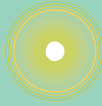
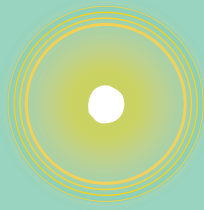
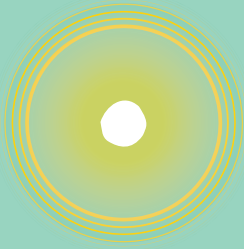
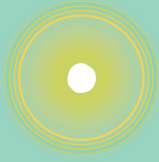
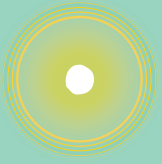


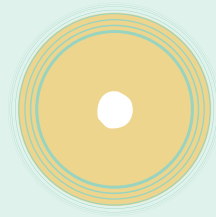
CONSUMER COUNCIL ANNUAL REPORT
消費者委員會年報
2014-15



enlighten • collaborate • innovate
啟導 • 結伴 • 開拓

CONSUMER COUNCIL ANNUAL REPORT
消費者委員會年報
2014-15

enlighten • collaborate • innovate
啟導 • 結伴 • 開拓





40

Landmark events of the Council in 40 years
消費者委員會四十周年大事誌



1970s

In the 1970s, the global oil crisis led to high inflation with prices soaring on essential daily commodities such as rice and edible oil. Against this backdrop, the Consumer Council was established in April 1974.

上世紀70年代，石油危機引發高通胀，日用品、糧油價格高企，在此背景下，消費者委員會於1974年4月成立。

通脹 CPI

1974 The Consumer Council was founded. Retail Prices of Major Foodstuffs Report was broadcast daily on the radio for price comparison of market shoppers. 消委會成立，率先替市民格價，每天清晨電台報道「主要食品零售價格行情」。

1975 The function of the Council was expanded to include services in addition to goods. 消委會職能擴至包括服務行業。

1975 The forerunner of CHOICE magazine – Consumers Monthly Newsletter was launched with a print run of 30,000 copies. In 1976, the debut of CHOICE magazine, carrying the first product test on cooking oil.

《選擇》月刊前身——《消費者委員會月報》面世，月印30,000份。次年，《選擇》月刊面世，刊載首項產品試驗報告：食油。

1977 The Consumer Council Ordinance was commenced to incorporate the Consumer Council and define its functions and powers.

《消費者委員會條例》開始執行，旨在將消費者委員會成立為法團，界定其職能與權力。

1977 The Council became a member of the International Organisation of Consumers Unions (presently known as the Consumers International), striving for the betterment of consumer rights.

消委會成為國際消費者聯合協會（現稱國際消費者聯合會）正式會員，為消費者爭取權益。

1980s

The economic take-off transformed Hong Kong from an industrial society to a financial centre. The service industry rose to be one of the most important sectors with consumers paying more and more attention to the quality of goods and services.

經濟起飛，香港由工業社會轉型金融中心，服務業成為最重要的行業之一，消費者更重視物品及服務的質素。



1981 The Council named traders for malpractices and a total of 34 shops were named in the 80s. 本會以公開點名方式譴責以不良手法經營的商店，八十年代，公布的商號共34間。

1986 A number of major travel agencies went into closure. The authorities accepted the Council's proposal of redress measures to safeguard consumer interests and amended the Travel Agents Ordinance. 數間大型旅行社倒閉，當局接納本會建議改革賠償機制，並修訂《旅行代理商條例》。

1988 CHOICE published its first test report on condoms that saw its circulation soar to a historical high of 73,000 copies, a record still unsurpassed. 《選擇》首次就安全套進行產品測試，銷量高達73,000本，紀錄至今仍未打破。

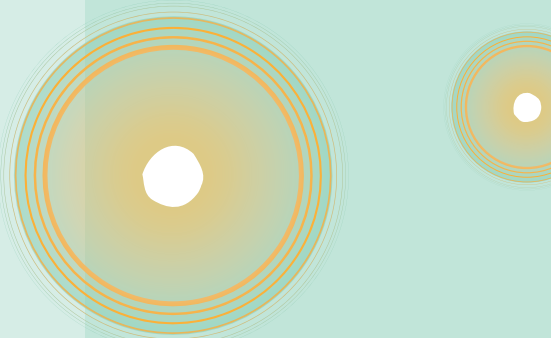
1989 A publicity video was launched focusing on outbound packaged tour travel with the slogan - Consumers have the right to be informed, the more you ask, the smarter you are. 本會宣傳短片以外遊旅行團為主題，並以「消費者有權知，問多啲，係醒啲」作為標語。

1990s

As Hong Kong moved forward to further establish its status as Asia's Financial Centre, the public demanded better regulations on sale practices. The Council conducted research and promoted a number of consumer protection policies and legislation during this period. Meanwhile, the economic growth also led to a property market boom and rampant speculation; property prices reached a historical high in 1997.

香港進一步確立亞洲金融中心的地位，社會對銷售手法的規範有更高要求，消委會研究及推動多項跟消費權益相關的政策及法規。與此同時，經濟增長令樓市暢旺，炒風熾熱，樓價於1997年升至歷史高位。

電訊市場開放 Liberalised Telecommunication Market



1990 The Council called for abolition in phases of the Interest Rate Agreement and the recommendation was supported by the Government. 消委會建議分階段撤銷利率協議，並獲政府接納。

1994 The Supply of Services (Implied Terms) Ordinance, the Unconscionable Contracts Ordinance and the Consumer Goods Safety Ordinance were enacted. 《服務提供（隱含條款）條例》、《不合理合約條例》、《消費品安全條例》獲通過頒行。

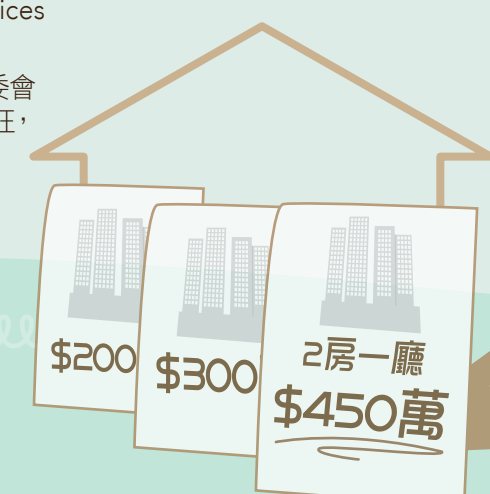
1994 The Consumer Legal Action Fund was established with an initial grant of HK\$10 million by the Government. Pursuant to a Declaration of Trust, the Council was appointed as the Trustee of the Fund to provide legal assistance to cases involving significant consumer interest. 政府撥款港幣1,000萬元，成立消費者訴訟基金。依據信託聲明，消委會受委託為基金的信託人，為涉及重大消費者利益的案件提供法律協助。

1999 The Council organised and hosted the 13th IOCU World Congress with some 500 delegates in total from 60 countries attending. 消委會主辦第十三屆國際消費者聯合協會世界大會，約500名來自60個國家的代表參與其中。

1996 The Council published the study report Competition Policy: the Key to Hong Kong's Future Economic Success and called for a comprehensive competition policy to be backed up by legislation. 本會發表《公平競爭政策：香港經濟繁榮的關鍵》研究報告，建議本港制訂全面的公平競爭政策和相關的法例。

1996 CHOICE reported cases of women suffering serious complications after using PAAG for breast augmentation. 《選擇》月刊報道有婦女以PAAG隆胸後出現嚴重問題。

1999 A new website ShoppSmart dedicated to Mainland tourists was launched. 為內地旅客而設的新網站「精明消費香港遊」啟動。



2000s

Hong Kong's economy was hit hard by the SARS epidemic and the financial crisis. In 2003, a post-SARS open market policy stimulated a tourism boom helping to stabilise the economy. In 2008, the Lehman Brothers mini-bond default triggered off a financial crisis worldwide. In the following years, the economy in Hong Kong recovered steadily to return to its right track.

香港經濟受到SARS疫症、金融海嘯等影響。2003年SARS後，政府開放自由行政策，刺激旅遊業發展令經濟回穩；2008年雷曼迷你債券觸發金融海嘯，其後，香港經濟逐步重回正軌。



2003 Research and tests were conducted on surgical face masks, sanitation and sterilisation products and other items claiming to be effective against SARS. SARS期間對口罩、清潔消毒用品和聲稱可以防SARS的產品進行研究和測試。

2006 CHOICE reported cases of women suffering serious complications after using PAAG for breast augmentation. 《選擇》月刊報道有婦女以PAAG隆胸後出現嚴重問題。

2007 A new website ShoppSmart dedicated to Mainland tourists was launched. 為內地旅客而設的新網站「精明消費香港遊」啟動。

2008 After 23 years of effort to advocate a standardised definition of Saleable Area, an agreement was finally reached by various parties concerned. 本會經過23年努力，各方最終達成統一「實用面積」的定義。

2008 For the first time, consumer complaints exceeded the 40,000-case threshold including 8,274 cases relating to the Lehman Brothers mini-bond default. 雷曼事件令全年投訴數字首次超過40,000宗，當中包括8,274宗雷曼迷你債券個案。

2009 The Consumer Legal Action Fund assisted some of the consumers who were aggrieved by the sale of Lehman Brothers related financial products. 消費者訴訟基金向一些購買了雷曼相關金融產品的消費者提供協助。

2010s

Rapid technology development and proliferation of internet shopping posed new challenges to consumer protection with growing attention to individual personal privacy and sustainable consumption.

科技發展迅速，網購成為潮流，消費者權益面對新挑戰；社會越加重視個人私隱及可持續消費。



可持續消費 Sustainable Consumption

2011 The Council co-organised the 19th CI World Congress, drawing a global assembly of over 700 delegates from 80 countries, the highest attendance in the history of the Congress. 本會協辦第19屆國際消費者聯合會全球會議，來自80個國家和地區的700多名代表參與，創下大會紀錄。

2012 The Council published a report proposing the adoption of fair terms in consumer contracts and the implementation of a cooling-off period. 本會發表報告，建議消費合約中引入公平條款，並加入冷靜期。

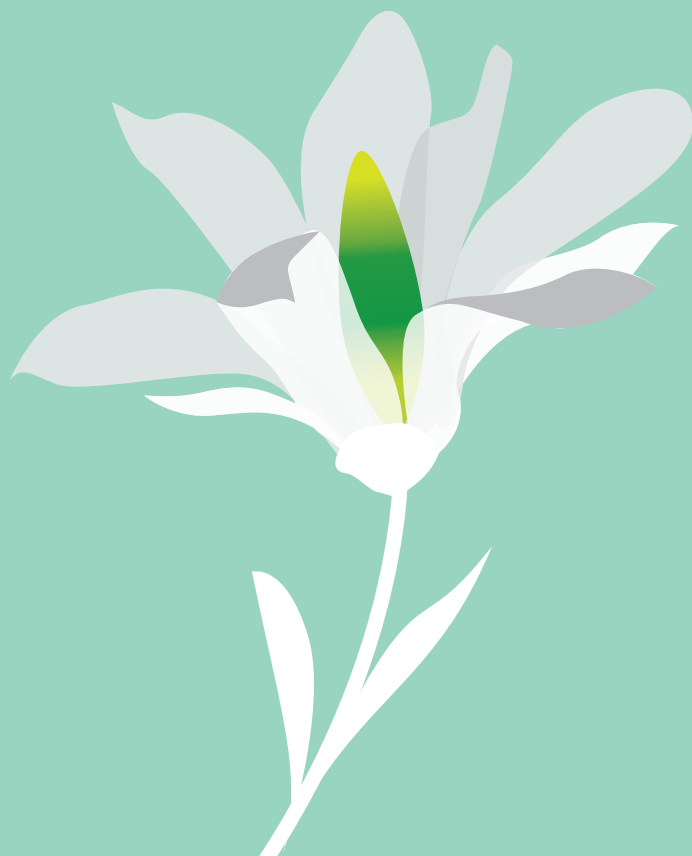
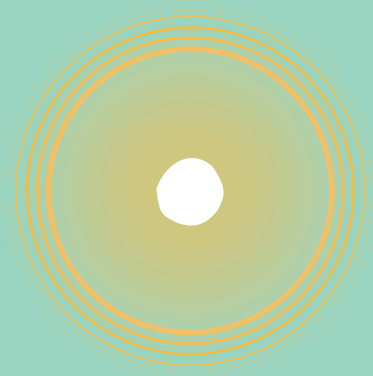
2012 The Competition Ordinance, the Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance 2012 and the Residential Properties (First-hand Sales) Ordinance were enacted by the Legislative Council. 《競爭條例》、《2012年商品說明（不良營商手法）（修訂）條例》及《一手住宅物業銷售條例》相繼獲立法會通過。

2013 A three-year strategic plan was announced with sustainable consumption becoming an important focus in the future. 本會公布未來三年工作計劃，可持續消費成為未來一項重點工作。

2013 A new website dedicated to publicising the provisions against unfair trade practices under the amended Trade Descriptions Ordinance was launched to educate consumers. 特設網站宣傳新修訂《商品說明條例》下打擊不良營商手法的條文，讓消費者認識以保障自己的權益。

2014 Several study reports focusing on business practice issues concerning first-hand sales of residential properties, supply of infant formula and auto fuel pricing were subsequently released and aroused extensive public discussion. 本會連續發表一系列涉及營商手法問題的報告，包括一手住宅物業銷售、嬰兒奶粉供應、車用燃油價格等，引起社會廣泛討論。







CHAIRMAN'S MESSAGE 主席的話

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

The year under review (2014-15) marked an important milestone in the history of the Consumer Council, commemorating its 40th Anniversary of founding. It marked four decades of devoted public service, dedicated to the betterment of consumer welfare, through thick and thin the changing fortunes of economy and the rising tide of consumer demands. It also marked a historic watershed for the beginning of a new realm of consumer protection and empowerment.

We do look back with pride the past achievements we have so resolutely pursued with tenacity to bring them into fruition, and more than ever before, we are confident that the new direction forward as embodied in the current three-year strategic plan, will lead the Consumer Council to a new horizon in consumer protection.

In retrospect, the Council has covered an awful lot of work, both in diversity and enormity, that touches upon virtually every facet of the consumer daily life – be it health and safety, unfair trade and pricing practices, market competition and transparency, the environment and sustainable consumption, legal protection and redress, or a myriad of issues impacting on the rights and interests of the consumer public. That is somehow inevitable given that consumption is a lifelong affair from cradle to grave.

2014-15年是消費者委員會成立40周年的大日子，也是本會發展歷程上，一個重要的里程碑。過去40年，我們致力為市民服務，一同經歷經濟環境的高低起伏，面對不斷提高的消費訴求，我們依然全力以赴，堅持為消費者爭取權益。同時，周年紀念也標誌著本會已踏入消費保障和提升消費者自我保護能力的新領域。

回顧過去，憑藉鍥而不捨的努力而取得的成就，讓我們引以自豪。展望將來，我們深信三年策略計劃所訂定的新方向，必將引領消委會邁向消費保障的新境界。

檢視本會歷年的工作，可謂數量龐大，種類繁多，幾乎遍及消費者日常生活的每一個細節——涵蓋健康和 safety、不公平營商和定價手法、市場競爭和透明度、環境保護和可持續消費、法律保障和賠償，以及無數影響大眾消費權益的議題。對於這些工作，本會一向責無旁貸，因為從幼到老，每個人生階段，我們都離不開消費。



We are responsive to the socio-economic and technological changes, in particular the new challenges brought on by the digital age such as online shopping and e-commerce, the impact of an influx of visitors and immigrants from the Mainland, and the emergence of a 'silver-haired' market due to ageing population, to mention but a few.

For the year in review, I am very pleased to say that we had yet another busy and fruitful year. In commemoration of the 40th Anniversary, a program of activities and events was organised throughout the year to showcase and reinforce public awareness of the solid progress attained in the history of the Council, consumer rights and responsibilities, and the importance of consumer vigilance.

Enlighten – Collaborate – Innovate was the theme adopted to commemorate the anniversary: *Enlighten* because only when consumers are enlightened will they take full charge of not just their rights but also responsibilities for the impact they create on the marketplace and environment; *Collaborate* as only through collaborative efforts in concert can we amplify the resources needed to cope with ever-rising new challenges and issues; and *Innovate* since only an innovative approach for ideas and solutions can give us the needed capacity to embrace the new era of challenges in consumer protection.

The Council was most actively involved in consultations on implementation following enactment of the three vital consumer protection legislations – the Competition Ordinance, the Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance 2012 and the Residential Properties (First-hand Sales) Ordinance. They have taken the Council long years of research and advocacy to bring them into place. However, we will not be complacent. Our continuing role is to see to it that they are enforced effectively to the ultimate benefits of consumers.

The combined publicity efforts of the Government and the Council on the amended Trade Descriptions Ordinance on fairness in the market, and the legal sanction against unfair trade practices have heightened awareness of consumers and traders alike. Enforcement is going strong with the effort of the Customs and Excise Department with which we have established a mechanism for referral of consumer complaints where applicable for possible investigative action.

本會積極回應經濟、社會和科技各方面的轉變，特別是各項新趨勢帶來的挑戰，例如隨著數碼時代降臨而興起的網上購物和電子商貿、遊客匯集和內地新來港人士的急速增長，以及因人口老化而衍生的銀髮市場等等。

本人欣見消委會渡過了忙碌而滿載成果的一年。年內本會為紀念40周年，舉行了連串活動，向公眾展示本會多年來在推動消費者權益方面的成果、消費者應有的權益和責任，以及保持警覺的重要性。

周年紀念活動以「啟導·結伴·開拓」為主題。「啟導」——務求令消費者透徹瞭解消費行為中的權與責，從而理解這些行為對市場及環境的影響；「結伴」——結合及協調各方力量和資源，致力發揮協同效應，積極面對新冒起的問題和挑戰；「開拓」——開拓新思維和新方法，提升能力迎接挑戰，面對瞬息萬變的消費環境，也處之泰然。

隨著《競爭條例》、《2012年商品說明（不良營商手法）（修訂）條例》及《一手住宅物業銷售條例》這三條對消費保障影響深遠的法例的通過，本會在法例施行方面也給予了很多意見。這些法例都是本會經過多年努力，不斷研究和倡議而獲得的成果。我們不會因而自滿，我們會繼續監察這些法例的執行情況，確保有效保障消費者利益。

綜合政府和本會在宣傳新修訂的《商品說明條例》的努力，消費者和商戶對於公平市場和制裁不公平營商手法的條例，都加深了認識。香港海關雷厲執法，為此，本會與海關設立了轉介個案的機制，把一些可以進一步深入調查的個案轉介海關。





During the year, we have put forward our suggestions on the enforcement guidelines of the Competition Commission with the emphasis on a consumer welfare approach in interpreting the spirit of competition rules.

The year also saw the release of two important indepth study reports, on the sales of first-hand residential properties, and the future development of the electricity market respectively. Both reports generated extensive public attention galvanising immense public discourse on the imperative for reform and enhanced consumer protection in these sectors.

In November, our findings in the the report on *Study on the Sales of First-hand Residential Properties* revealed that certain problems remained unchecked after the Residential Properties (First-hand Sales) Ordinance had been in implementation for a year and a half. Such deep-rooted practices as aggressive tactics to make quick onsite sales, units released in small batches resulting in possible market speculation, confusing exaggerated claims and information seemed to persist. Improvement in official oversight and the key areas highlighted in the report is needed.

In December, our report on *Searching for New Directions – A Study of Hong Kong Electricity Market* has stimulated much-needed informed public discussions on this complex regulatory affair. The study was undertaken with expert assistance of the Consumers International on overseas regulatory reform experience and its implications for consumers as well as extensive consultation with local stakeholder groups including the power companies, industry and environmental groups, academia and Government agencies. Three broad elements of regulation, competition and sustainability in the electricity market were examined.

Any reform it seems will have to strike a fine balance in reliability, environmental performance and affordability. No doubt the Council will continue to be proactive in its role to promote consumer interests and a new regulatory regime that could bring sustainable and economic benefits to consumers from the electricity sector.

A working group led by myself was set up to steer and provide advice on the strategic direction in promoting sustainable consumption. The Council sets out in its strategic plan its goal to contribute to the development and education of sustainable consumption in Hong Kong. A series of work is in progress to establish the long-term strategic framework in facilitating the delivery of the mission in sustainable consumption. We have undertaken a major study to establish consumers' knowledge of, behaviour in and the priorities

年內，我們就《競爭條例》的執行指引，提出了不少建議，當中我們特別強調要以維護消費者福祉為中心來詮釋條例的精神。

此外，本會在年內發表了兩份重要的研究報告，分別是有關於一手住宅物業銷售及本港電力市場的未來發展。兩份報告突顯市場改革以及提升消費者權益保障的重要性，報告引起公眾廣泛關注，並激發熱烈討論。

11月發表的《一手住宅物業銷售研究報告》顯示，《一手住宅物業銷售條例》雖然已實施年半，若干問題尚待解決。一些根深蒂固的問題依舊存在，例如地產代理在售楼現場以激進的手法催逼準買家速戰速決購置單位；「啲牙膏」式推售單位有可能助長炒風；以及提供誇大而混淆的資訊等。本會促請政府加強監管有關法例的執行，以及盡快改善報告中指出的各種問題。

12月，本會發表的《探索新方向——香港電力市場研究報告》令公眾可以在充分瞭解這個複雜的規管議題後，開展必要的討論。研究得到國際消費者聯會的專家協助，他們具有國際上改革電力市場規管的經驗，也瞭解這些改革對消費者的影響。過程中，也諮詢本地多個持份者組織，包括電力公司、行業及環保團體、學者和政府機構等。報告旨在檢視香港電力市場的規管、競爭以及可持續發展等三個主要範疇。

總結經驗，任何電力市場的改革方案都必須平衡可靠性、環保以及負擔能力等各方面。本會必定繼續努力，積極倡議成立新的監管體制，為消費者開創一個具可持續發展及經濟效益的電力市場。

在推廣可持續消費方面，以本人為首，專責制訂策略方向的工作小組於年內成立。本會亦已在策略計劃中定下推動本港可持續消費的發展和教育的目標。目前我們已開展連串工作，以建立長期策略框架，朝著建設可持續消費的環境為目標而邁進。我們針對消費者對可持續消費的知識、行為，以及優先次序等進行詳細研究，以此作為構思教育工作及追蹤議題發展的基準。本會在



for sustainable consumption so as to form a baseline for designing education efforts and ongoing tracking. In 2014, we also undertook a detailed analysis to determine how Hong Kong's electricity sector could be reformed to increase the use of renewable electricity and energy efficiency, and submitted our point of views to the recent Government consultation.

Much remains to be done. We are scheduled to release a number of our studies on topics such as online purchase behaviour and consumer arbitration feasibility. Work is also at an advanced stage to launch the Council's revamped website shortly. The work ahead is formidable but with our new guiding motto *Enlighten – Collaborate – Innovate* and your unfailing support, we are confident of the success of our mission.

In closing, I would like to express my sincere gratitude to the retiring Council Members during the year for their support and invaluable contribution: Mr Thomas CHENG, Mr Bankee KWAN, Ms Miranda KWOK; and a warm welcome to the incoming Council Members: Mr Ambrose LAM, Mr Kevin LAM, Mr Kent WONG. I would also like to express my heartfelt thanks to the outgoing Co-opted Members for their expert guidance: Prof. Ron HUI, Mr Larry KWOK, Mr Michael LI, the Hon Charles Peter MOK; and welcome to an incoming Co-opted Member Prof. Nora TAM.

My personal appreciation and gratitude is reserved for the Council's Chief Executive Ms Gilly WONG for her foresight and leadership of the day-to-day operation of the Council, and the staff for their dedication and professionalism in serving the consumers.

Professor WONG Yuk-shan, BBS, JP
Chairman

2014年亦就本港電力市場應如何改革以提升可再生能源的應用和能源效益作詳細分析，回應政府的諮詢文件。

未來仍有許多工作有待完成。我們計劃公布若干研究報告，例如網上購物行為及消費者仲裁的可行性研究。此外，網站革新工作已進入最後階段，全新網站快將推出。未來的工作縱使艱巨，但以「啟導·結伴·開拓」作為我們的座右銘，加上各位信實可靠的支持，本會定必可達成使命。

本人希望藉此機會向卸任的委員：鄭建韓先生、關百豪先生、郭珮芳女士，致以摯誠謝意；同時，本人謹此熱烈歡迎各位新上任的委員，包括林新強律師、林詩棋先生及黃紹基先生。此外，本人也真誠感謝卸任的增選委員：許樹源教授、郭琳廣律師、李漢城先生、莫乃光議員，並歡迎新任增選委員譚鳳儀教授。

最後，本人衷心讚賞和感謝總幹事黃鳳嫻女士的遠見卓識和領導才能，以及其團隊的全情投入和專業精神。

黃玉山教授，銅紫荊星章，太平紳士
主席





MEMBERSHIP OF THE CONSUMER COUNCIL

消費者委員會委員

CHAIRMAN 主席

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



Ms Linda CHAN Ching-fan, SC
陳靜芬資深大律師



Mr Chapman CHAN Chor-man
陳楚文先生



Mr Thomas CHENG Kin-hon
鄭建韓先生



Dr David CHUNG Wai-keung
鍾偉強博士

VICE-CHAIRMAN 副主席

Mr Philip LEUNG Kwong-hon
梁光漢先生



Ms Miranda KWOK Pui-fong
郭珮芳女士



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



Prof. WONG Kam-fai, MH
黃錦輝教授
榮譽勳章



Mr Samuel CHAN Ka-yan, JP
陳家股大律師
太平紳士



Mr Clement CHAN Kam-wing
陳錦榮先生



Ms Grace CHAN Man-yeec
陳文宜女士



Ms Jo Jo CHAN Shuk-fong
陳淑芳女士



Ms Amy FUNG Dun-mi
馮丹媚女士



The Hon. Steven HO Chun-yin
何俊賢議員



Prof. Michael HUI King-man
許敬文教授



Mr Bankee KWAN Pak-hoo
關百豪先生



Mr Kevin LAM Sze-cay
林詩棋先生



Dr Raymond LEUNG Siu-hong
梁少康博士



Mr Keith LIE Kin-fu
李健虎先生



Prof. Angela NG Lai-ping
吳麗萍教授



Ms WONG Shu-ming
黃舒明女士



Mr Alvin WONG Tak-wai
黃德偉先生

CO-OPTED MEMBERS OF THE CONSUMER COUNCIL

消費者委員會增選委員



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



Mr John CHIU Chi-yeung
JP
趙志洋先生
太平紳士



Ms Constance CHOY Hok-man
蔡學雯律師



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



Mr Francis FONG Po-kiu
方保僑先生



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



Prof. Ron HUI Shu-yuen
許樹源教授



Mr Kelvin KWOK Hiu-fai
郭曉暉先生



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



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



Mr Edmond LAM King-fung
林勁豐律師



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



Ms Bonnie NG Hoi-lam
吳凱霖女士



Ms Clara SHEK
石嘉麗女士



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



Dr Michael TSUI Fuk-sun
徐福榮醫生



Dr Max WONG Wai-lun
王慧麟博士



Ms Cecilia WOO Lee-wah
鄔莉華律師

MANAGEMENT TEAM OF THE CONSUMER COUNCIL

消費者委員會管理層

**CHIEF
EXECUTIVE**
總幹事

Ms Gilly WONG Fung-han
黃鳳嫻女士



**DEPUTY CHIEF
EXECUTIVE**
副總幹事

Mr Simon CHUI Chun-king
徐振景先生



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



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



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



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



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



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



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



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



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

Highlights of activities in commemoration of 40th anniversary 四十周年活動剪影



2014.04.07

The 40th Anniversary Celebration Cocktail Reception was held to kick off a series of commemorative activities.
40周年誌慶酒會啟動連串推廣活動。

2014.04.06-09

The 1st Cross-Strait Symposium on Consumer Protection was organised in Hong Kong and Macau.
第一屆「兩岸四地推動消保權益論壇」於香港和澳門舉行。



2014.10.07 – 2015.02.13

The Council sponsored "The Best Thematic Micro-film Award" in the 8th Mobile Film Production Contest.

本會贊助第八屆「香港流動影片製作比賽」— 最佳主題微電影大獎。





2014.11.11
Debut of *Metropolitan Consumers* TV features – a production by RTHK sponsored by the Council.
由本會贊助，香港電台攝製的電視特輯《消費新潮》啟播。



2015.01.30 – 2015.03.29
4x10 Comic Exhibition was held consecutively in Lok Fu, Tseung Kwan O and Kwai Fong depicting changes of consumption situations over the past decades in the eyes of renowned comic artists.
「4x10漫畫展」在樂富、將軍澳及葵芳巡迴舉行，藉著本地著名漫畫家的作品，展示過去數十年消費者處境的演變。



THE CONSUMER COUNCIL 消費者委員會

The Council is committed to representing the voices of consumers by advocating their interests, enhancing their welfare and empowering them to protect their own rights and values.

消委會致力為消費者發聲，為他們爭取權益、增進福祉，並教育消費者瞭解和懂得保障自己的權利和價值。

The Consumer Council is a statutory body which was 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 from 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
- undertaking such other functions as the Council may adopt with the prior approval of the Chief Executive in Council of the Government

Consumer Council Membership

The Council comprises a Chairperson, a Vice-Chairperson¹ and not more than 20 other Members² who are all appointed by the Government for a term of not exceeding two years. They may be reappointed upon expiry of their respective terms of office.

In the year under review, three new Members, namely Mr Ambrose LAM San-keung, JP, Mr Kevin LAM Sze-cay and Mr Kent WONG Siu-kee joined the Council.

The Council would like to express its heartfelt thanks to Mr Thomas CHENG Kin-hon, Mr Bankee KWAN Pak-hoo and Ms Miranda KWOK Pui-fong for their support, devotion and contributions during their terms.

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)，委員會的職責為保障及促進貨品和服務的消費者權益，以及不動產的購買人、按揭人及承租人的權益。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，以及不動產的購買人、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，規管屬下會員的活動
- 承擔任何經由香港特區政府行政長官會同行政會議審批的其他職能

委員會委員

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

年內，林新強律師、太平紳士、林詩棋先生、黃紹基先生加入委員會。

本會衷心感謝各卸任委員的支持和貢獻，包括鄭建韓先生、關百豪先生及郭珮芳女士。

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

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

Council and Committees

The Council operates through a committee structure comprising 12 Committees and Working Groups³. Full Council meetings are held on a bi-monthly basis. The Council will co-opt professionals of different disciplines as members of relevant committees in order to benefit from their expertise and to facilitate studies in specific fields. The Council administers the Consumer Council Legal Action Fund via a Board of Administrators and a Management Committee.

Sustainable consumption is a new area of commitment under the Council's three-year strategic plan. In the year under review, the Working Group on Sustainable Consumption Programme was set up to steer and provide advice on the strategic direction in promoting sustainable consumption. Led by the Council Chairman, the Working Group comprised the Council Vice-chairman, three other Council Members and a Co-opted Member, Prof. Nora TAM Fung-Yee, BBS, JP, who is an expert in environmental biology.

In 2014-15, Prof. Ron HUI Shu-yuen, Mr Larry KWOK Lam-kwong, BBS, JP, Mr Michael LI Hon-shing, KSJ, BBS, JP, and The Hon. Charles Peter MOK, JP retired as Co-opted Member. We would like to express our gratitude for their support and expert contributions to the Council.

The Council Office

The Council Office, headed by the Chief Executive, employs 146 staff.

The Council Office operates with nine functional divisions, namely, Complaints and Advice Division, Consumer Education Division, Finance and Administration Division, Human Resources Division, Information Technology Division, Legal Affairs Division, Planning and Trade Practices Division, Public Affairs Division and Research and Survey Division⁴.

The Council is an equal opportunities employer, with the number of disabled employees representing 0.7% of the Council Office's permanent staff in 2014-15.

Finance

The Council derives its income mainly from Government subvention. Other sources of income (approximately 5%) include proceeds from the sales of the Council's CHOICE magazine and interest income.

The total recurrent and non-recurrent expenditures for the year under review was HK\$105.75 million and HK\$5.65 million respectively⁵.

委員會及小組

本會以委員會制度運作，設12個委員會及工作小組³。委員會每兩月召開全體委員會議，並會不時邀請各界專才加入相關小組為增選委員，提供專業意見。消費者訴訟基金則由執行委員會及管理委員會監督管理。

推廣可持續消費是本會在三年策略計劃中定下的新使命，為此，委員會在本年度成立可持續消費計劃工作小組，負責指導及建議本會落實這方面工作的策略及方向。工作小組由本會主席領導，成員包括本會副主席、三位委員及增選委員譚鳳儀教授，銅紫荊星章，太平紳士。譚教授乃環境生物學的專家。

年內幾位增選委員，包括許樹源教授、郭琳廣律師，銅紫荊星章，太平紳士、李漢城先生，英國聖約翰騎士勳章，銅紫荊星章，太平紳士；莫乃光議員，太平紳士則卸任。本會衷心感謝他們對委員會作出的支持及貢獻。

委員會辦事處

以總幹事為首的消委會辦事處共有職員146人。

本會工作經由九個部門負責：投訴及諮詢部、消費者教育部、財務及行政部、人力資源部、資訊科技部、法律事務部、策劃及商營手法事務部、公共事務部和研究及普查部⁴。

消委會是提供平等機會的顧主，2014-15年僱用的傷健職員，佔常額編制的0.7%。

財政

本會經費主要來自政府資助，其他收入來源（約5%）包括出版《選擇》月刊及銀行利息。

年內經常及非經常開支分別為港幣1.0575億元及565萬元⁵。

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

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

5 See Appendix 5 for the Auditor's Report and Financial Statements for the accounts of the Consumer Council for 2014-15.
2014-15年的核數師報告和各財務報表見附錄五。





RESOLVING DISPUTES BETWEEN CONSUMERS AND BUSINESSES

調停消費者與營商者之間的糾紛

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

消委會致力調停

消費者與營商者之間的糾紛，以求達致雙方滿意的和解方案。由消費者投訴個案中所獲得的資料，不但有助本會適時向公眾發出有關不良營商手法的消費警示，亦有助相關執法部門採取適當行動。

Complaints and Enquiries Received

Complaints and enquiries are received via telephone, fax, correspondence or the internet. During the year, 87% of all enquiries were received by telephone, while 54% of complaints were lodged in writing or via the internet.

Complaints Statistics Breakdown

During the year, a total of 101,560 enquiries and 29,547 complaints were received, representing a 6% decrease in the number of complaint cases compared with 31,334 in 2013-14.

Although the Council is not a law enforcement agency and it does not possess any investigative powers, the Council was able to achieve a high resolution rate of complaint cases by means of conciliation: at 73% of cases with pursuable grounds in 2014-15 (See Fig 4). For cases where traders refused to settle or offer redress, the complainants were advised to seek redress via other channels, including civil action⁶.

投訴及諮詢

本會透過電話、傳真、書信及互聯網接收消費者的諮詢及投訴。本年度接獲的諮詢有87%來自電話；投訴方面則有54%透過書面及互聯網提出。

消費投訴統計

本年度本會共接獲101,560宗消費諮詢及29,547宗消費投訴。相對2013-14年度共接獲31,334宗投訴個案，輕微下跌6%。

雖然本會並非執法部門，並沒有調查權力，在2014-15年度有73%可跟進的個案，經本會調停獲得解決(見圖四)。對於商號拒絕協商或和解的個案，本會會建議投訴人考慮循其他途徑解決或提出民事訴訟⁶。

FIG.1 COMPARISON OF COMPLAINTS IN THE PAST 3 YEARS

圖一 過去三年接獲的投訴數字

Year 年份	2012-13	2013-14	2014-15
Total number of complaints 投訴個案總數	26,955	31,334	29,547

⁶ See Appendix 6 for contact information of Consumer Advice Centres. 消費者諮詢中心的聯絡資料見附錄六。

FIG.2 TOP TEN CONSUMER COMPLAINTS ON INDUSTRIES IN 2014-15

圖二 2014-15年度首十位消費投訴行業

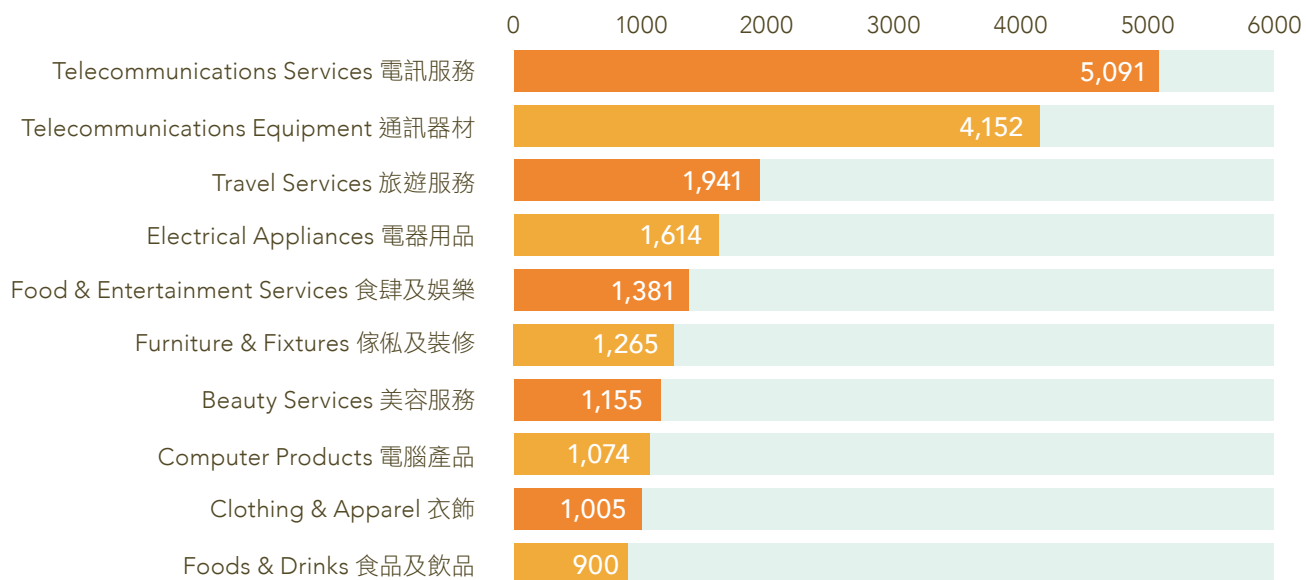


FIG.3 NATURE OF CONSUMER COMPLAINTS IN 2014-15

圖三 2014-15年度投訴性質

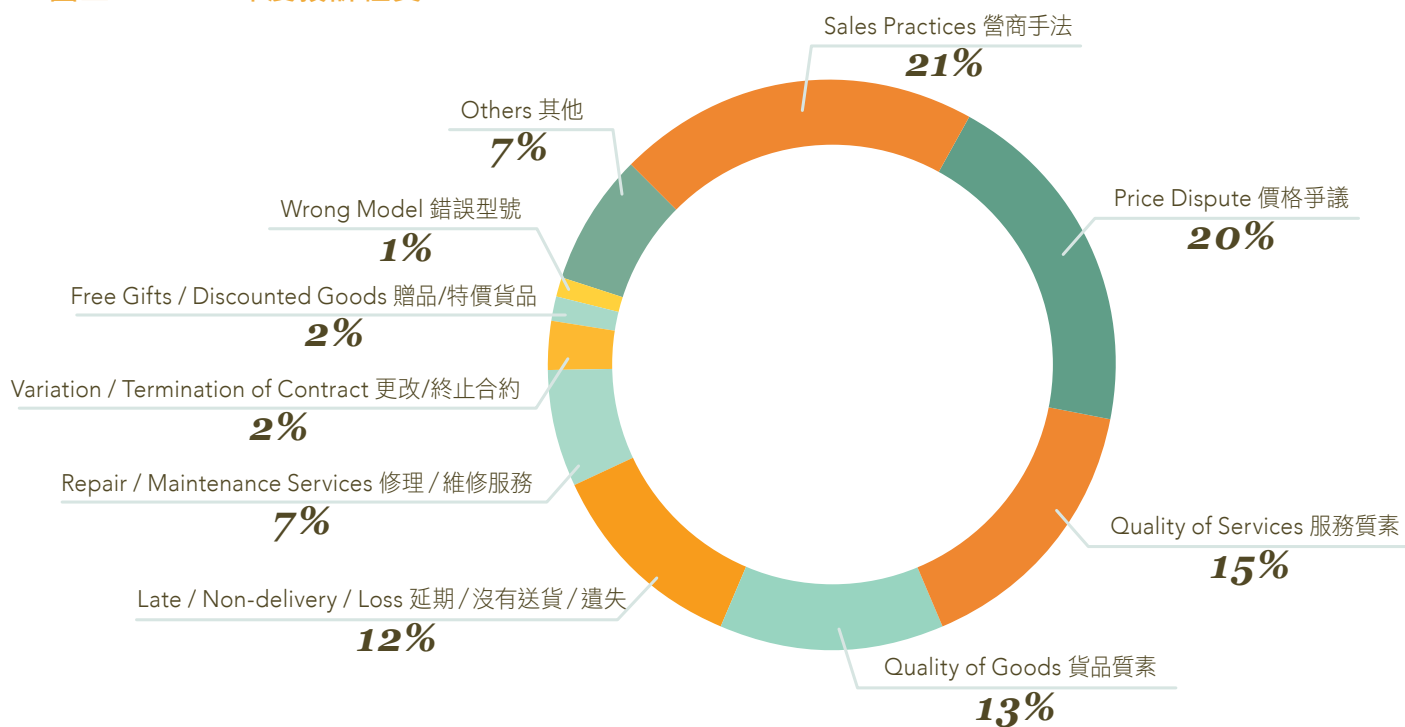


FIG.4 RESOLUTION RATE OF CASES WITH PURSUABLE GROUNDS IN 2014-15
圖四 2014-15年度調停成功率

Total number of cases received 投訴總數	29,547
No. of cases with pursuable grounds 可跟進的投訴個案 ⁷	20,622
No. of cases in progress 仍在跟進中的個案	1,545
No. of cases resolved 獲得解決的個案	13,894
Resolution rate 調停成功率	73%

Top Five Consumer Complaints

1 Telecommunications Services

Despite a significant drop of 23% over the preceding year, telecommunications services continued to be the top category receiving the most complaints with 5,091 cases in 2014-15. The bulk of the complaints were related to disputes concerning fees and charges (57%) and the quality of services (19%).

