



2020/21  
年報 ANNUAL REPORT

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主要統計數字一覽

Key Figures  
at a Glance



牌照及營業詳情說明書數目 (截至2021年3月31日)  
**Number of Licences and Statements of Particulars of Business (as at 31/3/2021)**



**22,581**

營業員牌照  
Salesperson's Licence

**18,463**

地產代理(個人)牌照  
Estate Agent's Licence (individual)



**3,888**

地產代理(公司)牌照  
Estate Agent's Licence (company)

**7,046**

營業詳情說明書  
Statement of particulars of business



考生人數 (2020/21 年度)  
**Number of Examination Candidates (2020/21)**



**3,812**

地產代理資格考試  
Estate Agents Qualifying Examination

**6,340**

營業員資格考試  
Salespersons Qualifying Examination



投訴個案 (2020/21 年度)  
**Number of Complaint Cases (2020/21)**



**380**

開立的個案  
Opened

**215**

已完成的個案\*  
Completed\*



- \* 部分是往年接獲的個案，當中包括表面證據成立並轉介予紀律委員會處理的個案，以及由投訴及行動部處理的表面證據不成立的個案。
- \* Some cases completed in the year were brought forward from previous years. The figures include prima facie cases referred to and dealt with by the Disciplinary Committee and non-prima facie cases disposed of by the Complaints and Enforcement Sections.

巡查次數 (2020/21 年度)  
**Number of Compliance Inspections (2020/21)**



**648**

一手樓盤銷售點\*  
At First-sale Sites\*

**880**

地產代理商舖  
At Estate Agency Shops



**1,193**

有關反洗錢及反恐怖分子資金籌集規定  
About Anti-Money Laundering/  
Counter-Terrorist Financing regulations

**1,319**

網上廣告  
Online Advertisements



**680**

網上物業平台  
Online Property Portals

- \* 包括樓盤所在處、樓盤銷售處及其附近。
- \* Includes the development sites, sales offices and vicinity areas.

被暫時吊銷/撤銷的牌照數目 (2020/21 年度)  
**Number of Licences Suspended / Revoked (2020/21)**



**13**

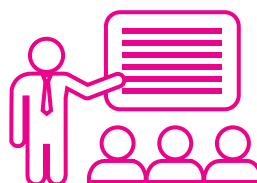
暫時吊銷  
Suspended

**36**

撤銷  
Revoked



持續專業進修活動的參與人次 (2020/21 年度)  
**Number of Enrolments in Continuing Professional Development Activities (2020/21)**



**16,899**

# 機構簡介

## Corporate Profile



### 關於我們

地產代理監管局(「監管局」)是於1997年11月根據《地產代理條例》而成立的法定機構，主要職能包括規管香港地產代理業界的執業；推動業界行事持正；以及鼓勵行業培訓，確保從業員符合道德操守。

監管局舉辦資格考試、發出個人和公司牌照、處理對從業員的投訴、執行巡查工作，以及對違反《地產代理條例》的地產代理從業員施行紀律處分。監管局亦為業界舉辦專業發展活動，並推動消費者教育。

監管局是財政自給的機構。監管局成員由香港特別行政區行政長官委任，設有正、副主席各一名及不多於18名普通成員。成員來自社會多個界別，包括地產代理行業。

### About Us

The Estate Agents Authority (“EAA”) is a statutory body established in November 1997 under the Estate Agents Ordinance (“EAO”). Its principal functions are to regulate the practice of the estate agency trade in Hong Kong, promote integrity and competence within the industry, and facilitate training for practitioners to ensure a proper standard of conduct.

The EAA organises qualifying examinations, issues licences to individuals and companies, handles complaints against licensees, conducts compliance inspections and metes out disciplinary sanctions to practitioners who have breached the EAO. The EAA also organises activities for the professional development of the trade and promotion of consumer education.

The EAA is a self-financing body. It consists of a Chairman, a Vice-chairman, and not more than 18 ordinary members from various sectors in the community, including the estate agency sector. The Chairman, Vice-chairman and every ordinary member are appointed by the Chief Executive of the Hong Kong Special Administrative Region.



## 願景與使命

### 我們的願景

#### 監管局致力於

- 在規管地產代理業界的執業上追求卓越成績，以保障消費者的權益；及
- 支持地產代理專業不斷發展，以獲取社會尊重。

### 我們的使命

規管香港地產代理業的執業，提升從業員的專業能力，並為業界訂立高的道德標準和操守。

## Vision & Mission

### Our Vision

#### *The EAA strives for*

- excellence in regulating the practice of the estate agency trade, for the protection of consumers' interests; and
- supporting the development of an estate agency profession worthy of the respect of the community.

### Our Mission

To regulate the practice of estate agency in Hong Kong, raise the competence of practitioners and set high standards of ethics and conduct befitting the trade.

主席的話  
Chairman's  
Message





廖玉玲

太平紳士  
主席

**Ms Elaine LIU**

JP  
Chairman



# 主席的話

## Chairman's Message



### 主席的話

本人懷着熱誠和感恩之心，以地產代理監管局（「監管局」）第五任主席的身份撰寫這篇主席的話。

去年是充滿變數的一年，大家都逼於縮減活動及保持社交距離。這是一個考驗地產代理「5A」特質的時刻，或許要添加另一個「A」的特質，就是「Adaptability」——應變能力——代表着能在靈活應變的同時仍保持應有水準。

在加入了監管局董事局12年後，我十分榮幸於2020年11月起出任監管局主席一職。過去12年的經驗，令我對地產代理和監管局的工作、以及對相關持份者都有了深刻的了解。我亦衷心感謝歷任主席的領導、董事局及各委員會成員的貢獻，以及所有監管局員工的努力，為監管局建立了良好的基礎。

我就任主席之初，正值2019冠狀病毒病在全球蔓延之時，首要任務是在香港以至世界各地均面對困難環境時，地產代理業的水準仍得以維持，消費者的利益繼續獲得保障。這也是帶領並鼓勵業界提升專業水平，顯示出不論順境逆境，業界都能維持一貫水準的時機。

### 疫情下監管局和業界的挑戰

因為需要保持社交距離，我們的日常活動有所放緩。限聚措施為地產代理的一些重要工作（例如視察物業）帶來困難。我們也關心到有持牌人不幸感染2019冠狀病毒病，我衷心希望他們已完全康復。

### Chairman's Message

I wrote this message as the fifth Chairman of the Estate Agents Authority (“EAA”) with enthusiasm and gratitude.

Last year was one of the eventful years with a shade of uncertainties. A year mandated reduction of activities and social distancing. It was a time that put estate agents to the test of their “5A” qualities, probably adding to it one more “A”, which is “Adaptability” — to adapt the changing environment without compromising the standard.

I am most privileged and honoured to take up the chairmanship in November 2020 after 12 years' service in the Board of the EAA. This experience over the past 12 years enriched me with a profound understanding of the works of estate agents and the EAA as well as the people involved. I am also thankful for the good foundation built up under the leadership of all past Chairmen, the devotion of the Board and committee members, and the dedication of all EAA staff.

Having taken up the chairmanship in the middle of the COVID-19 pandemic, a foremost task was to maintain the standard of the estate agency trade and consumers protection notwithstanding the difficult moments here at home and across the world. It was an opportune time to lead concerted efforts with the trade to enhance their professionalism, targeted also to demonstrate that the trade's standard would be maintained, both in good and bad times.

### The pandemic – challenges to the EAA and the trade

The need to maintain social distance slowed down our usual activities. The public gathering restrictions created many difficulties to the estate agency trade in the performance of their key and essential tasks, such as property viewing and inspection. It was with sympathy to note that some licensees were unfortunately infected by the COVID-19 virus. I hope they recovered well.



監管局於2020年向業界提供了一筆過的專業發展資助。局方也協助政府發放在第二輪防疫抗疫基金下給予所有合資格個人持牌人一筆金額相等於24個月牌費的資助。這些資助為業界提供了適時的財政支援。

疫情期間，監管局行政部門面對不少挑戰。監管局員工在行政總裁韓婉萍女士的領導下，迅速有效地調整工作安排，並繼續致力為公眾和業界提供正常服務，準時發出牌照及處理續牌。這使我引以為傲，我們從無間斷地擔當把關者和監管者的角色。雖然局方基於公眾健康考慮而不得不取消多場考試，但我們仍盡力設法重新安排考試作出彌補。

In 2020, the EAA offered a one-off professional development subsidy to provide some support to the trade. We also helped the distribution of the subsidy provided by the Government under the second round of the Anti-epidemic Fund to all eligible individual licensees, which was equivalent to 24-months' licence fee. These subsidies provided a timely financial relief to the trade.

The challenges faced by the EAA Administration during the pandemics were plenty. I am proud of our EAA staff under the leadership of CEO Ms Ruby Hon for the prompt and effective adjustment in the working arrangements and maintained its service to the public and the trade as normal as possible. Licences were issued and renewed on time. There was no halt in the carrying out of our role as the gatekeeper and regulator. Although quite a number of examinations had to be cancelled due to public health concerns, we managed to reschedule as many as the circumstances permitted to make good the loss.

# 主席的話

## Chairman's Message



### 靈活適應多變的環境同時保持應有水準

疫情期間經濟的下滑和持久實行的限聚措施，未有令地產代理業的規模有所縮減。截至2021年第一季，地產代理持牌人數創41,000多人的新高，不少人在這個前景未明的時刻轉行投身地產代理行業。

隨着業界人數的增長，業內的競爭無疑會更為激烈。我們也見到地產代理敏捷地適應轉變，將業務轉移到網上平台。同一時間，監管局亦迅速作出應變，展開更多網上巡查，以確保業界守法循規，並不時向業界發出提醒，希望他們留意在社交媒體或數碼平台活動時的正確操守。局方更成立了一支新的外展隊伍，旨在實地探訪地產代理商舖，教導從業員如何守法從規。

至於境外物業的銷售情況，繼續是備受公眾關注。這並非一個簡單直接的議題，當中涉及很多司法管轄區，這些司法管轄區在法律、社會和文化方面，各具不同的做法和規範。而地產代理只是參與境外物業交易中一連串持分者的其中一員。監管局在他的管轄權和其他限制下，一直致力協助消費者減低、甚至避免購買境外物業、尤其是未建成物業的風險。我們在管轄範圍內履行職責的同時，也鼓勵買家加倍小心謹慎，以保障他們的利益，當中包括舉辦公開講座，以及在監管局網站的專頁內提供相關消費者教育資訊。

### Adapting to the changing environment without compromising the standard

The downturn of economic activities and the extensive period of gathering restrictions during the pandemic did not reduce the size of the estate agency industry. The number of estate agency licensees reached a new height to over 41,000 as of the first quarter of 2021. There were new entrants joined the estate agency trade following a career change in this unsettling period.

This growth in number of course increased the intensity of competition among the trade. We saw quick adaptation by estate agents with a shift of their operations to online platforms. In response, the EAA swiftly carried out more online patrols to ensure compliance, at the same time, gave frequent reminders to the trade on proper conduct in their activities on social media or via digital platforms. A new outreaching team was set up, tasked with onsite visit to estate agency shops teaching the practitioners how to comply with the rules.

Sale of properties situated outside Hong Kong remains to be an issue of great concern. This is not a straight-forward area. The jurisdictions involved are many. They have different legal, social and cultural practices and norms. Estate agents are only one among the many in the chain of participants who took part in the transactions. Without losing sight of our jurisdictional and other limitations, the EAA has devoted many efforts to assist in preventing or reducing consumers' risks in the purchase of properties, especially uncompleted properties, located outside Hong Kong. While we continued the works within our boundaries, we have also encouraged the purchasers to be more cautious and proactive in protecting their interests. We organised public seminars and posted relevant consumer educational materials at a dedicated webpage linked to our website.

### 培育更出色的行業

本人深信，紀律處分和持續教育是一個有效監管機構的兩大不可或缺工作，也是監管局一直以來和將會繼續的方針。

監管局在紀律處分制度方面設有完善的程序和守則。我們也非常重視業界遵守在打擊洗錢及恐怖分子資金籌集方面的國際標準，因此採用了一套精密且以風險為本的業界監管機制。此外，預防措施亦是我們監管工作的其中一項重點。所以，我們投放大量資源為持牌人和消費者提供教育，同時透過推出外展計劃和務實的持續專業進修課程，為小型地產代理商舖提供支援。

### Nourishing a better industry

I firmly believe that disciplinary sanctions and continuing education are two indispensable areas of an effective regulator's work. This has been and will continue to be the directions of the EAA.

The EAA has well established procedures and rules in the disciplinary regime. Great importance was also attached to the trade's compliance with the international standards of anti-money laundering and counter-terrorism financing. A sophisticated approach on risk-based supervision of the trade was adopted. Preventive measure is one of the focuses in our regulatory works. We spent many resources in education to the licensees and the consumers. We provided support to the small operators by launching an outreach programme and pragmatic CPD courses.



# 主席的話

## Chairman's Message

2020年公眾調查所得出的正面結果，顯示過去十年間業界在公眾眼中的形象有所改善，這實在是令人鼓舞。我希望，這會是驅使業界繼續努力、以專業精神提供服務的其中一個推動力。

我們難以估計還要面對多久的不明朗。前景未明，我們更要保持警惕和靈活。監管局將繼續密切監察業界的執業，適時發出指引，以及採取行動來應對不斷轉變的行業環境，建立一個健康的地產代理專業，為整體社會帶來裨益。

### 結語

今年，監管局於柴灣辦事處的同座大廈內購入了另一間辦公室。此舉對於控制成本、維持財政穩健，以及促進本局未來長遠規劃和順利營運來說，實在是很重要的一步。明年2022年，將會是監管局成立的25周年，這是一個值得慶祝的興奮時刻。目前來說，前路究竟是順境還是逆境，仍是言之尚早。然而，縱然陰晴未定，我們也要繼續保持一貫專業水準，不受風雨影響。

The positive result of the public survey in 2020 showed the improvement of the trade's public image over the last 10 years. This is encouraging. I hope this is one of the driving forces to the trade for their continual efforts to perform their services professionally.

It is hard to say how long will we be under the shade of uncertainties. With unknown weather ahead, let us be vigilant and resilient. The EAA will continue to monitor the trade's practice closely, issue guidelines and step up actions to suit the changing landscape of the industry, and to build up a healthy estate agency profession for the good of our community as a whole.

### Conclusion

This year, the EAA purchased another office in the same building of our existing Chai Wan office. This is a solid step for controlling costs, maintaining a stable finance, facilitating long-term planning and smooth operation of the EAA in the future. Next year in 2022, the EAA will be in its 25<sup>th</sup> year of establishment. This will be an exciting moment for celebration. It is still early to say if we are heading towards sunny weather or if we will continue to be clothed with uncertainties. Be it under the sun or the rain, standard and professionalism shall not be compromised in the adaptation to the changing weather.

我再次感謝所有董事局和各委員會成員、監管局行政部門以及業界，在過去一年堅定不移的支持。我定當繼續帶領監管局及地產代理行業向前邁進，並期望在未來進一步提升監管局及業界的卓越表現和專業水平。

廖玉玲 太平紳士  
主席

I would like to extend my gratitude once again to all fellow Board and committee members, the EAA Administration and the trade for their unwavering support over the past year. I will continue to lead the EAA and the estate agency trade, and look forward to further enhancing the excellence and professionalism of both the EAA and the trade in the years to come.

**Elaine LIU, JP**  
Chairman





韓婉萍  
行政總裁

**Ruby HON Yuen-ping**  
Chief Executive Officer

A stylized illustration of a city skyline at the bottom of the page, featuring various skyscrapers and buildings in shades of orange, red, and pink. The buildings are reflected in a horizontal line below them. The background of the entire page is composed of large, flowing, overlapping bands of color in shades of orange, red, and pink, creating a sense of movement and depth.

行政總裁匯報  
Report of the  
Chief Executive  
Officer





### 行政總裁匯報

#### 跨越崎嶇的一年

2020/21年度，2019冠狀病毒病疫情席捲全球，香港亦無法倖免。在這荊棘滿途及充滿波折的一年，這是本人作為地產代理監管局（「監管局」）行政總裁提交的第八份年報。疫情下，監管局縱面對重重挑戰，仍努力不懈地保持向業界和公眾提供服務。

#### 疫情下為地產代理業把關

踏入2020年，政府因應疫情爆發實施了嚴格的隔離規定以及一系列社交距離措施。因此，監管局於年內合共取消了14場資格考試，並安排了全額退款。然而，由於不少行業對前景並不樂觀，令更多不同界別的人士轉投地產代理業，個人牌照的持牌人數較上年度上升4.3%，截至2021年3月31日更創下歷史新高達41,044人。

與此同時，即使在疫情的陰霾下，2020/21年度香港物業成交總數仍較2019/20年度增加了18.3%，達到83,418宗，總成交金額為7,370億元，比2019/20年度高出17.8%。年內，隨着持牌人數和物業成交宗數增加，局方努力不懈，透過不同渠道致力促進業界守法循規。

地產代理業務於疫情下迎來了「新常態」，包括採用更多網上資源，例如以虛擬實景（「VR」）技術拍攝物業影片，以及在Facebook、Instagram和YouTube等社交媒體上發布更多網上物業廣告。因此，監管局必須與時並進，掌握最新的科技發展及採取相應措施，尤其是加強抽查網上物業廣告及網上物業平台。

### Report of the Chief Executive Officer

#### Getting through a volatile year

In 2020/21, the outbreak of COVID-19 has rapidly impacted the world and Hong Kong is not immune. It has been an immensely difficult and disturbing year as I present my eighth report as the Chief Executive Officer (“CEO”) of the Estate Agents Authority (“EAA”). The EAA is faced with challenges to sustain services to the trade and the public amidst the pandemic.

#### Gatekeeping the estate agency trade under the pandemic

As we entered 2020, the outbreak of COVID-19 brought along strict quarantine conditions and the implementation of a series of social distancing measures by the Government. As a result, a total of 14 qualifying examinations had to be cancelled and full refunds were arranged during the year. Nevertheless, due to the gloomy prospects of other sectors, more people from different industries joined the estate agency trade which led to the total number of individual licensees increasing by 4.3% over that of the previous year, and reached a record high of 41,044 as of 31 March 2021.

At the same time, the total number of Hong Kong property transactions in 2020/21 also recorded an 18.3% increase compared to 2019/20 and amounted to 83,418 despite the impact of the pandemic, with a total consideration of \$737 billion, which is 17.8% higher than 2019/20. With a higher number of licensees and property transactions during the year, the EAA has worked relentlessly to strengthen the compliance of the trade by all means.

Under the pandemic, the trade has been encountering a “new normal” in their estate agency business by utilising more online resources, such as making use of virtual reality (“VR”) technology for video shooting of properties, and posting more online advertisements on different social media platforms via Facebook, Instagram and YouTube etc. The EAA has to keep abreast of the latest developments in technology and implemented corresponding measures, especially enhancing inspections of online property advertisements and online property portals.



2020/21年度，局方分別就網上物業廣告及網上物業平台進行了共1,319次及680次抽查。為了提升巡查成效，監管局進一步在一手樓盤銷售點及地產代理商舖分別進行了648次和880次巡查。另外，我們亦進行了1,193次有關反洗錢及反恐怖分子資金籌集的合規巡查，以提醒業界遵循相關要求的重要事項。

年內，監管局基於有關持牌人不再符合相關發牌條件，合共撤銷了36個牌照。此外，局方亦裁決了167宗違規個案，合共有163名持牌人被紀律處分。

During 2020/21, a total of 1,319 inspections of online property advertisements and 680 inspections of online property portals were conducted. To maximise our efforts, the EAA further conducted 648 and 880 visits at first-sale sites and estate agency shops respectively. Separately, we also conducted 1,193 compliance checks to remind the trade about the important points-to-note on the anti-money laundering (“AML”) and counter-terrorism financing (“CTF”) requirements in 2020/21.

During the year, the EAA revoked a total of 36 licences because those licensees no longer met the relevant licensing requirements. Besides, the EAA adjudicated on 167 non-compliant cases and as a result a total of 163 licensees were disciplined.



### 業界的專業及形象

2020年，監管局委託了獨立專家就公眾對地產代理業的觀感進行了一項公眾調查。調查結果顯示，對比局方在2010年進行的同類調查，公眾對業界的整體印象在這十年間有所改善。

調查訪問了1,000名成年香港居民，當中有47%對地產代理有良好印象，較上次調查得出的35%為高。大部分受訪者均贊同對地產代理的一些正面描述，當中以「積極進取」的描述排名最高(85%)；而「有誠信」一項(51%)則仍有改善空間。同時，在曾經使用地產代理服務的受訪者中，有69%對他們的服務整體上感到滿意，高於2010年的調查結果(60%)。

### The professionalism and image of the trade

In 2020, the EAA engaged an independent expert to conduct a public survey on the public's perception of the estate agency trade. The survey revealed that the public's impression of the trade in general has improved over the years when compared to a similar survey conducted in 2010.

Among the 1,000 adult Hong Kong residents that were interviewed, some 47% had a good impression of estate agents, which is higher than the 35% in the previous survey. Most of the respondents also agreed with certain positive descriptions of estate agents, with the attribute "proactive" ranking highest (85%), while the attribute "integrity" (51%) still has room for improvement. In addition, 69% of the respondents who had ever used estate agents' services were overall satisfied with their services, a proportion higher than the findings in the 2010 Survey (60%).





為了維持業界的良好公眾形象，從業員在日常工作中必須謹言慎行。有見及此，監管局致力教育業界以進一步協助其提升專業水平。

局方在年內的其中一項工作重點，就是推廣持續專業進修計劃下的「地產代理商舖專業進修嘉許獎章」。為表揚獲獎地產代理商舖在推動其持牌員工在持續進修上付出的努力，監管局於2020年透過在其消費者教育網站開設新的頁面向公眾宣傳該計劃，藉以加深公眾對「商舖嘉許獎章」的認識，同時讓他們知悉獲獎的商舖名單。

此外，監管局亦繼續推廣優越嘉許獎章「金章」及「銀章」，分別頒發給連續五個及三個進修時段達到持續專業進修計劃的學分要求的個人持牌人。年內共有36名持牌人獲頒金章；另有99名獲頒銀章。

疫情亦令持續專業進修計劃由面授講座模式加速發展至網上學習模式。為了令持牌人能隨時隨地學習，監管局因應各個主題編製了新的網上學習活動，吸引了很多從業員報名。從2021年2月起，局方亦將「網絡研討會／網上培訓課程」納入為持續專業進修計劃下的活動模式。展望未來，監管局將會繼續為持牌人推出更多網絡研討會和網上培訓課程。

另外，為進一步協助業界樹立更專業的公眾形象，監管局亦繼續推廣「5A代理」活動，不斷提醒業界及公眾專業地產代理的「三言兩與」特質，包括「言出必行」、「言之有物」、「言而有信」、「與時並進」及「與客同行」，以期協助業界為客戶提供更優質的服務。

In order to sustain the good public image of the trade, the trade must be prudent in their daily practices and, in this regard, the EAA spares no effort on licensee education to further help them enhance their professional level.

One of the efforts made during the year was the promotion of the “CPD Mark for the Estate Agencies Award Scheme” under the Continuing Professional Development (“CPD”) Scheme. In recognition of the efforts of estate agency shops in promoting the continuous professional advancement of their licensed employees, the EAA advocated the Scheme to the public by setting up a new web page in the EAA’s consumer education website and launching an online publicity campaign in 2020. The new web page enables the public to have a better understanding of the CPD Mark and to identify the awarded agency shops.

At the same time, the EAA also continued to promote the “Gold” and “Silver” Premium CPD attainment recognitions, which will be presented to individual licensees who have respectively achieved the attainment target for a consecutive period of five or three years under the CPD Scheme. During the year, 36 licensees were awarded the Gold Symbol, while 99 licensees were awarded the Silver Symbol.

The COVID-19 pandemic has also accelerated the development of online learning mode beyond face-to-face CPD seminars. To enable licensees to study anytime, the EAA produced new e-Learning programmes on various topics which attracted many enrolments since then. Since February 2021, “Webinar/ Online Training Class” has also been included as a new activity mode under the CPD Scheme. Moving forward, the EAA will continue to launch more webinars and online training classes for licensees in the coming future.

Separately, to further help the trade to establish a more professional image to the public, the EAA also continued to promote the “5A agent” campaign to keep reminding the trade and the public of the “5A” qualities of a professional estate agent, which include “Adherence”, “Ability”, “Accountability”, “Advancement” and “Affinity”, with a view to assisting the trade to serve customers better.



### 疫情下與業界及公眾保持溝通

為進一步減低疫情傳播風險，監管局辦事處作出了一些特別安排，例如安排員工分批上班，以及在家工作。此外，雖然疫情期間辦事處仍然照常開放，但局方強烈建議持牌人和前持牌人透過監管局網站的電子服務平台遞交牌照申請，並使用網上預約系統進行預約，從而盡量減少前往接待處的人數。隨着局方的電子服務平台不斷改進，現時持有有效牌照的持牌人或在過去兩年內持有有效牌照的前持牌人，均可在網上遞交牌照申請。

此外，在疫情下監管局亦首次利用網絡會議平台，舉行業界聯絡會議和新聞發布會。相關安排獲得正面回應。

### 籌劃未來

2018年，監管局於柴灣購入首個辦公室，約有一半員工遷往柴灣工作。今年，局方在柴灣同一座大廈購置了另一個辦公室，員工即將能再度一起工作；但為了方便公眾和持牌人，部分提供前線服務的工作人員將維持在交通較為便利的另外一個小型辦事處上班。長遠來說，購置這兩個永久辦公室將有助穩定監管局的營運成本，以及減低可能需要上調牌照費以應付租金的壓力。

無論面對什麼挑戰，監管局將一如以往地繼續強化業界守法循規，並透過不同渠道協助業界提升正面形象。我們亦將會繼續努力教育業界有關反洗錢及反恐怖分子資金籌集的要求，並就購置香港境外物業進行更多消費者教育。

### 結語及鳴謝

年內，監管局董事局有了新的成員組合，我們由衷感謝前任主席梁永祥教授 SBS 太平紳士，在過去六年對監管局發展所作出的巨大貢獻，同時歡迎擔任董事局成員多年的廖玉玲太平紳士出任新主席，繼續帶領監管局向前邁進。

### Maintain communication with the trade and the public under the pandemic

To further reduce the risk of the spread of COVID-19, the office of the EAA had implemented a number of special staffing arrangements, such as arranging staff to work in split teams and from home. In addition, both licensees and ex-licensees were strongly advised to submit their licence applications through the e-Services platform on the EAA website and to make their appointment through the online booking system so as to minimise the number of people visiting the EAA's reception, which remained open as normal. With the enhancement of the e-Services platform, licensees currently holding a valid licence or former licensees who have held a valid licence within the past two years can submit their e-applications for renewing their licences online.

It was also the first time that the EAA held trade liaison meetings and press conferences by online conferencing platforms under the pandemic. The response was overwhelmingly positive.

### Planning forward

In 2018, the EAA acquired for the first time an office in Chai Wan and about half of the EAA's workforce moved to Chai Wan. The staff of the EAA will soon have a reunion following the purchase of another new office in the same building at Chai Wan this year; while a few staff that provide frontline services to the public and licensees will remain at a separate small office at a more easily accessible location. The acquisition of these two permanent offices will help stabilise the EAA's operating costs in the long run and reduce the possible pressure of an upward adjustment of licence fees to cover the rental costs.

As always and regardless of any challenges it faces, the EAA will continue to strengthen trade compliances and help them enhance their positive image in different business channels. We will also sustain our efforts on educating the trade on AML/CTF requirements and do more consumer education on the topic of purchasing properties situated outside Hong Kong.

### Closing and acknowledgements

This year also marked a new composition of the EAA Board membership. We are deeply grateful for the immense contributions of our former Chairman, Professor William Leung Wing-cheung, SBS, JP, to the past six years' development of the EAA and we are also excited to welcome our new Chairman, Ms Elaine Liu, JP, who is in fact a long-time Board member, to lead us forward.



(左起)監管局執行總監陳汝做先生、規管及法律總監梁德麗女士、行政總裁韓婉萍女士以及服務及專業發展總監王頌恩先生  
(from left) EAA Director of Operations Mr Chan U Keng, Director of Regulatory Affairs and General Counsel Ms Juliet Leung, Chief Executive Officer Ms Ruby Hon and Director of Services and Professional Development Mr Ivan Wong

在挑戰不斷的一年裏，本人感激現任及前任董事局成員的真知灼見和指導，以及所有持份者給予的支持，當中包括政府、其他公營機構、地產代理業界人士及卓越的監管局員工，使我們能跨越2020/21年的無數挑戰。

無論路途有多少險阻，只要我們抱着正面的心態，保持自信，本人深信監管局和地產代理業界定能跨過逆境，迎向更光輝的未來。

**韓婉萍**  
行政總裁

Despite the challenges in a time of uncertainty this year, my deep gratitude also goes to the current and previous Board members for their invaluable guidance. I also appreciate the support given by our stakeholders, including the Government, other public bodies, the estate agency trade members and the talented EAA staff in overcoming myriad challenges in 2020/21.

I am confident that there is a better tomorrow for the EAA and the trade. No matter how great the challenge may be, let us think positively and remain confident, and we shall get through the adversities for the brighter days that lie ahead.

**Ruby HON Yuen-ping**  
Chief Executive Officer

機構管治

Corporate Governance







# 機構管治

## Corporate Governance



為加強公眾對監管局信任及以持份者的最佳利益為依歸，監管局致力提升機構管治，在履行《地產代理條例》下的職責時，維持高度誠信、公正、問責性和透明度。

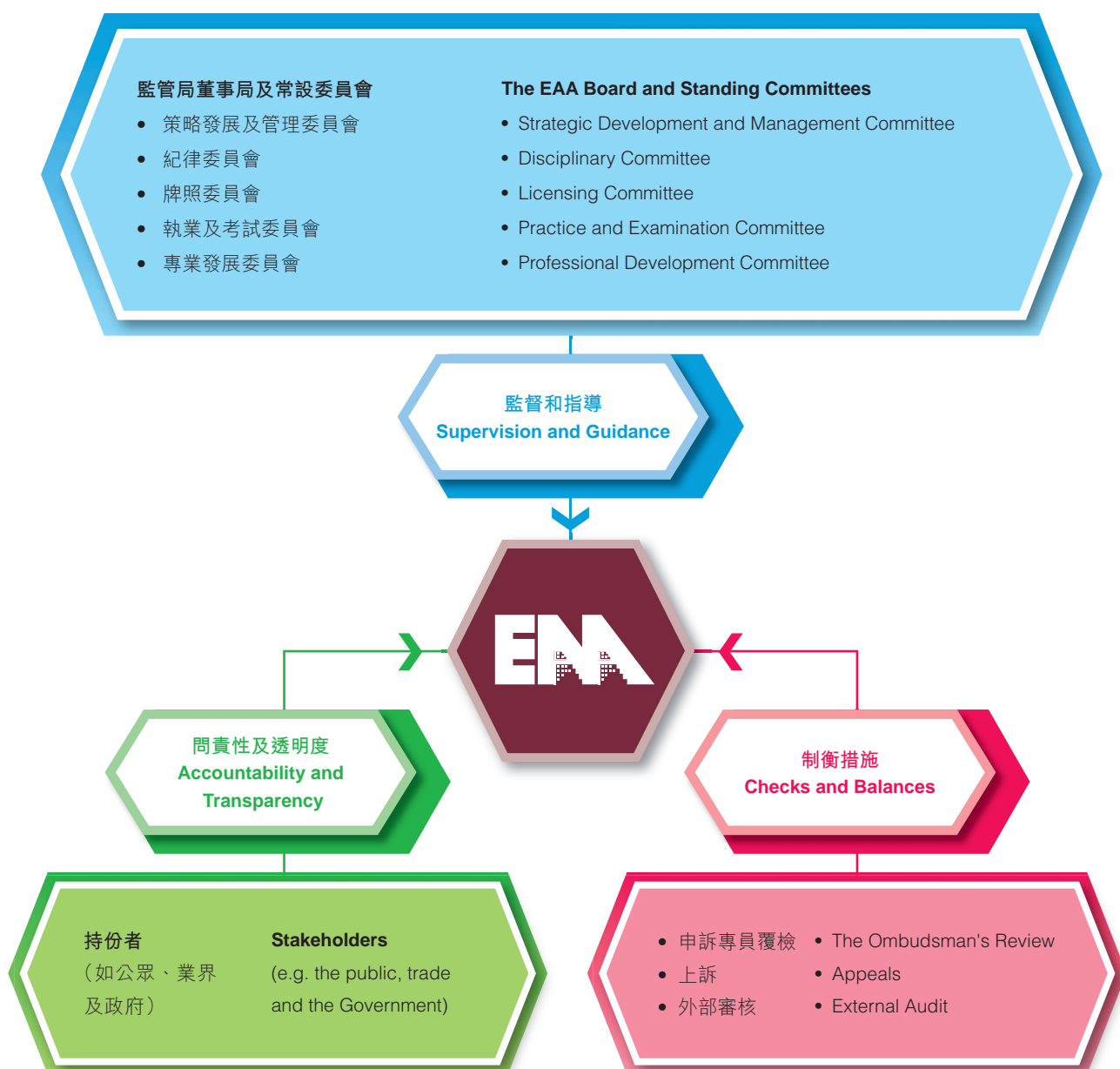
To enhance public trust in the Estate Agents Authority (“EAA”) and for the best interests of its stakeholders, the EAA spares no effort in taking corporate governance to a higher level and reaching a high standard of integrity, impartiality, accountability and transparency when discharging its duties under the Estate Agents Ordinance (“EAO”).

### 機構管治框架

#### 機構管治架構

### Governance Framework

#### Governance structure



## 監管局董事局及其組成

### 董事局

董事局是監管局的最高決策組織，負責制定監管局整體策略方向及政策，例如制定及通過機構發展計劃、年度工作計劃、年度預算案，以及負責管理及監察監管局行政部門的表現。

### 董事局的組成

《地產代理條例》對監管局董事局的組成有所訂明。董事局設有正、副主席各一名及不多於 18 名普通成員。成員來自社會上不同界別，包括地產代理行業和運輸及房屋局。董事局成員的任期固定，由香港特別行政區行政長官決定及委任。行政部門會向新任董事局成員提供簡報及一套資料，以便其熟悉監管局的工作。

董事局成員來自多元化背景，並擁有不同的知識、經驗及專業，包括來自地產代理、物業發展、商業、法律、測量、金融、會計、消費者事務及學術界別等，為董事局帶來專業見解以及獨立觀點。來自地產代理業內及業外的成員組合，亦能為董事局在制定各項政策及措施時，帶來更平衡和全面的觀點。有關現任董事局成員的姓名及詳細資料詳載於本年報的下一個章節。

監管局的主席及行政總裁職位由不同人士出任，各司其職。主席負責領導董事局執行《地產代理條例》，制定監管局策略及政策；而行政總裁則是領導行政部門，負責執行董事局的決定，並負責管理局方各項日常事務。

## The EAA Board and composition

### The Board

The highest decision-making authority of the EAA is the Board. It sets the overall strategic direction and policies of the EAA, such as considering and endorsing its corporate plan, annual work plan and annual budget. It also supervises and monitors the performance of the EAA Administration.

### Board composition

The constitution of the EAA Board is stipulated by the EAO. The EAA Board consists of a Chairman, a Vice-chairman, and not more than 18 ordinary members from different sectors of the community, including the estate agency sector and the Transport and Housing Bureau. All Board members are determined and appointed for a fixed term by the Chief Executive of the Hong Kong Special Administrative Region. After appointment, new Board members will be provided with briefings and information packages by the EAA Administration to familiarise themselves with the work of the EAA.

Board members come from varied backgrounds with diverse knowledge, experience and expertise, including the sectors of estate agency, property development, business, legal, surveying, finance, accounting professions, consumer affairs and academia. They bring to the Board their own wisdom and independent perspectives. The combination of members from within and outside the estate agency trade also provides the Board with a more balanced and holistic view when setting policies and identifying measures. The names and details of all current Board members are listed in the next section of this report.

The positions of Chairman and Chief Executive Officer (“CEO”) of the EAA are held by different persons and their roles are segregated. The Chairman is responsible for leading the Board in enforcing the EAO, setting strategies and policies for the EAA, while the CEO is the head of the EAA Administration responsible for executing the decisions of the Board and administering everyday business and affairs of the EAA.

