審核，在某一重大錯誤陳述存在時總能被發現。錯誤陳述可由欺詐或錯誤引起，如果合理預期它們單獨或匯總起來可能影響財務報表使用者依賴此等財務報表所作出的經濟決定，則有關的錯誤陳述可被視作重大。

在根據《香港審核準則》進行審核的過程中，我們於整個審核過程中運用專業判斷，並抱持專業懷疑態度。我們亦：

- 識別及評估財務報表由於欺詐或錯誤而導致之重大錯誤陳述風險，設計及執行審核程序以應對該等風險，以及獲取充分及適當審核憑證為我們的意見提供基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、虛假陳述或僭越內部控制，故因未能發現欺詐而導致之重大錯誤陳述風險高於因未能發現錯誤而導致之重大錯誤陳述風險；
- 瞭解有關審核之內部控制，以設計在各類情況下適當之審核程序，但並非旨在對委員會內部控制之成效發表意見；
- 評估委員會委員所採用會計政策之恰當性及作出會計估計及相關披露之合理性；
- 總結委員會委員採用持續經營會計基礎是否恰當，並根據已獲得的審核憑證，總結是否存在重大不明朗因素涉及可能令委員會之持續經營能力嚴重成疑之事件或情況。倘我們得出結論認為存在重大不明朗因素，我們須於核數師報告中提請使用者注意財務報表內之相關披露，或倘相關披露不足，則修訂我們的意見。我們的結論以截至核數師報告日期所獲得的審核憑證為基礎。然而，未來事件或情況可能導致委員會不再持續經營；及
- 評估財務報表（包括披露）之整體列報方式、結構和內容，以及財務報表是否中肯反映相關交易和事項。

我們與委員會委員溝通（其中包括）審核工作之計劃範圍、時間安排及重大審核發現，包括我們於審核期間識別出內部控制之任何重大缺陷。

**德勤·關黃陳方會計師行**  
執業會計師  
香港  
二零一八年八月七日

**INCOME AND EXPENDITURE STATEMENT 收支結算表**

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

		NOTES 附註	2018 二零一八年 HK\$ 港元	2017 二零一七年 HK\$ 港元
<b>Income</b>	<b>收入</b>			
Government subvention	政府撥款		106,917,000	105,761,000
Non-recurrent projects subventions	非經常性項目撥款	6	10,093,630	10,471,867
Sales of CHOICE Magazine	銷售《選擇》月刊	7	2,708,714	2,455,573
Administrative service income	行政服務收入	22	1,393,000	1,822,000
Interest on bank deposits	銀行存款利息		572,720	509,238
Sundry income	雜項收入		260,335	418,633
			<u>121,945,399</u>	<u>121,438,311</u>
Less:	減：			
<b>Expenditure</b>	<b>支出</b>			
Staff costs	員工成本	8	88,645,418	89,292,248
Non-recurrent projects expenses	非經常性項目支出	9	8,169,027	9,045,390
Testing and research	測試和研究		7,923,673	6,556,555
Office accommodation and related expenses	辦事處及相關費用		4,252,942	4,611,608
Depreciation for property, plant and equipment	物業、機器及設備的折舊		3,550,233	3,171,607
Production and marketing cost of CHOICE Magazine	《選擇》月刊的出版及推廣費		2,363,682	2,347,609
Office equipment and maintenance	辦事處設備及維修		2,545,499	2,209,356
Consumer international membership fees	國際消費者聯會會員會費		452,048	667,955
Consumer education	消費者教育		524,933	581,182
Publicity and public relations	宣傳及公關		529,376	431,526
International conferences and duty visits	國際會議和外訪		162,554	256,198
Auditor's remuneration	核數師酬金		170,000	164,000
Council member expenses	委員會委員開支		45,200	40,200
Interest expenses on secured bank borrowing	有抵押銀行貸款利息支出		11,747	13,493
Other administrative expenses	其他行政費用		2,857,244	3,528,688
			<u>122,203,576</u>	<u>122,917,615</u>
<b>Deficit for the year</b>	<b>本年度虧損</b>		<u>(258,177)</u>	<u>(1,479,304)</u>

## STATEMENT OF FINANCIAL POSITION 財務狀況表

AT 31 MARCH 2018 於二零一八年三月三十一日

		NOTES 附註	2018 二零一八年 HK\$ 港元	2017 二零一七年 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	52,481,410	53,265,719
Prepayments	預付款項		282,464	-
			<u>52,763,874</u>	<u>53,265,719</u>
<b>Current assets</b>	<b>流動資產</b>			
Account receivables, deposits and prepayments	應收賬款、按金及預付款項	11	2,225,541	1,808,419
Advances to staff	提供予員工的預支	11	20,924	26,195
Amount due from Consumer Legal Action Fund	消費者訴訟基金的應收款項	11	1,393,000	1,822,000
Bank balances and cash	銀行結餘及現金	12	46,649,742	51,985,186
			<u>50,289,207</u>	<u>55,641,800</u>
<b>Current liabilities</b>	<b>流動負債</b>			
Subscriptions received in advance	預收訂閱費用		1,178,649	920,717
Account payables and accrued expenses	應付賬款及應計費用	13	5,820,937	5,482,200
Provision for untaken leaves	未放取之有薪年假撥備		5,530,392	5,393,917
Secured bank borrowing	有抵押銀行貸款	14	375,510	373,730
Subventions received in advance	預收撥款	15	14,397,038	21,561,081
			<u>27,302,526</u>	<u>33,731,645</u>
<b>Net current assets</b>	<b>流動資產淨值</b>		<u>22,986,681</u>	<u>21,910,155</u>
<b>Total assets less current liabilities</b>	<b>資產總值減流動負債</b>		<u>75,750,555</u>	<u>75,175,874</u>
<b>Non-current liabilities</b>	<b>非流動負債</b>			
Secured bank borrowing	有抵押銀行貸款	14	283,867	657,900
Subventions received in advance	預收撥款	15	1,206,891	-
			<u>1,490,758</u>	<u>657,900</u>
			<u>74,259,797</u>	<u>74,517,974</u>
<b>Represented by:</b>	<b>折合：</b>			
Leasehold property control account	租賃物業統制賬項	16	47,487,225	48,558,761
Equipment control account	設備統制賬項	17	3,008,004	4,706,958
Designated fund for approved projects	核准項目之指定基金	18	3,762,960	4,594,368
Accumulated surplus	累積盈餘		20,001,608	16,657,887
			<u>74,259,797</u>	<u>74,517,974</u>

The financial statements on pages 77 to 98 were approved and authorised for issue by the members of Consumer Council on 7 August 2018 and are signed on its behalf by:

載於第 77 頁至第 98 頁的財務報表已於二零一八年八月七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 2018 截至二零一八年三月三十一日止年度

		Leasehold property control account 租賃物業 統制賬項 HK\$ 港元 (Note 16) (附註 16)	Equipment control account 設備 統制賬項 HK\$ 港元 (Note 17) (附註 17)	Designated fund for approved projects 核准項目之 指定基金 HK\$ 港元 (Note 18) (附註 18)	Accumulated surplus 累積 盈餘 HK\$ 港元	Total 合計 HK\$ 港元
At 1 April 2016	於二零一六年四月一日	49,861,793	1,794,914	5,381,130	18,959,441	75,997,278
Deficit for the year	本年度虧損	-	-	-	(1,479,304)	(1,479,304)
Current year addition	本年度增加金額	-	4,780,619	1,661,019	(6,441,638)	-
Current year utilisation	本年度使用金額	<u>(1,303,032)</u>	<u>(1,868,575)</u>	<u>(2,447,781)</u>	<u>5,619,388</u>	-
At 31 March 2017	於二零一七年三月三十一日	48,558,761	4,706,958	4,594,368	16,657,887	74,517,974
Deficit for the year	本年度虧損	-	-	-	(258,177)	(258,177)
Current year addition	本年度增加金額	-	557,870	876,590	(1,434,460)	-
Current year utilisation	本年度使用金額	<u>(1,071,536)</u>	<u>(2,256,824)</u>	<u>(1,707,998)</u>	<u>5,036,358</u>	-
At 31 March 2018	於二零一八年三月三十一日	<u>47,487,225</u>	<u>3,008,004</u>	<u>3,762,960</u>	<u>20,001,608</u>	<u>74,259,797</u>

# STATEMENT OF CASH FLOWS 現金流量表

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

		2018 二零一八年	2017 二零一七年
		HK\$ 港元	HK\$ 港元
<b>Operating activities</b>	<b>營運活動</b>		
Deficit for the year	年度虧損	(258,177)	(1,479,304)
Adjustments for:	就以下項目作出調整：		
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用	(1,924,348)	(1,267,747)
Interest expenses	利息支出	11,747	13,493
Depreciation for property, plant and equipment	物業、機器及設備的折舊	3,550,233	3,171,607
Interest income	利息收入	(572,720)	(509,238)
Operating cash flows before movements in working capital	營運資金變動前之經營現金流量	806,735	(71,189)
(Increase) decrease in account receivables, deposits and prepayments	應收賬款、按金及預付款項之(增加)減少	(699,586)	479,610
Decrease in amount due from Consumer Legal Action Fund	消費者訴訟基金應收款項之減少	429,000	181,000
Increase (decrease) in subscriptions received in advance	預收訂閱費之增加(減少)	257,932	(15,142)
Increase in account payables and accrued expenses	應付賬款及應計費用之增加	338,737	1,683,513
Increase in provision for untaken leaves	未放取之有薪年假撥備之增加	136,475	182,550
Decrease in advances to staffs	提供予員工的預支之減少	5,271	8,008
<b>Cash generated from operations</b>	<b>營運活動所得之現金額</b>	1,274,564	2,448,350
Interest paid	已付利息	(11,747)	(13,493)
<b>Net cash from operating activities</b>	<b>營運活動所得之現金淨額</b>	1,262,817	2,434,857
<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	(2,765,924)	(4,780,619)
Placement in time deposits with original maturity over three months	存入到期日逾三個月之定期存款	(12,038,276)	(6,367,271)
Withdrawal of time deposits with original maturity over three months	提取到期日逾三個月之定期存款	11,593,385	9,238,965
Interest received	已收利息	572,720	509,238
<b>Net cash used in investing activities</b>	<b>用於投資活動之現金淨額</b>	(2,638,095)	(1,399,687)
<b>Financing activities</b>	<b>融資活動</b>		
Subventions utilised for non-recurrent projects	用於非經常性項目之撥款	(8,169,027)	(8,562,999)
Repayment of bank borrowing	償還銀行貸款	(372,253)	(370,507)
Subventions received for non-recurrent projects	從非經常性項目所得之撥款	4,136,223	13,002,397
<b>Net cash (used in) from financing activities</b>	<b>融資活動所得(動用)之現金淨額</b>	(4,405,057)	4,068,891
<b>Net (decrease) increase in cash and cash equivalents</b>	<b>現金及現金等值項目淨額之(減少)增加</b>	(5,780,335)	5,104,061
<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>	15,575,498	10,471,437
<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>	9,795,163	15,575,498
<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	36,854,579	36,409,688
Cash and cash equivalents	現金及現金等值項目	9,795,163	15,575,498
		46,649,742	51,985,186

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

## 1. OBJECTIVES AND OPERATION OF THE COUNCIL

The Consumer Council (the "Council") is a body corporate with perpetual succession established under the Consumer Council Ordinance 1977 (Chapter 216, Laws of Hong Kong) for the purpose of protecting and promoting the interests of consumers of goods, immovable property and services. It is mainly funded by Government subventions. The Council is also appointed as trustee for the Consumer Legal Action Fund under a Deed of Trust for the purpose of offering financial assistance to consumers in seeking legal redress, remedies and protection.

The address of the registered office and principal place of operation of the Council is 22nd Floor, K. Wah Centre, 191 Java Road, North Point, Hong Kong.

The Council is exempted from profits tax under the provision of section 87 of the Inland Revenue Ordinance.

The financial statements are presented in Hong Kong dollars, which is also the functional currency of the Council.

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

### *Amendments to HKFRSs that are mandatorily effective for the current year*

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 7	Disclosure Initiative
Amendments to HKAS 12	Recognition of Deferred Tax Assets for Unrealised Losses
Amendments to HKFRS 12	As part of the Annual Improvements to HKFRSs 2014 - 2016 Cycle

Except as described below, 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.

### **Amendments to HKAS 7 Disclosure Initiative**

The Council has applied these amendments for the first time in the current year. The amendments require an entity to provide disclosures that enable users of financial statements to evaluate changes in liabilities arising from financing activities, including both cash and non-cash changes. In addition, the amendments also require disclosures on changes in financial assets if cash flows from those financial assets were, or future cash flows will be, included in cash flows from financing activities.