2 Telecommunications Equipment

Complaints relating to telecommunications equipment came second with a hefty rise of 79% from 2,325 cases in 2013-14 to 4,152 cases in 2014-15. Nearly 96% of the complaints (3,974 cases) involved mobile phones, including 2,361 cases of consumer dissatisfaction over the pre-order sales of a newly launched smartphone in high demand. The nature of the complaints was mainly about sales tactics (1,657 cases) and late or non-delivery of products (1,053 cases).

3 Travel Services

Travel services came third as disputes related to travel services rose year by year and recorded 1,941 cases, an increase of 19% compared with that of 2013-14. Disputes regarding airline services and air tickets drew 743 cases and 619 cases, representing an increase of 67% and 15% respectively. Sea cruise cases recorded an increase close to threefold from five cases last year to 23 cases this year. Complaints were mostly about price disputes (593 cases), quality of services (543 cases) and late/non-delivery of services (408 cases) which included flight delay and cancellation.

4 Electrical Appliances

Electrical appliances came fourth with 1,614 cases, a slight drop of 6% over the year before. Quality of goods (38%) and repair and maintenance (32%) were the main areas of disputes within this category.

5 Food And Entertainment Services

The number of complaints in relation to food and entertainment services remained in the top five categories with 1,381 cases, although it witnessed a drop of 12% compared with that of 2013-14. Service quality (414 cases), sales practices (288 cases) and charge disputes (273 cases) were the major areas of customer dissatisfaction.

首五位消費投訴

1 電訊服務

有關電訊服務的投訴於2014-15年錄得5,091宗，較去年下跌23%，但仍繼續居於榜首。大部分投訴涉及收費爭議（57%）及服務質素（19%）。

2 通訊器材

第二位是通訊器材，共有4,152宗，其升幅十分顯著，較去年的2,325宗增加了79%。近96%的個案與手提電話有關（3,974宗），其中2,361宗個案涉及消費者不滿意一款熱賣的新型號智能電話的預售安排。這類別的投訴主要涉及銷售手法（1,657宗）及延遲/未能發送產品（1,053宗）。

3 旅遊服務

有關旅遊服務的投訴位列第三位，其投訴數字逐年上升，2014-15年共有1,941宗，較去年上升19%。針對航空公司服務及售賣機票的投訴分別為743宗及619宗，升幅分別為67%和15%。有關郵輪服務的投訴錄得三倍升幅，由去年5宗增加至23宗。投訴主要涉及價格爭議（593宗）、服務質素（543宗）及延遲/未能提供服務（408宗），當中包括航班延誤或取消。

4 電器產品

電器產品的投訴位列第四，共錄得1,614宗，較去年輕微下跌6%。此類產品的投訴主要涉及產品質素（38%）及維修服務（32%）問題。

5 食肆及娛樂服務

有關食肆及娛樂服務的投訴仍然維持於第五位，個案較去年下跌12%，共有1,381宗。主要引起消費者不滿的問題包括服務質素（414宗）、銷售手法（288宗）及價格爭議（273宗）。

⁷ 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個案。

Trends of Consumer Complaints

Online Shopping Disputes on the Rise

As online shopping has become part of people's daily life, complaints arising from this activity reached 5,403 cases, an increase of 52% over last year, and involving spending of over HK\$20 million. Most complaints stemmed from purchase of mobile phones (2,336 cases, up 497%) followed by online booking of air tickets and accommodation (1,102 cases, up 42%). Among these complaints, 35% involved sales practices (1,869 cases, up 365%) alleging that the terms and conditions of the online purchase were not clearly explained to or readily available for consumers at the time of placing orders. Disputes arising from late or non-delivery of goods or services purchased online recorded 1,797 cases, an increase of 30% and postal and courier services 43 cases, an increase of 115%.

While enjoying the convenience of internet shopping, consumers need to be vigilant of the terms and conditions of the offers to ensure their rights and obligations under the contract. The traders, on the other hand, are urged to build a sound online shopping mechanism and a fair transaction platform to boost consumer confidence.



消費投訴的趨勢

網上購物爭議顯著上揚

隨著網上購物成為人們生活的一部分，本會在本年度接獲5,403宗有關網上購物的投訴，較去年上升52%，涉及金額超過港幣2000萬。投訴主要源於網上訂購手提電話（2,336宗，上升497%），其次是網上預訂機票及酒店（1,102宗，上升42%）。當中35%的投訴涉及營商手法（1,869宗，上升365%），主要由於網上銷售條款不夠詳盡或交易時未能清楚向消費者展示銷售條款。另外，本年度牽涉延遲/未能發送產品及服務的個案有1,797宗（上升30%），有關郵寄及送遞服務的個案有43宗（上升115%）。

除了享受網上購物的方便，消費者亦須要加倍留意相關交易的條款細則，換句話說，自身的合約權利及責任。另一方面，本會亦促請商戶建立有效的網上購物機制及公平交易平台，以加強消費者的信心。

Double-digit Drop in Tourist Complaints

The Council received a total of 2,623 tourist complaints in 2014-15, a drop of 11% from the previous year. Complaints filed by Mainland tourists continued to be the overwhelming majority with 2,150 cases, albeit a 10% reduction compared to last year.

The more common tourist complaints were related to expensive Chinese herbs/ginseng (324 cases) and a sharp increase of 80% was recorded compared to last year. Medicine/health food (305 cases, down 34%) and telecommunications equipment (273 cases, down 14%) came second and third on the list. Most of the complaint cases involved sales malpractices (1,117 cases), representing 43% of all tourist complaints and an 11% increase over the past year.

To strengthen protection of consumer against unfair trade practices, the Council has been working closely with the Customs and Excise Department and exchanging updated information with it on trade practice related complaints.

旅客投訴錄得雙位數跌幅

本年度本會共接獲2,623宗旅客投訴，總數較去年下跌11%。儘管內地旅客的投訴較去年減少10%，其錄得的投訴仍然是壓倒性的大多數達2,150宗。

旅客投訴普遍涉及購買貴價的中藥材/人參（324宗），與去年比較，升幅為80%。成藥/保健食品（305宗，下跌34%）及通訊器材（273宗，下跌14%）則位列最多旅客投訴的第二和第三位。當中大部分，共有1,117宗投訴涉及商戶的銷售手法，佔總旅客投訴43%，升幅較去年多11%。

為打擊不良營商手法和加強消費者保障，本會與香港海關緊密合作，通報投訴資料和互換訊息。



The Council regularly releases complaint statistics to alert the public about shopping entrapment.

消委會不時公布投訴數字，讓公眾對消費陷阱有所警惕。



Naming of Malpractice Traders

In July 2014, an online shop selling infant products was named by the Council for malpractices. It was the first ever public naming against online sales tactics detrimental to consumer interests.

The Council had received over 91 consumer complaints against the trader, involving an amount of HK\$285,000, for partial or non-delivery of goods and undue delay or failing to provide full /partial refund for non-delivery of goods.

The naming exercise served as timely alert to consumers and deterrence to dishonest traders especially the online ones.

點名公布不良商店

本會於2014年7月，因一個售賣嬰幼兒用品的網站的不良營商手法，對其作公開譴責。這是本會首次就網上損害消費者利益的銷售行為而作出的點名行動。

本會共錄得91宗針對該網站的投訴，其不良手法包括未能或只部分交付訂購貨品、延誤退款或只退回部分或甚至未能退回任何款項，涉及金額達港幣285,000元。

公開譴責的目的是要向經營手法不當之商號，尤其網上經營者，發出阻嚇訊息，並向消費者提供適時警示。

Birth Enterprise (China) Limited 寶庫企業(中國)有限公司

Trading as birth.hk 寶庫購物網

Unit K, 17/F, Block 4, Golden Dragon Industrial Centre,
No. 182-190 Tai Lin Pai Road, Kwai Chung, New Territories
新界葵涌大連排道182-190號金龍工業中心4座17樓K室





IMPROVING PRODUCT QUALITY AND SAFETY 改善產品質素及安全

The Council undertakes research and test of consumer products with the aim to evaluate the safety, efficacy, ease of use, durability and environmental sustainability of the products. This function has the beneficial dual impact on both consumers and manufacturers.

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

Research and Test Reports

During the year, 58 product research and test reports were published in CHOICE magazine. When products were found to fall short of full compliance with mandatory or international standards, the Council notified the relevant regulatory bodies for immediate follow-up actions, while also making recommendations to the manufacturers and their agents for rectification and product improvement. The Council's findings and follow-up efforts have proven over the years to be an effective mechanism in calling for positive outcomes in regulations and enforcement⁸.

58
REPORTS
PUBLISHED

研究及測試報告

年內《選擇》月刊發表的產品研究及測試報告共58份。當測試發現產品未能符合相關標準規定或國際標準，本會會隨即通知政府相關部門即時跟進，並建議製造商及其代理商糾正及改善產品。多年來，本會的研究結果及跟進工作對推動法律規管及執法均有著正面影響⁸。

Types of Product Tests

Product tests published in CHOICE can be categorised into three types.

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

The second type concerns joint tests conducted by the International Consumer Research & Testing (ICRT). The ICRT is an international consortium of more than 35 independent consumer organisations. As an active member, the Council has benefited from the ICRT's joint tests through which resources and experience from other markets can be effectively utilised.

The third type involves product tests conducted with relevant test reports published by the Council jointly with various local Government and statutory organisations.

產品測試的種類

在《選擇》月刊公布的產品測試可分為三個類別。

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

第二類是參與國際消費者研究及試驗組織(ICRT)的聯合測試，ICRT的成員包括世界各地超過35個消費者組織。作為ICRT的活躍成員，本會透過參與其主辦的聯合測試，有效運用其他地方的資源和經驗。

第三類是本會聯同本地不同政府部門及法定團體進行的測試及出版的相關報告。

⁸ See Appendix 7 and 8 for the lists of product testing reports, product indepth studies and market survey reports published during 2014-15. 於2014-15年公布的產品試驗報告、產品研究及市場調查報告一覽表見附錄七及八。

Food

Traditional CNY Festive Food

The Council examined nutrition labels on 40 prepackaged Chinese New Year (CNY) festive foods from nine chain pastry stores, including 14 sweet puddings, 15 turnip/taro cakes, and 11 sesame cookies and crispy triangles. A lot of traditional CNY favourites were unfortunately found to be high in the three nutrients - sugar, salt and fat - detrimental to health if consumed excessively.

Half of all sweet pudding samples were found to contain at least 25 grams of sugar per 100 grams serving, which exceeded 50% of the World Health Organisation (WHO) recommended daily intake limit for free sugars. According to the nutrition labelling on the package, the pudding with the highest sugar content was found to contain 43.2 grams of sugar per 100 grams serving, equivalent to nine sugar cubes or just slightly below the WHO recommended daily intake limit on free sugar. However, after the publication of the report, the related company claimed that a mistake had been made during the preparation of its label. The report not only warned consumers of the generally high sugar content in sweet puddings. It also raised a concern that the accuracy of the nutrient labelling seemingly was not always verified and monitored.

The majority of crispy triangle and sesame cookie samples surveyed were considered high in total fat and saturated fat which is highly correlated to risk of cardiovascular disease. Consumers were warned to be wary of the sodium intake from turnip and taro cakes. Surprisingly high sodium content was also found in sweet sesame cookies. In fact, in 100 grams serving, two sesame cookie samples had the highest sodium content among samples in all categories. Food high in energy is often linked to overweight and obesity. Crispy triangle and sesame cookie samples were found to contain an average of 540 kcal of energy per 100 grams, which was equivalent to 2.3 bowls of rice.

The report advised consumers to shop around and compare their nutrition labels for sugar, salt (sodium), fat and energy contents, and be cautious in the volume to buy.

Children's Meals

The Council and the Centre for Food Safety jointly tested children's meal sets served in 15 restaurant chains. Food and beverage items popular among children including burgers, chicken wings, ribs, fries, noodles, pasta, rice, sushi, corn, pizza, cola, juice, milk, cake and sundae were tested to compare the energy and nutrient content of different children's meals against the dietary recommended intakes or recommendations of the Chinese Nutrition Society and WHO respectively.

The meal samples were found to be high in fat (including saturated fat), sugar or sodium contents. In the worst cases, for children aged between three and 11 years, they would have consumed, in a single meal alone, in excess of their recommended daily intake of saturated fat, sugar or sodium.



食品

傳統賀年糕點油器

本會在市面上9間連鎖糕餅店搜集40款預先包裝賀年食品，包括14款年糕、15款蘿蔔糕/芋頭糕、11款笑口棗及酥角，研究包裝上的營養標籤資料；發現很多傳統賀年美食都屬「三高」，即高糖、高鹽、高脂肪，過量攝取這些營養素會損害健康。

一半年糕樣本每100克含25克或以上糖，超過世界衛生組織建議每日游離糖攝取量上限的一半。根據包裝上的營養標籤資料，最高糖含量的年糕每100克含43.2克糖，相等於9粒方糖，非常接近世界衛生組織建議每日游離糖攝取量的上限。然而在報告公布後，有關商戶表示包裝上的資料出錯。本報告除警惕消費者年糕的普遍高糖含量外，亦對市面上營養標籤資料似乎未必經過核實和監管提出關注。

大部分笑口棗及酥角樣本都屬高總脂肪和高飽和脂肪食品，可影響心血管系統的健康。消費者進食蘿蔔糕/芋頭糕時應留意鈉含量，甜脆的笑口棗的鈉含量亦意外地高，每100克分量計，兩款笑口棗樣本的鈉含量冠絕所有種類的食品樣本。過重及肥胖一般跟進食高能量食品有關。笑口棗及酥角的樣本，每100克的平均能量為540千卡，相等於2.3碗白飯。

報告建議消費者比較各產品包裝上的營養標籤資料，包括糖、鹽（鈉）、脂肪及能量的含量，才作購買決定，並注意購買的分量。

兒童餐

本會與食物安全中心合作測試15間連鎖食肆提供的兒童餐，包括多種受兒童歡迎的食品及飲料，例如漢堡包、雞翼、烤肋骨、薯條、粉麵、意大利麵、飯類、壽司、粟米、薄餅、可樂、果汁、牛奶、蛋糕及新地。把各兒童餐的能量及營養素含量與中國營養學會及世界衛生組織的營養素參考攝入量或建議作比較。

結果顯示多款樣本有高含量的總脂肪（包括飽和脂肪）、糖或鈉。在最差的例子中，一個兒童餐所提供的飽和脂肪、糖或鈉，已超過3至11歲兒童的每天建議攝取上限。



On the basis of these findings, some of the children's meals were clearly in need of reducing the fat, sugar or sodium contents. The report advised parents to be wary of the presence of the high levels of fat, sugar or sodium in such meals as it is detrimental to the health of their children, especially when consumed frequently.

The report coincided with the theme of the World Consumer Rights Day on 15 March 2015: 'Consumer Rights to Healthy Food'. The Consumers International called for a Global Convention to protect and promote healthy diets.

根據是次研究結果，部分兒童餐明顯有需要減低其脂肪、糖或鈉的含量。報告建議家長注意這些餐內食物的脂肪、糖及鈉的高含量，因為經常食用會損害兒童的健康。

報告切合2015年3月15日全球消費者權益日的主題：「消費者有權獲得健康食物」，國際消費者聯會呼籲訂立國際公約，以保障和促進健康飲食。

Electrical Products

USB Power Supplies for Mobile Devices

The Council jointly with the Electrical and Mechanical Services Department (EMSD) tested the safety of 20 USB power supplies with reference to the latest edition of international safety standard. The Council also supplemented tests on performance, energy efficiency and compatibility. Among these power supplies, ten were associated with mobile phone makers and ten supplied by other sources, including two without any identification of the manufacturer.

Lesser-known brand power supplies are usually cheaper and more versatile than those of the mobile-device brands, but they were found to have safety issues. The two unbranded samples failed the basic safety requirement of manufacturer identification, which would be essential for the user to follow-up if needed. Three samples were found unsatisfactory in the electric strength test, while two samples were measured with severely insufficient insulation distance. Other safety non-compliances were found in the heating and resistance to heat tests. On compatibility, non-mobile-phone branded models were found to be better than mobile-device branded ones, in particular for charging up an Apple iPad. Three models were found to exaggerate their own output power. As users might have been attracted by such purported specification offered at a lower price, the case had been referred to the Customs and Excise Department for follow up.

Breadmakers

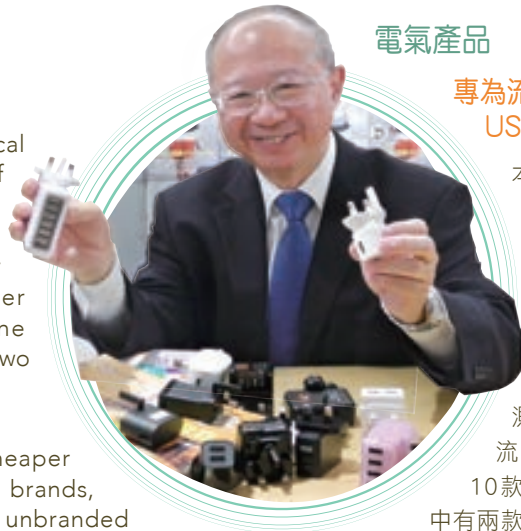
The Council conducted a test to evaluate the performance and safety of 10 breadmakers in the market, with prices varying from HK\$499 to HK\$2,380. Two models were found to fall short of the international safety standards in terms of temperature rise or insulation distance. Test results were forwarded to EMSD for follow up.

In the performance test, test results showed that even though the same type of bread was baked, the quality might vary for different loaf sizes. Breadmakers were generally energy efficient but varied significantly in time efficiency. To make and bake bread using the 500 grams programme or a programme closest to 500 grams, it took the models 168 minutes to 300 minutes, a difference of two hours or more.



電氣產品

專為流動器材充電的 USB電源供應器



本會與機電工程署參照最新的國際安全標準合作測試了20個USB電源供應器的安全性，本會還加入包括效能、能源效率和兼容性等測試。10款樣本來自流動電話製造商，另有10款來自其他生產商，當中有兩款沒有製造商名字。

不太知名的電源供應器通常比流動電話型號較便宜及多元化，但亦發現有安全問題。在產品上印上牌子及廠商名稱為基本安全標準要求，有助識別及方便用戶日後與代理商跟進，兩款型號未能符合要求。3個樣本未能通過絕緣強度測試，兩樣本則量得絕緣距離嚴重不足，其他安全問題出現於溫升和物料耐熱測試。兼容性方面，非流動電話型號比流動電話型號表現較佳，特別是替蘋果iPad充電。另外，3款型號標示了較大輸出電流。用戶可能誤以為能用較低價格購買較高規格的產品，個案已轉交海關跟進。

麵包機

本會測試市面上10款麵包機的效能及安全程度，售價由港幣499元至2,380元。測試發現兩款樣本在溫升或絕緣距離方面未達至國際安全標準。本會已將測試結果交予機電工程署跟進。

效能方面，結果顯示即使同一款麵包機烤焗同一款麵包，麵包的質素可能因所烤焗麵包的重量而有所差異。麵包機通常都頗節能，在時間效能方面卻大有分別，樣本麵包機以500克或最接近500克內置程序焗製麵包時，所需要時間由168至300分鐘，即相差約兩小時或以上。

Cosmetics And Personal Care

Slimming Claims of Vibration Platforms

The Council put under scrutiny the validity of marketing claims and effectiveness of vibration platforms by a team of experts in the fields of physiotherapy, sports science and orthopedics.

Suppliers of vibration platforms promoted the product as a home-use exercise machine that could bring health benefits including body weight reduction. Information was sought from the suppliers to support their claims. In the opinion of the experts, on the basis of the information supplied, the study found insufficient solid evidence to support the claim that the use of vibration platform alone could reduce body fat and body weight.



Physiotherapists do use similar equipment to perform vibration therapy on patient as it helps improve muscle strength and balance control. But such therapy needs to be prescribed by physiotherapists in accordance with the client type, vibration type, frequency and amplitude of vibration, otherwise without a well-planned therapy protocol and suitable exercise, the effect is minimal.

In the expert views, using vibration platforms to exercise the upper limbs of the body might, in the long run, damage the nerve in the upper limbs. Users should avoid sitting on the vibration platform to prevent potential spinal injury. Knees should be kept slightly bent to avoid transmitting the vibration to the head and causing discomfort. Pregnant women, people implanted with pacemaker, and patients of severe osteoporosis should not use vibration platforms.

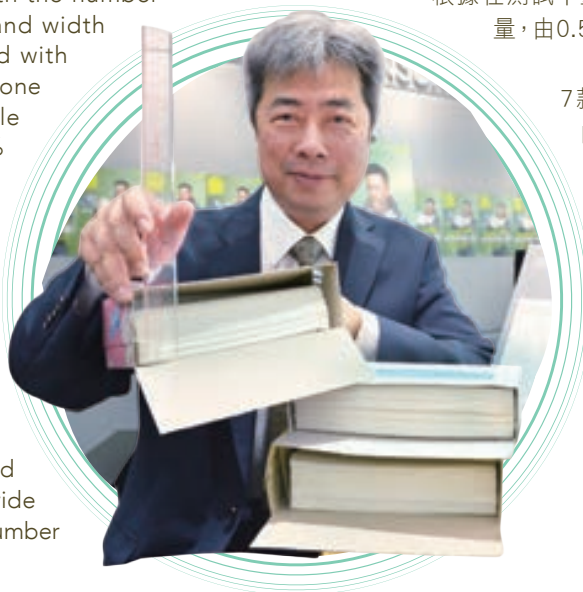
Facial Tissues in Box and in Soft Packs

The Council tested 20 models including 13 in boxes and seven in soft packs of facial tissues.

Labelling specifications such as size and number of sheets are important for consumers to choose among products. Among the 13 box models, six were not labelled with the number of sheets and most without length and width of the paper. The other seven stated with the number of sheets. However, only one could match the stated number while the rest were slightly less by 0.5% to 4% according to the test on the samples measured.

Among the seven soft pack models, all were labelled with the number of sheets but three had 2.2% to 4.3% less sheets than stated.

Since the unit cost of tissues varied significantly, the report urged manufacturers of facial tissues to provide better specification disclosure on the number of plies and sheets, size and net weight.



美容儀器及個人護理產品

震動平台的瘦身聲稱

本會請來物理治療學、運動科學專家及骨科醫生，分析震動平台的效用和相關產品宣稱的可信性。

供應商聲稱產品是家用運動器材，有保健作用，包括減去體重。本會向供應商查詢產品聲稱的理據。專家指出，根據供應商提供的資料，未有充分的實質證據支持單獨使用震動板可有效減少脂肪及體重。

物理治療師會使用類似的器材為病人進行震動治療，以鍛鍊肌力及平衡力，但相關治療須由物理治療師處方，並考慮病人的狀況、震動的種類、頻率和震幅，若欠缺周詳的治療方案及適當的運動，效果有限。

專家意見認為長期使用震動板進行上肢運動有可能對上肢神經線造成損傷。此外亦應避免直接坐在震動板上，以防令脊椎受損。使用時應避免雙腳完全伸直，以防強烈震動傳至頭部造成不適。孕婦、體內裝有心臟起搏器和患有嚴重骨質疏鬆人士都不適合使用震動板。

盒裝和袋裝面紙

本會測試了20款面紙樣本，包括13款盒裝和7款袋裝面紙。

標籤上的資料例如紙張大小及數量對消費者選購產品非常重要。13款盒裝樣本中，6款沒有標示每盒面紙的張數，大部分沒有長度及闊度資料。餘下有標示張數的7款盒裝面紙中，只有1款樣本的面紙張數與標示的數量相符，其餘樣本根據在測試中量得的張數均略少於標示的數量，由0.5%至4%不等。

7款軟包裝樣本全部標示了每包的張數，惟其中3款樣本比標示的少2.2%至4.3%不等。

由於面紙樣本每單位的價格存有顯著的差異，報告呼籲製造商增加產品資料的透明度，披露更多如紙張層數、張數、大小及淨重的產品資料。

Anti-Wrinkle Face Creams

Product efficacy of skin care products is a matter of consumer concern. The Council had joined forces with the ICRT in a global test on 32 anti-wrinkle face creams. Of these, 11 were found available in the Hong Kong market, with prices ranging from HK\$24 to HK\$214 per 10 ml (or grams). The best overall performer was the second cheapest sample priced at HK\$48 per ten grams. And the cheapest sample worked just as well as some of the more expensive ones.



In the test conducted in Germany in winter time, each wrinkle cream sample was tested on some 30 volunteers. Each subject applied the test product and a standard moisturiser (with no wrinkle-reduction claim as a control for comparison), one on each side of the face, twice a day for a period of four weeks.

The test confirmed that there was no miracle product sample that could dramatically smooth out all facial wrinkles at the crow's feet area (wrinkles around the outer corners of the eyes) after four weeks of daily use. A good majority of the anti-wrinkle cream samples in the test were found with similar performance as the standard moisturiser. The report emphasised that product effectiveness might vary with climate and from individual to individual.

Baby Wipe Products

For convenience, many parents cleanse their baby's bottom, face or hands with baby wipes. The Council's study on baby wipes suggested preservatives in these products might cause harm to the sensitive skin of babies.



By examining the ingredients on the product labels or information provided by the suppliers, nine out of 44 models were found to contain the preservative MIT(methylisothiazolinone), which may lead to severe rash for some babies and young children.

Aside from preservatives, fragrances, fragrance allergens and lanolin were other common allergens in baby wipe products. If rash develops on the face, buttock and other areas after using a baby wipe, and if the adverse reaction resolves after stopping the use of the product, the skin reaction might be related to the use of the baby wipe.

The report also compared the cost of baby wipes and found that each piece might cost HK\$0.18 to as much as HK\$1.92, meaning reducing their use might also save a lot of money.

The report advised parents to use plain water with cotton wool for daily cleansing of baby's bottom and to consider baby wipe product only in a situation where water could not be obtained.

除皺面霜

皮膚護理用品的產品效能是消費者所關心的問題。本會聯同ICRT進行一項國際性試驗，合共試驗了32款除皺面霜。當中11款在香港市面出售，零售價由每10毫升(或克)港幣24元至港幣214元。結果顯示，價格第二低，每10克售港幣48元的除皺面霜樣本，整體表現最佳。而最便宜的樣本與某些較昂貴的樣本的表現不相伯仲。

試驗於冬季在德國進行，每款面霜樣本由約30位試用者使用。試用者在左右兩邊面塗搽不同的面霜，一邊是所試驗的除皺面霜，另一邊是對照保濕面霜(並無標榜除皺功能)，一連四星期，早晚各塗搽一次。

結果顯示，連續使用四星期後，沒有任何一款樣本能顯著減退眼角太陽穴位置的皺紋。大部分除皺面霜樣本與對照保濕面霜的功效差別不大。此外，報告亦強調產品效果可因氣候或個人而異。

嬰幼兒清潔濕巾

為求方便，不少家長會使用嬰幼兒清潔濕巾清潔嬰幼兒的臀部、面部或雙手。本會的研究指出部分嬰幼兒清潔濕巾產品含有防腐劑，可能損害嬰幼兒幼嫩的皮膚。

根據產品標籤或供應商提供的資料，44款樣本中有9款含防腐劑MIT(methylisothiazolinone)，可能會令一些嬰幼兒的皮膚長出嚴重紅疹。

除了防腐劑，香料、可致敏香料成分及羊毛脂亦是其他常見於清潔濕巾的可致敏成分。如面部、臀部及其他部位在使用清潔濕巾後出現紅疹，停用後情況有所改善，這反映問題可能與使用清潔濕巾有關。

此外，研究比較了清潔濕巾的費用，發現每片費用由港幣0.18元至1.92元不等。減少使用可節省不少開支。

報告建議家長，日常盡量使用清水及棉紗替嬰幼兒清潔臀部，並只在沒有清水的情況下，才考慮使用清潔濕巾。

Household Products

Emulsion Paints

The Council tested ten models of water-based emulsion paints to enhance public awareness of the problems of Volatile Organic Compounds (VOCs) and indoor air quality.

VOCs are a common source of indoor air pollution and long-term exposure to elevated levels of VOCs may cause respiratory diseases and even nerve problems. The test found all models to be within the maximum limit of 50 gram per litre stipulated under the Air Pollution Control (Volatile Organic Compounds) Regulation, with variation ranging from under ten gram per litre to 25 gram per litre.



Small amounts of lead (20 ppm to 38 ppm) were detected in four models of different colours. Minute amount of arsenic (2.1 ppm to 2.5 ppm) was detected in one model of different colours. Young children are particularly susceptible to lead poisoning which may adversely affect the child's healthy growth and mental development. Long-term exposure to elevated concentrations of arsenic may increase the risk of skin cancer, bladder cancer or heart disease. However, the contents of the two heavy metals were in compliance with current eco-labelling scheme requirements.

The test also assessed their durability including performance on impact (resistance to impact by a falling object onto a paint film), cross-hatch cutting (adhesion to substrate), scrub resistance and mould resistance.

Children's Products

Child Car Seats

The Council joined forces with the ICRT in a test report on 11 models of child car seats available in the Hong Kong market. In the test, each sample installed with a child dummy on a real car chassis was subjected to stringent frontal and side impact tests. Results of the frontal impact tests indicated that most samples performed well when installed in rearward-facing position. In the side impact tests, the performance of five samples scored a high rating. Two samples, however, were less satisfactory.

The samples were also assessed for their safety design such as the belt design and adjustment for children of different sizes. One sample was found to have a good safety design when used for larger children; but when used for a newborn baby, the belt could not be adjusted tightly to properly fit the baby's body, thus that sample was given only a relatively low score.

Furthermore, the test detected the presence of traces of a number of hazardous substances in some samples that are potentially harmful to the health of a child or the environment. The substances concerned were formaldehyde, flame retardants and Polycyclic Aromatic Hydrocarbons (PAHs).

家居產品

乳膠漆

本會測試了10款水性乳膠漆，以提高公眾對揮發性有機化合物 (VOCs) 和室內空氣質素的關注。

VOCs是室內空氣污染的常見來源之一，長期曝露於含有高水平VOCs的環境下，可引致呼吸系統疾病甚至產生神經系統問題。所有測試樣本在即用狀態下的VOC含量，由每公升少於10克至每公升25克，均符合《空氣污染管制（揮發性有機化合物）規例》的最高含量每公升50克的上限。

4款乳膠漆的不同顏色樣本檢出含微量鉛（由20 ppm至38ppm），而另一款乳膠漆的不同顏色樣本則驗出微量砷（由2.1ppm至2.5ppm）。兒童特別容易受鉛毒侵害，可能對健康成長及智力發展有不良影響。長期接觸或攝入過量的砷，可能增加患上皮膚癌、膀胱癌及心臟病的風險。不過該等含微量鉛或砷的樣本，都符合現時環保標籤的要求。

測試亦同時評估乳膠漆的耐用程度，包括耐衝擊（抵抗物件撞擊漆膜的能力）、附著力（底層黏附力）、耐洗擦及防霉等方面的表現。

兒童產品

兒童汽車安全座椅

本會與ICRT合作，刊登11款本港有售的兒童汽車安全座椅的測試報告。測試時，樣本連同兒童假人被放入一部真實車輛的車架內，分別進行嚴謹的正面及側面撞擊測試。正面撞擊測試結果顯示，大部分樣本在以後向安裝時的安全表現都很出色。在側面撞擊測試中，5款樣本獲得較高的評分，但有兩款樣本的表現則未如理想。

測試亦評估了樣本的安全設計，包括座椅上安全帶的設計，以及座椅能否配合兒童體型而調校。測試發現其中一款座椅樣本，其安全設計在讓身型較大的兒童使用時表現不俗，但讓較細小身型的初生嬰幼兒使用時，安全帶並不能調校至緊貼嬰幼兒，故獲較低評分。

此外，有部分樣本測試驗出含微量可能對兒童健康或環境有害的物質，包括甲醛、阻燃劑及多環芳香烴（簡稱PAHs）。

International Comparative Tests

During 2014-15, the Consumer Council joined forces with consumer associations in other jurisdictions and stepped up the collaboration with the ICRT to conduct international comparative tests involving:

- Audio-visual and optical products covering mini/micro Hi-Fi systems, video projectors, wireless loudspeakers, home theatre speakers, stereo headsets, compact cameras, interchangeable lens cameras and camcorders
- Computer and telecommunications products comprising internet security software, cloud storage services, smartphones, printers and tablet PCs
- Automobile, road vehicles, and related products including child car seats, bicycle helmets, cars (comprehensive testing) and car crash safety
- Household, personal and travel products such as espresso coffee makers, chef's knives, baby strollers and anti-wrinkle day creams
- Sports products including footballs and fitness tracker wristbands

Of the tests conducted, reports concerning anti-wrinkle day creams and baby strollers turned out to be the most popular topics among CHOICE magazine readers. The test results concerning cameras, meanwhile, were viewed by a significant number of browsers of the Council's *Shopsmart* website dedicated to visitors from Mainland China.

International comparative tests not only help save resources, but many of the tests also offer useful and practical purchase advice to consumers, particularly for more expensive products.

國際合作產品測試

在2014-15年度，本會聯同其他地區的消費者組織，加強與ICRT的合作，進行國際性比較測試，有關產品包括：

- 影音及光學產品——微型音響組合、投影機、無線揚聲器、家庭影院揚聲器、頭戴式耳筒、輕便相機、可換鏡頭相機、攝錄機
- 電腦及通訊產品——網絡保安軟件、雲端儲存服務、智能手機、打印機、平板電腦
- 汽車、道路車輛及相關產品——兒童汽車座椅、單車頭盔、汽車（全面測試）、汽車撞擊安全
- 家居、個人及旅行產品——特濃咖啡機、廚師刀、嬰兒手推車、除皺面霜
- 運動產品——足球、運動手環

其中除皺面霜及嬰兒手推車的測試報告，深受《選擇》月刊讀者歡迎，而相機測試報告則成為專為內地旅客而設的「精明消費香港遊」網站的熱門瀏覽報告。

國際性的比較測試，不單有助減省資源，不少測試還提供實用的購買建議予消費者，特別是較昂貴的產品。





PROMOTING SUSTAINABLE CONSUMPTION

推廣可持續消費

The Council promotes and supports sustainable consumption through comparative product testing and dissemination of information which enables consumers to make environmentally friendly choices, while also encouraging consumers to help conservation of natural resources and reducing waste.

消委會藉測試產品及發布資訊，推廣及支持可持續消費，幫助消費者選擇較環保的產品，並鼓勵消費者保護自然資源，減少浪費。

Topical Issues on Sustainable Consumption

Over the years, the Council has looked into a number of topics and issues in relation to sustainable consumption and conducted comparative product testing, in which environmental parameters such as energy efficiency, recyclability of products and packaging materials, durability and emissions of volatile organic compounds are often incorporated with a view to informing consumers about the impacts of consumption on health and the environment. The Council also sends submissions to the Government to support initiatives in enacting legislations for environmental protection.

Electric Cars Shine in Test Performance

The Council published a report on 39 models of private vehicles tested by the International Consumer Research & Testing (ICRT) in Europe, covering 25 petrol cars, six hybrid cars, five electric cars and three diesel cars.

Overall ratings were based on safety, environmental performance (energy efficiency, emission of CO₂ and other pollutants), ease of use, engine and power-train performance, road behaviour and comfort.

