



消費者委員會  
CONSUMER COUNCIL

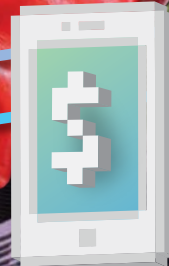
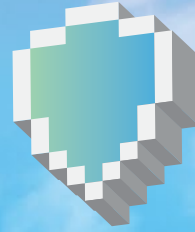
# 擁抱新常態 消保新領域

CONSUMER PROTECTION  
New Normal · New Horizons

## 格價工具

- > 網上價格一覽
- > 免費查詢
- > 雙倍兒的消費保護

選擇  
選









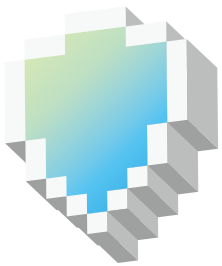
# CONTENT

## 目錄

2	<b>Chairman's Message</b> 主席的話
8	<b>Membership of the Consumer Council</b> 消費者委員會委員
12	<b>Message from the Chief Executive</b> 總幹事的話
17	<b>Management Team of the Consumer Council</b> 消費者委員會管理層
18	<b>The Consumer Council</b> 消費者委員會
22	<b>Highlights of the Year 2021-22</b> 2021-22 年度大事回顧
27	<b>Resolving Disputes between Consumers and Businesses</b> 調停消費者與營商者之間的糾紛
32	<b>Improving Product Quality and Safety</b> 改善產品質素及安全
48	<b>Promoting Sustainable Consumption</b> 推廣可持續消費
57	<b>Collecting Market Information on Goods and Services</b> 蒐集消費品和服務業的市場資訊
66	<b>Fostering Competition and a Fair Marketplace</b> 促進市場競爭和公平交易
72	<b>Advancing Legal Protection for Consumers</b> 促進消費者的法律權益
76	<b>Disseminating Consumer Information</b> 傳播消費訊息
86	<b>Empowering Consumers Through Education</b> 以教育活動提升消費者自我保護能力
93	<b>Forging Closer Collaboration for Consumer Protection</b> 加強對外合作保障消費者權益
96	<b>Commendations and Compliments</b> 嘉許與感謝
100	<b>Appendices</b> 附錄
145	<b>Annual Report of the Consumer Legal Action Fund</b> 消費者訴訟基金年報

# CHAIRMAN'S MESSAGE

## 主席的話



**Mr Paul LAM Ting-kwok, SBS, SC, JP**  
林定國資深大律師，銀紫荊星章，太平紳士

Chairman 主席

While the year under review has not been without its frustrations, as a rather robust economic recovery in the second half of 2021 gave way to a serious new wave of the COVID-19 pandemic in early 2022, it has been a year of positive developments for the Consumer Council. Under the new normal, the Council has achieved several breakthroughs and innovations across a broad spectrum of consumer protection work during the year. This included the launch of a brand new website, a revamp of the Consumer Rights Reporting Awards and the expeditious dissemination of much-needed information on Rapid Antigen Test (RAT) kits, to name a few. Perhaps most significantly, we commenced a three-year strategic plan that will enable us to chart new horizons going forward.

回顧過去一年，香港經歷了不少起伏，2022年初新一波嚴峻的疫情，大大削弱了2021年下半年強勁的經濟反彈的成果；儘管如此，這一年對消費者委員會而言，仍然是成果豐碩的一年。在新常態下，本會過去一年在芸芸保障消費者工作上，取得了不少突破和革新，當中包括推出消委會全新官方網站、改革消費權益新聞報道獎，以及迅速發放需求殷切的快速抗原測試包實用資訊；更重要的是，我們亦於今年開展了三年工作計劃，為未來的發展揭開新一頁。





Many online and offline retailers saw a welcome revival in business as 2021 progressed, though inevitably this was accompanied by a surge in fraud cases or complaints about late or non-delivery of goods and services. On the other hand, some other businesses still struggled to survive or simply closed down, including a number of restaurants, several major fitness centres and a cinema chain. These impacted couples who had booked wedding banquets or consumers who had prepaid for gym contracts or movie vouchers.

## Strengthening Consumer Protection on Purchase of Properties Outside Hong Kong

One key area of the Council's work is policy advocacy and engagement with stakeholders including the Government, the business sector and the media. In this regard, the Council published 2 major studies covering purchase of properties situated outside Hong Kong (POH) and sustainable consumption (SC), both the products of several years of research.

POH have become increasingly popular in recent years, as evidenced by the growing number of advertisements in various media. Complaints received by the Council concerning such purchases have surged from two or three dozen a year in the recent past to over 100 in 2021, primarily related to trade practices. However, the promotion and sale of POH is not generally governed by the current regulatory framework, as estate agents dealing exclusively with POH are generally exempted from licensing under the Estate Agents Ordinance enacted in 1997, which focused on local property transactions. The Council's study report on the subject was extensive and comprehensive, covering local and non-local legal research, analysis of complaint cases, surveys of advertisements, mystery visits, stakeholder engagement and a benchmark comparison with other jurisdictions. It concluded that there was much room for improvement in the regulatory framework and put forth 5 recommendations to the relevant authorities. These proposed regulatory changes are not intended to make the purchase of POH risk-free, but to safeguard consumers making these significant and complex purchases by ensuring the presentation of accurate and adequate information and the provision of professional services from estate agents.

## Promoting Sustainable Consumption for a Greener Hong Kong

An equally important element of the Council's mission is nurturing responsible consumption. We have been promoting SC for a number of years and as part of these efforts, published a baseline survey on consumer behaviour in 2016. In 2020, we tracked changes in consumers' attitudes and behaviour, and monitored the latest SC developments locally and overseas. The results were published in 2021.