Specifically, the amendments require the following to be disclosed: (i) changes from financing cash flows; (ii) changes arising from obtaining or losing control of subsidiaries or other businesses; (iii) the effect of changes in foreign exchange rates; (iv) changes in fair values; and (v) other changes.

## 1. 委員會目標及營運

消費者委員會(「委員會」)是根據一九七七年《消費者委員會條例》(香港法例第216章)成立的永久性法定團體,目的是保護及促進消費者在商品、不動產及服務消費上的權益。資金來源主要是政府撥款資助。委員會亦根據信託聲明獲委任為消費者訴訟基金之受託人,目的是為消費者就依循法律途徑尋求賠償、補償及保障上,提供經濟援助。

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,港元亦是委員會的功能貨幣。

## 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》」)

### **本年度強制生效之經修訂《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《香港財務報告準則》(修訂本):

《香港會計準則》第7號(修訂本)	披露計劃
《香港會計準則》第12號(修訂本)	確認未變現虧損的遞延稅項資產
《香港財務報告準則》第12號(修訂本)	作為《香港財務報告準則》二零一四年至二零一六年週期之年度改進的一部分

除下文所述者外,本年度採納的《香港財務報告準則》修訂本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。

### **《香港會計準則》第7號(修訂本)「披露動議」**

委員會已在本年度首次採納該修訂本。該修訂本要求實體向財務報表的使用者提供披露,以評估就融資活動產生的負債變動(包括現金及非現金變動)。此外,該修訂本亦要求,如金融資產在過往或未來的現金流量被計入融資活動的現金流量,則該等金融資產的變動亦須被披露。

具體而言,該修訂本要求就下列各項作出披露:(i)融資現金流量產生之變動;(ii)由於取得或失去附屬公司或其他業務控制權產生之變動;(iii)匯率變動所產生之影響;(iv)公平值變動;及(v)其他變動。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

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

### Amendments to HKAS 7 Disclosure Initiative - continued

A reconciliation between the opening and closing balances of these items is provided in note 21. Consistent with the transition provisions of the amendments, the Council has not disclosed comparative information for prior year. Apart from the additional disclosure in note 21, the application of these amendments has had no impact on the Council’s financial statements.

### ***New or amendments to HKFRSs and interpretations that have been issued but not yet effective***

The Council has not early applied the following new or amendments to HKFRSs and interpretations that have been issued but not yet effective:

HKFRS 9	Financial Instruments <sup>1</sup>
HKFRS 15	Revenue from Contracts with Customers and the related Amendments <sup>1</sup>
HKFRS 16	Leases <sup>2</sup>
HKFRS 17	Insurance Contract <sup>3</sup>
HK(IFRIC) - Int 22	Foreign Currency Transactions and Advance Consideration <sup>1</sup>
HK(IFRIC) - Int 23	Uncertainty over Income Tax Treatments <sup>2</sup>
Amendments to HKFRS 2	Classification and Measurement of Share-based Payment Transactions <sup>1</sup>
Amendments to HKFRS 4	Applying HKFRS 9 Financial Instruments with HKFRS 4 Insurance Contracts <sup>1</sup>
Amendments to HKFRS 9	Prepayment Features with Negative Compensation <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>4</sup>
Amendments to HKAS 19	Plan Amendment, Curtailment or Settlement <sup>2</sup>
Amendments to HKAS 28	Long-term Interests in Associates and Joint Ventures <sup>2</sup>
Amendments to HKAS 28	As part of the Annual Improvements to HKFRSs 2014 - 2016 Cycle <sup>1</sup>
Amendments to HKAS 40	Transfers of Investment Property <sup>1</sup>
Amendments to HKFRSs	Annual Improvements to HKFRSs 2015 - 2017 Cycle <sup>2</sup>

## 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

### 《香港會計準則》第7號(修訂本)「披露動議」 - 續

有關該等項目期初及期末結餘之對賬已於附註21中提供。根據修訂本之過渡條文，委員會並無披露去年之比較資料。除附註21所載之額外披露外，應用該修訂本並無對委員會財務報表造成影響。

### ***已頒布但尚未生效之新訂或經修訂《香港財務報告準則》及詮釋***

委員會並未提早採納下列已頒布但尚未生效之新訂或經修訂之《香港財務報告準則》及詮釋：

《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	客戶合約收入及相關修訂 <sup>1</sup>
《香港財務報告準則》第16號	租賃 <sup>2</sup>
《香港財務報告準則》第17號	保險合約 <sup>3</sup>
香港(國際財務報告詮釋委員會)-詮釋第22號	外幣交易及預付代價 <sup>1</sup>
香港(國際財務報告詮釋委員會)-詮釋第23號	所得稅處理的不確定性 <sup>2</sup>
《香港財務報告準則》第2號(修訂本)	以股份為基礎付款交易的分類及計量 <sup>1</sup>
《香港財務報告準則》第4號(修訂本)	應用《香港財務報告準則》第9號「金融工具」於《香港財務報告準則》第4號「保險合約」 <sup>1</sup>
《香港財務報告準則》第9號(修訂本)	具自補償之預付款項特點 <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>4</sup>
《香港會計準則》第19號(修訂本)	計劃修訂、縮減或結算 <sup>2</sup>
《香港會計準則》第28號(修訂本)	聯營企業及合營企業的長期權益 <sup>2</sup>
《香港會計準則》第28號(修訂本)	作為《香港財務報告準則》二零一四年至二零一六年週期之年度改進的一部分 <sup>1</sup>
《香港會計準則》第40號(修訂本)	投資物業的轉移 <sup>1</sup>
《香港財務報告準則》修訂本	《香港財務報告準則》二零一五年至二零一七年週期之年度改進 <sup>2</sup>

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

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

*New or amendments to HKFRSs and interpretations that have been issued but not yet effective* - continued

- <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 2019
- <sup>3</sup> Effective for annual periods beginning on or after 1 January 2021
- <sup>4</sup> Effective for annual periods beginning on or after a date to be determined

### HKFRS 9 *Financial Instruments*

HKFRS 9 introduces new requirements for the classification and measurement of financial assets, financial liabilities, general hedge accounting and impairment requirements for financial assets.

Key requirement of HKFRS 9 which is relevant to the Council is:

- all recognised financial assets that are within the scope of HKFRS 9 *Financial Instruments: Recognition and Measurement* are required to be subsequently measured at amortised cost or fair value. Specifically, debt investments that are held within a business model whose objective is to collect the contractual cash flows, and that have contractual cash flows that are solely payments of principal and interest on the principal outstanding are generally measured at amortised cost at the end of subsequent accounting periods.

Based on the Council’s financial instruments and risk management policies as at 31 March 2018, the Council’s members anticipate the following potential impacts on initial application of HKFRS 9:

#### *Classification and measurement of financial instruments*

- Debt instruments classified as time deposits carried at amortised cost as disclosed in Note 12: these are held within a business model whose objective is to collect the contractual cash flows that are solely payments of principal and interest on the principal outstanding. Accordingly, these financial assets will continue to be subsequently measured at amortised cost upon the application of HKFRS 9.
- All other financial assets and financial liabilities will continue to be measured on the same bases as are currently measured under HKAS 39.

### HKFRS 15 *Revenue from Contracts with Customers*

HKFRS 15 was issued which establishes a single comprehensive model for entities to use in accounting for revenue arising from contracts with customers. HKFRS 15 will supersede the current revenue recognition guidance including HKAS 18 *Revenue*, HKAS 11 *Construction Contracts* and the related interpretations when it becomes effective.

The core principle of HKFRS 15 is that an entity should recognise revenue to depict the transfer of promised goods or services to customers in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services. Specifically, the Standard introduces a 5-step approach to revenue 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

*已頒布但尚未生效之新訂或經修訂《香港財務報告準則》及詮釋* - 續

- <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> 於二零一九年一月一日或其後開始之年度期間生效
- <sup>3</sup> 於二零二一年一月一日或其後開始之年度期間生效
- <sup>4</sup> 生效日期尚未釐定

### 《香港財務報告準則》第9號「金融工具」

《香港財務報告準則》第9號就金融資產、金融負債、一般對沖會計法及金融資產之減值規定的分類和計量作出新的規定。

與委員會有關的《香港財務報告準則》第9號主要規定如下：

- 所有於《香港財務報告準則》第9號「金融工具：確認及計量」範疇中已確認的金融資產須於其後按攤銷成本或公平值計量。具體而言，債務投資其持有目的為按合約收取現金流，而該合約現金流僅為支付本金及未償還本金之利息，則該債務投資一般於其後的會計期末按攤銷成本計算。

根據委員會於二零一八年三月三十一日的金融工具及風險管理政策，委員會委員預期初始採納《香港財務報告準則》第9號將會產生以下潛在影響：

#### *金融工具的分類及計量*

- 附註12中所披露，以攤銷成本列賬分類為定期存款之債務工具：此等工具的業務模式目的為收取僅為支付本金及未償還本金利息之合約現金流量。因此，該等金融資產其後將繼續採納《香港財務報告準則》第9號按攤銷成本計量。
- 所有其他金融資產及金融負債將繼續以《香港會計準則》第39號相同的基準計量。

### 《香港財務報告準則》第15號「客戶合約收入」

已頒布的《香港財務報告準則》第15號設立單一全面模式為客戶合約產生的收入入賬。《香港財務報告準則》第15號生效後將取代現時的收入確認指引，包括《香港會計準則》第18號「收入」、《香港會計準則》第11號「建築合約」及相關詮釋。

《香港財務報告準則》第15號的核心原則為實體須為向客戶轉讓貨品或服務的承諾所產生的收入金額作出確認，以反映該實體就預期交換該等貨品或服務而有權獲得的代價。具體而言，準則引入一個方式，以五個步驟確認收入：

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

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

### HKFRS 15 Revenue from Contracts with Customers - continued

- Step 1: Identify the contract(s) with a customer
- Step 2: Identify the performance obligations in the contract(s)
- Step 3: Determine the transaction price
- Step 4: Allocate the transaction price to the performance obligations in the contract(s)
- Step 5: Recognise revenue when (or as) the entity satisfies a performance obligation

Under HKFRS 15, an entity recognises revenue when (or as) a performance obligation is satisfied, i.e. when ‘control’ of the goods or services underlying the particular performance obligation is transferred to the customer. Far more prescriptive guidance has been added in HKFRS 15 to deal with specific scenarios. Furthermore, extensive disclosures are required by HKFRS 15.

In 2016, the HKICPA issued Clarifications to HKFRS 15 in relation to the identification of performance obligations, principal versus agent considerations, as well as licensing application guidance.

The Council’s members anticipate that the application of HKFRS 15 in the future may result in more disclosures, however, the Council’s members do not anticipate that the application of HKFRS 15 will have a material impact on the timing and amounts of revenue recognized in the respective reporting periods.

### HKFRS 16 Leases

HKFRS 16 introduces a comprehensive model for the identification of lease arrangements and accounting treatments for both lessors and lessees. HKFRS 16 will supersede HKAS 17 *Leases* and the related interpretations when it becomes effective.

HKFRS 16 distinguishes lease and service contracts on the basis of whether an identified asset is controlled by a customer. Distinctions of operating leases and finance leases are removed for lessee accounting, and is replaced by a model where a right-of-use asset and a corresponding liability have to be recognised for all leases by lessees, except for short-term leases and leases of low value assets.

The right-of-use asset is initially measured at cost and subsequently measured at cost (subject to certain exceptions) less accumulated depreciation and impairment losses, adjusted for any remeasurement of the lease liability. The lease liability is initially measured at the present value of the lease payments that are not paid at that date. Subsequently, the lease liability is adjusted for interest and lease payments, as well as the impact of lease modifications, amongst others. Upon application of the HKFRS 16, lease payments in relation to lease liability will be allocated into a principal and an interest portion which will be presented as financing and operating cash flows, respectively by the Council.

The application of HKFRS 16 may result in potential changes in classification of these assets depending on whether the Council presents right-of-use assets separately or within the same line item at which the corresponding underlying assets would be presented if they were owned.