Among the models, the five electric cars generally performed well in overall rating within their own category; they were at the top of the overall rating in both the supermini and small family car categories.

The test report reinforced consumer confidence in the wider use of electric vehicles to help improve roadside air quality and reduce greenhouse gas emissions.

USB Power Chargers Vary in Performance

The introduction of USB as the general power supply specification for small electronic and electrical devices can help reduce possible wastage of stocking different power supplies with different power connection designs.

可持續消費的議題

過去多年，本會研究不少與可持續消費有關的項目及議題，並進行產品比較測試，當中納入一些環境參數，例如能源效益、產品及包裝的可循環再用性、耐用程度及揮發性有機化合物釋出狀況等，藉以在產品使用，及其對環境及健康的影響，向消費者提供資訊。本會亦向政府提交意見書，表達支持各項有關環境保護的立法方案。

電動車測試表現出色

本會刊登了39款汽車的測試結果，涵蓋了25款汽油車、6款油電混合動力汽車、5款電動車及3款柴油車。測試由國際消費者研究及試驗組織 (ICRT) 在歐洲進行。

總評根據安全保障、環保表現 (包括能源效率、二氧化碳及其他污染物排放)、使用方便程度、驅動系統表現、駕駛表現及舒適程度等準則評審。

測試結果顯示，5款電動車在其所屬類別之總評大致表現出色，在迷你汽車及小型家庭房車類別中整體表現亦最佳。

測試結果無疑提高了消費者對增加使用電動車的信心，它的普及將有助改善路邊的空氣質素，並減低溫室氣體排放量。

USB電源供應器表現差異大

採用USB作為小型電子和電器產品的普遍供電制式，有助減少因購備不同連接設計的充電器所造成的浪費。

本會參考現行歐洲委員會的操作守則，為USB電源供應器進行了能源效益測試。整體而言，利用



In the Council's test on USB power supplies, energy efficiency measurements were conducted with reference to the current European Commission Code of Conduct (the Code). In general, no load energy consumption (when the charger is on standby mode) and average energy efficiency, measured and deduced from the test data, were deemed satisfactory.

However, as the Code is due to be tightened in 2016, only a minority of the tested samples would meet the updated requirements. Hence, there would be room for improvement in energy efficiency and consumption for these products.

In order to save energy, the report recommended users to switch off or unplug the power supply after use.

Corporate Social Responsibility of Tablet PC Brands



The Council joined the ICRT's global survey on Corporate Social Responsibility (CSR) of the tablet personal computer industry, and evaluated the performance of the individual brands in addressing CSR issues. Consumers are encouraged to purchase products from brands which perform well to protect labour rights and the environment.

The survey indicated that the top performer had adequate supply chain policies on ethical, labour and mineral sourcing requirements and strong measures to improve product lifetime.

Making good use of the Government's recycling programme for used desk, portable and tablet computers could help alleviate the environmental impact created by the disposal of electronics. Nevertheless, the report recommended that consumers should always consider repairing to prolong the life of their computers before disposal so as to reduce waste.

In this aspect, the Council found that some brands did not provide battery repair/replacement services in Hong Kong, which might shorten the product life of their tablets.

Recycling of Consumables and Collaborative Consumption

The Council conducted an overview of the landscape in the recycling field, and the findings were both informative and encouraging.

Used clothes were the most common consumables to be recycled in an organised system in Hong Kong. The recycled clothes were donated to people in need not only locally but also abroad to refugees or those of natural calamities in Southeast Asian countries. Those with lower quality would be recycled to make raw materials or new products.

The study also found that the growing recycling of used clothes had spawned an emerging collaborative consumption market for second-hand apparel and fashion. The Council cautioned that legislative measures might need to be reviewed to regulate these new economic activities to strike a balance between the interests of all stakeholders concerned.



「二手衫」是本港最常見，也最具系統性地回收的消費品。回收的衣物會捐贈給本港有需要人士及東南亞國家的難民或災民。就算是品質較差的舊衣，也可回收再造成原材料，甚或製成新產品。

該研究顯示舊衣回收持續增長，逐漸形成了一個二手時裝的新興合作消費市場。本會提醒，現行法律或需作檢討以規管這些新興經濟活動，及平衡所有持份者的利益。

測試數據衡量和推算，各樣本在沒有負載下的電能消耗（即供應器在待機模式）及平均能源效率均達滿意水平。

不過，有關要求將於2016年提升，只有少數測試樣本可通過收緊後的要求。有關產品的能源效率以及消耗仍有改善空間。

為節省能源，報告建議使用後關閉電源或移除電源供應器。

個人平板電腦品牌的企業社會責任

本會透過參與ICRT有關個人平板電腦行業企業社會責任的全球性研究，評估各品牌在不同社會企業責任議題上的表現，鼓勵消費者購買在保護環境和勞工權益方面表現較佳的品牌的產品。

研究顯示評分最高的企業，其供應鏈政策在道德、勞工和礦物採購等方面都有恰當的要求，亦提供延長產品壽命的有效措施。

響應政府的回收計劃，將舊桌面、手提及平板電腦交到公眾回收點作回收用途，可減少棄置電子產品對環境的影響。此外，報告亦鼓勵消費者先考慮維修電腦，以延長其壽命，減少浪費。

本會發現部分個人平板電腦品牌未有在本港提供維修或更換電池的服務，這樣可能縮短產品的壽命。

回收各類消費品及合作消費

本會研究了本港回收業的概況，所得資訊翔實且令人鼓舞。



COLLECTING MARKET INFORMATION ON GOODS AND SERVICES

蒐集消費品和服務業的市場資訊

The Council collects and analyses market information concerning services and trades that impact on the everyday life of consumers, enabling consumers to compare and spend wisely. Information and opinions are tracked on a regular and systematic basis in order to monitor long-term trends and identify any issues of concern.

消委會蒐集並分析與消費者日常生活息息相關的市場資訊，協助消費者作出精明的比較及決定。相關資訊是定時和有系統地搜集，務求可監察長遠趨勢及辨識需要關注的問題。

Topics of Market Surveillance

During the year, market surveillance was carried out on a wide range of market sectors and commodities, including supermarket prices, supermarket price labelling, laundry services, textbook prices and travel related services. Consumers were informed of the choices available and quality of the services provided⁹.

Groceries

Annual Supermarket Price Survey

In the year under review, the Council continued its annual supermarket price survey on scan data of a basket of 200 top-selling items of commodities sold in three major supermarket chains. Compared with 2012, the aggregate average price of the basket increased by 0.9% in 2013. Among the 12 categories of products, eight recorded an upward trend with aggregate average increases ranging from 0.04% to 6.8%. Prepacked bread/cake and dairy products/eggs recorded the most significant increases of 6.8% and 4.6% respectively, exceeding the 2013 Composite Consumer Price Index of 4.3%. Prices for the four remaining categories were down, ranging from -0.1% to -1.2%.

In the sub-categories, analysis showed more than half (25 out of 42) increased in price from 0.4% to 11%; the one product group with double-digit increase was prepacked cake (11%). Other product groups with notable price increases were cheese (7.5%), ice cream (6.9%), juice/juice drinks (6.2%), yoghurt/yoghurt drinks (6.2%). On the other hand, 16 product groups were down in average price from 0.1% to 4.5%, notably, infant diapers (-4.5%), soya drinks (-3.8%), beer (-3.6%), shampoo (-3.5%), children and adult milk powder (-3.2%). Prepacked soup was the only product group remained unchanged in price.

市場調查焦點

年內，本會對廣泛類別的行業及貨品進行市場監測，當中包括超市價格、超市價格標示、洗衣服務、教科書價格和旅遊相關服務等。蒐集的資訊有助消費者知悉市場所提供的選擇及瞭解有關服務的質素⁹。

雜貨

年度超市價格調查

年內發表的超市價格報告，本會繼續涵蓋三間主要大型超市200項較受歡迎貨品的掃描數據。與2012年比較，一籃子貨品的總平均售價在2013年上升了0.9%，在12大類貨品中，8類貨品在同期錄得升幅由0.04%至6.8%，以包裝麵包/蛋糕和奶類食品/雞蛋類貨品的升幅較大，分別錄得6.8%和4.6%，升幅均超過2013年綜合消費物價指數的4.3%；餘下4類貨品則下跌-0.1%至-1.2%。

在42項貨品組別中，有過半數(25組)的總平均售價上升，升幅介乎0.4%至11%，當中只有包裝蛋糕組別貨品的平均售價錄得雙位數(11%)升幅。其他有較顯著升幅的組別貨品包括：芝士(7.5%)、雪糕(6.9%)、果汁/果汁飲品(6.2%)、乳酪/乳酸飲品(6.2%)。另一方面，有16項貨品組別的總平均售價錄得跌幅，由0.1%至4.5%，有較顯著跌幅的貨品包括：嬰兒尿片(-4.5%)、豆奶(-3.8%)、啤酒(-3.6%)、洗髮水(-3.5%)、兒童及成人奶粉(-3.2%)。罐裝/紙包濃湯是唯一總平均售價不變的貨品組別。

⁹ See Appendix 9 for the lists of surveys and service study reports published during 2014-15.
2014-15年公布的調查及服務研究報告一覽表見附錄九。



Supermarket Price Labelling

The Council study revealed that the problem of displayed prices on the shelves at variance with scanned prices at the checkout was not uncommon. In a total of 21 purchases on 252 discounted items from five supermarket chain outlets, price variance was detected in nearly 60% of these transactions. In the majority of those cases, they were found to charge more, ranging from HK\$0.4 to HK\$9.1, or 4.2% to as high as 90%. Such price discrepancy was often unknown to the consumers, could seriously undermine the consumers' right to an informed choice.

Price discount is a frequent tactic deployed by supermarkets to promote sales. An examination of price tags of major chains revealed a common price labelling practice known as 'strike through price' – a strike through line to cross out the higher price on the price tag without specification of what it is. Such price labelling practice was unclear and confusing to consumers who could only assume that the higher price was the original price prior to discount. The Council further examined the price tags of 12 specific items in three retail outlets for 31 consecutive days. It discovered that one retail outlet did not sell any survey items at the 'strike through price' within the month.

Supermarket Price Watch

The Council has been collecting and displaying daily prices of products from five on-line food stores/supermarkets. The efficiency of the Council's Supermarket Price Watch website has been enhanced allowing the number of items monitored by the website to be raised from about 1,650 in February 2014 to about 1,850 in March 2015. New categories like bread flour, pet food and frozen seafood were added. The monthly average number of page views of the website was more than 147,000, representing a threefold increase since its launch in 2008.

Laundry Services

Laundry Services and Clothing Care Labelling

Some 300 complaints on laundry services were brought to the Council each year for resolution. The laundry care industry attributed disputes largely to incorrect or misleading care labels on garments. A study was conducted on the common practices of local laundry services and regulations overseas on care labelling.

A majority of the laundry shops solely provide customer service and subcontract orders to laundry factories. Laundry shops broadly define their services as dry cleaning, wet cleaning, and wash-n-fold on the price list. However limited information is given as to what exactly would be provided under each service. The laundry factory screens each fabric and exercises its discretion on the mode of cleaning service. Under the current practice, unnecessary disputes may arise if the factory makes its own judgement to provide service which deviates from what the customer has explicitly requested.

The Council suggested that some form of regulation on care labelling, with reference to successful overseas experiences be

超市價格標示

本會調查發現，超市貨架上的標價與結帳時的掃描價格不符，情況並非罕見。本會於五家連鎖超市店舖購買共252件「減價貨品」，交易共21次，在近60%交易中發現價格差異的問題。大多數情況是多收取金額由港幣0.4元至9.1元，幅度4.2%至高達90%。消費者往往對價格誤差的情況一無所知，會嚴重損害他們作出知情選擇的權利。

減價是超市常用的促銷手法。檢視本港主要連鎖超市集團的價格標示牌，本會發現超市常採用「刪除價格」的標示價格手法，即以刪除線劃過價錢牌上較高的售價，惟沒有明確說明「刪除價格」的性質。這類標示價格的做法混亂不清，消費者只能假設較高的價格為折扣前的原價。本會在3間店舖連續31日觀察12款指定貨品的價格標示，發覺有1間店舖在該月內未曾以「刪除價格」出售被調查貨品的任何一款。

網上價格一覽通

本會繼續每天收集和展示五間網上食品店/超市部分貨品的價格，為提高「網上價格一覽通」網站的效率，監察貨品數目由2014年2月的約1,650件增加至2015年3月約1,850件，並新增貨品種類如麵包麵粉、寵物食品及急凍海產等。網站現時的每月平均瀏覽頁次超過147,000，約等於網站於2008年成立初期的三倍。

洗衣服務

洗衣服務及衣物護理標籤

本會每年接獲約300宗與洗衣相關的投訴，洗衣業界指大部分爭拗都源於衣物標示了錯誤或具誤導性的護理標籤。因此本會就本地洗衣業常見的營商手法及外國對衣物護理標籤的規管制度進行了研究。

大部分洗衣店純粹提供顧客服務，衣物洗濯都外判至洗衣工場處理。洗衣店於價目表上，將服務廣義地歸納為乾洗、濕洗和磅洗，而未有針對各類服務提供具體資料。在洗衣工場，衣物交由有經驗員工分類和決定洗濯方法。在現行營運模式下，若洗衣工場自行決定提供的服務與消費者在洗衣店指明的方式有所不同，則有機會產生不必要的爭拗。

本會建議香港應參考外國的成功經驗，積極考慮引入衣物護理標籤的規管制度。衣物護理標籤的強制性標準能有效讓消費者及洗衣從業員知道



considered. A mandatory care labelling standard was shown to be effective in informing consumers and launderers of appropriate cleaning methods applied to garments, thus extending the useful life of a product, allowing a consumer to be fully informed about the potential maintenance costs at the time of purchase, and keeping down the level of consumer complaints related to garment care.

Textbooks

Textbook Price Survey

For many years, the Council has been conducting textbook price survey. The result has been useful reference for stakeholders. The average increase in textbook prices was 3.7% in 2014. It was lower than the rate of increase of the composite Consumer Price Index (CPI) of 4.4% (for the 12 months ended May 2014 over the corresponding period of last year).

Out of the 586 commonly used textbooks surveyed, 568 had their prices increased from 0.5% to 5.6%; 18 remained unchanged; while none recorded price decrease. By subject, senior secondary Chemistry, senior secondary Combined Science and junior secondary Geography were among the top 10% textbooks at the high end of price increase.

The same average price increase of 3.7% was recorded for both primary and secondary school textbooks. The former rose 0.5% while the latter dropped 0.1% from the previous year.

Textbook Expenditure Survey

The Council recorded an average increase of 0.6% compared with the previous year on textbook expenditure, after surveying 51 secondary schools across Hong Kong. The expenditure amounted to an average of HK\$2,405 for secondary students. Textbook expenditure for the primary sector based on 54 primary schools surveyed rose 3.2% on average, amounting to an average sum of HK\$2,385 this year.

The survey was conducted with the help of the Education Bureau. It showed that the rise in textbook expenditures in both primary and secondary sectors was lower than the latest composite CPI of 4.1% in Hong Kong. The moderate increase in secondary textbook expenditure was attributed to the fact that the number of required textbooks was reduced because the number of electives which students have to take dropped from three to two as indicated by most secondary schools in the survey; the use of learning materials prepared by schools became more common this year; the discount offered by bookstores remained largely unchanged at 5% for the secondary sector. For the primary sector, the discount offered in many cases was reduced by 1% to 5%.

Textbook Revision Survey

A revised textbook will make the one in use obsolete necessitating the purchase of the new revised edition, adding to the already heavy burden of parents on textbook spending. On this premise, the Council conducts the Textbook Revision Survey annually by enlisting the support of professional education experts as panelists to examine whether editorial changes made (including changes in

正確的洗濯方法，有助延長衣物的使用壽命，也讓消費者在選購時充分瞭解護理衣物的潛在費用，亦可減少消費者在衣物護理方面的投訴。

教科書

教科書價格調查

本會多年來均會進行教科書價格調查，調查結果成為持份者的參考資料。2014年的教科書價格平均上升3.7%，比綜合消費物價指數（4.4%）（以截至2014年5月止的12個月的平均數與上一年同期的平均數比較）稍低。

本年的調查涵蓋586本廣用書，568本的價格上升0.5%至5.6%。18本課本凍結價格，調查中並沒有廣用書錄得跌幅。以科目而言，升幅最高的首10%書目有高中化學、高中組合科學及初中地理。

小學及中學的教科書價格均錄得平均3.7%的升幅，前者較去年上升0.5%，後者則下跌0.1%。

教科書購書費調查

本會調查了51間中學的年度教科書購書費，購書費平均比去年微升0.6%，平均每名中學生的購書費為港幣2,405元。另一方面，小學購書費調查涵蓋了54間小學，發現小學生的平均購書費較去年上升3.2%，平均每名小學生的購書費為港幣2,385元。

調查獲得教育局的協助，發現中小學的平均購書費升幅，均低於政府最新公布之綜合消費物價指數4.1%。中學教科書購書費的升幅放緩，可歸因於選修科目的數量普遍由三科減至兩科；並且今年由學校自行編訂教材更為普遍；書局給予中學教科書的折扣基本不變，維持在95折的水平，但給予小學教科書的折扣，許多都較去年為低，錄得1%至5%的減幅。

教科書改版

教科書改版後，舊版難以重用，學生需要購入新書，在沉重教科書的支出之下，進一步加重家長的負擔。有見及此，消委會每年都進行教科書改版調查，根據由教育專家組成的評審團，審查改

content, sequence of chapters, and layout and design) as found in the sampled revised textbooks are necessary for effective teaching and learning.

The survey this year covered five sets of 13 volumes of senior secondary class textbooks comprising Liberal Studies, Chinese History, Chemistry and Business, Accounting and Financial Studies. Survey result showed that out of the 13 volumes, only one volume was judged to be necessary for revision, the proportion was the lowest in five years. The remainders were, however, not considered totally warranted in their revision.

Travel Services

Package Tour Consumer Experience

The Council collected opinions of 2,514 tour members upon their return to the Hong Kong International Airport from package tours abroad during the Chinese New Year. A similar survey was conducted ten years ago. Overall, the quality of service remained rather stable over the ten year period between 2004 and 2014, with slight improvement in some areas. In particular, the incidence of tour cancellation or change requiring tour members to switch to other tours or change the departure date on the grounds of purportedly insufficient enrolment or unavailability of plane seats had declined from 5% to 3%. Also, fewer respondents (from 0.9% to 0.5%) reported the demand for additional fees and charges by the tour operators after payment of tour prices in part or in full.

Nearly 70% of the respondents duly paid the exact amount of service charge recommended by the travel agents. 75% of them considered the amount to be reasonable, while 7% of them thought otherwise. They resented the compulsory nature as well as the high level of charge set for tipping without regard to the quality of service of tour escorts and guides. Other areas of unfavourable comments from tour respondents included the time spent on shopping activities being alleged as too much; optional programmes at additional fees arranged during the tour; and meals lacking in variety, quantity and quality.

The Council opined that travel agents should draw attention of tour members to the voluntary nature of service charge which was set at the upper limit and as a recommendation for reference only. It should be up to the consumers to decide whether or not to tip or how much to tip. Such practice would encourage an improvement in the standard of service.

動(包括內容改動、章節遷移及版面/設計變動)及評估有關的改動是否必須及是否能為教與學帶來更大成效。

本年度的調查檢視了5套共13冊高中用書,當中包括通識教育科、中國歷史科、化學科及企業、會計與財務概論科的教科書。調查發現在13冊教科書中,只有一冊被評定為有需要改版,比率是過去五年的調查中最低。其餘樣本則被評為沒有充足理據進行改版。

旅遊

參加外遊旅行團的經驗

本會在農曆新年期間,於香港國際機場訪問了2,514名參加完外遊旅行團抵港旅客的意見,同類調查曾於十年前進行。2004年至2014年十年間,消費者對旅行團服務質素的評分大致相若,但在某些方面顯示略有改善,特別是出現取消旅行團或以「不成團」或「無機位」為理由而要求參團者改團或出發日期等情況的比率由5%下跌至3%。另外,少了受訪者(由0.9%下降至0.5%)表示旅行社曾在其支付訂金或尾數後臨時增收費用。

近七成受訪者依足旅行社建議的金額支付服務費,當中有七成五認為小費金額合理,但亦有7%受訪者表示小費金額不合理。他們不滿須按規定支付小費,其定額也過高,並未與領隊或導遊的服務質素掛鉤。受訪者表示的其他不滿包括:購物時間太長;旅遊期間加插自費活動;膳食種類少、分量少、質素欠佳。

本會認為旅行社應提醒參團者服務費的支付屬自願性質,所訂金額乃建議之上限及僅供參考;因此應讓消費者自行決定是否支付小費,以及支付的金額,相信此舉有助提升服務質素。





Budget Airline Services

The growth in budget airline services in recent years brought with it an upsurge of consumer complaints to the Council. Top on the list of consumer dissatisfaction concerned price disputes. Equally significant was the level of consumer dissatisfaction concerning flight delay, cancellation and service quality.

To enhance consumer awareness, the Council conducted a market survey on the Hong Kong Low Cost Carrier (LCC) industry focusing on airline service charge and liability based on ten LCCs which together share around 90% of the total passenger traffic in the Hong Kong LCC market. Result of the study showed that the business proposition between LCCs and the traditional full service carriers (FSCs) are vastly different in nature as LCCs adopt a service-by-item pricing approach. Unlike FSCs, a LCC ticket covers only the flight and carry-on baggage service. Other services such as checked-in baggage and in-flight services including food and beverages and entertainment facilities are deemed to be paid items.

In the event of flight delay, cancellation, damaged or missing baggage, the Montreal Convention stipulates that under non-extraordinary circumstances (such as technical faults) which are within airline's control, air carriers have the obligation to compensate or render assistance to passengers. Although the findings showed that while most LCCs were in compliance they had satisfied only the minimum requirements under the international conventions.

Noting the distinct expectation gaps between the service level of the LCCs and the demand from consumers, practical tips were offered to consumers to consider before placing their orders. The Council also urged the industry to improve their quality of customer service and communication with passengers especially in changing flight schedules.

廉航服務

近年廉航業務不斷增長，本會所接獲的投訴也隨之上升。在眾多投訴中，令消費者最不滿的為價錢上的爭拗，其次為航班延誤或取消，與及服務質素。

有見及此，本會就廉航服務業務進行市場研究，向10間共佔本地廉航市場約九成客運量的廉價航空公司，在服務收費及遇事時的責任問題進行調查。研究結果顯示廉航與傳統全服務模式的航空公司的營運模式有很大分別，主因是由於現時大多數廉航提供的服務均是採用「用者自付」的概念，即票價只包括機位和免費攜帶限量的手提行李，其他附加服務包括托運行李、航班上的服務如膳食以及機上娛樂等均為收費項目。

當發生航班延誤或取消、行李損壞或遺失時，《蒙特利爾公約》規定航空公司在非異常情況(例如技術故障)下未能履行運輸責任時必須向乘客提供賠償或協助。而調查的廉航雖符合國際公約要求，但它們大多只符合了《公約》內的最低賠償規定。

鑑於廉航所提供的服務水平，與消費者所需求的服務質素存在期望上的差異，本會特於報告內為消費者提供購買前的實用貼士。本會亦提醒業界須提高服務質素，特別是於航班行程有變動時，改善與乘客的溝通。





FOSTERING COMPETITION AND A FAIR MARKETPLACE

促進市場競爭和公平交易

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

消委會就不同的市場行為進行研究，以倡議公平競爭及良好營商手法。負責任的營商手法和公平的營商環境可以為消費者帶來合理的價格、更多的選擇，以及更高質素的产品和服務，從而讓消費者稱心滿意及達致經濟效益。



Topical Issues of Competition and Trade Practices

During the year, the Council advised the Government and the trade on various matters by way of in-depth studies regarding competition and trade practices in sectors including electricity and residential property markets, as well as consultation submissions¹⁰.

Improving Regulation of Market

Guidelines on Competition Ordinance

The Council put forward its suggestion on the enforcement guidelines of the Competition Ordinance with the emphasis on a consumer welfare approach in interpreting the rules of the Ordinance.

Reform for the Electricity Market

The Council released a report entitled *Searching for New Directions – A Study of Hong Kong Electricity Market* in December 2014 which recommended a progressive and holistic approach to review and reform the electricity market in Hong Kong.

The study with help from experts of the Consumers International specifically looked into the international experience of electricity regulatory reform in major markets and its implications for consumers. Locally, the Council engaged extensively stakeholder groups including professional and industry associations, power companies, environmental groups, academia as well as the Government. Three major aspects in the electricity market, namely regulation, competition and sustainability were examined.

競爭及營商手法的議題

年內，本會就不同議題進行深入研究，當中包括電力及住宅物業市場的競爭及營商手法，向政府及業界提供意見，並就政策諮詢作出回應¹⁰。

改善市場規管

《競爭條例》指引

本會就《競爭條例》的執法指引向競爭事務委員會提供意見，強調在詮釋條例時應著重消費者權益。

改革電力市場

本會在2014年12月發表題為《探索新方向——香港電力市場研究報告》，建議以漸進及綜觀的方式檢視及改革香港電力市場。

研究得到國際消費者聯會的海外專家協助，檢視國際上電力市場規管改革的經驗，以及其對消費者的影響。本地方面，本會亦廣泛地與各持份者溝通，包括專業及行業組織、電力公司、環保團體、學者和政府等。報告旨在檢視香港電力市場的規管、競爭以及可持續發展等三大重點。

¹⁰ See Appendix 10 for the list of submissions during the year.
本年度提交的意見書一覽表見附錄十。



The report concluded that Hong Kong needs a more holistic, transparent and fairer regulatory regime in order to adopt to the new environmental policies for emission deduction, and to be fair to consumers by having the two power companies to share the business risks.

In order to mitigate tariff pressure in the coming years, the Council also called for a regulatory framework that could enable a meaningful public participation in designing the policies and put much more vigorous focus on consumer welfare.

It was also observed that liberalisation in the generation market may offer more benefits to consumers in the long run as a diversified fuel mix and generation portfolio would support risk management in aspects like fuel security and better price stability. In this regard, fair access to networks would be critical for any reform in the market.

In connection with liberalising the market, the Council also proposed that the Government should further explore the opportunity of renewable energy and the introduction of small-scale gas generation facilities for sustainable development in power generation.

The Council also raised the issue of fuel poverty to low-income consumers, and proposed the formation of an Energy Commission to tackle the issues raised in the report and ultimately to meet future challenges posed by various objectives of the Government's energy market reform policy.

Review on Sales of First-hand Residential Properties

The Council conducted an indepth study, entitled *Study on the Sales of First-hand Residential Properties – A Review of the Regulatory Regime and Recommendations on the Way Forward*, with a view to finding out how prospective purchasers were treated in property transactions, and the state of compliance by property developers under the Residential Properties (First-hand Sales) Ordinance (the Ordinance). A combination of survey, focus group meetings and field visits were carried out to gather consumer opinions and assessment on trade compliance.

The Council had identified some trade practice concerns that could potentially give rise to the wrongful proliferation and dissemination of market information on supply and demand, seriously undermining the consumers' right to be informed.

While the Ordinance stipulates the minimum requirement on the number of units to be included on a price list, it stopped short of requiring all the units covered on the price list to be made available for sale concurrently. Gray areas in the law might lend legitimacy to undesirable trade practices of releasing property units in small batches, and the potential to influence the supply situation and encourage market speculation.

The study revealed that some consumers were dissatisfied that the cooling-off period of five working days was too short, and a forfeiture amount of five per cent of the purchase price upon failure to execute the sale and purchase agreement was too

研究結論是香港需要一個能平衡各方利益、具透明度和公平的規管制度，以滿足減少氣體排放的新環保政策和促進兩間電力公司能以公平原則與消費者共同分擔經營風險。

為了減輕未來幾年電力服務的加價壓力，本會亦促請未來的監管架構，必須要讓公眾能夠有機會參與討論政策的制定和更著重保障消費者權益。

本會亦觀察到開放發電源頭市場，藉著提供一個多元化燃料發電組合，可確保風險管理如燃料供應充足及穩定價格，長遠可令本地消費者得益。因此，公平進入供電網絡是開放市場關鍵的一步。

在開放市場方面，本會倡議政府重新審視使用可再生能源的發展機會，並探討引入小型燃氣發電設施來促進可持續的電力發展。

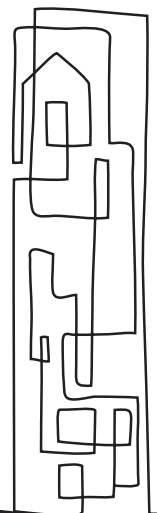
本會同時提出低收入消費者面對能源貧窮的問題，並建議成立能源管理局，以處理報告中提出的各項問題，讓政府有效克服挑戰，最終達成改革能源市場的政策目標。

檢視一手住宅物業的銷售

本會進行深入研究，並發表《一手住宅物業銷售研究報告——檢視監管制度及未來發展建議》，研究探討準買家在物業銷售過程中得到怎樣的待遇，以及發展商在遵從《一手住宅物業銷售條例》(《條例》)要求的情況。研究透過問卷調查、小組座談會和實地視察，收集消費者意見及評估業界的銷售手法是否符合要求。

本會的研究發現多個值得關注的銷售手法，當中有可能導致發放錯誤的市場供求資訊，嚴重損害消費者的知情權。

《條例》只規定價單須臚列不少於規定數目的單位，卻沒有規定所有於價單上列出的單位均須同期放售。《條例》間接讓「啣牙膏」式逐少分批推售單位的不良銷售手法合理化，有可能會模糊市場供求狀況、助長炒風。



high. As observed from the field visits, there were cases where prospective purchasers were under great pressure to make quick purchase decision.

The study also found that while information given to consumers via sales brochures and price lists was required to be adequate and accurate under the Ordinance, the prospective purchasers might find the information voluminous and confusing, and thus not user friendly or convenient.

Based on the findings, the Council put forward a series of recommendations for consideration by the Government, the regulators and the trade with a view to promoting desirable trade practices and enhancing consumer welfare.

Enhancing Information Transparency

Auto-Fuel Price Monitoring Analysis

In light of rising public outcry of alleged unfair pricing practices by oil companies, the Council analysed data of international crude oil and auto-fuel prices from 2013 to 2014, and found signs that adjustments in auto fuel pricing were 'quick to go up' and 'slow to come down'.

From the Council's findings, it could not prove that oil companies had 'more going up', though the data reflected that there were 'less coming down' situations as the magnitude of pump price cut was relatively small. In other words, oil companies' product cost margin on auto-fuel was constantly increasing as the adjustment magnitude of auto-fuel prices was relatively narrow compared to that of crude/imported oil prices.

To better protect consumers' rights, the Council urged the Government and the oil companies to enhance transparency and make available more information, such as detailed data on oil import prices, rental costs of gas stations and other operating costs to enable the public to determine if adjustments in pump prices are justified.

Launch of Mobile Phone Application 'Diesel Price Calculator'

Commissioned by the Environment Bureau, the Council launched the mobile phone application 'Diesel Price Calculator' in February 2015 to enhance auto diesel price competition among oil companies and to help consumers make their choice among various kinds of discounts and benefits offered by oil companies.

The new 'Diesel Price Calculator' application provides daily updates on prices and discounts on diesel fuel together with information about auto-fuel filling sites by different oil companies. It also serves as a one-stop interface enabling consumers to keep track of payment records and previously searched locations.



此外，研究亦顯示有消費者不滿現時簽訂臨時買賣合約至執行正式買賣合約期間只有短短五日「冷靜期」，若未能如期完成正式買賣，沒收高達樓價5%的訂金亦過高。由銷售處實地視察可見，不少準買家是在承受莫大壓力下迅速作出買樓決定。

雖然在《條例》的要求下，售樓說明書和價單等須為消費者提供充足和準確的資訊，然而，研究亦發現有關資訊過於龐雜繁瑣，反令準買家不易理解和造成不便。

就研究結果所得，本會向政府、相關監管機構及行業提出多項建議，從而推動良好的營商手法，加強保障消費者權益。

提升資訊透明度

車用燃油價格監察分析

鑑於油公司涉嫌不公平的定價行為引起公眾強烈反應，本會分析2013年至2014年間，國際原油價格和汽油牌價等公開數據，發現油公司在調整汽油價格時，在個別時段有「加快減慢」的跡象。

雖然本會從數據分析中，未能引證油公司在上調汽油牌價時有「加多」的情況，但油公司下調汽油牌價的幅度相對較少，有「減少」的情況。換言之，油公司在汽油的產品成本利潤率，會因汽油牌價下調的幅度較原油價格或進口價調整的幅度少，而不斷擴闊。

為進一步保障消費者的權益，本會促請政府及油公司提高透明度，公布更多資訊，如汽油進口價詳細數據、油站租金及營運成本等，使公眾能判斷汽油價格的調整是否合理。

推出「柴油計算機」手機應用程式

受環境局的委託，本會在2015年2月推出「柴油計算機」手機應用程式，目的是加強車用柴油市場的價格透明度，從而促進各油公司的競爭，以及協助消費者計算各項優惠折扣，以作出適合自己的選擇。

「柴油計算機」應用程式提供各油公司的車用柴油價格、加油站地址及各項優惠折扣資訊，每日更新。此外，消費者亦可透過程式，記錄入油付款記錄、以及過往的油站搜尋記錄，作一站式管理。

Supply of Powdered Formula

The Council conducted an ad hoc survey concerning the supply and price of infant formula before the Lunar New Year in 2015, one of the peak seasons for shortage of powdered formula products.

The survey covered 18 districts and revealed continued shortage in some districts despite improvement to the supply situation. Powdered formula suppliers were urged to ensure an adequate stable supply of the products in the market to forestall any incidence of price hikes due to shortage.

The survey also showed that generally the prices of powdered formula at drug stores were lower than those in chain stores. But considerable price variances were found to exist among the drugstores themselves.

The Council had been paying attention to the representations in advertisements and promotional messages for powdered formula. The Council welcomed the Government's proposal for regulatory oversight of the powdered formula industry in respect of nutrition and health claims made for their products (including infant and follow-up formula as well as baby food) so that parents would not be unduly influenced by formula product claims. The Council also asserted that any such claims should be scientifically proven by a credible authority to avoid customers being misled by exaggerated or untruthful claims.

Strengthening Consumer Protection

Regulation of Private Healthcare Facilities

The Council supported in principle the proposals as set out in a consultation document on Regulation of Private Healthcare Facilities (PHFs), and highlighted the importance of the adoption of two-tier complaints handling mechanism in both hospital and non-hospital PHFs, having measures in place to review and oversee the increment of service fees, the requirement on mandatory report of sentinel event for ambulatory facilities providing high-risk medical procedures, provision of recognized service packages for common operations/treatments and the increase of proposed penalties.

Besides, the Council also recommended that medical organisations and premises practising cosmetic/beauty services with risks involved be regulated, and regulatory regime with respect to the operation and quality management of medical laboratories be also introduced.

Regulation of Default Fund Arrangements of MPF Schemes

The Council responded to a consultation paper entitled *Providing Better Investment Solutions for MPF Members* issued by the Financial Services and the Treasury Bureau and the Mandatory Provident Fund Schemes Authority (MPFA). The paper put forward the proposal of a core fund to enhance the regulation of default fund arrangements of MPF schemes.

The Council in principle supported the introduction of a standardised, low-fee core fund as a new arrangement in the MPF

嬰幼兒奶粉供應

本會在2015年農曆新年前的嬰幼兒奶粉需求高峰期，派員搜集初生嬰兒奶粉的供應和零售價資料。

調查涵蓋全港18區，結果發現，奶粉缺貨問題雖然略有改善，但個別地區及品牌型號仍然有所短缺，本會促請奶粉商確保奶粉供應充足和穩定，避免因缺貨而出現抬價的情況。

調查亦顯示，藥房售賣奶粉的價格一般較連鎖店低，但藥房之間的價格差異可以很大。

本會亦關注奶粉在廣告及宣傳推廣時所採用的陳述和字句。本會歡迎政府建議立法規管香港的「配方產品」(包括嬰兒、較大嬰兒及幼兒配方產品)及「嬰幼兒食物」的營養和健康聲稱，以保障家長不受配方產品的聲稱影響。本會強調，准許任何聲稱的前提是必須設立妥善的評審機制，確保有關聲稱具科學佐證，以確保消費者免受誇張失實的聲稱誤導。

加強消費者保障

私營醫療機構規管

本會原則上支持「私營醫療機構規管」諮詢文件載列的建議，並於提交予政府的意見書中，提出以下觀點：受規管的醫院及非醫院性質的私營醫療機構都應採用兩層投訴管理機制，應設立措施監察及檢討醫療服務收費加價的理據，應規定非醫院性質的私營醫療機構，尤其是提供高風險醫療程序的日間醫療機構，須向規管當局適時呈報醫療風險警示事件，應規定私營醫療機構就常見手術/程序提供認可服務套餐，以及應提高違反法例的罰則。

另外，本會於意見書中也建議，從事涉及風險的美容服務的醫療機構及處所應受規管，醫務化驗所的運作及品質管理亦應引入規管制度。

強積金預設基金安排規管

本會就財經事務及庫務局與強制性公積金計劃管理局(積金局)聯合發布題為「為強積金成員提供更佳投資方案」的諮詢文件作出回應，諮詢文件是關於引進核心基金以提升對強積金預設基金安排的規管。

本會原則上支持引入劃一及低收費的核心基金作為強積金計劃的新安排，以便不同強積金計劃

system to facilitate comparison among funds by MPF scheme members and induce price competition, thereby lower the fees in the long term.

With regard to transitional arrangements, the Council considered the opt-out arrangement not acceptable for the automatic transfer of the accrued benefits to the new core fund, and suggested that the existing scheme members be deemed to remain in the same type of fund unless the members had indicated a change of their investment choice.

Mandatory Provident Fund Schemes (Amendment) Bill 2014

In its submission to the Legislative Council Bills Committee, the Council supported in general the proposals under the Mandatory Provident Fund Schemes (Amendment) Bill, and highlighted the importance of strengthening consumer protection in the areas of phased withdrawal of accrued benefits and the cost to consumers, arrangement for early withdrawal of accrued benefits due to terminal illness and initiatives to reduce MPF fees.

Promoting Good Business Practices

Code of Practices of the Laundry Industry

In encouraging business and professional associations to establish codes of practices for enhancing service quality and consumer protection, the Council collaborated with the Laundry Association of Hong Kong in the development of a Code of Practices of the Laundry Industry.

A draft code was released in March 2015 to collect views from different stakeholders. The code was officially published in July 2015.

Key performance indicators such as those regarding the establishment of a complaints review committee, wide adoption of the code and periodic review were also set out.