在 2021 年，許多線上線下商戶的生意陸續復蘇，惟隨之而來的詐騙個案和有關延誤或送貨的投訴卻無可避免地上升。相反，一些商戶仍然掙扎求存，甚或直接倒閉，包括餐廳、大型健身中心和連鎖戲院，影響了預訂婚宴酒席的情侶、預繳健身合約，或購買了戲院門票的消費者。

## 加強消費者購買境外物業的保障

本會其中一項重任是政策倡議，以及與政府、商界和傳媒等持份者保持密切聯繫。就此，本會年內發表了兩個研究經年的重要報告，涵蓋境外置業保障和可持續消費兩個重要範疇。

近年購買境外物業愈趨普及，不單相關廣告常見於各大媒體，本會接獲涉及境外物業的投訴，亦由每年二、三十多宗，躍升至去年的過百宗，主要涉及營商手法。然而，在 1997 年制定的《地產代理條例》重點在於規管本地物業交易，純粹處理境外物業的地產代理一般毋須根據該條例領牌，境外物業的宣傳和銷售一般不受到現行法例監管。本會是次發表的境外置業研究報告內容廣泛和全面，涵蓋了就本地及境外的法律研究、投訴個案分析、廣告調查、神秘顧客訪問、與不同持份者接觸，以及比較其他司法管轄區的監管制度。報告提出現行規管架構上存在不少改善的空間，並向有關當局提出 5 項建議。這些提議並非旨在令境外置業達至零風險，而是要讓消費者作出重大且複雜的買賣決定時，能獲得地產代理提供準確和充分的資訊，以及專業的服務。

## 推動可持續消費 綠化香港

推廣負責任消費同樣是本會的重要使命。多年來，我們致力推動可持續消費，包括在 2016 年公布了消費者行為的基線調查，並於 2020 年就消費者對可持續消費的態度和行為上的轉變進行了追蹤研究，以及檢視本地和海外有關可持續消費的最新發展情況，相關結果於 2021 年發布。





Our latest findings show marginal progress in terms of the 2 major SC indexes. The index score of “Consumer Awareness and Attitude” has increased from 74 in the baseline survey to 77 currently, while that for “Consumer Behaviour and Readiness” has risen from 69 (Behaviour) and 65 (Readiness) to a collective 71. Disappointingly, however, 32% of respondents indicated they seldom or never recycled plastics, a step backwards compared with 27% in the baseline survey. Clearly there is much room for improvement and some challenging work ahead. In this regard, we put forward 9 consumer-oriented recommendations<sup>1</sup> for change, for the consideration of the Government, businesses and consumers themselves.

## Being the Voice of Consumers in Public Policies

During the year, the Council responded to various consultation papers from the Government and other public bodies on regulatory and legislative initiatives, mainly those covering environmental issues and the use of plastics.

We believe that regulating disposable plastics by banning products such as expanded polystyrene tableware in phases is an effective and pragmatic measure to reduce plastic waste at source. The Council believes Hong Kong has the capability to bring forward the timetable for such regulations from 2025 in order to keep up with international pace in this area of development. In parallel, the Government should encourage the wider use of reusable tableware. Given the current unsatisfactory recycling rate for plastics, it is a top priority to minimise the environmental impact generated from such waste. To make Hong Kong a truly green city, all single-use plastic products should eventually be regulated, though higher priority and more stringent control measures should be accorded to those products for which sustainable alternatives are readily available in the market, or have no essential need in daily life, such as excess packaging materials and plastic shopping bags.

Besides speaking out on environmental matters, we commented this year on the regulatory approach of cryptocurrencies and stablecoins. Crypto-assets and stablecoins are highly volatile as compared with other common investment products. Hence it is essential for the authorities to anticipate changes in the market and adopt an adequate regulatory framework. The Council believes regulatory oversight should cover cryptocurrencies not only as an investment tool but also as a token for daily consumer transactions. Even at the early stage of development, the number of scams related to crypto-assets is on the rise and related consumer protection is far from sufficient.

最新的調查結果顯示，消費者於兩個主要可持續消費指數均略有進步，「消費者的認知和態度」的得分從基線 74 分上升至 77 分，而「消費者的行為和意願」則從基線 69 分（消費者的行為）和 65 分（消費者的意願）上升至 71 分；可惜的是，有 32% 受訪者表示他們很少或從來沒有回收塑膠，與基線調查的 27% 相比，顯示回收塑膠行為有所倒退，亦證未來工作將更具挑戰。就此，我們從消費者的角度出發，提出 9 項改善建議<sup>1</sup>，供政府、商界和消費者參考。

## 出謀獻策 為消費者發聲

年內，本會積極回應來自政府和其他公共機構就監管和立法事宜的諮詢，主要涉及環境和使用塑膠的議題。

我們深信通過管制即棄塑膠，例如分階段禁用發泡膠餐具，是從源頭減少塑膠廢物最實際有效的方法。本會亦相信香港有能力把立法時間表提前至早於 2025 年，以緊貼國際間的發展步伐；與此同時，政府要鼓勵市民大眾廣泛使用可重用的餐具。針對現時塑膠的回收率不理想，減少塑膠廢物對環境的影響自然是首要任務。要令香港成為一個真正的綠色城市，政府最終須監管所有即棄塑膠產品，特別應優先針對市場上已有替代產品，以及過度包裝和塑膠袋等非生活必需品，實施更嚴厲的管控措施。

除環境議題外，我們今年初亦對虛擬貨幣和穩定幣的監管方向發表意見。這兩種貨幣相比一般投資產品，在市場上明顯較為波動，故此當局有必要預視對市場的影響並制定完善政策，予以規管。本會同時認為規管架構不應只涵蓋投資工具，還應照顧消費者日常交易付款用途。即使虛擬貨幣仍處於初步發展階段，但有關騙案正不斷增加，對消費者的保障明顯不足。

<sup>1</sup> Details of the recommendations are covered in the chapter “Promoting Sustainable Consumption”.  
建議詳情請見「推動可持續消費」一節。





The Council's submission to the Hong Kong Monetary Authority on the subject pointed out that as a leading global financial centre, Hong Kong should take prompt action and align with international regulators when considering an optimal regulatory model. Such a model needs to cover a comprehensive consumer protection framework that includes the regulation of promotion and sales tactics; the enhancement of information disclosure in areas such as background of issuer, authorisation status, risk factors and redemption arrangements; market stability; and a high level of data privacy and cybersecurity.

## Empowering Consumers amid COVID-19 Pandemic

Since the outbreak of COVID-19, the Council has consistently disseminated test reports relating to combatting the pandemic. Over the past year, we have remained diligent in conducting tests and surveys on various new anti-epidemic products entering the market. With more residents now cooking at home, the Council has conducted safety tests on kitchen appliances such as cast iron pots and air fryers, as well as food tests on ham, biscuits and other popular foods.

Demand for RAT kits soared in late February amidst the fifth wave of the pandemic. The sudden influx of these kits in the market with different countries of origin and international accreditations left consumers bewildered. It was difficult for laymen to digest such complex information let alone make informed purchasing choices. In response to this urgent need, besides providing practical tips for selecting RAT kits, the Council developed and released within 10 days a *"Search Tool for Rapid Antigen Test (RAT) Kits Approved for Use by Various Regions"* to help consumers verify and select suitable products. This topic generated over 220 items of media coverage while the search tool clocked one million page views in just 11 weeks, an exceptionally high usage rate.