## 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15號「客戶合約收入」 - 續

- 第一步：確定與客戶的合約
- 第二步：確定合約中的履約責任
- 第三步：釐定交易價
- 第四步：將交易價分配至合約中的履約責任
- 第五步：於實體完成履約責任時確認收入

根據《香港財務報告準則》第15號，實體於完成履行合約責任時，即在該相關貨品或服務的控制權轉移至客戶時，確定有關收入。《香港財務報告準則》第15號已就處理個別情況加入更明確的指引。此外，《香港財務報告準則》第15號亦對披露作出更詳盡要求。

於二零一六年香港會計師公會發表的《香港財務報告準則》第15號之說明，對履行合約責任的識別、主事人與代理人的考慮、以及牌照申請作出指引。

委員會委員預期，日後應用《香港財務報告準則》第15號可能導致更多披露，但委員會委員並不預期應用《香港財務報告準則》第15號會對於該報告期間內確認收入的時間及金額產生重大影響。

### 《香港財務報告準則》第16號「租賃」

《香港財務報告準則》第16號為識別出租人及承租人的租賃安排及會計處理引入一個全面的模式。當《香港財務報告準則》第16號生效時，將取代《香港會計準則》第17號「租賃」及相關的詮釋。

《香港財務報告準則》第16號根據所識別資產是否由客戶控制來區分租賃及服務合約。除短期租賃及低值資產租賃外，承租人於經營及融資租賃在會計處理上的差異會被移除，並以租賃確認使用權資產及相應負債的模式替代。

資產使用權最初按成本計量，除若干情況外，隨後會按成本扣減累計折舊及減值虧損作出計量，並根據任何對租賃負債的重新計量而作出調整。租賃負債初步按當日未支付租賃款項之現值計量。隨後，租賃負債會因應利息、租賃付款以及租賃修改所作出的影響予以調整。在應用《香港財務報告準則》第16號後，委員會將會就有關租賃負債之租賃付款劃分為本金和息金部分，並分別呈列於融資和經營現金流。

應用《香港財務報告準則》第16號可能令該等資產分類產生潛在變動，視乎委員會是否把資產使用權分開呈列，或把資產使用權與其他擁有的資產作相同項目並列。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八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 contrast to lessee accounting, HKFRS 16 substantially carries forward the lessor accounting requirements in HKAS 17, and continues to require a lessor to classify a lease either as an operating lease or a finance lease.

Furthermore, extensive disclosures are required by HKFRS 16.

As at 31 March 2018, the Council has non-cancellable operating lease commitments of HK\$3,080,175 as disclosed in note 20. A preliminary assessment indicates that these arrangements will meet the definition of a lease. Upon application of HKFRS 16, the Council will recognise a right-of-use asset and a corresponding liability in respect of all these leases unless they qualify for low value or short-term leases.

In addition, the Council currently considers refundable rental deposits paid of HK\$399,316 as rights under leases to which HKAS 17 applies. Based on the definition of lease payments under HKFRS 16, such deposits are not payments relating to the right to use the underlying assets, accordingly, the carrying amounts of such deposits may be adjusted to amortised cost and such adjustments are considered as additional lease payments. Adjustments to refundable rental deposits paid would be included in the carrying amount of right-of-use assets.

Furthermore, the application of new requirements may result in changes in measurement, presentation and disclosure as indicated above.

Except for the new HKFRSs mentioned above, the Council’s members anticipate the application of all other new or amendments to HKFRSs and interpretations will have no material impact on the financial statements in the foreseeable future.

## 3. SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared in accordance with HKFRSs issued by HKICPA.

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 services.

The principal accounting policies are set out as follows :

### Income recognition

Income is measured at the fair value of the consideration received or receivable. Income is reduced for estimated customer returns, rebates and other similar allowances.

Income is recognised when the amount of income can be reliably measured; when it is probable that future economic benefits will flow to the Council and when specific criteria have been met for each of the Council’s activities, as described below.

- Sales of CHOICE and other publications are recognised when goods are delivered and title has passed.
- Sales of CHOICE on-line subscriptions are recognised when services are provided.

## 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

相比承租人會計法而言，《香港財務報告準則》第16號大致上轉承了《香港會計準則》第17號之出租人會計法要求，並繼續要求出租人就租賃分類為經營租賃或融資租賃。

此外，《香港財務報告準則》第16號就披露作出更詳盡的規定。

就附註20所披露，於二零一八年三月三十一日，委員會擁有不可撤銷經營租賃承擔3,080,175港元。經初步評估，該等安排將符合租賃之定義。在應用《香港財務報告準則》第16號後，除非該等租賃符合低價值或短期租賃，委員會將確認所有有關該等租賃的使用權資產及相應負債。

此外，委員會現根據《香港會計準則》第17號，認為可退還之租賃按金399,316港元，乃屬於租賃的權利。根據《香港財務報告準則》第16號租賃付款的定義，該等按金並非與相關資產使用權有關的付款，因此，該等按金的賬面值可調整為攤銷成本，而有關調整會被視為額外租賃付款。此可退還租賃按金的調整將計入使用權資產的賬面金額。

此外，新要求的應用可能會導致以上所述就計量，呈現方式和披露方面的改變。

除上述新訂《香港財務報告準則》外，委員會委員預期應用所有其他新訂或經修訂《香港財務報告準則》及詮釋於可見的將來均不會對財務報表產生重大影響。

## 3. 主要會計政策

本財務報表乃按照香港會計師公會頒布之《香港財務報告準則》編製而成。

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：

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。收入會扣除客戶退貨、退款的估算，及其他類似撥備。

收入於其金額能夠可靠計量、未來經濟利益可能流入委員會，且已符合委員會下述各項活動之特定標準時確認。

- 《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。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

### Income recognition - continued

- Licence fee income for CHOICE on-line is recognised on a straight-line basis over the relevant licence term.

Interest income from 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.

### Government subventions

Government subventions for recurrent projects are recognised when funds are appropriated by the Government.

Government subventions for non-recurrent projects are recognised as income over the periods necessary to match with the related costs which the subventions are intended to compensate on a systematic basis.

### Capital contribution

Contribution of cash and capital assets by the Government of the Hong Kong Special Administrative Region (the "HKSAR") are accounted for as capital contribution and recognised in the appropriate 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 subsequent accumulated impairment losses, if any.

Assets in the course of development for production supply or administrative purposes are carried at cost less any impairment loss. Costs include professional fees capitalised in accordance with the Council's accounting policy. Such assets are classified to the appropriate categories of property, plant and equipment when completed and ready for intended use.

Depreciation is recognised so as to write off the cost of assets, less their residual values over their estimated useful lives, using the straight-line method. The estimated useful lives, residual values and depreciation method are reviewed at the end of each reporting period, with the effect of any changes in estimate accounted for on a prospective basis.

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

## 3. 主要會計政策 - 續

### 收入確認 - 續

- 《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。

### 政府撥款

經常性項目之政府撥款以政府撥入款項時確認。

非經常性項目之政府撥款會在與其相關的成本作出有系統的配對後，確認為該期間的收入。

### 認繳資本

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

### 物業、機器及設備

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

處於開發過程中且用於生產供應或行政用途的資產按成本扣除任何減值虧損列賬。成本包括根據委員會會計政策而作出資本化的專業費用。該等資產於完成及可用作擬定用途時將歸類為物業、機器及設備。

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

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

### 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或金融負債的公平值中加入或扣除。



# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

### Financial instruments - continued

#### Financial assets

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

#### Effective interest method

The effective interest method is a method of calculating the amortised cost of a 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 and points paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial asset, or 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 account receivables, advances to staff, amount due from the Consumer Legal Action Fund, and bank balances and cash) are measured at amortised cost using the effective interest method, less any identified impairment (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 statement 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

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。實際利率指按財務工具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及點子，而這些費用及點子構成實際利率、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（參閱下文有關金融資產減值的會計政策）。

除利息微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之現值的差額。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 2018 截至二零一八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 account payables and secured bank borrowing) 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 fees and points 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.

On derecognition of a financial asset, the difference between the asset's carrying amount and the sum of the consideration received and receivable 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 have 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.

#### 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 the relevant 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 of disposal and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. An impairment loss is recognised immediately in the income and expenditure statement.

## 3. 主要會計政策 - 續

### 金融工具 - 續

#### 金融負債

金融負債是根據所訂立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)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及點子,而這些費用及點子構成實際利率、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,該金融資產才會被委員會註銷。

當金融資產被註銷時,該項資產的賬面值與已收和應收代價總額的差額在收支結算表中確認。

當且僅當委員會責任被解除、取銷或屆滿時,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。

#### 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,則對相關資產的可收回金額進行估計,從而確定減值虧損(如有)的程度。

可收回金額為公平值扣除出售成本所得金額與使用價值中的較高者。當評估使用價值時,會採用可反映當前市場評估時間價值及該資產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。

如果資產的估計可收回金額少於賬面值,則資產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。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

### Impairment on tangible assets - continued

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.

#### **Leasehold land and building**

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

### Foreign currencies

In preparing the financial statements of the Council, transactions in currencies other than the functional currency (foreign currencies) are 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 the settlement of monetary items and on retranslation of 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 recognised as an expense when employees have rendered service entitling them to the contributions.

## 3. 主要會計政策 - 續

### 有形資產之減值 - 續

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。

#### **租賃土地及樓宇**

當委員會就包括土地及樓宇部分的物業權益作出付款，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。

### 外幣

在編製委員會之財務報表時，以功能貨幣以外貨幣（外幣）進行之交易均按交易日期之適用匯率換算。於報告期完結時，以外幣計值之貨幣項目均以當日之現行匯率重新換算。按外幣過往成本計算之非貨幣項目則毋須重新換算。

結算貨幣項目及重新換算貨幣項目產生的匯兌差額均於該期間的收支結算表內確認。

### 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，其直接借貸成本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。

所有其他貸款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確認為開支。

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FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

## 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

		2018 二零一八年	2017 二零一七年
		HK\$ 港元	HK\$ 港元
Loans and receivables (including cash and cash equivalents)	貸款及應收賬款 (包括現金及現金等值項目)	48,737,031	54,333,747
Financial liabilities at amortised cost	以攤銷成本列賬的金融負債	3,910,366	5,457,942

### b. Financial risk management objectives and policies

The Council's major financial instruments include account receivables, advances to staff, amount due from Consumer Legal Action Fund, bank balances and cash, account payables 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 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:

## 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

### 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。與該等金融工具有關的風險及如何降低該等風險的政策載於下文。委員會委員管理並監察該等風險，以確保及時有效地實施適當措施。

#### 信貸風險

由於委員會委員認為所涉金額並不重大，故委員會就其應收賬款以及向員工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：

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FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八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

Foreign currency risk management - continued

## 5. 金融工具 - 續

乙. 金融風險管理目標及政策 - 續

市場風險 - 續

外幣風險管理 - 續

		Assets 資產		Liabilities 負債	
		2018 二零一八年	2017 二零一七年	2018 二零一八年	2017 二零一七年
		HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
United States dollars	美元	94,395	99,247	-	-
Euro	歐元	-	7,711	227,820	865
Renminbi	人民幣	2,496	2,256	-	311,055
British Pound	英鎊	-	-	452,048	-

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.

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。

		2018 二零一八年		2017 二零一七年	
		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	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		HK\$ 港元
United States dollars	美元	3%	2,832	3%	2,977
		(3%)	(2,832)	(3%)	(2,977)
Euro	歐元	10%	(22,782)	10%	685
		(10%)	22,782	(10%)	(685)
Renminbi	人民幣	10%	250	10%	(30,880)
		(10%)	(250)	(10%)	30,880
British Pound	英鎊	10%	(45,205)	10%	-
		(10%)	45,205	(10%)	-

In the opinion of the Council's 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.

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。

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FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

## 5. FINANCIAL INSTRUMENTS - continued

## b. Financial risk management objectives and policies - continued

Market risk - continuedInterest 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's 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's 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.

Liquidity and interest rate table

The following tables detail the Council's remaining contractual maturity for its non-derivative financial liabilities. The tables have been drawn up based on the undiscounted cash flows of financial liabilities based on the earliest date on which the Council can be required to pay.

## 5. 金融工具 - 續

## 乙. 財務風險管理目標及政策 - 續

市場風險 - 續利率風險

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。

銀行結餘包括原定期日為三個月或以內的短期存款，以及原定期日超過三個月之定期存款。

流動性及利率表

下列表格詳細列出了委員會非衍生金融負債的剩餘合約期限。該等表格乃根據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	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	未貼現現金流量總額	賬面金額
		%	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
<b>2018</b>	<b>二零一八年</b>						
Account payables	應付賬款	-	3,250,989	-	-	3,250,989	3,250,989
Secured bank borrowing	有抵押銀行貸款	1.74	192,000	192,000	285,917	669,917	659,377
			<u>3,442,989</u>	<u>192,000</u>	<u>285,917</u>	<u>3,920,906</u>	<u>3,910,366</u>
		Weighted average effective interest rate	6 months or less	6 – 12 months	1 – 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	未貼現現金流量總額	賬面金額
		%	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
<b>2017</b>	<b>二零一七年</b>						
Account payables	應付賬款	-	4,426,312	-	-	4,426,312	4,426,312
Secured bank borrowing	有抵押銀行貸款	1.11	192,000	192,000	665,051	1,049,051	1,031,630
			<u>4,618,312</u>	<u>192,000</u>	<u>665,051</u>	<u>5,475,363</u>	<u>5,457,942</u>

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FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

## 5. FINANCIAL INSTRUMENTS - continued

### c. Fair value measurements of financial instruments

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.