# 機構管治 Corporate Governance



## 董事局成員 Board membership

### 主席 CHAIRMAN



#### 廖玉玲太平紳士

##### 大律師

- 牌照上訴委員會主席
- 稅務上訴委員會副主席
- 行政上訴委員會副主席
- 旅遊業監管局委員及其紀律委員會主席
- 金融糾紛調解中心紀律委員會主席

#### Ms Elaine LIU, JP

##### Barrister-at-law

- Chairman, Licensing Appeals Board
- Deputy Chairman, Board of Review (Inland Revenue Ordinance)
- Deputy Chairman, Administrative Appeals Board
- Member, Travel Industry Authority and Chairman of its Disciplinary Committee
- Chairman, Disciplinary Committee of Financial Dispute Resolution Centre

### 副主席 VICE-CHAIRMAN



#### 蕭澤宇 BBS 太平紳士

##### 希仕廷律師行合夥人

- 環境影響評估上訴委員會主席
- 審核委員會(電影檢查)主席
- 酷刑聲請上訴委員會委員
- 上訴委員會(房屋)主席(2007-2013)
- 上訴委員會(城市規劃)委員(2013-2017)
- 香港特別行政區護照上訴委員會副主席(2013-2019)

#### Mr Simon SIU Chak-yu, BBS, JP

##### Partner, Hastings & Co.

- Chairman, Environmental Impact Assessment Appeal Board Panel
- Chairman, Board of Review (Film Censorship)
- Member, The Torture Claims Appeal Board
- Chairman, Appeal Panel (Housing) (2007-2013)
- Member, Appeal Board Panel (Town Planning) (2013-2017)
- Deputy Chairman, HKSAR Passports Appeal Board (2013-2019)

## 成員 MEMBERS



### 鄭定寧工程師

#### 建造業議會執行總監

- 香港綠色建築議會董事會董事
- 香港珠海學院理工學院土木工程系諮詢委員會委員
- 香港工程師學會理事會理事
- 香港大學工程舊生會顧問
- 香港公路學會前任會長

### Ir Albert CHENG Ting-ning

#### Executive Director, Construction Industry Council

- Director, Hong Kong Green Building Council
- Advisory Committee Member, Faculty of Science and Engineering (Civil Engineering), Chu Hai College of Higher Education
- Council Member, Hong Kong Institution of Engineers
- Advisor, University of Hong Kong Engineering Alumni Association
- Immediate Past President, Hong Kong Institution of Highways and Transportation

### 張呂寶兒太平紳士

#### 郭葉陳律師事務所顧問律師

- 律師紀律審裁團成員
- 上訴審裁團(建築物)主席
- 上訴委員會(房屋)主席
- 漁民特惠津貼上訴委員會(禁拖措施)主席
- 上訴委員會(遊戲機中心)主席
- 獨立監察警方處理投訴委員會觀察員

### Mrs Peggy CHEUNG Po-Yee, JP

#### Consultant, Kwok, Yih & Chan

- Member, Solicitors Disciplinary Tribunal Panel
- Chairman, Appeal Tribunal Panel (Buildings)
- Chairman, Appeal Panel (Housing)
- Chairman, Fishermen Claims Appeal Board (Trawl Ban)
- Chairman, Appeal Board (Amusement Game Centres)
- Observer, Independent Police Complaints Council

### 周偉信先生

#### 香港大學法律專業學系副教授及系主任 劉漢銓律師行顧問律師

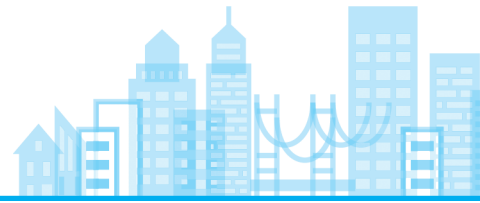
- 保險業監管局程序覆檢委員會委員
- 稅務上訴委員會副主席(2007-2018)

### Mr CHOW Wai-shun

#### Associate Professor and Head, Department of Professional Legal Education, The University of Hong Kong

#### Consultant, Chu & Lau Solicitors & Notaries

- Member, Process Review Panel for Insurance Authority
- Deputy Chairman, Board of Review (Inland Revenue Ordinance) (2007-2018)



## 成員 MEMBERS



### 戴敏娜女士

安永會計師事務所資深顧問  
(亞太區金融服務監管事務)

- 私人財富管理公會白皮書顧問委員會會員
- 融幼社董事局成員

### Ms Meena DATWANI

Senior Advisor (Financial Services Regulatory Affairs), Ernst & Young

- Member, White Paper Advisory Council, Private Wealth Management Association
- Board Member, Pathfinders



### 許智文教授 MH 太平紳士

香港理工大學建築及房地產學系教授

- 物業管理服務監管局副主席
- 香港房屋協會監事會成員
- 證券及期貨事務監察委員會房地產投資信託委員會委員
- 香港房屋委員會資助房屋小組委員會委員
- 土地共享先導計劃顧問小組成員
- 「劏房」租務管制研究工作小組成員

### Professor Eddie HUI Chi-man, MH, JP

Professor, Department of Building and Real Estate, The Hong Kong Polytechnic University

- Vice Chairman, The Property Management Services Authority
- Member, Supervisory Board, Hong Kong Housing Society
- Member, Committee on Real Estate Investment Trusts, Securities and Futures Commission
- Member, Subsidised Housing Committee, Hong Kong Housing Authority
- Member, Panel of Advisors, Land Sharing Pilot Scheme
- Member, Task Force for the Study on Tenancy Control of Subdivided Units



### 黎文軒先生 SBS, FSDSM, FSMSM

前任消防處處長  
賞之味控股有限公司(香港上市公司)  
獨立非執行董事

### Mr LAI Man-hin, SBS, FSDSM, FSMSM

Former Director of Fire Services  
Independent Non-executive  
Director, Tasty Concepts Holding  
Limited (listed company)



### 藍德業資深大律師

德輔大律師事務所資深大律師

- 高等法院暫委法官 (2017-2018及2020)
- 保險事務上訴審裁處主席
- 上訴審裁團(建築物)主席
- 獨立監察警方處理投訴委員會委員兼法律事務委員會主席
- 行政上訴委員會副主席
- 證券及期貨事務監察委員會紀律研訊主席委員會委員

### Mr Douglas LAM Tak-yip, SC

Senior Counsel, Des Voeux Chambers

- Deputy Judge, the High Court (2017-2018 & 2020)
- Chairperson, Insurance Appeals Tribunal
- Chairman, Appeal Tribunal Panel (Buildings)
- Member, Independent Police Complaints Council and Chairman of the Legal Committee
- Deputy Chairman, Administrative Appeals Board
- Member, Disciplinary Chair Committee, Securities and Futures Commission



### 凌潔心女士

羅兵咸永道會計師事務所前審計合夥人  
下列香港上市公司獨立非執行董事：

- 麗年國際控股有限公司
- 利民實業有限公司
- 億和精密工業控股有限公司
- 香港教育大學校董會成員兼司庫
- 醫院管理局管治委員會成員
- 上訴委員會(城市規劃)成員
- 香港青年協會理事會委員
- 香港青年旅舍協會行政委員會成員
- 僱員補償援助基金管理局成員 (2006-2012)

### Ms Imma LING Kit-sum

Retired Assurance Partner, PricewaterhouseCoopers  
Independent Non-executive Director of the following listed companies in Hong Kong:

- Wise Ally International Holdings Limited
- Raymond Industrial Limited
- EVA Precision Industrial Holdings Limited
- Council Member and the Treasurer, The Education University of Hong Kong
- Member, Hospital Governance Committee, Hospital Authority
- Member, Appeal Board Panel (Town Planning)
- Council Member, Hong Kong Federation of Youth Groups
- Executive Committee Member, Hong Kong Youth Hostels Association
- Board Member, HKSAR Employees Compensation Assistance Fund Board (2006-2012)



### 吳啟民先生

世紀21香港有限公司行政總裁

- 博愛醫院總理(1994-1995)
- 公益金屋邨籌款委員會聯席主席 (1995-1996)

### Mr NG Kai-man

Chief Executive Officer, Century 21 Hong Kong Limited

- Director, Pok Oi Hospital (1994-1995)
- Co-chairman, Community Chest Estates for the Chest Committee (1995-1996)



## 成員 MEMBERS



### 黃永光 SBS 太平紳士

信和集團副主席  
楊協成有限公司主席

- 第12及13屆中國人民政治協商會議北京市委員會委員
- 大灣區共同家園青年公益基金主席
- 香港大學校務委員會委員
- 香港科技大學大學顧問委員會成員
- 香港科技園公司董事局成員
- 數碼港顧問委員會委員

### Mr Daryl NG Win-kong, SBS, JP

Deputy Chairman, Sino Group  
Chairman, Yeo Hiap Seng Limited

- Member, The 12<sup>th</sup> and 13<sup>th</sup> Beijing Municipal Committees of the Chinese People's Political Consultative Conference
- Chairman, Greater Bay Area Homeland Youth Community Foundation
- Member, Council of The University of Hong Kong
- Member, Court of The Hong Kong University of Science and Technology
- Member, Board of Hong Kong Science and Technology Parks Corporation
- Member, Advisory Panel of Cyberport

### 潘達恒先生

聯萬地產集團有限公司創辦人及行政總裁

- 職業安全健康局文職及專業服務業安全及健康委員會主席及宣傳委員會委員
- 僱員再培訓局地產代理業行業諮詢網絡委員
- 職業訓練局房地產服務業訓練委員會委員
- 粵港澳大灣區投資學會榮譽會長
- 香港地產代理商總會副主席及東九龍分會主席
- 香港地產行政師學會會員

### Mr Jacob POON Tat-hang

Founder and Chief Executive Officer, Super Land Property Group Limited

- Chairman, Sedentary & Professional Services Safety & Health Committee and Member, Publicity Committee, Occupational Safety & Health Council
- Member, Real Estate Agency, Industry Consultative Networks, Employees Retraining Board
- Member, Real Estate Services Training Board, Vocational Training Council
- Honorary President, Investment Institute of the Guangdong-Hong Kong-Macau Greater Bay Area
- Vice Chairman, Hong Kong Real Estate Agencies General Association and Chairman, of its East Kowloon District Branch
- Member, Hong Kong Institute of Real Estate Administration

### 謝小玲女士

中國銀行(香港)有限公司工商金融部總經理

- 香港出口信用保險局諮詢委員會成員
- 僱員再培訓局委員
- 香港工業總會選聘理事

### Ms Phoebe TSE Siu-ling

General Manager, Commercial Banking Department, Bank of China (Hong Kong) Limited

- Member, the Hong Kong Export Credit Insurance Corporation Advisory Board
- Member, Employees Retraining Board
- Co-opted Member, General Committee of Federation of Hong Kong Industries



### 黃靜怡女士

美聯集團副主席及董事總經理  
美聯工商舖有限公司執行董事

- 美聯慈善基金有限公司董事及副會長
- 香港公開大學資助及發展基金委員會成員
- 香港專業人士協會常務會董
- 香港會計師公會資深會員

### Ms Angela WONG Ching-yi

Deputy Chairman and Managing Director, Midland Holdings Limited  
Executive Director, Midland IC&I Limited

- Director and Vice President, Midland Charitable Foundation Limited
- Member, Sponsorship and Development Fund Committee, The Open University of Hong Kong
- Standing Committee Member, The Association of Hong Kong Professionals
- Fellow Member, The Hong Kong Institute of Certified Public Accountants

### 黃鳳嫻女士

消費者委員會總幹事

- 消費者訴訟基金管理委員會當然成員
- 旅遊代理商諮詢委員會委員
- 香港金融管理局接受存款公司諮詢委員會委員
- 旅遊業賠償基金管理委員會委員
- 降低食物中鹽和糖委員會委員
- 防控非傳染病督導委員會委員

### Ms Gilly WONG Fung-han

Chief Executive, Consumer Council

- Ex-officio Member, Management Committee of the Consumer Legal Action Fund
- Member, Advisory Committee on Travel Agents
- Member, Deposit-taking Companies Advisory Committee, Hong Kong Monetary Authority
- Member, Travel Industry Compensation Fund Management Board
- Member, Committee on Reduction of Salt and Sugar in Food
- Member, Steering Committee on Prevention and Control of Non-communicable Diseases

### 黃偉雄 MH 太平紳士

中原地產代理有限公司亞太區主席兼行政總裁

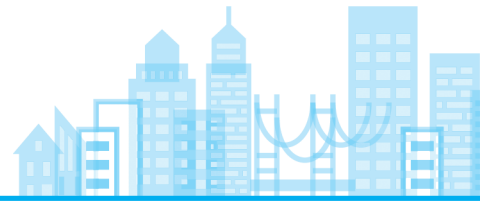
- 中原慈善基金有限公司主席
- 香港專業及資深行政人員協會會長
- 個人資料(私隱)諮詢委員會成員
- 整筆撥款督導委員會成員
- 教育局優質教育基金督導委員會成員
- 香港貿發局基建發展服務諮詢委員會委員

### Mr Addy WONG Wai-hung, MH, JP

Chairman and Chief Executive Officer – Asia Pacific, Centaline Property Agency Ltd

- Chairman, Centaline Charity Fund Limited
- President, Hong Kong Professionals and Senior Executives Association
- Member, Personal Data (Privacy) Advisory Committee
- Member, Lump Sum Grant Steering Committee
- Member, Quality Education Fund Steering Committee, Education Bureau
- Member, Infrastructure Development Advisory Committee, Hong Kong Trade Development Council





## 成員 MEMBERS



### 余智榮先生 MH

創富大埔物業有限公司董事

- 大埔區居民聯會主席
- 香港地產代理商總會副主席
- 香港童軍總會大埔北區第18旅主席
- 大埔區防火委員會委員
- 新界總商會常務董事
- 香港全國人大代表選舉委員會委員

### Mr YU Chi-wing, MH

Director, Wealth Tai Po Property Limited

- Chairman, Tai Po District Residents Association
- Vice Chairman, Hong Kong Real Estate Agencies General Association
- Chairman, 18<sup>th</sup> Brigade, Tai Po North District, Scout Association of Hong Kong
- Member, District Fire Safety Committee (Tai Po District)
- Managing Director, New Territories General Chamber of Commerce
- Member, Election Committee of the Hong Kong Deputies to the National People's Congress of the People's Republic of China

### 徐閔女士

- 香港存款保障委員會投資委員會主席及委員
- 大學教育資助委員會成員
- 證券及期貨事務監察委員會程序覆檢委員會成員
- 強制性公積金計劃諮詢委員會成員
- 「警察子女教育信託基金」及「警察教育及福利信託基金」投資諮詢委員會委員
- 數碼港顧問委員會成員

### Ms Helen ZEE

- Chairperson, Investment Committee and Member of Hong Kong Deposit Protection Board
- Member, University Grants Committee
- Member, Securities & Futures Commission Process Review Panel
- Member, Mandatory Provident Fund Schemes Advisory Committee
- Member, Investment Advisory Board of Police Children's Education Trust and Police Education & Welfare Trust
- Member, Advisory Panel of Cyberport

### 張趙凱渝太平紳士

運輸及房屋局副秘書長(房屋)  
(運輸及房屋局常任秘書長(房屋)代表)

### Mrs Alice CHEUNG CHIU Hoi-yue, JP

Deputy Secretary for Transport and Housing (Housing)  
(Representative of Permanent Secretary for Transport and Housing (Housing))

卸任成員 (2020年10月31日卸任)  
**Retired Members** (Retired on 31 October 2020)



梁永祥教授 SBS 太平紳士  
**Professor William LEUNG Wing-cheung, SBS, JP**



羅孔君太平紳士  
**Ms Jane Curzon LO, JP**



謝順禮先生  
**Mr Calvin TSE Shun-lai**



汪敦敬博士 MH  
**Dr Lawrence WONG Dun-king, MH**



黃光耀先生  
**Mr Ricky WONG Kwong-yiu**



余雅芳女士  
**Ms Avon YUE Nga-fong**



### 常設委員會

董事局以下設有五個常設委員會，負責處理監管局不同範疇的工作。每個委員會須有最少三名成員，委員會所有成員皆由監管局董事局委任。

董事局亦可不時就處理特別事宜成立專責小組及工作小組，有需要時，亦可委任非監管局成員的其他人士(即董事局委任成員)參與委員會、專責小組或工作小組的工作。

2020/21年度監管局常設委員會職權範圍載列於下一個章節。

### 職權範圍及成員名單

#### 策略發展及管理委員會

##### 職權範圍：

1. 研究具有長遠性影響的策略性議題以備提交監管局董事局審議。
2. 協調監管局的各常設委員會和／或工作小組／專責小組的工作和決定，以達至共同目標和解決其各自職能有關的或因履行其各自職能而可能引起的分歧(如有)。
3. 監察業界及公眾人士對監管局的規例、政策及措施的反應，並據此向監管局董事局及／或相關常設委員會建議適當行動。
4. 審核重要的財政議題—特別是賬目報表初稿、委任外部核數師、員工開支對監管局財政狀況的影響、預算事項、長遠的財政規劃和資產管理，並將建議提交監管局董事局審議。
5. 審視及批署由監管局行政部門所預備的年度工作計劃和預算案，並於確認後提交監管局董事局審議。
6. 就監管局資金的投資事宜制定指引並向監管局董事局提交建議。

### Standing Committees

There are five standing committees under the EAA Board to oversee the various aspects of the EAA's work. All committees shall consist of at least three members. All committee members are appointed by the EAA Board.

The EAA Board may also set up panels and work groups to deal with particular issues from time to time. When necessary, the EAA may also appoint other persons (i.e. Board-appointed members) who are not members of the EAA Board to the committees, panels or work groups.

Terms of reference of the EAA's standing committees 2020/21 are listed in the following section.

### Terms of reference and membership

#### Strategic Development and Management Committee

##### Terms of Reference:

1. To consider strategic issues of long-term significance, in preparation for consideration by the Board.
2. To align the work and decisions of the various standing committees and/or work groups/panels of the EAA with a view to achieving common goals and resolving divergences (if any) which may arise in connection with or out of the carrying out of their respective functions.
3. To monitor trade and community response to the EAA regulations, policies and measures and, on such basis, recommend appropriate actions to the Board and/or the standing committees for consideration.
4. To examine issues of major financial significance, in particular, draft statements of accounts, appointment of external auditor, staff cost implications, budgetary matters, long-term financial planning and asset management, and to make recommendations to the Board for consideration.
5. To review and endorse the annual work plan and budget prepared by the Administration and to recommend the same to the Board for consideration.
6. To devise guidelines for and make recommendations to the Board on the investment of the EAA monies.

- |  |  |
|--|--|
| <p>7. 研究重要的人力資源管理議題—尤其薪酬架構、薪酬和津貼政策，以及監管局員工(包括行政總裁和總監)的聘用條款和條件，並將建議提交監管局董事局審議。</p>                              | <p>7. To examine issues of major significance in human resources management, in particular, the pay structure, remuneration and allowance policies and terms and conditions of employment of the EAA employees (including the CEO and Directors), and to make recommendations to the Board for consideration.</p>  |
| <p>8. 審視及批核編制架構和重組安排、人力規劃，以及人力資源政策和程序的制訂。</p>  | <p>8. To review and approve establishment structure, reorganisation, manpower planning and development of human resources policies and procedures.</p>   |
| <p>9. 根據監管局主席的指示，審視及檢討行政總裁和總監的工作表現，以確定是否聘用、延長試用期、晉升、解僱、終止或繼續聘用，或其他與聘用相關事宜，以及確定是否批出按表現發放的獎賞，並將建議提交監管局董事局審議。</p> | <p>9. At the direction of the Chairman, to review and evaluate the performance of the CEO and Directors for the purpose of confirmation of appointment, extension of probation, promotion, dismissal, termination or renewal of employment or other employment related issues and the granting of any performance-linked awards, and to make recommendations to the Board for consideration.</p> |
| <p>10. 不時按委員會主席指引成立一個由委員會成員組成的工作小組，以執行委員會主席所委派的工作，審議小組的工作結果，及適時向董事局提交建議。</p>                                   | <p>10. To set up a task force as may from time to time be directed by the Committee Chairman, comprising any member(s) of the Committee, to carry out such tasks as the Committee Chairman may assign; to deliberate on the findings of the task force; and to make recommendations to the Board for approval as appropriate.</p>  |
| <p>11. 執行由監管局董事局授權處理的工作。</p>   | <p>11. To perform such other tasks as the Board may from time to time delegate.</p>  |
| <p>12. 如認為需要，就委員會行使其職能和權力獲取法律及／或專業意見或服務。</p>   | <p>12. To obtain legal and/or expert advice or service relating to the exercise of the Committee's functions and powers as and when the Committee considers necessary.</p>   |

**成員(於2021年3月31日)**

**Membership (as at 31 March 2021):**

<b>主席 Chairman:</b>	廖玉玲太平紳士	Ms Elaine LIU, JP
<b>成員 Members:</b>	許智文教授MH太平紳士	Professor Eddie HUI Chi-man, MH, JP
	凌潔心女士	Ms Imma LING Kit-sum
	蕭澤宇BBS太平紳士	Mr Simon SIU Chak-yu, BBS, JP
	謝小玲女士	Ms Phoebe TSE Siu-ling
	黃鳳嫻女士	Ms Gilly WONG Fung-han
	運輸及房屋局常任秘書長(房屋)或其代表	Permanent Secretary for Transport and Housing (Housing) or her representative



### 紀律委員會

#### 職權範圍：

1. 訂立指引和程序，確保以公平及貫徹一致的立場，處理紀律個案。
2. 接受、考慮和查究由監管局轉介至紀律委員會，根據《地產代理條例》第29(1)條所作的投訴及《地產代理條例》第29(2)條由行政總裁作出的呈述，並在考慮該等投訴和呈述後，進行其認為合適的研訊。
3. 接受及查究涉及持牌地產代理或營業員的投訴，是否抵觸監管局不時向業界發出的《操守守則》、執業通告或指引。
4. 審閱監管局根據《地產代理條例》第28條委任的調查員提交的報告及建議(經由第28條調查小組轉介)，考慮就涉嫌和指稱觸犯或沒有遵守《地產代理條例》條文的個案，進行其認為合適的研訊。
5. 按照《地產代理條例》第30條賦予之紀律制裁權，行使其認為適當的權力。
6. 在牌照上附加委員會認為適當的條件。
7. 視乎情況將委員會審議的不良執業手法或投訴個案轉交其他委員會，以便制訂及／或修訂政策、常規或規例，從而更有效地執行監管局之職能。
8. 不時按委員會主席指引成立一個由委員會成員組成的工作小組，以執行委員會主席所委派的工作，審議小組的工作結果，及適時向董事局提交建議。
9. 如認為需要，就委員會行使其職能和權力獲取法律及／或專業意見或服務。

### Disciplinary Committee

#### Terms of Reference

1. To draw up guidelines and procedures to ensure consistency and fairness in handling disciplinary cases.
2. To receive, consider and inquire into complaints as mentioned in section 29(1) of the EAO and submissions by the CEO as mentioned in section 29(2) of the EAO that are referred by the EAA to the Committee, and to conduct such inquiry as the Committee may think fit after having considered such complaints and submissions.
3. To receive and inquire into complaints lodged against licensed estate agents or salespersons for breaches of the Code of Ethics, practice circulars or guidelines issued to the trade from time to time by the EAA.
4. To consider the reports and recommendations of the investigator appointed by the EAA under section 28 of the EAO, with referral by the Section 28 Investigation Committee, to look into suspected and alleged breaches or non-compliance of the provisions of the EAO and to conduct such inquiry as the Committee may think fit after having considered such reports and recommendations.
5. To exercise any of the disciplinary powers provided under section 30 of the EAO as the Committee considers appropriate.
6. To attach to licences such conditions as the Committee may consider appropriate.
7. To refer from time to time cases of malpractice or complaints considered by the Committee to other committees for formulation and/or revision of policies, practice or regulations for better discharge of the EAA's functions.
8. To set up a task force as may from time to time be directed by the Committee Chairman, comprising any member(s) of the Committee, to carry out such tasks as the Committee Chairman may assign; to deliberate on the findings of the task force; and to make recommendations to the Board for approval as appropriate.
9. To obtain legal and/or expert advice or service relating to the exercise of the Committee's functions and powers as and when the Committee considers necessary.

成員 (於 2021 年 3 月 31 日) Membership (as at 31 March 2021):		
主席 Chairman:	蕭澤宇 BBS 太平紳士	Mr Simon SIU Chak-yu, BBS, JP
副主席 Vice-Chairman:	戴敏娜女士	Ms Meena DATWANI
成員 Members:	鄭定寧工程師	Ir Albert CHENG Ting-ning
	張呂寶兒太平紳士	Mrs Peggy CHEUNG Po-yee, JP
	周偉信先生	Mr CHOW Wai-shun
	許智文教授 MH 太平紳士	Professor Eddie HUI Chi-man, MH, JP
	黎文軒先生 SBS, FSDSM, FSMSM	Mr LAI Man-hin, SBS, FSDSM, FSMSM
	藍德業資深大律師	Mr Douglas LAM Tak-yip, SC
	吳啟民先生	Mr NG Kai-man
	黃永光 SBS 太平紳士	Mr Daryl NG Win-kong, SBS, JP
	潘達恒先生	Mr Jacob POON Tat-hang
	黃靜怡女士	Ms Angela WONG Ching-yi
	黃偉雄 MH 太平紳士	Mr Addy WONG Wai-hung, MH, JP
	余智榮先生 MH	Mr YU Chi-wing, MH
徐閔女士	Ms Helen ZEE	
委任成員 Board-appointed members:	畢新威先生	Mr BUT Sun-wai
	陳耀國先生	Mr Armond CHAN Yiu-kwok
	張偉浩先生	Mr Earnest CHEUNG Wai-ho
	何鉅業測量師 MH 太平紳士	Sr Vincent HO Kui-yip, MH, JP
	關碧紅女士	Ms Helle KWAN Bik-hung
	劉瑛琳女士	Ms Sandia LAU Ying-lam
	李峻銘先生	Mr Eric LEE Chun-ming
	廖建華先生	Mr Michael LIU Kin-wa
	潘志豪先生	Mr Philip POON Chi-ho
	謝凱琳女士	Ms Joanna TSE Hoi-lam
	黃漢成先生	Mr Daniel WONG Hon-shing
	余雅芳女士	Ms Avon YUE Nga-fong



### 牌照委員會

#### 職權範圍：

1. 研究及建議地產代理及營業員之發牌規定。
2. 研究及建議豁免某類人士發牌規定的準則。
3. 指示監管局行政部門處理牌照／營業詳情說明書的申請，並向符合發牌條件的申請人發出或續發有關牌照／營業詳情說明書。
4. 審閱提交予委員會之牌照／營業詳情說明書申請，若認為適當，可批准或拒絕申請。
5. 行使及執行《地產代理條例》第17、23、24、25及27條及《地產代理(發牌)規例》第9條訂明監管局的任何職能和權力。
6. 制定有關發牌事項的政策。
7. 檢討及建議牌照費用及監管局各類服務之收費幅度。
8. 研究及設計與發牌事項有關的表格及文件。
9. 不時按委員會主席指引成立一個由委員會成員組成的工作小組，以執行委員會主席所委派的工作，審議小組的工作結果，及適時向董事局提交建議。
10. 如認為需要，就委員會行使其職能和權力獲取法律及／或專業意見或服務。

### Licensing Committee

#### Terms of Reference

1. To consider and recommend licensing requirements for estate agents and salespersons.
2. To consider and recommend the criteria for exemption from the licensing requirements for any particular class of persons.
3. To instruct the EAA Administration to process applications for licences/statements of particulars of business ("SPOBs") and to grant or renew such licences/SPOBs to applicants meeting the licensing requirements.
4. To consider and if thought appropriate, to approve or refuse applications for licences/SPOBs brought before the Committee.
5. To exercise and perform any and such of the EAA's functions and powers under sections 17, 23, 24, 25 and 27 of the EAO and section 9 of the Estate Agents (Licensing) Regulation.
6. To set policies relating to licensing matters.
7. To review and make recommendations on the scale of licence fees and charges for services provided by the EAA.
8. To consider and design the relevant forms and related documents pertaining to licensing matters.
9. To set up a task force as may from time to time be directed by the Committee Chairman, comprising any member(s) of the Committee, to carry out such tasks as the Committee Chairman may assign; to deliberate on the findings of the task force; and to make recommendations to the Board for approval as appropriate.
10. To obtain legal and/or expert advice or service relating to the exercise of the Committee's functions and powers as and when the Committee considers necessary.

成員 (於 2021 年 3 月 31 日) Membership (as at 31 March 2021):		
主席 Chairman:	謝小玲女士	Ms Phoebe TSE Siu-ling
成員 Members:	鄭定寧工程師	Ir Albert CHENG Ting-ning
	張呂寶兒太平紳士	Mrs Peggy CHEUNG Po-yee, JP
	周偉信先生	Mr CHOW Wai-shun
	許智文教授 MH 太平紳士	Professor Eddie HUI Chi-man, MH, JP
	黎文軒先生 SBS, FSDSM, FSMSM	Mr LAI Man-hin, SBS, FSDSM, FSMSM
	黃偉雄 MH 太平紳士	Mr Addy WONG Wai-hung, MH, JP
	余智榮先生 MH	Mr YU Chi-wing, MH
委任成員 Board-appointed members:	徐閔女士	Ms Helen ZEE
	盧光輝先生	Mr Eddie LOU Kuong-fai
	余雅芳女士	Ms Avon YUE Nga-fong
	張玉雲女士 (消費者委員會代表)	Representative of the Consumer Council — Ms Winnie CHEUNG Yuk-wan

#### 執業及考試委員會

##### 職權範圍：

1. 制訂、檢討及修訂操守守則，規管地產代理行業的操守及執業方式。
2. 檢討《地產代理條例》所載有關地產代理的執業及運作的規例，並就此提供建議。
3. 不時考慮及檢討地產代理行業的執業手法，並制訂或研究關於地產代理工作的執業通告或指引。
4. 監察業界遵行《地產代理條例》及其附屬法例、《操守守則》、執業通告或其他指引的情況；並聯絡業界，共同研究提升執業水準及服務質素的方法。
5. 制訂地產代理和營業員資格考試的範圍及費用。
6. 為資格考試的執行工作制訂準則。

#### Practice and Examination Committee

##### Terms of Reference

1. To draw up, review and revise code(s) of ethics governing the conduct and practice of the estate agency trade.
2. To review and make recommendations on the regulations under the EAO relating to the practice and operation of estate agents.
3. To consider and review practices within the trade and prepare or consider practice circulars or other guidelines on various aspects of estate agency work from time to time.
4. To monitor compliance of the EAO and its subsidiary legislations, code(s) of ethics, practice circulars or other guidelines; and to liaise with the trade on ways to improve the standard of practice and quality of service.
5. To determine the syllabi and fees for the qualifying examinations for estate agents and salespersons.
6. To set the parameters for the administration of the qualifying examinations.





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| <p>7. 監督資格考試的試題設定與調整、考生違反考試規則的懲處決定，並就此向監管局行政部門發出指引。</p> <p>8. 檢討及釐定資格考試及其各個部分（如適用）的合格分數和優異分數。</p> <p>9. 不時按委員會主席指引成立一個由委員會成員組成的工作小組，以執行委員會主席所委派的工作，審議小組的工作結果，及適時向董事局提交建議。</p> <p>10. 如認為需要，就委員會行使其職能和權力獲取法律及／或專業意見或服務。</p> | <p>7. To oversee and give direction to the EAA Administration in the setting and moderation of examination questions and determination of penalties for breaches of examination regulations by candidates.</p> <p>8. To review and determine the pass marks and commendation marks for the qualifying examinations and, where appropriate, those for each part thereof.</p> <p>9. To set up a task force as may from time to time be directed by the Committee Chairman, comprising any member(s) of the Committee, to carry out such tasks as the Committee Chairman may assign; to deliberate on the findings of the task force; and to make recommendations to the Board for approval as appropriate.</p> <p>10. To obtain legal and/or expert advice or service relating to the exercise of the Committee's functions and powers as and when the Committee considers necessary.</p> |
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### 成員（於 2021 年 3 月 31 日）

#### Membership (as at 31 March 2021):

主席 Chairman:	許智文教授 MH 太平紳士	Professor Eddie HUI Chi-man, MH, JP
副主席 Chairman:	黃鳳嫻女士	Ms Gilly WONG Fung-han
成員 Members:	張呂寶兒太平紳士	Mrs Peggy CHEUNG Po-yee, JP
	周偉信先生	Mr CHOW Wai-shun
	戴敏娜女士	Ms Meena DATWANI
	藍德業資深大律師	Mr Douglas LAM Tak-yip, SC
	凌潔心女士	Ms Imma LING Kit-sum
	吳啟民先生	Mr NG Kai-man
	黃永光 SBS 太平紳士	Mr Daryl NG Win-kong, SBS, JP
	潘達恒先生	Mr Jacob POON Tat-hang
	黃靜怡女士	Ms Angela WONG Ching-yi
	黃偉雄 MH 太平紳士	Mr Addy WONG Wai-hung, MH, JP
	運輸及房屋局常任秘書長(房屋)或其代表	Permanent Secretary for Transport and Housing (Housing) or her representative
委任成員 Board-appointed members:	張偉浩先生	Mr Earnest CHEUNG Wai-ho
	何鉅業測量師 MH 太平紳士	Sr Vincent HO Kui-yip, MH, JP
	黎堅輝先生	Mr Victor LAI Kin-fai
	李峻銘先生	Mr Eric LEE Chun-ming
	黃漢成先生	Mr Daniel WONG Hon-shing
	葉耀邦先生	Mr YIP Yiu-pong

## 專業發展委員會

### 職權範圍：

1. 研究業界的培訓需要，並設計合適的培訓課程，以提升持牌人的執業水平。
2. 監督「持續專業進修計劃」的執行，包括：
  - a. 定期檢討計劃的重點、範疇和要求；
  - b. 訂立分配合規及有效管理及全面提升發展科目活動的指引；
  - c. 審批持續專業進修活動的主辦機構及評估持續專業進修活動；
  - d. 將其他專業界別和行業的合適持續專業進修活動納入監管局持續專業進修計劃；及
  - e. 監察持續專業進修計劃的成效，並向監管局董事局提交適當建議。
3. 就專業交流活動提供意見，並監察地產代理業內專業資格互認計劃的執行。
4. 不時按委員會主席指引成立一個由委員會成員組成的工作小組，以執行委員會主席所委派的工作，審議小組的工作結果，及適時向董事局提交建議。
5. 如認為需要，就委員會正確履行及行使其職能和權力獲取這方面的法律及／或專業意見。

## Professional Development Committee

### Terms of Reference

1. To examine the training needs and design appropriate training programmes to raise the competence of licensees.
2. To oversee the implementation of the Continuing Professional Development ("CPD") Scheme including-
  - a. conducting periodic reviews on its focus, scope and requirements;
  - b. determining guidelines for assigning Compliance and Effective Management and All-round Advancement activities;
  - c. approving CPD activity providers and evaluating CPD activities;
  - d. adopting appropriate CPD activities of other professions and trades into the CPD Scheme of the EAA; and
  - e. monitoring the effectiveness of the CPD Scheme and making recommendations to the Board as appropriate.
3. To advise on professional exchange activities and monitor the administration of scheme(s) relating to reciprocal recognition of professional qualifications for the estate agency trade.
4. To set up a task force as may from time to time be directed by the Committee Chairman, comprising any member(s) of the Committee, to carry out such tasks as the Committee Chairman may assign; to deliberate on the findings of the task force; and to make recommendations to the Board for approval as appropriate.
5. To obtain such legal and/or expert advice as the Committee may consider necessary for or in relation to the proper discharge and exercise of the Committee's functions and powers.



成員 (於 2021 年 3 月 31 日) Membership (as at 31 March 2021):		
主席 Chairman:	凌潔心女士	Ms Imma LING Kit-sum
成員 Members:	鄭定寧工程師	Ir Albert CHENG Ting-ning
	戴敏娜女士	Ms Meena DATWANI
	黎文軒先生 SBS, FSDSM, FSMSM	Mr LAI Man-hin, SBS, FSDSM, FSMSM
	藍德業資深大律師	Mr Douglas LAM Tak-yip, SC
	吳啟民先生	Mr NG Kai-man
	黃永光 SBS 太平紳士	Mr Daryl NG Win-kong, SBS, JP
	潘達恒先生	Mr Jacob POON Tat-hang
	黃靜怡女士	Ms Angela WONG Ching-yi
	余智榮先生 MH	Mr YU Chi-wing, MH
	徐閔女士	Ms Helen ZEE
	運輸及房屋局常任秘書長(房屋)或其代表	Permanent Secretary for Transport and Housing (Housing) or her representative
委任成員 Board-appointed members:	蔡鴻達博士	Dr Lennon HT CHOY
	葉國雄先生	Mr Ivan IP Kwok-hung
	汪敦敬博士 MH	Dr Lawrance WONG Dun-king, MH
	梁劍衡先生(職業訓練局代表)	Representative of Vocational Training Council — Mr Leslie LEUNG Kim-hang

### 會議出席記錄

根據《地產代理條例》，監管局會議的法定人數至少為監管局當時成員人數的一半(包括主席及副主席(不論在場與否))。出席會議的監管局成員各有一票投票權。

### Meetings attendance

According to the EAO, the quorum for a meeting of the EAA shall be at least half of the members of the EAA for the time being (including the Chairman and the Vice-chairman whether present or not). Each member of the EAA present at a meeting thereof shall have a vote.

2020/21年度，董事局及常設委員會的會議次數、平均出席率和審議文件數目如下：

The number of meetings, average attendance rates and number of papers considered by the EAA Board and standing committees for the period in 2020/21 were as follows:

	會議數目 Number of meetings held	平均出席率* Average attendance rate*	經審議的文件數目*** Number of papers considered***
董事局 The EAA Board	3	85%	26
策略發展及管理委員會 Strategic Development and Management Committee	2	100%	10
紀律委員會** Disciplinary Committee**	0	0%	0
牌照委員會 Licensing Committee	5	82%	11
執業及考試委員會 Practice and Examination Committee	1	84%	4
專業發展委員會 Professional Development Committee	1	88%	18

\* 委員會出席率包括董事局成員及董事局委任成員。

\*\* 儘管紀律委員會在年內沒有舉行任何會議，紀律委員會的董事局成員及董事局委任成員須出席紀律研訊，對涉嫌違反條例的持牌人作出判決。

\*\*\* 包括於會議上審議及傳閱的文件。

\* The attendance of committees includes Board members and Board-appointed members.

\*\* Notwithstanding that the Disciplinary Committee did not hold any meetings in the year, Board members and Board-appointed members of the Disciplinary Committee were required to sit at inquiry hearings for the adjudication of suspected non-compliances of the licensees.

\*\*\* Including papers considered at the meetings and through circulation.



### 誠信與公正

#### 操守標準

監管局堅守以誠信、嚴正態度及公平為原則，為公眾服務。

監管局是《防止賄賂條例》下的公共機構。在該條例下，所有監管局董事局成員及員工均被視為「公職人員」。

作為規管香港地產代理行業的法定機構，監管局致力維持最高質素的服務水平及道德標準。監管局要求全體員工秉持高水平的服務質素及道德標準，以促進並維持公眾的信心。本局員工必須遵守本局的行為守則，當中詳列了基本行為標準，涵蓋保密、利益衝突及利益收受等方面。監管局會向每位入職員工講解有關守則，並將相關文件上載至監管局內聯網供員工隨時參閱。

行政總裁、總監、高級經理和經理的離職後就業限制期分別為一年、六個月及兩個月。同時，包括行政總裁和總監在內的所有員工，均不可於任職監管局期間及離職後兩個月內參加地產代理或營業員資格考試。

### Integrity and Impartiality

#### Standard of conduct

The EAA is fully committed to the principles of honesty, integrity and fair play in the delivery of its services to the public.

The EAA is a public body under the Prevention of Bribery Ordinance. All Board members and employees of the EAA are regarded as “public servants” for the purpose of that ordinance.

As a statutory body tasked with regulating the practice of the estate agency trade in Hong Kong, the EAA strives to maintain the highest possible level of quality service and ethical standards. To promote and maintain public confidence, all EAA staff are required to have a high standard of integrity and conduct. They are required to comply with the EAA's *Code of Conduct* which sets out in detail the basic standards of conduct in different aspects, including confidentiality, conflicts of interest and acceptance of advantages. All EAA staff are briefed on the *Code of Conduct* upon their commencement of duty at the EAA, and may access the document easily at any time through the EAA's intranet.

The post-employment sanitisation period for the CEO, Directors, Senior Managers and Managers are respectively one year, six months and two months. There is also a prohibition on all staff, including the CEO and Directors, to take the estate agents or salespersons qualifying examinations during service and within two months after service.

## 利益披露

為維持公眾對監管局的誠信與公正性的信心，以及避免潛在利益衝突，監管局實施兩層的申報利益制度。所有董事局成員及董事局委任成員獲委任後，必須向監管局申報其利益，並每年更新資料。此外，他們須於監管局所有會議上，申報涉及監管局所審議的任何議題或事宜的利益，以及任何與監管局事務有利益衝突或潛在利益衝突的事情。公眾可要求查閱記錄有關利益申報詳情的登記冊。

此外，監管局所有員工亦須每年申報，有否與一些和監管局有競爭的、或與監管局有業務往來的，或受監管局所監管的業務或機構有任何直接或間接的財務利益關係。

在有關土地和物業的利益方面，所有監管局董事局成員及董事局委任成員均須申報其在香港或境外的任何實益權益，但不包括有關土地或物業的地址詳情。須登記的利益包括：成員名下所持有、或透過其他公司或個人間接持有、或其有權處置、或能從中獲得任何金錢利益的土地或物業。監管局行政部門的管理職級人員亦須遵循類似的規定，申報他們的土地及物業利益。

## Disclosure of interest

To foster public confidence in the integrity and impartiality of the EAA, the EAA adopts a two-tier reporting system on declaration of interest as a safeguard against potential conflict of interest. All Board members and Board-appointed members are required to register their interests with the EAA upon their appointment to membership and annually thereafter. They are also required to declare their interests at all EAA meetings in any subject and matter under consideration by the EAA, and any conflict of interest or potential conflict of interest which they may have with the affairs of the EAA. The register of interests is available for public inspection.

In addition, all EAA staff also have to declare annually if they have any direct or indirect financial interest in any company or organisation which competes with the EAA, which the EAA has business dealings with, or which is being regulated by the EAA.

Regarding interests in land and property, all EAA Board members and Board-appointed members are required to declare any such beneficial interests they have in or outside Hong Kong or overseas, without disclosing details of the addresses of such land or property. Registrable interests include land or property owned by a member in his/her name or held indirectly through another company or person. It also includes land or property which a member has a right over its disposition or has any pecuniary interest deriving from it. The managerial staff of the EAA Administration are also required to follow a similar requirement in declaring their interests in land and property.