Businesses have faced unprecedented hardships during the past 2 years of the pandemic and it was very unfortunate that some have been forced to close down. During the past year, a number of the closures had considerable impact on consumers, including those of several fitness centre chains, together affecting thousands of subscribers, and a major cinema network for which pre-purchased vouchers or accumulated incentive rewards could no longer be redeemed. Probably the most serious case was the closure of Bonjour Beauty which operated beauty salons and a massage parlour, resulting in 1,040 complaints involving over HK\$40 million. These incidents once again highlight the risks of prepayment.

就此，本會向香港金融管理局提交意見，建議香港作為具領導地位的國際金融中心，應快速採取行動，與全球主要的監管機構緊密協作，為香港制定最合適的監管模式。監管模式須涵蓋能全面保障消費者的框架，包括監管宣傳和銷售策略；增加資訊的透明度，例如發行商背景、授權狀況、風險因素、產品贖回安排等；維持市場穩定性；並確保私隱和網絡安全。

## 提升消費者在新冠疫情下的自我保護能力

自 2019 冠狀病毒病疫情爆發以來，本會持續適時發放有關抗疫產品的測試報告。在上年度，我們努力不懈，為市場上各類型新型防疫產品進行測試和調查，並鑑於現時市民在家煮食增多，亦對鑄鐵鍋、氣炸鍋等廚具，以及火腿、餅乾等受大眾歡迎的食物進行測試。

隨著第 5 波疫情在 2 月底爆發，快速抗原測試包的需求飆升。市場上迅即湧現不同來源地和國際認可的測試包，但一般普羅大眾是難以理解這些測試包的複雜資訊，更遑論作出明智的消費決定。為解決消費者的困惑，本會急市民所急，除了提供選購快速抗原測試包的實用貼士外，並於 10 天內開發並推出「不同地區認可的快速抗原測試包名單搜尋器」，幫助消費者核實和選擇合適的測試包。搜尋器的啟用獲得媒體逾 220 則報道，並在短短 11 星期內，錄得一百萬次瀏覽量，使用率遠超預期。

過去兩年的疫情，商戶面對史無前例的困難，部分商戶更無奈被迫結業。在上年度，不少結業事件均為消費者帶來一定程度的損失，包括受多間連鎖健身中心結業影響的數千名客戶，以至購買了大型戲院院線禮券或未能及時換領累積獎賞的消費者。其中最嚴重的個案是美容院悅榕莊結業事件，本會一共接獲 1,040 宗投訴，涉及款項超過港幣 4 千萬元，事件再次凸顯預繳式消費的風險。



To help revive the hard-hit economy, the Government announced a consumption voucher scheme in mid-2021, sparking a shopping craze amongst the general public. To prevent zealous consumers from being blindsided by so many promotions and discounts, and overlooking the terms and conditions of the offers, or falling into high-value prepayment traps, the Council disseminated information to the public a month ahead of the first disbursement, then again when the vouchers were released. Along with the results of the Council's survey on 250 traders, consumers were provided with helpful tips on selecting the most suitable Stored Value Facility (SVF) and reminded to spend wisely and shop rationally.

The fifth and most serious wave of COVID-19 in February 2022 brought confirmed daily cases to tens of thousands and rumours spread of an imminent citywide lockdown for universal testing. This led to a panic-buying frenzy, with long lines building at supermarkets where stocks of fresh produce and other groceries were quickly depleted. The Council's Chief Executive and I personally spoke publicly to urge consumers to remain rational in stocking up food and other necessities, and gave assurances that the Government was doing all it could, working closely with Mainland counterparts, to alleviate any shortage of fresh food.

To make the situation even worse, prices at 3 major supermarkets increased during the height of the pandemic, with an increase in aggregate average price recorded across 11 product groups, the highest being 24.8% when comparing March and January 2022 data. We issued media statements calling upon traders to maintain stable prices and stock levels, while advising consumers to compare prices at different stores before making purchases in haste. In fact, our annual supermarket pricing survey revealed that although there was a slight 1.9% drop in the aggregate average price of a basket of supermarket goods in 2021, such marginal savings were unable to offset the pandemic-induced surge in prices for common food and household products during the first year of the outbreak.

## Steering Long-term Vision in Safeguarding Consumers

The pandemic is likely to linger, albeit on a more moderate scale. Despite these uncertainties, the Council never loses sight of the importance of longer-term planning and has put in place a three-year strategic plan covering 2022-25, encompassing 5 major goals to guide its development and direction, namely safeguarding consumer interests under the digital economy; enabling better quality of living through informed consumption choice; equipping vulnerable consumers – notably youth, the elderly and consumers with special needs – with proper knowledge and skills for self-protection; sustaining and developing partnerships to synergise consumer protection work at international, Mainland/Greater Bay Area and local levels; and upholding the Council as an effective and high-performing statutory body through staff enrichment and strong corporate governance.

政府在 2021 年中公布電子消費券計劃以重振經濟，旋即帶動全城的購物熱潮。為免消費者受到眾多宣傳和折扣吸引，忽略條款細則，甚至跌入預繳式高消費陷阱，本會分別在領取消費券一個月前和發放後，適時向大眾提供實用資訊，除發放對 250 個商戶進行的調查結果外，亦向消費者發放溫馨提示，協助他們選擇適合的電子支付平台，並提醒要精明理性地消費。

2022 年 2 月的第 5 波疫情是歷來最嚴峻，每日確診個案數以萬宗，關於封城以至進行全民檢測的謠言滿天飛，市面因而出現恐慌性搶購潮，超市門外大排長龍，新鮮食品及糧油雜貨同被迅速搶購一空。本人和本會總幹事公開呼籲消費者在儲備食物和日用品時要保持理性，同時保證政府已採取行動，與內地當局緊密合作，以紓緩新鮮食品短缺的問題。

雪上加霜的是，三大超市在疫情高峰時加價，對比 2022 年 1 月份和 3 月份的數據，11 組貨品的總平均售價均錄得加幅，升幅最高為 24.8%。我們透過新聞媒體發布聲明，公開呼籲超市維持穩定的價格和庫存，同時建議消費者購物前要不忘格價。事實上，我們的年度超市價格調查顯示，在 2021 年內，一籃子超市貨品的總平均售價縱輕微下跌 1.9%，惟其回落幅度未能抵銷食物和家庭用品等貨品在 2020 年因疫情而引致的升幅。