## 5. 金融工具 - 續

### 丙. 金融工具的公平值計量

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。

## 6. NON-RECURRENT PROJECTS SUBVENTIONS

## 6. 非經常性項目撥款

		2018 二零一八年	2017 二零一七年
		HK\$ 港元	HK\$ 港元
Consumer protection studies	保障消費者權益研究	4,623,262	5,406,777
Upgrading and replacement of e-mail and storage system and internet security system	提升和更換電郵和存儲系統以及互聯網安全系統	1,457,688	1,195,620
Auto-fuel market study	車用燃油市場研究	1,084,036	1,008,585
Proper debt management by young consumers	年輕消費者適當的債務管理	1,007,052	-
Time-limited posts	有時限職位	643,413	962,695
Accomplishing server virtualisation	完成伺服器虛擬化	558,247	38,500
Upgrading of network infrastructure	提升網絡基礎設施	343,200	299,556
Enhancing training programme	加強培訓項目	147,870	62,235
Renovation and refurbishment projects	各項裝修與翻新項目	81,864	262,049
High priority initiatives projects	優先啟動之項目	19,513	557,722
Strengthening consumer protection for Mainland Visitors	加強對內地訪客的消費者權益保護	15,000	275,547
Souvenir pictorial album	紀念相冊	183	216,864
Other projects	其他項目	112,302	185,717
		<u>10,093,630</u>	<u>10,471,867</u>

## 7. SALES OF CHOICE MAGAZINE

Income from sale of CHOICE Magazine, after deduction of printing, artwork, postage and promotion cost amounts to HK\$345,032 (2017: HK\$107,964).

## 8. STAFF COSTS

Staff costs include an amount of HK\$6,650,529 (2017: HK\$6,854,983) in respect of contributions to retirement benefits scheme.

## 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345,032港元（二零一七年：107,964港元）。

## 8. 員工成本

員工成本包括6,650,529港元（二零一七年：6,854,983港元）的退休福利計劃供款。

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## 9. NON-RECURRENT PROJECTS EXPENSES

## 9. 非經常性項目支出

		2018 二零一八年	2017 二零一七年
		HK\$ 港元	HK\$ 港元
Consumer protection studies	保障消費者權益研究	4,623,262	5,406,777
Auto-fuel market study	車用燃油市場研究	1,084,036	1,008,970
Proper debt managements by young consumers	年輕消費者適當的債務管理	1,007,052	-
Time-limited posts	有時限職位	643,413	962,695
Accomplishing server virtualisation	完成伺服器虛擬化	407,028	38,500
Upgrading and replacement of e-mail and storage system and internet security system	提升和更換電郵和存儲系統以及 互聯網安全系統	183,301	409,598
Enhancing training programme	加強培訓項目	147,870	62,235
High priority initiatives projects	優先啟動之項目	7,913	546,738
Souvenir pictorial album	紀念相冊	183	216,864
Strengthening consumer protection for Mainland Visitors	加強對內地訪客的消費者權益保護	-	275,547
Other projects	其他項目	64,969	117,466
		<u>8,169,027</u>	<u>9,045,390</u>

## 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	System upgrade in progress 進行中的 系統升級	Total 合計
		HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
<b>COST</b>	<b>成本</b>								
At 1 April 2016	於二零一六年 四月一日	62,638,435	8,603,318	2,269,369	13,308,188	1,025,828	247,291	-	88,092,429
Additions	添置	-	-	23,000	4,757,619	-	-	-	4,780,619
At 31 March 2017	於二零一七年 三月三十一日	62,638,435	8,603,318	2,292,369	18,065,807	1,025,828	247,291	-	92,873,048
Additions	添置	-	-	65,680	1,726,850	-	-	973,394	2,765,924
Written-off	撇銷	-	-	(516,055)	(53,350)	(122,613)	-	-	(692,018)
At 31 March 2018	於二零一八年 三月三十一日	62,638,435	8,603,318	1,841,994	19,739,307	903,215	247,291	973,394	94,946,954
<b>DEPRECIATION</b>	<b>折舊</b>								
At 1 April 2016	於二零一六年 四月一日	13,567,387	7,812,573	2,047,211	11,796,792	964,468	247,291	-	36,435,722
Charge for the year	本年度支出	875,971	427,061	58,928	1,764,370	45,277	-	-	3,171,607
At 31 March 2017	於二零一七年 三月三十一日	14,443,358	8,239,634	2,106,139	13,561,162	1,009,745	247,291	-	39,607,329
Charge for the year	本年度支出	875,973	195,563	68,643	2,393,971	16,083	-	-	3,550,233
Eliminated on written-off	撇銷時抵銷	-	-	(516,055)	(53,350)	(122,613)	-	-	(692,018)
At 31 March 2018	於二零一八年 三月三十一日	15,319,331	8,435,197	1,658,727	15,901,783	903,215	247,291	-	42,465,544
<b>CARRYING VALUES</b>	<b>賬面值</b>								
At 31 March 2018	於二零一八年 三月三十一日	47,319,104	168,121	183,267	3,837,524	-	-	973,394	52,481,410
At 31 March 2017	於二零一七年 三月三十一日	48,195,077	363,684	186,230	4,504,645	16,083	-	-	53,265,719



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## 10. PROPERTY, PLANT AND EQUIPMENT - continued

The above items of property, plant and equipment (other than system upgrade in progress) are depreciated on a straight-line basis, at the following rates per annum:

Leasehold land	Over the remaining term of the leases
Buildings	Over the shorter of their useful lives or the remaining term of the lease of land
Leasehold improvement	20%
Office equipment	33.33%
Computer equipment	33.33%
Furniture and fixtures	33.33%
Motor vehicle	33.33%

Leasehold properties with carrying value of HK\$12,700,019 (2017: HK\$12,811,864) are under mortgage to secure the bank loan of the Council. All the leasehold properties are under second mortgage in favour of the Government.

## 11. OTHER FINANCIAL ASSETS

Other financial assets included account receivables, advances to staff and amount due from Consumer Legal Action Fund. The amounts are unsecured and interest-free. Except for the advances to staff which will be settled by three to six (2017: 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\$36,854,579 (2017: HK\$36,409,688) with an original maturity over three months, and carry interests at market rates which ranged from 1.05% to 1.79% (2017: 0.9% to 1.5%) per annum.

## 13. ACCOUNT PAYABLES AND ACCRUED EXPENSES

Account payables are unsecured, interest-free and repayable according to the respective credit terms. The Council has financial risk management policies in place to ensure that all payables are paid within the credit timeframe.

## 14. SECURED BANK BORROWING

## 10. 物業、機器及設備 - 續

上述物業、機器及設備（除進行中的系統升級外）按以下年率以直線法進行折舊：

租賃土地	按租約之剩餘期限
樓宇	按其可使用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12,700,019港元（二零一七年：12,811,864港元）的租賃物業已抵押，作為委員會銀行貸款的擔保。所有該等租賃物業均以政府為受益人作出第二次抵押。

## 11. 其他金融資產

其他金融資產包括應收賬款、向員工提供的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。除向員工提供的預支將會以三到六期（二零一七年：三到六期）按月攤還外，其他款項皆為按要即時索還。

## 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36,854,579港元（二零一七年：36,409,688港元），其利息根據每年1.05%至1.79%之間（二零一七年：0.9%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

		2018 二零一八年 HK\$ 港元	2017 二零一七年 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	375,510	373,730
More than one year, but not exceeding two years	一年以上但不超過兩年	283,867	378,214
More than two years but not more than five years	兩年以上但不超過五年	-	279,686
		659,377	1,031,630
Less: Amounts due within one year shown under current liabilities	減：流動負債下的一年內應付款項	(375,510)	(373,730)
		283,867	657,900

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

## 14. SECURED BANK BORROWING - continued

The loan which is secured by the Council's properties with carrying value of HK\$12,700,019 (2017: HK\$12,811,864) 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.

## 15. SUBVENTIONS RECEIVED IN ADVANCE

Subventions unexpended at the end of the reporting period:

		2018 二零一八年 HK\$ 港元	2017 二零一七年 HK\$ 港元
Auto-fuel market study	車用燃油市場研究	2,349,632	2,285,045
Renovation and refurbishment projects	各項裝修與翻新項目	2,303,323	2,385,187
Consumer protection studies	保障消費者權益研究	2,103,505	6,726,767
Upgrading of accounting and human resources management systems	提升會計和人力資源管理系統	1,818,680	-
Upgrading and replacement of e-mail and storage system and internet security system	提升和更換電郵和存儲系統以及互聯網安全系統	1,759,797	3,217,486
Enhancement of computer systems	優化電腦系統	1,323,542	1,337,292
Accomplishing server virtualisation	完成伺服器虛擬化	1,003,253	1,561,500
Environmental responsibility	環境責任	685,174	685,174
Upgrading of network infrastructure	提升網絡基礎設施	512,983	761,584
Strengthening consumer protection for Mainland Visitors	加強對內地訪客的消費者權益保護	484,043	499,043
Enhancing training programme	加強培訓項目	324,878	472,748
Grocery market study	雜貨市場研究	313,184	313,184
Promotion of new legislation	新法例之推廣	233,470	233,470
High priority initiatives projects	優先啟動之項目	102,126	121,567
Price surveillance project	價格監控項目	70,039	114,271
Time-limited posts	有時限職位	-	643,413
Other projects	其他項目	216,300	203,350
		<u>15,603,929</u>	<u>21,561,081</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.

## 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.

## 14. 有抵押銀行貸款 - 續

委員會以物業抵押所獲的貸款賬面值為12,700,019港元(二零一七年:12,811,864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。

## 15. 預收撥款

在本報告期結束時未有動用之撥款：

## 16. 租賃物業統制賬項

該款項來自於用於購置租賃物業的政府認繳資本及隨後購置資本資產的從一般基金的撥款，減去相關資產的折舊。

## 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 2018 截至二零一八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 :

		2018 二零一八年 HK\$ 港元	2017 二零一七年 HK\$ 港元
Online CHOICE operation reserve	網上《選擇》月刊營運儲備	2,637,344	2,684,324
Office equipment and maintenance	辦事處設備及維修	249,026	249,026
Testing and research	測試和研究	876,590	1,661,018
		<u>3,762,960</u>	<u>4,594,368</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. CAPITAL COMMITMENTS

		2018 二零一八年 HK\$ 港元	2017 二零一七年 HK\$ 港元
Capital expenditure in respect of acquisition of plant and equipment contracted for but not provided in the financial statements	有關購買機器及設備已訂約但未在財務報表作出撥備之資本開支	8,303,585	-

## 19. 資本承擔

## 20. OPERATING LEASE COMMITMENTS

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 and office equipments which fall due within one year amounting to HK\$1,345,771 and HK\$1,734,404 for two to five years (2017: HK\$1,129,013 and HK\$375,900 respectively).

Leases are negotiated for a term ranging from one to five years, with fixed rental over the terms of the leases.

## 20. 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，就租用物業和辦公室設備承擔的未來最低租賃付款額分別為1,345,771港元及1,734,404港元（二零一七年：1,129,013港元及375,900港元）。

租賃之協定期限為一至五年，且租賃期間的租金為固定租金。

## 21. RECONCILIATION OF LIABILITIES ARISING FROM FINANCING ACTIVITIES

The table below details changes in the Council's liabilities from financing activities, including both cash and non-cash changes. Liabilities arising from financing activities are those for which cash flows were, or future cash flows will be, classified in the Council's statement of cash flows from financing activities.

## 21. 融資活動所產生負債之對賬

下表為委員會由融資活動所產生負債之變動詳情，包括現金及非現金變動。融資活動所產生負債乃為現金流量或將來現金流量於委員會現金流量表分類為來自融資活動產生的現金流量之負債。

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

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

### 21. RECONCILIATION OF LIABILITIES ARISING FROM FINANCING ACTIVITIES - continued

### 21. 融資活動所產生負債之對賬 - 續

		Secured bank borrowing 有抵押銀行貸款	Subventions received in advance 預收撥款	Total 合計
		HK\$ 港元	HK\$ 港元	HK\$ 港元
		(Note 14) (附註 14)	(Note 15) (附註 15)	
At 1 April 2017	於二零一七年四月一日	1,031,630	21,561,081	22,592,711
Financing cash flows	融資現金流量	(372,253)	(4,032,804)	(4,405,057)
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用	-	(1,924,348)	(1,924,348)
At 31 March 2018	於二零一八年三月三十一日	<u>659,377</u>	<u>15,603,929</u>	<u>16,263,306</u>

### 22. RELATED PARTY TRANSACTION

The Council recharged a fee of HK\$1,393,000 (2017: HK\$1,822,000) 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.