Review of Code of Banking Practice

The Council gave comments on a draft revised Code of Banking Practice by the Hong Kong Association of Banks.

The Council was pleased to note that some of its suggestions were taken on board including the inclusion of a clear definition on the coverage of the types of financial services and institutions in the draft code; the requirement of customers' consent before introduction of products/services which involve potential risk of financial loss; and the revision of the provisions in the code relating to the collection, use, holding and erasure of customer information.

成員能作出比較，誘發價格競爭，從而長遠地降低基金費用。

有關過渡安排，本會認為在累算權益自動轉移到新核心基金方面，實施拒絕機制，是不可接受的，並建議如計劃成員不表明改變其投資選擇，便應保留在同類基金內。

2014年《強制性公積金計劃(修訂)條例草案》

在提交到立法會法案委員會的意見中，本會大致支持《強制性公積金計劃(修訂)條例草案》下的建議，並強調在不同範疇加強消費者保障的重要性，包括分階段提取累算權益及所帶來的成本費用、因末期疾病提早提取累算權益的安排，以及下調強積金收費的措施。

推廣良好營商手法

《洗衣業營商實務守則》

為鼓勵商業及專業團體制訂營商守則，以提升服務質素及加強對消費者的保障，本會與香港洗衣商會(洗衣商會)共同編製《洗衣業營商實務守則》(實務守則)。

實務守則草擬於2015年3月發布，以收集洗衣商會及行業持份者的意見及回應。實務守則於2015年7月正式出版。

本會亦就實務守則與洗衣商會制訂工作指標，包括於訂定的時間內設立投訴審查委員會、行業廣泛採用守則及定期檢討行業對守則的認識和遵守情況。

《銀行營運守則》檢討

本會就香港銀行公會新修訂的《銀行營運守則》草擬提供意見。

本會欣悉香港銀行公會在修訂守則時有考慮到本會的部分意見，例如，守則就金融服務和機構類型的覆蓋範圍訂出清晰的定義；守則亦訂明為要先徵得客戶同意，才可向客戶推廣含有潛在經濟損失風險的產品及服務；及就有關客戶資料的收集、使用、保存及刪除的條文作出修訂。





ADVANCING LEGAL PROTECTION FOR CONSUMERS 加強消費者的法律保障

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

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

Submissions on Legal Protection

During the year, the Council made five submissions from the perspective of consumer legal protection on matters relating to third parties' rights under contract law, land titles system, private columbaria and stored value facilities. The Council also commented on the draft code of practice for holder of wholesale poisons licence and draft code of conduct for holder of certificate of registration as an importer and exporter of pharmaceutical products.



就法律保障提出意見

過去一年，本會從法律上保障消費者的角度，就著不同的事宜向政府及相關機構提交5份意見書。涉及的範疇，包括合約法下的第三者權利、土地業權制度、私營骨灰安置所的規管以及儲值支付產品的規管。本會亦就毒藥批發牌照持有人、及註冊為藥劑製品進口商及出口商的證明書持有人的執業守則草擬本，提供意見。

Submission on the Contracts (Rights of Third Parties) Bill

Under the Bill, a third party will only be entitled to enforce a benefit conferred on him under a contract in very limited circumstances. In most of the consumer transactions, it is likely that the intention to confer benefit on a third party may not be manifested and the intended beneficiary may not be identified in the contracts.

The Council proposed that the two-limb test of enforceability provided in s.4 of the Bill should be relaxed specifically for consumer third party to the effect that a consumer third party may enforce a contract when he justifiably and reasonably relies on it or when it actually confers a benefit on him.

Consultation on Draft Code of Practice for Holder of Wholesale Poisons Licence and Draft Code of Practice for Holder of Certificate of Registration as an Importer and Exporter of Pharmaceutical Products

In a submission to the Department of Health, the Council was supportive of the objectives of the Draft Codes to improve the standards for distribution activities of pharmaceutical products and ultimately enhance the safety and reliability of pharmaceutical products.

合約（第三者權利）條例草案意見書

本會在向立法會法案委員會提交的意見書中指出，條例草案只容許合約外的第三者，在非常有限的情況下，才可行使合約賦予他的權利。然而，絕大部分涉及消費者的合約，都不會明示給予第三者權益的意圖，亦不會指明誰是合約的意向受益人。

本會建議，在消費者作為第三者的情況下，條例草案第四條，有關執行合約的雙重要求應予放寬。當消費者作為第三者，並有理由和合理地依據該合約，或該合約實際上賦予他權益時，該消費者作為第三者可執行有關合約。

《毒藥批發牌照持有人執業守則》及《註冊為藥劑製品進口商及出口商的證明書持有人執業守則》草擬本的諮詢

本會認同訂立這些執業守則之目的，即提升藥劑製品分發活動的水平，以達致加強產品安全，及提高藥劑製品的可靠程度。

To better achieve the objectives, the Council submitted that the Draft Codes should offer concrete measures to be taken by the licence or certificate holders to prevent contamination of pharmaceutical products and mixing up of different products. The Council also suggested that the licence or certificate holders should provide guidance and instructions on proper storage of pharmaceutical products through the product label, package and written instructions, enabling consumers to properly store and use the pharmaceuticals. In addition, the Council called for a prudent review by the licence or certificate holders before destruction of any records. The Pharmacy and Poisons Board is also urged to consider whether a longer period of time for keeping records and documentation should be imposed to cater for pharmaceuticals with product life span of over two years.



為更有效達致該些目的，本會建議，執業守則應就牌照或證明書持有人，如何防止藥劑製品受到污染，及避免混淆不同產品，提供具體措施。而牌照或證明書持有人，亦應透過產品標籤、包裝及說明書，提供指引，以確保消費者能正確儲存及使用產品。此外，本會亦建議，牌照或證明書持有人，應在銷毀任何紀錄前，作出審慎的檢核。另一方面，藥劑業及毒藥管理局亦應考慮，就壽命期超過兩年的藥劑製品，應否施行較長的存檔記錄期。

Latest Proposal for the Implementation of the Land Titles Ordinance - Rectification and Indemnity Issues & Indeterminate Ownership Registers

In response to the Land Registry's latest proposal regarding the implementation of the Land Titles Ordinance, the Council reiterated the importance of ensuring that the public have correct understanding of all key features, application and implementation of the Ordinance, such as the scope, applicability and limitation of the Indemnity Fund.

The Council acknowledged that screening of registers for each existing property to identify indeterminate ownership cases for the purpose of implementing the proposed Two-stage Conversion Mechanism would be both important and challenging. The Council suggested that all existing properties should undergo primary conversion at the same time after completion of the entire screening process in order to enhance clarity and certainty to the general public. Further and concurrently, title registration can be implemented on new land as the problem of indeterminate ownership would not arise in the case of new land, enabling the public to enjoy the benefit of the new title registration system earlier.

Submission on Private Columbaria Bill

The Council supported the proposed establishment of a licensing regime to regulate private columbaria and introduction of detailed requirements on their operation, sale of interment rights and ash disposal procedure. At the same time, we also raised various concerns on the potential risks to consumers in purchasing the right to inter ashes in private columbaria.

In particular, the Council called for a mandatory cooling-off period of 21 working days in contracts of sale of interment rights in view of the long-term commitment and high contract value usually involved. To deter misleading sale tactics of unscrupulous sales agents for interment rights, the Council suggested that licensed columbaria operators should be obligated to take reasonable care and diligence to ensure that their agents comply with all the applicable law and act in a fair and honest manner. The Council further proposed a ban on services bundling and called on the Bills Committee to consider the establishment of a compensation fund.

實施《土地業權條例》的最新建議 — 更正及彌償安排、及未能確定物業擁有權的登記冊

在回應土地註冊處就上述事宜作出的最新建議時，本會重申確保公眾正確瞭解條例的所有特點、適用範圍及實施安排的重要性，例如彌償基金的賠償範圍、適用性及限制。

本會認同在實施先前建議的兩階段轉換機制的過程中，檢查每個現存物業的登記冊，以找出未能確定擁有權的登記物業，是既重要又富挑戰的工作。可是，為提高新註冊制度的明確性和確定性，本會建議，應在完成整項檢查工作後，才讓所有現存物業於同一時間一併進行第一階段轉換。另外，本會亦提議，為讓公眾能更早受惠於新註冊制度，可先就新土地上的物業實施業權註冊，因它們並不受到未能確定擁有權的問題影響。

私營骨灰安置所條例草案意見書

本會支持設立發牌制度作為規管私營骨灰安置所的建議，並同意就營運、出售龕位及處理骨灰程序等方面訂明詳細規定。同時，本會就消費者在購買私營龕位時，可能面對的潛在風險，表達關注。

考慮到買賣龕位的合約，通常涉及較長的合約期，及較大的金額，本會主張買賣龕位的合約，應提供21個工作天的冷靜期；為防止不良銷售代理，採用具誤導性的銷售手法，本會建議持牌骨灰安置所，應以合理的謹慎和努力去確保他們的代理人，遵守一切適用的法律，並以公平及誠實的方式行事；本會亦建議禁制細綁式服務套餐，及促請法案委員會考慮成立賠償基金。



Submission on Clearing and Settlement Systems (Amendment) Bill 2015

The Council submitted its views to the Bills Committee of the Legislative Council on the issues relating to stored value facilities (SVF). Whilst supporting the establishment of a mandatory licensing regime for SVF by way of legislative amendment, the Council called for an expansion of the scope of the regulatory framework to include single-purpose SVF involving substantial amounts of money, for enhancement of consumer protection.

The Council also submitted that the licensing criteria and conditions for SVF issuers should ensure a sufficient level of consumer protection and fairness in the contract between the SVF issuers and the SVF users. In particular, users should be able to redeem the outstanding stored value without unfair barriers and gain access to their payment/transaction records in a cost efficient manner.



2015年結算及交收系統(修訂)條例草案意見書

本會就有關儲值支付產品(簡稱SVF)事宜，向立法會法案委員會提供意見。本會支持透過修訂現行法例，就SVF設立強制發牌制度，並促請擴大監管制度的範圍，以涵蓋涉及重大金額的單一用途SVF，從而確保消費者能得到足夠保障。

本會亦建議，SVF發行人的發牌準則及條件，應包含對消費者的保障，及SVF發行人與SVF使用者之間合約的公平性，尤其是SVF發行人不應設下不公平的障礙，妨礙使用者贖回餘下的儲值，並應讓使用者能以符合成本效率的方式，取閱他們的付款/交易記錄。



DISSEMINATING CONSUMER INFORMATION 傳播消費資訊

The Council informs and guides consumers about their rights through the communication of information by means of a diversity of media tools and channels. Effective information dissemination will not only empower consumers to be vigilant against undesirable trade practices and alert to unsafe goods and substandard services, but also enable them to make wise choices and act responsibly.

消委會透過不同媒體及渠道傳遞資訊，讓消費者瞭解其享有的權益。我們相信有效的資訊發布能加強消費者對不良營商手法的警覺，對不安全產品和劣質服務有所警惕，同時提升他們作為明智和負責任的消費者的能力。

Promoting Consumer Welfare through Anniversary Commemorative Activities

During the year, the Council launched a series of publicity activities commemorating its 40th anniversary of service to promote consumer welfare. The activities were organised to fully reflect the ever readiness of the Council to move forward with the consumer public and explore new dimension of consumer protection.

40th Anniversary Cocktail Reception

The commemoration of the 40th Anniversary was officially kicked off with a cocktail reception held on 7 April. With the Chief Executive Mr LEUNG Chun-ying as the Guest of Honour and with the presence of nearly 500 distinguished guests including high-ranking officials, business representatives, former Council Chairpersons and Chief Executives, delegates of consumer bodies from Macau, Mainland China and Taipei, the occasion was a rare show of support bearing witness to four decades of successful endeavours in consumer betterment.

A highlight of the event was a speech delivered by the Council's Chairman Prof. WONG Yuk-shan under the anniversary theme *Enlighten-Collaborate-Innovate* during which he shared and reviewed with the audience the 40 years of dedicated work and achievement of the Council together with the future directions in consumer protection.



周年紀念活動 推動消保權益

年內，消委會為紀念成立40周年，開展了一系列推動消保權益的活動，充分體現本會與消費者並肩向前，共同開創消保權益新路向。

40周年誌慶酒會

本會於4月7日舉行誌慶酒會，以啟動一連串40周年的紀念活動，並邀得香港特別行政區行政長官梁振英先生任主禮嘉賓。現場冠蓋雲集，包括不少政府官員、商界代表、前消委會主席和總幹事，以及澳門、內地與台北消保團體領袖等共500人見證這個重要日子。

主席黃玉山教授於酒會上致辭時以「啟導·結伴·開拓」為主題，與賓客一同回顧本會過往40年在推動消費權益方面的不懈努力和建樹，並分享未來發展方向。

Chief Executive Mr LEUNG Chun-ying happily receiving a reproduction front cover of CHOICE magazine featuring him as the cover celebrity in 1987 as a souvenir gift.

曾於1987年擔任《選擇》封面人物的行政長官梁振英先生，接過以當年月刊封面製成的紀念品，喜上眉梢。



Cross-strait Symposium on Consumer Protection

The first-ever cross-strait symposium on consumer protection, organised by the Council in association with the Macao SAR Government Consumer Council, was held from 7 to 9 April consecutively in Hong Kong and Macau. The three-day symposium entitled Opportunity and Challenge on Consumer Protection offered a valuable opportunity for consumer leaders and advocates from Hong Kong, Macau, Mainland China and Taipei, to meet and exchange experience and views on topics regarding consumer legal protection, online purchase, privacy protection and consumer education for the new generation of consumers.

The symposium was one of the key events to mark the Council's 40th Anniversary. It drew an assembly of some 100 delegates, and also attracted wide media attention. A total of 23 local reporters and six reporters from the Mainland attended the event.

Metropolitan Consumers TV Features

The Council also launched a series of special TV features entitled *Metropolitan Consumers* as one of the major commemorative activities for the 40th Anniversary. Sponsored by the Council and produced by Radio Television Hong Kong (RTHK), the series explored issues relating to consumer protection based on daily life cases, and the Council's years of research and studies and relevant legislation.

The TV features comprised five episodes covering topics of consumption in the areas of clothing, food, housing, transportation and beauty. The audience were reminded of oversights on the part of consumers commonly found in making transactions and the importance of establishing good spending habits. It also aimed to convey the messages about a new and trendy way of spending based on the principle of rational spending and sustainable consumption.

Metropolitan Consumers was broadcast on TVB Jade, RTHK TV 31 and the RTHK website for five consecutive Tuesdays starting in November. In addition, Phoenix Satellite Television later acquired the broadcasting right from RTHK and the programme was shown to audience in Mainland China.



《消費新潮》電視特輯

由消委會贊助，香港電台攝製的《消費新潮》電視特輯，是周年紀念的另一項重要活動。該特輯透過日常生活個案、消委會多年的研究測試及相關法例，探討與消費者保障相關的議題。

電視特輯共分五集，從衣、食、住、行、靚五方面，深入淺出地探討消費議題，提醒觀眾一些消費時常見而容易被疏忽的事項和教育消費者建立良好的消費習慣。電視特輯也啟導公眾一個「新」和「潮」的消費模式，就是以理性消費為本位，從「按需要，不浪費」出發，達致可持續消費這個大目標。

《消費新潮》於11月連續五個星期二在無綫電視翡翠台、香港電台31台及香港電台網站廣播。鳳凰衛視其後向香港電台取得轉播權，將特輯轉播給內地觀眾欣賞。

《選擇》月刊

本會出版的《選擇》月刊被廣泛公認為獨立公正的資訊平台，發放可信、可靠及實用的資訊、建議和意見。月刊主要刊載測試和研究報告、詳細介紹各種消費品和服務，題材廣泛。

CHOICE Magazine

The Council's monthly magazine, CHOICE, is widely recognised as an independent and impartial platform for consumers to access credible, reliable and useful information and advice on all matters of interest to them. It features the latest reports on tests, surveys and indepth studies on a wide range of consumer goods and services.



To uphold the principles of independence and impartiality in evaluating consumer goods and services, the Council does not accept any offer of advertisement to be published in or donation for CHOICE.

The print edition of CHOICE is available through both subscription and sales via retail outlets including newsstands, convenience stores, supermarkets and bookshops across the territory. The overall combined sales averaged 20,982 copies per issue in 2014-15, split evenly between subscription and retail sales. Over 62,000 downloads of online reports and articles were recorded during the year under review, which represented an 11% increase compared with the previous year.

The July issue (#453) featuring, among others, the test report concerning the efficacy of anti-wrinkle face creams in wrinkle reduction and skin hydration, was the top selling issue of the year as the first print of 26,350 copies were sold out within a few days, and had to be followed by a reprint of 4,000 copies to meet the demand.

At the Hong Kong Book Fair held in July 2014, the magazine was very well received by visitors with the number of new subscriptions acquired during the fair reaching over 2,100, setting a new record since the Council joined the book fair in 2007.

Empower Consumer through Media

The Council maintains close contact with the mass media on all matters of consumer interest, which contributes significantly to the fulfillment of the Council's statutory duty to disseminate consumer information to the public.

The Council is responsive to media enquiries and makes every endeavour to provide relevant information at their requests. The media has a vital role to play in helping the Council convey messages or comments on matters of consumer concerns through interviews on various programmes; and on a regular basis through the press conferences for the release of CHOICE, and the media interviews that follow.

During the year under review, more than 160 press releases and statements were issued, covering topics published in CHOICE magazine, and the Council's responses and positions concerning significant consumer issues.

The Council's Chief Executive wrote a bi-weekly column entitled 消費嫻情 published in online am730. She had contributed a total of 25 articles since its debut on 11 April.

本會恪守不接受任何商業廣告及捐款的原則，確保本會在評定市場上與消費者相關的產品和服務時，秉持獨立和公正的立場。

印刷版《選擇》月刊的銷售途徑分為訂閱和零售，零售點包括各區的報攤、便利店、超級市場和書店。2014-15年度月刊的總銷量平均為每期20,982冊，訂戶及零售各佔總銷量的一半。年內，《選擇》月刊網上版錄得超過62,000次下載，比去年上升了11%。

2014年7月份(453期)《選擇》月刊報道有關除皺面霜測試的研究，比較各樣本的除皺和保濕效能。此期銷量為年內最高，初版26,350冊於數天內沽清，須再版加印4,000冊以滿足讀者需要。

在2014年7月舉行的香港書展上，《選擇》月刊受到讀者歡迎，即場訂閱人數突破2,100名，是本會自2007年參加書展以來錄得的最高即場訂閱紀錄。

與傳媒密切聯繫 提升消保意識

消委會因應各種消費議題，與傳媒保持密切聯繫，透過傳媒向公眾傳遞消費資訊，以履行本會之法定職能。

傳媒是本會向公眾發放消息的重要橋樑。本會一方面積極回應傳媒查詢，盡力就他們提出的問題提供相關資訊；另一方面，我們亦主動透過傳媒向公眾傳遞重要的消費訊息及建議，包括接受訪問和各類節目專訪，本會在每期《選擇》月刊出版當天舉行新聞發布會，隨後也接受傳媒的跟進訪問。

年內，本會共發表超過160篇新聞稿和聲明，包括《選擇》月刊的專題內容，及本會就重大消費議題發表的回應和立場書。

此外，總幹事自4月11日起於am730網站開設名為《消費嫻情》的雙周專欄，與讀者分享消費心得，年內共發表了25篇文章。



Enhancing Communication through Internet

The Council's official website (www.consumer.org.hk) provides a wide range of information for access by consumers, with barrier-free features for visually and hearing impaired users. Information posted on the website includes press release, information on product recalls and alerts, Government submissions and shopping tips. Consumers can also lodge complaints via the website or compare prices of over 1,850 grocery items sold in supermarkets which are updated daily for consumers' reference. More than 858,000 unique visitors browsed the website, with over 1.8 million visits and 6.8 million pageviews during the year.

During the year, a taskforce was established to review and revamp the website with the objectives to enhance user interface, information accessibility and interactivity. It was hoped that the online platform could be fully utilised for engaging customers so that not only information could be disseminated but also customer feedbacks, opinions and suggestions could be collected through online channels. Work is at an advanced stage to launch the new website shortly in 2015.

Publicity on Topical Issues

The Council released three important reports during the year including *Study on the Sales of First-hand Residential Properties – A Review of the Regulatory Regime and Recommendations on the Way Forward* in November 2014, *Searching for New Directions – A Study of Hong Kong Electricity Market* in December 2014 and *Auto-fuel Price Monitoring Analysis* in February 2015.

Press conferences and media briefings were held to publicise the results, drawing extensive media coverage and public attention. There were altogether 146 printed news reports, 140 online news and 25 radio / TV news coverage. The news also aroused heated discussion on the social media platforms.

透過網站 加強與消費者溝通

本會的網站 (www.consumer.org.hk) 讓消費者輕鬆瀏覽豐富的資訊，並結合無障礙瀏覽功能，方便傷健人士使用。網站載有的資訊包括新聞稿、產品回收及安全警示、政策意見書及消費提示。消費者也可透過網站遞交投訴表格。網站的「網上價格一覽通」涵蓋1,850件超市貨品，價格資訊每天更新，以供消費者比較及參考。去年共有超過858,000獨立訪客進入網站瀏覽，總瀏覽人次超過180萬，網頁瀏覽量超過680萬次。

年內本會成立專責小組，進行網站檢討和翻新工作，目標是改良用戶界面、令訪客更容易搜尋資訊及加強互動性。本會希望可以充分利用網上平台吸引訪客，除了透過網站傳播訊息，同時收集訪客的反饋、意見和提議。網站革新工作已在積極進行中，全新網站將於2015年內推出。

宣揚消費議題

本會於年內共發表了三份重要報告，包括於2014年11月發表《一手住宅物業銷售研究報告——檢視監管制度及未來發展建議》；於2014年12月發表《探索新方向——香港電力市場研究報告》及於2015年2月公布《車用燃油價格監察分析報告》，並分別舉行了新聞發布會及傳媒簡報會，詳細解釋報告內容。

以上報告都獲得傳媒廣泛報道及公眾高度關注，三份報告合共錄得146篇報章報道、140篇網上新聞報道，以及25篇電台／電視新聞報道。在社交媒體平台也引起熱烈討論。



Winners of the 14th Consumer Rights Reporting Awards posed for a group picture with representatives of the organisers.

第十四屆「消費權益新聞報道獎」一眾得主與主辦單位代表合照留念。

Top Ten Consumer News is held every year for the public to select and vote for news which in their opinion are the most important to consumers during the year.

「十大消費新聞選舉」每年都舉行，讓公眾可以投票選出心目中最關注的消費新聞。



Raising Public Awareness Through News

Highlights of this year included the Consumer Rights Reporting Awards and the Top Ten Consumer News, organised in collaboration with the news industry to encourage reporting on consumer issues with a view to promoting consumer protection and public awareness of consumer rights.

The Consumer Rights Reporting Awards

The 14th Consumer Rights Reporting Awards was organised by the Council in association with the Hong Kong Journalists Association and the Hong Kong Press Photographers Association, with the objective to encourage and award excellence in reporting of consumer rights protection.

The Council received a total of 247 entries to the Awards under seven categories: print news, print features, television news, television features, radio news, radio features and press photography.

The winning entries highlighted some of the hot topics that were of public concern during the year, such as the sales practices and regulation of medical beauty services and telecommunications services, the enforcement of the amended Trade Descriptions Ordinance and 'sky-high' powdered formula¹¹.

Top Ten Consumer News (Year of the Horse)

The Top Ten Consumer News organised by the Consumer Council jointly with Cable TV News, Radio Television Hong Kong and Hong Kong Economic Times and Sky Post was in its 11th year, which attracted a total of 2,858 voters participating in this annual event.

Members of the public were invited to select and vote for the top ten consumer news out of a list of 20, which in their view were of the utmost importance to consumers in Hong Kong during the year. The top two voted news, both drew over 2,600 votes, were in relation to food safety, reflecting the general public's main concern. Among the top ten news, two of them stemmed from the Council's study reports on the sales of First-hand Residential Properties and on the discrepancy in the labelling of price in supermarket chain outlets¹².

聚焦消費新聞 提升公眾關注

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

消費權益新聞報道獎

第十四屆「消費權益新聞報道獎」由本會與香港記者協會及香港攝影記者協會攜手舉辦，目的是為了表彰新聞工作者對保障消費權益的報道。

本會共收到247份參賽作品，競逐七個組別的獎項，分別是新聞、特寫、電視新聞、電視特寫、電台新聞、電台特寫和新聞攝影。

報道獎的得獎作品，題材環繞年內備受公眾關注的熱門議題，如醫學美容服務及電訊服務的銷售手法和規管問題、新修訂《商品說明條例》的實行及「天價」奶粉等¹¹。

馬年十大消費新聞選舉

由本會聯同香港有線新聞台、香港電台、香港經濟日報與晴報合辦的「十大消費新聞選舉」，今年已踏入第十一年，共有2,858名市民參與投票。

公眾在20則備受消費者關注的新聞中，投選馬年十大消費新聞。最高得票的首兩則消費新聞均與食品安全有關，兩者均得到超過2,600票，反映公眾對此議題的關注。本會發表有關一手住宅物業銷售的研究報告和超市標價與掃描價不符的調查，亦入選市民心目中的十大消費新聞¹²。

11 See Appendix 11 for the list of adjudicators and winning entries of 14th Consumer Rights Reporting Awards. 第十四屆「消費權益新聞報道獎」的評判名錄及得獎名單參見附錄十一。

12 See Appendix 12 for the poll result of Top Ten Consumer News (Year of the Horse). 馬年「十大消費新聞選舉」結果見附錄十二。



EMPOWERING CONSUMERS THROUGH EDUCATION

以教育活動提升自我保護能力

The Council, in addition to media programmes, empowers consumers also by means of education programmes at the school and community level, which allows consumers and social groups to acquire the necessary skills and knowledge in rational consumption, enabling them to think and act as responsible consumers.

除了透過媒體，消委會亦透過學校及社區公眾教育活動來提升消費者的自我保護能力，讓消費者及不同社群掌握理性消費的技巧和知識，引導他們從負責任的消費者的角度，去思考及行事。

Education Programmes and Activities

During the year, a wide range of education programmes and activities, comprising 220 educational talks, workshops and seminars, were organised and conducted for various target groups, including youth, elderly and new immigrants, as well as other interested parties such as teachers and the vulnerable. These activities covered a wide range of topics encompassing consumer rights and responsibilities, consumer protection laws, sustainable consumption and issues concerning subscription of telecommunications services and product safety.

Enhancing Youth Awareness in Consumer Rights

The Consumer Culture Study Award

In collaboration with the Education Bureau, the 16th Consumer Culture Study Award (CCSA) took place during the year. The CCSA is one of the largest project-based learning platforms for local secondary school students. Participants were asked to select a topic on local consumer culture for study and then submit a report.

The annual event this year drew a total of 1,121 teams from 104 secondary schools¹³. Over 2,500 teachers and students attended introductory talks organised by the Council, in which they were guided to contemplate a wide array of consumer issues, and learned methods needed to conduct cultural studies. It was through these talks and the subsequent active engagement of students in conducting the study that their understanding and awareness of consumer issues were enhanced and analytical ability strengthened.

Further, 133 workshops and consultation sessions covering over 30 thematic topics were conducted for over 7,800 teachers and students as an extension activity of the Award. These activities

教育課程和活動

本會全年舉辦了220項不同類型的消費者教育課程及活動，包括講座、工作坊和研討會等不同形式，並針對不同目標社群的需要，提供相應的內容和設計，當中涵蓋年青人、長者及新來港人士，以及其他界別如教師及弱勢社群等。教育活動的主題廣泛——消費者權益與責任、消費者保障法例、可持續消費及備受關注的消費權益問題如電訊服務及產品安全等。

提高年青人的消費權益意識

消費文化考察報告獎

每年由本會及教育局合辦的「消費文化考察報告獎」，至今已舉辦十六屆，是本地學界最大型的專題研習教育活動之一。參加的中學同學自行挑選與本地消費文化有關的課題，進行考察調查並提交報告。

年內，第十六屆「報告獎」共有來自104間中學的1,121隊伍參與這個活動¹³。本會為老師和同學特設講座，讓參加者思考各類消費問題並學習考察方法，講座共吸引逾2,500位師生出席。同學透過出席講座及積極參與活動，對消費議題有更深入的瞭解及關注，亦有助提升分析能力。

本會亦舉辦了133場共30多個不同專題的培訓及諮詢工作坊，作為延展學習活動，共有逾7,800位老師和學生參與。活動旨在啟發同學的

¹³ See Appendix 13 for the list of winners of the 16th Consumer Culture Study Award. 第十六屆「消費文化考察報告獎」得獎名單見附錄十三。

were held to stimulate creativity and interest in a variety of issues including consumers' responsibility and their relationship with the environment. Council staff also shared with the participants the concepts and skills in conducting cultural studies.

Altogether, School Workshop Days were held in 27 schools to give support to and boost the learning initiative of the participants. On a School Workshop Day, the Council would conduct four to five different workshops for as many as 200 students in a single session, exposing them to different experiences and training.

Two Consultation Days with four sessions as well as 41 advisory and consultation sessions in schools were held during the year as a support initiative for teachers and students to help improve their project ideas and skills.

In order to sustain participants' interest in consumer culture studies, interest groups on the subject were established in four local schools, each with 10-15 members, with the assistance of the Council's Consumer Education Division as a pilot scheme. Monthly training talks and workshops were conducted by Council staff while sharing sessions were held by experienced peer mentors.

The Award was well received by schools as nearly 75% of participating schools had joined the event for two or more consecutive years. The rate of participating teams completing the study was a high 99%.

Equally significant, since its inception, the Award had generated a fruitful collection of over 11,900 study reports based on first-hand data collected by students, and in turn, has helped enrich the archives of studies on local consumer culture as well as the pool of teaching resources.

Programmes on the amended Trade Descriptions Ordinance

To enhance the understanding amongst young people of the amended Trade Descriptions Ordinance, a series of educational talks and seminars were held. A total of 44 education programmes relating to the legislation were delivered to tertiary institutions, secondary schools as well as community and district groups during the year.

Youth Development Service Scheme

The Youth Development Service Scheme was set up to provide learning opportunities for young people through taking part in consumer education projects. In the scheme, youth volunteers were provided with comprehensive training and practical opportunities while participating in the running of various events and projects undertaken by the Council's Consumer Education Division. They were also enlisted to give support to some independent tasks including working on community projects or production of educational materials.

During the year, over 50 students from secondary schools and undergraduates from universities participated in the scheme.

創意及興趣，並引導他們對消費者責任、可持續消費等課題的關注。同時讓參加者掌握消費文化考察的概念和技巧。

此外，本會為27間學校舉辦「學校工作坊日」，以進一步支援學校參與報告獎。於每次「工作坊日」，本會派員主持四至五個與消費議題相關的工作坊，讓多達200名學生透過工作坊得到不同的體驗和訓練機會。

除此，本會亦舉辦了兩日共四節的「諮詢面談日」及41次到校的「諮詢面談會」，以面對面的訪談諮詢方式，讓老師和學生就報告提出問題，而本會職員會就報告的概念及內容作出建議，以提升作品的水平。

為延續參加者對消費文化考察的興趣，本會於四間本地中學推行先導計劃，協助學校成立以10至15位同學為單位的興趣小組。本會教育部會為參加興趣小組的同學每月安排講座及工作坊等活動，亦安排同校富經驗的報告獎前參加者與小組成員分享經驗。

「報告獎」一直獲得本港學界的踴躍支持，本屆參與的學校中有75%已連續兩年或以上參加活動。另外，參與隊伍中有99%成功完成考察報告。

自報告獎舉辦以來，已累積逾11,900多份的考察報告，當中全為同學實地考察所得的第一手資料，為本地消費文化研究和消費者教育提供了豐富的參考資源。

新修訂《商品說明條例》教育活動

為加深青少年認識新實施的《商品說明條例》，本會舉辦了一系列教育講座及研討會，讓他們瞭解法例的內容。年內為大專院校、中學、社區及地區組織等舉辦了44項相關教育活動。

青年培訓服務計劃

「青年培訓服務計劃」讓學員透過參與協助籌辦本會的教育活動，加深對保障消費者權益工作的認識。計劃提供全面的訓練和實踐機會，讓學員參與消委會教育部推動消費保障的社區教育活動、教材製作，並協助推行本會不同的活動和計劃。

本年度共有超過50位中學生及大學生參與計劃。



Training of Tertiary Students

During the year, the Council continued to provide internship and summer job training opportunities for 12 students from various local and Mainland universities, including the Hong Kong Institute of Education, the Hong Kong Polytechnic University, Hong Kong Shue Yan University and Shantou University. Full training programmes were offered to students so that they could acquire practical on-the-job experience by working in different departments which could be beneficial to their career development in the future.

Education Programmes for Vulnerable Groups

Consumer Education for Senior Citizens

A total of 45 education programmes targeting senior citizens were held in collaboration with social and community service organisations during the year. They were tailored to meet the needs of senior citizens taking into account their specific mode of consumption and vulnerability to unfair trade practices.

The programmes focused mainly on health and safety concerns in the purchase and use of goods and services popular in this particular cohort of consumers. These included health food and equipment, household appliances and dried seafood. Precautions against consumer traps was one of the hot topical subjects.

Consumer Education for New Arrivals and Disadvantaged

Vulnerability of certain social groups, such as new arrivals and the disabled, to risks posed by unfair trade practices remained a constant concern of the Council. Education programmes were specifically designed for such groups.

大專學生培訓

本會繼續為本地及內地多間大專院校的學生，提供培訓實習和暑期工作機會。年內，共有12位就讀於香港教育學院、香港理工大學、香港樹仁大學及汕頭大學等的同學參與。同學透過從實際工作所獲得的經驗，及本會提供的各項培訓，為未來的就業和發展，作更好的預備。

協助弱勢社群的教育活動

長者的消費者教育活動

本會聯同各社會及社區服務機構，年內合共為長者提供了45項教育活動。活動針對長者的特別需要和消費模式而設計，讓他們對不良營商手法有所認識。

活動主題主要針對長者消費經常面對的各種健康及安全問題，包括選購健康食品及器材、家居電器、海味等需留意的地方。其他預防墮入常見消費陷阱的介紹，均甚受長者歡迎。

新來港人士及傷健人士的消費者教育活動

本會一直關注新來港人士及傷健人士遇上不良營商手法而遭不公平對待的機會較大，故此為這些群組設計特別的教育活動。



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

A total of nine specially designed educational programmes were also delivered to disadvantaged groups such as the hearing impaired and students with mental disabilities or special educational needs.

Train the Trainers

Training Programmes for Teachers

The Government's recent curriculum reform responded favourably to the Council's call for incorporating consumer education into the school curriculum. The Council had also been invited to contribute towards the design of new curricula regarding the key learning areas of Technology Education and Personal, Social and Humanity Education. As a result, consumer education concepts were incorporated effectively into school learning.

To meet with the demand of teachers for more exposure to and understanding of current consumer issues encountered in their teaching, the Council has been providing training programmes to teachers.

During the year, two seminars on the amended Trade Descriptions Ordinance, jointly organised by the Council with the Education Bureau, were held in June and October 2014 for teachers of Economics and Business related subjects. A separate teaching sharing session cum workshop demonstration was also organised for advisory teachers of the CCSA.

本會與基督教勵行會及香港國際社會服務社定期合辦參觀活動及講座，年內為內地新來港人士共舉辦6項消費者教育活動。

此外，本會在年內亦為傷健人士舉辦9項消費者教育活動，對象包括聽障人士、輕度智障及有特殊學習需要的學生等。

導師培訓

消費者教育教師培訓課程

政府接納了本會的倡議，在近年課程改革中，將消費者教育納入多個中學科目之內。本會亦獲邀參與多項中學新課程的設計工作，當中包括「科技教育」及「社會及人文教育」學習領域的學科，因此消費者教育的概念更有效地融入學校課程之內。

因應教師對認識時下消費議題的需求，本會設計及主持多個教師培訓課程。

本會分別在2014年6月及10月，與教育局合辦兩次有關新修訂《商品說明條例》的教師研討會，並在年內為「消費文化考察報告獎」的指導老師舉辦教師分享會及教學活動示範工作坊。



The Joint Award Presentation Ceremony of the 15th Consumer Culture Study Award and the 4th Third Age Persons Consumer Culture Study Award, held on 22 July 2014 at the Academic Community Hall of Hong Kong Baptist University, was officiated by the Hon. Anna WU Hung-yuk, Non-Official Member of Executive Council, and Chairperson of the Competition Commission. A total of 83 awards to the 73 winning teams were presented before an audience of 620 guests at the ceremony.

第十五屆「消費文化考察報告獎」及第四屆「第三齡消費文化考察報告獎」聯合頒獎典禮於2014年7月22日假香港浸會大學大學會堂舉行，並由行政會議成員、競爭事務委員會主席胡紅玉女士主禮。典禮共有620位嘉賓出席，頒發了83個獎項予73隊得獎隊伍。

Staff Training for School Teachers

During the year, staff development programmes were conducted for teachers of two secondary schools. Sharing and advisory sessions were also held for school teachers to guide students in consumer cultural studies and project learning programmes.

Staff Exchange Activities with Consumer Protection Bodies

Training and experience sharing sessions were also provided to our counterparts from consumer protection bodies from Mainland China and Macau.

40th Anniversary Activities

4 x 10 Comic Exhibition

To celebrate the 40th Anniversary of the Council, a roving comic exhibition was organised and exhibited in three different locations in Hong Kong from January to March 2015. The exhibition depicted the changes over the past decades of the diverse consumption situations confronted by local consumers in the eyes of renowned comic artists.

The Exhibition displayed comic works of ten eminent comic artists, including such classics as Old Master Q, Miss 13 Dots, Din-Dong, and newly created stories from DOE Sum, Craig AU YEUNG, Siu Hak, Yeung Hok-tak, Big Soil, WONG Chiu-tat, and Tina KO. Each of the artists contributed four comic stories portraying the attitudes, understanding and values of the characters regarding consumption in a humorous, ironic and thought-provoking manner.

The comics were displayed together with corresponding echoes in words from ten renowned cultural critics and 22 young winners of the Consumer Culture Study Award. These echoes provided further inspiring insights and interpretations as well as allowing visitors a much broader perspective to ponder over the consumer issues depicted.