### 問責性及透明度

監管局視問責性為機構管治的基本支柱之一，並基於此理念建立本局的架構及管理文化。在現行架構下，董事局須就監管局的整體表現問責。行政部門負責管理監管局的日常業務，並須就其表現向董事局問責。

#### 《機構授權指引》

監管局制定了一套《機構授權指引》來維持高水平的問責性。所有監管局成員、常設委員會、工作／專責小組及全體員工的行為，均必須符合《機構授權指引》的精神及目的，以及獲授權的職權範圍。

#### 查閱資料

為方便公眾取得有關監管局的資料，監管局已任命服務及專業發展總監為公開資料主任，負責確保本局按照特定程序，妥善處理公眾根據監管局的《公開資料守則》而提出的資料查閱要求。

### Accountability and Transparency

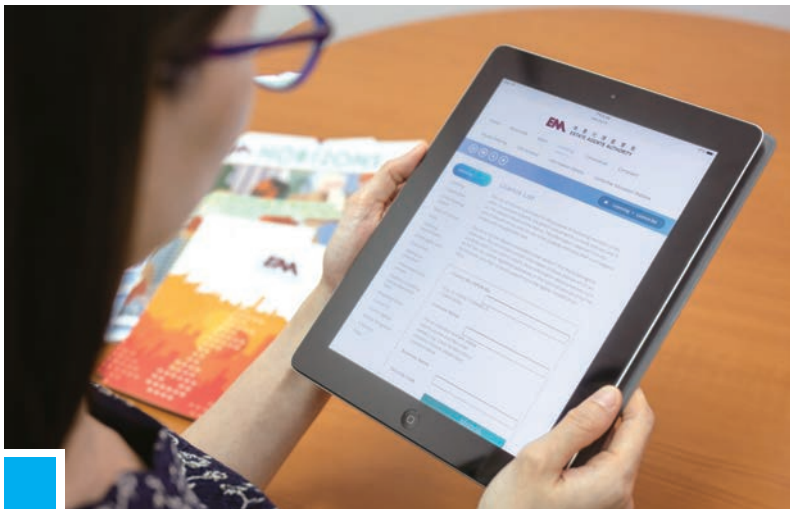
The EAA considers accountability one of the fundamental pillars of corporate governance and has built its corporate structure and management culture based on this concept. Under the current structure, the Board is accountable for the overall performance of the EAA. The EAA Administration is responsible for managing the EAA's everyday business and is accountable to the Board for its performance.

#### Corporate Authorisation Manual

To maintain a high standard of accountability, a *Corporate Authorisation Manual* was formulated for the EAA to provide corporate management authority guidelines. All members of the EAA, standing committees, work groups/panels and all staff must act in compliance with the spirit and intent of the *Corporate Authorisation Manual* and within the scope of authorities therein conferred.

#### Access to information

To facilitate the public to access information about the EAA, the EAA has designated the Director of Services and Professional Development as the Access to Information Officer who is responsible for ensuring that requests for access to information under the EAA's *Code on Access to Information* are properly dealt with in accordance with specific procedures.



監管局透過媒體活動、新聞稿、宣傳和公眾教育活動、監管局刊物及網站等不同溝通渠道，向公眾發放有關監管局的工作及措施的資訊。

The public are kept abreast of the EAA's work and initiatives through various communication channels, such as media events, press releases, publicity and public education activities, EAA publications and its website.

## 查閱資料申請摘要

## Summary of Applications for Access to Information

年度 Year	申請數目 Number of Applications	申請結果 Application Outcome	要求資料 Information Requested
2020/21	17	全部接受 All accepted	牌照副本 Copies of licences
			申請牌照時遞交的表格 Forms submitted for licence applications
			申請牌照時遞交的個人資料 Personal data submitted for licence application
			申請牌照時遞交的學歷證明文件 Documentary proofs of academic qualifications submitted for licence application
2019/20	13	12 個接受 12 accepted	牌照副本 Copies of licences
			申請牌照時遞交的表格 Forms submitted for licence applications
			申請牌照時遞交的個人資料 Personal data submitted for licence application
		1 個拒絕 1 declined	申請牌照時遞交的學歷證明文件 Documentary proofs of academic qualifications submitted for licence application
			要求的資料已公開 Information requested already published
2018/19	3	全部接受 All accepted	第三者發出的學歷確認函 Confirmation letter on an education record issued by a third party
			申請牌照時遞交的學歷證明文件 Documentary proofs of academic qualifications submitted for licence applications

監管局透過其網站發布資訊以提高局方工作的透明度，而每年向運輸及房屋局局長提交一份年報，並提呈立法會省覽，以進一步提高本局透明度。公眾可於監管局辦事處及網站閱覽有關年報。

The transparency of the EAA's work is attained through the information published at its website and is further enhanced by furnishing an *Annual Report* to the Secretary for Transport and Housing, copies of which have to be laid before the Legislative Council and are made available to the public at the EAA's office and website.

監管局透過媒體活動、新聞稿、宣傳和公眾教育活動、監管局刊物及網站等不同溝通渠道，向公眾發放有關監管局的工作及措施的資訊。

Members of the public are also kept abreast of the EAA's work and initiatives through various communication channels, such as media events, press releases, publicity and public education activities, EAA publications and its website.





### 公布紀律研訊結果

為方便公眾人士查悉紀律委員會根據《地產代理條例》賦予的權力向有關持牌人或前持牌人涉及的紀律事宜進行紀律研訊的結果，以及為教育地產代理業界及公眾，監管局於其網站內公布紀律研訊結果。

紀律委員會於2020/21年度共裁決了167個紀律研訊個案。監管局將這些個案的結果於其標題為「近期的紀律研訊結果」的網頁內公布。

同時，監管局亦在其網站內公布紀律研訊的裁決理由。詳情請參閱「積極執法」章節內的「公布研訊的裁決理由」。

### 獨立制衡措施

#### 外部審核

監管局的財務報表須經由外部核數師審核。2020/21財政年度，德勤•關黃陳方會計師行繼續獲委聘為監管局的核數師。

外部審核的主要目的是向董事局提交監管局年度財務報表，呈示公允的獨立保證。監管局委任的外部核數師須由運輸及房屋局局長批准。有關由德勤•關黃陳方會計師行審核的2020/21年度獨立核數師報告及財務報表詳載於第110至144頁。

#### 上訴

根據《地產代理條例》，持牌人或牌照申請人可就監管局有關拒絕批予牌照或續期牌照，或監管局施行的紀律處分的決定提出上訴。上訴須透過書面方式向運輸及房屋局局長提出。

運輸及房屋局局長須委任人士組成委員會，專責聆訊上訴。委員會的主席須從委員會成員中委任成員組成審裁小組就上訴作出裁決。

### Publication of inquiry hearing results

The EAA publishes inquiry hearing results on its website to facilitate members of the public to ascertain the results of the inquiry hearings conducted by the Disciplinary Committee pursuant to powers under the EAO on disciplinary matters concerning licensees or ex-licensees, and to educate both the estate agency trade and the public.

The Disciplinary Committee adjudicated 167 inquiry hearing cases in 2020/21 and the EAA has published the inquiry hearing results of these cases on its webpage titled "Recent Inquiry Hearing Results".

The EAA also publishes the reasons for disciplinary decisions on its website. For details, please refer to the sub-section headed "Publication of reasons for the decisions of inquiry hearings" under the section headed "Proactive in Law Enforcement".

### Independent Checks and Balances

#### External audit

The EAA's financial statements are subject to audit by an external auditor. Deloitte Touche Tohmatsu continued to be the EAA's external auditor in the financial year of 2020/21.

The main purpose of the external audit is to provide independent assurance to the Board that the annual financial statements of the EAA are fairly stated. The appointment of the EAA's external auditor is subject to the approval of the Secretary for Transport and Housing. The Independent Auditor's Report and Financial Statements of 2020/21 audited by Deloitte Touche Tohmatsu are included in pages 110 to 144.

#### Appeals

Under the EAO, licensees or licence applicants may appeal against the EAA's decisions concerning refusal to grant or renew a licence, or its disciplinary sanctions by writing to the Secretary for Transport and Housing.

The Secretary for Transport and Housing is required to appoint a panel of persons for the purpose of hearing such appeals. The appeals are determined by a tribunal, the members of which are appointed by the Chairman of the panel from members of the panel.

### 申訴專員覆檢

監管局自2010年7月2日起被納入申訴專員的監管範圍。2020/21年度內，本局共接獲六宗申訴專員轉介的個案，全部個案已於年內結束及裁定為不成立。

### 服務承諾

作為一個負責任的公營機構，監管局對公眾的服務設有一套服務承諾，且定期檢討承諾的達標率。監管局行政部各個部門負責維持有效的內部監控，以監測服務承諾的達標情況。

### The Ombudsman's review

The EAA came under the jurisdiction of the Ombudsman on 2 July 2010. In the year of 2020/21, a total of six inquiries from the Ombudsman were received. All of them were unsubstantiated and closed.

### Performance Pledges

As a responsible public body, the EAA has a set of performance pledges for its services to the public and the attainment level of the pledges is reviewed regularly. All sections of the EAA Administration are responsible for maintaining effective internal controls to monitor the achievement of their pledges to the public.

## 2020/21 年度行政部門服務達標率 Achievement of the Performance Pledges in 2020/21

### 查詢 Enquiries

服務類別 Service type	指標 Standard	達標率 Results
回覆查詢 Response to enquiries		
電話查詢（留言訊息） Telephone enquiries (voice mail messages)	1 個工作天內 <sup>1</sup> Within 1 working day <sup>1</sup>	100%
書面查詢 Written enquiries	7 個工作天內 <sup>2</sup> Within 7 working days <sup>2</sup>	99.92%

<sup>1</sup> 監管局的工作天為星期一至五。

<sup>2</sup> 收到查詢後下一個工作天開始計算。

<sup>1</sup> The EAA's working days are from Monday to Friday.

<sup>2</sup> From the next working day following the receipt of the enquiry.



### 資格考試

#### Qualifying Examinations

服務類別 Service type	指標 Standard	達標率 Results
發出成績通知單 <sup>1</sup> Issue result slips <sup>1</sup>	考試後的 14 個工作天內 Within 14 working days after the examination	100%

### 牌照

#### Licensing

服務類別 Service type	指標 Standard	達標率 Results
處理新牌照申請 Process new licence applications	收到新申請後的 10 個工作天內 <sup>2</sup> Within 10 working days for new applications <sup>2</sup>	99.90%
處理續牌申請 Process renewal licence applications	收到續牌申請後的 20 個工作天內 Within 20 working days for renewal applications	99.99%
退款予不獲發牌照或取消牌照申請的申請人 Refund of application fees for rejected/ cancelled applications	10 個工作天內 <sup>3</sup> Within 10 working days <sup>3</sup>	100%

<sup>1</sup> 由監管局委託舉辦資格考試的職業訓練局高峰進修學院發出。

<sup>2</sup> 由監管局收妥牌照申請、所需費用及文件之下一個工作天起計，至發出牌照／營業詳情說明書(即牌照可供領取之日)為止。如牌照申請須交由監管局牌照委員會考慮申請人是否符合法定的「適當人選」標準及其他發牌要求，此服務指標則不適用。監管局處理此類牌照申請時，須向申請人或第三者(例如破產管理署、信託人或警務處)查詢有關詳情，待得到回覆後，才可以決定批准或拒絕申請，故此在這種情況下，需要更長的時間。

<sup>3</sup> 由取消或拒絕申請之下一個工作天起計；如屬破產個案，則由收到破產管理署或信託人指示之下一個工作天起計。

<sup>1</sup> Issued by the Institute of Professional Education And Knowledge of the Vocational Training Council, authorised by the EAA to administer the examinations.

<sup>2</sup> From the next day following the receipt of an application, the required fee and documents to the day the licence/statement of particulars of business is issued (i.e. the day the licence is available for collection). This service target does not apply to applications which require the EAA's Licensing Committee to determine whether the applicant fulfills the "fit and proper" requirement and other licensing requirements as prescribed under the EAO. A longer duration is needed for such cases for the EAA to make enquiries and for the applicant or any third party (such as the Official Receiver's Office, trustees-in-bankruptcy or the Police) to respond before the EAA approves or rejects the application.

<sup>3</sup> From the next day after an application is cancelled or rejected; for bankruptcy cases, from the next day.

## 投訴、行動及紀律研訊

## Complaints, Enforcement and Disciplinary Proceedings

服務類別 Service type	指標 Standard	達標率 Results
確認收到投訴人的書面投訴 Acknowledge receipt of written complaints	5 個工作天內 Within 5 working days	100%
收到足夠證明文件後向投訴人作出書面回覆 Provide a written response to complainants upon receipt of sufficient supporting documents	15 個工作天內 Within 15 working days	100%

進行首次紀律研訊(適用於普通個案和複雜個案)／於監管局網頁公布已承認的違規事項(適用於快速個案)<sup>1</sup>  
[注意：並非所有個案會進行紀律處分。]<sup>2</sup>

Conduct the first disciplinary inquiry hearing for Normal Cases and Complex Cases/Publish admitted breach(es) on EAA website for Fast Track Cases<sup>1</sup>

[Note: Not all cases will proceed to disciplinary actions.]<sup>2</sup>

快速個案 (紀律處分新計劃下而又不牽涉有證人的個案) Fast Track Cases (Cases dealt with under the New Scheme for Disciplinary Cases and involving no witnesses)	6 個月內 <sup>3</sup> Within 6 calendar months <sup>3</sup>	42.86% <sup>4</sup>
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<sup>1</sup> 監管局之調查一般着眼於《地產代理條例》及其附屬法例之規定是否獲得遵從，以及地產代理及營業員之執業操守。倘若個案涉及任何同期進行的刑事調查、由其他監管機構就不遵從其法規進行的調查或民事訴訟，則本服務承諾並不適用。

<sup>2</sup> 投訴人及涉案持牌人會在以下期間獲書面通知有關的個案有否獲建議進行紀律處分：快速個案為3個月內；普通個案為6個月內；複雜個案為9個月內。

<sup>3</sup> 由監管局接獲足夠證明文件後向投訴人作出書面回覆的日期，或(如個案沒有投訴人)由監管局向涉案持牌人發出首封闡明指稱的信件日期，直至首次紀律研訊的研訊日期(適用於普通個案和複雜個案)，或已承認的違規事項於監管局網頁公布的日期(適用於快速個案)。

<sup>4</sup> 四宗快速個案、42宗普通個案及21宗複雜個案因受2019冠狀病毒病疫情影響而需額外時間完成調查，因而未能達到服務承諾。

<sup>1</sup> The EAA's investigation generally focuses on the compliance of the EAO and its subsidiary legislation and the conduct of estate agents and salespersons in their estate agency practice. If a case is related to any parallel investigation of criminal offence or non-compliance with any law or regulation by other regulatory bodies, or if the case is related to any parallel civil court action, this performance pledge is inapplicable.

<sup>2</sup> A written notification of whether the case will be recommended for disciplinary action will be given to the complainant(s) and the licensee(s) concerned within 3 calendar months for Fast Track Cases, within 6 calendar months for Normal Cases, or within 9 calendar months for Complex Cases.

<sup>3</sup> Commences from the date of the EAA's written response to complainant(s) upon the receipt of sufficient supporting documents from them or (if there is no complainant) from the date of the EAA's first allegation letter to licensee(s) concerned to the date of the first disciplinary inquiry hearing for cases proceeding to an inquiry hearing for Normal Cases and Complex Cases or to the publication date of admitted breach(es) on EAA's website for Fast Track Cases.

<sup>4</sup> Four fast track cases, 42 normal cases and 21 complex cases did not meet the pledge due to extra time needed for completion of investigation amidst the outbreak of COVID-19.

# 機構管治

## Corporate Governance



服務類別 Service type	指標 Standard	達標率 Results
普通個案 (非快速個案並只涉及不多於兩項受監管局調查的指稱的個案) Normal Cases (Cases other than Fast Track Cases concerning not more than two allegations investigated by the EAA)	10 個月內 <sup>1,2</sup> Within 10 calendar months <sup>1,2</sup>	59.22% <sup>3</sup>
複雜個案 (除快速個案及普通個案以外的個案) Complex Cases (Cases other than Fast Track cases and Normal Cases)	13 個月內 <sup>1,2</sup> Within 13 calendar months <sup>1,2</sup>	63.16% <sup>3</sup>
通知投訴人個案結果 Notify complainants of the outcome of the case	10 個工作天內 <sup>4</sup> Within 10 working days <sup>4</sup>	98.15%
通知被投訴人(持牌人)個案結果 Notify complainees (licensees) of the outcome of the case	10 個工作天內 <sup>5</sup> Within 10 working days <sup>5</sup>	99.31%

<sup>1</sup> 由監管局接獲足夠證明文件後向投訴人作出書面回覆的日期，或(如個案沒有投訴人)由監管局向涉案持牌人發出首封闡明指稱的信件的日期，直至首次紀律研訊的研訊日期(適用於普通個案和複雜個案)，或已承認的違規事項於監管局網頁公布的日期(適用於快速個案)。

<sup>2</sup> 就本服務承諾而言，就有關個案於進行紀律研訊後出現一切非監管局所能控制的情況，如：紀律研訊已經準備就緒但研訊日期尚未確定、出席有關紀律研訊的投訴人、證人及/或被投訴人未能出席有關紀律研訊等，所產生的額外時間將不會納入本服務承諾中。

<sup>3</sup> 四宗快速個案、42宗普通個案及21宗複雜個案因受2019冠狀病毒病疫情影響而需額外時間完成調查，因而未能達到服務承諾。

<sup>4</sup> 由完成調查之日起計；假如監管局須要為有關個案舉行紀律研訊或根據紀律處分新計劃下處理有關個案，則以向被投訴人發出研訊結果通知書之日起計。

<sup>5</sup> 不包括須要舉行紀律研訊的投訴個案。法例規定，監管局「須自有關決定日期起計21天內，將該決定以書面通知持牌人和通知該決定所針對的任何其他人」。

<sup>1</sup> Commences from the date of the EAA's written response to complainant(s) upon receipt of sufficient supporting documents from them or (if there is no complainant) from the date of the EAA's first allegation letter to licensee(s) concerned to the date of the first disciplinary inquiry hearing for cases proceeding to an inquiry hearing for Normal Cases and Complex Cases or to the publication date of admitted breach(es) on EAA's website for Fast Track Cases.

<sup>2</sup> Situations out of the EAA's control, such as no inquiry hearing date is available after the case is ready for inquiry hearing or the unavailability of complainant(s), witness(es) and/or the licensee(s) concerned on the purported inquiry hearing date after the case is ready for inquiry hearing etc., are disregarded for the purpose of this performance pledge.

<sup>3</sup> Four fast track cases, 42 normal cases and 21 complex cases did not meet the pledge due to extra time needed for completion of investigation amidst the outbreak of COVID-19.

<sup>4</sup> From completion of investigation or, in the event the case is submitted for an inquiry hearing or dealt with under the New Scheme for Disciplinary Cases, the date of the letter notifying the complainees of the result of the hearing.

<sup>5</sup> Excludes cases that have to be submitted for inquiry hearings. For the latter, the statutory requirement is for the EAA to "within the period of 21 days beginning on the date of the relevant decision, to notify in writing the licensee and any other person against whom the decision is made of the decision".

## 持續專業進修計劃

## Continuing Professional Development (“CPD”)

服務類別 Service type	指標 Standard	達標率 Results
完成處理持續專業進修活動認可的申請 Process applications for endorsement of CPD activities	20 個工作天內 Within 20 working days	100%
發出「出席證書」予參加監管局舉辦的持續專業進修活動的持牌人 Issue certificates of attendance for EAA-organised CPD activities	30 個工作天內 Within 30 working days	100%

# 監管局行政部門

## The EAA Administration

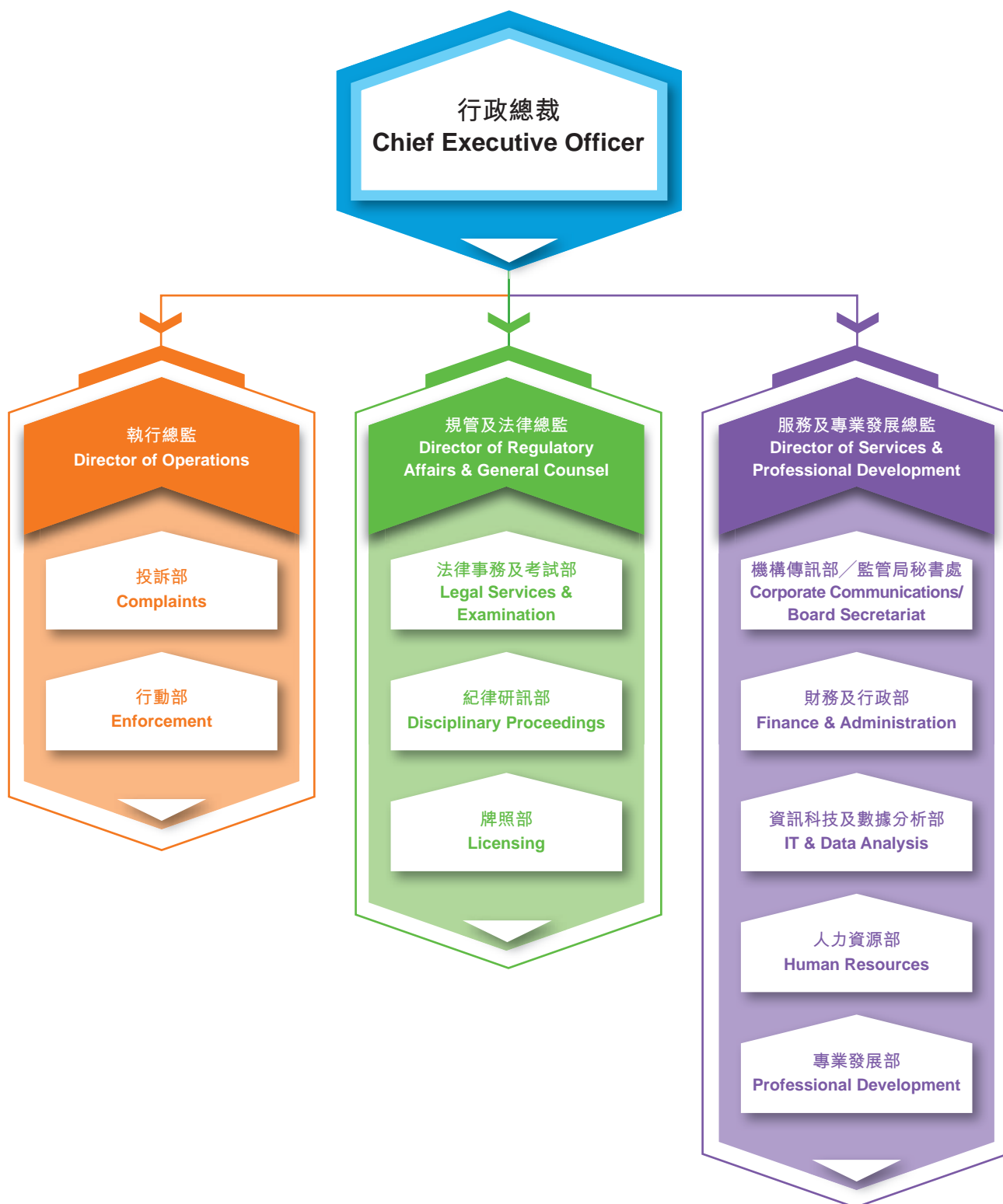


### 組織與員工

#### Organisation and People

#### 組織架構

#### Organisation structure



## 總監級以下的員工編制

**Non-directorate staff establishment**

職級 Rank	數字 Number
主管／法律顧問 Head/Legal Counsel	2
高級經理／經理 Senior Manager/Manager	9
高級助理經理／助理經理 Senior Assistant Manager/Assistant Manager	17
高級主任／主任 Senior Officer/Officer	32
高級行政助理／行政助理 Senior Administrative Assistant/Administrative Assistant	8
助理主任 Assistant Officer	1
高級文員／文員 Senior Clerk/Clerk	28
司機／辦公室助理 Driver/Clerical Assistant	4



# 監管局行政部門

## The EAA Administration



### 管理團隊

### Management team



- 1** 行政總裁韓婉萍女士  
Ms Ruby HON,  
Chief Executive Officer
- 2** 法律顧問容慧敏女士  
Ms Jennifer YUNG,  
Legal Counsel
- 3** 執行總監陳汝傲先生  
Mr CHAN U Keng,  
Director of Operations

- 4** 規管及法律總監梁德麗女士  
Ms Juliet LEUNG,  
Director of Regulatory Affairs  
and General Counsel
- 5** 服務及專業發展總監王頌恩先生  
Mr Ivan WONG,  
Director of Services  
and Professional Development
- 6** 法律顧問梁耀光先生  
Mr YK LEUNG,  
Legal Counsel
- 7** 投訴部經理馬喜得先生  
Mr Danny MA,  
Manager (Complaints)
- 8** 資訊科技及數據分析部高級經理  
林家雯先生  
Mr LAM Ka Man,  
Senior Manager  
(IT and Data Analysis)
- 9** 機構傳訊部高級經理鄭麗珊女士  
Ms Anissa CHENG,  
Senior Manager  
(Corporate Communications)
- 10** 牌照部高級經理李佩華女士  
Ms Ivy LEE,  
Senior Manager (Licensing)
- 11** 財務及行政部高級經理潘穎芝女士  
Ms Wendy POON,  
Senior Manager  
(Finance and Administration)
- 12** 行動部經理李淑儀女士  
Ms Elvina LEE,  
Manager (Enforcement)
- 13** 法律事務及考試部經理李文慧女士  
Ms Grace LI,  
Manager  
(Legal Services and Examination)
- 14** 投訴部經理莊小珮女士  
Ms Christine CHONG,  
Manager (Complaints)
- 15** 專業發展部經理梁明珠女士  
Ms Fallon LEUNG,  
Manager  
(Professional Development)

## 員工及薪酬

### 員工

監管局行政部門由行政總裁領導，其職能包括管理監管局事務，以及監察及規管業界遵守《地產代理條例》。截至2021年3月31日，監管局職員編制共有105名員工。殘疾僱員佔總僱員數目1%，2020/21年度的員工流失率為23%。

### 薪酬

監管局定期檢討其薪酬政策及做法，以確保其薪酬福利符合市場趨勢，以維持一定的競爭力以吸引及留住人才。本局委託了獨立顧問公司在年內進行薪酬水平及趨勢調查。工資範圍已根據市場水平進行調整。2021年的按表現薪金調整制度亦參考了顧問公司的建議而釐訂。

### 本年度行政總裁和總監的薪酬

本年度支付予行政總裁和總監<sup>1</sup>的薪酬如下：

		人數 Number of individuals
1,500,001–2,000,000 元	\$1,500,001 to \$2,000,000	1
2,000,001–2,500,000 元	\$2,000,001 to \$2,500,000	2
4,500,001–5,000,000 元	\$4,500,001 to \$5,000,000	1
<b>總數</b>	<b>Total</b>	<b>4</b>

<sup>1</sup> 整套薪酬福利包括年內支付的薪金、約滿酬金及按表現調整的薪金(如適用)。

## Staffing and remuneration

### Staffing

The EAA Administration is led by the Chief Executive Officer who is responsible for managing the business of the EAA, and monitoring and supervising compliance with the Estate Agents Ordinance. As at 31 March 2021, the staff establishment was 105. The percentage of employees with disabilities was 1%. The staff turnover rate for 2020/21 was 23%.

### Remuneration

The EAA regularly reviews its remuneration policy to ensure that its remuneration packages are in line with the market trends, so as to maintain competitiveness in attracting and retaining talent. An independent consultant was commissioned to conduct a pay level and pay trend survey during the year. The pay ranges were revised in line with the market and the 2021 annual performance-linked pay adjustment also drew reference from the recommendations of the consultant.

### Remuneration of Chief Executive Officer and Directors during the year

The total remuneration<sup>1</sup> of the Chief Executive Officer and Directors during the year was as follows:

<sup>1</sup> Total remuneration includes salary, contract-end gratuity and performance-linked pay, if applicable, paid during the year.



### 培訓及溝通

#### 員工培訓及發展

隨着公眾對公營機構的問責性和透明度之期望與日俱增，監管局必須確保其員工具備履行職責、積極回應時刻演變的大眾訴求，以及維持高服務水平的能力。作為本局人力資源策略之一，監管局致力提供各類資源：包括內部工作坊、對外的培訓課程及培訓資助等，以提升員工的工作能力及支持員工的事業發展。

為協助監管局員工明白到因公眾期望的轉變(包括新一代、業界持份者和社會整體環境)而導致工作上可能出現的變化，並以正面積極的態度應對該等變遷；監管局委任了培訓顧問為初級至中層管理人員舉辦「迎接改變與增長」的工作坊，以培養他們接受改變的思維方式和可持續發展的文化，為未來的轉變作好準備。

此外，本局同時資助員工參加相關的培訓課程，以加強他們在工作方面的知識及實現其個人事業發展目標。

這些培訓活動全部旨在提升監管局員工的專業知識和技能，協助他們盡展所長，以迎接日後更大的挑戰和成就。



監管局舉辦「迎接改變與增長」工作坊，以培養員工接受改變的思維方式。

EAA organised a training workshop “Gear Up for Change & Growth” to help its staff to develop a changing mindset.

### Training and communication

#### Staff training and development

With rising public expectations on the accountability and transparency of public organisations, the EAA needs to ensure that its staff are equipped with the necessary competencies to discharge their duties, respond to the community’s evolving needs, and achieve consistently high levels of performance. As part of its human resources strategy, the EAA is committed to providing various kinds of resources, including in-house workshops, external training programmes and training sponsorship to enhance their competencies and support their career development.

To help EAA staff realise that there could be possible changes on the job as a result of the change in expectation of the public including the new generations, industry stakeholders and general environment of the society as a whole; and be ready to adapt to possible changes with a positive attitude, the EAA appointed a training consultant to deliver a training workshop “Gear Up for Change & Growth” for its staff from junior level to middle management to prepare for changes through developing a changing mindset and a culture of sustainable growth.

Staff were also provided with sponsorship for attending their self-initiated training programmes to enhance their knowledge at work and to meet individual career development goals.

All these training activities aim to enhance the professional knowledge and skills of the EAA staff, to develop their full potential and to prepare them for greater challenges and achievements ahead.



為培養團隊精神，監管局於年內為員工提供了年度聖誕午餐。A Christmas lunch was arranged to foster team spirit during the year.

### 員工溝通

監管局透過不同渠道來加強員工之間的溝通，包括定期舉行管理層會議及部門會議，一方面確保各個部門的透明度及對彼此工作的互相理解，同時確保監管局方針能傳達至各職級的員工。高級管理層亦會透過定期的溝通活動(如部門簡報會)接觸員工，分享管理層有關各事項上的最新訊息及政策方針，例如監管局的機構計劃及架構改變等，並提供機會讓員工發表意見。

為培養團隊精神，監管局於年內為員工提供了年度聖誕午餐。

### 機構及員工獎項

#### 機構獎項

監管局連續第六年獲香港社會服務聯會頒發「同心展關懷」標誌，以表揚本局在「關懷社區」、「關懷僱員」及「關注環境」上的承諾和貢獻。

監管局同時再次獲僱員再培訓局嘉許為「人才企業」，表揚局方在人才培訓及發展方面的卓越表現。

監管局於香港管理專業協會舉辦之2020年「最佳年報比賽」中，榮獲「非牟利及慈善機構」類的「最優秀新參賽年報獎」殊榮。

#### 員工獎項

監管局的一位牌照部助理經理及一位機構傳訊部主任獲頒發「2020申訴專員嘉許獎 — 公職人員獎」，以表揚他們在服務大眾和處理投訴及查詢方面的專業及積極態度。監管局員工已經連續六年獲頒發該等獎項。

### Staff communication

The EAA reinforces communication among staff through different channels, including regular meetings among management staff and sectional meetings, horizontally to ensure transparency and understanding of the work of different sections and vertically to convey direction to different rankings of staff. The senior management further regularly reaches out to staff through various communication sessions, such as the sectional briefing sessions to share the latest message and direction from the senior management on matters such as the EAA's corporate plan and organisational changes, as well as to provide a platform for the staff to share their views.

To foster team spirit, an annual Christmas lunch was arranged during the year.

### Corporate and staff awards

#### Corporate awards

The EAA received the Caring Organisation logo for the sixth consecutive year presented by The Hong Kong Council of Social Service in recognition of the EAA's commitment and contribution to "Caring for the Community", "Caring for the Employees" and "Caring for the Environment".

The EAA was also acknowledged as a "Manpower Developer" again by the Employees Retraining Board for its outstanding achievements in manpower training and development.

The EAA was granted the award of the "Best New Entry" in "Non-profit Making and Charitable Organizations" category of "2020 HKMA Best Annual Reports Awards" organised by the Hong Kong Management Association.

#### Staff awards

An Assistant Manager of the Licensing Section and an Officer of the Corporate Communications Section received "The Ombudsman's Award 2020" for "Officers of Public Organisations" in recognition of their professional and positive attitude in serving the public and handling complaints and enquiries. This was the sixth consecutive year that the EAA staff have received the Award.



### 抗疫工作

為減低疫情擴散的風險，在2020/21年度，局方不時按需要實施員工在家工作的輪班安排。為了避免交叉感染，會議均以在線模式進行，以取代實體會面。此外，防疫措施亦在年內繼續實施，包括進入辦公室前必須量度體溫及在辦公室範圍內必須戴上口罩等。同時清潔辦公室的次數亦有所增加。

雖然如此，監管局接待處／服務櫃位仍然如常對外開放，為市民提供服務。局方採取的防疫措施包括：要求訪客在進入本局前必須量度體溫及戴上口罩、透過監管局的網上預約系統安排預約，以及在接待處安裝保護屏等。

### 財務回顧

#### 收入及開支

監管局於本年度錄得1,350萬元盈餘(相比去年錄得510萬元赤字)。監管局在本年度的總收入為9,120萬元，較上年度減少10萬元或0.1%。本年度的開支為7,770萬元，較上年度增加180萬元或2.4%。上年度包括一項2,060萬元的一筆過專業發展資助。

### Combating COVID-19

To reduce risk of the spread of COVID-19, a roster arrangement for colleagues to work from home was implemented from time to time when necessary during the year of 2020/21. Meetings were held online in lieu of physical attendance to prevent cross infection. The disease prevention measures such as body temperature check before entry to the office and wearing a face mask in the office area which were implemented during the year are still in force. Frequency of office cleaning was also increased.

Notwithstanding, the opening hours of the EAA reception/service counter for providing services to the public were maintained as usual during the period. Precautionary measures were implemented such as requiring visitors to take a body temperature check and wear a face mask before entering the office premises, and to make a prior appointment for service through an online booking system; and installing protective screens at the reception, etc.

### Financial Review

#### Income and expenditure

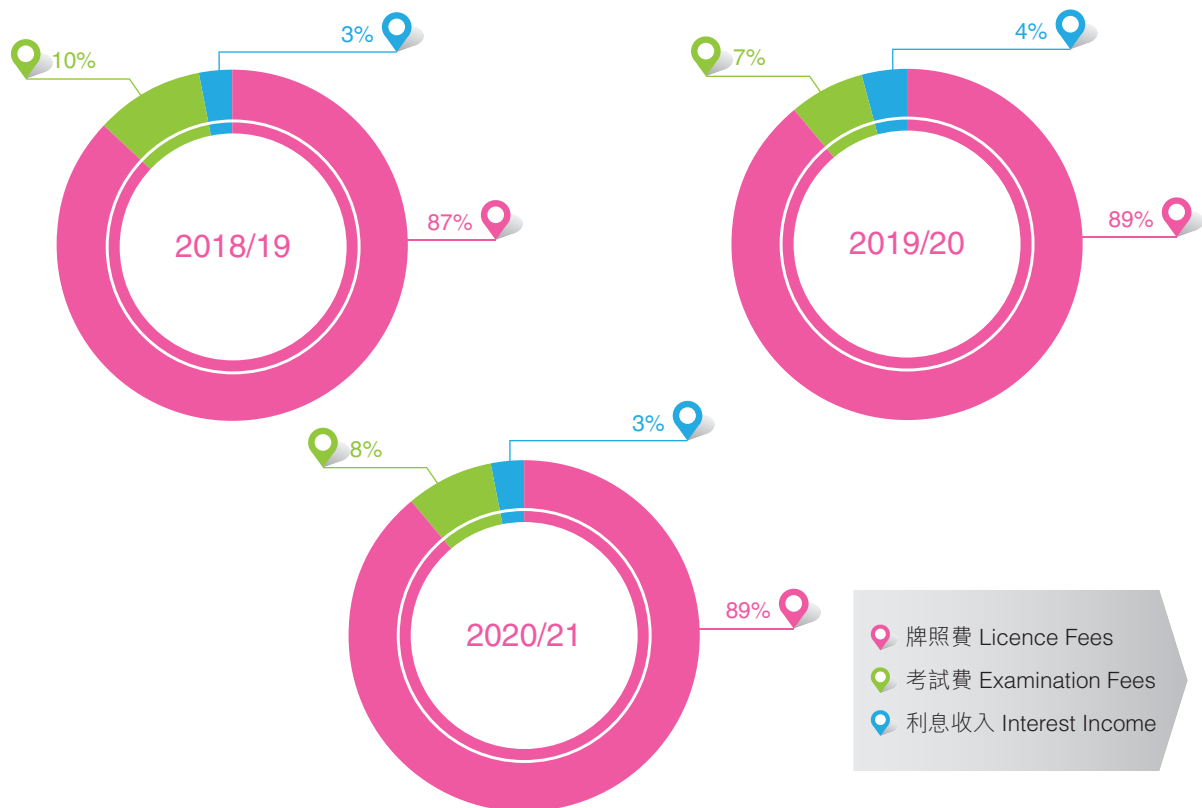
For the year under review, the EAA reported a surplus of \$13.5 million (as compared to a deficit of \$5.1 million last year). Income for the year was \$91.2 million, a decrease of \$0.1 million or 0.1% over the previous year. Expenditure for the year was \$77.7 million, an increase of \$1.8 million or 2.4% compared to the previous year's. The previous year included a one-off Professional Development Subsidy of \$20.6 million.

### 收入

牌照費收入佔總收入的89%，較上年度增加了30萬元或0.4%至8,150萬元，原因主要為年內持牌人數輕微上升。年內的考試費收入為750萬元，較上年度增加110萬元或16.5%，主要原因是由於在2019/20年度的部分資格考試因2019冠狀病毒病疫情而取消，導致本年度的考生人數增加。另因市場調低定期存款息率，令利息收入下跌至220萬元，較上年度減少150萬元或40.0%。

### Income

Licence fee income, contributing 89% of the total income, was \$81.5 million, representing an increase of \$0.3 million or 0.4% over the previous year. The increase was mainly due to a mild growth in the number of licensees during the year. Examination fee income was \$7.5 million, representing an increase of \$1.1 million or 16.5% over the previous year, mainly due to the number of candidates picking up following the cancellation of a number of qualifying examinations because of the outbreak of COVID-19 during 2019/20. Interest income was \$2.2 million, representing a decrease of \$1.5 million or 40% over the previous year, due to the lower time deposit interest rates offered in the market.