### 22. 關聯方交易

委員會於年內收取1,393,000港元(二零一七年: 1,822,000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, MARKET SURVEY AND STUDY REPORTS

## 產品試驗、市場調查及研究報告

### 1. ELECTRICAL & ELECTRONIC GOODS 電氣及電子產品

	類別
• Bathroom Thermo Ventilators 浴室暖風機	T
• Bluetooth Speakers 藍牙揚聲器	T
• Computer Printers 電腦打印機	T
• Cordless Upright Vacuum Cleaners 無線直立/手提吸塵機	T
• Dehumidifiers 抽濕機	T
• Headphones 耳筒	T
• Men' s Shavers 男士電鬚刨	T
• Power Banks 外置手機充電器	T
• Smartphones 智能手機	T
• Smartwatches and Fitness Trackers 智能手錶及運動手環	T
• Soundbars 整合式揚聲器	T
• Split Type Air Conditioners 分體式冷氣機	T
• Steam Ovens 蒸焗爐	T
• Tablet 平板電腦	T
• Tumble Dryers 乾衣機	S
• Usb Chargers USB 電源供應器	T
• Vinyl Record Turntables 黑膠碟唱盤	T
• Washing Machines 洗衣機	T

### 2. PHOTOGRAPHIC EQUIPMENT & SOFTWARE 攝影器材及軟件

• Cameras 相機	T
• Drones 航拍機/無人機	T
• Early Obsolescence of Smartphones 手機操作系統更新	S
• Instant Messaging Apps 即時通訊應用程式	T
• Mobile Security Apps 手機保安應用程式	T

### 3. FOOD & HEALTH FOOD PRODUCTS 食物及健康食品

• Canned Pork Products 豬肉罐頭食品	T
• Cooking Oils 食油	T
• Packaging of Festive Gift Packs 節日禮物盒的包裝	S
• Pre-packaged Chilled Fruit Juices 預先包裝冷藏果汁	T
• Hong Kong Style Savoury Dishes 港式小菜	T
• Nutrition Value of Cooking Oils 食油的營養價值	I
• Sodium Content of Asian-flavoured Soup Noodles 亞洲風味湯粉麵的鈉含量	T
• Sugar Content in Yogurts 乳酪的糖含量	S

## 4. HEALTH, BEAUTY & PERSONAL CARE PRODUCTS 保健、美容及個人護理用品

類別

- Anaemia 貧血 I
- Blood Glucose Monitors 血糖機 S
- Breast Milk Storage Bags 母乳儲奶袋 I
- Facial Sheet Masks 保潔面膜 T
- G6pd Deficiency G6pd酵素缺乏症 I
- Mineral Oil Free Lip Balms 無礦油成分潤唇膏 T
- Shampoos 洗頭水 T
- Sun Protection 防曬護膚 I
- Sunglasses 太陽眼鏡 I
- Surgical Masks 口罩 T
- Thermal Underwear 保暖內衣 T
- Tooth Whitening Products 美白牙齒產品 I
- Vaccination and Medicines for Travellers 外遊前的疫苗注射及藥物準備 I
- Walking Sticks and Cane Umbrellas 手杖及手杖傘 T

## 5. HOUSEHOLD PRODUCTS 家庭用品

- Dishwashing Detergents 洗潔精 T
- Eco-labelling of Laundry Detergents 洗衣劑環保標籤 S
- Safety Issues of Laundry Detergent Capsules 洗衣膠囊安全事項 I
- Laundry Powder, Liquids and Capsules 洗衣粉、洗衣液及洗衣膠囊 T

## 6. AUTOMOBILE & CYCLING PRODUCTS 汽車及單車用品

- Child Car Seats 兒童汽車座椅 T
- Crash Test of Cars 汽車撞擊測試 T
- Dashboard Cameras 行車記錄器 T

## 7. TOYS 玩具

- Children' s Scooters 兒童滑板車 T
- Soap Bubble Toys 肥皂泡玩具 T

# SURVEYS AND SERVICE STUDY REPORTS

## 調查及服務研究報告

### Market Surveys / Price Surveys 市場調查 / 價格調查

- 24-hour Self-service Launderette 24小時自助洗衣店
- Annual Supermarket Price Survey 年度超市價格調查
- Comprehensive Car Insurance 汽車全保
- Credit Card Air Mileage Rewards 信用卡飛行里數
- Driving Schools 學車服務
- Extended Warranty of Electrical Appliances offered by Retailers 家電零售商的延長保用計劃
- Household Pest Control Services 家居滅蟲服務
- Infant Milk Powder Price Surveys 嬰幼兒奶粉價格調查
- Laser Eye Surgeries 激光矯視手術
- Menopause and Osteoporosis 更年期及骨質疏鬆
- Mobile Applications of Taxi Hailing Services 網約的士應用程式
- Mortgage Plans 按揭計劃
- Online Food Ordering Platforms 網上點餐平台
- Online Price Watch 網上價格一覽通
- Part-time Domestic Helper Cleaning Services 家務助理清潔服務
- Private Car Maintenance Warranties 新車保用及售後服務
- Employment Agencies of Foreign Domestic Helpers 代聘外傭服務
- Smartphone Warranty and After-sales Services 手機原廠保用及售後服務
- 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

### Indepth Studies 深入研究

- Crowdfunding 眾籌
- Hong Kong Exchanges Financial Information in Tax Matters with Partner Jurisdictions 香港與國際互換稅務資料

# TRADE PRACTICES INDEPTH STUDIES AND CONSULTATION PAPERS RESPONDED TO BY THE COUNCIL 營商手法深入研究及諮詢文件回應

## Indepth Studies on Trade Practices 營商手法深入研究

- Confusing Sales Information of Consumption Table for First-hand Residential Properties Improvement for Disclosure and Transparency Needed (CHOICE Magazine)  
樓盤消耗表資訊混亂 改善措施有待加強(《選擇》月刊)  
(15 June 2017)
- Code of Practice of the Jewellery Retail Industry 珠寶零售業營商實務守則  
(31 July 2017)
- More Choices, Better Service – A Study of the Competition in the Personalised Point-to-point Car Transport Service Market  
更多選擇 更佳服務 – 個人化點對點交通服務市場競爭研究  
(28 November 2017)

## Response to Consultation from the Government & Other Public Bodies by the Council 諮詢文件回應

- Legislative Council Bills Committee – Travel Industry Bill 立法會法案委員會 – 旅遊業條例草案  
(9 May 2017)
- Food and Health Bureau – Way Forward of Live Poultry Trade in Hong Kong 食物及衛生局 – 香港活家禽業未來路向  
(3 June 2017)
- Securities and Futures Commission – Proposals to Reduce and Mitigate Hacking Risks Associated with Internet Trading  
證券及期貨事務監察委員會 – 有關建議降低及紓減與互聯網交易相關的黑客入侵風險  
(7 July 2017)
- Commerce and Economic Development Bureau – Strengthening the Regulation of Person-to-person Telemarketing Calls  
商務及經濟發展局 – 加強管制人對人促銷電話  
(31 July 2017)
- Securities and Futures Commission – The Proposed Guidelines on Online Distribution and Advisory Platforms  
證券及期貨事務監察委員會 – 有關建議的網上分銷及投資諮詢平台指引  
(4 August 2017)
- Legislative Council Bills Committee – Private Healthcare Facilities Bill 立法會法案委員會 – 私營醫療機構條例草案  
(9 October 2017)
- Legislative Council Bills Committee – Financial Reporting Council (Amendment) Bill 2018  
立法會法案委員會 – 2018年財務匯報局(修訂)條例草案  
(9 March 2018)
- Hong Kong Monetary Authority – Guideline on Authorization of Virtual Banks  
香港金融管理局 – 虛擬銀行的認可指引修訂本  
(15 March 2018)
- Competition Commission – Application for a Decision under section 9 of the Competition Ordinance in relation to the Code of Banking Practice  
競爭事務委員會 – 根據《競爭條例》第9條要求就銀行營運守則作出決定的申請  
(15 March 2018)



# 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
- Consultative Group on Voluntary Health Insurance Scheme  
自願醫保計劃諮詢小組
- 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 – Costs Committee  
律政司 – 事務費委員會
- Department of Justice – Working Group on Class Actions  
律政司 – 集體訴訟工作小組
- Disciplinary Tribunal Panel (Electricity) under the Electricity Ordinance (Cap. 406)  
紀律審裁委員會(電力條例第四百零六章)
- Education Bureau – Steering Committee on Selection, Quality Assurance and Review 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 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 Review of the Mandatory Energy Efficiency Labelling Scheme  
機電工程署 – 強制性能源效益標籤計劃檢討專案小組
- 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
- 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 – High Level Steering Committee on Antimicrobial Resistance  
食物及衛生局 – 抗菌素耐藥性高層督導委員會
- Food and Health Bureau – Working Group on Legal, Privacy and Security Issues of the Steering Committee on Electronic Health 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 – Accreditation Advisory Board  
香港認可處 – 認可諮詢委員會
- 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 Federation of Insurers – Insurance Agents Registration Board  
香港保險業聯會 - 保險業代理登記委員會
- Hong Kong Internet Registration Corporation Limited – Consultative and Advisory Panel  
香港互聯網註冊管理有限公司 – 諮詢委員會

- Hong Kong Monetary Authority – 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
- Hong Kong Q-Mark Council – Safeguard Committee  
公平評審會 – 香港優質標誌局
- 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」評定訟費時律師的每小時收費率之檢討工作小組轄下的諮詢小組
- Judiciary – Chief Justice’s Working Party on Review of Solicitors’ Hourly Rates for Party and Party Taxation  
司法機構 – 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
- Labour and Welfare Bureau - SC.Net Member of the Community Investment and Inclusion Fund (CIIF)  
勞工及福利局 – 社區投資共享基金社會資本摯友
- 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 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
- Official Receiver’s Office – Services Advisory Committee  
破產管理署 – 服務諮詢委員會
- Securities and Futures Commission – Products Advisory Committee  
證券及期貨事務監察委員會 – 產品諮詢委員會
- The Hong Kong Mortgage Corporation – Board of Directors  
香港按揭證券有限公司 – 董事局成員
- 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
- Transport Department – Committee on Taxi Service Quality  
運輸署 – 的士服務質素委員會
- Transport Department – Quality Public Light Bus Services Steering Committee  
運輸署 – 優質公共小巴服務事宜督導委員會
- Vocational Training Council - Beauty Care and Hairdressing Training Board  
職業訓練局 – 美容及美髮訓練委員會
- Vocational Training Council - Retail Training Board  
職業訓練局 – 零售業訓練委員會
- Water Supplies Department – Consultative Group for Legislative Review of Waterworks Ordinance (WWO) and Waterworks Regulations (WWR)  
水務署 – 檢討《水務設施條例》諮詢小組
- 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



ANNUAL REPORT OF  
THE CONSUMER LEGAL ACTION FUND  
消費者訴訟基金年報  
2017-18

# CONSUMER LEGAL ACTION FUND MANAGEMENT COMMITTEE

## 消費者訴訟基金管理委員會

CHAIRMAN

主席



Mr Selwyn YU Sing-cheung, SC  
余承章資深大律師

VICE CHAIRMAN

副主席



Dr LO Pui-yin  
羅沛然大律師



Ms Rebecca CHAN Ching-chu  
陳清珠女士



Ms Betty CHAN Ka-wai  
陳嘉慧律師



Mr Alex FAN Hoi-kit  
范凱傑大律師



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



Mr Richard KHAW Wei-kiang, SC  
許偉強資深大律師



Mr Alex LAI Ting-hong  
黎庭康律師



Mr Edmond LAM King-fung  
林勁豐律師



Mr Kevin LAM Sze-cay  
林詩棋先生



Ms Queenie Fiona LAU  
劉恩沛大律師



Dr LUI Wing-cheong  
雷永昌醫生



Ms Gilly WONG Fung-han  
黃鳳嫻女士

# ANNUAL REPORT OF THE CONSUMER LEGAL ACTION FUND 2017-18

## 消費者訴訟基金年報 2017-18

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 \$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 granting assistance to eligible cases, the Fund also aims to deter business malpractices and enhance public awareness of consumer rights.

### Administration

The Consumer Council, as the Trustee, is responsible, through a Board of Administrators, for the overall administration and investment of the Fund. The Board of Administrators is in turn, underpinned by a Management Committee. The latter, whose members were appointed by the Commerce and Economic Development Bureau, is responsible for advising on the eligibility and merits of applications seeking assistance from the Fund<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, in processing an application for assistance, the Fund will consider whether all other means of dispute resolution have been exhausted and will assess the case against established eligibility criteria. Such criteria include whether the case involves significant consumer interest; whether a large group of consumers have been or will potentially be adversely affected; whether the case has a reasonable chance of success; whether assistance to the matter concerned can promote the consumer cause and produce deterrent effects on unscrupulous business practices; and whether it is practicable for the Fund to offer timely assistance.