學校教師專業發展工作坊

年內，本會教育部亦應邀為兩所中學的老師主持培訓活動。本會亦有為不同中學就如何有效推行消費文化考察及「專題研習」，提供意見。

與其他消保團體員工的交流活動

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

40周年活動

4 x 10 漫畫展

為慶祝40周年，本會在2015年1月至3月於香港三個地點舉辦巡迴漫畫展，藉著本地著名漫畫家的視點和作品，演繹過去數十年來香港消費環境和消費者處境的改變。

本會邀請了十位漫畫家參展，每位漫畫家展出4份經典作品和新作，包括老夫子、十三點、癲嘸的經典故事，及杜琛、歐陽應霽、小克、楊學德、大泥、黃照達和Tina KO的新作共四十幅。漫畫作品展示著不同的消費故事消費處境，以幽默、調侃和發人深省的手法，表達漫畫角色對消費的態度、理解和價值觀。

本會繼而邀請十位關心消費的文化創意人，及22位曾在歷屆「消費文化考察報告獎」得獎者，以文字與展出作品對話。文字回應啟發思考及解讀，讓參觀者在更廣闊的層面上思考消費議題。



Exhibition visitors were also invited to respond to the comics in writing. Over 2,200 entries were received. Selected entries were then displayed in the subsequent stops as well as on the designated Facebook page.

The tour attracted over 87,000 visitors in total. 12 guided tours were arranged for local schools and organisations for secondary school teachers and students, third age persons, elderly and visually challenged persons¹⁴.



4x10 Comic Exhibition was one of the major events held in commemoration of the 40th anniversary of the Consumer Council.

「4x10漫畫展」是消委會40周年紀念活動之一。

本會同時邀請參觀的公眾人士參加「文字·變奏創作比賽」，任意挑選展覽作品，以文字和它對話、協奏，三站共收集得2,200多份公眾文字回應。優異作品獲安排於次站及尾站同場展出，並刊登在展覽的臉書專頁。

巡迴展覽吸引超過87,000名公眾人士入場參觀。本會同時為中學師生、第三齡人士、長者及視障人士等安排共12場導賞團¹⁴。

Hong Kong Mobile Film Festival

The Council sponsored the Best Thematic Micro-film Award - *Consumption is a matter of...*, in the Mobile Film Production Contest 2014 of the 8th Hong Kong Mobile Film Festival, which was organised by the Hong Kong Wireless Technology Industry Association. Entries were invited, in the form of micro-films, to encourage greater awareness of the consumer situations in Hong Kong. 45 entries were received for the sponsored competition category.

Four production forum and workshops were held by the Council in partnership with the Festival organiser to stimulate participants' creativity and interest in consumer issues as well as production skills¹⁵.

Educational Resources and Materials

To commemorate the 15th Anniversary of the Consumer Culture Study Award and as one of the Council's 40th Anniversary Activities, a collection of the previous 15 years' major winning project reports of the Award was produced. 3,000 copies of the DVD were distributed to all secondary schools providing teachers an important and substantial reference in developing and conducting school consumer education or project learning courses.

A compilation of project reports and presentation videos from the previous Third Age Persons Consumer Culture Study Award was also produced to assist the social service sector to engage senior citizens in the understanding and analysis of the local consumer culture.



香港流動影片節



本會於年內贊助由香港無線科技商會主辦第八屆「香港流動影片節——流動影片製作比賽」——最佳主題微电影大獎「消費是……」，鼓勵以思考消費處境為主題的微电影創作。大會共收到45件作品參加本會贊助的比賽組別。

本會與主辦單位舉辦共四場的製作論壇及工作坊，以鼓勵參加者以消費處境為創作意念及素材，並向參加者提供不同的專業培訓¹⁵。

教學資源

本會年內共印製及派發了3,000套「歷屆消費文化考察報告獎主要得獎作品」光碟予各中學，作為本會40周年及「消費文化考察報告獎」15周年紀念活動之一。光碟為教師在消費者教育與專題研習的教學，提供了豐富而實用的教材。

本會亦將「第三齡消費文化考察報告獎」得獎作品及得獎者在頒獎典禮的匯報片段，編輯成教育短片集，以供社福機構推動長者瞭解及探討本地消費文化之用。

14 See Appendix 14 for the list of participating comic artists and cultural critics of the 4x10 Comic Exhibition.

「4 x 10 漫畫展」參展漫畫家及文化創意人名錄見附錄十四。

15 See Appendix 15 for the list of winners of the Best Thematic Micro-film Award — "*Consumption is a matter of...*" in the Mobile Film Production Contest 2014 of the 8th Hong Kong Mobile Film Festival.

「香港流動影片節——流動影片製作比賽」最佳主題微电影大獎「消費是……」得獎名單見附錄十五。

FORGING CLOSER COLLABORATION FOR CONSUMER PROTECTION

與其他機構合作保障消費權益

The Council is in constant liaison and close collaboration with consumer protection agencies, community groups, regulators, Government agencies, professional bodies, either locally or overseas at regional and international levels, to promote consumer protection.

消委會與海外及本地的消費者保障組織、社區團體、監察機關、政府機構及專業團體在國際和區域層面上，保持聯繫和合作，促進消費保障。

Local Collaboration

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

Members and staff of the Council sit on more than 50 different public advisory committees, including the Competition Commission, Department of Health – Pharmacy and Poisons (Listed Sellers of Poisons) Committee, Estate Agents Authority, Food and Health Bureau – Expert Committee on Food Safety, and Hong Kong Monetary Authority – Banking Consumer Education Taskforce¹⁶.

Cross-Strait Collaboration

In April 2014, the first Cross-strait Symposium on Consumer Protection, organised by the Council in association with the Macao SAR Government Consumer Council, was held in Hong Kong and subsequently in Macau. Some 100 delegates of consumer bodies from Hong Kong, Macau, Taipei and the Mainland including representatives from 28 provinces / cities attended the symposium. Through experience sharing and knowledge exchange on topics such as legal protection, cross-border consumption and personal data protection legislation, the symposium gave insights to consumer bodies across the straits in planning and leading the way forward.

During the year, the Council also actively took part in events held by its counterparts across the straits such as the cross-strait seminar on consumer protection law organised by the Macao SAR Government Consumer Council and the seminar for statutory bodies in Hong Kong organised by the Tsinghua University in Shenzhen.



本地的合作夥伴

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

此外，本會委員和職員參與了超過50個公共事務諮詢委員會及工作小組，包括：競爭事務委員會、衛生署的藥劑業及毒藥（列載毒藥銷售商）委員會、地產代理監管局、食物及衛生局的食物安全專家委員會、香港金融管理局的銀行消費者教育工作小組等¹⁶。

與兩岸四地消費者組織緊密聯繫

2014年4月，本會和澳門消費者委員會首次聯合主辦第一屆「兩岸四地推動消保權益論壇」，共有近百位來自香港、澳門、台北，以及內地28個省市地區的消保組織代表參加。論壇先在香港舉行，其後移師澳門。論壇討論的議題涵蓋法例保障、跨境消費和個人資料保護等，透過經驗交流和知識分享，有助兩岸消保組織策劃及實踐未來路向。

本會同時也積極參與由兩岸其他組織舉辦的活動，例如本會派代表出席了由澳門消費者委員會主辦的「兩岸四地消費者權益保護法律」研討會，與及由清華大學在深圳舉行的「香港法定機構研討會」。

¹⁶ See Appendix 16 for the list of external committees attended by Council members and staff.
本會委員和職員出席的外界委員會名單見附錄十六。

The first-ever Cross-strait Symposium on Consumer Protection was organised in Hong Kong and Macau. 第一屆「兩岸四地推動消保權益論壇」於香港和澳門舉行。

The Council continued to maintain a close connection with consumer bodies on the Mainland. More than 220 delegates from ten Mainland consumer and related organisations visited the Council during the year. Valuable views and experience were exchanged.



年內，本會與內地各消費者協會保持密切聯繫，共接待了逾220位來自內地10個消保組織及相關機構的代表到訪，互相分享和交流意見。

Regional and International Collaboration

The Council is an Executive and Council member of the Consumers International (CI) which is a federation of consumer organisations comprising 250 members from 120 countries and territories, with a mission to support and strengthen member organisations and the consumer movement in general while also representing consumer interests at global and regional levels.

In addition to its membership in CI's Executive and Council Committee meetings, the Council was also invited by CI to become member of the Governance Reform Steering Group to take part in governance structural review and development so as to enhance the overall efficiency of CI.

In response to the theme of CI's World Consumer Rights Day – Consumers Rights to Healthy Food and WHO recommendation on dietary intakes of free sugars by children, the Council and the Centre for Food Safety jointly conducted a test on children's meals. Research results were released on 16 March 2015. It showed that much to the concerns of parents, children's meal sets served in many restaurant chains were found to be high in fat, sugar or sodium contents.

As a member of the International Consumer Research & Testing (ICRT), the Council collaborated with other members and helped initiate ideas for joint testing. The joint tests and studies organised by the ICRT and published in CHOICE during the year covered some 22 types of products, including for example anti-wrinkle face creams, baby pushchairs, fitness tracker wristbands, soccer balls and tablet PCs. The Council also participated in/published ICRT's surveys on manufacturers' corporate social responsibility covering products such as coffee beans, soccer balls and tablet PCs.

In September, the Council paid a courtesy visit to ICRT in England to discuss strategic direction and co-operation with key ICRT partners. In the same month, representative was also sent to attend ICRT's Main Meeting held in Montreal, Canada.

The Council also showed support to events organised on a regional/international level so as to leverage the opportunities to strengthen ties and exchange. In April, the Council's representative took part in the Consumers International Asia Pacific Regional Meeting held in Thailand. It also took part in the World Economic Forum in Tianjin in September, an international conference joined by 1,900 participants from 90 countries around the world.

地區及國際性合作網絡

消費者委員會是國際消費者聯會（國際消聯）的執行委員及理事會員。國際消聯成員來自120個國家及地方的250個消費者組織，目標是協助成員機構加強消費者權益保障工作及在國際和區域性層面上促進消費者權益。

本會除了參與國際消聯的執行委員會會議和理事會會議之外，年內還獲邀成為管治改革工作小組成員，參與管治架構的檢討及發展工作，從而提升國際消聯的工作效率。

為響應國際消聯2015年全球消費者權益日的主題：「消費者獲得健康食物的權利」及世界衛生組織就成人及兒童游離糖攝取量的最新指引，本會於3月16日公佈了與食物安全中心合作「兒童餐」測試結果，發現多間連鎖食肆提供的兒童餐中，多款樣本含有高含量的脂肪、糖或鈉，對家長而言值得關注。

本會也是國際消費者研究及試驗組織（ICRT）的成員。年內，本會與該組織成員共同建議及進行聯合測試項目。刊登於《選擇》月刊的聯合測試及研究報告所涵蓋的產品約22類，包括除皺面霜、嬰兒手推車、運動手環、足球及平板電腦等。本會亦參與/發表 ICRT 對生產商企業社會責任進行的調查，其中涉及的產品有咖啡豆、足球及平板電腦。

去年9月，本會代表曾前往英國ICRT總部作禮節性拜訪，雙方並討論發展策略及加強ICRT成員之間的合作。同月，本會派員出席ICRT在加拿大蒙特利爾舉行的ICRT主會議。

此外，本會亦支持區域和國際性活動，以充分利用這些機會，加強與其他機構的聯繫和交流。去年4月，本會代表參與國際消聯在泰國舉行的亞太區會議。同年9月，本會亦派員出席在天津舉行的世界經濟論壇，來自世界各地90個國家共1,900名代表參加了該次大型國際會議。

COMMENDATIONS AND COMPLIMENTS

嘉許與感謝



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

消委會盡心竭力為市民服務，多年來本會及職員都獲得嘉許及消費者的感謝信，表示對其工作的認同。

Deputy Chief Executive Mr Simon CHUI receiving the award at the Web Accessibility Recognition Scheme Awards Presentation Ceremony.

消委會副總幹事徐振景先生於「無障礙網頁嘉許計劃」頒獎典禮接受獎狀。

Gold Award for Barrier Free Website

The Council won recognition for its barrier-free website specially catered for users with special needs. In support of an inclusive society, the Council incorporated barrier-free features into its website since 2012 with the aim of facilitating equal access for users with special needs.

無障礙網站獲金獎

消委會為有特別需要人士成立的無障礙網站獲得嘉許。為促進社會共融，本會自2012年起為其官方網站加設無障礙版的瀏覽網頁，令有特別需要人士有平等機會獲得消費資訊。

網站獲得由政府資訊科技總監辦公室及平等機會委員會合辦的2014「無障礙網頁嘉許計劃」的最高標準金獎。

The website received the Gold Award at the 2014 Web Accessibility Recognition Scheme Awards for attaining the highest criteria in terms of barrier-free accessibility. The awards were co-organised by the Office of the Government Chief Information Officer and the Equal Opportunities Commission.

The Ombudsman's Awards 2014

Ms Ella LAU, Senior Complaints & Advice Officer, was presented with the Ombudsman's Awards 2014 in appreciation of her exemplary performance in customer service and complaint handling.



申訴專員嘉許獎2014

本會高級投訴及諮詢主任劉倩慈女士獲授予2014年「申訴專員嘉許獎」，以表揚劉女士處理客戶服務及消費投訴的卓越表現。

Words of Thanks

During the year, Council staff received letters of appreciation from consumers, who had sought redress by means of lodging complaints or filing claims with the Consumer Legal Action Fund.

We would like to express our sincere thanks to the members of the public for placing their trust in our service, and a team of professional staff who served consumers with genuine care and by listening patiently and carefully.

感謝函

本會在年內接獲不少曾獲本會協助處理投訴或經消費者訴訟基金索償的消費者來函致謝。

我們衷心感謝市民對我們的信任，亦藉此向我們的專業團隊，一直細心聆聽及用心服務消費者，表示謝意。

「本人年屆75歲，洗衣機壞了要維修，幸得消委會職員及時跟進，細緻了解情況，還實地到家觀察，又聯絡商號的服務中心悉心處理。經消委會協調後，商家同意免費搬走洗衣機回廠修理，並在5天後將修好的洗衣機搬回我家安裝妥善。在整個過程中，各位師傅的服務態度都是良好和可讚的。

特奉此函，感謝貴會的認真工作和有效幫助。投訴主任的精神值得發揚。20天的維修事件說明了，只要有愛心，事在人為，香港有得救，明天會更好！」

"I would like to express my heartfelt appreciation to the Consumer Council, especially the case officer for the timely and meticulous follow up and efforts on handling my complaint case.

I am very impressed by the dedication, efficiency and the high quality of his works. He showed serious and mature attitude in handling my case. He also provided valuable advice and updates to me patiently.

Through this case, I witness and treasure the important role and mission of the Consumer Council in helping the consumers in Hong Kong. Look forward to seeing the continuous growth of the Consumer Council. Thanks again for the big help!"

「我的手機已收到，對您們辛勤負責任的工作態度深深地表示敬意！為您們敬業的精神折服！也正是通過您們的工作，讓我首次香港之行留下美好的回憶！發自內心的感慨：您們真好！香港真好！謝謝！」

「由於香港消費者委員會的深度介入和職員的辛勞工作，商號已補發另一配件和退款港幣4,000元……我們作為消費者對香港消費者委員會維護消費者權益、維護香港市場的公平公正的不懈努力深表欽佩，對投訴主任為解決此次購物糾紛不辭勞苦，持續跟進多次電話電郵溝通，致使消費者投訴的問題得以圓滿解決而呈現的敬業精神深表敬意。作為消費者的我們，也從這次購物遭遇中吸取了經驗和教訓……在此，特呈上我們誠摯的感謝！」

"The case was eventually settled in a fairer and more amicable fashion.

Without the Council's help to intervene for the rights of consumer, I feel that we would not have been given the same equal voice in business transactions, no matter how small or how big the unfair treatment is.

Once again, thank you!"



**CONSUMER COUNCIL****FORMER CHAIRPERSONS AND VICE-CHAIRPERSONS****消費者委員會一歷屆主席及副主席**

Year 年份	Former Chairpersons 歷屆主席
1974 · 04 - 1975 · 03	Sir KAN Yuet-keung, CBE, JP 簡悅強爵士, CBE, 太平紳士
1975 · 04 - 1980 · 03	Dr LO Kwee-seong, OBE, CBE, JP 羅桂祥博士, OBE, CBE, 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	The Hon. Anna WU Hung-yuk, GBS, JP 胡紅玉議員, 金紫荊星章, 太平紳士
1999 · 09 - 2005 · 09	Prof. Andrew CHAN Chi-fai, SBS, JP 陳志輝教授, 銀紫荊星章, 太平紳士
2005 · 09 - 2007 · 06	Prof. The Hon. K. C. CHAN, SBS, JP 陳家強教授, 銀紫荊星章, 太平紳士
2007 · 07 - 2012 · 06	Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP 張炳良教授, 金紫荊星章, 太平紳士

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

MEMBERSHIP OF THE CONSUMER COUNCIL

消費者委員會委員

Chairman 主席

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

Vice-Chairman 副主席

Mr Philip LEUNG Kwong-hon 梁光漢先生

Member 委員

Ms Linda CHAN Ching-fan, SC 陳靜芬資深大律師
 Mr Chapman CHAN Chor-man 陳楚文先生
 Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，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
 Mr Thomas CHENG Kin-hon (up to 2014 · 12 · 31)
 鄭建韓先生 (至 2014 · 12 · 31)
 Dr David CHUNG Wai-keung 鍾偉強博士
 Ms Amy FUNG Dun-mi 馮丹媚女士
 The Hon. Steven HO Chun-yin 何俊賢議員
 Prof. Michael HUI King-man 許敬文教授
 Mr Bankee KWAN Pak-hoo (up to 2014 · 12 · 31)
 關百豪先生 (至 2014 · 12 · 31)
 Ms Miranda KWOK Pui-fong (up to 2014 · 05 · 02)
 郭珮芳女士 (至 2014 · 05 · 02)
 Mr Ambrose LAM San-keung, JP (since 2015 · 01 · 01)
 林新強律師，太平紳士 (由 2015 · 01 · 01)
 Mr Kevin LAM Sze-cay (since 2015 · 01 · 01)
 林詩棋先生 (由 2015 · 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
 Dr Karen SHUM Hau-yan 沈孝欣醫生
 Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章
 Ms WONG Shu-ming 黃舒明女士
 Mr Kent WONG Siu-kee (since 2015 · 01 · 01)
 黃紹基先生 (由 2015 · 01 · 01)
 Mr Alvin WONG Tak-wai 黃德偉先生

Co-opted Member 消費者委員會增選委員

Mr CHAN Ka-kui, BBS, JP 陳家駒先生，銅紫荊星章，太平紳士
 Mr John CHIU Chi-yeung, JP 趙志洋先生，太平紳士
 Ms Constance CHOY Hok-man 蔡學雯律師
 Mr Raymond CHOY Wai-shek, MH, JP
 蔡偉石先生，榮譽勳章，太平紳士
 Mr Francis FONG Po-kiu 方保僑先生
 Mr Ambrose HO, SBS, SC, JP
 何沛謙資深大律師，銀紫荊星章，太平紳士
 Prof. Ron HUI Shu-yuen (up to 2015 · 03 · 31)
 許樹源教授 (至 2015 · 03 · 31)
 Mr Kelvin KWOK Hiu-fai 郭曉暉先生
 Mr Larry KWOK Lam-kwong, BBS, JP (up to 2015 · 02 · 03)
 郭琳廣律師，銅紫荊星章，太平紳士 (至 2015 · 02 · 03)
 Mr Daniel C. LAM, BBS, JP 林澹先生，銅紫荊星章，太平紳士
 Mr Edmond LAM King-fung 林勁豐律師
 Dr LAW Cheung-kwok 羅祥國博士
 Mr Michael LI Hon-shing, KJSJ, BBS, JP (up to 2015 · 03 · 31)
 李漢城先生，英國聖約翰騎士勳章，銅紫荊星章，太平紳士
 (至 2015 · 03 · 31)
 Mr Fred LI Wah-ming, SBS, JP
 李華明先生，銀紫荊星章，太平紳士
 The Hon. Charles Peter MOK, JP (up to 2015 · 03 · 31)
 莫乃光議員，太平紳士 (至 2015 · 03 · 31)
 Ms Bonnie NG Hoi-lam 吳凱霖女士
 Ms Clara SHEK 石嘉麗女士
 Prof. Nora TAM Fung-yee, BBS, JP (since 2015 · 01 · 26)
 譚鳳儀教授，銅紫荊星章，太平紳士 (由 2015 · 01 · 26)
 Dr Michael TSUI Fuk-sun 徐福燊醫生
 Dr Max WONG Wai-lun 王慧麟博士
 Ms Cecilia WOO Lee-wah 鄺莉華律師

MEMBERSHIP OF THE COMMITTEES, WORKING GROUPS AND ADVISORY GROUP

小組委員

Staff and Finance Committee 人事及財務小組

Chairman 主席

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

Vice-Chairman 副主席

Mr Philip LEUNG Kwong-hon 梁光漢先生

Member 委員

Mr Chapman CHAN Chor-man 陳楚文先生

Mr Clement CHAN Kam-wing (since 2015 · 01 · 26)
陳錦榮先生 (由 2015 · 01 · 26)

Mr Bankee KWAN Pak-hoo (up to 2014 · 12 · 31)
關百豪先生 (至 2014 · 12 · 31)

Ms Miranda KWOK Pui-fong (up to 2014 · 05 · 02)
郭珮芳女士 (至 2014 · 05 · 02)

Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章

Mr Kent WONG Siu-kee (since 2015 · 01 · 26)
黃紹基先生 (由 2015 · 01 · 26)

Mr Alvin WONG Tak-wai 黃德偉先生

Audit Committee 審核小組

Convenor 召集人

Mr Alvin WONG Tak-wai 黃德偉先生

Member 委員

Mr Clement CHAN Kam-wing 陳錦榮先生

Dr David CHUNG Wai-keung 鍾偉強博士

Co-opted Member 增選委員

Ms Cecilia WOO Lee-wah 鄔莉華律師

Competition Policy Committee 競爭政策研究小組

Chairman 主席

Mr Samuel CHAN Ka-yan, JP (since 2015 · 01 · 26)
陳家殷大律師，太平紳士 (由 2015 · 01 · 26)

Mr Thomas CHENG Kin-hon (up to 2014 · 12 · 31)
鄭建韓先生 (至 2014 · 12 · 31)

Vice-Chairman 副主席

Ms Linda CHAN Ching-fan, SC (since 2015 · 01 · 26)
陳靜芬資深大律師 (由 2015 · 01 · 26)

Mr Samuel CHAN Ka-yan, JP (up to 2015 · 01 · 25)
陳家殷大律師，太平紳士 (至 2015 · 01 · 25)

Member 委員

Ms Linda CHAN Ching-fan, SC (up to 2015 · 01 · 25)
陳靜芬資深大律師 (至 2015 · 01 · 25)

The Hon. Steven HO Chun-yin 何俊賢議員

Mr Ambrose LAM San-keung, JP (since 2015 · 01 · 26)
林新強律師，太平紳士 (由 2015 · 01 · 26)

Mr Kevin LAM Sze-cay (since 2015 · 01 · 26)
林詩棋先生 (由 2015 · 01 · 26)

Mr Philip LEUNG Kwong-hon (up to 2015 · 01 · 25)
梁光漢先生 (至 2015 · 01 · 25)

Dr Raymond LEUNG Siu-hong 梁少康博士

Mr Keith LIE Kin-fu 李健虎先生

Co-opted Member 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

Mr Kelvin KWOK Hiu-fai 郭曉暉先生

Dr LAW Cheung-kwok 羅祥國博士

Legal Protection Committee 法律保障事務小組

Chairman 主席

Mr Samuel CHAN Ka-yan, JP (since 2015 · 01 · 26)
陳家殷大律師，太平紳士 (由 2015 · 01 · 26)

Mr Thomas CHENG Kin-hon (up to 2014 · 12 · 31)
鄭建韓先生 (至 2014 · 12 · 31)

Vice-Chairman 副主席

Ms Linda CHAN Ching Fan, SC (since 2015 · 01 · 26)
陳靜芬資深大律師 (由 2015 · 01 · 26)

Mr Samuel CHAN Ka-yan, JP (up to 2015 · 01 · 25)
陳家殷大律師，太平紳士 (至 2015 · 01 · 25)

Member 委員

Ms Linda CHAN Ching-fan, SC (up to 2015 · 01 · 25)
陳靜芬資深大律師 (至 2015 · 01 · 25)

Mr Ambrose LAM San-keung, JP (since 2015 · 01 · 26)
林新強律師，太平紳士 (由 2015 · 01 · 26)

Mr Alvin WONG Tak-wai 黃德偉先生

Co-opted Member 增選委員

Ms Constance CHOY Hok-man 蔡學雯律師

Mr Edmond LAM King-fung 林勁豐律師

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

Chairman 主席

Prof. Michael HUI King-man 許敬文教授

Vice-Chairman 副主席

Mr Philip LEUNG Kwong-hon 梁光漢先生

Member 委員

Mr Clement CHAN Kam-wing (since 2015 · 01 · 26)
陳錦榮先生 (由 2015 · 01 · 26)

Ms Grace CHAN Man-yee 陳文宜女士

Ms Jo Jo CHAN Shuk-fong 陳淑芳女士

Dr David CHUNG Wai-keung 鍾偉強博士

Ms Amy FUNG Dun-mi 馮丹媚女士

Mr Keith LIE Kin-fu 李健虎先生

Prof. Angela NG Lai-ping 吳麗萍教授

Co-opted Member 增選委員

Prof. Ron HUI Shu-yuen (up to 2015 · 03 · 31)
許樹源教授 (至 2015 · 03 · 31)

Ms Clara SHEK 石嘉麗女士

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

Vice-Chairman 副主席

Dr Karen SHUM Hau-yau 沈孝欣醫生

Member 委員

The Hon. Steven HO Chun-yin 何俊賢議員

Mr Ambrose LAM San-keung, JP (since 2015 · 01 · 26)
林新強律師，太平紳士 (由 2015 · 01 · 26)

Mr Kevin LAM Sze-cay (since 2015 · 01 · 26)
林詩棋先生 (由 2015 · 01 · 26)

Mr Philip LEUNG Kwong-hon 梁光漢先生

Dr Raymond LEUNG Siu-hong 梁少康博士

Ms WONG Shu-ming 黃舒明女士

Mr Kent WONG Siu-kee (since 2015 · 01 · 26)
黃紹基先生 (由 2015 · 01 · 26)

Mr Alvin WONG Tak-wai 黃德偉先生

Co-opted Member 增選委員

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

Dr Michael TSUI Fuk-sun 徐福燊醫生

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

Vice-Chairman 副主席

Mr Chapman CHAN Chor-man 陳楚文先生

Member 委員

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士

Ms Grace CHAN Man-yee 陳文宜女士

Ms Amy FUNG Dun-mi 馮丹媚女士

Prof. Michael HUI King-man 許敬文教授

Mr Bankee KWAN Pak-hoo (up to 2014 · 12 · 31)
關百豪先生 (至 2014 · 12 · 31)

Mr Kevin LAM Sze-cay (since 2015 · 01 · 26)
林詩棋先生 (由 2015 · 01 · 26)



Mr Kent WONG Siu-kee (since 2015 · 01 · 26)
黃紹基先生 (由 2015 · 01 · 26)

Co-opted Member 增選委員

Mr Larry KWOK Lam-kwong, BBS, JP (up to 2015 · 02 · 03)
郭琳廣律師，銅紫荊星章，太平紳士 (至 2015 · 02 · 03)

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

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

Ms Bonnie NG Hoi-lam 吳凱霖女士

IT Expert Advisory Group 資訊科技專家諮詢小組

Convenor 召集人

Dr David CHUNG Wai-keung 鍾偉強博士

Member 委員

Mr Philip LEUNG Kwong-hon 梁光漢先生

Mr Keith LIE Kin-fu 李健虎先生

Co-opted Member 增選委員

Mr John CHIU Chi-yeung, JP 趙志洋先生，太平紳士

Mr Francis FONG Po-kiu 方保僑先生

The Hon. Charles Peter MOK, JP (up to 2015 · 03 · 31)
莫乃光議員，太平紳士 (至 2015 · 03 · 31)

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

Chairman 主席

Mr Ambrose HO, SBS, SC, JP (Co-opted Member)
何沛謙資深大律師，銀紫荊星章，太平紳士 (增選委員)

Vice-Chairman 副主席

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士

Member 委員

Mr Kevin LAM Sze-cay (since 2015 · 01 · 26)
林詩棋先生 (由 2015 · 01 · 26)

Mr Alex LAI Ting-hong 黎庭康律師*

Mr Kenneth WONG Wing-yan 黃永恩律師*

Co-opted Member 增選委員

Mr Michael LI Hon-shing, KSJ, BBS, JP (up to 2015 · 03 · 31)
李漢城先生，英國聖約翰騎士勳章，銅紫荊星章，太平紳士
(至 2015 · 03 · 31)

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

Working Group on Office Premises Accommodation and Enhancement Projects 辦公室配置及改善計劃工作小組

Convenor 召集人

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

Member 委員

Prof. Michael HUI King-man 許敬文教授

Co-opted Member 增選委員

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

Working Group on Sustainable Consumption Programme (since 2015 · 01 · 26) 可持續消費計劃工作小組 (由 2015 · 01 · 26)

Chairman 主席

Prof. WONG Yuk-shan, BBS, JP (since 2015 · 01 · 26)
黃玉山教授，銅紫荊星章，太平紳士 (由 2015 · 01 · 26)

Member 委員

Mr Samuel CHAN Ka-yan, JP (since 2015 · 01 · 26)
陳家殷大律師，太平紳士 (由 2015 · 01 · 26)

Prof. Michael HUI King-man (since 2015 · 01 · 26)
許敬文教授 (由 2015 · 01 · 26)

Mr Philip LEUNG Kwong-hon (since 2015 · 01 · 26)
梁光漢先生 (由 2015 · 01 · 26)

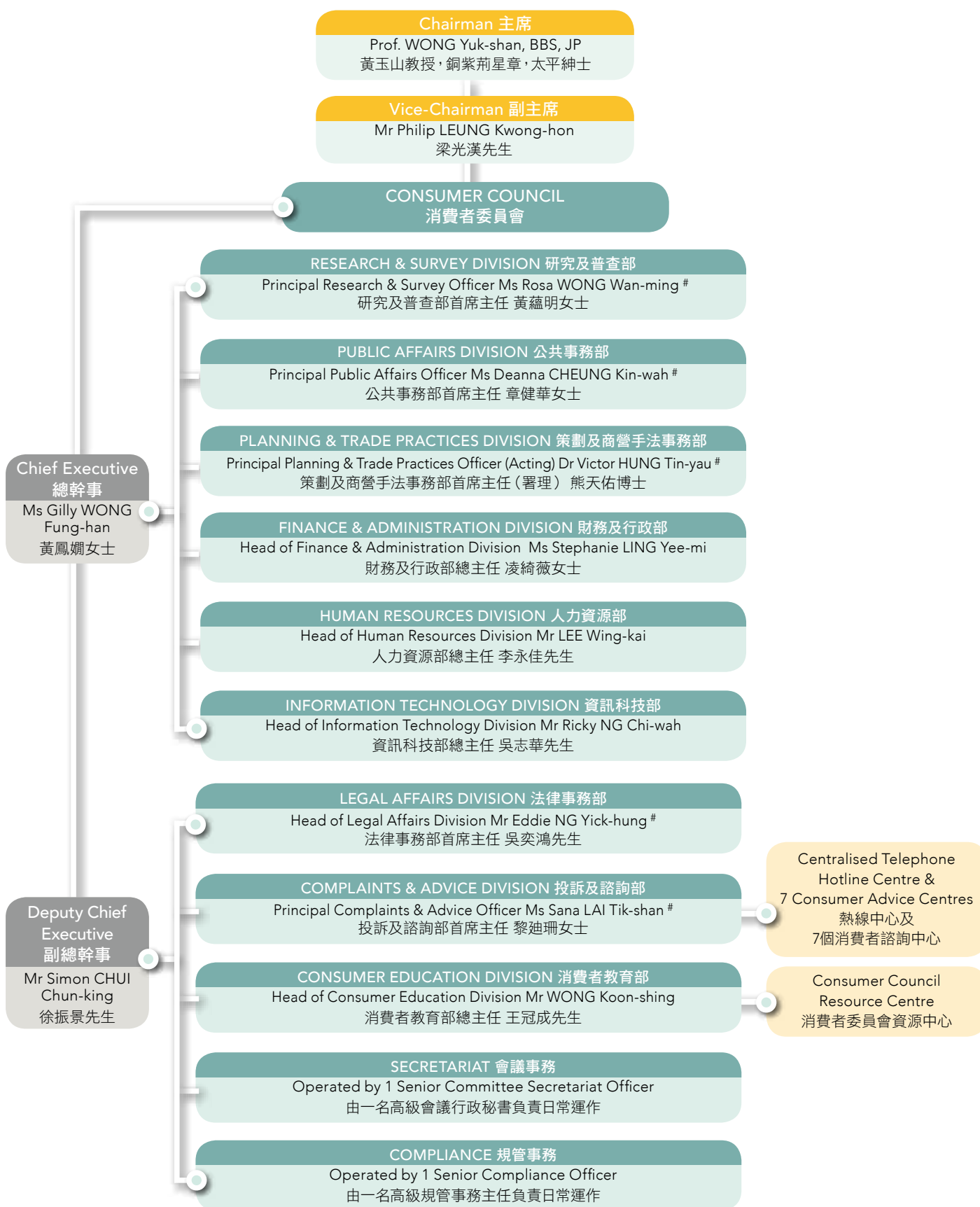
Prof. Angela NG Lai-ping (since 2015 · 01 · 28)
吳麗萍教授 (由 2015 · 01 · 28)

Co-opted Member 增選委員

Prof. Nora TAM Fung-yeet, BBS, JP (since 2015 · 01 · 26)
譚鳳儀教授，銅紫荊星章，太平紳士 (由 2015 · 01 · 26)

CONSUMER COUNCIL AND OFFICE

消費者委員會及辦公室



Remuneration for top three tiers of staff in the Consumer Council

消委會首三級職員薪酬

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

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

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



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

Financial Statements
財務報表
For the year ended 31 March 2015
截至二零一五年三月三十一日止年度

The English version of this financial statements shall prevail over the Chinese version for the purpose of interpretation.
本財務報表之中、英文版本如有任何差異，一概以英文版本為準。

INDEPENDENT AUDITOR'S REPORT 獨立核數師報告書

TO THE MEMBERS OF CONSUMER COUNCIL

(Established in Hong Kong under the Consumer Council Ordinance)

We have audited the financial statements of Consumer Council (the "Council") set out on pages 65 to 83, which comprise the statement of financial position as at 31 March 2015, and the income and expenditure statement, statement of changes in equity and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Council's Members' Responsibilities for the Financial Statements

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

Auditor's Responsibility

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

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Council's preparation of financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Council's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Council's members, as well as evaluating the overall presentation of the financial statements.

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

Opinion

In our opinion, the financial statements give a true and fair view of the state of the Council's affairs as at 31 March 2015 and of its deficit and cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards.