# 監管局行政部門

## The EAA Administration

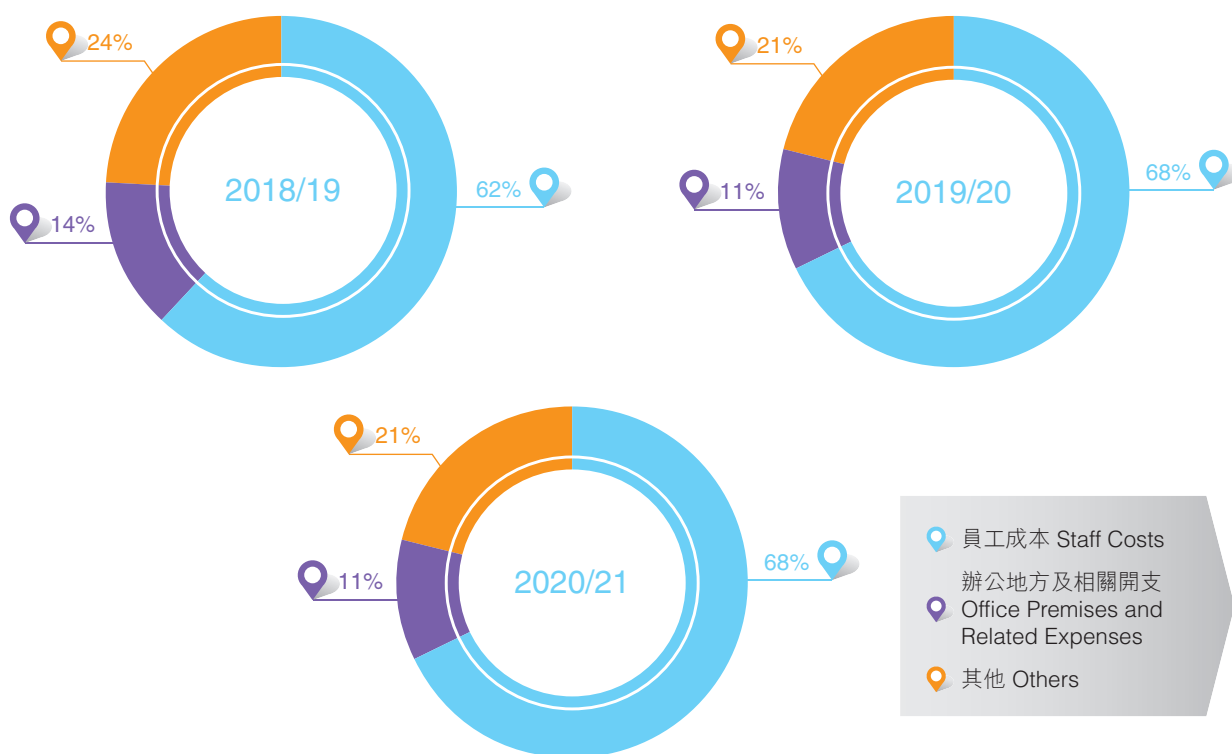


### 支出

員工成本與辦公地方及相關開支為兩大主要支出，分別佔經常性總開支67.7%及10.7%。主要金額增加的支出項目為員工成本、考試服務費用，以及印刷和文具開支；而主要金額減少的支出項目則為專業服務費用及培訓活動開支。

### Expenditure

Staff costs, and office premises and related expenses were two major expenditure items, accounting for about 67.7% and 10.7% of the total recurrent expenditures respectively. Expenditure items that saw major increases in dollar amount were staff costs, service fees for examinations, and printing and stationery expenses. Expenditure items that saw major decreases in dollar amount were professional service fees and training activity expenses.



## 發放專業發展資助及政府現金津貼

### 專業發展資助

監管局於2020年1月宣布董事局通過向個人持牌人提供一筆過的專業發展資助，以協助他們在2019/20年度的艱難營運環境下發展及維持其專業服務水平。自2020年4月起，本局以銀行本票方式分批發放專業發展資助，發放工作已大致完成，尚餘部分過期的本票仍需與銀行跟進。

### 政府現金津貼

因應疫情對地產代理業產生的負面影響，在第二輪「防疫抗疫基金」下，政府透過監管局向地產代理業的個人持牌人提供一筆過的現金津貼，適時為業界提供財政上的支援。自2020年5月起，本局以銀行本票方式分批發放政府現金津貼。津貼發放工作已大致完成，部分未能成功送達或過期的本票至2021年6月30日計劃結束前會作跟進。

### 購置辦事處

截至2021年3月31日，監管局支付了870萬元訂金及印花稅以購置位於柴灣的新辦事處，以容納大部分目前在灣仔租賃辦事處上班的員工。同時，局方會在灣仔租用一個小型辦事處為公眾及業界提供服務。於2021年3月31日財政年度完結後，購置上述新辦事處的6,100萬元交易已於2021年5月13日完成。

## 企業社會責任

監管局致力將企業社會責任原則融入日常運作中，為社會持續發展作出貢獻。針對社區、環境及工作場所等主要企業社會責任範疇，均已納入至本局所有營運決策及實務中。要維持作為法定機構應有的良好企業社會責任，有賴全體監管局成員的努力。

## The disbursements of Professional Development Subsidy and Government's cash subsidy

### Professional Development Subsidy

The EAA Board approved the provision of a one-off Professional Development Subsidy to individual licensees which was announced in January 2020 to assist them in developing and maintaining their professional service standard under the difficult operating environment in 2019/20. The EAA had started disbursing the Professional Development Subsidy by bank cashier's orders since April 2020 by batches. The disbursement was completed in general, with some expired cashier's orders to be followed up with the bank.

### Government's cash subsidy

Under the second round of Anti-epidemic Fund, the Government provided a one-off cash subsidy to individual licensees of the estate agency trade via the EAA to offer timely financial support in view of the adverse impact of the COVID-19 pandemic on the practice of the estate agency trade. The EAA had started disbursing the Government's cash subsidy by bank cashier's orders since May 2020 in batches. The disbursement was completed in general, except for some undelivered or expired cashier's orders to be followed up till the end of the programme on 30 June 2021.

### Acquisition of office premises

As at 31 March 2021, the deposit and stamp duty of \$8.7 million was paid for the acquisition of the new office premises in Chai Wan to accommodate the majority of staff currently stationed at the rented office in Wanchai. A smaller office would instead be rented again in Wanchai for mainly serving the public and the trade. Subsequent to the financial year ended 31 March 2021, the purchase transaction of the said new office premises at \$61 million was completed on 13 May 2021.

## Corporate Social Responsibility

The EAA is committed to integrating corporate social responsibility ("CSR") principles into our daily operations and contributing to the sustainable development of the society. Key CSR aspects such as community, environment and workplace, are integrated into all our operational decisions and practices. Maintaining good CSR practices that align with our role as a statutory body involves everyone at the EAA.



# 監管局行政部門

## The EAA Administration



### 參與慈善活動

為關懷弱勢社群及社會上有需要的人士，監管局全力支持非牟利機構所舉辦的籌款活動及社區服務(包括：公益便服日、公益愛牙日、公益行善「折」食日等)。今年，監管局參與的社區服務包括香港基督教青年會企業社會責任計劃下的面試技巧工作坊及愛心午餐計劃。面試技巧工作坊為高中生傳授求職面試技巧，再由本局的員工為他們進行模擬面試。而在愛心午餐計劃中，監管局員工在香港基督教青年會西九龍會址向附近的弱勢社群派發午餐盒。

### Charity participation

To show our care to the underprivileged and those in need, the EAA supported various fund-raising activities (e.g. Dress Casual Day, Love Teeth Day, Skip Lunch Day, etc.) and community services of non-profit making organisations. This year, the community services in which the EAA participated included Interview Skill Workshop and Lunch Box Giveaway of the YMCA Corporate Social Responsibility Programmes. The Interview Skill Workshop taught some senior secondary school students the brief skillsets for job interviews and thereafter mock interviews were then conducted by our staff. In the Lunch Box Giveaway charity event, our staff distributed lunch boxes at YMCA West Kowloon Centre to the nearby underprivileged.



監管局員工積極參與香港公益金舉辦的公益便服日。  
The EAA staff participated in the Dress Casual Day organised by the Hong Kong Community Chest.

### 後50 • 實習生計劃

監管局於2020年參加由僱員再培訓局舉辦的「後50 • 實習生計劃」，該計劃旨在為50歲或以上人士提供就業機會。在為期一個月的實習計劃中，參加者有機會在職場上一展所長，同時掌握就業市場的現況。實習完結後，監管局主動向實習生提供臨時職位。

### Post-50 Internship Programme

The EAA joined the Post-50 Internship Programme held by the Employees Retraining Board in 2020 which aimed to provide people aged over 50 with an opportunity to join the workforce. During the one-month internship programme working in the EAA, the participants had the opportunity to develop their strengths in the workplace and got up-to-date with the current status of the job market. After the internships, the EAA voluntarily offered the participants temporary jobs.



監管局於2020年參加由僱員再培訓局舉辦的「後50 • 實習生計劃」。  
The EAA joined the Post-50 Internship Programme held by the Employee Retraining Board in 2020.

## 環境

監管局致力以環境友善的態度營運，並向員工推廣環保理念。我們採納了多項綠色辦公室措施，包括提供專門收集單面印刷紙張以作重複使用的托盤、回收紙張及碳粉盒、使用符合環保原則的印刷紙張，以及使用自動關閉照明系統和空調的定時器等。

年內，監管局亦參與不少環保活動，例如「綠色日」、「香港無冷氣夜」及「地球一小時」等。

## 資訊科技

### 網上服務

資訊科技是提供新服務的先決條件，尤其在2019冠狀病毒病疫情期間更是不可或缺。年內，監管局強化了電子服務，包括：可透過電子服務修讀持續專業進修計劃下新增的網絡研討會／網上培訓課程，讓從業員在社交距離措施下，仍可透過互動方式學習、查閱支付牌照費的電子收據和使用網上個人牌照續期的新增功能。

此外，監管局的行動部門亦開始採用地理資訊系統(「GIS」)以監察地產代理商舖，提升篩選商舖以作訪查的對象，提供商舖的準確位置，以及縮短輸入和處理已收集資料的時間。

內部方面，本局加強了虛擬私人網絡(「VPN」)的连接功能，讓更多員工可使用遙距方式存取電腦系統，從而能在疫情期間透過在家工作維持正常業務運作。

### 網絡安全

隨着網絡攻擊和資料洩漏風險持續增加，監管局定期檢討其保安平台和參數，確保有關系統為最新版本及與業界的標準相符。

## Environment

The EAA strives to operate as an environmentally friendly organisation and promotes the same to its staff. Green office measures adopted include the provision of designated trays to collect one-side printed paper for reuse; recycling of paper and toner cartridges; and use of environmentally friendly printing paper, timer for switching off lighting and air-conditioning automatically, etc.

The EAA also participated in several environmental initiatives during the year, e.g. Green Day, Hong Kong No Air Con Night and Earth Hour.

## Information Technology

### Online services

Information Technology is an effective enabler for new types of service, in particular, amidst the COVID-19 pandemic. This year the EAA enriched its e-Services with the addition of webinar/online training under the Continuing Professional Development Scheme which allows interactive learning despite the COVID-19 social distancing measures; the retrieval of digital receipts for licence fee payment and more functions for online renewal of individual licences.

Moreover, the EAA's enforcement team started adopting Geographical Information System ("GIS") for estate agency shops surveillance which facilitates the selection of shops for visiting, provides accurate location of the shops and shortens the time to input and process the information collected.

Internally, the EAA has enhanced its Virtual Private Network ("VPN") connection functions to allow more staff to remotely access the computer systems with a view to maintaining business as usual through working from home during the pandemic.

### Cyber security

With the consistently increasing threat of cyber-attacks and data leakage, the EAA has constantly reviewed its security platform and parameters to ensure that they are up-to-date and on a par with the industry practices.

# 措施及活動回顧

## Recap of Initiatives and Events



- 監管局以銀行本票形式分批郵寄專業發展資助至約39,700名合資格個人牌照持牌人  
The EAA's Professional Development Subsidy released in the form of bank cashier's orders through mail to about 39,700 eligible individual licensees by batches
- 推出搜尋引擎行銷計劃以宣傳消費者教育網站內有關香港境外物業交易的專頁  
A Search Engine Marketing ("SEM") campaign launched to promote the designated webpage about property transactions outside Hong Kong in the EAA's consumer education website

- 監管局「區區有『理』」— 社區服務建議比賽」頒獎典禮圓滿舉行  
The EAA's Estate Agents Community Service Proposal Competition Award presentation ceremony successfully concluded



04/2020

05/2020

06/2020

07/2020



- 監管局執行總監(右)出席電視直播節目，提醒消費者購買香港境外物業時要留意的要點  
The EAA's Director of Operations (right) attended a live TV programme to remind consumers of the important points-to-note before purchasing properties situated outside Hong Kong

- 監管局協助政府發放現金津貼，由2020年5月尾開始分批郵寄本票至約39,400名合資格個人牌照持牌人  
The EAA assisted the Government in disbursing the Cash Subsidy in the form of bank cashier's orders through mail from late May 2020 by batches to about 39,400 eligible individual licensees

- 監管局舉辦網上直播新聞發布會，回顧2020年上半年的工作及簡介下半年的工作重點  
The EAA held an online live streaming press conference to review its work in the first half of 2020 and introduce its initiatives for the second half



- 監管局網上牌照申請服務擴展至前持牌人在其個人牌照失效當日起計24個月內遞交的牌照申請  
The EAA's online licence application service was extended to former licensees who would like to re-apply for an individual licence within 24 months after the expiry of his/her former licence

推出網上廣告，透過谷歌(Google)和雅虎(Yahoo)網絡向公眾宣傳委託持牌地產代理

Online display advertisement launched in the network of Google and Yahoo to promote the topic of “Appointing licensed estate agent” to the public



監管局進行大型公眾調查，收集公眾對業界表現及形象的觀感

The EAA conducted a large-scale public survey to obtain an update of the public's perception towards the trade's performance and image

監管局舉辦題為「租樓宜忌 • 專家教路」的Facebook網上直播公開講座

The EAA held a Facebook live seminar titled “The dos and don'ts of renting a property”



08/2020

09/2020

10/2020



舉辦傳媒聚會惜別將卸任的監管局前主席梁永祥教授SBS 太平紳士

A media gathering to say farewell to the EAA's retiring Chairman, Professor William Leung Wing-cheung, SBS, JP, was held



監管局員工參與香港中華基督教青年會舉辦的「愛心午餐計劃」

EAA staff participated in the “Lunch Box Giveaway” activity hosted by the YMCA

# 措施及活動回顧

## Recap of Initiatives and Events

監管局歡迎董事局新一屆成員。新任主席廖玉玲太平紳士透過短片向業界致意，並分享對業界發展的展望

The EAA welcomed the appointment of new Board Members of the EAA. The new Chairman, Ms Elaine Liu, JP, greeted the estate agency trade and shared her vision on the trade's development by video



廖玉玲太平紳士  
地產代理監管局主席

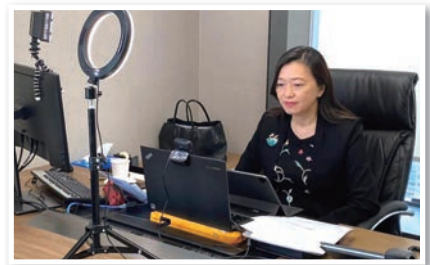
監管局於香港管理專業協會舉辦之2020年「最佳年報比賽」中，榮獲「非牟利及慈善機構」類的「最優秀新參賽年報獎」殊榮

The EAA was granted the award of the “Best New Entry” in “Non-profit Making and Charitable Organizations” category of “2020 HKMA Best Annual Reports Awards” organised by the Hong Kong Management Association



監管局舉辦傳媒網上聚會，由主席向傳媒分享於2020年9月進行的公眾調查的結果摘要

The EAA held an online media gathering for the Chairman to share with the press the gist of the public survey results conducted in September 2020



### 11/2020

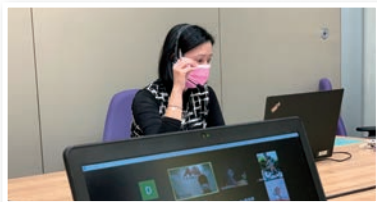


監管局兩名員工獲頒發「申訴專員嘉許獎」

Two of the EAA staff received The Ombudsman's Award

監管局與香港中華基督教青年會合辦該會企業社會責任計劃下的面試技巧工作坊，監管局員工為中學生進行網上模擬面試

An “Interview Skills Workshop” under the YMCA Corporate Social Responsibility Programme was jointly organised by the EAA and YMCA for secondary students through online meeting in November 2020



### 12/2020



監管局透過視像會議舉行定期業界聯絡會議

The EAA held the regular trade liaison meeting through online conferencing

監管局推出兩個嶄新的外展教育計劃，分別名為「廣告合規教育計劃」及「反洗錢及反恐融資責任指導計劃」。這兩個計劃均獲得政府「第二輪防疫抗疫基金：創造職位計劃」的資助，旨在透過到訪地產代理商舖，教育業界遵守相關的法例要求

Two new educational programmes, namely Advertisements Compliance Education Programme and Anti-Money Laundering and Counter-Terrorist Financing Responsibilities Guidance Programme, were launched under the Government's Job Creation Scheme of Anti-epidemic Fund 2.0 with a view to educating the estate agency trade to comply with the relevant legal and regulatory requirements on the respective subjects by reaching out to estate agency shops

監管局主席出席電台直播節目，談及局方於2020年的工作重點及年內接獲的投訴個案

The EAA's Chairman attended a radio live interview programme about the work of the EAA and complaint cases in 2020



「網絡研討會／網上培訓課程」納入為持續專業進修計劃的活動模式

Webinar/Online Training Class was recognised as an eligible learning mode under the Continuing Professional Development Scheme

監管局舉辦題為「境外置業實戰攻略」的Facebook網上直播公開講座

The EAA held a Facebook live seminar titled "Practical tips for purchasing properties situated outside Hong Kong"



12/2020

01/2021

02/2021

03/2021



監管局行政總裁(右二)出席一個Facebook直播訪問，談及地產代理於一手樓盤銷售點的秩序及有關香港境外物業的投訴

The EAA's CEO (second on the right) attended a Facebook live interview to talk about the order of estate agents at the sale sites of first-hand properties and the complaints about non-local properties

監管局舉辦網上直播新聞發布會，由主席(左)及行政總裁(右)回顧2020年的工作及簡介2021年的工作重點

The EAA's Chairman (left) and CEO (right) hosted an online live streaming press conference to review the EAA's work in 2020 and introduced its initiatives for 2021



監管局連續第六年獲香港社會服務聯會頒發「同心展關懷」標誌

The EAA continued to be recognised as a Caring Organisation by the Hong Kong Council of Social Service for the sixth consecutive year



提升把關  
Advances in  
Gatekeeping







# 提升把關

## Advances in Gatekeeping



### 資格考試

持牌人應行事稱職並具備所需的能力和知識為客戶提供地產代理服務。為確保投身地產代理行業的人士具備所需的知識，其中一個先決條件就是通過相關的資格考試。監管局目前提供兩類資格考試，分別為：(i) 地產代理資格考試及(ii) 營業員資格考試。

通過地產代理資格考試的考生可申請地產代理(個人)牌照或營業員牌照；而通過營業員資格考試的考生則僅可申請營業員牌照。

2020/21 年度的資格考試由職業訓練局高峰進修學院代表監管局舉辦。

### Qualifying examinations

Licensees are expected to be competent and possess the necessary ability and knowledge when carrying out estate agency work for their clients. To ensure that persons entering the trade possess the required knowledge to provide estate agency services, one of the prerequisites for obtaining a licence to practise in the estate agency industry is to pass the relevant qualifying examination. Currently, the EAA offers two types of qualifying examinations, namely: (i) the Estate Agents Qualifying Examination (“EAQE”) and (ii) the Salespersons Qualifying Examination (“SQE”).

A candidate who passes the EAQE may apply for either an estate agent’s licence (individual) or a salesperson’s licence. A candidate who passes the SQE may apply for a salesperson’s licence only.

The qualifying examinations were administered by the Institute of Professional Education And Knowledge (“PEAK”) of the Vocational Training Council (“VTC”) on behalf of the EAA in 2020/21.



監管局舉辦資格考試以確保投身地產代理行業的人士具備所需的知識。

Qualifying examinations are organised to ensure that persons entering the trade possess the required knowledge to provide estate agency services.

### A comparison of the EAQE and SQE held in 2020/21 is set out as follows:

2020/21 年度地產代理資格考試與營業員資格考試的比較如下：

	地產代理資格考試 EAQE	營業員資格考試 SQE
考試場數 Number of Sessions	6 場 <sup>1</sup> 6 sessions <sup>1</sup>	筆試應考模式：15 場 <sup>1</sup> Paper-based: 15 sessions <sup>1</sup> 電腦應考模式：11 場 <sup>2</sup> Computer-based: 11 sessions <sup>2</sup>
考試時間 Examination Time	3 小時 3 hours	2 小時 30 分鐘 2 hours and 30 minutes
試題數目 Number of Questions	第一部分：30 條獨立試題 Part 1: 30 stand-alone questions 第二部分：20 條試題(依據個案分析) Part 2: 20 questions based on case studies	第一部分：40 條獨立試題 Part 1: 40 stand-alone questions 第二部分：10 條試題(依據個案分析) Part 2: 10 questions based on case studies
形式 Format	多項選擇題 Multiple-choice questions	
合格分數 Pass Mark	每部分需最少答對 60% At least 60% of correct answers in each part	

資格考試包括兩個部分，其中一部分為獨立試題，另一部分為依據個案分析的試題。考生必須在兩個部分均取得合格成績，方能通過考試。

考試的第一部分測試考生對地產代理資格考試及營業員資格考試內容綱要中各個範疇的認識，包括適用於地產代理業務的法律和常規；第二部分則測試考生將知識應用於實際情景的能力。

The qualifying examinations comprise of two parts – one consisting of stand-alone questions and the other consisting of questions based on case studies. Candidates must pass both parts in order to pass the examination.

Part 1 of the examination is intended to test candidates' knowledge of various parts of the syllabi of the EAQE and SQE, including the laws and practices applicable to the estate agency practice, while Part 2 is intended to test candidates' ability to apply the knowledge to practical scenarios.

<sup>1</sup> 監管局在 2020/21 年度提供了額外的筆試考試場數，以作為應對因 2019 冠狀病毒病而令可提供的考試場地及座位數量減少的特別安排。

<sup>2</sup> 2020/21 年度原定舉行 12 場電腦應考模式的營業員資格考試，但其中一場因惡劣天氣而取消。

<sup>1</sup> Extra paper-based examination sessions were organised in 2020/21 as a special arrangement to cope with the drop in the available examination venues and seats due to COVID-19.

<sup>2</sup> 12 computer-based SQEs were scheduled to be held in 2020/21 but one of which was cancelled due to adverse weather.

# 提升把關

## Advances in Gatekeeping



### 資格考試的報考及應考人數

在2020/21年度，報考地產代理資格考試的人數為4,279人；報考營業員資格考試的人數則為7,398人，兩者較去年分別減少約2.2%及增加約36.7%。

與2019/20年度相比，實際應考地產代理資格考試的人數減少約1.4%至3,812人，而實際應考營業員資格考試的人數則上升約34.1%至6,340人。

在2020/21年度，雖然2019冠狀病毒肺炎疫情發展令學校場地供應以及資格考試座位數量減少，但高峰進修學院和監管局為營業員資格考試的筆試特別安排了額外的考試場數，因此營業員資格考試的報考及應考人數增加。為確保資源更有效地分配，監管局會繼續研究其他在疫情期間舉辦資格考試的可行安排。

在2020/21年度，地產代理資格考試及營業員資格考試的平均合格率分別為22.5%及37.8%，而2019/20年度兩個考試的合格率則分別為25%及30.8%。

### Number of registrants and candidates for qualifying examinations

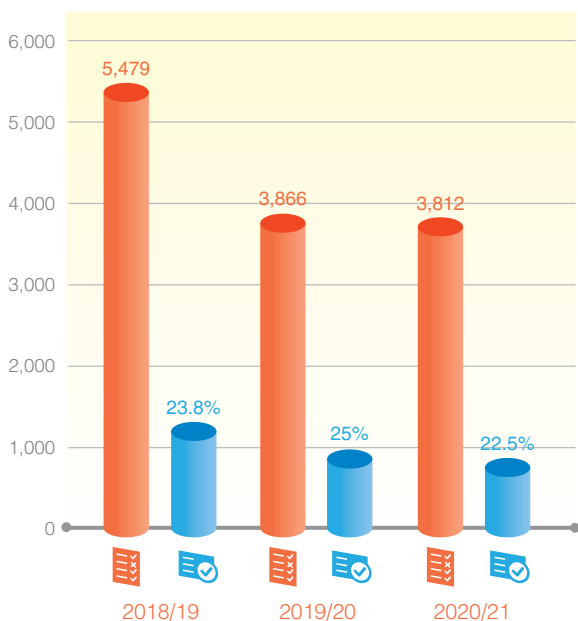
A total of 4,279 persons registered for the EAQEs and a total of 7,398 persons registered for the SQEs held in 2020/21, which represented a decrease of about 2.2% and an increase of about 36.7% respectively over those of the previous year.

Compared to that in 2019/20, the number of examination candidates that actually took the EAQE decreased by about 1.4% to 3,812 and in the case of the SQE, it increased by about 34.1% to 6,340.

The increase in the number of registrants and candidates for the SQEs in 2020/21 was a result of a special arrangement made by PEAK and the EAA in organising extra examination sessions for the paper-based SQE despite the drop in the supply of school-based venues and the reduction of seating capacity for qualifying examinations brought by the development of COVID-19. To ensure better allocation of resources, the EAA will continue to explore other feasible arrangements for organisation of qualifying examinations during the pandemic.

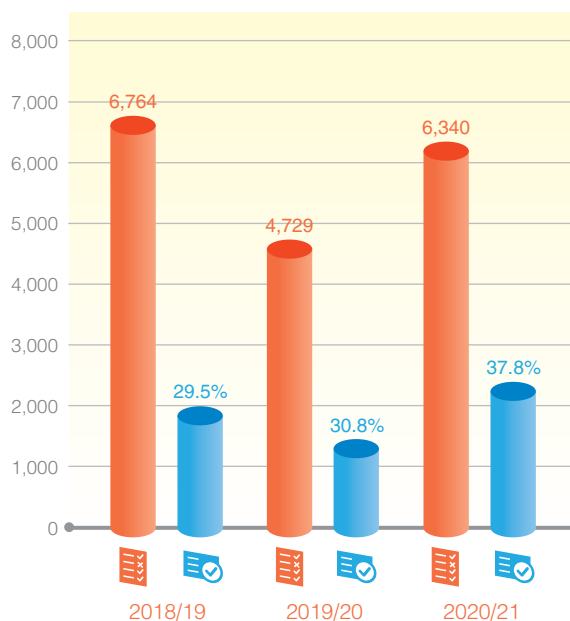
In 2020/21, the average pass rates for the EAQE and SQE were 22.5% and 37.8% respectively, as against 25% and 30.8% respectively in 2019/20.

### 地產代理資格考試 Estate Agents Qualifying Examination



應考人數  
Number of Examination Candidates

### 營業員資格考試 Salespersons Qualifying Examination



合格率  
Pass Rate

### 因應疫情取消及更改考試事宜

因應2019冠狀病毒病疫情的發展，監管局在2020/21年度合共取消了14場資格考試，其中包括2020/21年度的兩場地產代理資格考試、七場筆試應考模式的營業員資格考試，以及五場電腦應考模式的營業員資格考試。

一方面，本局為於2020/21財政年度初期取消的首兩場電腦應考模式的營業員資格考試安排改期，另一方面，本局在2020年4月亦實施了一項特別安排，向任何其後因疫情而被監管局取消的資格考試受影響的考生全額退還已支付的考試費。

在全額退款的安排下，局方毋須再因應疫情而安排資格考試改期舉行。基於此安排，在2020/21年度內，有合共12場被取消的資格考試受影響的考生獲全額退還考試費。

### 應考考生學歷

在2020/21年度，應考營業員資格考試的考生中，具備大專或以上學歷的比率約有34.6%，至於地產代理資格考試，具備大專或以上學歷的考生比率則約為44.5%，相對2019/20年度的比率則分別為32.3%及45.7%。一般來說，學歷較高的考生所考取的積分比學歷較低的考生為高。

### Cancellation and rescheduling of examinations due to the pandemic

Due to the development of COVID-19, the EAA cancelled a total of 14 qualifying examinations in 2020/21, which comprised of two EAQEs, seven paper-based SQEs and five computer-based SQEs in 2020/21.

While arrangements were made to reschedule the first two computer-based SQEs that were cancelled in the beginning of the financial year in 2020/21, a special arrangement was implemented in April 2020 to provide for full refund of examination fees paid by affected candidates in respect of any qualifying examination that was subsequently cancelled by the EAA due to COVID-19.

In view of the full refund arrangement, rescheduling of qualifying examinations due to the pandemic was no longer necessary. As such, affected candidates from a total of 12 cancelled qualifying examinations in 2020/21 received full refund of examination fees.

### Educational background of candidates

In 2020/21, the percentage of candidates who took the SQE and who have attained tertiary or above educational level was about 34.6%, and that for the EAQE was about 44.5%, as compared to 32.3% and 45.7% respectively in 2019/20. Generally, candidates with higher educational qualifications scored higher marks than those candidates with lower educational qualifications.

# 提升把關

## Advances in Gatekeeping



	學歷 Education Level	2018/19		2019/20		2020/21	
		應考考生 比率 % of candidates	合格率 Pass rate	應考考生 比率 % of candidates	合格率 Pass rate	應考考生 比率 % of candidates	合格率 Pass rate
地產代理 資格考試 EAQE	中五 F.5	27.5%	18.5%	26.8%	16.2%	28%	17.1%
	中六或中七 F.6 or F.7	8.0%	19.0%	8.2%	22.7%	8%	19.7%
	大專或以上 Tertiary or above	47.5%	26.9%	45.7%	62.1%	44.5%	25.8%
	資料不詳 Unknown	17.0%	25.9%	19.3%	24.5%	19.5%	24.1%
營業員 資格考試 SQE	中五 F.5	35.6%	25.5%	35.9%	27.3%	35.5%	33.3%
	中六或中七 F.6 or F.7	15.8%	24.0%	15.2%	22.6%	15.7%	29.7%
	大專或以上 Tertiary or above	33.1%	36.2%	32.3%	76.4%	34.6%	44.5%
	Unknown 資料不詳	15.5%	29.9%	16.6%	33.7%	14.2%	42%

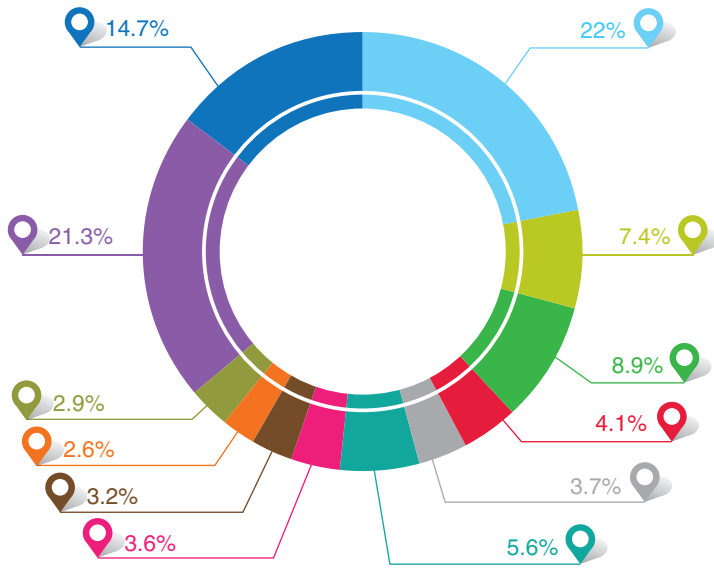
### 報考人士的職業背景

報考資格考試的人士當中不乏學生及來自各行各業的人士，包括零售及批發、物業管理及保險。首次參加資格考試的考生則約有52%。

### Occupational background of registrants

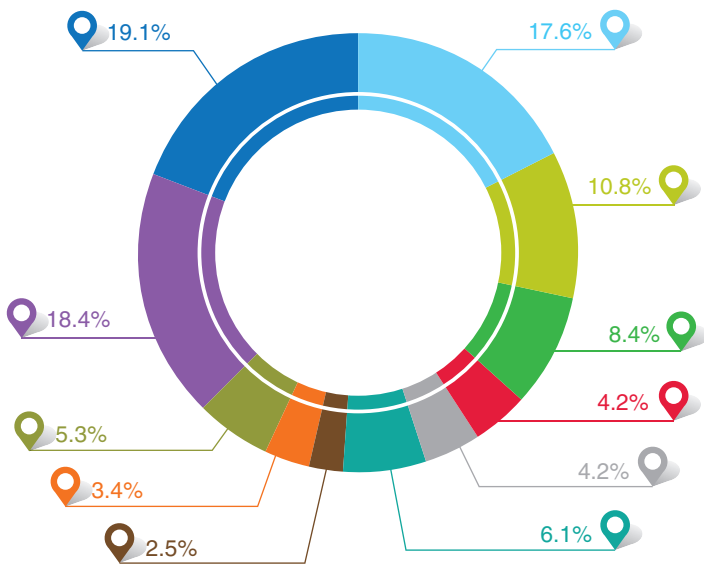
Persons registered for the qualifying examinations included students and people from a wide range of occupational backgrounds, including the retail and wholesale business, property management and insurance. About 52% of the candidates attempted the examination for the first time.

地產代理資格考試  
Estate Agents Qualifying Examination



- 地產代理業 Estate Agency Trade
- 銀行/會計/投資 Banking / Accounting / Investment
- 零售/批發 Retail / Wholesale Business
- 物業管理 Property Management
- 建築/測量 Architecture / Surveying
- 保險 Insurance
- 學生 Students
- 教育/社會服務 Education / Social Service
- 酒店/餐飲 Hotel / Catering
- 旅遊 Tourism
- 資料不詳 Unknown
- 其他 Others

營業員資格考試  
Salespersons Qualifying Examination



- 零售/批發 Retail / Wholesale Business
- 物業管理 Property Management
- 學生 Students
- 銀行/會計/投資 Banking / Accounting / Investment
- 酒店/餐飲 Hotel / Catering
- 保險 Insurance
- 建築/測量 Architecture / Surveying
- 見習營業員 Salesperson-Trainee
- 旅遊 Tourism
- 資料不詳 Unknown
- 其他 Others

# 提升把關 Advances in Gatekeeping

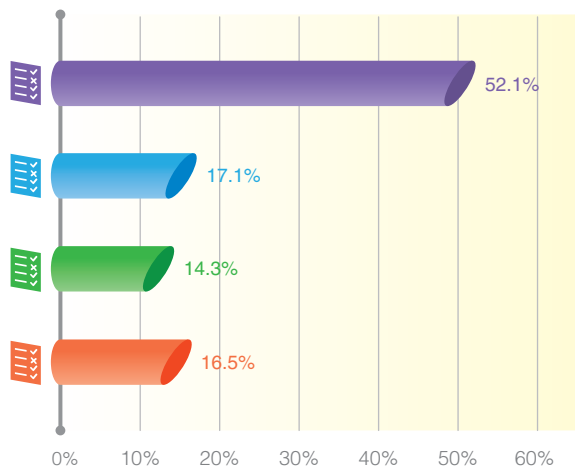


## 考生參加考試的次數

### Number of attempts by candidates at examinations

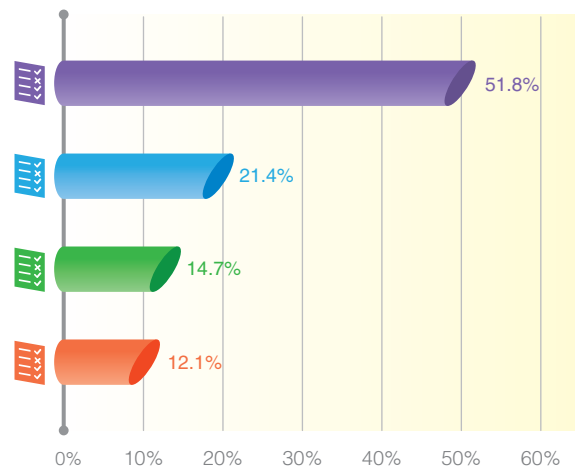
#### 地產代理資格考試

#### Estate Agents Qualifying Examination



#### 營業員資格考試

#### Salespersons Qualifying Examination



首次應考  
First Attempt

第二次應考  
Second Attempt

第三次或以上應考  
Third Attempt or Above

資料不詳  
Unknown

## 發牌

### 發牌制度

除《地產代理條例》及其附屬法例規定的某些例外情況外，任何在香港從事地產代理工作的人士，必須持有有效的牌照，否則會觸犯法例。

在發牌制度下，牌照分為兩種，分別為營業員牌照及地產代理牌照。營業員牌照僅會批予個人；而地產代理牌照則可批予個人或公司。

持有營業員牌照的個人只可為持牌地產代理從事地產代理工作，而持有地產代理牌照的個人則可為持牌地產代理從事地產代理工作或以獨資經營者、合夥經營的合夥人或持有地產代理牌照的公司董事身份從事地產代理工作。他亦可被委任為地產代理轄下某一營業地點的經理，負責有效及獨立控制其業務<sup>1</sup>。

<sup>1</sup> 《地產代理條例》第38條規定，地產代理轄下的每個營業地點，須由一名經理有效和獨立的控制，而該名經理必須為地產代理(個人)牌照的持有人。

## Licensing

### Licensing regime

Subject to certain exceptions as stipulated in the Estate Agents Ordinance (“EAO”) and its subsidiary legislation, any person who carries out estate agency work in Hong Kong must hold a valid licence. Failure to do so is an offence.

Under the licensing regime, there are two types of licences, namely, salesperson’s licence and estate agent’s licence. A salesperson’s licence may only be granted to an individual while an estate agent’s licence may be granted either to an individual or a company.

An individual holding a salesperson’s licence may only perform estate agency work for a licensed estate agent, whereas a holder of an estate agent’s licence may perform estate agency work either for a licensed estate agent or in his/her capacity as a sole proprietor, a partner of a partnership, or a director of a company holding an estate agent’s licence. He may also be appointed as a manager of an office of an estate agency business responsible for its effective and separate control<sup>1</sup>.

<sup>1</sup> Section 38 of the EAO requires each office of an estate agency business to be under the effective and separate control of a manager who must be a holder of an estate agent’s licence (individual).

地產代理在某個地點以特定營業名稱經營地產代理業務前，必須向監管局申請批予營業詳情說明書。

任何個人必須符合以下要求，方可獲發地產代理牌照或營業員牌照：

- 年滿 18 歲；
- 完成中學五年級或同等程度的教育；
- 在相關的資格考試中考獲合格成績<sup>1</sup>；及
- 被監管局認為是持牌的「適當人選」。

#### 牌照數字

在 2020/21 年度，個人牌照的總數較上年度輕微增加 4.3%。截至 2021 年 3 月 31 日，個人牌照的總數為 41,044 個。在這些持牌人士中，22,581 人持有營業員牌照，18,463 人持有地產代理(個人)牌照。

公司牌照及營業詳情說明書的數目亦有所增加，分別為 3,888 個及 7,046 個，較 2020 年 3 月 31 日分別上升 2.3% 及 1.4%。

在 2020/21 年度，監管局共批出 2,292 個新申領的個人牌照，較上年度增加 6.6%。

Before operating an estate agency business at a particular place of business using a particular business name, an estate agent is required to apply for a statement of particulars of business ("SPOB").

To be granted an estate agent's licence or a salesperson's licence, an individual must fulfill the following requirements:

- having attained the age of 18 years;
- having completed an educational level of Form Five of secondary education or its equivalent;
- having passed the relevant qualifying examination<sup>1</sup>; and
- having been considered by the EAA a "fit and proper" person.

#### Licensing figures

In the year of 2020/21, the total number of individual licences increased by 4.3% over that of the previous year. As at 31 March 2021, there were 41,044 individual licences. Among these licences, 22,581 were salesperson's licences and 18,463 were estate agent's licences (individual).