### Deliberation

During the year under review, the Management Committee held 4 meetings and resolved matters by circulation on 8 occasions, while the Board of Administrators resolved matters by circulation on 11 occasions.

### 目的

基金成立初時獲政府撥款港幣1,000萬元，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。基金旨在透過協助符合資格的個案，遏止不當的經營手法，及讓公眾認識消費者的權利。

### 行政管理

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。此外，消費者亦可直接向基金提出申請。

一般來說，基金在處理申請時，會考慮申請人是否已嘗試其他解決辦法，並根據既定的準則審批，這些準則包括，個案是否涉及重大的消費者利益、受影響的消費者是否眾多、是否有合理的勝訴機會、資助是否有利促進消費者權益及對不當經營手法具阻嚇作用，以及基金實際上是否可以提供及時的協助等。

### 處理個案

本年度基金管理委員會共舉行了4次會議，另8次以文件通傳方式議決事項。而執行委員會共11次以文件通傳方式議決事項。

<sup>1</sup> See Annex A for the Membership of the Board of Administrators and Management Committee. 執行委員會及管理委員會的成員名單見附錄甲。

Altogether, the Fund considered 18 applications across different categories during the year under review.

After thorough consideration, the Fund declined 14 applications relating to complaints involving property-related services, home renovation services, travel-related services, education-related services, fitness services and beauty services respectively.

During the reporting period, the Fund granted assistance to 4 applications relating to beauty products and beauty services.

## Newly Assisted Cases

### 1 Beauty Products and Services – Recovery of Prepayment

The assisted consumer made multiple bulk prepayment purchases of beauty products and treatments from an international beauty brand over the years. While a substantial portion of the purchases were yet to be collected or consumed, she was informed that the beauty brand would cease operation in less than 3 months and was requested to collect and consume all the purchased products and treatments.

The Fund granted assistance on the grounds that there had been wrongdoing on the part of the beauty brand and assisting this matter would alert consumers to the risk of making substantial prepayment purchases. During the reporting period, the solicitors appointed by the Fund for the assisted consumer issued a letter before action to the beauty brand. Subsequently, the parties engaged in pre-action disclosure of relevant documents and have been negotiating for a settlement.

### 2 Beauty Services – Aggressive Commercial Practices

The assisted consumer was allegedly pressurised to purchase beauty services by a beauty salon's aggressive commercial practices including charging her credit card without obtaining her consent.

The Fund granted assistance on the grounds that such kind of unfair trade practices was not uncommon in the beauty industry and the matter involved significant consumer interest. During the reporting period, the Fund assisted the assisted consumer in commencing her claim in the Small Claims Tribunal. The respective parties have filed the form of claim and defence and are in the course of exchanging witness statements.

### 3 Beauty Services – Unfair Trade Practices and Unconscionable Conduct

The assisted consumer purchased a beauty package as a result of the alleged misleading practice and unconscionable conduct of a beauty salon including failure to inform her of the price of the beauty package before commencement of the treatment.

The Fund granted assistance on the grounds that the practice of the beauty salon was unscrupulous and the matter involved significant consumer interest. By the end of the reporting period, the Fund was in the course of assisting the assisted consumer to prepare for the commencement of legal proceedings in the Small Claims Tribunal.

### 4 Beauty Services – Unfair Trade Practices and Unconscionable Conduct

The assisted consumer, being a person suffering from mental illness, purchased 3 very similar and expensive membership schemes in

年內，基金共審議了18宗不同類別的申請。

經詳細考慮及審議後，基金否決14宗分別涉及物業相關服務、家居裝修服務、旅遊相關服務、教育相關服務、健身服務及美容服務的申請。

本年度基金提供資助予4宗關於美容產品及美容服務的新申請。

## 受資助的新個案

### 1 美容產品及服務 - 追討預繳款項

受助消費者在數年間多次向涉案國際美容品牌購入大量美容產品及服務，並預繳全數費用。正當大部分產品及服務尚未領取或享用時，涉案美容品牌通知受助消費者將於3個月內停止營運，更要求她在期間領取及使用所有購入的產品及服務。

鑑於涉案美容品牌的經營手法不當，以及提醒消費者作出大額預繳式消費的風險，基金決定為這宗申請提供協助。年內，基金委託的律師向該美容品牌發出「法律行動前信函」。其後，雙方作出法律行動前的文件披露，並商討和解。

### 2 美容服務 - 威嚇性營商手法

受助消費者指涉案美容院以威嚇性營商手法，包括未經她的同意下使用她的信用卡付款，逼使她購買美容服務。

基金認為這種不良營商手法在有關行業屢見不鮮，而為這宗個案提供協助，對消費者保障具有重大意義，於是基金予以協助。在本報告期內，基金協助該名消費者於小額錢債審裁處提出申索。雙方已分別將申索書及答辯書送交審裁處存檔，並正交換證人陳述書。

### 3 美容服務 - 不良營商手法及不合情理行為

受助消費者稱因受到涉案美容院的誤導性銷售手法及不合情理行為的影響，購買美容療程套票，包括銷售人員在進行療程前沒有告知有關套票的價格。

基金認為涉案美容院的經營手法不當，而為這宗個案提供協助，對保障消費者權益具有重大意義，故此基金予以協助。於報告期完結時，基金正協助受助消費者為擬在小額錢債審裁處提出的申索作準備。

### 4 美容服務 - 不良營商手法及不合情理行為

受助消費者是一名精神病患者，指稱因受到涉案美容院的不良營商手法及不合情理行為的

one single visit as a result of the alleged unfair trade practices and unconscionable conduct of a beauty salon.

Taking into account the fact that the assisted consumer is a vulnerable person, the Fund considered that the practice of the beauty salon was grossly unscrupulous and assisting the matter would deter similar business malpractices. It therefore granted legal assistance to the assisted consumer. By the end of the reporting period, the Fund was in the course of arranging for the assisted consumer to sign the agreement to confirm his acceptance of legal assistance.

## 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

Judgment in favour of the assisted consumer had been obtained against a beauty salon for fraudulent misrepresentation and unconscionable conduct with regard to a so-called “spokesperson campaign”. However, the judgment remains unsatisfied.

During the reporting period, the solicitors instructed by the Fund sought to enforce the judgment for the assisted consumer. They successfully obtained a winding-up order against one of the defendant companies and filed a proof of debt in respect of the judgment debt on behalf of the assisted consumer.

### 2 Headquarters and Professional Staff Cost Charged by a Management Company of a Residential Housing Estate

The assisted consumers, being individual owners of residential units of the housing estate, intended to seek a court declaration on the justifiability of the “headquarters and professional staff cost” charged by the management company.

During the reporting period, the solicitors instructed by the Fund issued a letter before action to the legal representatives of the management company which sought to provide justifications for charging the “headquarters and professional staff cost” in an attempt to resolve the disputes by alternative means including providing further accounting documents for inspection.

### 3 Dental Services – Failure to Provide or Complete Prepaid Treatment

Judgments in favour of the 6 assisted consumers had been obtained but the defendant companies had failed to refund the prepayment for the undelivered or uncompleted treatments.

During the reporting period, the solicitors instructed by the Fund sought to enforce the judgments for the assisted consumers. In pursuing enforcement of judgment, the Fund obtained further information about the defendant companies and as a result, decided to terminate its legal assistance as the prospect of recovery was very slim and would not justify further legal costs to be incurred.

### 4 Beauty Services – Personal Injuries Claim

Judgment in favour of the assisted consumer had been obtained but the beauty salon failed to pay the compensation for the injuries and loss suffered as a result of the beauty treatments negligently performed.

影響，一次過購買3個十分相似和昂貴的會員計劃。

考慮到受助消費者屬於較容易受傷害的人士，而涉案美容院的經營手法非常不當，基金決定為這宗申請提供協助，以阻嚇類似的不良營商手法。於報告期完結時，基金正安排受助消費者與基金簽署協議，以確認接受基金的法律協助。

## 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

涉案美容院利用所謂「代言人計劃」，以欺騙及不合情理的手法向受助消費者銷售美容服務。雖然受助消費者已取得勝訴，但被告公司沒有按照法庭判決作出賠償。

在本報告期內，基金委託的律師協助受助消費者執行有關法庭判決，成功向法庭取得針對其中一間被告公司的清盤令，並為受助消費者提交債權證明。

### 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

這宗案件所涉及的爭議是管理公司是否有充分理據，向涉案住宅屋苑的業主收取總部及專業行政人員費用。

在本報告期間，基金委託的律師向代表管理公司的律師發出「法律行動前信函」，而管理公司嘗試證明有關收費是正當的，並尋求透過其他途徑解決爭議，包括進一步披露會計文件，以供查閱。

### 3 牙醫服務 - 未能提供或完成已預繳的療程

涉案的6名受助消費者已取得勝訴，但被告公司仍未就未能提供或完成的療程作出退款。

在本報告期間，基金委託的律師協助受助消費者執行判決。在這過程中，基金獲得更多有關被告公司的資料，認為能討回相關款項的機會十分渺茫，考慮到繼續進行法律行動的成本效益，決定終止就這宗個案所提供的法律協助。

### 4 美容服務 - 人身傷害的申索

受助消費者已取得勝訴，但涉案美容院仍未就受助消費者因接受其提供的美容服務而受傷作出賠償。

During the reporting period, the solicitors instructed by the Fund enforced the judgment for the assisted consumer. They successfully obtained a bankruptcy order against the defendant and filed a proof of debt in respect of the judgment debt on behalf of the assisted consumer.

## 5 Money Lender and Loan Broker – Claims of Misrepresentation and Deceit

The assisted consumer was allegedly misled by various misrepresentations made by a money lender and a loan broker into borrowing a mortgage loan.

During the reporting period, the solicitors instructed by the Fund commenced legal proceedings in the District Court on behalf of the assisted consumer against the money lender and the loan broker. The money lender defended the claim. Shortly before the end of the reporting period, having considered the advice of the solicitors, and with the agreement of the Fund, the assisted consumer accepted the money lender's offer of compensation in full and final settlement of his claim.

## Statistics

Since its establishment and up until the year under review, the Fund has received a total of 1,342 applications and has granted assistance to 704 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 \$100 each for cases within the jurisdiction of the Small Claims Tribunal and \$1,000 each for other court cases;
- (c) recovering legal costs from defendants in successful cases; and
- (d) receiving from each successful case a contribution of 10% of the benefits gained by the assisted consumer.

As at 31 March 2018, the Fund had a balance of approximately HK\$7.2 million<sup>3</sup>.

## Acknowledgements

During the year under review, Member Prof. Angela NG Lai-ping retired from the Board of Administrators. Ms Amy FUNG Dun-mi, MH was elected as Member of the Board.

Besides, Member Mr Alex LAI Ting-hong retired from the Management Committee. Mr Alex FAN Hoi-kit joined as new Member.

To Prof. Angela NG Lai-ping and Mr Alex LAI Ting-hong, the Fund wishes to express its heartfelt thanks for their staunch support and invaluable contributions. It also welcomes the 2 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.