## 高瞻遠矚 守護消費者

儘管感染數字已回穩，但疫情仍會持續。即使在不明朗的因素下，本會仍時刻謹記長遠規劃的重要性，於年內定下 2022-25 的三年工作計劃，提出 5 大目標，引領我們的發展和方向，包括在數碼經濟下保障消費者權益；促進知情選擇以提升生活質素；增強弱勢社群的認知和技能，特別是青年、長者和特殊需要人士的自我保護能力；夥拍國際、內地/大灣區和本地機構，以締造消費者保障工作的協同效應；通過發展人力資源培訓和加強企業管治，維持本會作為表現卓越的法定機構。

## Going Beyond the Call of Duty

With Hong Kong again feeling the full force of the COVID-19 pandemic in early 2022, it was only possible to get through such difficult times by pulling together as a team, working even harder and going beyond the call of duty. Therefore, I wish to extend my heartfelt gratitude to all our staff and management who showed such impressive resilience, flexibility and initiative. I should of course also thank Members of the Council and the many important stakeholders and partners with whom we have worked during the past 12 months for their unwavering support and guidance.

This is the last full financial year I will serve as Council Chairman, having had the honour and privilege to be part of the incredible organisation since early 2019 and to play a role during one of the most momentous and difficult periods in Hong Kong's recent history. I would like to send my best wishes to the Council's new leadership, and I am sure that under their guidance it will continue to innovate and rise to the challenges in the many years and decades to come.



Mr Paul LAM Ting-kwok, SBS, SC, JP  
Chairman

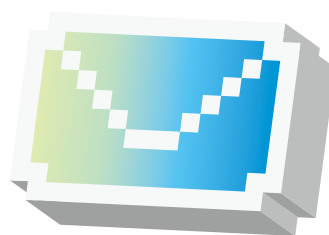
## 努力不懈 超越使命

2022年初，香港再受新冠疫情的衝擊，惟消委會團隊均齊心努力向前，每人多行一步，共同跨越時艱。就此，我衷心感謝本會員工和管理層的靈活應變，並以積極主動的態度，與市民大眾一起並肩作戰，攜手對抗疫情，我對本會委員，以及過去12個月給予我們大力支持和指導的重要持份者和合作夥伴，深表感謝。

今年是我以消委會主席的身份為大家服務的最後一個完整的財政年度，自2019年初能成為消委會這難能可貴的機構的一員，並在香港近年來最重要且艱辛的日子出一分力，我深感榮幸。我藉此機會祝福消委會新一任主席和所有領導層，深信在他們的領導下，消委會定能繼續創新，成功跨越未來每一個挑戰。



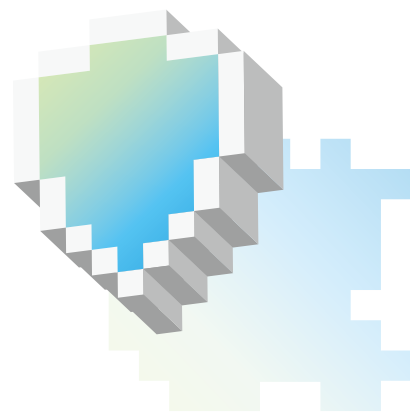
林定國資深大律師，銀紫荊星章，太平紳士  
主席





# MEMBERSHIP OF THE CONSUMER COUNCIL

## 消費者委員會委員



### CHAIRMAN 主席



**Mr Paul LAM Ting-kwok, SC, SBS, JP**  
林定國資深大律師，銀紫荊星章，太平紳士

### VICE-CHAIRMAN 副主席



**Mr Antonio KWONG Cho-shing, MH**  
鄭祖盛律師，榮譽勳章



**Mr Kenneth CHAN Kin-nin**  
陳建年先生



**Dr Catherine CHAN Po-ling**  
陳實玲醫生  
(from 2022.01.01 起)



**The Hon Holden CHOW Ho-ding**  
周浩鼎議員



**Dr Wilton FOK Wai-tung**  
霍偉棟博士



**Ms Veronica FUNG Kit-ming**  
馮潔鳴女士



**Mr Edward HO Man-tat**  
何聞達先生



**Mr Marvin HSU Tsun-fai, JP**  
徐晉暉先生，太平紳士  
(up to 至 2021.12.31)



**Ms Miranda KWAN Ching-yi**  
關靜儀女士  
(from 2022.01.01 起)



**The Hon Nelson LAM Chi-yuen, JP**  
林智遠議員，太平紳士



**Mr Victor LAM Hoi-cheung, JP**  
林凱章先生，太平紳士



**Mr Matthew LAM Kin-hong, MH, JP**  
林建康律師，榮譽勳章，太平紳士



**Ms Vanessa LAU Chi-wan**  
劉子芸女士



**Ms Kitty LEE Wing-lan**  
李泳蘭女士



**Mr Alan LUI Siu-lun**  
雷紹麟先生



**Dr Victor LUI Wing-cheung**  
雷永昌醫生



**Mr Raymond MAK Ka-chun**  
麥嘉晉先生



**Mr Tony PANG Chor-fu**  
彭楚夫先生



**Mr Kyrus SIU King-wai**  
蕭景威先生



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



**Ms Iris WAN Lai-sze**  
溫麗司女士



**Mr Selwyn YU Sing-cheung, SC**  
余承章資深大律師



**Mr Ramon YUEN Hoi-man**  
袁海文先生  
(up to 2021.12.31)





# CO-OPTED MEMBERS OF THE CONSUMER COUNCIL

## 消費者委員會增選委員



**Dr Jason CHAN Kai-yue, MH, JP**  
陳繼宇博士，榮譽勳章，太平紳士



**Mr Clement CHAN Kam-wing, MH, JP**  
陳錦榮先生，榮譽勳章，太平紳士



**Dr Toa CHARM**  
湛家揚博士



**Prof. Herbert CHIA Pun-kok, JP**  
車品覺教授，太平紳士



**Mr Johnny FEE Chung-ming, JP**  
費中明律師，太平紳士



**Ms Amy FUNG Dun-mi, MH, JP**  
馮丹媚女士，榮譽勳章，太平紳士  
(up to 至 2021.12.31)



**Mr Ambrose HO, SBS, SC, JP**  
何沛謙資深大律師，  
銀紫荊星章，太平紳士  
(up to 至 2021.12.31)



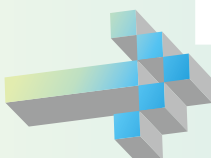
**Prof. Michael HUI King-man, MH**  
許敬文教授，榮譽勳章