The number of company licences and SPOBs also increased, respectively to 3,888 and 7,046, representing an increase of 2.3% and 1.4% over those of 31 March 2020.

In 2020/21, 2,292 new individual licences were granted, an increase of 6.6% compared to that of the previous year.



在 2020/21 年度，監管局共批出 2,292 個新申領的個人牌照，較上年度增加 6.6%。

In 2020/21, 2,292 new individual licences were granted, an increase of 6.6% compared to that of the previous year.

<sup>1</sup> 申請人必須於提交牌照申請當日起計的前 12 個月內在資格考試中考獲合格成績。

<sup>1</sup> The qualifying examination must have been passed within 12 months immediately before the date of an application for the grant of a licence.

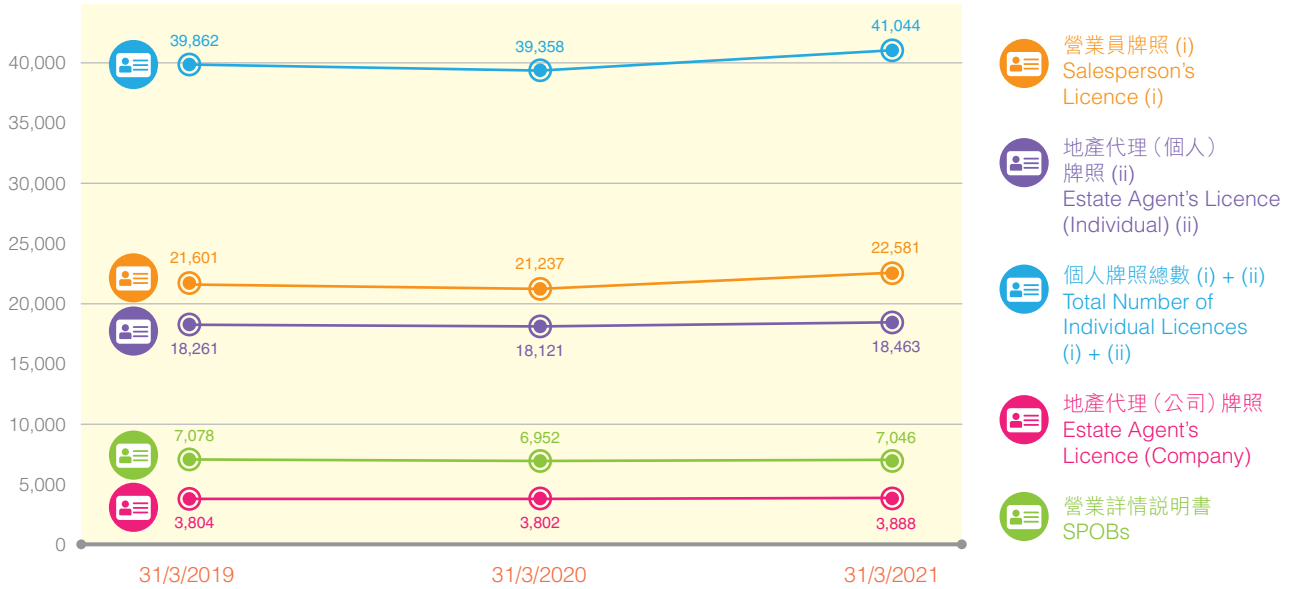


# 提升把關 Advances in Gatekeeping



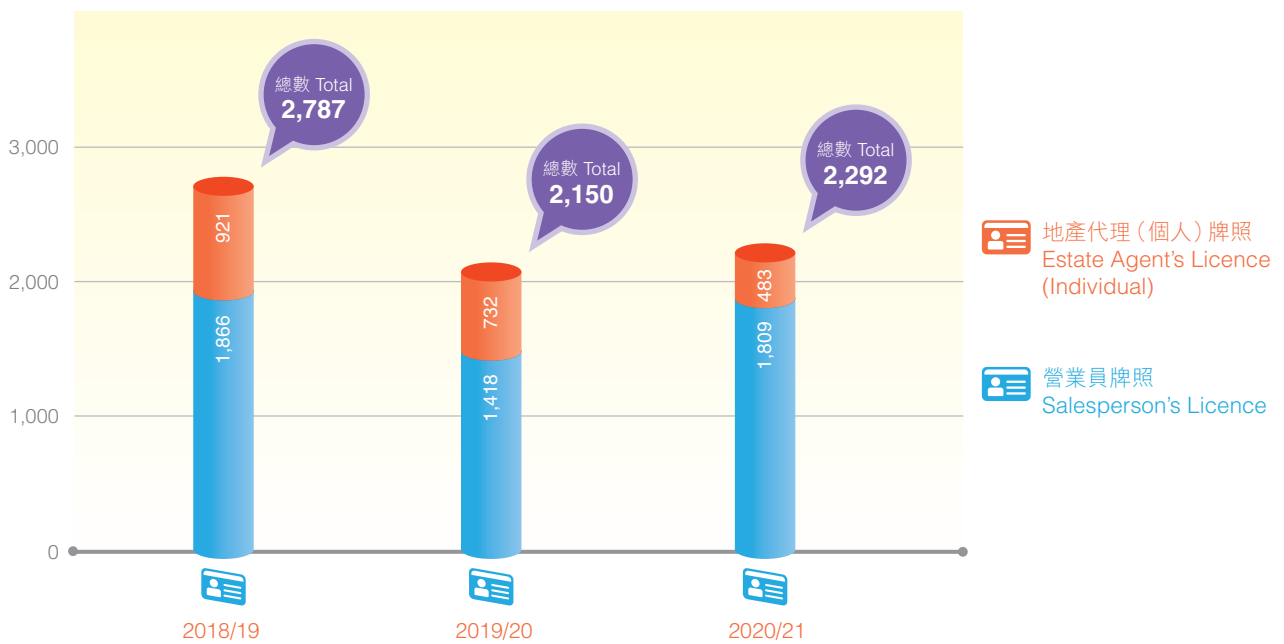
過往三年牌照及營業詳情說明書數目

## Number of Licences and SPOBs in the Past Three Years



過往三年新批出的個人牌照數目

## New Licences (Individual) Granted in the Past Three Years

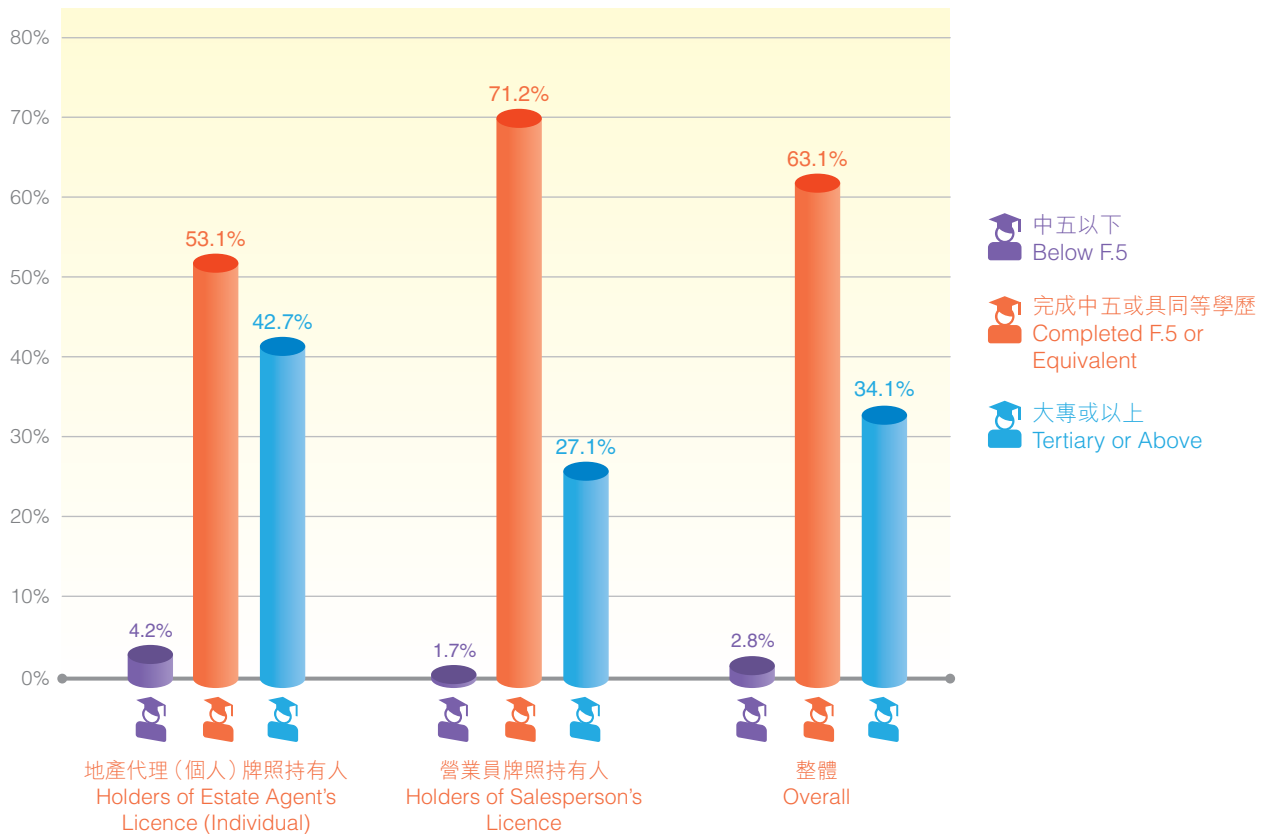


個人持牌人的背景

Background of Individual Licensees

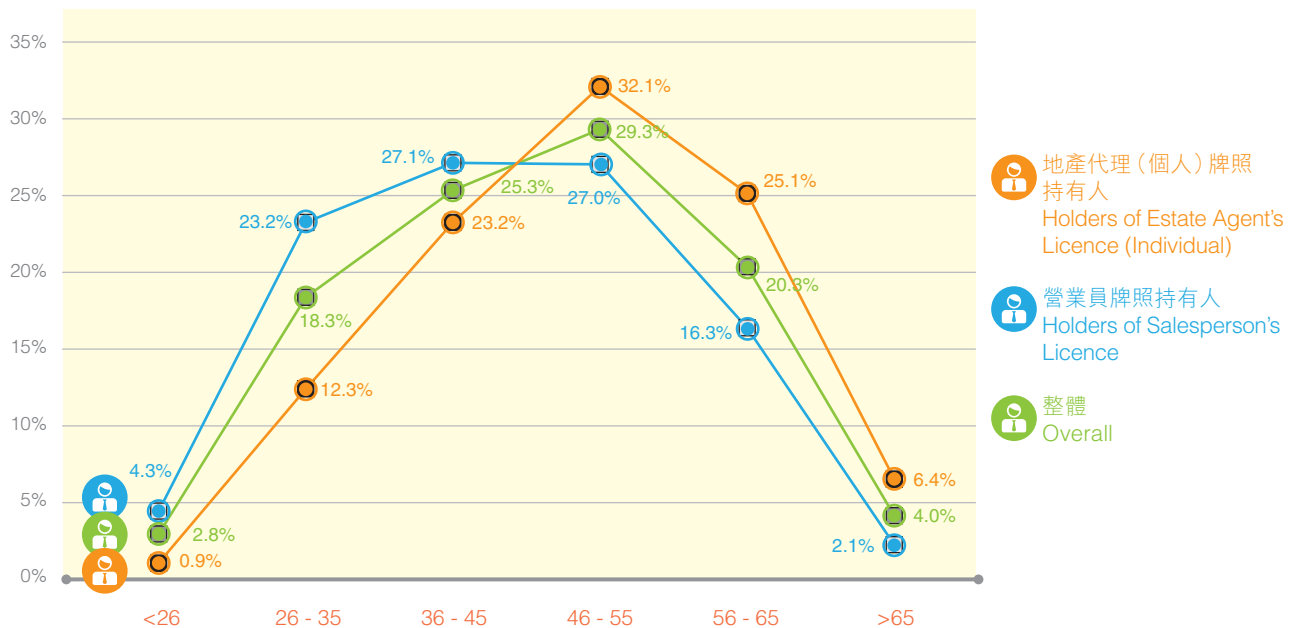
持牌人的學歷水平(截至 2021 年 3 月 31 日)

Educational Level of Licensees (as at 31/3/2021)



持牌人的年齡(截至 2021 年 3 月 31 日)

Age of Licensees (as at 31/3/2021)



# 提升把關

## Advances in Gatekeeping



持牌人所選擇的通訊語言(截至2021年3月31日)

### Licensees' Choice of Language in Communication (as at 31/3/2021)

	中文 Chinese	英文 English
地產代理(個人)牌照持有人 Holders of estate agent's licence (individual)	87.4%	12.6%
營業員牌照持有人 Holders of salesperson's licence	94.8%	5.2%
整體 Overall	91.5%	8.5%

### 地產代理業務的經營概況

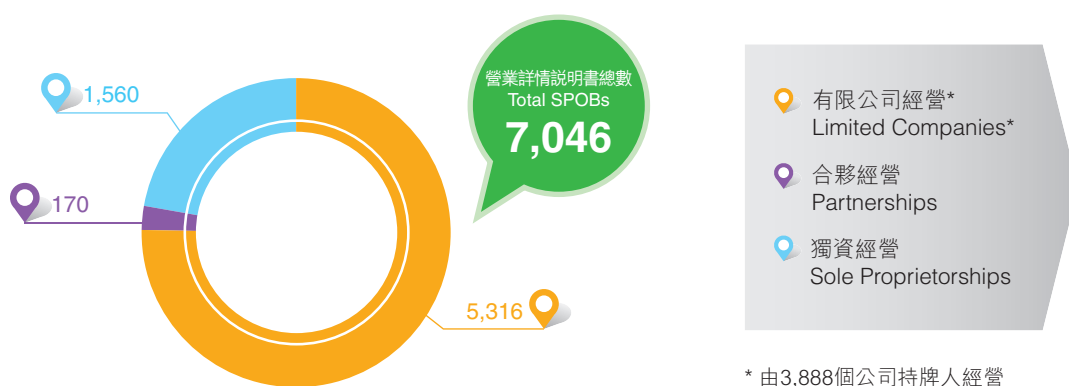
一如既往，2020/21年度大多數地產代理屬於小規模的經營者。截至2021年3月31日，95.4%的經營者只開設一間店舖，而同時經營五間店舖或以上的只佔少於1%。

### Operations of estate agency business

As usual, most of the estate agencies operated in 2020/21 were small scale operators. As at 31 March 2021, 95.4% of agency operators operated as a single shop and less than 1% had five or more shops.

代理業務的經營模式(截至2021年3月31日)

### Mode of Operation of Estate Agency Businesses (as at 31/3/2021)



\* 由3,888個公司持牌人經營

\* Operated by 3,888 Company Licensees

代理業務的規模(截至2021年3月31日)

**Size of Operation of Estate Agency Businesses (as at 31/3/2021)**

經營者 Operator	店舖數目 * Number of shops*	1	2	3	4	5-10	11-20	21-30	>30
	有限公司經營 Limited companies		3,681	129	43	8	20	2	1
合夥經營 Partnerships		155	4	1	1	0	0	0	0
獨資經營 Sole proprietorships		1,461	37	4	0	2	0	0	0
小計 Sub-total		5,297	170	48	9	22	2	1	4

\* 即營業詳情說明書

\* i.e. SPOBs

**不符合發牌條件**

牌照申請人必須符合若干發牌條件方可獲發牌照。倘若牌照申請人未能符合任何一項發牌條件，監管局將會拒絕其牌照申請。在2020/21年度，監管局共拒絕了60宗牌照申請，原因包括：申請人未能符合有關的學歷要求，或不被視為獲批予、持有或繼續持有牌照的「適當人選」(例如破產或因刑事罪行被定罪)。

即使已獲發牌照，倘若持牌人不再符合繼續持有牌照的資格，其牌照亦可能被撤銷。年內，監管局牌照委員會共撤銷了36個牌照，原因是有關持牌人不再符合發牌條件。

**牌照委員會向持牌人採取的行動****Actions Taken Against Licensees by the Licensing Committee**

行動類別 Types of Actions	2018/19	2019/20	2020/21
在牌照上附加條件 Attachment of conditions to licence	56	54	53
暫時吊銷牌照 Suspension of licence	0	0	0
撤銷牌照 Revocation of licence	34	57	36

**網上申請牌照**

已於監管局網站註冊電子服務帳戶的個人持牌人，或牌照失效不多於24個月的前個人牌照持有人，可於網上遞交牌照申請。年內，監管局收到共30,163份個人持牌人或前持牌人的牌照申請，其中有53.4% (即16,100份牌照申請) 經網上遞交。

**Failure to meet the licensing requirements**

A licence applicant must have fulfilled certain requirements in order to be granted a licence. If a licence applicant fails to meet any of the licensing requirements, his/her licence application will be refused. In 2020/21, a total of 60 applications were refused for different reasons, such as applicants were considered not having the required educational qualifications or not being considered "fit and proper" persons to be granted a licence (e.g. bankruptcy or conviction of a criminal offence).

Even if a licence has been granted, a licensee's licence may be revoked if he/she is no longer eligible to continue to hold a licence. During the year, a total of 36 licences were revoked by the Licensing Committee as the relevant licensees no longer met the licensing requirements.

**Online application for licences**

Individual licensees and former licensees whose individual licences have ceased to be valid for not more than 24 months may submit their licence applications online if they have registered an e-Service account at the EAA's website. During the year, among the 30,163 licence applications received from current and former holders of individual licences, 53.4% (i.e. 16,100 licence applications) were submitted online.



積極執法

Proactive in  
Law Enforcement





### 操守與守則

#### 《地產代理條例》及其執業通告

根據《地產代理條例》成立的監管局，獲賦予的權力包括規管與管制地產代理及營業員的執業，及採取其認為適當或需要的行動，以促使地產代理及營業員行事持正及稱職，或維持或提升他們的地位。從事地產代理工作之地產代理及營業員必須遵從所有《地產代理條例》及其附屬法例、由監管局發出的《操守守則》及執業通告內的所有適用指引。

#### 規例簡介

監管局不時檢視業界的執業手法及發出執業通告，並提供指引予業界依循，使持牌人能夠遵從他們在法律下的責任。

由於現有執業通告所載列的指引足以涵蓋於2020/21年度出現之執業問題，局方在年內沒有編制及發出新執業通告。

#### 發出致持牌人函件

為提醒持牌人在從事地產代理工作時需遵守相關法律及規例，以及提醒他們留意與其執業相關的最新政府措施及／或文件，監管局在年內向持牌人共發出了兩封致持牌人函件。

因應2019冠狀病毒病疫情發展及當時的公共衛生情況，監管局向持牌人發出一封附有條款範本的致持牌人函件，倘若賣方及／或買方客戶關注2019冠狀病毒病疫情對其物業交易可能造成影響，持牌人可於臨時買賣協議中加入該條款。

此外，由於香港律師會介入黃馮律師行（「該律師行」）的業務，影響該律師行處理正在進行的物業交易及許多買賣方，監管局就此向持牌人發出致持牌人函件，向地產代理建議可向受影響的客戶提供何等資訊及協助。

### Ethics and Regulations

#### The EAO and practice circulars

The EAA established under the Estate Agents Ordinance (“EAO”) is tasked to, inter alia, regulate and control the practice of estate agents and salespersons and to take such actions as the EAA considers appropriate or necessary to promote the integrity and competence amongst, or maintain or enhance the status of, estate agents and salespersons. Estate agents and salespersons must observe and comply with all the relevant provisions in the EAO and its subsidiary legislation, the *Code of Ethics* and all the applicable guidelines set out in the practice circulars issued by the EAA when they carry out estate agency work.

#### Introduction of regulations

The EAA reviews the practices of the trade and issues practice circulars to provide guidelines and directives on estate agency practice from time to time, to enable licensees to comply with their duties under the law.

As the guidelines set out in existing practice circulars were sufficient to cover issues that arose in 2020/21, no new practice circular was developed and issued by the EAA during the year.

#### Issuance of Letters to Licensees

With a view to reminding licensees on the requirements of the relevant laws and regulations when carrying out estate agency work and to draw their attention to the updates on certain Government measures and/or documentation which may be relevant to their practices, the EAA issued two Letters to Licensees during the year.

In view of the development of COVID-19 and the then public health situation, the EAA issued a Letter to Licensees enclosing a template clause for licensees’ insertion in the provisional agreement for sale and purchase should their vendor and/or purchaser clients have any concern over the possible impacts of COVID-19 on their property transactions.

In addition, in view of the Law Society’s intervention into the practice of the law firm Messrs. Wong, Fung & Co. (“Firm”), which has impacted the ongoing property transactions handled by the Firm and affected a number of vendors and purchasers, the EAA issued a Letter to Licensees on the intervention advising estate agents what information/advice and assistance they may offer to their affected clients.

局方將會繼續在有需要時透過發出執業通告及致持牌人函件，為業界提供指引，以及在需要時提高業界對當前有關地產代理執業問題的關注。

## 投訴與巡查

### 處理投訴與查詢

監管局於2020/21年度共接獲380宗投訴，較2019/20年度的268宗上升了42%。投訴個案上升主要是因為香港境外物業的投訴激增，由2019/20年度的六宗增加至2020/21年度的69宗，主要涉及分別位於珠海(39宗)及泰國(26宗)的兩個發展項目。兩者分別於2013年及2017年發售，當時均為未建成的發展項目。因應香港境外物業的相關投訴有所增加，監管局於2021年3月舉行了一場網上公眾講座，加深消費者了解購買此類物業所涉及的風險。

年內，局方接獲的380宗投訴指稱主要涉及發出違規廣告、不妥善處理臨時買賣合約(或臨時租約)，以及提供不準確或具誤導性的物業資料。當中，有關一手住宅物業銷售的投訴為71宗，指稱主要涉及發出違規廣告、未有履行回贈承諾，以及提供具誤導性的按揭資訊。

受疫情影響，部分人士對監管局作出的投訴調查回覆緩慢，以致2020/21年度的服務承諾達標率輕微下跌。

除了處理投訴，監管局亦於2020/21年度收到6,242宗有關地產代理執業手法的查詢，並就1,654宗查詢採取相關的跟進行動。



監管局於2020/21年度共接獲380宗投訴，較2019/20年度的268宗上升了42%。

In 2020/21, the EAA received 380 complaints, an increase of 42% from 268 complaints in 2019/20.

The EAA will continue to issue practice circulars and Letters to Licensees to provide the trade with guidelines and raise its awareness of current issues with respect to estate agency practice as and when necessary.

## Complaints and Inspections

### Complaints and enquiries handling

In 2020/21, the EAA received 380 complaints, an increase of 42% from 268 complaints in 2019/20. The increase was mainly attributed to the surge of complaints concerning properties situated outside Hong Kong, from six cases in 2019/20 to 69 cases in 2020/21. The majority of these 69 cases concerned two developments – one situated in Zhuhai (39 cases) and the other in Thailand (26 cases), and both were uncompleted developments when they were sold in 2013 and 2017 respectively. In view of the increase in the number of complaints about properties situated outside Hong Kong, the EAA had during the year organised an online public seminar in March 2021 to promote consumers' greater awareness of the risks in purchasing these types of properties.

Among the 380 complaints received in the year, key allegations included issuing non-compliant advertisements, mishandling the provisional agreements for sale and purchase (or the provisional tenancy agreements), and providing inaccurate or misleading property information. Out of the 380 complaints, 71 were complaints concerning the sale of first-hand residential properties in 2020/21, which key allegations include issuing non-compliant advertisements, failing to honour rebate promises, and provision of misleading mortgage information.

Due to the pandemic, some of the parties under the complaint investigation were slow in responding to the EAA's enquiries resulting in a slight drop in the achievement of the Performance Pledge in 2020/21.

In addition to complaints, the EAA also received 6,242 enquiries on estate agency practices in 2020/21, and in response to those enquiries, the EAA took follow-up actions on 1,654 enquiries.





### 投訴個案

#### Complaint Cases

個案數目 Number of Cases	2018/19	2019/20	2020/21
開立的個案 Opened	291	268	380
已完成的個案 * Completed*	333	264	215

\* 年內完成的個案部分為往年接獲的個案，當中包括表面證據成立並轉介予紀律委員會處理的個案，以及由投訴部及行動部處理的表面證據不成立的個案。

\* Some cases completed in a year were brought forward from previous years. The figures include prima facie cases referred to and dealt with by the Disciplinary Committee and non-prima facie cases disposed of by the Complaints and Enforcement Sections.

已完成的個案結果 * Results of Cases Completed*	2018/19	2019/20	2020/21
指稱成立 <sup>△</sup> Substantiated <sup>△</sup>	106	75	71
指稱不成立 Unsubstantiated	146	123	87
資料不足 Insufficient information to pursue	22	17	22
其他 <sup>#</sup> Others <sup>#</sup>	59	49	35
<b>總數 Total</b>	<b>333</b>	<b>264</b>	<b>215</b>

\* 年內完成的個案部分為往年接獲的個案，當中包括表面證據成立並轉介予紀律委員會處理的個案，以及由投訴部及行動部處理的表面證據不成立的個案。

<sup>△</sup> 如個案中所涉及任何一項指稱被分類為「指稱成立」，該已完成處理的個案即會被歸類為「指稱成立」。

<sup>#</sup> 包括擱置調查、取消投訴或因其他原因而終止調查的個案。

\* Some cases completed in a year were brought forward from previous years. The figures include prima facie cases referred to and dealt with by the Disciplinary Committee and non-prima facie cases disposed of by the Complaints and Enforcement Sections.

<sup>△</sup> A completed case will be classified as "Substantiated" if any of the allegations involved therein has been concluded as "Substantiated".

<sup>#</sup> Include cases which were curtailed, withdrawn or closed due to other reasons.

### 合規巡查及調查

2020/21年度，監管局一如以往於地產代理營業地點及一手住宅樓盤銷售地點進行巡查工作。受2019冠狀病毒病疫情影響，發展商推出一手住宅物業發展項目有所減少。儘管如此，監管局仍繼續致力確保持牌人的銷售活動符合一手住宅物業銷售應有的良好秩序。有鑑於網上廣告日漸普及，監管局亦加強監察網上物業廣告平台，並會繼續把監察網上廣告納入其執法職務的重點當中。

### Compliance inspections and investigations

In 2020/21, the EAA continued to maintain its enforcement effort on places of estate agency business and promotion sites of first-hand residential property developments. Fewer first-hand residential development projects were launched into the market amid the COVID-19 pandemic in the year. Notwithstanding, the EAA continued to spare no effort to ensure that the licensees' sales activities at first-sale sites were in good order. As online advertisements had become more popular, more efforts had been spent on patrolling the online property portals in cyberspace. Monitoring online advertisements will continue to be one of the main foci of the EAA's enforcement duties.

年內，局方推出了兩項外展教育計劃，其一是加強持牌人對發出廣告相關法例及規定的認識；其二是協助持牌人遵從有關反洗錢及反恐怖分子資金籌集的法規要求。在這兩個計劃下，監管局人員會親身到訪被選中的地產代理的營業地點，為持牌人提供指導及協助。

在瞬息萬變的市場環境下，監管局將繼續檢討及優化其執法策略及規管措施，以給予公眾更大的保障。

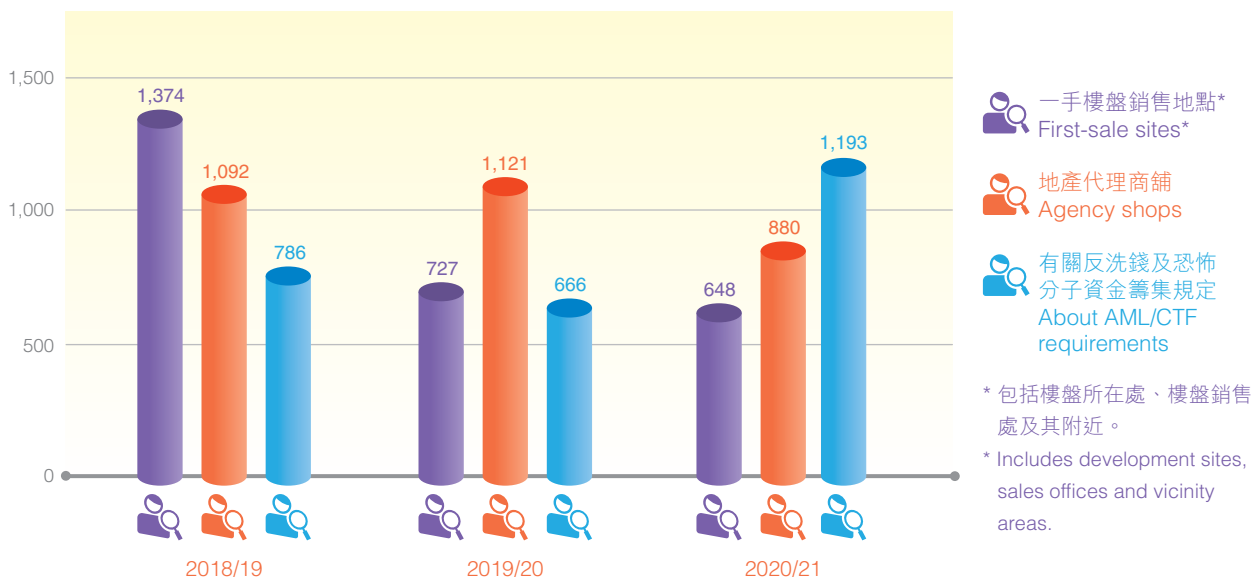
年內，監管局在一手樓盤銷售地點共進行648次合規巡查，在地產代理商舖進行了880次合規巡查，及針對反洗錢及反恐怖分子資金籌集的規定進行了1,193次合規巡查。期內，局方亦分別就網上廣告及網上物業平台進行了1,319次抽查及680次巡查。

In the year, two outreach educational programmes were launched, one to promote licensees' awareness and compliance with the relevant laws and regulations in relation to issuing advertisements and one to assist licensees in fulfilling the anti-money laundering ("AML") and counter-terrorist financing ("CTF") regulatory requirements. Under the programmes, the EAA staff paid visits to some selected places of estate agency business and provided face-to-face guidance and assistance to licensees.

In an ever-changing environment, the EAA will continue to review and refine its enforcement strategies to enhance the effectiveness of its regulatory functions to safeguard public interest.

During the year, the EAA conducted 648 compliance inspections at first-sale sites, 880 compliance inspections at agency shops and 1,193 compliance inspections for AML/CTF requirements. Some 1,319 spot checks on online advertisements and 680 inspections on online property portals were also carried out during the period.

### 合規巡查次數 Number of Compliance Inspections





從巡查和抽查當中，監管局共開立了210宗違規個案，當中有28宗源自對一手樓盤的巡查，71宗源自巡查地產代理商舖，86宗為網上及報章抽查發現，其餘個案則涉及其他性質。

Subsequent to inspections and spot checks, 210 non-compliant cases were opened, including 28 cases arising from first-sale inspections, 71 from estate agency shop visits, 86 cases from online and newspaper patrols, and the rest were of a miscellaneous nature.

### 巡查／抽查發現的違規個案

#### Non-compliant Cases Arising from Inspections/Spot Checks

個案數目 Number of Cases	2018/19	2019/20	2020/21
開立的個案 Opened	149	154	210
已完成的個案* Completed*	120	115	126

\* 年內完成的個案部分為往年接獲的個案，當中包括表面證據成立並轉介予紀律委員會處理的個案，以及由投訴部及行動部處理的表面證據不成立的個案。

\* Some cases completed in a year were brought forward from previous years. The figures include prima facie cases referred to and dealt with by the Disciplinary Committee and non-prima facie cases disposed of by the Complaints and Enforcement Sections.

### 對涉嫌向監管局作出虛假聲明或提供虛假資料的持牌人／牌照申請人的調查

#### Investigations into licensees/licence applicants suspected of making false statements or furnishing false information to the EAA

在申請牌照或續牌時，倘若作出虛假或誤導性的聲明或提供虛假或誤導性的資料，均屬違法。在2020/21年度，監管局調查了42宗涉嫌在申請牌照或續牌時作出虛假聲明或提供虛假文件的個案。年內，監管局向警方轉介了28個可疑個案，以進行刑事調查。

It is an offence to make a false or misleading statement or furnish false or misleading information when making applications for the grant or renewal of licences. In 2020/21, investigations were conducted into 42 licence applications in which the applicants were suspected of making false statements or furnishing false information in their licence application or licence renewal process. In the year, the EAA referred 28 suspicious cases to the Police for criminal investigations.

個案數目 Number of Cases	2018/19	2019/20	2020/21
開立的個案 Opened	53	106	42
已完成的個案* Completed*	50	63	62

\* 年內完成的個案部分為往年接獲的個案。

\* Some cases completed in a year were brought forward from previous years.

## 打擊物業交易中洗錢及恐怖分子資金籌集的風險

監管局以風險為本的監督方法，監管地產代理業界有否遵從反洗錢及反恐怖分子資金籌集的規定。地產代理公司會被分類為不同的反洗錢及反恐怖分子資金籌集的風險級別。而監管局巡查的監察力度和頻率，會視乎地產代理公司所面對的威脅和程度而定。局方會不時向地產代理公司收集資料，以評估他們就洗錢及恐怖分子資金籌集所面對的風險，以及他們採取的風險管理措施，從而採取相應的監察工作。

## 紀律行動

### 紀律研訊

倘若監管局行政總裁有理由相信任何持牌人沒有遵守《地產代理條例》及／或其附屬法例；或沒有資格持有或繼續持有牌照；或沒有遵守附加於其牌照上的任何指明的條件，行政總裁可向監管局紀律委員會提出呈述，以決定是否就該個案進行研訊。

紀律委員會是一個根據《地產代理條例》成立的常設委員會，負責接受、考慮及查究投訴以及行政總裁所呈述的個案。倘若紀律委員會在紀律研訊後認為有關的投訴或呈述成立，可行使紀律制裁權，當中包括訓誡或譴責有關持牌人、將條件附加於有關牌照上或更改附加於其牌照上的條件、暫時吊銷或撤銷其牌照、判處罰款，以及作出支付費用的命令。

## Combatting money laundering and terrorist financing risks in property transactions

The EAA has adopted a risk-based approach in its supervision of the estate agency trade practitioners' compliance with the Anti-Money Laundering ("AML") and Counter-Terrorist Financing ("CTF") requirements. Estate agency companies are classified under different AML/CTF risk categories. The intensity of supervision and frequency of inspections by the EAA would be based on the level of threats and vulnerability of the estate agency companies. From time to time, the EAA would collect information from estate agency companies to assess their AML/CTF risks and the mitigation measures taken by them for the EAA's continuous monitoring.

## Disciplinary Actions

### Inquiry hearings

If the Chief Executive Officer ("CEO") of the EAA has reasons to believe that a licensee has failed to comply with the EAO and/or its subsidiary legislation; or is not eligible to hold or continue to hold a licence; or has failed to comply with a specified condition attached to his/her licence, the CEO shall make a submission to the EAA's Disciplinary Committee for consideration if an inquiry hearing should be conducted.

The Disciplinary Committee, a standing committee established under the EAO, receives, considers and conducts inquiries into complaints and submissions by the CEO. If the Disciplinary Committee, after conducting an inquiry hearing, is satisfied that the complaint or submission is well-founded, it may exercise disciplinary powers including admonishing or reprimanding the licensee concerned, attaching/varying specified conditions attached to his/her licence, suspending/revoking his/her licence, imposing a fine and making a costs order.



模擬紀律研訊圖片。  
A staged inquiry hearing.



因受2019冠狀病毒病疫情影響，年內有部分紀律研訊需要延期舉行<sup>1</sup>，而因為這些個案的處理時間需持續計算至首次研訊當日，故此年內研訊個案的平均處理時間超過了監管局服務承諾中的相關標準<sup>2</sup>。

縱然疫情帶來挑戰，紀律委員會在2020/21年度內共判決了167宗個案，其中161宗(即佔96.41%)的指稱成立。結果，共有163名持牌人被紀律處分，其中82名為個人持牌人<sup>3</sup>，81名為公司持牌人。

同期，紀律委員會暫時吊銷了13個牌照，吊銷期由四星期至兩個月不等。這些被處分的持牌人涉及作出違反專業操守的行為，例如作出誤導性陳述、未有保障和促進客戶的利益，或在履行職務時沒有盡量小心和盡一切應盡的努力。

在2020/21年度內，共有141名持牌人被罰款，金額由800元至150,000元不等。

Due to the COVID-19 pandemic, a number of inquiry hearings were adjourned during the year<sup>1</sup>. As a result, the average period for handling certain inquiry hearing cases exceeded the relevant standard set under the EAA's performance pledges<sup>2</sup> since the case handling period would continue to run until the date of the first inquiry hearing.

Despite the challenges brought by the pandemic, the Disciplinary Committee adjudicated 167 cases in 2020/21, of which 161 were substantiated (i.e. 96.41%). As a result, a total of 163 licensees were disciplined, among which 82 were individual licensees<sup>3</sup> and 81 were company licensees.

During the same period, 13 licences were suspended by the Disciplinary Committee for periods that ranged from four weeks to two months. Licensees disciplined were found to have been engaged in unprofessional conduct such as misrepresentations, failure to protect and promote the interests of their clients, or failure to exercise due care and due diligence when carrying out their duties.

In 2020/21, a total of 141 licensees were fined, with fines ranging from \$800 to \$150,000.

<sup>1</sup> 部分研訊的押後是監管局在考慮到當時的公共衛生情況下，主動決定的；而部分個案則由於證人或答辯人因擔心疫情而不願出席研訊，在考慮到他們提出的申請後局方決定延後研訊。

<sup>2</sup> 普通個案(監管局調查不超過兩項指控的快速處理個案除外)和複雜個案(快速處理個案及正常個案以外的個案)的服務承諾，分別是10個月和13個月之內。

<sup>3</sup> 包括地產代理公司的獨資經營者及合夥人。

<sup>1</sup> Some adjournments were made out of the EAA's own initiatives taking into account the then public health situation and some were made after considering applications made by the witness(es) or the respondent(s) who were reluctant to attend the hearings due to their genuine concern about the pandemic.

<sup>2</sup> Performance pledge for Normal Cases (cases other than Fast Track Cases concerning not more than two allegations investigated by the EAA) and Complex Cases (cases other than Fast Track cases and Normal Cases) is within 10 calendar months and 13 calendar months respectively.

<sup>3</sup> Including sole proprietors and partners of estate agency firms.