在本報告期間，基金委託的律師協助受助消費者執行判決，成功向法院取得針對被告的破產令，並為受助消費者提交債權證明。

## 5 放債人與財務中介 - 失實陳述和欺騙的申索

受助消費者指稱因受到涉案放債人與財務中介誤導，借取按揭貸款。

在本報告期間，基金委託的律師代表受助消費者於區域法院，向涉案放債人與財務中介展開法律程序，涉案放債人提出抗辯。於本報告期完結前，經考慮律師的法律意見，以及得到基金的同意下，受助消費者接受涉案放債人所提議的補償，就此達成完全和最終的和解。

## 統計

由成立至今，基金共接獲1,342宗申請，其中704宗申請獲基金協助<sup>2</sup>。

## 財務狀況

基金的收入來源如下：

- 利用資金作定期儲蓄收取利息；
- 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；
- 成功個案中被告人賠償的訟費；及
- 受助消費者勝訴後，基金從他們所獲取的金額中收取一成，作為分擔費用。

截至2018年3月31日止，基金結餘約港幣720萬元<sup>3</sup>。

## 鳴謝

年內，吳麗萍教授卸任基金的執行委員會委員，而馮丹媚女士，榮譽勳章則當選為新委員。

此外，黎庭康律師卸任管理委員會委員，而范凱傑大律師則加入成為新委員。

衷心感謝吳麗萍教授及黎庭康律師一直對基金的支持和寶貴貢獻，並歡迎兩位新委員。

最後，本會謹向基金兩個委員會的成員，及曾經協助基金順利運作的各界人士，包括基金聘請的大律師和律師等致謝，感激他們在年內為基金付出的努力和貢獻。本會亦非常感謝政府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 Auditors' Report and Financial Statements for the period under review. 基金本年度的核數師報告及財政報告見附錄丙。



## 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, SBS, BBS, JP 黃玉山教授，銀紫荊星章，銅紫荊星章，太平紳士

### Vice Chairman 副主席

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士

### Members 委員

Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章 ( since由2018.01.29 )

Dr Raymond LEUNG Siu-hong 梁少康博士

Prof. Angela NG Lai-ping 吳麗萍教授 ( up to至2017.12.31 )

Ms Gilly WONG Fung-han 黃鳳嫻女士

## CONSUMER LEGAL ACTION FUND MANAGEMENT COMMITTEE 消費者訴訟基金管理委員會

### Chairman 主席

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

### Vice Chairman 副主席

Dr LO Pui-yin 羅沛然大律師

### Members 委員

Ms Rebecca CHAN Ching-chu 陳清珠女士

Ms Betty CHAN Ka-wai 陳嘉慧律師

Mr Alex FAN Hoi-kit 范凱傑大律師 ( since由2017.12.06 )

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

Mr Richard KHAW Wei-kiang, SC 許偉強資深大律師

Mr Alex LAI Ting-hong 黎庭康律師 ( up to至2017.12.05 )

Mr Edmond LAM King-fung 林勁豐律師

Mr Kevin LAM Sze-cay 林詩棋先生

Ms Queenie Fiona LAU 劉恩沛大律師

Dr LUI Wing-cheong 雷永昌醫生

Ms Gilly WONG Fung-han 黃鳳嫻女士

## 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 November 1994

自1994年11月30日以來, 基金接獲的申請數目

1,342

Problem solved during application 在申請期間問題已獲解決

176

Under consideration 仍在考慮中

5

Assistance granted 獲基金批予協助之申請

704

Compensation recovered 獲得賠償

• out-of-court settlement 庭外和解

192

• judgment obtained 經勝訴獲取

20

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

14

Referred to Legal Aid 轉交法律援助署

1

In process 在處理中

6

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

444

# 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)

### Opinion

We have audited the financial statements of Consumer Legal Action Fund (the "Fund") set out on pages 115 to 125, which comprise the statement of financial position as at 31 March 2018, and the income and expenditure statement, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements give a true and fair view of the state of the Fund's affair as at 31 March 2018, and of its deficit and its cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards ("HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA").

### Basis for Opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing ("HKSA") issued by the HKICPA. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Fund in accordance with the HKICPA's Code of Ethics for Professional Accountants (the "Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Other Information

The Board of Administrators of the Fund is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

### Responsibilities of Board of Administrators for the Financial Statements

The Board of Administrators is responsible for the preparation of the financial statements that give a true and fair view in accordance with HKFRSs issued by the HKICPA, and for such internal control as the Board of Administrators determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board of Administrators is responsible for assessing the Fund's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Administrators either intends to liquidate the Fund or to cease operations, or has no realistic alternative but to do so.

The Board of Administrators is responsible for overseeing the Fund's financial reporting process.

## 致消費者訴訟基金受託人

(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

### 意見

本核數師(以下簡稱「我們」)已完成審核消費者訴訟基金(「基金」)列載於第115頁至第125頁的財務報表,包括於二零一八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,以及財務報表附註(包括主要會計政策概要)。

我們認為,上述財務報表均已根據香港會計師公會頒布的《香港財務報告準則》,真實而公平地反映基金於二零一八年三月三十一日的事務狀況以及基金截至該日止年度的虧損及現金流量。

### 意見的基礎

我們已根據香港會計師公會頒布之香港審核準則進行審計。我們在該等準則下承擔之責任於本報告「核數師就審核財務報表承擔之責任」一節中進一步闡述。根據香港會計師公會之《專業會計師道德守則》(以下簡稱「守則」),我們獨立於基金,且我們已按照守則履行其他道德責任。我們相信,我們所獲得的審核證據能充分及適當地為我們的意見提供依據。

### 其他資料

基金執行委員會對其他資料負責。其他資料包括年報所載的資料,但不包括財務報表及我們就此編製的核數師報告。

我們對財務報表的意見不涵蓋其他資料,我們亦不對該等其他資料發表任何形式的鑒證結論。

就我們對財務報表的審核而言,我們的責任是閱讀其他資料,在此過程中,考慮其他資料是否與有關財務報表或我們在審核過程中所瞭解的情況存在重大抵觸或者似乎存在重大錯誤陳述的情況。基於我們已執行的工作,如果我們認為其他資料存在重大錯誤陳述,我們須報告該事實。在此方面,我們沒有任何須報告之事項。

### 執行委員會就財務報表須承擔的責任

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

在編製財務報表時,執行委員會負責評估基金持續經營的能力,並在適用情況下披露與持續經營有關的事項,以及使用持續經營為會計基礎,除非執行委員會有意將基金清盤或停止經營,或別無其他實際的替代方案。

執行委員會負責監督基金的財務報告流程。

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

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND - continued  
(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

## Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion solely to you, in accordance with our 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. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSA's will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with HKSA's, we exercise professional judgment and maintain professional skepticism throughout the audit. We also :

- identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control ;
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control ;
- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Administrators ;
- conclude on the appropriateness of the Board of Administrators' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Fund's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Fund to cease to continue as a going concern ; and
- evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Deloitte Touche Tohmatsu**  
Certified Public Accountants  
Hong Kong  
7 August 2018

致消費者訴訟基金受託人 - 續

(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

## 核數師就審核財務報表承擔之責任

我們的目標是對財務報表整體是否不存在由於欺詐或錯誤而導致的重大錯誤陳述取得合理保證，並按照議定的聘用條款，僅發出納入我們意見的核數師報告，除此之外，本報告並無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何法律責任。合理保證屬高度保證，但不能保證按照香港審核準則進行的審核，在某一重大錯誤陳述存在時總能被發現。錯誤陳述可由欺詐或錯誤引起，如果合理預期它們單獨或匯總起來可能影響財務報表使用者依賴此等財務報表所作出的經濟決定，則有關的錯誤陳述可被視作重大。

在根據《香港審核準則》進行審核的過程中，我們於整個審核過程中運用專業判斷，並抱持專業懷疑態度。我們亦：

- 識別及評估財務報表由於欺詐或錯誤而導致之重大錯誤陳述風險，設計及執行審核程序以應對該等風險，以及獲取充分及適當審核憑證為我們的意見提供基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、虛假陳述或僭越內部控制，故因未能發現欺詐而導致之重大錯誤陳述風險高於因未能發現錯誤而導致之重大錯誤陳述風險；
- 瞭解有關審核之內部控制，以設計在各類情況下適當之審核程序，但並非旨在對基金內部控制之成效發表意見；
- 評估執行委員會所採用會計政策之恰當性及作出會計估計及相關披露之合理性；
- 總結執行委員會採用持續經營會計基礎是否恰當，並根據已獲得的審核憑證，總結是否存在重大不明朗因素涉及可能令基金之持續經營能力嚴重成疑之事件或情況。倘我們得出結論認為存在重大不明朗因素，我們須於核數師報告中提請使用者注意財務報表內之相關披露，或倘相關披露不足，則修訂我們的意見。我們的結論以截至核數師報告日期所獲得的審核憑證為基礎。然而，未來事件或情況可能導致基金不再持續經營；及
- 評估財務報表（包括披露）之整體列報方式、結構和內容，以及財務報表是否中肯反映相關交易和事項。

我們與管治人員溝通（其中包括）審核工作之計劃範圍、時間安排及重大審核發現，包括我們於審核期間識別出內部控制之任何重大缺陷。

**德勤·關黃陳方會計師行**  
執業會計師  
香港  
二零一八年八月七日

**INCOME AND EXPENDITURE STATEMENT 收支結算表**

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

		NOTE 附註	2018 二零一八年 HK\$ 港元	2017 二零一七年 HK\$ 港元
<b>Income</b>	<b>收入</b>			
Bank interest income	銀行利息收入		97,806	113,556
Application fee from assisted consumers	受助消費者申請費		4,900	8,800
			<u>102,706</u>	<u>122,356</u>
Less:	減:			
<b>Expenditure</b>	<b>支出</b>			
Auditor's remuneration	核數師酬金		15,500	15,300
Administrative service expenses	行政服務支出	8	1,393,000	1,822,000
Bank charges	銀行費用		3,145	4,030
Legal fees for assisted consumers	受助消費者律師費		375,881	619,861
Sundry expenses	雜項支出		54,231	4,413
			<u>1,841,757</u>	<u>2,465,604</u>
<b>Deficit for the year</b>	<b>本年度虧損</b>		<u>(1,739,051)</u>	<u>(2,343,248)</u>

## STATEMENT OF FINANCIAL POSITION 財務狀況表

AT 31 MARCH 2018 於二零一八年三月三十一日

		NOTES 附註	2018 二零一八年 HK\$ 港元	2017 二零一七年 HK\$ 港元
<b>Current assets</b>	<b>流動資產</b>			
Interest receivables	應收利息		40,729	41,868
Bank balances	銀行結餘	6	<u>9,309,039</u>	<u>11,272,391</u>
			<u>9,349,768</u>	<u>11,314,259</u>
<b>Current liabilities</b>	<b>流動負債</b>			
Account payables and accrued expenses	應付賬款及應計費用		753,683	550,123
Amount due to the Trustee	應付受託人款項	7	<u>1,393,000</u>	<u>1,822,000</u>
			<u>2,146,683</u>	<u>2,372,123</u>
<b>Net current assets</b>	<b>流動資產淨值</b>		<u>7,203,085</u>	<u>8,942,136</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>(12,796,915)</u>	<u>(11,057,864)</u>
			<u>7,203,085</u>	<u>8,942,136</u>

The financial statements on pages 115 to 125 were approved and authorised for issue by the Board of Administrators on 7 August 2018 and are signed on its behalf by:

載於第 115 頁至第 125 頁的財務報表已於二零一八年八月七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 2018 截至二零一八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 合計 HK\$ 港元
At 1 April 2016	於二零一六年四月一日	20,000,000	(8,714,616)	11,285,384
Deficit for the year	本年度虧損	-	<u>(2,343,248)</u>	<u>(2,343,248)</u>
At 31 March 2017	於二零一七年三月三十一日	20,000,000	(11,057,864)	8,942,136
Deficit for the year	本年度虧損	-	<u>(1,739,051)</u>	<u>(1,739,051)</u>
At 31 March 2018	於二零一八年三月三十一日	<u>20,000,000</u>	<u>(12,796,915)</u>	<u>7,203,085</u>

**STATEMENT OF CASH FLOWS 現金流量表**

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

		2018 <u>二零一八年</u> HK\$ 港元	2017 <u>二零一七年</u> HK\$ 港元
<b>Operating activities</b>	<b>營運活動</b>		
Deficit for the year	本年度虧損	(1,739,051)	(2,343,248)
Adjustment for:	就下列項目作出調整：		
Bank interest income	銀行利息收入	<u>(97,806)</u>	<u>(113,556)</u>
Operating cash flows before movements in working capital	營運資金變動前之經營現金流量	(1,836,857)	(2,456,804)
Decrease in amount due to the Trustee	應付受託人款項之減少	(429,000)	(181,000)
Increase in account payables and accrued expenses	應付賬款及應計費用增加	<u>203,560</u>	<u>348,428</u>
<b>Net cash used in operating activities</b>	<b>營運活動所用之現金淨額</b>	<u>(2,062,297)</u>	<u>(2,289,376)</u>
<b>Investing activities</b>	<b>投資活動</b>		
Interest received	已收利息	98,945	109,180
Withdrawal of (placement in) time deposits	提取(存入)定期存款	<u>5,668,192</u>	<u>(106,070)</u>
<b>Net cash from investing activities</b>	<b>投資活動產生之現金淨額</b>	<u>5,767,137</u>	<u>3,110</u>
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>現金及現金等值項目淨額增加(減少)</b>	3,704,840	(2,286,266)
<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>1,444,333</u>	<u>3,730,599</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>5,149,173</u>	<u>1,444,333</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	4,159,866	9,828,058
Cash and cash equivalents	現金及現金等值項目	<u>5,149,173</u>	<u>1,444,333</u>
		<u>9,309,039</u>	<u>11,272,391</u>



# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八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 also the functional currency of the Fund.