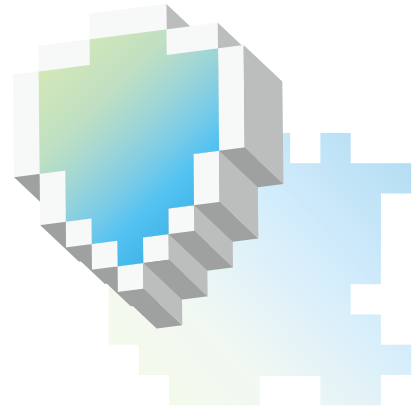


**Mr Richard KHAW Wei-kiang, SC**  
許偉強資深大律師



**Mr Kelvin KWOK Hiu-fai**  
郭曉暉先生





**Mr Alex LAI Ting-hong**  
黎庭康律師  
(up to 至 2021.12.31)



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



**Ms Queenie Fiona LAU**  
劉恩沛大律師



**Prof. Angela NG Lai-ping**  
吳麗萍教授



**Prof. Jack POON Sik-ching**  
潘釋正教授



**Prof. PUN Kong-pang**  
潘江鵬教授



**Mr SHIH Wing-ching, JP**  
施永青先生，太平紳士



**Ms Rachael SIU Suk-yu**  
蕭淑瑜大律師



**Mr Tony TANG Kwok-wai**  
鄧國偉先生



**Mr Martin WONG Wing-hoi**  
王永愷大律師





# MESSAGE FROM THE CHIEF EXECUTIVE

## 總幹事的話

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

### Major Breakthroughs Despite Pandemic's Headwinds

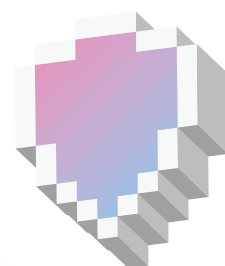
The past year was marked with continued disruptions to the economy and local businesses as the COVID-19 pandemic entered its second year – yet on the other side of the coin, people became more agile in the new normal. Watching the new economy and marketplace increasingly evolve from offline to online is as exciting as it is challenging for the Council and many local consumers.

Despite these unprecedented challenges, the Council remained focused on its objectives and goals in 2021-22 to protect and empower consumers by disseminating information, organising public education activities, and effectively handling and resolving complaints, as well as working in partnership with key stakeholders such as the Government and the media. The Council also saw a number of breakthroughs and milestones in the year, including the 45th Anniversary of CHOICE Magazine and the launch of a new website, integrated with the eCHOICE platform, making 2021-22 another momentous year in the Council's history.

### 毋懼疫風 取得重大突破

在過去的年度，2019 冠狀病毒病疫情踏入第 2 年，疫情反覆，繼續重創本港經濟及營商環境，然而，從另一面看，市民大眾學會在新常態下靈活應變。新經濟和市場由線下到線上均有突破性的發展，同時也對消費者委員會和本地消費者帶來另一重挑戰。

儘管面對前所未有的挑戰，本會仍聚焦於 2021-22 年度的目標，透過發放資訊、舉辦公眾教育活動、高效處理和解決投訴，以及與政府和媒體等持份者通力合作，保護和提升消費者自我保護能力。與此同時，本會在這年度取得不少突破，奠下多個里程碑，當中包括《選擇》月刊 45 周年誌慶，以及推出全新官方網站，與《選擇》月刊網站合二為一，令 2021-22 年度成為本會歷史上另一重要的一年。



## Information Empowers Consumers

Possibly the most potent tool for enhancing consumer protection is to empower consumers to shop smart through timely dissemination of information about major products and services in the marketplace. As consumers increasingly shop online and gather information from the Internet, the Council's website has become its most important touchpoint with the public. It has therefore become crucial for us to undertake a major makeover of our website, packing it with 4 major new functions and more than 200 free "Shopping Guide" articles covering 9 product categories, to enhance the overall navigation experience.

The new website optimises our online enquiry and complaint services to reinforce consumer safeguards in dispute resolution, supported by a user-friendly e-Form. For CHOICE subscribers, it offers a Product Picker feature to compare easily the ratings and details of each product in specific tests. During the 12 months under review, the Council's website recorded 7.8 million page views, with peaks seen for several popular CHOICE topics, in particular the test report on pre-packaged biscuits in October 2021.

We did not, however, lose sight of the needs of many consumers who still prefer to lay their hands on the physical publication CHOICE, which marked the significant milestone of its 45th year in circulation in 2021.

Circulation of the magazine has now reached over 200,000, up from 40,000 when it was launched in 1976, making it one of the bestselling monthly publications in Hong Kong. We began the celebrations with a special event at the annual Book Fair in July 2021, and invited Olympic gold medallist Guo Jingjing to grace the cover of the November issue. The finale of the celebrations was an online quiz contest in late 2021, giving out a total of 131 CHOICE covers autographed by 12 iconic celebrities or groups to share the joy with readers.

Amongst issues published this year, the top seller covered test results on pre-packaged biscuits, revealing that some were found to contain genotoxic carcinogens. Ranked second and third were the issues about meatballs and cast iron cooking pots respectively, a clear indication that public health remains a primary concern among consumers.

## Enriched Media Partnership for Consumer Protection

The well-established Consumer Rights Reporting Awards (CRRRA) which has been successfully held for 21 years underwent a major revamp this year in an effort to keep pace with the new media landscape where social media journalism is fast becoming mainstream. Various enhanced features were added to the CRRRA such as piloting of the social media category, reworked categories, awards structure, judging process, judging criteria and cash prize value. Importantly, public participation in the form of voting was also introduced for 2 categories to raise public awareness on consumer rights.