### 公布研訊的裁決理由

監管局在其「近期的紀律研訊結果」網頁上公布最近的紀律研訊的裁決結果。在兩年或三年後(視乎個案的裁決日期而定)，監管局會將所有在「近期的紀律研訊結果」中指稱成立的面晤紀律研訊個案及其裁決理由，移至標題為「過往的紀律研訊案件的裁決理由」的網頁，為期五年。

上述公布不但提高了監管局工作的透明度，亦能讓地產代理業界更了解監管局的紀律裁決及如何遵從《地產代理條例》，以減低日後出現類似違規行為的風險。長遠來說，期望這項措施將會協助提升業界的專業水平。

同時，公布紀律研訊裁決理由亦能讓公眾明白監管局的紀律裁決，讓他們在使用持牌人服務時能作出明智的選擇。

### Publication of reasons for the decisions of inquiry hearings

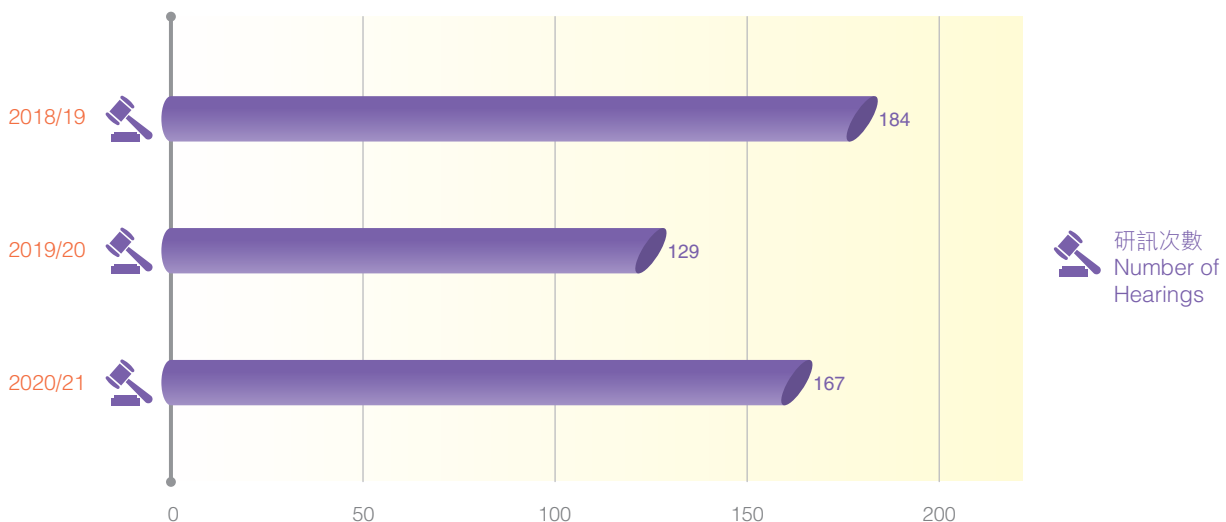
The EAA publishes results of recent inquiry hearings on its webpage titled "Recent Inquiry Hearing Results". After a period of two or three years depending on the date of adjudication of the cases, the EAA will move all the substantiated full inquiry hearing cases and their reasons for decisions under "Recent Inquiry Hearing Results" to its webpage titled "Reasons for Decisions of Past Inquiry Hearing Cases" for a period of five years.

The aforesaid publication not only enhances the transparency of the EAA's work, it also enables the estate agency trade to have a better understanding of the EAA's disciplinary decisions and learn how to comply with the EAO, which helps reduce the risks of similar non-compliances in the future. In the long run, it is hoped that such publication will contribute to the improvement of the professional standard of the trade.

Publication of the reasons for disciplinary decisions also provides a way for the public to understand the EAA's disciplinary decisions, and enables consumers to make informed choices when they engage the services of licensees.

### 已舉行並作出裁決的紀律研訊次數

#### Number of Inquiry Hearings Held with Decision Handed Down





<b>2020/21 年度常見違規事項*</b> <b>Common Types of Non-compliance in 2020/21*</b>	<b>指稱宗數</b> <b>Number of Allegations</b>
1. 沒有在物業的廣告內清楚及可閱地和準確地述明相關物業編號及／或該廣告的發放／更新的日期 Failing to state clearly, legibly and accurately in a property advertisement the property number concerned and/or the date on which the advertisement was issued/ updated	73
2. 發出虛假或誤導性廣告／提供與發放廣告相關的虛假或具誤導性的資訊；未獲賣方／業主事先書面同意下發放廣告或發出違反賣方／業主指示的廣告 Issuing a false or misleading advertisement/providing false or misleading information in relation to publication of an advertisement; advertising without the vendor/ landlord's prior written consent or in contravention to their instruction	32
3. 未有履行向買家作出的現金回贈承諾及／或以書面形式列明有關承諾 Failing to give and/or set out in writing the cash rebate as promised to purchasers	18
4. 在廣告內提供物業的樓面面積時未有遵守監管局所發出的指引 Failing to comply with the guidelines issued by the EAA when providing the floor area information of the property concerned in an advertisement	18
5. 容許員工於公共場所張貼／放置或管控廣告牌／海報或易拉架廣告；及／或未獲得所需的許可下在公眾場所向途人招攬生意 Causing or permitting staff to affix/place or being in possession and having control of an advertisement board/poster or pull-up banners in a public area; and/or soliciting business from passers-by in public places without the requisite permission	17
6. 未有按照訂明表格中所列明的指示和指引填寫該表格；未有在地產代理協議中清楚列明該協議有效期的屆滿日 Failing to complete a prescribed form in accordance with the directions and instructions specified in the form; failure to state clearly in an estate agency agreement the expiry date of its validity period	15
7. 未有確保代表簽署臨時買賣協議／租約／地產代理協議的人士已獲有關的訂約方的正式授權 Failing to ensure that the signatory was duly authorised by the party concerned to sign the provisional agreement for sale and purchase/tenancy agreement/estate agency agreement	14
8. 向客戶提供錯誤的物業或交易資訊；沒有核實提供予客戶的物業或交易資料的準確性；未有向客戶提供物業或交易資料 Providing wrong property or transaction information to clients; failing to verify the accuracy of property or transactional information provided to clients; failing to supply property or transactional information to clients	12
9. 以持牌人的個人名義而非地產代理公司的名義發出有關一手住宅樓盤的廣告 Issuing an advertisement concerning a first-hand residential development in the licensee's personal capacity instead of in the capacity of an estate agency company	12

2020/21 年度常見違規事項* Common Types of Non-compliance in 2020/21*		指稱宗數 Number of Allegations
10.	未有遵從監管局發出的指引，在就有關出售香港境外的未建成物業所發出的廣告中清楚列明所需的資料 Failing to comply with the guidelines issued by the EAA to state clearly the required information in the advertisement for the sale of an uncompleted property situated outside Hong Kong	11

\* 部分紀律研訊個案或涉及超過一項違規事宜。

\* There could be more than one type of non-compliances in some inquiry hearing cases.

向持牌人或前持牌人採取的行動* Actions Taken Against Licensees or Former Licensees*	2018/19	2019/20	2020/21
有關的持牌人或前持牌人數目 Number of licensees or former licensees involved	180	234	252

行動性質<sup>1</sup>

Type of actions<sup>1</sup>

訓誡／譴責 Admonishment/reprimand	183	123	163
罰款 Fine	129	98	141
在牌照上附加條件 <sup>2</sup> Attachment of conditions to licence <sup>2</sup>	138	111	102
暫時吊銷牌照 Suspension of licence	24	14	13
撤銷牌照 Revocation of licence	34 <sup>△</sup>	57 <sup>△</sup>	36 <sup>△</sup>

\* 這些行動是根據《地產代理條例》所賦予的權力而採取的。當中部份行動屬紀律性質，其他則是由牌照委員會裁定的。部分個案是往年持續至今的個案。

<sup>1</sup> 在部分個案中，會對同一持牌人或前持牌人採取超過一項行動。

<sup>2</sup> 部分條件於批出牌照時附加，其餘則隨後附加。

<sup>△</sup> 這些個案均由牌照委員會裁定，理由是持牌人不再符合相關的發牌條件。

\* These actions were taken pursuant to powers under the EAO. Some actions were disciplinary in nature whereas others were decided by the Licensing Committee. Some cases were carried over from previous years.

<sup>1</sup> In some cases, more than one action was imposed on the same licensee or former licensee.

<sup>2</sup> Some conditions were attached upon the granting of licences while others were attached subsequently.

<sup>△</sup> These cases were decided by the Licensing Committee on the ground that the licensees concerned no longer met the relevant licensing requirements.





知識傳播  
Forward-looking  
Approach in  
Knowledge  
Dissemination





### 專業發展

地產代理從業員必須時刻掌握最新知識以維持市場的競爭力。從業員有責任熟悉《地產代理條例》、其附屬法例、《操守守則》及監管局發出的執業通告，以及其他相關政府法規，以滿足客戶日漸提高的期望。

為促進地產代理從業員的事業發展及提升其專業水平，監管局於2005年推出持續專業進修計劃。監管局鼓勵持牌人參與此計劃認可的學習活動，以獲取實用的知識和技能，對其執業及個人發展皆有幫助。

### 持續專業進修計劃

為鼓勵持牌人參與持續專業進修計劃，監管局提供不同形式的持續專業進修活動，包括網絡研討會、網上培訓課程、面授講座、網上學習活動及網上個案研習。除監管局外，其他教育機構、地產代理公司及業界商會亦舉辦相關的持續專業進修計劃活動。同時，監管局鼓勵持牌人參與由具有廣泛認受性的專業協會所提供或認可的活動，這些專業和知識領域，亦與地產代理行業相輔相成。

### Professional Development

Practitioners in the estate agency trade must always keep their professional knowledge up to date in order to remain competitive in the market. To be conversant with the Estate Agents Ordinance, its subsidiary legislation, *Code of Ethics* and practice circulars issued by the EAA, other relevant government regulations is not a choice but a duty of practitioners so as to meet the growing expectations of their customers.

With a view to fostering career progression and professional advancement of the estate agency trade practitioners, the EAA launched a Continuing Professional Development (“CPD”) Scheme in 2005. Licensees are encouraged to participate in learning activities recognised under the CPD Scheme in order to acquire useful knowledge and practical skills for their effective practice and personal accomplishment.

### The CPD Scheme

To facilitate licensees' CPD participation, the EAA provides CPD activities in different forms, including webinars and online training classes, face-to-face seminars, e-Learning programmes and e-Quizzes. In addition to the EAA, educational institutions, estate agency firms and trade associations are organising learning activities under the CPD Scheme. Licensees can also choose to undertake activities offered or accredited by the widely recognised professional associations of those professions or areas where the expertise of such fields are complementary to that of the estate agency trade.



網絡研討會和網上培訓課程於2021年2月被納入持續專業進修計劃中的認可學習模式。

Webinars and online training classes were recognised as one of the learning modes under the CPD Scheme in February 2021.

持續專業進修計劃的活動主要分為兩個類別，分別為「合規及有效管理」及「全面提升發展」。「合規及有效管理」包括法律、合規或監管事項為主題，至於其他有助提升持牌人能力或實現個人成就的主題，則歸類為「全面提升發展」類別中。

#### **「網絡研討會／網上培訓課程」新增至持續專業進修計劃的認可學習模式**

受2019冠狀病毒病疫情影響，教學模式也作出改變，例如採用網絡研討會和網上培訓課程作為另一種培訓模式。網絡研討會能讓參加者靈活地在任何地方學習，故此這種學習模式越來越受歡迎。為鼓勵持牌人多參與這種新興的學習模式，網絡研討會和網上培訓課程於2021年2月被納入持續專業進修計劃中的認可學習模式。

#### **持續專業進修的嘉許獎勵**

在持續專業進修計劃下，每個持續專業進修活動均會按活動性質和學員的參與情況獲發學分。一般來說，持牌人每參與一小時的活動，便會獲發一個持續專業進修學分。於為期12個月的進修時段內取得12個或以上持續專業進修學分的持牌人，將獲視為達到持續專業進修計劃的學分要求，並可獲頒發持續專業進修計劃嘉許獎章。自2013年10月1日開始的持續專業進修時段起，持牌人若連續三個及五個進修時段達到持續專業進修計劃的學分要求，便可分別獲頒持續專業進修計劃優越嘉許獎章銀章（「銀章」）及持續專業進修計劃優越嘉許獎章金章（「金章」）。

Under the Scheme, the subjects of CPD activities are classified under two main categories, namely Compliance and Effective Management and All-round Advancement. Subjects relating to law, compliance or supervisory issues are categorised as Compliance and Effective Management, while other subjects conducive to raising competence or enabling personal accomplishment of licensees are grouped under All-round Advancement.

#### **“Webinar/Online Training Class” added to the list of recognised learning modes under the CPD Scheme**

The disruption caused by the COVID-19 pandemic has changed the mode of teaching and learning, such as the adoption of webinars and online teaching/training classes as alternative means of training delivery. It is observed that webinars are of growing popularity as a learning mode because of its flexibility in allowing learning anywhere. To incentivise licensees to participate in this popular mode of learning, the list of recognised learning modes of the CPD Scheme was expanded to cover also webinars and online training classes in February 2021.

#### **CPD attainment recognitions**

Under the CPD Scheme, points would be assigned to CPD activities based on the nature of the activity and the input required from the learner. Generally, one CPD point is awarded to one hour of activity undertaken. Practitioners who earned 12 or more CPD points in a 12-month CPD period are considered having achieved the CPD yearly attainment target and will be awarded the CPD Attainment Symbol. With effect from the CPD period commencing 1 October 2013, licensees who have achieved their CPD attainment targets for three and five consecutive CPD periods will also be awarded the Premium CPD Attainment Symbol – Silver (“Silver Symbol”) and Premium CPD Attainment Symbol – Gold (“Gold Symbol”) respectively.



除個人持牌人會獲頒發持續專業進修計劃嘉許獎章銀章及金章外，若營業詳情說明書的持有人有80%或以上的僱員（包括分行經理）達到該計劃的學分要求，該店亦可獲頒發地產代理商舖專業進修嘉許獎章。

In addition to the CPD Attainment Symbol, the Silver Symbol and the Gold Symbol which are presented to individual licensees, holders of Statement of Particulars of Business ("SPOB") with over 80% of their licensed employees (including the branch manager) having achieved the yearly CPD attainment target will be awarded the CPD Mark for Estate Agencies.

成就 Achievement	獎勵 Award	2020/21 年度 得獎者數目 No. of awardees in 2020/21
在一個進修時段達到持續專業進修計劃的學分要求的持牌人* Licensees achieving CPD attainment target for one CPD period*	持續專業進修計劃嘉許獎章 CPD Attainment Symbol	986
在連續三個進修時段達到持續專業進修計劃的學分要求的持牌人（自2013年10月1日開始的進修時段起生效） Licensees achieving CPD attainment target for three consecutive CPD periods (with effect from the CPD period commencing 1 October 2013)	銀章 Silver Symbol	99
在連續五個進修時段達到持續專業進修計劃的學分要求的持牌人（自2013年10月1日開始的進修時段起生效） Licensees achieving CPD attainment target for five consecutive CPD periods (with effect from the CPD period commencing 1 October 2013)	金章 Gold Symbol	36
有80%或以上持牌僱員（包括分行經理）達到持續專業進修計劃的學分要求的營業詳情說明書持有人 Holders of SPOB with over 80% of licensed employees (including the branch manager) having achieved the CPD attainment target	地產代理商舖 專業進修嘉許獎章 CPD Mark for Estate Agencies	42

\* 每個持續專業進修時段為期12個月，由每年10月1日起至翌年9月30日止。

\* Each CPD period shall be a 12-month period commencing 1 October each year and ending on 30 September the following year.

### 延長2019/20年度持續專業進修學年獲取持續專業進修學分的期限

受到2019冠狀病毒病疫情影響，持牌人難以在2020年9月30日結束的持續專業進修時段內，達到持續專業進修計劃的學分要求。有見及此，監管局特別將該學年持續專業進修時段延長12個月，讓持牌人有充分時間取得持續專業進修學分，從而達致該學年持續專業進修計劃的學分要求(即12個持續專業進修學分)。

### 活動及參與次數

年內，監管局及其他主辦機構合共舉辦了582個持續專業進修活動並吸引了16,899人次參與。在582個活動中，有287場(佔活動總數的49%)由監管局舉辦，參與人次為7,675(約佔總參與人次的45%)。

為減低2019冠狀病毒病在社區擴散的風險，監管局自2020年2月起暫停舉辦以面授方式進行的持續專業進修大型講座，而其他主辦機構也在此期間相繼減少舉辦持續專業進修活動。隨着講座的取消，使持續專業進修計劃活動的總參與人次相應地減少。與2019/20年度相比，2020/21年度持續專業進修活動的報名人數減少了9,103人(約35%)。

為照顧持牌人對持續進修的需求，同時考慮到參與者之間需要保持足夠的社交距離，監管局在期內舉辦了227場規模較小的影片播放課堂，以取代大型面授講座。

### Extension of Deadline for Obtaining CPD Points for the CPD Period of 2019/20

Due to the impact of COVID-19, licensees experienced difficulty in achieving the CPD attainment target for the CPD period ending 30 September 2020. As a result, the EAA made a special arrangement to extend the deadline for the fulfilment of the CPD attainment target for that period by 12 months, with a view to allowing sufficient time for licensees to catch up on their CPD points for fulfilling the CPD attainment target (i.e. 12 CPD points) for the period.

### Number of activities and enrolments

During the year, a total of 582 CPD activities were organised by the EAA and other activity organisers and these CPD activities attracted 16,899 enrolments. Among the 582 activities, 287 (49% of the total number of activities) were organised by the EAA with 7,675 enrolments (about 45% of total enrolments).

To reduce the risk of the spread of COVID-19 in the community, the EAA has suspended its organisation of large scale face-to-face CPD seminars since February 2020. Likewise, other CPD activity organisers conducted fewer CPD seminars during this period. These decreases in the number of seminars accounted for certain decreases in CPD enrolments. A drop of 9,103 enrolments (about 35%) of CPD activities was recorded in 2020/21 as compared with 2019/20.

To fulfil the needs of licensees on continuous learning, in lieu of delivering large scale face-to-face seminars, the EAA held 227 small scale video classes during the period with reduced seating capacity, having regard to the need for maintaining sufficient social distancing amongst participants.

# 知識傳播

## Forward-looking Approach in Knowledge Dissemination



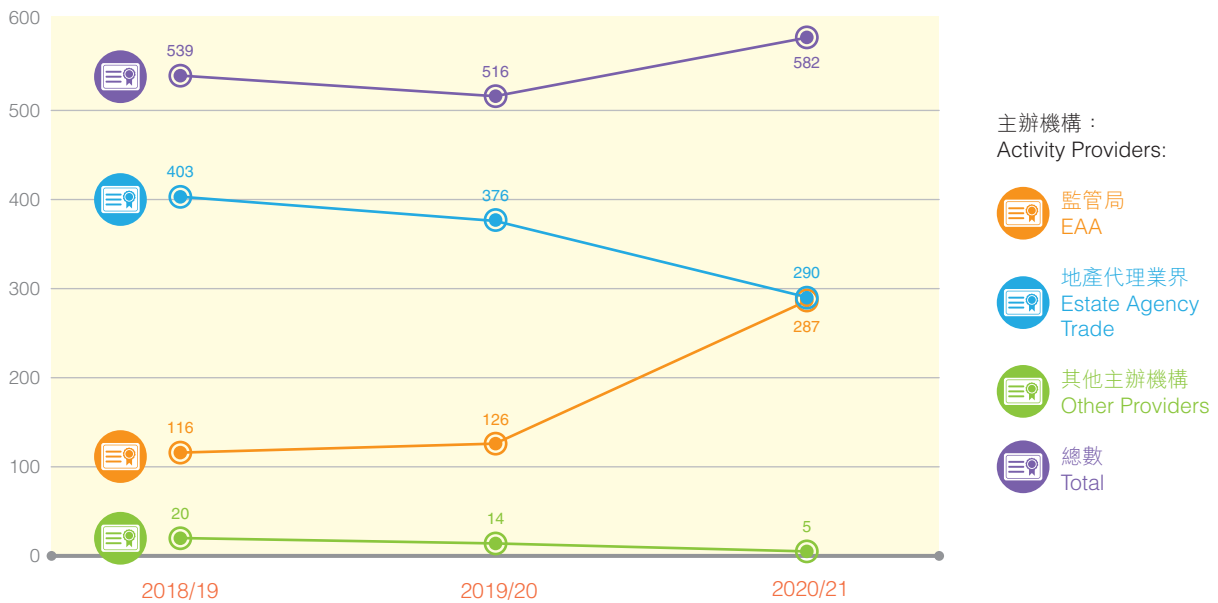
過往三年的持續專業進修活動

### CPD Activities in the Past Three Years

主辦機構 Activity Providers	2018/19		2019/20		2020/21	
	活動數目 No. of Activities	參與人次 No. of Enrolments	活動數目 No. of Activities	參與人次 No. of Enrolments	活動數目 No. of Activities	參與人次 No. of Enrolments
監管局 EAA	116	12,954	126	12,722	287	7,675
地產代理業界 Estate Agency Trade	403	20,832	376	12,834	290	9,068
其他主辦機構 Other Providers	20	783	14	446	5	156
<b>總數 Total</b>	<b>539</b>	<b>34,569</b>	<b>516</b>	<b>26,002</b>	<b>582</b>	<b>16,899</b>

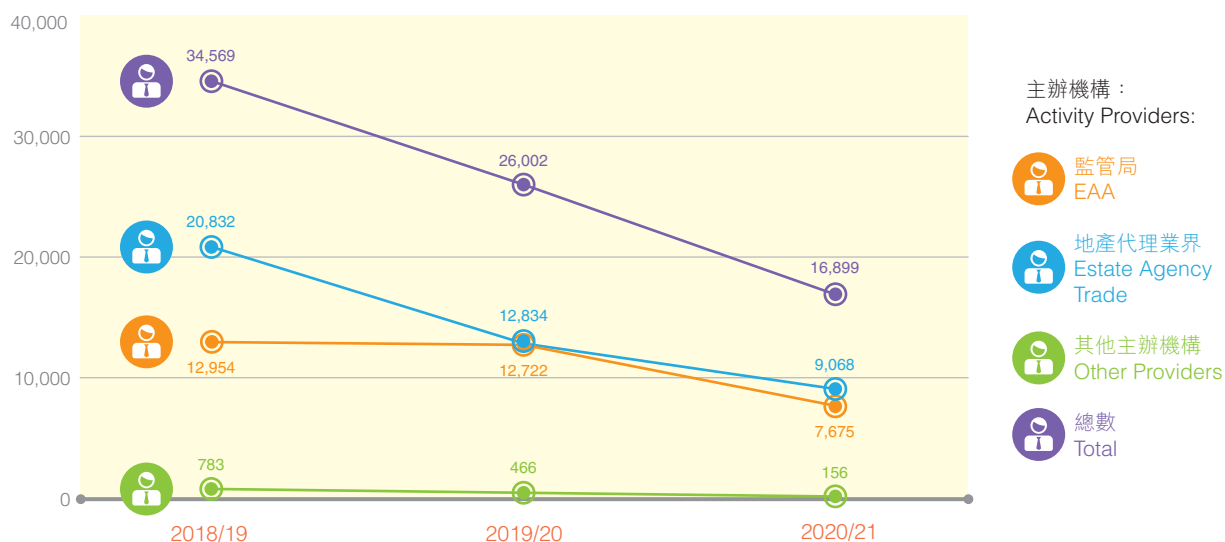
活動數目

### Number of Activities



## 參與人次

## Number of Enrolments



## 活動摘要

## 有關反洗錢及反恐怖分子資金籌集的持續專業進修活動

因應打擊洗錢及恐怖分子資金籌集法例涵蓋地產代理業的修訂，監管局於2018年向持牌人發出了《有關地產代理業在反洗錢及反恐怖分子資金籌集規定上的指引》。為加深持牌人對有關打擊洗錢及恐怖分子資金籌集法例要求以及監管局指引的認識，局方在2020/21年度推出了93個持續專業進修活動，吸引1,994人次參加。有關持牌人遵從反洗錢及反恐怖分子資金籌集規定這方面的外展工作，是監管局的重點之一，故局方會恆常地為持牌人舉辦各種相關持續專業進修活動。

## Highlights of activities

## CPD Activities on Anti-Money Laundering and Counter Terrorist Financing

In response to the amendment of the anti-money laundering (“AML”) and counter-terrorist financing (“CTF”) legislation to cover the estate agency sector, the EAA issued to the licensees its “Guidelines of Anti-Money Laundering and Counter-Terrorist Financing Requirements for the Estate Agency Sector” in 2018. To help licensees fully understand the legal requirements and the EAA’s guidelines in relation to AML/CTF, 93 CPD activities were held during 2020/21 and they attracted 1,994 enrolments in total. As an expansion of AML/CTF outreach amongst licensees remains one of the EAA’s priorities, extensive CPD activities on AML/CTF will be provided regularly.





### 網絡研討會

監管局於2020年舉辦了兩場網絡研討會。第一場網絡研討會與香港零售科技商會合辦，名為《「智慧企業•流動營商」網絡研討會》。另一場網絡研討會則名為《「一手住宅物業銷售網上講座」》，由一手住宅物業銷售監管局的嘉賓主講。雖然「網絡研討會」當時並非監管局持續專業進修計劃下認可的學習模式，但這兩場網絡研討會也合共吸引了140位參加者參與，反應正面。

### 政府防疫抗疫基金技能提升配對資助計劃

監管局已成功申請政府的防疫抗疫基金技能提升配對資助計劃，從而為業界提供兩個系列的培訓。

首個培訓課程名為「土地查冊學英文」，目的是希望提高持牌人對土地查冊中常見的英文詞彙的認識。

另一個培訓課程名為「以智能電話製作樓盤影片」，目的是讓持牌人學會如何利用智能電話拍攝優質的影片，從而可向客戶網上介紹物業，減低親身會面的需要。

這兩個培訓課程將於2021年7月開始授課，並將續辦至2022年6月。

### 網上學習活動

為方便持牌人可隨時隨地學習，監管局一直就各種課題製作網上學習活動。受2019冠狀病毒病疫情下社交距離限制所影響，網上學習活動正是個適時靈活的學習選擇。

為彌補因避免疫情散播而取消了的面授持續專業進修計劃講座，監管局製作了更多網上學習活動。在2020/21年度，監管局在「電子服務」平台新增了15個網上學習活動，相比起在2019/20年度只新增五個網上學習活動有顯著上升。正因如此，年內，監管局網上學習活動的參與人數，比上一年度增加超過一倍。

### Webinars

Two webinars were held in 2020. The first webinar titled 《「智慧企業•流動營商」網絡研討會》 was organised in collaboration with Hong Kong Retail Technology Industry Association. The other webinar titled 《「一手住宅物業銷售網上講座」》 was held with guest speakers from the Sales of First-hand Residential Properties Authority. Although “webinar” was then not an approved learning mode under the EAA CPD scheme, these two webinars had attracted 140 participants in total and all of them gave positive comments.

### The Government's Matching Grant Scheme for Skills Upgrading under the Anti-epidemic Fund

The EAA had successfully applied for the Government's Matching Grant Scheme for Skills Upgrading under the Anti-epidemic Fund to provide two series of trainings to the trade.

The first one titled “Learning English through the Land Search” aims to enhance licensees' understanding on the common English terminologies in the Land Search.

The other one titled “Video Production for Estate Agency Trade Using Smartphone” aims to enable licensees to produce quality video clips with the use of a smartphone to facilitate the introduction of property units to their clients through online browsing so as to minimise meeting or gathering in person.

Both training courses would commence in July 2021 and be repeatedly launched till June 2022.

### E-Learning programmes

To enable licensees to study at anytime and anywhere, the EAA has been producing e-Learning programmes on various subjects. These e-Learning programmes served as a flexible learning option for licensees amid the social distancing constraints caused by COVID-19.

To help compensate for the loss of face-to-face learning opportunities resulting from the cancellations of CPD seminars for the purpose of reducing the risk of the spread of COVID-19, more e-Learning programmes have been produced. During 2020/21, the EAA added 15 new e-Learning programmes to its learning platform, as compared with five new additions in 2019/20. As such, the number of enrolments of the EAA's e-Learning programmes during the year is more than doubled as compared with the previous year.

**過往三年監管局的網上學習活動****EAA's e-Learning Programmes in the Past Three Years**

	2018/19	2019/20	2020/21
監管局網上學習活動數目 Number of EAA's e-Learning programmes	21	26	41
監管局網上學習活動的參加人數 Number of participants of EAA's e-Learning programmes	635	525	679
監管局網上學習活動的參與人次 Number of enrolments of EAA's e-Learning programmes	2,082	2,046	4,810

**公眾教育及與業界的聯繫****消費者教育**

除了執法方面的工作，監管局相信加深消費者對物業交易的知識和向他們提供相關的實用資訊，既能令消費者的權益更受保障，亦可避免他們與地產代理發生不愉快的糾紛。在2020/21年度，局方繼續透過多個平台推廣公眾教育，並在疫情期間加強利用數碼方式宣傳。

尤其是，隨着公眾日益關注港人購買香港境外未建成物業的問題，監管局於年內投放了更多資源教育公眾購買這些物業應注意的事項和風險。

為接觸更多目標公眾，監管局運用了搜尋引擎行銷的網上推廣工具及在谷歌(Google)和雅虎(Yahoo)的網絡推出網上廣告，向消費者宣傳教育資訊。例如，局方於2020年第二季推出了《境外置業要究「SMART」》的宣傳，並於2020年第三季及2021年初推出有關「委託持牌地產代理」及「地產代理商舖專業進修嘉許獎章」的網上宣傳計劃，吸引了大量公眾瀏覽監管局的消費者教育網站。

**Public Education and Trade Liaison****Consumer education**

In addition to the efforts spent on law enforcement, the EAA believes that consumers' interests can be better protected and unpleasant disputes avoided with estate agents by enriching their own knowledge and practical information on property transaction. In 2020/21, the EAA continued to promote public education across multiple platforms with more focus on the use of digital means at the midst of COVID-19 pandemic.

In particular, owing to the increasing public concern about Hong Kong people buying uncompleted properties situated outside Hong Kong, the EAA put on more efforts in promoting the points-to-note and the risks of purchasing these properties to the public throughout the year.

In order to reach more targeted public audience, the EAA adopted online promotional tools including Search Engine Marketing ("SEM") and online display advertisement in the network of Google and Yahoo to disseminate educational messages to the consumers. For example, a campaign promoting the message of "Be Smart in purchasing non-local properties" was launched in the second quarter of 2020, while other campaigns about "Appointing licensed estate agent" and "CPD mark for estate agency shop" were launched in the third quarter of 2020 and early 2021. All these campaigns resulted in a high number of visits to the EAA's consumer education website.



此外，局方亦於2020年9月和2021年3月舉辦了兩場網上公眾講座，以提高公眾對物業交易的認識。這兩場講座分別名為「租樓宜忌・專家教路」及「境外置業實戰攻略」。這兩場網上講座於媒體合作夥伴的Facebook專頁上舉行，讓網上觀眾能夠與講者實時互動。講座反應非常正面，合共錄得超過140,000次觀看。兩場講座的精華片段已上載至監管局網頁及YouTube頻道讓公眾瀏覽。

In addition, two online public seminars were held in September 2020 and March 2021 in order to enhance the public's knowledge in property transactions, namely "Dos and don'ts of renting a property" and "Practical tips for purchasing properties situated outside Hong Kong" respectively. The two online seminars were broadcasted on the Facebook page of the media partners which allowed the online audience to interact with the speakers in real time. Positive responses were received and over 140,000 views of the seminars were recorded in total. Video highlights of both seminars were also uploaded to the EAA's website and YouTube channel for the public's viewing.



年內，局方舉辦了兩場網上公眾講座，讓網上觀眾與講者實時互動。

Two online seminars were held during the year, allowing the online audience to interact with the speakers in real time.

### 傳媒關係

監管局十分重視與傳媒保持緊密聯繫，向公眾宣傳局方的措施和工作。年內，監管局合共發出了七篇新聞稿，以及舉辦了兩場網上直播新聞發布會，並獲傳媒廣泛報道。監管局主席、副主席及高級管理層亦接受了不同主要印刷及電子傳媒合共13次專訪。當中，有部分訪問是在社交媒體上以直播方式進行，透過社交媒體這個新興且有效的平台，可讓監管局接觸到更多公眾，在疫情下的新生活模式中效果更為顯著。

### Media relations

The EAA attaches great importance to keeping a close connection with the media in order to publicise the EAA's initiatives and efforts. During the year, the EAA issued seven press releases and held two online live-streaming press conferences which gained wide media coverage. A total of thirteen feature interviews were also arranged for the Chairman, Vice-chairman and senior management of the EAA with major print and electronic media. Some of the interviews were conducted live on the social media, which is an emerging and effective platform to reach more members of the public, particularly under the new living style under the pandemic.

為透過大眾媒體進一步推廣與消費者相關的資訊，監管局定期在媒體專欄撰寫各種與物業交易及地產代理服務相關的文章。在2020/21年度，監管局在四份報章或網站專欄合共發表了41篇文章，分別發表於《星島日報》地產雜誌和網站、《信報財經新聞》網站及《南華早報》網站。監管局將會繼續與傳媒建立友好關係，以及發掘更多大眾媒體渠道。

To further promote consumer-related information through mass media, the EAA regularly contributes articles on different current topics relating to property transactions and expected services of estate agents to the media. In 2020/21, the EAA contributed a total of 41 articles to three print and online columns, namely, the property magazine and website of *Sing Tao Daily*, the websites of *Hong Kong Economic Journal* and *South China Morning Post*. The EAA will continue to cultivate a good relationship with the media and explore more mass media channels.



### 與業界聯繫及接觸

透過有效溝通，監管局可與業界保持友好關係，及獲得業界對局方工作的支持。年內，監管局與業界主要商會代表舉行了三次聯絡會議，其中兩次因疫情關係而採用網上會議形式舉行。會議討論了雙方關注的議題，並向業界講解局方的最新措施。然而，另一方面，因受疫情影響，監管局與前線從業人員的常規聚焦小組會議則在年內暫停舉行。

### Trade liaison and engagement

The EAA believes that effective communication with the trade is essential to maintain a cordial relationship with the trade and to gain its support for the work of the EAA. The EAA hosted three regular liaison meetings with representatives of major trade associations during the year, two out of which were conducted by online conferencing due to the pandemic. During the meetings, issues of mutual concern were discussed and the trade was informed on the most updated initiatives of the EAA. However, on the other hand, the EAA's regular focus group meetings with frontline practitioners were suspended during the year because of the pandemic.



監管局亦不時透過電郵、發布於網站上的特別通告、致持牌人函件或提醒，提示業界注意其執業手法及由政府發出的提示或措施。在2020/21年度，監管局合共發出12份此類信函或通告。此外，監管局亦出版了四期持牌人通訊《專業天地》，讓持牌人知悉最新的規管措施及活動。公眾人士亦可於監管局辦事處索取該通訊或於監管局網站瀏覽電子版本。

監管局透過為業界舉辦企業社會責任活動，致力協助提升地產代理的正面公眾形象。其中「區區有『理』社區服務建議比賽」(「比賽」)已於2020年6月圓滿結束。

比賽旨在鼓勵地產代理發掘他們所服務的社區的不同需要，從而提出各種社區服務以滿足這些需求。初選評審小組合共收到20份參賽建議書，並篩選出八支入圍隊伍，讓他們在次輪比賽中實施其建議書來競逐獎項。雖然2019冠狀病毒病爆發令入圍隊伍在實施其建議書時面對種種困難，但他們仍努力不懈地盡力推出其社區服務。

From time to time, the EAA issues letters or reminders to licensees in the form of email or special notices published on the EAA's website to alert them to the requirements relating to the estate agency practice, and reminders or new measures from the Government. In 2020/21, a total of 12 such letters or notices were issued. In addition, four issues of the EAA's newsletter for licensees, *Horizons*, were published in the year to keep licensees abreast of the latest regulatory measures and activities. Members of the public could also get a copy of the newsletter at the EAA office or read the e-version at the EAA's website.

The EAA is committed to help promote the positive public image of estate agents through organising corporate social responsibility ("CSR") activities for the trade. The CSR activity, namely the Estate Agents Community Service Proposal Competition ("Competition"), was successfully concluded in June 2020.

The Competition aimed to encourage estate agents to identify the needs of the communities they are working in and to propose community services to address such needs accordingly. A total of 20 submissions were received and eight teams were shortlisted by the Preliminary Judging Panel to compete for the awards in the second round competition on implementing their proposals. Although the shortlisted teams faced many difficulties in executing their proposals due to the outbreak of COVID-19 in 2020, they still managed to use their best endeavours to prepare and roll out their community services.



監管局與業界主要商會代表定期舉行聯絡會議。

The EAA hosted regular liaison meetings with the representatives of major trade associations.



比賽的最後階段基於入圍隊伍的社區服務性質分為「環保有『理』」和「關顧有『理』」兩個組別，比賽設有「最佳執行獎」、「最佳別出心思獎」、「最具社區特色獎」及「最具成本效益獎」等四個特別獎項。在評核過入圍隊伍的建議書和進度報告後，終選評審小組最終選出了各優勝者，並於2020年6月舉行了頒獎典禮。

### 公眾調查

早於2010年，監管局曾進行過一項公眾調查。為了解公眾對地產代理業的最新觀感，局方於2020年9月委託了專業調查顧問進行另一次公眾調查。調查以電話訪問形式進行，成功訪問了1,000名18歲及以上香港居民。總結而言，調查結果顯示，經過多年以後，公眾對地產代理業的觀感已有所改善。

有47%的受訪者對地產代理有良好印象，較上次2010年調查得出的35%為高。此外，約有69%曾經使用過地產代理服務的受訪者表示，他們整體上對服務感到非常或很滿意，較2010年調查得出的60%為高。

大部份受訪者均對地產代理有良好印象。在有關地產代理的描述中，「積極主動」的特質印象排名最高(85%)，其次是「具備專業知識」和「以真誠的態度服務客戶」。

公眾調查所得出的結果令人鼓舞，並已在2020年其後向傳媒和主要業界代表分享。監管局將會繼續協助業界提升其專業水平，並在與業界努力在其執業時保持誠信態度之下，共同進一步向公眾推廣業界的正面形象。

The final stage of the Competition was divided into two categories according to the nature of the proposed community services of the shortlisted teams, namely the “Environmental Protection” category and “Community Caring” category. In addition, there were four Special Awards, i.e. “Best Execution”, “Best Idea”, “Best Community Feature” and “Best in Cost-effectiveness”. After evaluating the shortlisted teams’ proposals and their progress reports, the Final Judging Panel selected the winners and an award presentation ceremony was held in June 2020.

### Public Survey

The EAA conducted a public survey back in 2010. In order to study the latest public’s perception of the estate agency trade, the EAA appointed a professional survey consultant to conduct another public survey for the EAA in September 2020. The survey was conducted in the form of telephone interviews and 1,000 target respondents aged 18 and above Hong Kong residents were successfully interviewed. In summary, the result of the survey revealed that the public’s perception of the trade has improved over the years.

Among 47% of the respondents had a good impression of estate agents, which was higher than the 35% in the previous survey conducted in 2010. In addition, about 69% of the respondents who had ever used estate agents’ services were overall very or quite satisfied with the service, which was higher than the findings of 60% in the 2010 Survey.

Most of the respondents had positive impressions on estate agents. Among the descriptions, the impression of estate agents being “proactive” ranked the highest (85%), followed by “equipped with professional knowledge” and “serving clients with sincere attitude”.

The encouraging findings from the public survey was shared with the press and major trade representatives later in 2020. The EAA will continue to help the trade enhance their professional standard, and together with the effort of the trade in maintaining honesty, fidelity and integrity in their practice, the positive image of the trade can be further promoted to the public.