Deloitte Touche Tohmatsu
Certified Public Accountants

Hong Kong
27 July 2015

致 消費者委員會成員

(根據《消費者委員會條例》在香港成立)

本核數師(以下簡稱「我們」)已完成審核消費者委員會(「委員會」)列載於第65頁至第83頁的財務報表,包括二零一五年三月三十一日的財務狀況報表,及截至該日止年度的收支結算表、權益變動表和現金流量表,以及主要會計政策概要及其他說明性資訊。

委員會委員就財務報表須承擔的責任

委員會委員須遵照香港會計師公會頒布的《香港財務報告準則》編製真實及公平之財務報表,以及實行其認為必要的內部監察,以使財務報表之編製不存在由於欺詐或錯誤而導致之重大錯誤陳述。

核數師之責任

我們的責任是根據審核結果,對該等財務報表作出意見,並按照本行已同意的聘用條款的規定,僅向委員會作出呈報,除此之外,本報告並無其他目的。我們概不就本報告之內容,向任何其他人士負責或承擔法律責任。我們已按照香港會計師公會頒布之香港審計準則進行審核工作。該等準則要求本核數師遵守道德規範,並策劃及執行審核工作,以合理確定該等財務報表是否不存在有任何重大錯誤陳述。

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

我們相信,我們所獲得之審核憑證已足夠和適當地為我們之審核意見提供基礎。

意見

我們認為,上述財務報表均已根據《香港財務報告準則》真實而公平地反映 貴會於二零一五年三月三十一日的財務狀況以及貴會截至該日止年度的虧損及現金流量。

德勤·關黃陳方會計師行
執業會計師

香港
二零一五年七月二十七日



INCOME AND EXPENDITURE STATEMENT 收支結算表

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

		NOTES 附註	2015 二零一五年 HK\$ 港元	2014 二零一四年 HK\$ 港元
Income	收入			
Government subvention	政府撥款		98,829,000	94,537,000
Non-recurrent projects subvention	非經常性項目撥款	6	6,472,491	7,452,712
Sales of "Choice" magazine	銷售《選擇》月刊	7	2,236,863	2,071,899
Administrative service income	行政服務收入		2,710,000	2,354,000
Interest on bank deposits	銀行存款利息		396,291	335,291
Sundry income	雜項收入		<u>708,732</u>	<u>164,918</u>
			<u>111,353,377</u>	<u>106,915,820</u>
Less:	減：			
Expenditure	支出			
Staff costs	僱員成本	8	83,341,124	77,074,272
Testing and research	測試和研究		5,283,426	5,560,756
Non-recurrent projects expenses	非經常性項目開支	9	5,654,938	6,353,271
Depreciation for property, plant and equipment	物業、機器及設備折舊		2,310,980	2,646,103
Office equipment and maintenance	辦公設備及維修		1,746,237	1,511,638
Office accommodation and related expenses	辦事處及相關費用		4,328,128	3,040,754
Auditor's remuneration	核數師酬金		155,000	148,500
Consumer education	消費者教育		643,484	566,909
Consumer international membership fees	國際消費者聯會會員會費		391,418	356,369
Council member expenses	委員會委員開支		50,200	53,000
Interest expense on secured bank borrowing not wholly repayable within five years	不須於五年內悉數償還的有抵押銀行貸款利息支出		19,155	22,360
International conferences and duty visits	國際會議和外訪		242,860	430,471
Production and marketing cost of "Choice" magazine	《選擇》月刊的出版及推廣費		2,137,764	1,667,304
Publicity and public relations	宣傳及公關		901,873	1,465,950
Other administrative expenses	其他行政費用		<u>4,197,617</u>	<u>4,884,727</u>
			<u>111,404,204</u>	<u>105,782,384</u>
(Deficit) surplus for the year	本年度(虧損)盈餘		<u>(50,827)</u>	<u>1,133,436</u>

STATEMENT OF FINANCIAL POSITION 財務狀況表

AT 31 MARCH 2015 於二零一五年三月三十一日

		NOTES 附註	2015 二零一五年 HK\$ 港元	2014 二零一四年 HK\$ 港元
Non-current assets	非流動資產			
Property, plant and equipment	物業、機器及設備	10	<u>52,328,492</u>	<u>53,386,829</u>
Current assets	流動資產			
Debtors, deposits and prepayments	應收賬款、按金及預付款項	11	1,700,697	1,671,687
Loans and advances to staff	提供與員工的貸款及預支	11	46,275	58,192
Amount due from Consumer Legal Action Fund	消費者訴訟基金的應收款項	11	2,710,000	2,354,000
Bank balances and cash	銀行結餘及現金	12	<u>53,368,179</u>	<u>42,521,376</u>
			<u>57,825,151</u>	<u>46,605,255</u>
Current liabilities	流動負債			
Subscriptions received in advance	已收訂閱費用		936,762	839,724
Accounts payable and accrued charges	應付賬款及應計費用	13	5,435,246	4,671,801
Provision for untaken leaves	未放取之有薪年假撥備		5,110,946	4,795,357
Secured bank borrowing	有抵押銀行貸款	14	368,223	365,042
Subventions received	已收撥款	15	<u>21,897,388</u>	<u>12,496,229</u>
			<u>33,748,565</u>	<u>23,168,153</u>
Net current assets	流動資產淨值		<u>24,076,586</u>	<u>23,437,102</u>
Non-current liability	非流動負債			
Secured bank borrowing	有抵押銀行貸款	14	<u>1,401,952</u>	<u>1,769,978</u>
			<u>75,003,126</u>	<u>75,053,953</u>
Representing:	折合:			
Leasehold property control account	租賃物業統制賬項	16	51,195,466	52,090,328
Equipment control account	設備統制賬項	17	1,133,027	1,296,501
Designated fund for approved projects	核准項目之指定基金	18	4,878,953	4,844,094
Accumulated surplus	累積盈餘		<u>17,795,680</u>	<u>16,823,030</u>
			<u>75,003,126</u>	<u>75,053,953</u>

The financial statements on pages 65 to 83 were approved and authorised for issue by the members of Consumer Council on 27 July 2015, and are signed on its behalf by:

載於第 65 至 83 頁的財務報表已於二零一五年七月二十七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 2015 截至二零一五年三月三十一日止年度

		Leasehold property control account 租賃物業 統制賬項 HK\$ 港元	Equipment control account 設備統制 賬項 HK\$ 港元	Designated fund for approved projects 核准項目 指定基金 HK\$ 港元	Accumulated surplus 累積 盈餘 HK\$ 港元	Total 總額 HK\$ 港元
At 1 April 2013	於二零一三年四月一日	53,293,217	1,935,052	6,231,805	12,460,443	73,920,517
Surplus for the year	本年度盈餘	-	-	-	1,133,436	1,133,436
Current year addition	本年度增加金額	112,983	691,680	294,724	(1,099,387)	-
Current year utilisation	本年度使用金額	(1,315,872)	(1,330,231)	(1,682,435)	4,328,538	-
At 31 March 2014	於二零一四年三月三十一日	52,090,328	1,296,501	4,844,094	16,823,030	75,053,953
Deficit for the year	本年度虧損	-	-	-	(50,827)	(50,827)
Current year addition	本年度增加金額	520,172	732,472	329,583	(1,582,227)	-
Current year utilisation	本年度使用金額	(1,415,034)	(895,946)	(294,724)	2,605,704	-
At 31 March 2015	於二零一五年三月三十一日	<u>51,195,466</u>	<u>1,133,027</u>	<u>4,878,953</u>	<u>17,795,680</u>	<u>75,003,126</u>

STATEMENT OF CASH FLOWS 現金流量表

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

		2015 二零一五年 HK\$ 港元	2014 二零一四年 HK\$ 港元
Operating activities	營運活動		
(Deficit) surplus for the year	年度(虧損)盈餘	(50,827)	1,133,436
Adjustments for:	就以下項目作出調整:		
Government subvention for addition of property, plant and equipment	就購置物業、機器及設備之政府撥款	(817,553)	(1,099,441)
Interest expense	利息支出	19,155	22,360
Depreciation for property, plant and equipment	物業、機器及設備的折舊	2,310,980	2,646,103
Interest income	利息收入	(396,291)	(335,291)
Operating cash flows before movements in working capital	流動資金變動前之營運現金流量	1,065,464	2,367,167
Increase in debtors, deposits and prepayments	應收賬款、按金及預付款項之增加	(23,096)	(201,346)
(Increase) decrease in amount due from Consumer Legal Action Fund	消費者訴訟基金應收款項之(增加)減少	(356,000)	20,000
Increase in subscriptions received in advance	已收訂閱費之增加	97,038	107,236
Increase in accounts payable and accrued charges	應付賬款及應計費用之增加	763,445	606,877
Increase in provision for untaken leaves	未放取之有薪年假撥備之增加	315,589	251,453
Cash generated from operations	營運活動所得之現金額	1,862,440	3,151,387
Interest paid	已付利息	(19,155)	(22,360)
Net cash from operating activities	營運活動所得之現金淨額	1,843,285	3,129,027
Investing activities	投資活動		
Purchase of property, plant and equipment	購置物業、機器及設備	(1,252,643)	(804,663)
New loans and advances to staff	向員工提供之新貸款及預支	(130,617)	(160,392)
Repayments of loans and advances from staff	員工付還的貸款及預支	142,534	168,045
Placement in time deposits with original maturity over three months	存放於原到期日逾三個月之定期存款	(12,501,553)	-
Interest received	已收利息	390,377	325,216
Net cash used in investing activities	用於投資活動之現金淨額	(13,351,902)	(471,794)
Financing activities	融資活動		
Government subventions utilised for non-recurrent projects	用於非經常性項目之政府資助	(4,790,103)	(5,485,218)
Funds utilised for other non-recurrent projects	用於其他非經常性項目之資金	(864,834)	(868,054)
Repayment of bank borrowing	償還銀行貸款	(364,845)	(361,640)
Funds received for other non-recurrent projects	從其他非經常性項目所得資金	984,349	863,954
Government subventions received for non-recurrent projects	從非經常性項目所得之政府撥款	14,889,300	2,590,391
Net cash from (used in) financing activities	融資活動所得(動用)之現金淨額	9,853,867	(3,260,567)
Net decrease in cash and cash equivalents	現金及現金等值項目淨額之減少	(1,654,750)	(603,334)
Cash and cash equivalents at beginning of the year	於本年初之現金及現金等值項目	42,521,376	43,124,710
Cash and cash equivalents at end of the year	於本年底之現金及現金等值項目	40,866,626	42,521,376
Time deposits with original maturity over three months	原到期日逾三個月之定期存款	12,501,553	-
Total bank balances and cash	銀行結餘及現金總額	53,368,179	42,521,376



NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

1 ORGANISATION AND ACTIVITIES

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

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

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

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

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

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

Application of new and revised HKFRSs

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

Amendments to HKFRS 10, HKFRS 12 and HKAS 27	Investment Entities
Amendments to HKAS 32	Offsetting Financial Assets and Financial Liabilities
Amendments to HKAS 36	Recoverable Amount Disclosures for Non-Financial Assets
Amendments to HKAS 39	Novation of Derivatives and Continuation of Hedge Accounting
HK(IFRIC) - Int 21	Levies

The application of the amendments to HKFRSs and the new Interpretation 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 the disclosures set out in these financial statements.

1 委員會簡介及活動

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

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

委員會根據《稅務條例》第87條規定,獲豁免利得稅。

本財務報表以港元列出,同時,港元亦是委員會的功能貨幣。

由於委員會為非牟利機構,因此編製收入及開支賬目旨在反映機構的營運結果。

2 採納新訂及經修訂之香港財務報告準則(「香港財務報告準則」)

採納新訂及經修訂之香港財務報告準則

本年度內,委員會已首次採納由香港會計師公會頒布以下新訂及經修訂之香港財務報告準則:

香港財務報告準則第 10 號, 香港財務報告準則第 12 號及 香港會計準則第 27 號(修訂本)	投資實體
香港會計準則第 32 號(修訂本)	金融資產及金融負債的抵銷
香港會計準則第 36 號(修訂本)	非金融資產可回收金額的披露
香港會計準則第 39 號(修訂本)	更替衍生工具及對沖會計的延續
香港(國際財務申報準則詮釋委員會)一詮釋第 21 號	徵稅

本年度採納上述新訂及經修訂香港財務報告準則對本年度及先前年度的財務報表及/或該等財務報表所載的披露資料概無重大影響。

NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

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

New and revised HKFRSs in issue but not yet effective

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

Amendments to HKFRSs	Annual Improvements to HKFRSs 2010 - 2012 Cycle ¹
Amendments to HKFRSs	Annual Improvements to HKFRSs 2011 - 2013 Cycle ²
Amendments to HKFRSs	Annual Improvements to HKFRSs 2012 - 2014 Cycle ³
Amendments to HKFRS 10, HKFRS 12 and HKAS 28	Investment Entities: Applying the Consolidation Exception ³
Amendments to HKFRS 10 and HKAS 28	Sale or Contribution of Assets between an Investor and its Associate or Joint Venture ³
Amendments to HKFRS 11	Accounting for Acquisitions of Interests in Joint Operations ³
HKFRS 9	Financial Instruments ⁴
HKFRS 15	Revenue from Contracts with Customers ⁵
Amendments to HKAS 1	Disclosure Initiative ³
Amendments to HKAS 16 and HKAS 38	Clarification of Acceptable Methods of Depreciation and Amortisation ³
Amendments to HKAS 16 and HKAS 41	Agriculture: Bearer Plants ³
Amendments to HKAS 19	Defined Benefit Plans: Employee Contributions ²
Amendments to HKAS 27	Equity Method in Separate Financial Statements ³

¹ Effective for annual periods beginning on or after 1 July 2014, with limited exceptions

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

³ Effective for annual periods beginning on or after 1 January 2016

⁴ Effective for annual periods beginning on or after 1 January 2018

⁵ Effective for annual periods beginning on or after 1 January 2017

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

2 採納新訂及經修訂之香港財務報告準則（「香港財務報告準則」）—續

已頒布但未生效之新訂及經修訂之香港財務報告準則

委員會並未提早採納下列已頒布但尚未生效之新訂及經修訂之香港財務報告準則：

香港財務報告準則（修訂本）	二零一零年至二零一二年度之年度改進 ¹
香港財務報告準則（修訂本）	二零一一年至二零一三年之年度改進 ²
香港財務報告準則（修訂本）	二零一二年至二零一四年之年度改進 ³
香港財務報告準則第10號、香港財務報告準則第12號及香港會計準則第28號（修訂本）	投資實體：豁免綜合報表的應用 ³
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 ³
香港財務報告準則第11號（修訂本）	收購合資經營權益的會計處理 ³
香港財務報告準則第9號	金融工具 ⁴
香港財務報告準則第15號	來自客戶合約的收入確認 ⁵
香港會計準則第1號（修訂本）	披露動議 ³
香港會計準則第16號及第38號（修訂本）	澄清可接納的折舊及攤銷方法 ³
香港會計準則第16號及第41號（修訂本）	農業：生產性植物 ³
香港會計準則第19號（修訂本）	界定福利計劃：僱員供款 ²
香港會計準則第27號（修訂本）	獨立財務報表之權益會計法 ³

¹ 於二零一四年七月一日或其後開始之年度期間生效，除某些例外情況

² 於二零一四年七月一日或其後開始之年度期間生效

³ 於二零一六年一月一日或其後開始之年度期間生效

⁴ 於二零一八年一月一日或其後開始之年度期間生效

⁵ 於二零一七年一月一日或其後開始之年度期間生效

委員會委員預期採納上述新訂及經修訂之香港財務報告準則，將不會對本委員會之業績及財務狀況產生重大影響。



NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

3 SIGNIFICANT ACCOUNTING POLICIES

Statement of compliance

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

Basis of preparation

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

Income recognition

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

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

Interest income from a financial assets is recognised when it is probable that the economic benefits will flow to the Council and the amount of income can be measured reliably. Interest income 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 are intended to compensate on a systematic basis.

Capital contribution

Contribution of cash and capital assets by the Government of the Hong Kong Special Administrative Region (the "HKSAR") are accounted for as capital contribution and recognised in the appropriate equity account.

Property, plant and equipment

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

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

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

3 主要會計政策

符合性聲明

本財務報表乃根據香港會計師公會頒布之香港財務報告準則編製而成。

編製基準

本財務報表乃按照歷史成本之基準編製。歷史成本一般根據換取貨物及服務所給予代價之公平值而釐定。所採納的主要會計政策則詳列如下：

收入確認

收入乃按已收或應收代價的公平值計算，是日常營運過程中出售商品及提供服務，並在扣除折扣及銷售後退款的應收金額。

- 《選擇》月刊及其他刊物的銷售額，於交付商品及移交所有權時確認。
- 《選擇》月刊網上訂閱銷售額，於提供服務時確認。
- 《選擇》月刊的網上牌照費收入按直線法於有關許可期內確認。

金融資產之利息收入於經濟利益可能流向委員會，且收入金額能可靠地計量時確認。利息收入以時間基準按尚餘的本金及適用實際利率計算，該實際利率是在金融資產的預計期限內估計的未來現金收入準確貼現為初步確認時資產的賬面淨額所用的利率。

政府撥款

政府對經常性項目之撥款以政府撥入款項時確認。

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

認繳資本

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

物業、機器及設備

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

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

物業、機器及設備於出售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、機器及設備的出售或永久停用而產生的收益或虧損，會按該資產之出售收入與賬面值之間差額計算，計入收支結算表。

NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

3 SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments

Financial assets and financial liabilities are recognised when the Council becomes a party to the contractual provisions of the instrument.

Financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition.

Financial assets

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

Effective interest method

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

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

Loans and receivables

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

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

Impairment on financial assets

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

Objective evidence of impairment could include:

- significant financial difficulty of the issuer or counterparty; or
- breach of contract, such as a default or delinquency in interest or principal payments; or
- it becoming probable that the borrower will enter bankruptcy or financial re-organisation.

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

3 主要會計政策一續

金融工具

金融資產及金融負債於委員會成為工具合約條文的訂約方時予以確認。

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

金融資產

委員會的金融資產劃分為貸款及應收賬款。有關分類乃根據金融資產的性質及目的，並於初步確認時釐定。所有金融資產之日常買賣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。實際利率法指按財務資產預計可使用期限或較短期限（如適用），將估計的未來現金收入（包括所有已付或已收的費用，而這些費用構成實際利率、交易成本及其他溢價或折讓的組成部分）準確貼現至初步確認時的賬面淨值額的所用利率。

債務工具之利息收入是按實際利率基準確認。

貸款及應收賬款

貸款及應收賬款是指回收金額固定或可確定，且未在交投暢旺的市場上市的非衍生金融資產。貸款及應收賬款（包括應收賬款、向員工提供的貸款及預支、消費者訴訟基金的應收款項和銀行結餘及現金）在初步確認後，會採用實際利率法以攤銷成本，進行計算，再扣除已確認的減值虧損。（參閱以下有關會計政策中金融資產減值虧損條款）

除利息極少的短期應收賬款外，利息收入按實際利率確認。

金融資產減值

金融資產評估是在每個報告期末按減值指標進行。如有客觀證據顯示，在金融資產初步確認後發生一項或多項事件導致該金融資產的未來估計現金流量受到影響，該金融資產須予減值處理。

客觀證據顯示有減值必要的情形包括：

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

就以攤銷成本列賬的金融資產而言，確認的減值虧損金額為該資產賬面值與按金融資產原本實際利率貼現的未來估計現金流量的差額。如果在隨後的期間減值虧損金額降低，而有關降低可客觀地與確認減值虧損後發生之事件相關聯，則之前已確認之減值虧損將透過收入或支出撥回，惟該資產於撥回減值該日之賬面值不可超過減值尚未確認前原有之攤銷成本。



NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五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

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

Effective interest method

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

Interest expense is recognised on an effective interest basis.

Derecognition

The Council derecognises a financial asset only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity. If the Council neither transfers nor retains substantially all the risks and rewards of ownership and continues to control the transferred asset, the Council continues to recognise the asset to the extent of its continuing involvement and recognises an associated liability.

On derecognition of a financial asset in its entirety, the difference between the asset's carrying amount and the sum of the consideration received and receivable and the cumulative gain or loss that had been recognised in other comprehensive income and accumulated in equity is recognised in the income and expenditure statement.

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

3 主要會計政策—續

金融工具—續

金融負債

金融負債是根據合約安排的性質及金融負債之定義進行分類。

金融負債

金融負債(包括應付賬款及有擔保銀行貸款)初步以公平價值計算,隨後採用實際利率法以攤銷成本計算。

實際利率法

實際利率法是計算金融負債之攤銷成本及按相關期間攤分利息開支之方法。實際利率是按金融負債預計限期或較短期限內(如適用),將估計未來現金支付(包括所有已付或已收的費用,而這些費用構成實際利率、交易成本及其他溢價或折讓的組成部分)準確貼現至初步確認時之賬面淨值之利率。

利息支出按實際利率確認。

註銷

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全部風險及回報被轉讓予另一實體時,該金融資產會被註銷。如委員會不轉讓或保留擁有權的幾乎全部風險及回報,並繼續控制被轉讓資產,則委員會繼續在持續參與的範圍內確認此資產,並確認相關負債。

當金融資產被註銷時,該項資產的賬面值與已收與應收代價及於其他綜合收入確認並於權益中累積之累計損益總額的差額會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或應付代價之間的差額會於收支結算表內確認。

NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

3 SIGNIFICANT ACCOUNTING POLICIES - continued

Impairment on tangible assets

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

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset (or a cash-generating unit) is estimated to be less than its carrying amount, the carrying amount of the asset (or a cash-generating unit) is reduced to its recoverable amount. An impairment loss is recognised immediately in the income and expenditure statement.

Where an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset in prior years. A reversal of an impairment loss is recognised immediately in the income and expenditure statement.

Leasing

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

The Council as lessee

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

Leasehold land and building

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

3 主要會計政策一續

有形資產之減值

委員會於報告期結束時審查有形資產之賬面值，以決定是否有任何跡象顯示該等資產已經出現減值虧損。如果存在該跡象，則對資產的可收回金額進行估計，從而確定減值虧損（如有）的程度。

可收回金額為公平價值減銷售成本所得金額與使用價值中的較高者。當評估使用價值時，會採用可反映當前市場評估時間價值及該資產在未經調整未來現金流之特定風險的稅前貼現率，將估計的未來現金流量貼現為現值。

如果資產（或現金產出單位）的估計可收回金額少於賬面值，則資產（或現金產出單位）的賬面值將減少為其可收回金額。減值虧損即時在收支結算表中予以確認。

若減值虧損隨後撥回，該資產的賬面值增加至其可收回金額之修訂估值，惟所增加之賬面值不得超過該資產於過往年度並無出現減值虧損而確認之賬面值。該撥回的減值虧損即時於收支結算表內確認。

租賃

如租賃條款將擁有權的幾乎全部風險及回報轉讓予承租人，則此租賃被歸類為融資租賃。所有其他租賃被歸類為營運租賃。

委員會作為承租人

營運租賃付款按直線法於有關租賃期內確認為開支，除非其他有系統的方法更能代表消費租賃資產所得經濟利益的時間模式。

租賃土地及樓宇

當租賃包含土地及樓宇部分時，委員會會根據各部分擁有權附帶的幾乎全部風險及回報是否已轉讓予委員會，來進行評定，並分別劃分為融資租賃或營運租賃。委員會的全部土地及樓宇租賃被歸類為融資租賃，並算作物業、機器及設備。

NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

3 SIGNIFICANT ACCOUNTING POLICIES - continued

Foreign currencies

In preparing the financial statements of the Council, transactions in currencies other than the functional currency (foreign currencies) are recognised at the rates of exchanges prevailing at the dates of the transactions. At the end of the reporting period, monetary items denominated in foreign currencies are retranslated at the rates prevailing at that date. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated.

Exchange differences on monetary items are recognised in income and expenditure statement in the period in which they arise.

Borrowing costs

Borrowing costs directly attributable to the acquisition, construction or production of qualifying assets, which are assets that necessarily take a substantial period of time to get ready for their intended use or sale, are added to the cost of those assets until such time as the assets are substantially ready for their intended use or sale.

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

Retirement benefit costs

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

4 CAPITAL RISK MANAGEMENT

The Council is funded mainly by Government subventions. The Council members manage its funds to ensure that the Council will be able to continue as a going concern. The Council's overall strategy remains unchanged from prior year.

3 主要會計政策—續

外幣

在編製本委員會之財務報表時，以功能貨幣以外貨幣（外幣）進行之交易均按交易日期之適用匯率換算。於報告期完結時，以外幣計值之貨幣項目均以當日之現行匯率重新換算。按外幣過往成本計算之非貨幣項目則毋須重新換算。

貨幣項目的匯兌差額均於該期間的收支結算表內確認。

貸款成本

於收購、建設或生產取得，而須較長時間作準備作其擬定用途或出售的資產，其直接借貸費用會計入有關資產成本內，直至有關資產大致可按其擬定用途使用或出售為止。

所有其他借貸成本於發生期間在收支結算表中確認。

退休福利費用

就定額供款退休福利計劃支付的款項，在僱員提供服務並因此享有該供款的期間列為開支。

4 資本風險管理

委員會的經費主要來自政府撥款。委員會委員管理該筆資金，以確保委員會能持續營運。委員會之整體策略與去年相同。

NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

5 FINANCIAL INSTRUMENTS

a Categories of financial instruments

		2015 二零一五年	2014 二零一四年
		HK\$ 港元	HK\$ 港元
Loans and receivables (including cash and cash equivalents)	貸款及應收款項 (包括現金及現金等值項目)	<u>56,383,051</u>	<u>45,195,045</u>
Financial liabilities at amortised cost	以攤銷成本計量的金融負債	<u>5,926,112</u>	<u>5,812,441</u>

b Financial risk management objectives and policies

The Council's major financial instruments include debtors, loans and advances to staff, amount due from the Consumer Legal Action Fund, bank balances and cash, accounts payable and secured bank borrowing. Details of these financial instruments are disclosed in respective notes. The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The Council's members manage and monitor these exposures to ensure appropriate measures are implemented on a timely and effective manner.

Credit risk

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

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

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

Market risk

Foreign currency risk management

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

		Assets 資產		Liabilities 負債	
		2015 二零一五年	2014 二零一四年	2015 二零一五年	2014 二零一四年
		HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
United States dollars	美元	105,647	105,003	-	-
Euro	歐元	<u>368,595</u>	<u>584,547</u>	<u>1,062,204</u>	<u>165,625</u>

5 金融工具

甲 金融工具類別

乙 財務風險管理目標及政策

委員會的主要金融工具包括應收賬款、向員工提供的貸款及預支、消費者訴訟基金的應收款項、銀行結餘及現金、應付賬款及有抵押銀行貸款。該些金融工具的詳情已於其附註中公布。與該等金融工具的有關風險及如何降低該等風險的政策載於下文。委員會委員管理並監察該等風險，以確保及時有效地實施適當措施。

信貸風險

由於委員會委員認為所涉金額並不重大，故委員會就其應收賬款以及向僱員提供貸款及預支並未面臨重大信貸風險。

由於交易對方為具有良好信貸評級的銀行，故此銀行存款的信貸風險有限。

由於交易對方有足夠的經濟能力進行支付，故此因消費者訴訟基金拖欠付款而引起的信貸風險有限。

市場風險

外幣風險管理

委員會的某些交易是以下列貨幣計值，由於這些貨幣並非委員會的功能貨幣 - 港幣，所以委員會會面對外幣風險。在報告期完結時，委員會以外幣計值的貨幣資產及負債之賬面值如下：

NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

5 FINANCIAL INSTRUMENTS - continued

b Financial risk management objectives and policies - continued

Market risk - continued

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

		2015 二零一五年		2014 二零一四年	
		Increase (decrease) in foreign exchange rates 外幣匯率 上升(下降)	Effect on income (expenditure) 對收入(支出) 之影響 HK\$ 港元	Increase (decrease) in foreign exchange rates 外幣匯率 上升(下降)	Effect on Income (expenditure) 對收入(支出) 之影響 HK\$ 港元
United States dollars	美元	3%	3,169	3%	3,150
		(3%)	(3,169)	(3%)	(3,150)
Euro	歐元	10%	(69,361)	10%	41,892
		(10%)	69,361	(10%)	(41,892)

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

Interest rate risk

The Council's income and operating cash flows are substantially independent of changes in market interest rates. The Council's exposure to changes in interest rates is mainly attributable to its secured bank borrowing which bears interest at variable rates. The Council has a policy to place surplus funds with creditable financial institutions which offer the best rate on a short-term basis to facilitate the bank loan interest payment. The Council's members continuously monitor the cash flow interest rate risk.

Liquidity risk

The Council is dependent on the government subventions. The Council members consider that the Council is exposed to minimal liquidity risk as the Government would provide subvention for the Council based on budgets prepared by the Council annually. The Council members also closely monitor the Council's cash flow position.

Bank balances comprise of demanded deposits with an original maturity of three months or less.

5 金融工具一續

乙 財務風險管理目標及政策一續

市場風險一續

下表顯示委員會在報告期結束時，因外幣匯率的合理可能變化下，而產生的收入及開支變動情況。

委員會委員認為，由於年度結束時所面臨之風險並不反映全年的風險狀況，因此敏感度分析不能代表外匯之固有風險。

利率風險

委員會的收入及營運現金流量基本上不受市場利率變動影響。委員會所面臨的利率變動風險主要來自其浮息有擔保銀行貸款。委員會的政策是將剩餘資金短期存放於可為委員會提供最佳回報的可靠金融機構，以償還銀行貸款利息付款。而委員會委員亦會持續監控現金流量的利率風險。

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。

銀行結餘包括原訂期限為三個月或以內的存款。

NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

5 FINANCIAL INSTRUMENTS - continued

b Financial risk management objectives and policies - continued

Liquidity risk- continued

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 金融工具一續

乙 財務風險管理目標及政策一續

流動資金風險一續

流動性及利率表

下列表格詳細列出了委員會非衍生金融負債的剩餘合約期限。該等表格乃根據於委員會可能被要求付款之最早日期之金融負債未貼現現金流量編製。

		Weighted average effective interest rate	6 months or less	6-12 months	1-5 years	Over 5 years	Total undiscounted cash flows	Carrying amounts
		加權平均實際利率	六個月或以下	六至十二個月	一至五年	超過五年	未貼現現金流總額	賬面金額
		%	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
2015	二零一五年							
Accounts payable	應付賬款	-	4,155,937	-	-	-	4,155,937	4,155,937
Secured bank borrowing	有抵押銀行貸款	0.97	<u>192,000</u>	<u>192,000</u>	<u>1,428,370</u>	-	<u>1,812,370</u>	<u>1,770,175</u>
			<u>4,347,937</u>	<u>192,000</u>	<u>1,428,370</u>	<u>-</u>	<u>5,968,307</u>	<u>5,926,112</u>
		Weighted average effective interest rate	6 months or less	6-12 months	1-5 years	Over 5 years	Total undiscounted cash flows	Carrying amounts
		加權平均實際利率	六個月或以下	六至十二個月	一至五年	超過五年	未貼現現金流總額	賬面金額
		%	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
2014	二零一四年							
Accounts payable	應付賬款	-	3,677,421	-	-	-	3,677,421	3,677,421
Secured bank borrowing	有抵押銀行貸款	0.96	<u>192,000</u>	<u>192,000</u>	<u>1,536,000</u>	<u>275,208</u>	<u>2,195,208</u>	<u>2,135,020</u>
			<u>3,869,421</u>	<u>192,000</u>	<u>1,536,000</u>	<u>275,208</u>	<u>5,872,629</u>	<u>5,812,441</u>

c Fair value

The fair values of financial assets and financial liabilities are determined in accordance with generally accepted pricing models based on discounted cash flow analysis.

The Council's members consider that the carrying values of financial assets and financial liabilities recorded at amortised cost in the financial statements approximate their fair values.

丙 公平價值

金融資產及金融負債之公平價值乃根據公認定價模式，按照貼現現金流量分析而確定。

委員會委員認為，在財務報表中按攤銷成本記錄的金融資產及金融負債之賬面值與其公平價值相若。



NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

6 NON-RECURRENT PROJECTS SUBVENTION**6 非經常性項目撥款**

		2015 二零一五年	2014 二零一四年
		HK\$ 港元	HK\$ 港元
Consumer protection studies	保障消費者權益研究	2,674,440	-
High priority initiatives projects	優先啟動之項目	1,976,537	-
Price surveillance project	價格監督項目	18,430	2,435,794
Price survey on diesel and gasoline	柴油及汽油價格調查	868,321	871,444
Strengthening consumer protection project	鞏固消費者權益項目	22,500	9,188
Purchase of computer equipments	購置電腦設備	8,600	105,047
Other non-recurrent projects	其他非經常性項目	903,663	1,340,780
Consumer Council resources centre enhancement project	消委會資源中心改善工程	-	246,000
Enhancement of computer systems	電腦系統優化	-	309,718
Unfair trade practice campaign	不公平貿易實務活動	-	2,134,741
		<u>6,472,491</u>	<u>7,452,712</u>

7 SALES OF "CHOICE" MAGAZINE

Income from sale of "Choice" magazine, after deduction of printing, artwork, postage and promotion cost amounts to HK\$99,099 (2014: HK\$404,595).

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 99,099 港元 (二零一四年：404,595 港元)。

8 STAFF COSTS

Staff costs include an amount of HK\$7,061,027 (2014: HK\$6,855,609) in respect of contributions to retirement benefits scheme.

8 員工成本

員工成本包括 7,061,027 港元 (二零一四年：6,855,609 港元) 的退休福利計劃供款。

9 NON-RECURRENT PROJECTS EXPENSES**9 非經常性項目支出**

		2015 二零一五年	2014 二零一四年
		HK\$ 港元	HK\$ 港元
Consumer protection studies	保障消費者權益研究	2,674,440	-
High priority initiatives projects	優先啟動之項目	1,976,537	-
Price survey on diesel and gasoline	柴油及汽油價格調查	864,835	868,054
Other projects	其他項目	139,126	668,682
Price surveillance project	價格監督項目	-	2,435,794
Unfair trade practice campaign	不公平貿易實務活動	-	2,134,741
Consumer Council resources centre enhancement project	消委會資源中心改善工程	-	246,000
		<u>5,654,938</u>	<u>6,353,271</u>

NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

10 PROPERTY, PLANT AND EQUIPMENT

10 物業、廠房及設備

		Leasehold land and buildings in Hong Kong under long-term lease 於香港長期租賃的 租賃土地及樓宇	Leasehold improvement 租賃物業 裝修	Office equipment 辦公室 設備	Computer equipment 電腦 設備	Furniture and fixtures 傢俬及 裝置	Motor vehicle 機動 車輛	Total 合計
		HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
COST 成本								
At 1 April 2013 於二零一三年 四月一日		62,638,435	7,932,802	1,773,396	11,179,471	862,296	247,291	84,633,691
Additions 添置		-	112,983	338,371	306,567	46,742	-	804,663
At 31 March 2014 於二零一四年 三月三十一日		62,638,435	8,045,785	2,111,767	11,486,038	909,038	247,291	85,438,354
Additions 添置		-	520,173	127,800	487,880	116,790	-	1,252,643
At 31 March 2015 於二零一五年 三月三十一日		62,638,435	8,565,958	2,239,567	11,973,918	1,025,828	247,291	86,690,997
DEPRECIATION 折舊								
At 1 April 2013 於二零一三年 四月一日		10,939,474	6,338,547	1,691,958	9,490,140	698,012	247,291	29,405,422
Charge for the year 年內支出		875,971	439,901	169,206	1,070,893	90,132	-	2,646,103
At 31 March 2014 於二零一四年 三月三十一日		11,815,445	6,778,448	1,861,164	10,561,033	788,144	247,291	32,051,525
Charge for the year 年內支出		875,971	539,063	109,803	694,120	92,023	-	2,310,980
At 31 March 2015 於二零一五年 三月三十一日		12,691,416	7,317,511	1,970,967	11,255,153	880,167	247,291	34,362,505
CARRYING VALUES 賬面值								
At 31 March 2015 於二零一五年 三月三十一日		49,947,019	1,248,447	268,600	718,765	145,661	-	52,328,492
At 31 March 2014 於二零一四年 三月三十一日		50,822,990	1,267,337	250,603	925,005	120,894	-	53,386,829

The above items of property, plant and equipment are depreciated over their useful lives using the straight-line method, at the following rates per annum:

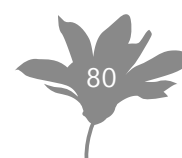
Leasehold land	Over the remaining term of the leases
Buildings	Over the shorter of their useful lives or the remaining term of the lease of land
Leasehold improvement	20%
Office equipment	33.33%
Computer equipment	33.33%
Furniture and fixtures	33.33%
Motor vehicle	33.33%

Leasehold properties with carrying value of HK\$13,035,553 (2014: HK\$13,147,396) are under mortgage to secure the bank loan of the Council. All the leasehold properties are under second mortgage in favour of the Government.

上述物業、機器及設備按其可使用年期按以下年率以直線法進行折舊：

租賃土地	按租約之剩餘期限
樓宇	按其可使用期限或土地租賃之剩餘年期（以時間較短者計算）
租賃物業裝修	20%
辦公室設備	33.33%
電腦設備	33.33%
傢俬及裝置	33.33%
機動車輛	33.33%

賬面值為 13,035,553 港元（二零一四年：13,147,396 港元）的租賃物業已抵押，作為委員會銀行貸款的擔保。所有該等租賃物業均以政府為受益人作出第二次抵押。



NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

11 OTHER FINANCIAL ASSETS

Other financial assets included debtors, loans and advances to staff and amount due from Consumer Legal Action Fund. The amounts are unsecured and interest-free. Except for the loans and advances to staff which will be settled by twelve 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\$12,501,553 (2014: Nil) with an original maturity over three months, and carry interest at market rates which ranged from 0.7% to 1.15% (2014: 0.8% to 1.2%) per annum.

13 ACCOUNTS PAYABLE AND ACCRUED CHARGES

Accounts payable are unsecured, interest-free and repayable according to the respective credit terms. The Council has financial risk management policies in place to ensure that all payables are paid within the credit timeframe.

14 SECURED BANK BORROWING

11 其他金融資產

其他金融資產包括應收賬款、向員工提供的貸款及預支以及消費者訴訟基金的應收款項。該等款項不設抵押及不計利息。除向員工提供的貸款及預支將會以十二期按月攤還外，其他款項皆為按要求即時索還。

12 銀行結餘及現金

銀行結餘及現金包括現金及原定到期日為三個月或以內之短期存款，以及原定到期日超過三個月之定期存款12,501,553港元（二零一四年：無），其利息根據每年0.7%至1.15%之間（二零一四年：0.8%至1.2%）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 有擔保銀行貸款

		2015 二零一五年	2014 二零一四年
		HK\$ 港元	HK\$ 港元
Carrying amount repayable:	應償還賬面金額：		
On demand or within one year	按要求即付或一年內	368,223	365,042
More than one year, but not exceeding two years	一年以上但不超過兩年	371,867	368,574
More than two years, but not more than five years	兩年以上但不超過五年	1,030,085	1,127,258
More than five years	五年以上	-	274,146
		1,770,175	2,135,020
Less: Amounts due within one year shown under current liabilities	減：流動負債下的一年內應付款項	(368,223)	(365,042)
		<u>1,401,952</u>	<u>1,769,978</u>

The loan which is secured by the Council's properties with carrying value of HK\$13,035,553 (2014: HK\$13,147,396) bears interest at the lower of prime rate or 0.75% over the Hong Kong Interbank Offered Rate and will be repayable by monthly instalments, the last of which falls due in December 2019. The proceeds were used to finance the acquisition of a leasehold property.

委員會以物業擔保所獲的貸款賬面值為13,035,553港元（二零一四年：13,147,396港元），該貸款按最優惠利率或香港銀行同業拆出利率上浮0.75%的較低者利率計息，按月分期償還，最後一期於二零一九年十二月到期。所得收益用於購置一項租賃物業。

NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

15 SUBVENTIONS RECEIVED**15 已收撥款**

		2015 二零一五年	2014 二零一四年
		HK\$ 港元	HK\$ 港元
Subventions unexpended at the end of the reporting period:	在本報告期結束時未有動用之撥款:		
Price surveillance project	價格監督項目	202,735	221,165
Price survey on diesel and gasoline	柴油及汽油價格調查	1,969,023	1,849,509
Strengthening consumer protection project	鞏固消費者權益項目	774,590	797,090
Enhancement of computer systems	電腦系統優化	1,523,463	2,708,288
Retention of time limited post	保留有時限之職位	1,881,300	-
Consumer protection studies	保障消費者權益研究	4,393,560	-
Consumer Council resource centre:	消費者委員會資源中心:		
leasehold improvement	租賃物業裝修	256,244	256,244
enhancement project	改善工程	48,899	48,899
air-conditioning system	空調系統	-	46,000
High priority initiatives projects	優先啟動之項目	3,796,473	-
Consumer Council renovation	消費者委員會辦事處翻新工程	1,940,000	-
Training program	培訓項目	908,783	1,025,408
Conference room refurbishment	會議室裝修工程	340,000	544,000
Digitalisation of "Choice" magazine	《選擇》月刊數碼化	18,333	73,333
Accomplishing sever virtualisation	完成伺服器虛擬化	1,600,000	1,600,000
Other projects	其他項目	2,243,985	2,453,284
Choice of tablet computer	《選擇》月刊流動應用程式	-	550,000
35th anniversary activities	35週年活動	-	323,009
		<u>21,897,388</u>	<u>12,496,229</u>

16 LEASEHOLD PROPERTY CONTROL ACCOUNT

The amount arises from capital contribution by the Government for the acquisition of leasehold properties and appropriation from general fund for subsequent purchase of capital assets reduced by depreciation of the related assets.

16 租賃物業統制賬項

該款項來自於用於購置租賃物業的政府認繳資本及隨後購置資本資產的從一般基金的撥款，減去相關資產的折舊。

17 EQUIPMENT CONTROL ACCOUNT

The amount was appropriated from general fund in previous years for the acquisition of office equipment, computer equipment and furniture and fixtures and is reduced by depreciation of the related assets.

17 設備統制賬項

該款項由以往累積一般資金處撥出，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 2015 截至二零一五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:

		2015 二零一五年	2014 二零一四年
		HK\$ 港元	HK\$ 港元
Online "Choice" operation reserve	網上《選擇》月刊營運儲備	4,300,344	4,300,344
Office equipment and maintenance	辦事處設備及維修	249,026	249,026
Testing and research	測試和研究	<u>329,583</u>	<u>294,724</u>
		<u>4,878,953</u>	<u>4,844,094</u>

19 OPERATING LEASE COMMITMENT

At the end of the reporting period, the Council had commitments for future minimum lease payments under non-cancellable operating leases in respect of rented premises which fall due within one year and two to five years amounting to HK\$1,273,239 and HK\$1,042,170, respectively (2014: HK\$767,428 and HK\$480,947).