## 資訊發放助消費者增強自我保護能力

適時發放市場上主要貨品和服務的資訊，讓消費者知所選擇，作出精明消費，是加強消費者自我保護能力的最有力工具。隨著消費者慣常於網上搜集資訊和購物，本會網站成為了我們與公眾接觸的一個重要渠道，因此，去年其中一項重點工作便是為網站進行一場大革新，透過推出 4 大全新功能，包括提供超過 200 篇涵蓋 9 大產品類別的免費「消費全攻略」文章，全面提升消費者的瀏覽體驗。

新網站提供簡單易用的「網上查詢/投訴表格」，以提升網上查詢及投訴服務效率，進一步保障大眾在遇到消費爭議時的權益。新網站又引入「篩選比較」功能，方便《選擇》月刊的訂戶輕鬆比較在同一測試報告內的产品評分和詳情。在報告年度的 12 個月內，本會網站的瀏覽量高達 780 萬次，多篇《選擇》月刊的主題報告更創下瀏覽高峰，當中人氣最高的是 2021 年 10 月一篇有關預先包裝餅乾的測試報告。

2021 年是《選擇》月刊創刊 45 周年的重要里程碑，作為香港最暢銷的月刊之一，發行量由 1976 年的 4 萬本，攀升至當下每年超過 20 萬本。故此，我們即使喜見網站瀏覽創新高，亦沒有遺忘一直支持印刷版《選擇》月刊的訂戶的需要。

一連串的 45 周年慶祝活動由 2021 年 7 月的書展開始，其後我們亦邀請了「跳水皇后」郭晶晶擔任 11 月號的封面人物，並在年末進行的有獎問答比賽中，送出了 131 幅獲 12 位名人或組合親筆簽名的當期經典封面，與讀者分享創刊 45 周年的喜悅，更為慶祝活動畫上圓滿的句號。

本年度最高銷量的一期為預先包裝餅乾的測試報告，當中揭示部分樣本檢出基因致癌物，緊隨其後分別是有關肉丸和鑄鐵鍋的測試報告，充分反映公眾健康是消費者最關心的議題。

## 與傳媒並肩倡消費權益

成功舉辦了 21 屆的「消費權益新聞報道獎」（「報道獎」）在今年進行全面革新，以緊貼近年社交平台迅速成為主流傳播媒介，以及傳媒行業變化的步伐。「報道獎」於多項環節獻新猷，例如試行引入社交平台組別，並重整現有參賽組別、獎項設計、評審流程、評分準則和獎項金額等。更重要的是，市民可以透過網上投票，參與其中兩個組別的評分，提升公眾對消費者權益的認知及參與。

## Safeguarding the Vulnerable

In the past year, 1,053 complaint cases were filed by consumers aged 65 or above. With the biggest increase in complaints among all age groups during the period – and at 36% compared with a year ago, it was a fairly substantive hike. To further safeguard interests of the ‘silver-haired’, we appointed our first group of senior educators through the Pilot Educator Scheme for Senior Citizens (ESSC) and launched a brand new Elderly Hotline in early 2022. The ESSC is aimed at training senior educators to host community talks for their fellow elderly, sharing the latest consumption-related information with them and also strengthening their support for each other through the social network. The dedicated Elderly Hotline provides a user-friendly service for elderly consumers, encouraging them to seek help, make enquiries or lodge complaints in case of disputes with traders.

Apart from senior citizens, our public education efforts were also directed towards youths and mentally handicapped consumers. The objective is to empower them with the right knowledge to fight against trade malpractices in the marketplace. In collaboration with the Education Bureau, the Council continued to educate young consumers via its flagship programme, the annual Consumer Culture Study Award, which attracted 597 teams, covering over 2,500 students from 77 secondary schools. Another initiative, Earth 2038, which is an experiential learning journey to instil the concept of sustainable consumption to young students, continued receiving enthusiastic support with the participation of over 3,600 students from 32 primary schools in the 2021/22 school year.

The third group of vulnerable consumers are those with special needs. The “Support Programme for Persons with Special Needs” entered its second year in 2021. The programme was designed to empower social work and education practitioners, who would then deliver consumer education workshops for persons with autism spectrum disorder, mild intellectual disability, and common mental disorder, enhancing their self-protection capacity.

## 守護弱勢社群

本年度來自 65 歲或以上消費者的投訴個案達 1,053 宗，較去年同期增加 36%，升幅顯著，也是所有年齡組別中最大的升幅。為進一步保障銀髮一族的消費權益，本會通過「智齡消費教育大使計劃」培訓了第一批「智齡消費教育大使」，並在 2022 年初推出全新的「智齡消委會熱線」。前者目的是為退休人士和長者提供培訓，裝備他們於社區為長者主持消費權益講座，以及分享最新的消費資訊、加強人際網絡支援；而後者「智齡消委會熱線」則提供長者友善而直接的客戶服務，當遇上消費糾紛時，鼓勵他們尋求協助，作出查詢和投訴。

長者以外，青少年和一般精神障礙人士同樣是我們公眾教育致力服務的對象，相關活動旨在讓他們獲取正確的知識，防範市場上的不良經營手法。多年來，本會持續教育青少年消費者，每年均聯同教育局舉辦旗艦教育活動「消費文化考察報告獎」，今年吸引了來自 77 間中學共 597 隊報名，合共超過 2,500 名學生參加。本會另一教育活動「2038 地球人計劃」，於 2021/22 學年共招募了來自 32 間小學逾 3,600 名學生，透過體驗學習過程，建立同學們「可持續消費」的生活態度。

另一群需要照顧的弱勢消費者是有特殊需要人士。為此而推出的「特殊需要人士支援計劃」已踏入第 2 年，旨在協助前線社會/教育工作者為自閉症譜系障礙消費者、輕度智障消費者，及一般精神障礙消費者舉辦消費者教育工作坊，加強他們的自我保護能力。



## Handling Complaints of Diverse Nature Under the New Normal

The emergence of a new economy and the “new normal” way of life under the pandemic has radically changed consumer behaviour. Online purchases of goods and services have grown substantially, not only in volume but in value too, resulting in a growing number of related complaints. In particular, the number of complaints about online clothing and accessory purchases has spiked, as have those related to online food order platforms. Meanwhile, as outbound travel dwindled amid the pandemic, the “staycation” trend continued to flourish, alongside a corresponding surge in complaints.

After a steep increase in complaints at the beginning of the pandemic outbreak in 2020, mainly due to travel restrictions and the shortage of anti-epidemic supplies, the situation in 2021 showed a gentle decline in light of the stabilised supply of anti-epidemic products. In total 29,207 cases were received in the year under review, a slight 2% year-on-year (YoY) increase, but the total value involved was a staggering HK\$1.11 billion, a 62% YoY surge; this was due mainly to the purchase of properties and the closure of a beauty chain. Complaints relating to properties have been consistently on the rise for the past 3 years and the amount involved in the reporting year reached HK\$730 million, a 96% increase from a year ago. Amongst the complaints, the purchase of properties outside Hong Kong was concerning, rising 12% YoY.