# 獨立核數師報告

## Independent Auditor's Report



致地產代理監管局全體成員

(根據《地產代理條例》於香港成立)

### 意見

本核數師(以下簡稱「我們」)已審計列載於第114至144頁地產代理監管局(以下簡稱「監管局」)的財務報表，此財務報表包括於2021年3月31日的財務狀況表與截至該日止年度之收支結算表、儲備變動表及現金流量表，以及財務報表附註(包括主要會計政策概要)。

我們認為，上述財務報表已根據香港會計師公會頒佈的《香港財務報告準則》真實而公平地反映監管局於2021年3月31日的財務狀況，及監管局截至該日止年度的財政表現及現金流量，並已遵守《地產代理條例》妥為編製。

### 意見的基礎

我們已根據香港會計師公會頒佈的《香港審計準則》進行審計。我們在該等準則下承擔的責任已於本報告的「核數師就審計財務報表須承擔的責任」部分中進一步闡述。根據香港會計師公會頒佈的《專業會計師道德守則》(以下簡稱「守則」)，我們獨立於監管局，並已根據守則履行其他道德責任。我們相信，我們所獲得的審計憑證能充足和適當地為我們之意見提供基礎。

### 其他信息

監管局須對其他信息負責。其他信息包括年報內所載的信息，但不包括財務報表及當中的核數師報告。

我們對財務報表的意見並不涵蓋其他信息，我們亦不對此等其他信息發表任何形式的鑒證結論。

TO THE MEMBERS OF ESTATE AGENTS AUTHORITY

地產代理監管局

(established in Hong Kong pursuant to the Estate Agents Ordinance)

### Opinion

We have audited the financial statements of Estate Agents Authority set out on pages 114 to 144, which comprise the statement of financial position as at 31 March 2021, and the statement of income and expenditure, statement of movements in reserve and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements give a true and fair view of the financial position of Estate Agents Authority as at 31 March 2021, and of its financial performance and its cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards ("HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") and have been properly prepared in compliance with the Estate Agents Ordinance.

### Basis for Opinion

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

### Other Information

Estate Agents Authority is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

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

就我們對財務報表的審計，我們的責任是細閱其他信息，並在此過程中考慮其他信息與財務報表或與我們在審計過程中所知悉的情況是否存在重大不相符或似乎存在其他重大錯誤陳述。基於我們已執行的工作，如果我們認為該等其他信息存在重大錯誤陳述，我們須報告該事實。在這方面，我們沒有任何報告。

### 監管局須就財務報表承擔的責任

監管局須負責根據香港會計師公會頒佈的《香港財務報告準則》及《地產代理條例》，編製真實而公平的財務報表，及落實其認為編製財務報表所必要之內部監控，以使財務報表不存在由於欺詐或錯誤而導致之重大錯誤陳述。

在編制財務報表時，監管局須負責評估其持續經營的能力，並披露與持續經營有關的事項(如適用)。除非監管局擬將監管局清盤或停止營運，或除此之外並無其他實際可行的辦法，否則須採用持續經營會計基礎。

監管局須負責監督其財務報告流程。

### 核數師就審計財務報表須承擔的責任

我們的目標是對財務報表整體是否不存在由於欺詐或錯誤而導致的重大錯誤陳述取得合理保證，並按照《地產代理條例》第12條，僅向監管局成員出具包括我們意見的核數師報告。除此之外，我們之報告不可作其他用途。我們不會就本報告的內容向任何其他人士負責或承擔責任。合理保證是高水準的保證，但按照《香港審計準則》進行的審計並不保證總能發現所存在的重大錯誤陳述。錯誤陳述可由欺詐或錯誤引起，如果按合理預期該等錯誤陳述或會個別或總體影響財務報表使用者倚賴此等財務報表所作的經濟決策，則被視作重大錯誤陳述。

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

### Estate Agents Authority's Responsibility for the Financial Statements

Estate Agents Authority is responsible for the preparation of the financial statements that give a true and fair view in accordance with HKFRSs issued by the HKICPA and the Estate Agents Ordinance, and for such internal control as Estate Agents Authority determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, Estate Agents Authority is responsible for assessing its ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless Estate Agents Authority either intends to liquidate Estate Agents Authority or to cease operations, or has no realistic alternative but to do so.

Estate Agents Authority is responsible for overseeing its financial reporting process.

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion solely to you, as a body, in accordance with section 12 of the Estate Agents Ordinance, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSAAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



# 獨立核數師報告

## Independent Auditor's Report



在根據《香港審計準則》進行審計的過程中，我們運用專業判斷，並保持專業懷疑態度。我們亦：

- 識別及評估因欺詐或錯誤而導致財務報表存在重大錯誤陳述的風險，設計及執行審計程序以應對此等風險，以及獲取充足及適當的審計憑證，作為我們意見的基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、失實陳述，或凌駕於內部監控之上，因此，未能發現因欺詐導致出現重大錯誤陳述的風險，高於未能發現因錯誤導致出現重大錯誤陳述的風險。
- 了解與審計相關的內部監控，以設計適當的審計程序，但目的並非對監管局內部監控的有效性發表意見。
- 評估監管局所採用的會計政策的適當性以及作出會計估計及相關披露的合理性。
- 對監管局採用持續經營會計基礎的適當性作出結論，並根據所獲取的審計憑證，確認是否存在與可能導致對監管局持續經營能力產生重大疑慮的事項或情況相關之重大不確定性。如果我們認為存在重大不確定性，則有必要在核數師報告中提請使用者注意財務報表中的相關披露，或如有關披露不充分，則修改我們的意見。我們的結論乃基於截至核數師報告之日止所取得的審計憑證。然而，未來事項或情況或可能導致監管局不再持續經營業務。
- 評估財務報表的整體列報方式、結構及內容(包括披露)，以及財務報表是否公平反映相關交易及事項。

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

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

除其他事項外，我們與監管局就審計的計劃範圍和時間安排及重大審計發現(包括我們在審計期間識別的內部監控之任何重大缺陷)進行溝通。

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

**德勤 • 關黃陳方會計師行**  
執業會計師  
香港  
2021年7月20日

**Deloitte Touche Tohmatsu**  
*Certified Public Accountants*  
Hong Kong  
20 July 2021

# 財務報表

## Financial Statements



### 收支結算表

截至2021年3月31日止年度

### Statement of Income and Expenditure

For the year ended 31 March 2021

		附註 NOTES	2021 港元 HK\$	2020 港元 HK\$
收入	Income			
牌照費	Licence fees	5	<b>81,460,361</b>	81,175,857
考試費	Examination fees	6	<b>7,547,400</b>	6,477,400
利息收入	Interest income		<b>2,233,797</b>	3,723,431
			<b>91,241,558</b>	91,376,688
其他收入	Other income			
出售物業、機器及設備之 收益	Gain on disposal of property, plant and equipment		<b>19,500</b>	–
支出	Expenditure			
核數師酬金	Auditor's remuneration		<b>102,000</b>	102,000
公眾教育開支	Community education expenses		<b>1,359,875</b>	1,600,157
投訴、調查及紀律研訊的 支出	Complaints, investigation and disciplinary proceedings expenses		<b>70,218</b>	119,787
物業、機器及設備之折舊	Depreciation of property, plant and equipment	9	<b>4,661,523</b>	4,457,269
使用權資產之折舊	Depreciation of right-of-use assets	10	<b>5,831,319</b>	5,803,300
器材維修保養及通訊費用	Equipment maintenance and communication expenses		<b>1,980,524</b>	1,828,679
地產代理證支出	Estate agent card expenses		<b>123,550</b>	82,434
保險費	Insurance		<b>1,469,534</b>	1,352,485
租賃負債之利息支出	Interest expense on lease liabilities		<b>138,846</b>	247,052
汽車營運支出	Motor vehicle operating expenses		<b>95,642</b>	133,685
辦公室及相關開支	Office accommodation and related expenses		<b>2,437,596</b>	2,497,760
郵費	Postage		<b>358,003</b>	369,935
印刷及文具	Printing and stationery		<b>738,934</b>	395,362
專業服務費用	Professional service fees		<b>148,300</b>	646,970
公共關係及聯絡費	Public relations and liaison		<b>15,507</b>	12,536
宣傳及廣告	Publicity and advertising		–	12,760
員工成本	Staff costs			
– 薪金及津貼	– wages, salaries and allowances		<b>51,208,958</b>	49,865,700
– 強制性公積金供款	– contributions to mandatory provident fund scheme		<b>1,455,765</b>	1,394,802
考試服務費	Service fees for examinations		<b>4,298,997</b>	3,537,370
培訓活動開支	Training activity expenses		<b>182,130</b>	595,202
其他開支	Other expenses		<b>1,061,140</b>	883,190
			<b>77,738,361</b>	75,938,435
專業發展資助	Professional development subsidy	7	–	20,551,000
			<b>77,738,361</b>	96,489,435
年內盈餘(虧損)	Surplus (deficit) for the year		<b>13,522,697</b>	(5,112,747)

## 財務狀況表

於2021年3月31日

## Statement of Financial Position

At 31 March 2021

		附註 NOTES	2021 港元 HK\$	2020 港元 HK\$
非流動資產	Non-current assets			
物業、機器及設備	Property, plant and equipment	9	<b>77,526,803</b>	81,350,867
使用權資產	Right-of-use assets	10	<b>3,632,716</b>	9,464,035
購置物業、機器及設備之已付按金	Deposit paid for acquisition of property, plant and equipment	11	<b>8,692,500</b>	–
			<b>89,852,019</b>	90,814,902
流動資產	Current assets			
應收賬款、預付款項及按金	Debtors, prepayments and deposits		<b>3,624,191</b>	3,032,430
定期存款	Time deposits	12	<b>35,880,903</b>	70,471,747
銀行結餘及現金	Bank balances and cash	12	<b>156,973,152</b>	127,425,199
			<b>196,478,246</b>	200,929,376
流動負債	Current liabilities			
應付賬款及應計項目	Creditors and accruals		<b>9,698,820</b>	9,873,527
應付政府之款項	Amount due to Government	13	<b>2,099,512</b>	–
應付專業發展資助	Professional development subsidy payable	7	<b>606,323</b>	20,551,000
合約負債	Contract liabilities	14	<b>72,346,502</b>	67,570,726
租賃負債	Lease liabilities	15	<b>4,049,179</b>	5,692,614
			<b>88,800,336</b>	103,687,867
流動資產淨值	Net current assets		<b>107,677,910</b>	97,241,509
總資產減流動負債	Total assets less current liabilities		<b>197,529,929</b>	188,056,411
儲備	Reserve		<b>197,328,645</b>	183,805,948
非流動負債	Non-current liability			
租賃負債	Lease liabilities	15	<b>201,284</b>	4,250,463
			<b>197,529,929</b>	188,056,411

載於第114至144頁之財務報表於2021年7月20日獲地產代理監管局全體成員批准及授權刊發，並由以下代表簽署：

The financial statements on pages 114 to 144 were approved and authorised for issue by the members of Estate Agents Authority on 20 July 2021 and are signed on their behalf by:

廖玉玲  
主席

韓婉萍  
行政總裁

Elaine LIU  
CHAIRMAN

Ruby HON Yuen-ping  
CHIEF EXECUTIVE OFFICER

# 財務報表

## Financial Statements



### 儲備變動表

截至2021年3月31日止年度

### Statement of Movements in Reserve

For the year ended 31 March 2021

		總計 <b>Total</b> 港元 HK\$
於2019年4月1日	At 1 April 2019	188,918,695
年內虧損	Deficit for the year	(5,112,747)
於2020年3月31日	At 31 March 2020	183,805,948
年內盈餘	Surplus for the year	13,522,697
於2021年3月31日	At 31 March 2021	197,328,645

儲備指地產代理監管局的營運累積盈餘。

Reserve represents retained cumulative surplus from the operations of Estate Agents Authority.

## 現金流量表

截至2021年3月31日止年度

## Statement of Cash Flows

For the year ended 31 March 2021

		2021 港元 HK\$	2020 港元 HK\$
<b>營運活動</b>	<b>OPERATING ACTIVITIES</b>		
年內盈餘(虧損)	Surplus (deficit) for the year	13,522,697	(5,112,747)
就下列各項作出調整：	Adjustments for:		
利息收入	Interest income	(2,233,797)	(3,723,431)
租賃負債之利息支出	Interest expense on lease liabilities	138,846	247,052
物業、機器及設備之折舊	Depreciation of property, plant and equipment	4,661,523	4,457,269
使用權資產之折舊	Depreciation of right-of-use assets	5,831,319	5,803,300
出售物業、機器及設備之收益	Gain on disposal of property, plant and equipment	(19,500)	–
營運資金變動前之營運現金流量	Operating cash flows before movements in working capital	21,901,088	1,671,443
應收賬款、預付款項及按金(增加)減少	(Increase) decrease in debtors, prepayments and deposits	(1,411,723)	695,965
應付賬款及應計項目減少	Decrease in creditors and accruals	(174,707)	(1,476,893)
應付政府之款項增加	Increase in amount due to Government	2,099,512	–
應付專業發展資助(減少)增加	(Decrease) increase in professional development subsidy payable	(19,944,677)	20,551,000
合約負債增加(減少)	Increase (decrease) in contract liabilities	4,775,776	(679,229)
營運活動所得現金淨額	NET CASH FROM OPERATING ACTIVITIES	7,245,269	20,762,286
<b>投資活動</b>	<b>INVESTING ACTIVITIES</b>		
存置定期存款	Placement of time deposits	(35,880,903)	(5,512,718)
提取定期存款	Withdrawal of time deposits	70,471,747	–
購置物業、機器及設備	Purchase of property, plant and equipment	(837,459)	(1,268,433)
購置物業、機器及設備之已付按金	Deposit paid for acquisition of property, plant and equipment	(8,692,500)	–
已收利息	Interest received	3,053,759	3,895,378
出售物業、機器及設備之所得款項	Proceeds from disposal of property, plant and equipment	19,500	–
投資活動所得(所用)現金淨額	NET CASH FROM (USED IN) INVESTING ACTIVITIES	28,134,144	(2,885,773)
<b>融資活動所用現金</b>	<b>CASH USED IN A FINANCING ACTIVITY</b>		
支付租賃負債	Repayment of lease liabilities	(5,831,460)	(5,752,200)
現金及現金等值物增加淨額	NET INCREASE IN CASH AND CASH EQUIVALENTS	29,547,953	12,124,313
年初的現金及現金等值物	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	127,425,199	115,300,886
年終的現金及現金等值物	CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	156,973,152	127,425,199
現金及現金等值物結餘分析：	ANALYSIS OF BALANCES OF CASH AND CASH EQUIVALENTS:		
銀行結餘及現金	Bank balances and cash	156,973,152	127,425,199

# 財務報表

## Financial Statements



### 財務報表附註

截至2021年3月31日止年度

#### 1. 一般資料

地產代理監管局(「監管局」)根據於1997年5月29日頒佈的《地產代理條例》成立。主要職能為促進地產代理的專業操守，提高從業員的專業水平，及簽發地產代理牌照。監管局的註冊辦事處及主要營業地點為香港灣仔皇后大道東183號合和中心48樓4801室。

本財務報表以港元呈列，而港元同樣為監管局的功能貨幣。

#### 2. 應用新訂及經修訂之香港財務報告準則(「香港財務報告準則」)

於本年內監管局首次應用了於2020年4月1日或之後開始的年度強制生效之《對香港財務報告準則中概念框架的引用之修訂》及下述由香港會計師公會頒佈之香港財務報告準則修訂本，編制財務報表：

香港會計準則第1號及  
香港會計準則第8號修訂本  
Amendments to HKAS 1  
and HKAS 8

香港財務報告準則第3號修訂本  
Amendments to HKFRS 3

香港財務報告準則第9號、  
香港會計準則第39號及  
香港財務報告準則第7號修訂本  
Amendments to HKFRS 9,  
HKAS 39 and HKFRS 7

於本年度應用《對香港財務報告準則中概念框架的引用之修訂》及香港財務報告準則修訂本，並無對監管局本年度及過往年度之財務狀況及表現及／或對此等財務報表所載之披露資料造成重大影響。

### Notes to the Financial Statements

For the year ended 31 March 2021

#### 1. General

Estate Agents Authority (“EAA”) was established with the principal functions of promoting integrity and competence of estate agents and issuing estate agents’ licences under the Estate Agents Ordinance dated 29 May 1997 (date of enactment). The address of the registered office and principal place of business of EAA is Room 4801, 48th Floor, Hopewell Centre, 183 Queen’s Road East, Hong Kong.

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

#### 2. Application of New and Amendments to Hong Kong Financial Reporting Standards (“HKFRSs”)

In the current year, EAA has applied the Amendments to References to the Conceptual Framework in HKFRS Standards and the following amendments to HKFRSs issued by the Hong Kong Institute of Certified Public Accountants (“HKICPA”) for the first time, which are mandatorily effective for the annual period beginning on or after 1 April 2020 for the preparation of the financial statements:

重大的定義

Definition of Material

業務的定義

Definition of a Business

利率指標改革

Interest Rate Benchmark Reform

The application of the Amendments to References to the Conceptual Framework in HKFRS Standards and the amendments to HKFRSs in the current year had no material impact on EAA’s financial positions and performance for the current and prior years and/or on the disclosures set out in these financial statements.

## 2. 應用新訂及經修訂之香港財務報告準則(「香港財務報告準則」)(續)

於授權此等財務報表之日，監管局並無提前應用以下已頒布惟尚未生效的香港財務報告準則新訂及修訂本：

香港財務報告準則第 17 號  
HKFRS 17

香港財務報告準則第 3 號修訂本  
Amendments to HKFRS 3

香港財務報告準則第 9 號、香港會計準則第 39 號及香港財務報告準則第 7 號、香港財務報告準則第 4 號及香港財務報告準則第 16 號修訂本  
Amendments to HKFRS 9, HKAS 39 and HKFRS 7, HKFRS 4 and HKFRS 16

香港財務報告準則第 10 號及香港會計準則第 28 號修訂本  
Amendments to HKFRS 10 and HKAS 28

香港財務報告準則第 16 號修訂本  
Amendment to HKFRS 16

香港財務報告準則第 16 號修訂本  
Amendment to HKFRS 16

香港會計準則第 1 號修訂本  
Amendments to HKAS 1

香港會計準則第 1 號及香港財務報告準則實務報告第 2 號修訂本  
Amendments to HKAS 1 and HKFRS Practice Statement 2

香港會計準則第 8 號修訂本  
Amendments to HKAS 8

香港會計準則第 16 號修訂本  
Amendments to HKAS 16

香港會計準則第 37 號修訂本  
Amendments to HKAS 37

香港財務報告準則修訂本  
Amendments to HKFRSs

## 2. Application of New and Amendments to Hong Kong Financial Reporting Standards (“HKFRSs”) (continued)

At the date of authorisation of these financial statements, EAA has not early applied the following new and amendments to HKFRSs that have been issued but not yet effective:

保險合約及相關修訂<sup>5</sup>  
Insurance Contracts and the related Amendments<sup>5</sup>

概念框架引用<sup>4</sup>  
Reference to the Conceptual Framework<sup>4</sup>

利率指標改革 – 第二階段<sup>2</sup>

Interest Rate Benchmark Reform – Phase 2<sup>2</sup>

投資者與其聯營或合資公司之間的資產出售或投入<sup>6</sup>

Sale or Contribution of Assets between an Investor and its Associate or Joint Venture<sup>6</sup>

與新型冠狀病毒有關之租金減讓<sup>1</sup>  
Covid-19-Related Rent Concessions<sup>1</sup>

2021 年 6 月 30 日之後與新型冠狀病毒有關之租金減讓<sup>3</sup>  
Covid-19-Related Rent Concessions beyond 30 June 2021<sup>3</sup>

流動和非流動負債的分類及對香港詮釋第 5 號的相關修訂(2020)<sup>5</sup>  
Classification of Liabilities as Current or Non-current and related amendments to Hong Kong Interpretation 5 (2020)<sup>5</sup>

會計政策披露<sup>5</sup>  
Disclosure of Accounting Policies<sup>5</sup>

會計估計的定義<sup>5</sup>  
Definition of Accounting Estimates<sup>5</sup>

物業、機器及設備 – 達到預定使用狀態前之價款<sup>4</sup>  
Property, Plant and Equipment – Proceeds before Intended Use<sup>4</sup>

虧損性合約 – 履行合約的成本<sup>4</sup>  
Onerous Contracts – Cost of Fulfilling a Contract<sup>4</sup>

香港財務報告準則 2018 – 2020 之年度改進<sup>4</sup>  
Annual Improvements to HKFRSs 2018 – 2020<sup>4</sup>



# 財務報表

## Financial Statements



### 2. 應用新訂及經修訂之香港財務報告準則(「香港財務報告準則」)(續)

- <sup>1</sup> 於2020年6月1日或之後開始的年度期間生效
- <sup>2</sup> 於2021年1月1日或之後開始的年度期間生效
- <sup>3</sup> 於2021年4月1日或之後開始的年度期間生效
- <sup>4</sup> 於2022年1月1日或之後開始的年度期間生效
- <sup>5</sup> 於2023年1月1日或之後開始的年度期間生效
- <sup>6</sup> 於待定日期或之後開始的年度期間生效

監管局管理層預期上述香港財務報告準則新訂及修訂本之應用，將不會對目前或未來報告期以及可見的未來交易產生重大影響。

### 3. 主要會計政策

本財務報表根據香港會計師公會頒佈的《香港財務報告準則》及《地產代理條例》編製。

如下列會計政策所述，財務報表乃根據歷史成本基準於每報告期終而編製。

歷史成本一般以交換貨品及服務時給予代價的公平值為基準。

公允價值是市場參與者之間，於計量日在有序交易中出售資產所獲取的價值或轉移負債所支付的價值，不管此價值是能直接觀察到還是運用其他估值技術來估算。在估算一項資產或負債的公允價值時，假如市場參與者於計量日為該資產或負債定價會考慮其特徵時，監管局亦會考慮該資產或負債的特徵。在這些財務報表中用於計量及／或披露目的的公允價值，是以此基礎來釐定，但不包括在香港財務報告準則第2號「股份基礎給付」範圍內以股份為基礎的支付交易、根據香港財務報告準則第16號「租賃」入賬的租賃交易，以及與公允價值有些相似但並非為公允價值的計量，例如香港會計準則第2號「存貨」的可變現價值或香港會計準則第36號「資產減值」的使用價值。

### 2. Application of New and Amendments to Hong Kong Financial Reporting Standards (“HKFRSs”) (continued)

- <sup>1</sup> Effective for annual periods beginning on or after 1 June 2020
- <sup>2</sup> Effective for annual periods beginning on or after 1 January 2021
- <sup>3</sup> Effective for annual periods beginning on or after 1 April 2021
- <sup>4</sup> Effective for annual periods beginning on or after 1 January 2022
- <sup>5</sup> Effective for annual periods beginning on or after 1 January 2023
- <sup>6</sup> Effective for annual periods beginning on or after a date to be determined

The management of EAA anticipates that application of the above new and amendments to HKFRSs will have no material impact in the current or future reporting periods and on foreseeable future transactions.

### 3. Significant Accounting Policies

The financial statements have been prepared in accordance with HKFRSs issued by the HKICPA and the Estate Agents Ordinance.

The financial statements have been prepared on the historical cost basis at the end of each reporting period, as explained in the accounting policies set out below.

Historical cost is generally based on the fair value of the consideration given in exchange for goods and services.

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date, regardless of whether that price is directly observable or estimated using another valuation technique. In estimating the fair value of an asset or a liability, EAA takes into account the characteristics of the asset or liability if market participants would take those characteristics into account when pricing the asset or liability at the measurement date. Fair value for measurement and/or disclosure purposes in these financial statements is determined on such a basis, except for share-based payment transactions that are within the scope of HKFRS 2 “Share-based Payment”, leasing transactions that are accounted for in accordance with HKFRS 16 “Leases” and measurements that have some similarities to fair value but are not fair value, such as net realisable value in HKAS 2 “Inventories” or value in use in HKAS 36 “Impairment of Assets”.

### 3. 主要會計政策(續)

此外，在財務報告的目的下，公允價值的計量是根據計量公允價值的輸入數據可觀察程度，以及計量整個公允價值的輸入數據重要性，而獲分類成第1、2或3級，如下所述：

- 第1級輸入數據是實體在計量日就相同資產或負債而可在活躍市場中獲取的報價(未經調整)；
- 第2級輸入數據是除第1級所包括的報價外，資產或負債可直接或間接地觀察的輸入數據；及
- 第3級輸入數據是資產或負債不可觀察的輸入數據

主要會計政策載列如下。

#### 客戶合約收益

監管局於完成履約責任時(即特定履約責任相關貨品或服務的「控制權」轉讓予客戶時)確認收益。

履約責任指個別之貨品及服務(或一組貨品或服務)或一系列大致相同之個別貨品或服務。

倘符合以下其中一項標準，則控制權隨時間轉讓，而收益則參照完成履行相關履約責任之進度而隨時間確認：

- 於監管局履約時，客戶同時取得並耗用監管局履約所提供之利益；
- 監管局之履約產生或提升資產，而該項資產於監管局履約時由客戶控制；或
- 監管局之履約並未產生讓監管局有替代用途之資產，且監管局對至今已完成履約之付款具有可強制執行權利。

### 3. Significant Accounting Policies (continued)

In addition, for financial reporting purposes, fair value measurements are categorised into Level 1, 2 or 3 based on the degree to which the inputs to the fair value measurements are observable and the significance of the inputs to the fair value measurement in its entirety, which are described as follows:

- Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date;
- Level 2 inputs are inputs, other than quoted prices included within Level 1, that are observable for the asset or liability, either directly or indirectly; and
- Level 3 inputs are unobservable inputs for the asset or liability.

The principal accounting policies are set out below.

#### Revenue from contracts with customers

EAA recognises income when (or as) a performance obligation is satisfied, i.e. when “control” of the goods or services underlying the particular performance obligation is transferred to the customer.

A performance obligation represents a good or service (or a bundle of goods or services) that is distinct or a series of distinct goods or services that are substantially the same.

Control is transferred over time and revenue is recognised over time by reference to the progress towards complete satisfaction of the relevant performance obligation if one of the following criteria is met:

- the customer simultaneously receives and consumes the benefits provided by EAA’s performance as EAA performs;
- EAA’s performance creates and enhances an asset that the customer controls as EAA performs; or
- EAA’s performance does not create an asset with an alternative use to EAA and EAA has an enforceable right to payment for performance completed to date.



### 3. 主要會計政策(續)

#### 客戶合約收益(續)

否則，收入於客戶取得個別貨品或服務控制權時確認。

合約負債指監管局因已向客戶收取代價(或已到期收取代價)，而須向客戶轉讓貨品或服務之責任。

與同一合同有關的合約負債按淨額入賬並呈列。

#### 牌照費收入

牌照費收入隨牌照費期限參考相關履約責任的完工進度予以確認，因為隨監管局履約，牌照持有人同時取得並耗用監管局履約所提供的利益。

#### 考試費收入

考試費收入在服務交付考生時，於考試之日確認。

#### 隨時間確認收入：計量履行履約責任之完成進度

##### 輸出量法

完成履行履約責任之進度按輸出量法計量，即根據直接計量至今已轉讓予客戶之貨品或服務價值與合同項下承諾之餘下貨品或服務相比較確認收益，可以最佳方式描述監管局轉移貨品或服務控制權之履約情況。

#### 租賃

##### 租賃定義

如合約為換取代價而給予在一段時間內控制已識別資產使用的權利，則該合約為一份租賃或包含租賃。

### 3. Significant Accounting Policies (continued)

#### Revenue from contracts with customers (continued)

Otherwise, revenue is recognised at a point in time when the customer obtains control of the distinct goods or services.

A contract liability represents EAA's obligation to transfer goods or services to a customer for which EAA has received consideration (or an amount of consideration is due) from the customer.

A contract liability relating to the same contract is accounted for and presented on a net basis.

#### Income from licence fees

Income from licence fees is recognised over the licence fees period by reference to the progress towards complete satisfaction of the relevant performance obligation, as the licensees simultaneously receive and consume the benefits provided by EAA's performance as EAA performs.

#### Income from examination fees

Income from examination fees is recognised at a point in time at the date of examination when the service is delivered to candidates.

#### Over time revenue recognition: measurement of progress towards complete satisfaction of a performance obligation

##### Output method

The progress towards complete satisfaction of a performance obligation is measured based on output method, which is to recognise revenue on the basis of direct measurements of the value of the goods or services transferred to the customer to date relative to the remaining goods or services promised under the contract, that best depict EAA's performance in transferring control of goods or services.

#### Leases

##### Definition of a lease

A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

### 3. 主要會計政策(續)

#### 租賃(續)

##### 租賃定義(續)

對於在初始應用日或之後訂立或修改或因企業合併而產生的合約，監管局根據香港財務報告準則第16號項下的定義，於開始或修改或併購日(以適用者為準)評定合約是否為或包含租賃。除非該合約的條款及細則其後有所變動，否則該合約將不會獲重新評定。

##### 監管局作為承租人

##### 使用權資產

使用權資產的成本包括：

- 租賃負債的初次計量金額；
- 在開始日或之前所作的任何租賃付款，減去所獲得的任何租賃優惠；
- 由監管局產生的任何初次直接開支；及
- 監管局將於拆除及移除相關資產、修復相關資產所處之位址或將相關資產修復至租賃條款及細則所規定之狀況時，所產生的估計成本。

使用權資產根據其估計的可使用期限和租賃期限(以較短者為準)，按直線法折舊。

監管局於財務狀況表內將使用權資產呈列為單獨項。

##### 租賃負債

在租賃開始日，監管局以該日期未有支付的租賃付款現值來確認及計量租賃負債。在計算租賃付款現值時，如租賃內含之利率無法輕易釐定，則監管局會運用租賃開始日的遞增借款利率來計算。

### 3. Significant Accounting Policies (continued)

#### Leases (continued)

##### Definition of a lease (continued)

For contracts entered into or modified or arising from business combinations on or after the date of initial application, EAA assesses whether a contract is or contains a lease based on the definition under HKFRS 16 at inception, modification date or acquisition date, as appropriate. Such contract will not be reassessed unless the terms and conditions of the contract are subsequently changed.

##### EAA as a lessee

##### Right-of-use assets

The cost of right-of-use asset includes:

- the amount of the initial measurement of the lease liability;
- any lease payments made at or before the commencement date, less any lease incentives received;
- any initial direct costs incurred by EAA; and
- an estimate of costs to be incurred by EAA in dismantling and removing the underlying assets, restoring the site on which it is located or restoring the underlying asset to the condition required by the terms and conditions of the lease.

Right-of-use assets are depreciated on a straight-line basis over the shorter of its estimated useful life and the lease term.

EAA presents right-of-use assets as a separate line item on the statement of financial position.

##### Lease liabilities

At the commencement date of a lease, EAA recognises and measures the lease liability at the present value of lease payments that are unpaid at that date. In calculating the present value of lease payments, EAA uses the incremental borrowing rate at the lease commencement date if the interest rate implicit in the lease is not readily determinable.



### 3. 主要會計政策(續)

#### 租賃(續)

#### 監管局作為承租人(續)

#### 租賃負債(續)

租賃付款包括：

- 固定付款(包括實質固定付款)減去任何應收的租賃優惠；及
- 終止租賃的罰金(假如租賃條款反映監管局行使終止租賃選擇權)。

開始日之後，租賃負債會以利息增加和租賃付款來調整。

每當租賃條款變動或行使購買選擇權的評估出現變化時，監管局會重新計量租賃負債(以對相關的使用權資產作出相應調整)。如此之下，相關租賃負債會透過運用在重新評估日的經修改折現率，以折現的經修改租賃付款來重新計量。

監管局於財務狀況表內將租賃負債呈列為單獨項。

#### 租賃修訂

在以下情況，監管局會將租賃修訂作為一份單獨的租賃入賬：

- 修訂透過新增一項或多項目相關資產的使用權，而增加了租賃的範圍；及
- 租賃的代價按照與增加範圍的單獨價格相符的金額，以及為反映特定合約情況而對該單獨價格所作的任何適當調整而增加。

對於並無入賬以列作一項單獨租賃的租賃修訂，監管局會透過運用在修訂生效日的經修改折現率，以折現的經修改租賃付款，基於經修改租賃的租賃條款來重新計量租賃負債。

監管局透過相應地調整相關使用權資產，來重新計量租賃負債和出租人提供的租賃優惠。當經修訂的合約包含一份租賃組成部分，以及一個或多個額外租賃或非租賃組成部分時，監管局會按照租賃組成部分的相對單獨價格和非租賃組成部分的總單獨價格，在經修訂合約中將代價分配予每一個租賃組成部分。

### 3. Significant Accounting Policies (continued)

#### Leases (continued)

#### EAA as a lessee (continued)

#### Lease liabilities (continued)

The lease payments include:

- fixed payments (including in-substance fixed payments) less any lease incentives receivable; and
- payments of penalties for terminating a lease, if the lease term reflects EAA exercising an option to terminate the lease.

After the commencement date, lease liabilities are adjusted by interest accretion and lease payments.

EAA remeasures lease liabilities (and makes a corresponding adjustment to the related right-of-use assets) whenever the lease term has changed or there is a change in the assessment of exercise of a purchase option, in which case the related lease liability is remeasured by discounting the revised lease payments using a revised discount rate at the date of reassessment.

EAA presents lease liabilities as a separate line item on the statement of financial position.

#### Lease modifications

EAA accounts for a lease modification as a separate lease if:

- the modification increases the scope of the lease by adding the right to use one or more underlying assets; and
- the consideration for the leases increases by an amount commensurate with the stand-alone price for the increase in scope and any appropriate adjustments to that stand-alone price to reflect the circumstances of the particular contract.

For a lease modification that is not accounted for as a separate lease, EAA remeasures the lease liability based on the lease term of the modified lease by discounting the revised lease payments using a revised discount rate at the effective date of the modification.

EAA accounts for the remeasurement of lease liabilities and lease incentives from lessor by making corresponding adjustments to the relevant right-of-use asset. When the modified contract contains a lease component and one or more additional lease or non-lease components, EAA allocates the consideration in the modified contract to each lease component on the basis of the relative stand-alone price of the lease component and the aggregate stand-alone price of the non-lease components.

### 3. 主要會計政策(續)

#### 物業、機器及設備

物業、機器及設備乃用作生產或提供貨物或服務或作行政用途的有形資產，並按成本減其後累計折舊及累計減值虧損(如有)於財務狀況表列賬。

物業、機器及設備折舊乃按其估計可使用年期，以直線法撇銷其成本減剩餘價值。估計可使用年期，剩餘價值及折舊方法於各報告期終時檢討，並會考慮到未來估計任何變動的影響。

物業、機器及設備項目於出售後或預期持續使用該資產將不會產生未來經濟利益時終止確認。出售或報銷物業、機器及設備目時所產生之任何收益或虧損，按出售所得款項與該資產賬面值之差額釐定，並於收支結算表內確認。

#### 物業、機器及設備及使用權資產之減值

物業、機器及設備，和使用權資產會以成本減去累計折舊和減值後的金額(如有)列賬。在決定一項資產是否為減值時，監管局需要作出判斷和估算，尤其是評估(1)是否發生了一件事或有任何指標可能會影響到資產的價值；(2)可收回金額能否支持資產的賬面價值，在評估使用價值時，按照該資產的持續使用來估算未來現金流的淨現值；及(3)包括現金流的預測和適當的折現率等用作估計可收回金額的恰當重要假設。當無法估計個別資產(包括使用權資產)的可收回金額時，監管局便會估計資產所屬之現金產生單位的可收回金額。改變假設和估計，包括現金流預測的折現率或增長率，可能會嚴重地影響減值測試中的淨現值。

### 3. Significant Accounting Policies (continued)

#### Property, plant and equipment

Property, plant and equipment are tangible assets that are held for use in the production or supply of goods or services, or for administrative purposes. Property, plant and equipment are stated in the statement of financial position at cost less subsequent accumulated depreciation and subsequent accumulated impairment losses, if any.

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

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

#### Impairment of property, plant and equipment and right-of-use assets

Property, plant and equipment and right-of-use assets are stated at costs less accumulated depreciation and impairment, if any. In determining whether an asset is impaired, EAA has to exercise judgment and make estimation, particularly in assessing: (1) whether an event has occurred or any indicators that may affect the asset value; (2) whether the carrying value of an asset can be supported by the recoverable amount, in the case of value in use, the net present value of future cash flows which are estimated based upon the continued use of the asset; and (3) the appropriate key assumptions to be applied in estimating the recoverable amounts including cash flow projections and an appropriate discount rate. When it is not possible to estimate the recoverable amount of an individual asset (including right-of-use assets), EAA estimates the recoverable amount of the cash-generating unit to which the assets belongs. Changing the assumptions and estimates, including the discount rates or the growth rate in the cash flow projections, could materially affect the net present value used in the impairment test.



### 3. 主要會計政策(續)

#### 金融工具

當監管局成為工具合約條文的訂約方時，確認金融資產及金融負債。所有定期方式購買或銷售的金融資產以交易日期作基準確認及取消確認。定期方式購買或銷售指要求按規則或市場慣例所定的時間規範內將資產運抵的金融資產買賣。

除自客戶合約產生的應收款項，根據香港財務報告準則第15號「客戶合約收益」初步計量，金融資產及金融負債初步按公平價值計量。因收購或發行金融資產及金融負債而直接產生交易成本，於首次確認時於該項金融資產或金融負債的公平價值中計入或扣除(視適用情況而定)。

實際利息法為計算金融資產或金融負債於有關期間攤銷成本以及分配利息收入及利息支出之方法。實際利率指將金融資產或金融負債於整個預計可使用年期或較短期間內(倘適用)的估計未來現金收入及現金付款(包括屬於實際利率不可分割部份的所有已付或已收費及點數、交易成本及其他溢價或折讓)剛好貼現為初步確認時賬面淨值的利率。

當經濟利益很可能流入監管局，並且能夠可靠地計量收入金額時，便確認出金融資產的利息收入。利息收入在參照尚未償還的本金及按適用的實際利率下，按時間而累積，而實際利率為透過金融資產的預計可用年期，將估計的未來現金收入準確折現至該資產在初次確認的淨賬面金額中。

### 3. Significant Accounting Policies (continued)

#### Financial instruments

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

Financial assets and financial liabilities are initially measured at fair value except for receivables arising from contracts with customers which are initially measured in accordance with HKFRS 15 "Revenue from Contracts with Customers". 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.

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

Interest income from a financial asset is recognised when it is probable that economic benefits will flow into EAA 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.

### 3. 主要會計政策(續)

#### 金融工具(續)

#### 金融資產

##### 金融資產之分類及其後計量

符合以下條件之金融資產其後按攤銷成本計量：

- 以收取合約現金流動為目的之業務模式下持有之金融資產；及
- 合約條款於指定日期產生之現金流動主要用作支付本金及未付本金之利息。

##### 攤銷成本及利息收入

利息收入乃使用實際利率法就其後按攤銷成本計量的財務資產確認。利息收入以金融資產的總賬面值按實際利率計算，惟其後成為信貸減值的金融資產除外(見下文)。就其後出現信貸減值的金融資產而言，利息收入透過於下個報告期間的金融資產的攤銷成本應用實際利率確認。倘有關信貸減值的金融工具信貸風險得到改善以致有關金融資產不再出現信貸減值，則利息收入透過於緊隨釐定有關資產不再出現信貸減值的報告期間開始之金融資產總賬面值應用實際利率確認。

### 3. Significant Accounting Policies (continued)

#### Financial instruments (continued)

#### Financial assets

##### Classification and subsequent measurement of financial assets

Financial assets that meet the following conditions are subsequently measured at amortised cost:

- the financial asset is held within a business model whose objective is to collect contractual cash flows; and
- the contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

##### Amortisation cost and interest income

Interest income is recognised using the effective interest method for financial assets measured subsequently at amortised cost. Interest income is calculated by applying the effective interest rate to the gross carrying amount of a financial asset, except for financial assets that have subsequently become credit-impaired (see below). For financial assets that have subsequently become credit-impaired, interest income is recognised by applying the effective interest rate to the amortised cost of the financial asset from the next reporting period. If the credit risk on the credit-impaired financial instrument improves so that the financial asset is no longer credit-impaired, interest income is recognised by applying the effective interest rate to the gross carrying amount of the financial asset from the beginning of the reporting period following the determination that the asset is no longer credit-impaired.