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

### *Amendments to HKFRSs that are mandatorily effective for the current year*

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 7	Disclosure Initiative
Amendments to HKAS 12	Recognition of Deferred Tax Assets for Unrealised Losses
Amendments to HKFRS 12	As part of the Annual Improvements to HKFRSs 2014 - 2016 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 amendments to HKFRSs and interpretations that have been issued but not yet effective*

The Fund has not early applied the following new and amendments to HKFRSs and interpretations that have been issued but are not yet effective:

HKFRS 9	Financial Instruments <sup>1</sup>
HKFRS 15	Revenue from Contracts with Customers and the related Amendments <sup>1</sup>
HKFRS 16	Leases <sup>2</sup>
HKFRS 17	Insurance Contract <sup>3</sup>

## 1. 基金目標及營運

消費者訴訟基金（「基金」）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，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」）

### *本年度強制生效之經修訂《香港財務報告準則》*

本年度內，基金已首次採納由香港會計師公會頒布的以下《香港財務報告準則》（修訂本）：

《香港會計準則》第7號 （修訂本）	披露動議
《香港會計準則》第12號 （修訂本）	就未變現虧損確認遞延稅項資產
《香港財務報告準則》 第12號（修訂本）	作為《香港財務報告準則》二零一四年至二零一六年週期之年度改進的一部分

本年度採納的《香港財務報告準則》修訂本對基金於本年度及先前本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。

### *已頒布但尚未生效之新訂及經修訂《香港財務報告準則》及詮釋*

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》及詮釋：

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	客戶合約收入及相關修訂 <sup>1</sup>
《香港財務報告準則》 第16號	租賃 <sup>2</sup>
《香港財務報告準則》 第17號	保險合約 <sup>3</sup>

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

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八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 amendments to HKFRSs and interpretations that have been issued but not yet effective* - continued

HK(IFRIC) - Int 22	Foreign Currency Transactions and Advance Consideration <sup>1</sup>
HK(IFRIC) - Int 23	Uncertainty over Income Tax Treatments <sup>2</sup>
Amendments to HKFRS 2	Classification and Measurement of Share-based Payment Transactions <sup>1</sup>
Amendments to HKFRS 4	Applying HKFRS 9 Financial Instruments with HKFRS 4 Insurance Contracts <sup>1</sup>
Amendments to HKFRS 9	Prepayment Features with Negative Compensation <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>4</sup>
Amendments to HKAS 19	Plan Amendment, Curtailment or Settlement <sup>2</sup>
Amendments to HKAS 28	Long-term Interests in Associates and Joint Ventures <sup>2</sup>
Amendments to HKAS 28	As part of the Annual Improvements to HKFRSs 2014 - 2016 Cycle <sup>1</sup>
Amendments to HKAS 40	Transfers of Investment Property <sup>1</sup>
Amendments to HKFRSs	Annual Improvements to HKFRSs 2015 - 2017 Cycle <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 2019

<sup>3</sup> Effective for annual periods beginning on or after 1 January 2021

<sup>4</sup> Effective for annual periods beginning on or after a date to be determined

#### HKFRS 9 Financial Instruments

HKFRS 9 introduces new requirements for the classification and measurement of financial assets, financial liabilities, general hedge accounting and impairment requirements for financial assets.

### 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

*已頒布但尚未生效之新訂及經修訂《香港財務報告準則》及詮釋* - 續

香港(國際財務報告詮釋委員會) - 詮釋第22號	外幣交易及預付代價 <sup>1</sup>
香港(國際財務報告詮釋委員會) - 詮釋第23號	所得稅處理的不確定性 <sup>2</sup>
《香港財務報告準則》第2號(修訂本)	以股份為基礎付款交易的分類及計量 <sup>1</sup>
《香港財務報告準則》第4號(修訂本)	應用《香港財務報告準則》第9號「金融工具」於《香港財務報告準則》第4號「保險合約」 <sup>1</sup>
《香港財務報告準則》第9號(修訂本)	具負補償之預付款項特點 <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註資 <sup>4</sup>
《香港會計準則》第19號(修訂本)	計劃修訂、縮減或結算 <sup>2</sup>
《香港會計準則》第28號(修訂本)	聯營企業及合營企業的長期權益 <sup>2</sup>
《香港會計準則》第28號(修訂本)	作為《香港財務報告準則》二零一四年至二零一六年週期之年度改進的一部分 <sup>1</sup>
《香港會計準則》第40號(修訂本)	投資物業的轉移 <sup>1</sup>
《香港財務報告準則》修訂本	《香港財務報告準則》二零一五年至二零一七年週期之年度改進 <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> 於二零一九年一月一日或其後開始之年度期間生效

<sup>3</sup> 於二零二一年一月一日或其後開始之年度期間生效

<sup>4</sup> 生效日期尚未釐定

#### 《香港財務報告準則》第9號「金融工具」

《香港財務報告準則》第9號就金融資產、金融負債分、一般對沖會計法及金融資產之減值規定的分類和計量作出的新規定。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

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

### HKFRS 9 *Financial Instruments* - continued

Key requirement of HKFRS 9 which is relevant to the Fund is:

- all recognised financial assets that are within the scope of HKFRS 9 *Financial Instruments: Recognition and Measurement* are required to be subsequently measured at amortised cost or fair value. Specifically, debt investments that are held within a business model whose objective is to collect the contractual cash flows, and that have contractual cash flows that are solely payments of principal and interest on the principal outstanding are generally measured at amortised cost at the end of subsequent accounting periods. Debt instruments that are held within a business model whose objective is achieved both by collecting contractual cash flows and selling financial assets, and that have contractual terms that give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding, are generally measured at fair value through other comprehensive income (“FVTOCI”). All other financial assets are measured at their fair value at the end of subsequent accounting periods. In addition, under HKFRS 9, entities may make an irrevocable election to present subsequent changes in the fair value of an equity investment (that is not held for trading) in other comprehensive income, with only dividend income generally recognised in profit or loss.

Based on the Fund’s financial instruments and risk management policies as at 31 March 2018, the Board of Administrators anticipates the following potential impacts on initial application of HKFRS 9:

#### Classification and measurement of financial instruments

- Debt instruments classified as time deposits carried at amortised cost as disclosed in Note 6: these are held within a business model whose objective is to collect the contractual cash flows that are solely payments of principal and interest on the principal outstanding. Accordingly, these financial assets will continue to be subsequently measured at amortised cost upon the application of HKFRS 9.
- All other financial assets and financial liabilities will continue to be measured on the same bases as are currently measured under HKAS 39.

Except for described above, the Board of Administrators of the Fund anticipates that the application of the new and revised HKFRSs and interpretations will have no material impact on the financial statements in the foreseeable future.

## 3. SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared in accordance with HKFRSs issued by HKICPA.

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.

## 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9號「金融工具」 - 續

與基金有關的《香港財務報告準則》第9號主要規定如下：

- 所有於《香港財務報告準則》第9號「金融工具」：確認及計量範疇中已確認的金融資產須於其後按攤銷成本或公平值計量。具體而言，債務投資其持有目的為按合約收取現金流，而該合約現金流僅為支付本金及未償還本金之利息，則該債務投資一般於其後的會計期末按攤銷成本計算。當持有的債務工具目的為按合約收取現金流並出售金融資產，而其合約條款於特定日期產生的現金流僅為支付本金及未償還本金之利息，則該債務工具一般以公平值計量並計入其他全面收益的方式計量。所有其他金融資產則於其後會計期末按其公平值計量。此外根據《香港財務報告準則》第9號，實體可作出不可撤回的選擇，於其他全面收益呈列權益投資（非持作交易）公平值之其後變動，而僅有股息收入一般於損益確認。

根據基金於二零一八年三月三十一日的金融工具及風險管理政策，執行委員會預期初始採納《香港財務報告準則》第9號將會產生以下潛在影響：

#### 金融工具的分類及計量

- 附註6中所披露，以攤銷成本列賬分類為定期存款之債務工具：此等工具的業務模式目的為收取僅為支付本金及未償還本金利息之合約現金流量。因此，該等金融資產其後將繼續採納《香港財務報告準則》第9號按攤銷成本計量。
- 所有其他金融資產及金融負債將繼續以《香港會計準則》第39號相同的基準計量。

除上文所述者外，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》及詮釋於可預見的未來將不會對財務報表產生重大影響。

## 3. 主要會計政策

本財務報表乃按照香港會計師公會頒布之《香港財務報告準則》編製而成。

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。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

The principal accounting policies are set out as follows:

### Revenue recognition

Interest income from 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 estimated future cash receipts through the expected life of the financial asset to that asset's net carrying amount on initial recognition.

### Cost of financial assistance

All costs connected with the provision of financial assistance rendered to consumers are recorded on an accrual basis and charged against income and expenditure account in the period incurred. Any costs recoverable from assisted consumers are recorded as income upon receipt.

### Financial instruments

Financial assets and financial liabilities are recognised 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 and points paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the debt instrument, 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 receivables and bank balances) are measured at amortised cost using the effective interest method, less any identified impairment (see accounting policy on impairment of financial assets below).

## 3. 主要會計政策 - 續

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基金，且收入金額能可靠地計量時作出確認。利息收入以時間基準按尚餘的本金及適用的實際利率累計，該實際利率是在金融資產的預計期限內將估計的未來現金收入，準確貼現至初步確認資產的賬面淨額時所用的利率。

### 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。

基金之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。實際利率指按債務工具預計期限或較短期限（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及點子，而這些費用及點子構成實際利率、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（包括應收利息和銀行結餘）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（參閱下文有關金融資產減值的會計政策）。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

*Financial instruments - continued*

**Financial assets - continued**

*Loans and receivables - continued*

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

*Impairment of 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 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 statement 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 account payables 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 fees and points 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**

*貸款及應收賬款 - 續*

除利息微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之現值的差額。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（包括應付賬款及應計費用和應付受託人款項）採用實際利率法以攤銷成本計算。

*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支出之方法。實際利率是按金融負債預計期限或較短期限（如適用），將估計未來現金支付（包括所有已付或已收的費用及點子，而這些費用及點子構成實際利率、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 2018 截至二零一八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.

On derecognition of a financial asset, the difference between the asset's carrying amount and the sum of the consideration received and receivable 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 have 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.

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

		2018 二零一八年 HK\$ 港元	2017 二零一七年 HK\$ 港元
<b>Financial assets</b>	<b>金融資產</b>		
Loans and receivables (including cash and cash equivalents)	貸款及應收賬款(包括現金及現金等值項目)	9,349,768	11,314,259
<b>Financial liabilities</b>	<b>金融負債</b>		
Financial liabilities at amortised cost	以攤銷成本列賬的金融負債	2,146,683	2,372,123

### b. Financial risk management objectives and policies

The Fund's major financial instruments include interest receivables, bank balances, account payables 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.

## 3. 主要會計政策 - 續

### 金融工具 - 續

#### 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，該金融資產才會被註銷。

當金融資產被註銷時，該項資產的賬面值與已收和應收代價總額的差額在收支結算表中確認。

當且僅當基金責任被解除、取銷或屆滿時，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。

## 4. 資本風險管理

基金的資本由香港特區政府注入的資本組成。

香港特區政府已撥款兩千萬港元作為基金資本。基金執行委員會對基金資本進行管理，以確保基金能夠持續經營。資本管理之整體策略與去年相同。

## 5. 金融工具

### 甲. 金融工具類別

### 乙. 金融風險管理目標及政策

基金之主要金融工具包括應收利息、銀行結餘、應付賬款及應計費用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等風險，以確保能按時且有效採取適當措施。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2018 截至二零一八年三月三十一日止年度

## 5. FINANCIAL INSTRUMENTS - continued

### b. Financial risk management objectives and policies - continued

#### Credit risk

The credit risk on liquid funds is limited because majority of the counterparties are banks with high credit ratings.

#### Market risk

##### 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 measurements of financial instruments

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.

## 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\$4,159,866 (2017: HK\$9,828,058) with an original maturity over three months, and carry interest at market rates which ranged from 0.79% to 1.25% (2017: 0.3% to 1.15%) 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\$1,393,000 (2017: HK\$1,822,000) 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.

## 5. 金融工具 - 續

### 乙. 金融風險管理目標及政策 - 續

#### 信貸風險

由於大部分交易對象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

##### 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

執行委員會會密切監察其現金流量狀況，故基金承受的流動資金風險已降至最低。

基金的金融負債未貼現現金流量以無息金融負債顯示，而最早付款日期為三個月或以內。

### 丙. 金融工具之公平值計量

金融資產及金融負債之公平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。

## 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 4,159,866 港元 (二零一七年：9,828,058 港元)，該存款之利率根據每年 0.79% 至 1.25% (二零一七年：0.3% 至 1.15%) 的市場利率計算。

## 7. 應付受託人款項

本金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. 關聯方交易

年內，基金就獲提供的行政服務和辦公室支援 (包括薪金支出及相關開銷) 須支付行政服務支出 1,393,000 港元 (二零一七年：1,822,000 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

### 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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