As consumers have been spending more time at home during the pandemic, the number of complaints related to electrical appliances soared to a 5-year high, while those involving furniture and fixtures rose by 20%. Food and entertainment services ranked second, while telecommunication services clocked the third-highest number of complaints with 2,224 cases recorded, as more families shifted to working and schooling from home. Looking ahead, the Council needs to pay heed to new consumer complaint trends amidst the new normal.

Since the outbreak of COVID-19, apart from updating the dedicated “hub” of the website, we have consistently issued test reports related to combatting the pandemic. Entering the second year of the pandemic in 2021, we remained diligent in conducting tests and surveys on new-fangled anti-epidemic products that had cropped up in the market. Additionally, as more people stay at home, our safety tests on novel kitchen appliances including cast iron pots and air fryers helped safeguard consumers’ health, as did food tests on ham, biscuits and other popular groceries.

## 在新常態下處理多樣化的投訴

新經濟湧現和疫情下的新常態，對消費模式帶來重大改變。網購和網上服務，不論在銷量和貨值均大幅增長，從而導致相關投訴亦同時急增，特別是關於網上購買衣服和飾物，以及網上外賣點餐平台的投訴。另外，由於外遊受到疫情限制，「宅渡假」的熱潮不斷，有關投訴亦因而上升。

2020年疫情爆發初期，由於旅遊限制和防疫物資短缺，導致投訴個案急劇上升。踏入2021年，防疫產品供應趨向穩定，投訴情況得以輕微改善。本會年內共接獲29,207宗投訴個案，較前一年微升2%，總貨值則高達港幣11.1億元，按年大增62%，主要來自置業和一所連鎖美容院倒閉的投訴。過去3年，關於物業的投訴不斷上升，去年度相關投訴總值達港幣7.3億元，較前一年增長96%。當中，境外置業的投訴按年增加12%，情況令人關注。

疫情肆虐，消費者長時間居家抗疫，增加對電器產品的需求，亦令相關的投訴數字升至5年來新高，同時有關傢俬及裝置的投訴亦增加了2成。接獲投訴最多的第2個類別為食肆及娛樂服務，而由於有更多人在家工作和上課，電訊服務的投訴數字亦緊隨其後，共收到2,224宗投訴。展望將來，本會將會密切注意在新常態下的消費者投訴趨勢。

自疫情爆發，除了更新《齊心抗疫》網上專頁文章，我們更定期發表抗疫有關的測試報告。踏入疫情第2年，我們繼續努力為市面上湧現的新款防疫產品進行測試和調查；加上更多市民在家抗疫，我們加強對新款廚具的安全測試，包括鑄鐵鍋及氣炸鍋，以及對火腿、餅乾和其他食品的測試，致力守護消費者的健康。

## Annual Consumer News Voting Reflects Key Public Concerns in 2021

Public voting of the annual Top 10 Consumer News organised by the Council in collaboration with several media organisations continued this year. The results were a good barometer of consumer issues attracting wide public concern. Three of the 10 top stories this year were related to the pandemic, including the closure of a cinema chain, the ongoing disputes resulting from postponed or cancelled wedding banquets, and the demand for foreign domestic helper quarantine facilities far exceeding supply. Another 3 stories that made it to the list were related to newly enacted or proposed bills, including municipal solid waste charging, regulation of disposable plastic tableware, and the ban on electronic cigarettes and heated tobacco products. The news story about The Pavilia Farm III, a major real estate project found to be substandard during construction and was required to be demolished and rebuilt ranked third amongst the top 10 while also receiving the highest votes in the “Most Outrageous” news category.

## Rising to the Challenge of New Market Trends

In fighting the pandemic alongside Hong Kong people in the past 2 years, the Council has remained steadfast in its mission, striving to reinforce consumer protection with a special focus on safeguarding public health and well-being. We are acutely aware of the need to rise to the challenge from an increasingly digitised society and stay ahead of market trends in order to uphold the best interests of consumers. We have spared no effort in promoting responsible and transparent practices by all merchants, both on- and offline.

Looking ahead, we are cautiously optimistic that we will be able to achieve the Council's strategic objectives and meet the goals set for the coming years, including sustaining our efforts to safeguard the consumer interests of vulnerable groups and the wider public we serve. None of this would be possible without the valued support and advice rendered to the Council by our Members and Chairman, as well as by the multitude of key stakeholders and partners. To all of them we are extremely grateful.



Ms Gilly WONG Fung-han  
Chief Executive


## 2021 年度消費新聞選舉 反映公眾關注議題

由本會主辦的「十大消費新聞選舉」，今年繼續與不同傳媒機構合作籌辦，其投票結果一向是我們了解公眾關注的消費議題的重要指標。今年十大新聞當中有 3 項均與疫情息息相關，包括戲院院線倒閉、疫情以來延期或取消婚宴所引起的爭議，以及外傭檢疫設施嚴重供不應求。另外 3 則新聞則與已通過或擬實施的新法例相關，包括垃圾徵費條例草案、管制即棄膠餐具，以及全面禁售加熱煙電子煙。新樓盤柏傲莊 III 因質量未達標準而需重建的新聞排名第 3 位，此新聞同時獲選為「最離譜」消費新聞。

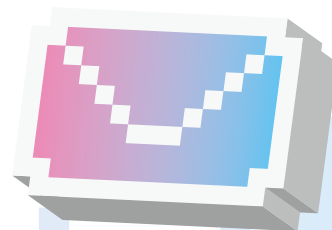
## 迎接市場新趨勢帶來的挑戰

過去兩年，本會與港人並肩同心抗疫，堅守使命，致力保障消費權益，尤以保護大眾的健康和福祉為首要任務。與此同時，我們亦緊密監察數碼化社會所帶來的挑戰，整裝待發、作好準備，並緊貼市場脈搏以捍衛消費者的最大權益。本會將繼續不遺餘力在線上線下推廣負責任和具透明度的營商手法。

展望將來，我們對達成本會的策略和來年目標審慎樂觀，包括持續致力保障弱勢社群，以至市民大眾的消費權益。我們衷心感謝本會主席和委員，以及各持份者和合作夥伴，全因為他們的支持及建議，本會才能取得豐碩成果。