Leases are negotiated for a term ranging from one to two years, with fixed rental over the terms of the leases.

20 RELATED PARTY TRANSACTION

The Council recharged a fee of HK\$2,710,000 (2014: HK\$2,354,000) 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.

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 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。在未來一年內及二至五年，就租用物業承擔的未來最低租賃付款額分別為 1,273,239 港元及 1,042,170 港元（二零一四年：767,428 港元及 480,947 港元）。

租賃之協定期限為一至兩年，且租賃期間的租金為固定租金。

20 關聯方交易

委員會於年內收取 2,710,000 港元（二零一四年：2,354,000 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。該收費乃根據信託聲明中的條款及經委員會與消費者訴訟基金執行委員會批核。

CONSUMER ADVICE CENTRES

消費者諮詢中心

Consumer Complaint & Enquiry Hotline
消費者投訴及諮詢熱線 **2929 2222**

Fax 傳真號碼 : 2856 3611 Website 網站 : www.consumer.org.hk E-mail 電郵地址 : cc@consumer.org.hk

Hong Kong 香港區

North Point Consumer Advice Centre

1

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

2

G/F, Cheung Sha Wan Government Offices
303 Cheung Sha Wan Road

深水埗諮詢中心

長沙灣道303號長沙灣政府合署地下

Tsimshatsui Consumer Advice Centre

3

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

4

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

5

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

Tsuen Wan Consumer Advice Centre

6

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

7

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



PRODUCT TESTING REPORTS

產品試驗報告

ELECTRICAL & ELECTRONIC GOODS

電氣及電子產品

- Baby Feeding Bottle Sterilisers 奶瓶消毒機
- Bread Makers 麵包機
- Espresso Coffee Makers 特濃咖啡機
- Fitness Tracker Bands 運動手環
- Hair Dryers 風筒
- Headphones 頭戴式耳筒*
- Induction Cookers and Radiant Cookers 電磁爐及電陶爐
- Mini Hi-Fi Systems 微型音響組合
- Mobile Phones (2 updates, total 40 models) 手機 (出版2次, 共40個型號)*
- Printers 打印機
- Projectors 投影機
- Soundbars 家庭影院揚聲器
- Steam Irons 熨斗
- Tablet PCs (2 updates, total 48 models) 平板電腦 (出版2次, 共48個型號)*
- USB Power Supplies USB電源供應器
- Vacuum Cleaners 吸塵機
- Wall Fans 掛牆扇
- Window Type Air Conditioners 窗口式冷氣機
- Wireless Speakers 無線揚聲器

PHOTOGRAPHIC EQUIPMENT & SOFTWARE

攝影器材及軟件

- Camcorders 攝錄機*
- Cameras (4 updates, total 79 models) 相機 (出版4次, 共79個型號)*
- Cloud Storage Service Test 雲端儲存服務測試
- Internet Security Software Packages 網絡保安軟件

FOOD & HEALTH FOOD

食物及健康食品

- Children's Meal Sets 兒童餐
- Egg Dishes 含蛋食物
- Energy Drinks 能量飲品

HEALTH & BEAUTY 保健美容

- Anti-wrinkle Face Creams 除皺面霜*
- Medical Thermometers for Home Use 家用體溫計*
- Toothpastes 牙膏*

HOUSEHOLD PRODUCTS 家庭用品

- Box and Soft Pack Facial Tissues 盒裝面紙
- Chef's Knives 西式廚師刀
- Emulsion Paints 乳膠漆
- Pushchairs 嬰孩手推車*

AUTOMOBILE & CYCLING PRODUCTS

汽車及單車用品

- Bicycle Helmets 單車頭盔
- Car Performance Test 汽車效能測試
- Child Car Seats 兒童汽車安全座椅
- Crash Test of Cars 汽車撞擊測試

OTHERS 其他

- Dry Pet Foods 貓狗乾糧
- Soccer Balls 足球*

* Published in CHOICE magazine and on Shopsmart website
先後刊載於《選擇》月刊及「精明消費香港遊」網站

PRODUCT INDEPTH STUDIES AND MARKET SURVEY REPORTS

產品研究及市場調查報告

ELECTRICAL & ELECTRONIC GOODS 電氣及電子產品

- Garment Steamers 掛熨機

FOOD & NUTRITION 食品及營養

- Milk Powder for Elderly 中年人/長者奶粉
- Pre-packaged Chinese New Year Festive Food 預先包裝賀年食品

HEALTH & BEAUTY 保健美容

- Analgesic Patches 止痛藥貼
- Baby Wipes 嬰兒清潔濕巾
- BB and CC Creams BB霜及CC霜
- Care for People with Incontinence 失禁的護理
- Denture Cleansers and Adhesives 假牙清潔片及假牙黏著劑
- Drugs for Allergy 治療敏感症的藥物
- Drugs for Treating Cirrhosis 肝硬化的藥物治療
- Electronic Cigarettes 電子煙
- Indigestion 消化不良
- Make Up Cleansing Water and Cleansing Wipes 卸妝水及卸妝濕巾
- Slimming Claims of Vibration Platforms 震動板的纖體聲稱
- Treatments for Herpes Zoster and its Prevention 「生蛇」的治療及預防

TOYS 玩具

- Toys and Costumes for Halloween 萬聖節玩具裝扮用品

HOUSEHOLD PRODUCTS 家庭用品

- Baby Carriers and Slings 嬰兒揹帶
- CSR of Wooden Furniture Manufacturers 木家具生產商的企業社會責任
- Domestic Fire Safety Products 家居消防用品
- Water Filters 濾水器



SURVEYS AND SERVICE STUDY REPORTS

調查及服務研究報告

Market Surveys / Opinion Surveys / Price Surveys 市場調查 / 意見調查 / 價格調查

- Annual Supermarket Price Survey 年度超市價格調查
- Credit Card Mileage Programmes 信用卡飛行里數獎賞計劃
- Local Pre-wedding Photo Packages 本地婚紗攝影套餐
- Low Cost Carrier Services 廉航服務
- Bank Account Low Balance Fee 銀行低結餘戶口收費
- Manufacturers' CSR of Tablet PCs 平板電腦製造商的企業社會責任*
- Online Music Services 網上音樂服務
- Opinion Survey on Outbound Package Tour 外遊旅行團意見調查
- Overseas ATM Cash Withdrawal Services 境外提款服務
- 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
- Working Holiday Insurance 工作假期保險

Indepth Studies 深入研究

- International Calling Services 國際長途電話服務
- Interventions for Autistic Children 自閉症的訓練
- Labelling of Prepackaged Fresh Food Produce 預先包裝鮮貨食品標籤
- Laundry Services and Clothing Care Labelling 洗衣服務及衣物護理標籤
- Postnatal Care Services 陪月員服務
- Recycling of Second-hand Clothes and Accessories (Collaborative Consumption) 二手衫及配飾回收(合作消費)
- Supermarket Price Labelling and Price Promotion 超市價格標示及減價促銷

* Published in CHOICE magazine and on Shopsmart website
先後刊載於《選擇》月刊及「精明消費香港遊」網站

CONSULTATION PAPERS RESPONDED TO BY THE COUNCIL

回應諮詢文件

- Financial Services and the Treasury Bureau - Proposals for a Resolution Regime for Financial Institutions in Hong Kong (2014 · 04 · 16)
財經事務及庫務局 - 建立一套適用於香港的金融機構有效處置機制
- Securities and Futures Commission - The Regulation of Alternative Liquidity Pools (2014 · 04 · 25)
證券及期貨事務監察委員會 - 監管另類交易平台
- Legislative Council Bills Committee - Contracts (Rights of Third Parties) Bill (2014 · 05 · 02)
立法會法案委員會 - 《合約(第三者權利)條例草案》
- Environment Bureau - Future Fuel Mix for Electricity Generation (2014 · 06 · 18)
環境局 - 未來發電燃料組合
- Legislative Council Bills Committee - Insurance Companies (Amendment) Bill 2014 (2014 · 06 · 24)
立法會法案委員會 - 《2014年保險公司(修訂)條例草案》
- Legislative Council Subcommittee on Food and Drugs (Composition and Labelling) (Amendment) (No.2) Regulation 2014 - Food and Drugs (Composition and Labelling) (Amendment) (No.2) Regulation 2014 (2014 · 07 · 22)
立法會《2014年食物及藥物(成分組合及標籤)(修訂)(第2號)規例》小組委員會 - 《2014年食物及藥物(成分組合及標籤)(修訂)(第2號)規例》
- Pharmacy and Poisons Board Hong Kong - Draft Code of Practice for Holder of Wholesale Poisons Licence and Draft Code of Practice for Holder of Certificate of Registration as an Importer and Exporter of Pharmaceutical Products (2014 · 07 · 29)
香港藥劑業及毒藥管理局 - 《毒藥批發牌照持有人執業守則》及《註冊為藥劑製品進口商及出口商的證明書持有人執業守則》草擬本
- Financial Dispute Resolution Centre - Amendments to the Terms of Reference to Allow for Disciplinary Proceedings of the Financial Dispute Resolution Centre (2014 · 08 · 26)
金融糾紛調解中心(調解中心) - 就調解中心對金融糾紛調解計劃(“調解計劃”)的職權範圍所作出與紀律聆訊有關的修訂建議
- Mandatory Provident Fund Authority - Providing Better Investment Solutions for MPF Members “Core Fund” (2014 · 09 · 30)
強制性公積金計劃管理局 - 為強積金成員提供更佳投資方案
- Legislative Council Bills Committee - Securities and Futures and Companies Legislation (Uncertificated Securities Market Amendment) Bill 2014 (2014 · 10 · 06)
立法會法案委員會 - 《2014年證券及期貨及公司法例(無紙證券市場修訂)條例草案》
- Legislative Council Bills Committee - Mandatory Provident Fund Schemes (Amendment) Bill 2014 (2014 · 10 · 07)
立法會法案委員會 - 《2014年強制性公積金計劃(修訂)條例草案》
- Competition Commission - Draft Guidelines on Complaints, Investigations, and Applications (Exclusions and Exemptions) (2014 · 11 · 10)
香港競爭事務委員會 - 投訴、調查及申請(豁免及豁免)草擬指引



- Land Registry - Latest Proposal for the Implementation of the Land Titles Ordinance - Rectification and Indemnity Issues and Indeterminate Ownership Registers (2014·11·28)
土地註冊處 - 實施《土地業權條例》的最新建議 - 更正及彌償安排、及未能確定物業擁有權的登記冊
- Competition Commission - Draft Guidelines on the First and Second Conduct Rules and the Merger Rule (2014·12·10)
香港競爭事務委員會 - 第一、第二行為守則及合併守則草擬指引
- Financial Services and the Treasury Bureau and Hong Kong Monetary Authority - Enhancements to the Deposit Protection Scheme (2014·12·12)
財經事務及庫務局、香港金融管理局 - 優化存款保障計劃
- Hong Kong Association of Banks - Review of Code of Banking Practice (2014·12·18)
香港銀行公會 - 檢討銀行營運守則
- Legislative Council Panel on Food Safety and Environmental Hygiene - Proposed Regulatory Framework on Nutrition and Health Claims on Infant Formula, Follow-up Formula, and Prepackaged Foods for Infants and Young Children Under the Age of 36 Months in Hong Kong (2015·02·10)
立法會食物安全及環境衛生事務委員會 - 香港供36個月以下嬰幼兒食用的嬰兒配方產品、較大嬰兒及幼兒配方產品及預先包裝食物的營養和健康聲稱的建議規管架構
- Legislative Council Panel on Health Services - Regulation of Private Healthcare Facilities (2015·02·17)
立法會衛生事務委員會 - 私營醫療機構規管
- Legislative Council Bills Committee - Private Columbaria Bill (2015·02·23)
立法會法案委員會 - 《私營骨灰安置所條例草案》
- Food and Health Bureau - Regulation of Private Healthcare Facilities (2015·03·16)
食物及衛生局 - 私營醫療機構規管
- Legislative Council Bills Committee - Clearing and Settlement Systems (Amendment) Bill 2015 (2015·03·17)
立法會法案委員會 - 《2015年結算及交收系統(修訂)條例草案》

14TH CONSUMER RIGHTS REPORTING AWARDS 第十四屆消費權益新聞報道獎

List of Adjudicators 評判名錄

Dr Francis LEE, Associate Professor, School of Journalism and Communication, the Chinese University of Hong Kong
香港中文大學新聞與傳播學院副教授李立峯博士

Mr LAU Chi-kuen, Principal Lecturer, Department of Journalism, School of Communication, Hong Kong Baptist University
香港浸會大學傳理學院新聞系首席講師劉志權先生

Dr FU King-wa, Assistant Professor, Journalism and Media Studies Centre, the University of Hong Kong
香港大學新聞及傳媒研究中心助理教授傅景華博士

Dr LEE Ka-man, Assistant Professor, Department of Journalism and Communication, Hong Kong Shue Yan University
香港樹仁大學新聞與傳播學系助理教授李家文博士

Ms SHAM Yee-lan, Chairperson, Hong Kong Journalists Association
香港記者協會主席岑倚蘭女士

Ms Zoe HUNG, Committee Member, Hong Kong Journalists Association
香港記者協會執委孔雪怡女士

Mr Tyrone SIU, Chairman, Hong Kong Press Photographers Association
香港攝影記者協會主席蕭文超先生

Mr LEUNG Pak-ho, Committee Member, Hong Kong Press Photographers Association
香港攝影記者協會執委梁百豪先生

Prof. WONG Yuk-shan, Chairman, the Consumer Council
消費者委員會主席黃玉山教授

Mr Philip LEUNG, Vice-Chairman, the Consumer Council
消費者委員會副主席梁光漢先生



Winning Entries 得獎名單

組別：新聞

金獎	電訊消費陷阱系列 何詩韻、林卓昕	— 香港經濟日報
銀獎	《防搵笨新例》系列報道 周婷、錢瑋琪、田青青	— 明報
銅獎	奶粉荒「天價奶粉」系列報道 邱雅綺、梁杏怡、黃熙麗、田青青、陳穎欣、周婷	— 明報
優異	消費者保障系列 何詩韻	— 香港經濟日報
	新興美容陷阱多人中招 踢爆神秘顧客掠水局 歐陽玲、陳念慈	— 東周刊

組別：特寫

金獎	租魔系列 王嘉嘉、杜潔心、何詩韻、蔡瑤、曾秋文	— 香港經濟日報
銀獎	社交Apps濫索權限 盲click失私隱 盧勁業、梁御和	— 蘋果日報
銅獎	實用面積有漏洞 版本不同惹爭拗 歐陽慧恩、蔡慶佳	— 東周刊
優異	Putting an end to gross floor area & Realty Strikes Sandy Li, Yvonne Liu and Peggy Sito	— South China Morning Post
	鬥平搶客變「自殺」 顧客商戶小心「陪葬」 揭團購頻爆煲之謎 黃詠慈	— 東周刊

組別：電視新聞

金獎	新聞刺針 — 肉丸的疑惑 關梓寧	— 有線新聞
銀獎	DR事件發生一周年 何海凌、譚以和、張聲慧	— now新聞台
銅獎	商品說明條例系列 蕭洛汶、聶珮林	— 有線新聞
優異	商品說明條例系列 陳家俊、馮巧欣、簡學悌	— now新聞台

組別：電視特寫

金獎	新聞透視：酒店變住宅 何嘉敏及新聞透視製作組	— 電視廣播有限公司
銀獎	鏗鏘集：燈泡的迷思 葉婉虹	— 香港電台
銅獎	The Pearl Report: In The Eyes of The Beholder Michelle Chan, Gut Chan & The Production Crew of The Pearl Report	— Television Broadcasts Limited
優異	新聞透視：奶粉神話 鄺國惠及新聞透視製作組	— 電視廣播有限公司

組別：電台新聞

金獎	商品說明條例系列 朱錫君、周曉暘	— 香港電台
銀獎	無形之手 袁梓珮	— 香港電台
銅獎	美容藥謊 趙珮瑜、黃凱寧	— 商業電台
優異	奶粉有價 朱錫君、崔蔚恩	— 香港電台

組別：電台特寫

金獎	比特不俾得 蔡崇玲、陳嘉駿	— 商業電台
銀獎	《譜戰未來》系列 陳曉慶、任順熙	— 香港電台
銅獎	雍澄軒酒店拆售 鍾慧儀	— 香港電台

組別：新聞攝影

金獎	揀樓 何家達	— 蘋果日報
銀獎	發牌風波浪湧，數萬人包圍政總 張永康	— 香港經濟日報
銅獎	全城盲搶金 陸羽勝	— 東周刊
優異	價值36萬的工作平台 謝榮耀	— 蘋果日報

POLL RESULTS OF TOP TEN CONSUMER NEWS (YEAR OF THE HORSE) 馬年十大消費新聞選舉結果

1	台灣強冠地溝油 本港數百食肆中招	(2,700 票)
2	上海福喜黑心食材 麥當勞停售部分食品	(2,689 票)
3	美容院麻醉藥超標 300磅女抽脂送命	(2,186 票)
4	iPhone 6 推出掀炒風	(2,123 票)
5	電訊商合併爆加價潮	(1,846 票)
6	消委會報告批評一手住宅銷售手法 提8項建議	(1,752 票)
7	郵輪改行程 團友霸船索償	(1,637 票)
8	消委會查超市標價與電腦價不符 差額達九成	(1,623 票)
9	港府規管私營龕場 豁免90年前營運減干擾	(1,424 票)
10	抗議批發價飆升 雞檔停市7日	(1,252 票)



16TH WINNERS OF THE CONSUMER CULTURE STUDY AWARD

第十六屆消費文化考察報告獎得獎名單

Junior Division 初級組

Award 獎項	Topic 考察題目	School 學校
Winner 冠軍	笑·夠味?	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
Second 亞軍	Journal of Desires	Carmel Secondary School 迦密中學
Third 季軍	Back To Basic	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
Distinguished Award 傑出作品獎	玩具保姆 右手尾	Madam Lau Kam Lung Secondary School of Miu Fat Buddhist Monastery 妙法寺劉金龍中學 HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
The Best Topic Award 最佳選題獎	笑·夠味?	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
Merit for the Best Topic Award 優異選題獎	Journal of Desires	Carmel Secondary School 迦密中學
	Back To Basic	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
	舌尖上的世界 右手尾	Lai Chack Middle School 麗澤中學 HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學

Senior Division 高級組

Award 獎項	Topic 考察題目	School 學校
Winner 冠軍	香港婚宴菜單環保嗎?	St. Rose of Lima's College 聖羅撒書院
Second 亞軍	情與義, 值千金?	South Tuen Mun Government Secondary School 南屯門官立中學
	消悶	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Third 季軍	六個肉痛的少女	Ho Lap College (Sponsored by The Sik Sik Yuen) 可立中學 (晉色園主辦)
	魔鏡魔鏡我最靚?!	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
The Best Topic Award 最佳選題獎	情與義, 值千金?	South Tuen Mun Government Secondary School 南屯門官立中學
Merit for the Best Topic Award 優異選題獎	香港婚宴菜單環保嗎?	St. Rose of Lima's College 聖羅撒書院
	緋紅非綠	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
	消悶	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學

Outstanding Project Award 推介作品獎

Junior Division 初級組

Topic 考察題目	School 學校
「芯」「筆」可測	Carmel Divine Grace Foundation Secondary School 迦密主恩中學
收到·收唔到? 一解開生日消費之謎	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
糖思	St. Paul's Secondary School 聖保祿中學

Senior Division 高級組

Topic 考察題目	School 學校
髮「型」?	United Christian College 滙基書院
從來不了解我們的爸媽	SKH Chan Young Secondary School 聖公會陳融中學

Commended Project Award 嘉許作品獎

Junior Division 初級組	
Topic 考察題目	School 學校
後現代內衣蜜語	CUHK Federation of Alumni Associations Thomas Cheung Secondary School 香港中文大學校友會聯會張煊昌中學
小小心願	Hoi Ping Chamber of Commerce Secondary School 旅港開平商會中學
報紙：人生攝錄機	Wong Shiu Chi Secondary School 王肇枝中學
我瞞的消費旅程	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
我家親戚來了	Madam Lau Kam Lung Secondary School of Miu Fat Buddhist Monastery 妙法寺劉金龍中學
「實」用 = 「失」用？	HKFYG Lee Shau Kee College 香港青年協會李兆基書院
被一致了？！	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
覆水難收？	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學

Senior Division 高級組	
Topic 考察題目	School 學校
消費愛恨史	Buddhist Tai Hung College 佛教大雄中學
贈品何價？（贈品？真笨！）	The Church of Christ in China Fong Yun Wah Secondary School 中華基督教會方潤華中學
「菲」比尋常	King's College 英皇書院
「我要麵包，我唔要麵包」— 物件的價值	Wa Ying College 華英中學
被變「式」的街市	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學（元朗）
我的美麗日記	Lai Chack Middle School 麗澤中學
「PG」家長止癮	St. Stephen's Church College 聖士提反堂中學
買到？買不到？	Yan Chai Hospital Wong Wha San Secondary School 仁濟醫院王華湘中學
來自金錢的形象？	Yan Chai Hospital Wong Wha San Secondary School 仁濟醫院王華湘中學

Special Mention Award 特別嘉許獎

Junior Division 初級組	
Topic 考察題目	School 學校
開心之「錢」	Buddhist Tai Hung College 佛教大雄中學
不捨得是一種病	Leung Shek Chee College 梁式芝書院
以課換貨？	Po Leung Kuk Tong Nai Kan Junior Secondary College 保良局唐乃勤初中書院
塗改帶之死亡筆記	SKH Chan Young Secondary School 聖公會陳融中學
Trick or Treat？	Tsuen Wan Government Secondary School 荃灣官立中學
「戲」出望外	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學

Senior Division 高級組	
Topic 考察題目	School 學校
印花·師奶	Po Leung Kuk Ma Kam Ming College 保良局馬錦明中學
雪 GOLD 情	Fukien Secondary School (Kwun Tong) 福建中學（觀塘）
細味·鴨寮情	Lai Chack Middle School 麗澤中學
消費、無奈；放手，然後離開	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
真真·假假	Yan Chai Hospital Wong Wha San Secondary School 仁濟醫院王華湘中學



Special Mention (Topic) Award 特別嘉許 (選題) 獎

Junior Division 初級組

Topic 考察題目	School 學校
零消費之旅	The Church of Christ in China Fong Yun Wah Secondary School 中華基督教會方潤華中學
過期消費	HKFYG Lee Shau Kee College 香港青年協會李兆基書院
不捨得是一種病	Leung Shek Chee College 梁式芝書院

Senior Division 高級組

Topic 考察題目	School 學校
爆谷、飽谷？	Heep Yunn School 協恩中學
千奇百怪的爸爸	Good Hope School 德望學校
千金難買我快樂	SKH Chan Young Secondary School 聖公會陳融中學
「素」造一個綠升級的家	SKH Lam Woo Memorial Secondary School 聖公會林護紀念中學

Anniversary Award 周年紀念獎

Teacher 指導老師	School 學校
蔡壽祥	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
蔡崇界	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
符湘楠	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
何永康	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
梅婉珍	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
何樂基	Caritas Chong Yuet Ming Secondary School 明愛莊月明中學
巫健萍	Caritas Fanling Chan Chun Ha Secondary School 明愛粉嶺陳震夏中學
吳順德	The Church of Christ in China Kei Chi Secondary School 中華基督教會基智中學
馬麗嫻	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
程德敏	Hong Kong and Macau Lutheran Church Queen Maud Secondary School 港澳信義會慕德中學
許明娟	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
羅慧兒	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
楊嘉怡	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
楊冠紅	Hotung Secondary School 何東中學
陳肇強	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學 (元朗)
曾靜怡	Kowloon True Light Middle School 九龍真光中學
蘇芳美	Rosaryhill School (Secondary Section) 玫瑰崗學校 (中學部)
鄧敏儀	Shun Tak Fraternal Association Leung Kau Kui College 順德聯誼總會梁銶琚中學

4x10 COMIC EXHIBITION

LIST OF PARTICIPATING COMIC ARTISTS AND CULTURAL CRITICS

4x10 漫畫展

參展漫畫家及文化創意人名錄

Comic Artists 漫畫家

- Alphonso WONG (Old Master Q) 王澤 (老夫子)
- LEE Wai-chun (Miss 13 Dots) 李惠珍 (13点)
- DOE Sum 杜琛
- Craig AU YEUNG 歐陽應霽
- Siu Hak 小克
- YEUNG Hok-tak 楊學德
- Big Soil 大泥
- WONG Chiu-tat 黃照達
- Postgal Workshop (Din-Dong) 貓室 (癡啗)
- Tina KO

Cultural Critics 文化創意人

- Amy CHAN 陳雅妍
- CHEUNG Tat-ming 張達明
- Kengo IP 健吾
- Joey LEUNG 梁祖堯
- LUI Tai-lok 呂大樂
- NG Chun-hung 吳俊雄
- WONG Chi-chung 黃志淙
- WONG Chi-lung 黃智龍
- Derek WONG 黃曉帆
- YAU Ching 游靜



**WINNERS OF THE CONSUMER COUNCIL SPONSORED
THE BEST THEMATIC MICRO-FILM AWARD
MOBILE FILM PRODUCTION CONTEST 2014
THE 8TH HONG KONG MOBILE FILM FESTIVAL**

**消費者委員會贊助
第八屆香港流動影片節—流動影片製作比賽
最佳主題微電影大獎得獎名單**

Award 獎項	Film 片名	Director 導演
Gold 金獎	Ting Ding 叮叮	CHENG Ka-shing (The Hong Kong Polytechnic University) 鄭嘉誠 (香港理工大學)
Silver 銀獎	Breathe Again 遊樂塵幻	LAI Wing-cheong 賴永昌
Bronze 銅獎	The Wedding Memories 攝影待嫁	TSOI Ho-fung 蔡浩峯
Merit 優異作品獎	The Chinese Cheongsam 羅衣十八載	MA Yan-wan (Hong Kong Baptist University) 馬茵雲 (香港浸會大學)
	Dancing Shoes 跳舞鞋	Samuel YAU (Dr Catherine F. Woo Memorial School) 邱萬城 (胡素貞博士紀念學校)
Special Mention 特別嘉許獎	Happy Selfie Time 快樂自拍時代	YAU Wing-yan, SUN Ming-wai (Hong Kong Baptist University) 邱詠恩、孫名慧 (香港浸會大學)
	Portrait Picture Cards 公仔紙	YEUNG Mun-tak (CUHK Federation of Alumni Associations Thomas Cheung School) 楊滿德 (香港中文大學校友會聯會張煊昌學校)

A LIST OF EXTERNAL COMMITTEES ATTENDED BY COUNCIL MEMBERS AND STAFF

本會委員及職員參與的外界委員會

- CLP Power - Customer Consultative Group
中華電力有限公司 - 客戶諮詢小組
- Committee on Reduction of Salt and Sugar in Food
降低食物中鹽和糖委員會
- Competition Commission
競爭事務委員會
- Competition Policy Advisory Group
競爭政策諮詢委員會
- Department of Health - Pharmacy and Poisons (Listed Sellers of Poisons) Committee
衛生署 - 藥劑業及毒藥（列載毒藥銷售商）委員會
- Department of Health - Taskforce on Hong Kong Code of Marketing of Breastmilk Substitutes
衛生署 - 香港母乳代用品銷售守則專責小組
- Department of Justice - Public Education and Publicity Sub-committee
律政司 - 公眾教育及宣傳小組委員會
- Department of Justice - Steering Committee on Mediation
律政司 - 調解工作小組
- Department of Justice - Working Group on Class Actions
律政司 - 集體訴訟工作小組
- Disciplinary Tribunal Panel (Electricity) under the Electricity Ordinance (Cap. 406)
紀律審裁委員會（電力條例第406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 - Appeal Board Panel (Electricity Ordinance CAP 406)
機電工程署 - 上訴委員會（電力條例第406章）
- Electrical and Mechanical Services Department - Appeal Board Panel under Energy Efficiency (Labelling of Products) Ordinance Cap 598
機電工程署 - 上訴委員會能源效益（產品標籤）條例第598章
- Electrical and Mechanical Services Department - Electrical Safety Advisory Committee
機電工程署 - 電氣安全諮詢委員會
- Electrical and Mechanical Services Department - Lift and Escalator Safety Advisory Committee
機電工程署 - 升降機及自動梯安全諮詢委員會
- Electrical and Mechanical Services Department - Task Force on the Review of Grading Standards under the Mandatory Energy Efficiency Labelling Scheme
機電工程署 - 強制性能源效益標籤計劃分級標準檢討專案小組
- 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
地產代理監管局
- Estate Agents Authority - Finance and Strategic Development
地產代理監管局 - 財務及策略發展委員會
- Estate Agents Authority - Licensing Committee
地產代理監管局 - 牌照委員會



- Estate Agents Authority - Practice and Examination Committee
地產代理監管局 - 執業及考試委員會
- Food and Health Bureau - Committee on Improving Supply Chain of Powdered Formula
食物及衛生局 - 配方奶粉供應鏈委員會
- Food and Health Bureau - Expert Committee on Food Safety
食物及衛生局 - 食物安全專家委員會
- Food and Health Bureau - Working Group on Legal, Privacy and Security Issues of the Steering Committee on eHealth Record Sharing
食物及衛生局 - 電子健康記錄互通督導委員會 - 法律、私隱及保安問題工作小組
- Food and Health Bureau - Working Group on Regulation of Private Hospitals
食物及衛生局 - 私家醫院規管事宜工作小組
- Hong Kong Accreditation Service - Users of HKAS Accredited Services Liaison Group
香港認可處 - 認可服務用戶聯絡小組
- Hong Kong Accreditation Service - Working Party for Physical and Mechanical Testing
香港認可處 - 物理及機械測試工作小組
- Hong Kong Accreditation Service – Working Party on Accreditation of Product Certification Bodies
香港認可處 - 產品認證機構認可計劃工作小組
- Hong Kong Council for Testing and Certification - Panel on Promoting Testing and Certification Services in Food Trade
香港檢測和認證局 - 食品檢測和認證服務推廣委員會
- Hong Kong Deposit Protection Board - Advisory Panel on Communication and Public Education
香港存款保障委員會 - 傳訊與教育小組
- Hong Kong Federation of Insurers - Appeals Tribunal
香港保險業聯會 - 上訴裁判處
- Hong Kong Federation of Insurers - Insurance Agents Registration Board
香港保險業聯會 - 保險業代理登記委員會
- Hong Kong Internet Registration Corporation Limited - Consultative and Advisory Panel
香港互聯網註冊管理有限公司 - 諮詢委員會
- Hong Kong Mediation Accreditation Association Limited - Council Membership
香港調解資歷評審協會有限公司 - 委員會會員
- Hong Kong Monetary Authority - Banking Consumer Education Taskforce
香港金融管理局 - 銀行消費者教育工作小組
- Hong Kong Monetary Authority - Deposit-taking Companies Advisory Committee
香港金融管理局 - 接受存款公司諮詢委員會
- Hong Kong Mortgage Corporation - Board of Directors
香港按揭證券有限公司 - 董事局成員
- Innovation and Technology Commission - Panel on Promoting Testing and Certification Services in Jewellery Trade
創新科技署 - 推動珠寶行業檢測和認證服務小組
- Insurance Claims Complaints Bureau - Insurance Claims Complaints Panel
保險索償投訴局 - 保險索償投訴委員會
- Investor Education Centre - Advisory Committee
投資者教育中心 - 諮詢委員會
- Judiciary - Advisory Group of the Working Party on Review of Solicitors' Hourly Rates for Party and Party Taxation
司法機構 - 按「訴訟各方對評基準」評定訟費的每小時律師收費率之檢討工作小組的顧問小組
- Judiciary - Chief Justice's Working Party on Review of Solicitors' Hourly Rates for Party and Party Taxation
首席法官按「訴訟各方對評基準」評定訟費時律師的每小時收費率之檢討工作小組
- Land Registry - Land Titles Ordinance Steering Committee
土地註冊處 - 土地業權條例督導委員會

- Office of the Commissioner of Insurance - Insurance Advisory Committee
保險業監理處 - 保險業諮詢委員會
- Office of the Communications Authority - Radio Spectrum and Technical Standards Advisory Committee
通訊事務管理局辦公室 - 無線電頻譜及技術標準諮詢委員會
- Office of the Communications Authority - Telecommunications Regulatory Affairs Advisory Committee
通訊事務管理局辦公室 - 電訊規管事務諮詢委員會
- Office of the Communications Authority - Telecommunications Users and Consumers Advisory Committee
通訊事務管理局辦公室 - 電訊服務用戶及消費者諮詢委員會
- Office of the Solicitor - General, Department of Justice, Legal Policy Division - Costs Committee under Section 74 of the Legal Practitioners Ordinance (Cap 159)
法律政策專員辦公室，律政司，法律政策科 - 香港法例第159章法律執業者條例第74條事務費委員會
- Official Receiver's Office - Services Advisory Committee
破產管理署 - 服務諮詢委員會
- Quality Taxi Services Steering Committee
優質的士服務督導委員會
- Securities and Futures Commission - Products Advisory Committee
證券及期貨事務監察委員會 - 產品諮詢委員會
- Steering Committee on Review of Hospital Authority
醫院管理局檢討督導委員會
- Steering Committee on Review of Regulation of Private Healthcare Facilities
私營醫療機構規管檢討督導委員會
- Tourism Commission - Advisory Committee on Travel Agents
旅遊事務署 - 旅行代理商諮詢委員會
- Tourism Commission - Travel Industry Compensation Fund Management Board
旅遊事務署 - 旅遊業賠償基金管理委員會
- Vocational Training Council - Beauty Care and Hairdressing Training Board
職業訓練局 - 美容美髮訓練委員會
- Vocational Training Council - Working Group on Regulation of Medical Devices (Aesthetics Related)
職業訓練局 - 醫療儀器（美容儀器）的規管工作小組
- Water Supplies Department - 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**

CONSUMER LEGAL ACTION FUND
MANAGEMENT COMMITTEE
消費者訴訟基金管理委員會

CHAIRMAN
主席

Mr Samuel CHAN Ka-yan, JP
陳家殷大律師
太平紳士



Mr Alex LAI Ting-hong
黎庭康律師



Mr Matthew LAM Kin-hong, MH
(up to 2015 · 03 · 31)
林建康先生 · 榮譽勳章 (至 2015 · 03 · 31)



Mr Edmond LAM King-fung
(since 2014 · 12 · 06)
林勁豐律師 (由 2014 · 12 · 06)



Ms Alice LEE Suet-ching
李雪菁女士

VICE-CHAIRMAN
副主席

Mr Anderson CHOW Ka-ming, SC
(up to 2014 · 06 · 29)
周家明資深大律師
(至 2014 · 06 · 29)



Dr LO Pui-yin
羅沛然大律師



Dr LUI Wing-cheong
雷永昌醫生

VICE-CHAIRMAN
副主席

Mr Selwyn YU Sing-cheung, SC
(since 2014 · 10 · 29)
余承章資深大律師
(由 2014 · 10 · 29)



Prof. Angela NG Lai-ping
吳麗萍教授



Ms Gilly WONG Fung-han
黃鳳嫻女士



Mr Kenneth WONG Wing-yan
黃永恩律師



Ms Jessica YOUNG Yee-kit
楊懿潔律師

ANNUAL REPORT OF THE CONSUMER LEGAL ACTION FUND FOR 2014-15 消費者訴訟基金年報

The Consumer Council is the Trustee
of the Consumer Legal Action Fund (CLAF) 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。基金於一九九四年十一月三十日，依據信託聲明成立。

Purpose

The Fund was established with an initial Government grant of HK\$10 million. A further sum of HK\$10 million was granted by the Government to the Fund in May 2010. The Fund aims to give easier consumer access to legal remedies by providing legal assistance, particularly to groups of consumers with similar grievances in cases involving significant public interest and injustice. Through supporting justifiable cases, the Fund also aims at deterring business malpractices and enhance public awareness of their consumer rights.

Administration

The Consumer Council, as the Trustee, is responsible, through a Board of Administrators, for the overall administration and investment of the Fund. The Board of Administrators is in turn underpinned by a Management Committee. The latter, whose members were appointed by the Commerce and Economic Development Bureau, is responsible for advising on the eligibility and merits of applications seeking assistance from the Fund¹.

Operation

It is the function of the Council to help consumers resolve their complaints vis-à-vis the traders concerned by means of conciliation. The Council may, if it considers appropriate or if the complainants so request, refer cases of complaints to the Fund for consideration. Consumers may also apply to the Fund directly for assistance.

Generally, the Fund, in examining an application for assistance, will consider whether all other means of dispute resolution have been exhausted and will assess the case for its merits against established eligibility criteria. Such criteria include whether the case involves significant consumer interest; whether a large group of consumers have been or will potentially be adversely affected; whether the case has a reasonable chance of success; whether the matter concerned can promote the consumer cause and produce deterrent effects on unscrupulous business practices; and whether it is practicable for the Fund to offer timely assistance.

目的

基金成立初時獲政府撥款港幣1,000萬元，在2010年5月再獲政府撥款港幣1,000萬元，為消費者提供法律援助，在涉及重大公眾利益和公義的事件上，協助有相似遭遇的消費者循法律途徑追討賠償。透過協助有理據個案，基金旨在遏止不當的經營手法，及讓公眾認識他們作為消費者的權利。

行政管理

作為基金的信託人，本會透過基金執行委員會，處理基金的行政及投資。執行委員會在批核申請個案時，會聽取基金管理委員會的意見，包括申請人是否符合資格，及個案的理據是否充分等，管理委員會成員由商務及經濟發展局委任¹。

基金運作

本會一向致力協助消費者解決他們與商戶之間的糾紛，在適當情況或在投訴人要求下，會將個案轉介基金考慮給予協助。消費者亦可直接向基金提出申請。

一般來說，基金在處理申請時，會考慮個案是否已嘗試其他解決辦法，並根據既定的準則審批申請，這些準則包括，個案是否涉及重大的消費者利益、受影響人數是否眾多、勝訴的機會、是否有助促進消費者權益、對不當經營手法能否產生阻嚇作用，以及基金實際上是否可以提供及時的協助等。

¹ See Annex A for the Membership of the Board of Administrators and Management Committee.
兩個委員會的成員名單見附錄甲。

Deliberation

During the year under review, the Management Committee held 3 meetings and resolved matters by circulation on 6 occasions, while the Board of Administrators held 1 meeting and resolved matters by circulation on 10 occasions.

Altogether, the Fund considered 15 applications of different categories during the year under review. One of the applicants reached a settlement of his claim with the trader during the Fund's deliberation of his application.

After thorough consideration, the Fund declined 4 applications relating to complaints about technology products, property management and property-related services.