### 3. 主要會計政策(續)

#### 金融工具(續)

#### 金融資產(續)

#### 金融資產減值

根據香港財務報告準則第9號，監管局就作減值之金融資產確認預期信貸虧損之虧損準備。預期信貸虧損之數額於各報告日更新，以反映自首次確認後信貸風險之變化。

全期預期信貸虧損是指相關工具於預計全期因所有可能違約事件而產生的預期信貸虧損。相反，12個月的預期信貸虧損是指於報告日期後12個月內可能發生的違約事件而預計產生的一部分全期預期信貸虧損。評估乃根據監管局之歷史信貸虧損經驗進行，並根據債務人特有之因素、一般經濟狀況以及對報告日當前狀況之評估以及對未來狀況之預測作出調整。

就所有工具而言，監管局計量之虧損準備相等於十二個月預期信貸虧損，除非當信貸風險自首次確認後顯著增加，則監管局確認全期預期信貸虧損。是否應確認全期預期信貸虧損之評估乃基於自首次確認以來發生違約之可能性或風險之顯著增加。

#### (i) 信貸風險顯著增加

於評估信貸風險自首次確認以來是否顯著增加時，監管局將於報告日金融工具發生違約之風險與首次確認當日金融工具發生違約之風險進行比較。於進行該評估時，監管局會考慮合理且可支持之定量和定性資料，包括無需付出不必要之成本或努力而可得之歷史經驗及前瞻性資料。

### 3. Significant Accounting Policies (continued)

#### Financial instruments (continued)

#### Financial assets (continued)

#### Impairment of financial assets

EAA recognises a loss allowance for expected credit loss (“ECL”) on financial assets which are subject to impairment under HKFRS 9 “Financial Instruments”. The amount of ECL is updated at each reporting date to reflect changes in credit risk since initial recognition.

Lifetime ECL represents the ECL that will result from all possible default events over the expected life of the relevant instrument. In contrast, 12-month ECL (“12m ECL”) represents the portion of lifetime ECL that is expected to result from default events that are possible within 12 months after the reporting date. Assessment is done based on EAA’s historical credit loss experience, adjusted for factors that are specific to the debtors, general economic conditions and an assessment of both the current conditions at the reporting date as well as the forecast of future conditions.

For all instruments, EAA measures the loss allowance equal to 12m ECL, unless when there has been a significant increase in credit risk since initial recognition, EAA recognises lifetime ECL. The assessment of whether lifetime ECL should be recognised is based on significant increases in the likelihood or risk of a default occurring since initial recognition.

#### (i) Significant increase in credit risk

In assessing whether the credit risk has increased significantly since initial recognition, EAA compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition. In making this assessment, EAA considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.

### 3. 主要會計政策(續)

#### 金融工具(續)

#### 金融資產(續)

#### 金融資產減值(續)

#### (i) 信貸風險顯著增加(續)

特別是，於評估信貸風險是否顯著增加時，會考慮以下資料：

- 金融工具之外部(如有)或內部信貸評級之實際或預期顯著惡化；
- 外部市場信貸風險指標之顯著惡化；
- 預計會導致債務人履行債務責任之能力大幅下降之業務、財務或經濟狀況之現有或預測之不利變化；
- 債務人經營業績之實際或預期顯著惡化；及
- 導致債務人履行債務責任之能力大幅下降之債務人監管、經濟或技術環境之實際或預期之重大不利變化。

不論上述評估結果，監管局假設逾期，則信貸風險自首次確認以來有顯著增加，除非監管局有合理且可支持之資料證明並非如此。

監管局定期監控識別信貸風險是否出現顯著增加所用標準的有效性，並對其作出適當修訂以確保在款項逾期前有關標準能識別信貸風險的顯著增加。

### 3. Significant Accounting Policies (continued)

#### Financial instruments (continued)

#### Financial assets (continued)

#### Impairment of financial assets (continued)

#### (i) Significant increase in credit risk (continued)

In particular, the following information is taken into account when assessing whether credit risk has increased significantly:

- an actual or expected significant deterioration in the financial instrument's external (if available) or internal credit rating;
- significant deterioration in external market indicators of credit risk;
- existing or forecast adverse changes in business, financial or economic conditions that are expected to cause a significant decrease in the debtor's ability to meet its debt obligations;
- an actual or expected significant deterioration in the operating results of the debtor; and
- an actual or expected significant adverse change in the regulatory, economic, or technological environment of the debtor that results in a significant decrease in the debtor's ability to meet its debt obligations.

Irrespective of the outcome of the above assessment, EAA presumes that the credit risk has increased significantly since initial recognition when past due, unless EAA has reasonable and supportable information that demonstrates otherwise.

EAA regularly monitors the effectiveness of the criteria used to identify whether there has been a significant increase in credit risk and revises them as appropriate to ensure that the criteria are capable of identifying significant increase in credit risk before the amount becomes past due.



### 3. 主要會計政策(續)

#### 金融工具(續)

#### 金融資產(續)

#### 金融資產減值(續)

#### (ii) 違約的定義

監管局認為就內部信貸風險管理而言，倘交易對手方違反財務契諾；或內部編製或自外部來源獲得的資料表明，債務人不大可能向其債權人(包括監管局)悉數還款，則構成違約事件。

#### (iii) 信貸減值金融資產

當發生一項或多項對金融資產估計未來現金流量有不利影響之違約事件時，金融資產出現信貸減值。金融資產信貸減值之證據包括以下可觀察事件：

- (a) 債務人陷入重大財務困難；
- (b) 違反合約，如違約或逾期事件；
- (c) 債務人有可能破產或進行其他財務重組；或
- (d) 由於財務困難致使金融資產之活躍市場消失。

#### (iv) 撇銷政策

當有資料顯示交易對手方有嚴重財務困難及並無實際可收回希望(如交易對手方已進行清算或已進入破產程序)，監管局會撇銷金融資產。根據監管局收回程序並考慮法律建議(如適用)，已撇銷金融資產可能仍受到執法活動之約束。一項撇銷構成一項取消確認事件。任何其後收回均於收支中確認。

### 3. Significant Accounting Policies (continued)

#### Financial instruments (continued)

#### Financial assets (continued)

#### Impairment of financial assets (continued)

#### (ii) Definition of default

For internal credit risk management, EAA considers an event of default occurs when information developed internally or obtained from external sources indicates that the debtor is unlikely to pay its creditors, including EAA, in full.

#### (iii) Credit-impaired financial assets

A financial asset is credit-impaired when one or more events of default that have a detrimental impact on the estimated future cash flows of that financial asset have occurred. Evidence that a financial asset is credit-impaired includes observable data about the following events:

- (a) significant financial difficulty of the debtor;
- (b) a breach of contract, such as a default or past due event;
- (c) it is becoming probable that the debtor will enter bankruptcy or other financial reorganisation; or
- (d) the disappearance of an active market for that financial asset because of financial difficulties.

#### (iv) Write-off policy

EAA writes off a financial asset when there is information indicating that the counterparty is in severe financial difficulty and there is no realistic prospect of recovery, for example, when the counterparty has been placed under liquidation or has entered into bankruptcy proceedings. Financial assets written off may still be subject to enforcement activities under EAA's recovery procedures, taking into account legal advice where appropriate. A write-off constitutes a derecognition event. Any subsequent recoveries are recognised in the statement of income and expenditure.

### 3. 主要會計政策(續)

#### 金融工具(續)

#### 金融資產(續)

#### 金融資產減值(續)

#### (v) 預期信貸虧損計量及確認

計量預期信貸虧損起到計算違約概率，違約損失率(即違約時的損失程度)及違約風險的作用。評估違約概率及違約損失率乃基於經前瞻性資料進行調整的歷史數據。預期信貸虧損的估計反映無偏頗及概率加權數額，其乃根據加權的相應違約風險而釐定。

一般而言，預期信貸虧損為合約應付監管局的所有合約現金流量與監管局預期將收取按初始確認時釐定的實際利率貼現的現金流量之間的差額進行估計。

利息收入乃根據財務資產的賬面總值計算，除非財務資產經信貸減值，此時利息收入則根據財務資產的攤銷成本計算。

#### 取消確認財務資產

僅於從資產收取現金流量之合約權利屆滿時，或將財務資產與該等資產所有權之絕大部分風險及回報轉讓予另一實體時，監管局方會取消確認財務資產。倘監管局並無轉移或保留擁有權的絕大部分風險及回報及持續控制已轉移資產，則監管局確認其於資產的保留權益及其必須支付的相關負債金額。倘監管局保留已轉讓財務資產所有權之絕大部分風險及回報，則監管局會繼續確認該財務資產並同時就已收款項確認有抵押借款。

### 3. Significant Accounting Policies (continued)

#### Financial instruments (continued)

#### Financial assets (continued)

#### Impairment of financial assets (continued)

#### (v) Measurement and recognition of ECL

The measurement of ECL is a function of the probability of default, loss given default (i.e. the magnitude of the loss if there is a default) and the exposure at default. The assessment of the probability of default and loss given default is based on historical data adjusted by forward-looking information. Estimation of ECL reflects an unbiased and probability-weighted amount that is determined with the respective risks of default occurring as the weights.

Generally, the ECL is the difference between all contractual cash flows that are due to EAA in accordance with the contract and the cash flows that EAA expects to receive, discounted at the effective interest rate determined at initial recognition.

Interest income is calculated based on the gross carrying amount of the financial asset unless the financial asset is credit impaired, in which case interest income is calculated based on amortised cost of the financial asset.

#### Derecognition of financial assets

EAA 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 EAA neither transfers nor retains substantially all the risks and rewards of ownership and continues to control the transferred asset, EAA recognises its retained interest in the asset and an associated liability for amounts it may have to pay. If EAA retains substantially all the risks and rewards of ownership of a transferred financial asset, EAA continues to recognise the financial asset and also recognises a collateralised borrowing for the proceeds received.



### 3. 主要會計政策(續)

#### 金融工具(續)

#### 金融資產(續)

#### 取消確認財務資產(續)

取消確認按攤銷成本計量的財務資產時，資產賬面值與已收及應收代價總額之差額於收支確認。

#### 金融負債

金融負債乃根據所訂立合約安排之內容及金融負債之定義分類。

#### 金融負債

金融負債(包括應付賬款、應付專業發展資助、應計項目及租賃負債)乃其後以按實際利息法按攤銷成本計量。

#### 終止確認的金融負債

僅於監管局的責任解除、取消或屆滿時，方終止確認金融負債。終止確認的金融負債賬面值與已付及應付代價之差額於收支結算表中確認。

#### 僱員福利

#### 僱員可享年假權利

僱員可享年假之權利在其符合資格享有時確認。

就截至結算日止因僱員已提供服務而產生之估計年假責任已作出撥備。

### 3. Significant Accounting Policies (continued)

#### Financial instruments (continued)

#### Financial assets (continued)

#### Derecognition of financial assets (continued)

On derecognition of a financial asset at amortised cost, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in the statement of income and expenditure.

#### Financial liabilities

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

#### Financial liabilities

Financial liabilities (including creditors, professional development subsidy payable, accruals and lease liabilities) are subsequently measured at amortised cost, using the effective interest method.

#### Derecognition of financial liabilities

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

#### Employee benefits

#### Employee leave entitlements

Employee entitlements to annual leave are recognised when they accrue to employees.

A provision is made for the estimated liability for annual leave as a result of services rendered by employees up to the end of the reporting period.

### 3. 主要會計政策(續)

#### 僱員福利(續)

##### 僱員福利 – 公積金責任

監管局在香港設立一項強制性公積金計劃(「強積金計劃」)。強積金計劃的資產分開存放在由信託人管理的基金內。監管局及其僱員每月均須繳付相等於僱員有關收入5%之供款，上限為1,500港元(2020年：1,500港元)。監管局就強積金計劃所作供款於作出供款時確認為開支。

### 4. 關鍵會計判斷及估計不確定因素之主要來源

於應用監管局之會計政策時(已於附註3詳述)，管理層作出下列對財務報表所確認之金額具有最重大影響之關鍵判斷。

#### 應收賬款之減值評估

應收賬款初次確認乃按公平價值計算，其後則按實際利息法以攤銷成本計算。倘有客觀證據顯示該資產出現減值，則就估計不可收回金額計算之適當撥備於收支結算表內確認。

決定個別撥備時，監管局認為已實施周詳程序以監控此項風險。釐定是否需要作出香港財務報告準則第9號之減值評估時，監管局已考慮賬齡狀況、可收回之可能性及估計貼現未來現金流量。特定撥備僅就不大可能收回之應收款項而作出。倘若此等賬款轉壞，導致其還款能力減退，則可能須作出撥備。

### 3. Significant Accounting Policies (continued)

#### Employee benefits (continued)

##### Employee benefits – provident fund obligations

EAA operates a mandatory provident fund scheme (“MPF scheme”) in Hong Kong. The assets of the MPF scheme are held in a separate trustee – administered fund. Both EAA and the employees are required to contribute 5% of the employee’s relevant income up to a maximum of HK\$1,500 (2020: HK\$1,500) per employee per month. EAA’s contributions to the MPF scheme are expensed as incurred.

### 4. Critical Accounting Judgment and Key Sources of Estimation Uncertainty

In the process of applying EAA’s accounting policies, which are described in note 3, management had made the following judgments that have the most significant effect on the amounts recognised in the financial statements.

#### Impairment assessment of debtors

Debtors are measured at initial recognition at fair value, and are subsequently measured at amortised cost using the effective interest method. Appropriate allowances for estimated irrecoverable amounts are recognised in the statement of income and expenditure when there is objective evidence that the asset is impaired.

In determining individual allowances, EAA has considered that detailed procedures have been in place to monitor this risk. In determining whether impairment assessment of HKFRS 9 is required, EAA takes into consideration the aging status, the likelihood of collection and the estimated discounted future cash flows. Specific allowance is made for debtors that are unlikely to be collected. If the financial conditions of these debtors were to deteriorate, resulting in an impairment of their ability to make payments, allowances may be required.

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### 4. 關鍵會計判斷及估計不確定因素之主要來源(續)

#### 應收賬款之減值評估(續)

監管局評估應收賬款的內部信貸評級。除根據香港財務報告準則第9號確定為信貸減值的應收賬款(其預期信貸虧損為個別評估)外，應收賬款按內部信貸評級分組，而該等資產的預期信貸虧損將使用撥備矩陣而進行集體評估。撥備率乃基於監管局的過往違約率，並考慮可得之合理且可支持的前瞻性資料，減少不必要的成本及努力。於各報告日期，可觀察的歷史違約率會重新評估，並考慮前瞻性資料的變動。

預期信貸虧損撥備對估計變動尤為敏感。有關預期信貸虧損及監管局應收賬款的資料於附註18披露。

### 4. Critical Accounting Judgment and Key Sources of Estimation Uncertainty (continued)

#### Impairment assessment of debtors (continued)

EAA assesses the internal credit ratings for debtors. Except for those which had been determined as credit impaired under HKFRS 9 the ECL of which is assessed individually, debtors are grouped based on internal credit rating and the ECL on these assets are assessed collectively using a provision matrix. The provision rates are based on EAA's historical default rates taking into consideration forward-looking information that is reasonable and supportable available without undue costs or effort. At every reporting date, the historical observed default rates are reassessed and changes in the forward-looking information are considered.

The provision of ECL is sensitive to changes in estimates. The information about the ECL and EAA's debtors are disclosed in note 18.

### 5. 牌照費

		2021 港元 HK\$	2020 港元 HK\$
牌照費總收入	Total licence fees	81,460,361	81,175,857

### 6. 考試費

		2021 港元 HK\$	2020 港元 HK\$
地產代理及營業員資格考試	Estate agents and salespersons qualifying examinations	7,547,400	6,477,400

### 5. Licence Fees

### 6. Examination Fees

### 7. 專業發展資助

截至2020年3月31日止年度，董事會於2020年1月宣布批准為個人持牌人提供一筆過專業發展資助，以協助他們在艱難的經營環境下發展及維持其專業服務水平。在這個計劃下，於2020年3月31日每名持有有效地產代理(個人)牌照或營業員牌照的人士，獲得由監管局發放的500港元一筆過資助。

### 7. Professional Development Subsidy

During the year ended 31 March 2020, the Board approved the provision of a one-off professional development subsidy to individual licensees which was announced in January 2020 to assist them in developing and maintaining their professional service standard under the difficult operating environment. Under the scheme, holders of a valid estate agent's licence (individual) or salesperson's licence as at 31 March 2020 would each receive a one-off subsidy of HK\$500 from EAA.

## 8. 稅項

根據《稅務條例》第 87 條，監管局獲豁免繳納香港利得稅。

## 8. Taxation

EAA is exempt from Hong Kong Profits Tax under section 87 of the Inland Revenue Ordinance.

## 9. 物業、機器及設備

## 9. Property, Plant and Equipment

		租賃土地及樓宇	租賃物業裝修	汽車	傢俬及裝置	設備	合計
		Leasehold land and building	Leasehold improvements	Motor vehicles	Furniture and fixtures	Equipment	Total
		港元 HK\$	港元 HK\$	港元 HK\$	港元 HK\$	港元 HK\$	港元 HK\$
<b>成本</b>	<b>COST</b>						
於 2019 年 4 月 1 日	At 1 April 2019	75,991,930	5,656,964	557,264	9,310,832	18,271,507	109,788,497
添置	Additions	-	73,950	646,982	29,500	518,001	1,268,433
於 2020 年 3 月 31 日	At 31 March 2020	75,991,930	5,730,914	1,204,246	9,340,332	18,789,508	111,056,930
添置	Additions	-	-	-	29,950	807,509	837,459
註銷	Disposal	-	-	(557,264)	-	-	(557,264)
於 2021 年 3 月 31 日	At 31 March 2021	75,991,930	5,730,914	646,982	9,370,282	19,597,017	111,337,125
<b>折舊</b>	<b>DEPRECIATION</b>						
於 2019 年 4 月 1 日	At 1 April 2019	1,473,401	3,526,041	557,264	2,379,947	17,312,141	25,248,794
年內撥備	Provided for the year	1,519,839	846,402	48,524	1,595,651	446,853	4,457,269
於 2020 年 3 月 31 日	At 31 March 2020	2,993,240	4,372,443	605,788	3,975,598	17,758,994	29,706,063
年內撥備	Provided for the year	1,519,838	857,981	194,095	1,600,663	488,946	4,661,523
撇銷	Eliminated on disposal	-	-	(557,264)	-	-	(557,264)
於 2021 年 3 月 31 日	At 31 March 2021	4,513,078	5,230,424	242,618	5,576,261	18,247,940	33,810,322
<b>賬面值</b>	<b>NET BOOK VALUES</b>						
於 2021 年 3 月 31 日	At 31 March 2021	71,478,852	500,490	404,363	3,794,021	1,349,077	77,526,803
於 2020 年 3 月 31 日	At 31 March 2020	72,998,690	1,358,471	598,458	5,364,734	1,030,514	81,350,867

物業、機器及設備折舊乃按其估計使用年期以直線法按以下年率撇銷其成本：

Depreciation is recognised to write off the cost of items of property, plant and equipment over their estimated useful lives, using the straight-line method, at the following rates per annum:

租賃土地及樓宇	2%
租賃物業裝修	20% 或按租賃年期 (倘少於五年)
汽車	30%
傢俬及裝置	20%
設備	20% 至 30%

Leasehold land and building	2%
Leasehold improvements	20% or over the period of the lease term if it is less than 5 years
Motor vehicles	30%
Furniture and fixtures	20%
Equipment	20% to 30%



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### 10. 使用權資產

### 10. Right-of-use Assets

		租賃物業 Leased properties 港元 HK\$	辦公室設備 Office equipment 港元 HK\$	總額 Total 港元 HK\$
於2021年3月31日 賬面金額	As at 31 March 2021 Carrying amount	3,352,575	280,141	3,632,716
於2020年3月31日 賬面金額	As at 31 March 2020 Carrying amount	9,099,846	364,189	9,464,035
截至2021年3月31日 止年度 折舊費	For the year ended 31 March 2021 Depreciation charge	5,747,271	84,048	5,831,319
截至2020年3月31日 止年度 折舊費	For the year ended 31 March 2020 Depreciation charge	5,747,271	56,029	5,803,300
			2021 港元 HK\$	2020 港元 HK\$
年內因租賃而流出的現金總額	Total cash outflow for leases during the year		(5,831,460)	(5,752,200)
年內使用權資產的添置金額	Additions to right-of-use assets during the year		–	420,218

截至2021年3月31日止年度，監管局因營運而租用辦公室和辦公室設備。租賃合約的固定期限為3年至5年，但具有延期及終止選擇權。租賃條款根據個別情況經協商確定，當中包含了不同的條款和細則。在確定租賃期及評估不可取消期限的時間長短時，監管局應用了合約定義及確定合約可強制執行的期限。

For the year ended 31 March 2021, EAA leases offices and office equipment for its operations. Lease contracts are entered into for fixed term of 3 years to 5 years, but may have extension and termination options. Lease terms are negotiated on an individual basis and contain a wide range of different terms and conditions. In determining the lease term and assessing the length of the non-cancellable period, EAA applies the definition of a contract and determines the period for which the contract is enforceable.

## 11. 購置物業、機器及設備之已付按金

在2021年2月26日，監管局與一個獨立第三方簽訂買賣協議，以61,000,000港元的代價購買一個辦公室物業。於2021年3月31日，監管局已按照買賣協議支付6,100,000港元按金及2,592,500港元的其他相關費用。此項購置於2021年5月13日完成。

## 12. 銀行結餘及現金及定期存款

銀行結餘及現金包括監管局持有之現金及餘下到期日為20至62日(2020年：20至69日)，按當時市場年利率介乎0.01%至0.7%(2020年：0.15%至2.3%)計算之短期銀行存款。

於2021年3月31日，為日後購置永久辦公室計劃而維持一筆115,115,694港元的基金(2020年：101,407,511港元)。監管局撥出足夠的資金以維持其運作後，基金的金額由其酌情決定。

定期存款包括餘下到期日為133日(2020年：132至133日)，按當時市場年利率0.55%(2020年：2.31%至2.4%)計算之短期銀行存款。

監管局認為該等資產之賬面值與其公平價值相若。

## 13. 應付政府之款項

在第二輪防疫抗疫基金下，政府透過監管局向地產代理業的個人持牌人提供一筆過的現金資助(「計劃」)，以因應新型冠狀病毒疫情對地產代理工作產生的負面影響，適時提供財政上的支持。本局自2020年5月起，以銀行本票方式分批發放政府現金津貼。津貼發放工作已大致完成，除了部份未能發送或過期的本票，將會在2021年6月30日計劃結束前再作跟進。應付政府之款項為無抵押，不計息，並須於計劃完成後還款。

## 11. Deposit Paid for Acquisition of Property, Plant and Equipment

On 26 February 2021, EAA entered into a sale and purchase agreement with an independent third party to purchase an office premise at the consideration of HK\$61,000,000. As at 31 March 2021, EAA has paid deposit of HK\$6,100,000 in accordance with the sale and purchase agreement, and other related costs of HK\$2,592,500. The acquisition was completed on 13 May 2021.

## 12. Bank Balances and Cash and Time Deposits

Bank balances and cash comprise cash held by EAA and short-term bank deposits with remaining tenure of 20 to 62 days (2020: 20 to 69 days) at prevailing market interest rates ranging from 0.01% to 0.7% per annum (2020: 0.15% to 2.3% per annum).

As at 31 March 2021, a fund of HK\$115,115,694 (2020: HK\$101,407,511) was maintained for the plan to acquire permanent office accommodation in future. The amount of the fund is determined at the discretion of EAA after setting aside sufficient fund for sustaining its operation.

Time deposit comprise a short-term bank deposit with remaining tenure of 133 days (2020: 132 to 133 days) at prevailing market interest rate of 0.55% per annum (2020: 2.31% to 2.4% per annum).

EAA considers that the carrying amounts of these assets approximate their fair values.

## 13. Amount Due to Government

Under the second round of Anti-epidemic Fund, the Government provided a one-off cash subsidy to individual licensees of the estate agency trade ("programme") via EAA to offer timely financial support in view of the adverse impact of the COVID-19 pandemic on their practice of estate agency work. EAA had started disbursing the Government's cash subsidy by bank cashier's orders since May 2020 in batches. The disbursement was completed in general, except some undelivered or expired cashier's orders to be followed up till the end of the programme on 30 June 2021. The amount due to Government is unsecured, interest-free and repayable upon completion of the programme.

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### 14. 合約負債

### 14. Contract Liabilities

		2021 港元 HK\$	2020 港元 HK\$
遞延牌照費收入	Deferred licence fee income	67,820,318	65,462,366
已收牌照申請款項	Licence application fees received	4,526,184	2,108,360
		<b>72,346,502</b>	67,570,726

#### 牌照費

#### Licence fees

		2021 港元 HK\$	2020 港元 HK\$
已確認的牌照費收入包含在年初的合約負債結餘	Licence fee income recognised that was included in the contract liability balance at the beginning of the year	<b>54,269,873</b>	53,849,177

於報告期末，12,285,696港元的遞延牌照費收入(2020年：11,192,493港元)預期不會在報告期末起十二個月內確認。已收取牌照申請費是指由地產代理因申請牌照而支付的款項，其於報告期末仍在處理中，尚未核准。

At the end of the reporting period, deferred licence fee income amounting to HK\$12,285,696 (2020: HK\$11,192,493) were not expected to be realised within twelve months from the end of the reporting period. Licence application fees received represent amounts paid by estate agents applying for the licences which were still being processed but not yet approved at the end of the reporting period.

### 15. 租賃負債

### 15. Lease Liabilities

		2021 港元 HK\$	2020 港元 HK\$
應付的租賃負債：	Lease liabilities due:		
一年之內	Within one year	4,049,179	5,692,614
一年以上，但不超過兩年	Within a period of more than one year but not exceeding two years	85,127	4,049,179
兩年以上，但不超過五年	Within a period of more than two years but not exceeding five years	116,157	201,284
		<b>4,250,463</b>	9,943,077
減：在十二個月內到期的應付金額(在流動負債下顯示)	Less: Amounts due for settlement within twelve months (shown under current liabilities)	<b>(4,049,179)</b>	(5,692,614)
在十二個月後到期的應付金額	Amounts due for settlement after twelve months	<b>201,284</b>	4,250,463

### 16. 資本承擔

### 16. Capital Commitments

		2021 港元 HK\$	2020 港元 HK\$
就以下方面已簽訂合約但未在財務報表中列出的資本開支：	Capital expenditure contracted for but not provided in the financial statements in respect of:		
– 購置物業、機器及設備，如附註11所述	– acquisition of property, plant and equipment, as stated in note 11	<b>54,900,000</b>	–

## 17. 資本風險管理

監管局的資本主要是來自成立以來所累積的盈餘儲備金，其資本管理目標是確保監管局能夠持續營運，從而能不斷提升地產代理從業員的誠信和能力。

監管局定期檢討並管理其資本架構，以確保監管局有充足的資金以作營運及資本需求。監管局對產生的盈餘實行零攤派政策。監管局撥出足夠的資金以維持其運作後，維持一筆基金，以便計劃日後購置永久辦公室。

地產代理每年須向監管局繳付牌照費。監管局定期檢討增加牌照費的需要，以確保妥善切合營運需求。

## 17. Capital Risk Management

EAA's capital comprises primarily the surplus reserve fund accumulated since its establishment, and its objective when managing the capital is to ensure that EAA will be able to continue as a going concern so that it can continue to promote integrity and competence of estate agents.

EAA regularly reviews and manages its capital to ensure adequacy for both the operational and capital needs. EAA operates a zero distribution policy with regard to surpluses generated. EAA maintains a fund for the plan to acquire permanent office accommodation in future after setting aside sufficient fund for sustaining EAA's operation.

EAA charges annual licence fees on the estate agents. EAA regularly reviews the need to increase licence fees to ensure operational needs are fully covered.

## 18. 金融工具

### a. 金融工具類別

		2021 港元 HK\$	2020 港元 HK\$
<b>金融資產：</b>	<b>Financial assets:</b>		
按攤銷成本計量之金融資產	Financial assets at amortised cost		
其他應收款	Sundry receivables	1,511,825	968,918
已付按金	Deposit paid	1,381,638	1,480,754
定期存款、銀行結餘及現金	Time deposits, bank balances and cash	192,854,055	197,896,946
		<b>195,747,518</b>	200,346,618
<b>金融負債：</b>	<b>Financial liabilities:</b>		
攤銷成本	Amortised costs		
應付賬款	Creditors	9,698,820	9,873,527
應付政府之款項	Amount due to Government	2,099,512	-
應付專業發展資助	Professional development subsidy payable	606,323	20,551,000
		<b>12,404,655</b>	30,424,527

### a. Categories of financial instruments



### 18. 金融工具 (續)

#### b. 金融風險管理目標及政策

監管局之主要金融工具包括其他應收款、定期存款、銀行結餘及現金、應付賬款、應付政府之款項及應付專業發展資助。該等金融工具詳情於各自附註披露。該等金融工具之相關風險包括市場風險(包括利率風險)、信貸風險及流動資金風險。如何減輕該等風險的政策載於下文。管理層管理及監控該等風險，以確保可及時及有效地實施適當措施。

#### 市場風險

##### 現金流量利率風險

監管局因計息金融資產利率變動的影響而面對現金流量利率風險。計息金融資產主要為銀行結餘，全屬短期性質。因此，未來任何利率變動將不會對監管局之業績造成重大影響。

##### 信貸風險

信貸風險指交易對手予未能履行合約責任而引致監管局蒙受財務損失之風險。監管局會持續監控，檢討及審核因對手而面對之信貸風險。

為盡量減低信貸風險，監管局就不可收回的金額充分計算減值損失。就此而言，監管局認為其信貸風險已大幅降低。

### 18. Financial Instruments (continued)

#### b. Financial risk management objectives and policies

EAA's financial instruments include sundry receivables, time deposits, bank balances and cash, creditors, amount due to Government and professional development subsidy payable. Details of the financial instruments are disclosed in respective notes. The risks associated with these financial instruments include market risk (including interest rate risk), credit risk and liquidity risk. The policies on how to mitigate these risks are set out below. Management manages and monitors these exposures to ensure that appropriate measures are implemented in timely and effective manner.

#### Market risk

##### Cash flow interest rate risk

EAA is exposed to cash flow interest rate risk through the impact of rate changes on interest bearing financial assets. Interest bearing financial assets are mainly balances with banks which are all short term in nature. Therefore, any future variation in interest rates will not have a significant impact on the results of EAA.

##### Credit risk

Credit risk refers to the risk that the counterparty will default on its contractual obligations resulting in financial loss to EAA. EAA's exposure of its counterparties are continuously monitored, reviewed and approved.

In order to minimise the credit risk, EAA makes adequate impairment losses for irrecoverable amounts. In this regard, EAA considers that EAA's credit risk is significantly reduced.

## 18. 金融工具 (續)

### b. 金融風險管理目標及政策 (續)

#### 信貸風險 (續)

釐定應收賬款的預期信貸虧損時，監管局計及適合的過往經驗及前瞻資料。監管局已審視過往違約率持續低微及斷定監管局的其他應收款附帶信貸風險。監管局進一步評估其他應收款自初始確認後並未出現信貸風險大幅增加，且違約風險不重大，因此並無確認減值。

截至2021年3月31日及2020年3月31日止年度，根據預期信貸虧損評估，並無就已付按金提供重大減值撥備。

定期存款及流動資金之信貸風險不大，原因是交易對手為具良好聲譽之銀行。

監管局內部信貸風險評級由下列類別組成：

內部信貸評級 Internal credit rating	說明 Description	金融資產 Financial assets
履行 Performing	交易對手方之違約風險較低，且並無任何逾期末還款項 The counterparty has a low risk of default and does not have any past-due amounts	十二個月預期信貸虧損 12-month ECL
監察名單 Watch list	經常於到期日後償還而通常於到期日後結付的債務 Debtor frequently repays after due dates but usually settle after due date	十二個月預期信貸虧損 12-month ECL
存疑 Doubtful	根據內部形成之資料或外部資源，信貸風險自初始確認以來顯著增加 There have been significant increases in credit risk since initial recognition through information developed internally or external resources	全期預期信貸虧損 – 無信貸減值 Lifetime ECL – not credit-impaired
虧損 Loss	有證據顯示資產出現信貸減值 There is evidence indicating the asset is credit-impaired	全期預期信貸虧損 – 已信貸減值 Lifetime ECL – credit-impaired
註銷 Write-off	有證據顯示債務人面對嚴重財政困難及監管局並無實際可收回希望 There is evidence indicating that the debtor is in severe financial difficulty and the Group has no realistic prospect of recovery	款項被註銷 Amount is written off

## 18. Financial Instruments (continued)

### b. Financial risk management objectives and policies (continued)

#### Credit risk (continued)

In determining the ECL for debtors, EAA has taken into account the historical default experience and forward-looking information, as appropriate. EAA has considered the consistently low historical default rate and concluded that credit risk is inherent in EAA's sundry receivables. EAA has further assessed that sundry receivables have not had a significant increase in credit risk since initial recognition and risk of default is insignificant, and therefore, no impairment has been recognised.

During the years ended 31 March 2021 and 2020, no material impairment allowance on deposit paid was provided based on the ECL assessment.

The credit risk on time deposits and liquid funds is limited because the counterparties are banks with good reputation.

EAA's internal credit risk grading assessment comprises the following categories:

# 財務報表

## Financial Statements



### 18. 金融工具 (續)

#### b. 金融風險管理目標及政策 (續)

##### 信貸風險 (續)

下表詳述監管局金融資產(須進行預期信貸虧損評估)所面臨之信貸風險：

	外部信貸評級	內部信貸評級	十二個月或 全期預期信貸虧損	賬面總值	
	External credit rating	Internal credit rating	12-month or lifetime ECL	Gross carrying amount	
				2021 港元 HK\$	2020 港元 HK\$
<b>按攤銷成本入賬的金融資產</b>					
<b>Financial assets at amortised cost</b>					
其他應收款	不適用	履行(附註 a)	十二個月預期信貸虧損	<b>1,511,825</b>	968,918
Sundry receivables	N/A	Performing (note a)	12-month ECL		
已付按金	不適用	履行(附註 a)	十二個月預期信貸虧損	<b>1,381,638</b>	1,480,754
Deposit paid	N/A	Performing (note a)	12-month ECL		
定期存款、銀行結餘及現金	Aa3至A3	不適用	十二個月預期信貸虧損	<b>192,854,055</b>	197,896,946
Time deposits, bank balances and cash	Aa3 to A3	N/A	12-month ECL		

附註：

(a) 就內部信貸風險管理而言，監管局使用逾期的其他應收款及已付按金的財務資料，以評估自初始確認後信貸風險是否顯著增加。

##### 流動資金風險

監管局管理層對流動資金風險負有最終管理責任，彼等已就監管局之短期、中期及長期資金及流動資金管理規定建立適當之流動資金風險管理框架。監管局管理層透過維持足夠儲備以及持續監察預測及實際現金流量，以管理流動資金風險。

### 18. Financial Instruments (continued)

#### b. Financial risk management objectives and policies (continued)

##### Credit risk (continued)

The tables below detail the credit risk exposures of EAA's financial assets which are subject to ECL assessment:

	外部信貸評級	內部信貸評級	十二個月或 全期預期信貸虧損	賬面總值	
	External credit rating	Internal credit rating	12-month or lifetime ECL	Gross carrying amount	
				2021 港元 HK\$	2020 港元 HK\$
<b>按攤銷成本入賬的金融資產</b>					
<b>Financial assets at amortised cost</b>					
其他應收款	不適用	履行(附註 a)	十二個月預期信貸虧損	<b>1,511,825</b>	968,918
Sundry receivables	N/A	Performing (note a)	12-month ECL		
已付按金	不適用	履行(附註 a)	十二個月預期信貸虧損	<b>1,381,638</b>	1,480,754
Deposit paid	N/A	Performing (note a)	12-month ECL		
定期存款、銀行結餘及現金	Aa3至A3	不適用	十二個月預期信貸虧損	<b>192,854,055</b>	197,896,946
Time deposits, bank balances and cash	Aa3 to A3	N/A	12-month ECL		

Note:

(a) For the purpose of internal credit risk management, EAA uses the financial information of the past-due information of sundry receivables and deposit paid to assess whether credit risk has increased significantly since initial recognition.

##### Liquidity risk

Ultimate responsibility for liquidity risk management rests with management of EAA, which has built an appropriate liquidity risk management framework for the management of EAA's short, medium and long-term funding and liquidity management requirements. Management of EAA manages liquidity risk by maintaining adequate reserve and continuously monitors the forecast and actual cash flows.

## 18. 金融工具 (續)

### b. 金融風險管理目標及政策 (續)

#### 流動資金風險 (續)

下表載列監管局非衍生金融負債按償還條之餘下合約到期日。該表乃根據監管局可被要求支付金融負債之最早日期編製，以反映金融負債之未貼現現金流量。

## 18. Financial Instruments (continued)

### b. Financial risk management objectives and policies (continued)

#### Liquidity risk (continued)

The following table details EAA's remaining contractual maturity for its non-derivative financial liabilities on the agreed repayment terms. The table has been drawn up based on the undiscounted cash flows of financial liabilities based on the earliest date on which EAA can be required to pay.

		加權平均 實際利率 %	0至30天	1個月至1年	1至5年	未貼現現金 流量總額	賬面值
		Weighted average effective interest rate	0 – 30 days	1 month – 1 year	1 – 5 years	Total undiscounted cash flows	Carrying amount
		%	港元 HK\$	港元 HK\$	港元 HK\$	港元 HK\$	港元 HK\$
2021年	2021						
應付賬款	Creditors	-	9,596,820	102,000	-	9,698,820	9,698,820
應付政府之款項	Amount due to Government	-	-	2,099,512	-	2,099,512	2,099,512
應付專業發展資助	Professional development subsidy payable	-	-	606,323	-	606,323	606,323
租賃負債	Lease liabilities	2	576,690	3,496,890	205,800	4,279,380	4,250,463
			10,173,510	6,304,725	205,800	16,684,035	16,655,118
2020年	2020						
應付賬款	Creditors	-	9,771,527	102,000	-	9,873,527	9,873,527
應付專業發展資助	Professional development subsidy payable	-	-	20,551,000	-	20,551,000	20,551,000
租賃負債	Lease liabilities	2	576,690	5,254,770	4,279,380	10,110,840	9,943,077
			10,348,217	25,907,770	4,279,380	40,535,367	40,367,604





### 18. 金融工具 (續)

#### c. 公平價值

金融資產及金融負債之公平價值，按貼現現金流量分析普遍採納之定價模式釐定。

監管局認為，於財務報表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價值相約。

### 18. Financial Instruments (continued)

#### c. Fair values

The fair values of financial assets and financial liabilities are determined in accordance with generally accepted pricing models based on discounted cash flow analysis.

EAA considers that the carrying amounts of financial assets and financial liabilities recorded at amortised cost in the financial statements approximate their corresponding fair values.

### 19. 融資活動產生的負債之對賬

下表詳述監管局來自融資活動的負債變動，當中包括現金和非現金變動。融資活動所產生的負債為現金流量或未來現金流量將於監管局的現金流量表中分類為來自融資活動現金流量的負債。

### 19. Reconciliation of a Liability Arising from Financing Activity

The table below details changes in EAA's liability arising from financing activity, including both cash and non-cash changes. Liability arising from financing activity is that for which cash flows were, or future cash flows will be, classified in EAA's statement of cash flows as cash flows from financing activity.

		租賃負債 Lease liabilities 港元 HK\$
於2019年4月1日	At 1 April 2019	15,028,007
融資現金流	Financing cash flow	(5,752,200)
簽訂的新租賃	New lease entered	420,218
利息支出	Interest expense	247,052
於2020年3月31日	At 31 March 2020	9,943,077
融資現金流	Financing cash flow	(5,831,460)
利息支出	Interest expense	138,846
於2021年3月31日	At 31 March 2021	4,250,463

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