During the reporting period, the Fund granted assistance to 10 applications. However, 2 of these successful applications were subsequently withdrawn during and shortly after the reporting period respectively. The remaining applications are relating to property-related services, dental services and beauty services respectively.

Newly-Assisted Cases

1 Dental Services – Failure to Provide or Complete Prepaid Treatment

This is a group of cases involving 6 assisted consumers. Each of them has made prepayment either in part or in full to the dental clinic in question for treatment of dental implant. According to the assisted consumers, the dental clinic had ceased its dental business before they received or completed the treatment. Apart from the assisted consumers, the Council has received complaints of similar nature from other consumers against the dental clinic and its related companies, though not all of these consumers have applied to the Fund for legal assistance.

Taking into account the number of consumers affected and the highly questionable practice of the dental clinic, the Fund considered that the matter involved significant consumer interest and decided to grant assistance to the applicants to pursue their claims against the trader(s) concerned. By the end of the reporting period, the Fund was in the course of arranging the assisted consumers to sign the Agreement with Assisted Consumer and would formally offer legal assistance to them after execution of the Agreement.

2 Beauty Services – Personal Injuries Claim

This case is concerned with a claim for personal injuries suffered by the assisted consumer in the course of a beauty treatment. The assisted consumer claimed that the beauty salon was negligent in performing the beauty treatment and thereby caused her personal injuries.

Considering the importance of consumer safety in receiving beauty treatment, the Fund granted her the assistance to pursue a personal injuries claim against the beauty salon. Shortly after the reporting period, the Fund has appointed a firm of solicitors to represent the assisted consumer.

處理個案

本年度基金管理委員會共舉行了3次會議，另6次以文件通傳方式議決事項。而執行委員會則舉行了一次會議，並共10次以文件通傳方式議決事項。

年內，基金共審議了15宗涉及不同類別的申請。其中一名申請人在基金審議其申請期間，與商戶就其申索達成和解。

基金經詳細考慮後，否決4項申請，分別關於科技產品、物業管理及物業相關服務。

本年度基金對10宗申請給予資助，但其中兩宗的申請人分別在本報告期內及報告期後不久把申請撤回，剩下的新個案分別關於物業相關服務、牙醫服務及美容服務。

受資助的新個案

1 牙醫服務 — 未能提供或完成已預繳的療程

本個案涉及一共6名受助消費者。他們分別向涉案的牙醫診所預繳了植牙療程的全數或部分費用。他們指稱牙醫診所提供或完成有關療程前終止營業。除了這批受助消費者外，本會亦收到其他消費者，就涉案牙醫診所及其相關公司作出類似的投訴，而當中並非所有受影響的消費者均向基金提出申請。

考慮到受影響消費者的人數及涉案牙醫診所令人質疑的做法，基金認為本個案涉及重大消費者利益，故此決定協助受助消費者向涉案商戶提出申索。報告期完結前，基金正安排受助消費者簽署與受助消費者訂立的協議書，之後會正式向他們提供法律協助。

2 美容服務 — 人身傷害的申索

這是有關在接受美容服務過程中消費者受傷的個案。受助消費者指稱涉案的美容院在提供美容療程時疏忽失當，導致她身體受到傷害。

考慮到美容服務安全的重要性，基金為受助消費者提供協助，就其蒙受的人身傷害向該美容院提出申索。在本報告期後不久，基金已委託律師代表受助消費者，進行相關法律程序。

3 Home Renovation Services – Misrepresentation and Prepayment

This case is concerned with agreements for renovation of domestic premises and production of home furniture. The assisted consumer who is said to be allergic to chemical smell, claimed that she was induced to enter into the agreements by misrepresentation that the renovation work and furniture produced would be free of any chemical smell. The assisted consumer further claimed that the service providers failed to undertake the work as agreed and refused to refund the deposits paid.

Taking into account, among others, the relatively large amount of the deposits paid, the Fund granted assistance to the assisted consumer to claim for, amongst others, refund of deposits from the service providers. Preparation for commencement of legal proceedings was underway by the solicitors instructed by the Fund for the assisted consumer.

Cases Carried Over From Previous Year

The Fund continued to work on the following cases brought forward from the previous year.

1 Time-sharing Scheme

As reported last year, before making the application to the Fund, the assisted consumer had commenced legal proceedings on his own. The Fund therefore assisted him to continue the ongoing legal proceedings. The trial was heard in the District Court in December 2014.

In early 2015, the Court delivered judgment in favour of the assisted consumer after trial. The contract in question was held to be unconscionable and was rescinded pursuant to a declaration made by the Court. Further, the defendant company was ordered by the Court to refund all the money paid by the assisted consumer.

2 Beauty Services – Claims of Fraudulent Misrepresentation and Unconscionable Conduct

As reported in the previous year, the solicitors instructed by the Fund had issued demand letters for the assisted consumer to the beauty salon and its related company, which however denied the assisted consumer's claim. At the final stage of preparation for commencement of legal proceedings, the solicitors and counsel appointed by the Fund advised that the legal and factual issues involved in the transactions in question were more complicated than initially presented. As a result, further time was required in the preparation for commencement of proceedings. According to the solicitors appointed by the Fund, it is expected that legal action can be commenced for the assisted consumer shortly after the reporting period.

3 Headquarters and Professional Staff Cost Charged by a Management Company of a Residential Housing Estate

Before commencing legal proceedings to apply for declaratory relief from the Court on the justifiability of the Headquarters and Professional Staff Costs charged by the management company, pursuant to advice by counsel, the solicitors appointed by the Fund issued a letter before action to the solicitors for the management company, to which a reply has been received. As at the end of the reporting period, the solicitors

3 家居裝修服務 — 失實陳述及預繳款項

這個受助個案涉及家居裝修及傢俬訂造合約。受助消費者指她對化學氣味敏感，但誤信裝修工程及訂造的傢俬不會產生化學氣味等失實陳述，而訂立有關合約。此外，有關服務提供者未有按合約完成工作，並拒絕退還已收的訂金。

基金協助受助消費者向有關服務提供者提出申索，當中包括要求退還訂金。基金所委託的律師，已為受助消費者，就展開訴訟進行預備工作。

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 時光共享計劃

如去年報告所述，受助消費者在向基金提出申請之前，已自行提出法律訴訟。基金協助他繼續進行有關的法律程序，案件在2014年12月於區域法院進行了審訊。

於2015年初，法庭頒下判令，裁定受助消費者勝訴。法庭宣判涉案的合約為不合情理，並予以撤銷。被告公司須退還受助消費者所有已支付的款項。

2 美容服務 — 欺騙性失實陳述及不合情理行為的申索

如去年報告所述，受基金所委託的律師，已為受助消費者，向美容院及相關的公司，發出要求賠償的信函。然而，該美容院及相關的公司，均拒絕受助消費者的要求。在準備展開法律程序的最後階段，基金委託的律師及大律師，發現涉案的交易，涉及較原先所見更為複雜的法律觀點及案情。因此，受託律師需要更多時間進行準備工作。基金委託的律師預期，訴訟程序可在本報告期後的短期內展開。

3 住宅屋苑管理公司收取總部及專業行政人員費用

在向法庭提出申請聲明的濟助，以釐清屋苑管理公司所收取的“總部及專業行政人員費用”是否具有充分理據之前，基金委託的律師，按照大律師的意見，向管理公司的代表律師發出「法律行動前信函」，並獲回覆。在本報告期完結時，基金委託的律師，正在向受助消費者，就管理公司

appointed by the Fund were taking instructions from the assisted consumers on the reply from the management company's solicitors for the further conduct of the intended legal proceedings.

Statistics

Since its establishment and up until the year under review, the Fund has received a total of 1304 applications and has granted assistance to 697 applications².

Finance

The Fund is self-financed with income derived from:

- (a) investing the capital sum in fixed deposits;
- (b) charging applicants a fee of HK\$100 each for cases within the jurisdiction of the Small Claims Tribunal and HK\$1,000 each for other court cases;
- (c) recovering legal costs from defendants in successful cases; and
- (d) receiving from each successful case a contribution of 10% of the money recovered by the assisted consumer.

As at 31 March 2015, the Fund had a balance of about HK\$13.92 million³.

Acknowledgements

During the year, Ms Miranda KWOK Pui-fong retired from the Board of Administrators. Mr Alvin WONG Tak-wai was elected to the Board as new Member.

As to the Management Committee of the Fund, Mr Anderson CHOW Ka-ming, SC, resigned as Vice-Chairman of the Committee and was succeeded by Mr Selwyn YU Sing-cheung, SC, as the new Vice-Chairman. Member Mr Matthew LAM Kin-hong, MH, retired from the Management Committee. Mr Edmond LAM King-fung joined as new Member.

To Ms Miranda KWOK Pui-fong, Mr Anderson CHOW Ka-ming, SC, and Mr Matthew LAM Kin-hong, MH, the Fund wishes to express its heartfelt thanks for their staunch support and invaluable contributions. It also welcomes the two new Members and Mr Selwyn YU Sing-cheung, SC, the incoming new Vice-Chairman of the Management Committee.

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.

代表律師的回應，及下一步擬採取的法律行動，向他們索取指示。

統計

成立至今，基金共接獲了1,304宗申請，其中697宗申請獲基金協助²。

財務狀況

基金自負盈虧，收入來源如下：

- (a) 利用資金作定期儲蓄收取利息；
- (b) 向申請人收取費用：小額錢債審裁處案件每宗收取港幣100元，其他案件每宗收取港幣1,000元；
- (c) 成功個案中被告人賠償的訟費；及
- (d) 受助消費者勝訴後，基金從他們所獲取的金額中收取一成，作為分擔費用。

截至2015年3月31日止，基金結餘約港幣1,392萬元³。

鳴謝

年內，郭珮芳女士卸任執行委員會委員，而黃德偉先生則加入成為新委員。

就基金的管理委員會，周家明資深大律師辭任委員會的副主席，由余承章資深大律師接任。林建康先生，榮譽勳章卸任管理委員會委員，而林勁豐律師則加入成為新委員。

本會衷心感謝郭珮芳女士，周家明資深大律師及林建康先生對本會作出的支持、努力和貢獻，並歡迎兩位新委員，以及余承章資深大律師接任管理委員會的副主席。

本會謹向基金兩個委員會的成員，及曾經協助基金順利運作的各界人士，包括基金聘請的大律師和律師，為基金付出的努力和貢獻，致以深切謝意。本會亦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, BBS, JP 黃玉山教授，銅紫荊星章，太平紳士

Vice-Chairman 副主席

Mr Philip LEUNG Kwong-hon 梁光漢先生

Member 委員

Mr Chapman CHAN Chor-man 陳楚文先生

Ms Miranda KWOK Pui-fong (up to 2014 · 05 · 02) 郭珮芳女士 (至 2014 · 05 · 02)

Ms Gilly WONG Fung-han 黃鳳嫻女士

Mr Alvin WONG Tak-wai (since 2014 · 05 · 26) 黃德偉先生 (由 2014 · 05 · 26)

CONSUMER LEGAL ACTION FUND MANAGEMENT COMMITTEE 消費者訴訟基金管理委員會

Chairman 主席

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士

Vice-Chairman 副主席

Mr Anderson CHOW Ka-ming, SC (up to 2014 · 06 · 29) 周家明資深大律師 (至 2014 · 06 · 29)

Mr Selwyn YU Sing-cheung, SC (since 2014 · 10 · 29) 余承章資深大律師 (由 2014 · 10 · 29)

Member 委員

Mr Alex LAI Ting-hong 黎庭康律師

Mr Matthew LAM Kin-hong, MH (up to 2015 · 03 · 31) 林建康先生，榮譽勳章 (至 2015 · 03 · 31)

Mr Edmond LAM King-fung (since 2014 · 12 · 06) 林勁豐律師 (由 2014 · 12 · 06)

Ms Alice LEE Suet-ching 李雪菁女士

Dr LO Pui-yin 羅沛然大律師

Dr LUI Wing-cheong 雷永昌醫生

Prof. Angela NG Lai-ping 吳麗萍教授

Ms Gilly WONG Fung-han 黃鳳嫻女士

Mr Kenneth WONG Wing-yan 黃永恩律師

Ms Jessica YOUNG Yee-kit 楊懿潔律師

Mr Selwyn YU Sing-cheung, SC (up to 2014 · 10 · 28) 余承章資深大律師 (至 2014 · 10 · 28)

APPLICATIONS FOR CONSUMER LEGAL ACTION FUND 消費者訴訟基金申請個案統計

Number of applications received since 30 Nov 1994 自1994年11月30日以來，基金接獲的申請數目	1304
Problem solved during application 在申請期間問題已獲解決	171
Under consideration 仍在考慮中	11
Assistance granted 獲基金批予協助之申請	697
Compensation recovered 獲得賠償	
Out-of-court settlement 庭外和解	190
Judgment obtained 經勝訴獲取	17
Not pursued further 未再跟進	
No recovery prospect 因無賠償可能	465
Application withdrawn 因申請撤回	7
Terminated by the Fund 被基金終止	7
Referred to Legal Aid 轉交法律援助署	1
In process 處理中	10
Referred to Council for policy consideration 轉交消委會作政策處理	3
Referred to Council for conciliation/monitoring 轉交消委會調停/監察	10
Assistance declined 不接納申請	412

CONSUMER LEGAL ACTION FUND
消費者訴訟基金
(Established in Hong Kong under a Deed of Trust)
(根據信託聲明在香港成立)

Financial Statements
財務報表
For the year ended 31 March 2015
截至二零一五年三月三十一日止年度

The English version of this financial statements shall prevail over the Chinese version for the purpose of interpretation.
本財務報表之中、英文版本如有任何差異，一概以英文版本為準。

INDEPENDENT AUDITOR'S REPORT 獨立核數師報告書

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

We have audited the financial statements of Consumer Legal Action Fund (the "Fund") set out on pages 111 to 121, which comprise the statement of financial position as at 31 March 2015, and the income and expenditure statement, the statement of changes in equity and the statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Board of Administrators' Responsibilities for the Financial Statements

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

Auditor's Responsibility

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

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Fund's preparation of financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the board of administrators, as well as evaluating the overall presentation of the financial statements.

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

Opinion

In our opinion, the financial statements give a true and fair view of the state of the Fund's affairs as at 31 March 2015 and of its deficit and cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards.

Deloitte Touche Tohmatsu
Certified Public Accountants

Hong Kong
27 July 2015

致消費者訴訟基金受託人

(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

本核數師(以下簡稱「我們」)已完成審核消費者訴訟基金(「基金」)載於第111頁至第121頁的財務報表,包括二零一五年三月三十一日之財務狀況報表,以及截至該日止年度之收支結算表、權益變動表和現金流量表,以及主要會計政策概要及其他說明性資訊。

基金執行委員會就財務報表之責任

基金執行委員會須遵照香港會計師公會頒布之香港財務報告準則編製真實且公平的財務報表,且實施其認為必要之內部監控,以使財務報表之編製不存在由於欺詐或錯誤而導致之重大錯誤陳述。

核數師之責任

我們的責任是根據審核結果,對該等財務報表作出意見,並按照本行已同意的聘用條款的規定,僅向委員會作出呈報,除此之外,本報告並無其他目的。我們概不就本報告之內容,向任何其他人士負責或承擔法律責任。我們已按照香港會計師公會頒布之香港審計準則進行審核工作。該等準則要求本核數師遵守道德規範,並策劃及執行審核工作,以合理確定該等財務報表是否不存在任何重大錯誤陳述。

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

我們相信,我們所獲得的審核憑證是充足和適當地為我們的審核意見提供基礎。

意見

我們認為,上述財務報表均已根據《香港財務報告準則》真實而公平地反映基金於二零一五年三月三十一日的財務狀況以及基金截至該日止年度的虧損和現金流量。

德勤·關黃陳方會計師行
執業會計師

香港
二零一五年七月二十七日

INCOME AND EXPENDITURE STATEMENT 收支結算表

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

		2015 二零一五年 HK\$ 港元	2014 二零一四年 HK\$ 港元
Income	收入		
Bank interest income	銀行利息收入	163,982	119,018
Interest income from a held-to-maturity debt security	持有到期債務證券之利息收入	-	35,323
Application fee from assisted consumers	受助消費者申請費	9,300	7,300
Sundry income	雜項收入	<u>901,193</u>	<u>386,287</u>
		<u>1,074,475</u>	<u>547,928</u>
Less:	減：		
Expenditure	支出		
Auditor's remuneration	核數師酬金	14,500	13,900
Administrative service expenses	行政服務支出	2,710,000	2,354,000
Bank charges	銀行費用	4,100	2,850
Legal fees for assisted consumers	受助消費者律師費	162,430	75,464
Amortisation of premium on a held-to-maturity debt security	持有到期債務證券溢價之攤銷	-	1,857
Sundry expenses	雜項支出	<u>4,829</u>	<u>2,730</u>
		<u>2,895,859</u>	<u>2,450,801</u>
Deficit for the year	年度虧損	<u>(1,821,384)</u>	<u>(1,902,873)</u>

STATEMENT OF FINANCIAL POSITION 財務狀況表

AT 31 MARCH 2015 於二零一五年三月三十一日

	NOTES 附註	2015 二零一五年 HK\$ 港元	2014 二零一四年 HK\$ 港元
Current assets	流動資產		
Interest and other receivables	利息及其他應收賬款	50,299	11,455
Bank balances	銀行結餘	6	6
		<u>16,598,940</u>	<u>20,292,687</u>
		<u>16,649,239</u>	<u>20,304,142</u>
Current liabilities	流動負債		
Accounts payable and accrued expenses	應付賬款及應計費用	17,594	2,207,113
Amount due to the Trustee	應付受託人款項	7	7
		<u>2,710,000</u>	<u>2,354,000</u>
		<u>2,727,594</u>	<u>4,561,113</u>
Net current assets	流動資金淨值	<u>13,921,645</u>	<u>15,743,029</u>
Capital and reserve	資本及儲備		
Capital	資本	20,000,000	20,000,000
Accumulated deficit	累積虧損	(6,078,355)	(4,256,971)
		<u>13,921,645</u>	<u>15,743,029</u>

The financial statements on pages 111 to 121 were approved and authorised for issue by the Board of Administrators on 27 July 2015 and are signed on behalf by :

載於第 111 至 121 頁的財務報表已於二零一五年七月二十七日由執行委員會批准並授權發布，並由以下代表簽署：

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 2015 截至二零一五年三月三十一日止年度

		Capital 資本 HK\$ 港元	Accumulated Deficit 累積 虧損 HK\$ 港元	Total 總額 HK\$ 港元
At 1 April 2013	於二零一三年四月一日	20,000,000	(2,354,098)	17,645,902
Deficit for the year	年度虧損	-	(1,902,873)	(1,902,873)
At 31 March 2014	於二零一四年三月三十一日	20,000,000	(4,256,971)	15,743,029
Deficit for the year	年度虧損	-	(1,821,384)	(1,821,384)
At 31 March 2015	於二零一五年三月三十一日	<u>20,000,000</u>	<u>(6,078,355)</u>	<u>13,921,645</u>

STATEMENT OF CASH FLOWS 現金流量表

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

		2015 二零一五年 HK\$ 港元	2014 二零一四年 HK\$ 港元
Operating activities	營運活動		
Deficit for the year	年度虧損	(1,821,384)	(1,902,873)
Adjustments for:	就下列項目作出調整：		
Bank interest income	銀行利息收入	(163,982)	(119,018)
Interest income from a held-to-maturity debt security	持有到期債務證券之利息收入	-	(35,323)
Amortisation of premium on a held-to-maturity debt security	持有到期債務證券溢價之攤銷	-	1,857
Operating cash flows before movements in working capital	流動資金變動前之營運現金流量	(1,985,366)	(2,055,357)
Decrease (increase) in other receivables	其他應收賬款之減少(增加)	7,480	(7,480)
Increase (decrease) in amount due to the Trustee	應付受託人款項之增加(減少)	356,000	(20,000)
Decrease in accounts payable and accrued expenses	應付賬款及應計費用之減少	(2,189,519)	(41,173)
Net cash used in operating activities	營運活動所用之現金淨額	(3,811,405)	(2,124,010)
Investing activities	投資活動		
Interest received	已收利息	117,658	251,597
Decrease (increase) in time deposits with original maturity over three months	原到期日逾三個月之定期存款減少(增加)	4,057,246	(8,064,521)
Redemption of a held-to-maturity debt security	持有到期債務證券之贖回	-	3,950,000
Net cash from (used in) investing activities	投資活動產生(所用)之現金淨額	4,174,904	(3,862,924)
Net increase (decrease) in cash and cash equivalents	現金及現金等值項目淨額增加(減少)	363,499	(5,986,934)
Cash and cash equivalents at beginning of the year	於本年初之現金及現金等值項目	12,228,166	18,215,100
Cash and cash equivalents at end of the year	於本年底之現金及現金等值項目	12,591,665	12,228,166
Time deposits with original maturity over three months	原到期日逾三個月之定期存款	4,007,275	8,064,521
Total bank balances	銀行結餘總額	<u>16,598,940</u>	<u>20,292,687</u>

NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

1 OBJECTIVES AND OPERATION OF THE FUND

The Consumer Legal Action Fund (the "Fund") was established on 30 November 1994 under a Deed of Trust with the Consumer Council as the trustee (the "Trustee") for the purpose of offering financial assistance to consumers in seeking legal redress, remedies and protection. The Government of the Hong Kong Special Administrative Region (the "HKSAR") has granted a sum of HK\$10 million as initial capital to the Fund. The capital should be repayable to the HKSAR upon termination. Additional capital amounting to HK\$10 million was further injected by the HKSAR to the fund on 6 September 2010 increasing the capital to HK\$20 million.

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

The financial statements are presented in Hong Kong dollars, which is same as the functional currency of the Fund.

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

Application of new and revised HKFRSs

The fund has applied for the first time in the current year the following amendments to HKFRSs and a new Interpretation issued by the Hong Kong Institute of Certified Public Accountants (the "HKICPA").

Amendments to HKFRS 10, HKFRS 12 and HKAS 27	Investment Entities
Amendments to HKAS 32	Offsetting Financial Assets and Financial Liabilities
Amendments to HKAS 36	Recoverable Amount Disclosures for Non-Financial Assets
Amendments to HKAS 39	Novation of Derivatives and Continuation of Hedge Accounting
HK(IFRIC) - Int 21	Levies

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

1 基金目標及營運

消費者訴訟基金（「基金」）是根據信託聲明於一九九四年十一月三十日成立，消費者委員會為其受託人（「受託人」），目的是為消費者提供經濟援助，循法律途徑尋求賠償、補償及保障，並由香港特別行政區政府（以下簡稱「香港特區政府」）撥款一千萬港元作為基金的初期資本。此資本在基金終止運作時應歸還香港特區政府。香港特區政府於二零一零年九月六日再次為基金注入總額達一千萬港元之額外資本，令總資本增加至兩千萬港元。

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

本財務報表以港元列出，同時，港元亦是基金之功能貨幣。

2 採納新訂及經修訂之香港財務報告準則（「香港財務報告準則」）

採納新訂及經修訂之香港財務報告準則

本年度內，本基金已首次採納由香港會計師公會頒布以下新訂及經修訂之香港財務報告準則。

香港財務報告準則第 10 號，香港財務報告準則第 12 號及香港會計準則第 27 號（修訂本）	投資實體
香港會計準則第 32 號（修訂本）	金融資產及金融負債的抵銷
香港會計準則第 36 號（修訂本）	非金融資產可回收金額的披露
香港會計準則第 39 號（修訂本）	更替衍生工具及對沖會計的延續
香港（國際財務申報準則詮釋委員會）— 詮釋第 21 號	徵稅

本年度採納上述新訂及經修訂香港財務報告準則對本年度及先前年度的財務報表及 / 或該等財務報表所載的披露資料概無重大影響。

NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

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

New and revised HKFRSs in issue but not yet effective

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

Amendments to HKFRSs	Annual Improvements to HKFRSs 2010 - 2012 Cycle ¹
Amendments to HKFRSs	Annual Improvements to HKFRSs 2011 - 2013 Cycle ²
Amendments to HKFRSs	Annual Improvements to HKFRSs 2012 - 2014 Cycle ³
Amendments to HKFRS 10, HKFRS 12 and HKAS 28	Investment Entities: Applying the Consolidation Exception ³
Amendments to HKFRS 10 and HKAS 28	Sale or Contribution of Assets between an Investor and its Associate or Joint Venture ³
Amendments to HKFRS 11	Accounting for Acquisitions of Interests in Joint Operations ³
HKFRS 9	Financial Instruments ⁴
HKFRS 15	Revenue from Contracts with Customers ⁵
Amendments to HKAS 1	Disclosure Initiative ³
Amendments to HKAS 16 and HKAS 38	Clarification of Acceptable Methods of Depreciation and Amortisation ³
Amendments to HKAS 16 and HKAS 41	Agriculture: Bearer Plants ³
Amendments to HKAS 19	Defined Benefit Plans: Employee Contributions ²
Amendments to HKAS 27	Equity Method in Separate Financial Statements ³

¹ Effective for annual periods beginning on or after 1 July 2014, with limited exceptions

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

³ Effective for annual periods beginning on or after 1 January 2016

⁴ Effective for annual periods beginning on or after 1 January 2018

⁵ Effective for annual periods beginning on or after 1 January 2017

The Board of Administrators anticipates that the application of the above new and revised HKFRSs will have no material impact on the results and the financial position of the Fund.

2 採納新訂及經修訂之香港財務報告準則（「香港財務報告準則」）—續

已頒布但未生效之新訂及經修訂之香港財務報告準則

本基金並未提早採納下列已頒布但尚未生效之新訂及經修訂之香港財務報告準則：

香港財務報告準則（修訂本）	二零一零年至二零一二年之年度改進 ¹
香港財務報告準則（修訂本）	二零一一年至二零一三年之年度改進 ²
香港財務報告準則（修訂本）	二零一二年至二零一四年之年度改進 ³
香港財務報告準則第10號，香港財務報告準則第12號及香港會計準則第28號（修訂本）	投資實體：豁免綜合報表的應用 ³
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 ³
香港財務報告準則第11號（修訂本）	收購合資經營權益的會計處理 ³
香港財務報告準則第9號	金融工具 ⁴
香港財務報告準則第15號	來自客戶合約的收入確認 ⁵
香港會計準則第1號（修訂本）	披露動議 ³
香港會計準則第16號及第38號（修訂本）	澄清可接納的折舊及攤銷方法 ³
香港會計準則第16號及第41號（修訂本）	農業：生產性植物 ³
香港會計準則第19號（修訂本）	界定福利計劃：僱員供款 ²
香港會計準則第27號（修訂本）	獨立財務報表之權益會計法 ³

¹ 於二零一四年七月一日或其後開始之年度期間生效，除某些例外情況

² 於二零一四年七月一日或其後開始之年度期間生效

³ 於二零一六年一月一日或其後開始之年度期間生效

⁴ 於二零一八年一月一日或其後開始之年度期間生效

⁵ 於二零一七年一月一日或其後開始之年度期間生效

基金執行委員會預期採納上述新訂及經修訂香港財務報告準則，將不會對基金的業績及財務狀況產生重大影響。

NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

3 SIGNIFICANT ACCOUNTING POLICIES

Statement of compliance

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

Basis of preparation

The financial statements have been prepared on the historical cost basis. Historical cost is generally based on the fair value of the consideration given in exchange for services. The principal accounting policies adopted are as follows:

Revenue recognition

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

Cost of financial assistance

All costs connected with the provision of financial assistance rendered to consumers are recorded on an accrual basis and charged against income and expenditure account in the period incurred. Any costs recoverable from assisted consumers are recorded as income upon receipt.

Financial instruments

Financial assets and financial liabilities are recognised when the Fund becomes a party to the contractual provisions of the instrument.

The Fund's financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition.

Financial assets

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

Effective interest method

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

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

3 主要會計政策

符合準聲明

本財務報表乃根據香港會計師公會頒布之香港財務報告準則編製而成。

編製基準

本財務報表是按照歷史成本之基準編製。歷史成本一般根據服務交換所得代價之公平值而釐定。所採納的主要會計政策則詳列如下：

收入確認

當經濟利益可能流向基金，且收入能夠可靠地計量，金融資產之利息收入會予以確認。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之利率。

財務資助費用

為受助消費者提供財務資助的所有有關費用按權責發生制在該等費用發生期間的收支結算表內扣除。任何從受助消費者收回的費用，在收到付款時以收入入賬確認。

金融工具

金融資產及金融負債於基金成為工具合約條文的訂約方時予以確認。

基金的金融資產及金融負債初步以公平值計量。因收購或發行金融資產及金融負債所產生的直接交易成本，將在初步確認時視乎情況在金融資產及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兩種。分類乃根據金融資產的性質及目的，並於初步確認時釐定。所有金融資產的正常交易應以交易日為基準進行確認及註銷。正常交易是指在市場規則或慣例規劃的時間範圍內進行資產交付的金融資產交易。

實際利率法

實際利率法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。實際利率法指按財務資產預計可使用期限或較短期限（如適用），將估計的未來現金收入（包括所有已付或已收的費用，而這些費用構成實際利率、交易成本及其他溢價或折讓的組成部分）準確貼現至初步確認時的賬面淨值的所用利率。

債務工具之利息收入是按實際利率基準確認。

NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

3 SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

Financial assets - continued

Loans and receivables

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

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

Impairment on financial assets

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

Objective evidence of impairment could include:

- significant financial difficulty of the issuer or counterparty; or
- breach of contract, such as a default or delinquency in interest or principal payments; or
- it becoming probable that the borrower will enter bankruptcy or financial re-organisation.

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

Financial liabilities and equity instruments

Classification of debt or equity

Debt and equity instruments issued by the Fund are classified as either financial liabilities or as equity in accordance with the substance of the contractual arrangements and the definitions of a financial liability and an equity instrument.

Equity instruments

An equity instrument is any contract that evidences a residual interest in the assets of the Fund after deducting all of its liabilities. Equity instruments issued by the Fund are recognised at the proceed received, net of direct issue costs.

3 主要會計政策一續

金融工具一續

財務資產一續

貸款及應收賬款

貸款及應收賬款是指回收金額固定或可確定，且未在交投暢旺的市場上市的非衍生金融資產。於初步確認後，貸款及應收賬款（包括利息及其他應收賬款和銀行結餘）採用實際利率法以其攤銷成本計算，再扣除任何已識別的減值虧損（請參閱以下會計政策中金融資產減值虧損條款）。

除利息極少的短期應收賬款外，利息收入按實際利率確認。

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況包括：

- 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是指資產賬面值與按照金融資產的原本實際利率貼現的未來估計現金流量的差額。如果在隨後的期間減值虧損金額降低，而有關降低在客觀上與確認減值虧損後發生之事件相關聯，則之前已確認之減值虧損將透過收入或支出撥回，惟該資產於撥回減值該日之賬面值不可超過尚未確認減值之原有之攤銷成本。

金融負債及權益工具

債務或權益分類

根據合約安排的性質以及金融負債和權益工具之定義，本基金發行之債務和股本工具歸類為金融負債或權益工具。

權益工具

權益工具是指證明於扣除所有負債後基金資產剩餘利息的合約。基金發行的權益工具乃按所得收益扣除直接發行成本予以確認。

NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

3 SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

Financial liabilities and equity instruments - continued

Financial liabilities

Financial liabilities (including accounts payable and accrued expenses, and amount due to the Trustee) are subsequently measured at amortised cost, using the effective interest method.

Effective interest method

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

Interest expense is recognised on an effective interest basis.

Derecognition

The Fund derecognises a financial asset only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity. If the Fund neither transfers nor retains substantially all the risks and rewards of ownership and continues to control the transferred asset, the Fund continues to recognise the asset to the extent of its continuing involvement and recognises an associated liability.

On derecognition of a financial asset in its entirety, the difference between the asset's carrying amount and the sum of the consideration received and receivable and the cumulative gain or loss that had been recognised in other comprehensive income and accumulated in equity is recognised in the income and expenditure statement.

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

4 CAPITAL RISK MANAGEMENT

The capital structure of the Fund consists of capital from HKSAR and accumulated surplus, if any.

The HKSAR has granted a sum of HK\$20 million as capital to the Fund. The Board of Administrators of the Fund manages the Fund's capital to ensure that the Fund will be able to continue as a going concern. The overall strategy of capital management remains unchanged from prior year.

3 主要會計政策一續

金融工具一續

金融負債及權益工具一續

金融負債

金融負債(包括應付賬款及累計費用和應付受託人款項)隨後採用實際利率法以攤銷成本計量。

實際利率法

實際利率法是計算金融負債之攤銷成本及按相關期間攤分利息開支之方法。實際利率是按金融負債預計限期或較短期限內(如適用),將估計未來現金支付(包括所有已付或已收的費用,而這些費用構成實際利率、交易成本及其他溢價或折讓的組成部分)準確貼現至初步確認時之賬面淨值之利率。

利息支出按實際利率確認。

註銷

當從資產獲得現金流量的合約權利屆滿,或金融資產及資產擁有權的全部風險及回報被轉讓予另一實體時,該金融資產會被註銷。如基金不轉讓或保留擁有權的全部風險及回報,並繼續控制被轉讓資產,則基金繼續在持續參與的範圍內確認此資產,以及確認相關的負債。

當金融資產被註銷時,該項資產的賬面值與已收與應收代價及於其他綜合收入確認並於權益中累積之累計損益總額的差額會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或應付代價之間的差額會於收支結算表內確認。

4 資本風險管理

本基金的資本由香港特區政府注入的資本及累積盈餘(如有)組成。

香港特區政府已撥款兩千萬港元作為基金資本。基金執行委員會對資金進行管理,以確保本基金能夠持續經營。資本管理之整體策略與去年相同。

NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

5 FINANCIAL INSTRUMENTS

a Categories of financial instruments

		2015 二零一五年	2014 二零一四年
		HK\$ 港元	HK\$ 港元
Financial assets	金融資產		
Loans and receivables (including cash and cash equivalents)	貸款及應收款項 (包括現金及現金等值)	16,649,239	20,304,142
Financial liabilities	金融負債		
Financial liabilities at amortised cost	以攤銷成本計量的金融負債	2,727,594	4,561,113

b Financial risk management objectives and policies

The Fund's major financial instruments include interest and other receivables, bank balances, accounts payable and accrued expenses, and amount due to the Trustee.

The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The Board of Administrators of the Fund manages and monitors these exposures to ensure appropriate measures are implemented on a timely and effective manner.

Credit risk

The credit risk on liquid funds is limited because majority of the counterparties are banks with high credit ratings.

Market risk

Foreign exchange risk

The Fund's functional currency is Hong Kong dollars since the transactions are mainly denominated in Hong Kong dollars. Accordingly, the Board of Administrators of the Fund considers the foreign exchange risk is not significant.

Interest rate risk

The Fund has no significant interest rate risk as it does not have any interest-bearing financial assets or financial liabilities other than cash placed with financial institutions.

Liquidity risk

The Fund is exposed to minimal liquidity risk as the Board of Administrators closely monitors its cash flow.

The earliest date on which the undiscounted cash flows of financial liabilities, representing non-interest bearing financial liabilities of the Fund, can be required to pay is 3 months or less.

c Fair value

The fair values of financial assets and financial liabilities are determined in accordance with generally accepted pricing models based on discounted cash flow analysis.

The Board of Administrators of the Fund considers that the carrying values of financial assets and financial liabilities recorded at amortised cost in the financial statements approximate their fair values.

5 金融工具

甲 金融工具類別

乙 財務風險管理目標及政策

本基金之主要金融工具包括利息及其他應收賬款、銀行結餘、應付賬款及累計開支以及應付受託人款項。

該些金融工具相關之風險及如何降低該些風險之政策載於下文。基金執行委員會管理及監察該些風險，以確保能按時且有效採取適當措施。

信貸風險

由於大部份交易對手是具有良好信貸評級的銀行，故此流動資金的信貸風險有限。

市場風險

外匯風險

由於基金交易主要以港元計價，其功能貨幣為港元。故此，基金執行委員會認為外匯風險不屬重大。

利率風險

由於基金並無任何附息金融資產或存放在金融機構的現金之外的金融負債，因此基金並無重大利率風險。

流動資金風險

基金執行委員會會密切監察其現金流狀況，故本基金承受的流動資金風險已降至最低。

基金的金融負債未貼現現金流量以無息金融負債顯示，而最早付款日期為三個月或以內。

丙 公平值

金融資產及金融負債之公平值乃根據公認定價模式，按照折貼現金流量分析釐定。

基金執行委員會認為，在財務報表中按攤銷成本入賬的金融資產及金融負債之賬面值與其公平值相若。

NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2015 截至二零一五年三月三十一日止年度

6 BANK BALANCES

Bank balances comprise cash and short-term deposits with an original maturity of three months or less and time deposits of HK\$4,007,275 (2014: HK\$8,064,521) with an original maturity over three months, and carry interest at market rates which ranged from 0.6% to 1.6% (2014: 0.7% to 1.45%) per annum.

7 AMOUNT DUE TO THE TRUSTEE

The amount represents administrative service expenses payable to the Trustee, details of which are set out in note 8. The amount is unsecured, interest-free and repayable on demand.

8 RELATED PARTY TRANSACTIONS

During the year, the Fund incurred administrative service expenses amounted to HK\$2,710,000 (2014: HK\$2,354,000) for the administrative service and office support (comprising salary costs and attributable overheads) provided to the Fund. The recharge by the Trustee is in accordance with the provision of the Trust Deed governing the Fund and approved by both the Council and the Board of Administrators of the Fund.

6 銀行結餘

銀行結餘及現金包括原定到期日為三個月或以內的短期存款，以及原定到期日超過三個月之定期存款 4,007,275 港元（二零一四年：8,064,521 港元），該存款之利率根據每年 0.6% 至 1.6%（二零一四年：0.7% 至 1.45%）的市場利率計算。

7 應付受託人款項

本數額為應付受託人的行政服務支出，詳情載於附註 8。此金額為無抵押、免息及按需償還。

8 關連方交易

年內，基金就獲提供的行政服務和辦公室支援（包括薪金及相關行政費用）須支付管理服務費用 2,710,000 港元（二零一四年：2,354,000 港元）。該受託人收費乃根據信託聲明中的條款及經委員會與消費者訴訟基金執行委員會批核。

CONSUMER COUNCIL ANNUAL REPORT 2014-15 年報

Tel 電話 : 2856 3113

Fax 傳真號碼 : 2856 3611

Website 網站 : <http://www.consumer.org.hk>

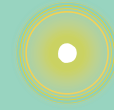
E-mail 電郵地址 : cc@consumer.org.hk

22/F, K. Wah Centre, 191 Java Road, North Point, Hong Kong

香港北角渣華道191號嘉華國際中心22樓



消費者委員會
CONSUMER COUNCIL



enlighten • collaborate • innovate
啟導 • 結伴 • 開拓