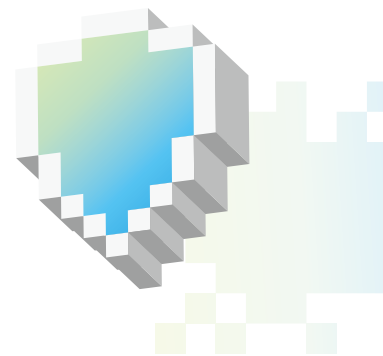


黃鳳嫻女士  
總幹事



# MANAGEMENT TEAM OF THE CONSUMER COUNCIL

消費者委員會管理層 (2021.04.01 - 2022.03.31)



**CHIEF EXECUTIVE**  
總幹事



**Ms Gilly WONG Fung-han**  
黃鳳嫻女士

**DEPUTY CHIEF EXECUTIVE**  
副總幹事



**Mr Eddy TONG Chi-chung**  
湯熾忠先生



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



**Principal Planning & Trade Practices Officer**  
**Ms Vera TAM Sau-ngor**  
策劃及商營手法事務部首席主任  
譚秀娥女士



**Principal Complaints & Advice Officer**  
**Mr Francis HO Ying-foo**  
投訴及諮詢部首席主任  
何應富先生



**Principal Public Affairs Officer**  
**Ms Amy WONG Pui-shan**  
公共事務部首席主任  
黃佩珊女士



**Head of Legal Affairs Division**  
**Mr Michael KAN Kin-hang**  
法律事務部首席主任  
簡健恒先生 (from 2021.12.13 起)



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



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



**Head of Consumer Education Division**  
**Ms Joey LAI Cho-ye**  
消費者教育部總主任  
黎祖儀女士



**Head of Finance & Administration Division**  
**Mr Steven WONG Chun-man**  
財務及行政部總主任  
黃俊聞先生 (from 2021.10.18 起)



# THE CONSUMER COUNCIL

## 消費者委員會



The Consumer Council has been a champion of consumer rights in Hong Kong for nearly half a century, taking up roles similar to its counterparts all over the world. Apart from advocating consumer protection policies, the Council also promotes fair competition, seeks redress for consumers and provides useful and reliable information on various consumer goods and services.

過去近半世紀，消費者委員會一直帶領本港消費權益的發展。一如世界各地消保組織，本會倡議保障消費者的政策，促進公平競爭，為消費者調停糾紛，並就不同產品及服務提供消費資訊。

### The Consumer Council

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

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

### 消費者委員會

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

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

## Consumer Council Membership

The Council comprises a Chairman, a Vice-Chairman<sup>2</sup> and not more than 20 other Members<sup>3</sup> appointed by the Chief Executive of the Hong Kong Special Administrative Region for a term not exceeding 2 years. Members may be reappointed upon the expiry of their respective terms of office.

In the year under review, 2 new Members joined the Council: Dr Catherine CHAN Po-ling and Ms Miranda KWAN Ching-yi. The Council would like to express its gratitude to 2 retired Council Members: Mr Marvin HSU Tsun-fai, JP, and Mr Ramon YUEN Hoi-man for their unrelenting commitment and dedication during their terms of office.

## Council and Committees

The Council operates with a committee structure comprising 10 Committees and Working Groups<sup>4</sup> and the Full Council meetings are held on a bimonthly basis.

The Council co-opts professionals of different disciplines as members of the Committees or Working Groups in order to benefit from their expertise and to facilitate the Council's work or studies in specific fields.

10 Co-opted Members continued to serve the Council upon their retirement: Dr Jason CHAN Kai-yue, MH, JP, Mr Clement CHAN Kam-wing, MH, JP, Mr Johnny FEE Chung-ming, JP, Prof. Michael HUI King-man, MH, Mr Richard KHAW Wei-kiang, SC, Mr Daniel C. LAM, SBS, BBS, JP, Ms Queenie Fiona LAU, Prof. Angela NG Lai-ping, Mr SHIH Wing-ching, JP, and Mr Tony TANG Kwok-wai.

The Council expresses sincere gratitude for the support and expertise contributed to the Council of 3 Co-opted Members who retired during the year: Ms Amy FUNG Dun-mi, MH, JP, Mr Ambrose HO, SBS, SC, JP, and Mr Alex LAI Ting-hong.

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

## 消費者委員會委員

委員會成員包括主席、副主席<sup>2</sup>及不多於20名委員<sup>3</sup>。委員由香港特別行政區行政長官委任，任期不超過兩年，委員於任期屆滿後可再獲委任。

年內，兩位人士加入委員會成為委員，包括陳寶玲醫生及關靜儀女士。本會衷心感謝兩名卸任委員：徐晉暉先生，太平紳士，以及袁海文先生在任內的不懈承擔和奉獻。

## 委員會及小組

本會以委員會小組制度運作，設有10個委員會小組及工作小組<sup>4</sup>。委員會每兩個月一次召開全體委員會議。

委員會亦會邀請各界專才加入相關委員會小組或工作小組為增選委員，提供專業意見，並促進特定範疇的工作或研究。年內，10名增選委員：陳繼宇博士，榮譽勳章，太平紳士、陳錦榮先生，榮譽勳章，太平紳士、費中明律師，太平紳士、許敬文教授，榮譽勳章、許偉強資深大律師、林濬先生，銀紫荊星章，銅紫荊星章，太平紳士、劉恩沛大律師、吳麗萍教授、施永青先生，太平紳士及鄧國偉先生卸任後繼續以同一身份參與委員會工作。本會衷心感謝以下3名卸任增選委員在任內的支持和貢獻：馮丹媚女士，榮譽勳章，太平紳士、何沛謙資深大律師，銀紫荊星章，太平紳士，以及黎庭康律師。

此外，消費者訴訟基金則由執行委員會及管理委員會監督管理。

<sup>2</sup> See Appendix 1 for the list of former Chairmen and Vice-Chairmen of the Council. 歷屆主席及副主席名單見附錄一。

<sup>3</sup> See Appendix 2 for the list of Full Council Members and Co-opted Members. 委員及增選委員名單見附錄二。

<sup>4</sup> See Appendix 3 for the full list of Committees and Working Groups. 委員會及工作小組成員名單見附錄三。

## The Council Office

Under the leadership of the Council's Chief Executive, the 160-staff-strong Council Office operates with 9 functional divisions, namely Complaints and Advice Division, Consumer Education Division, Finance and Administration Division, Human Resources Division, Information Technology Division, Legal Affairs Division, Planning and Trade Practices Division, Public Affairs Division, and Research and Survey Division<sup>5</sup>.

## Finance

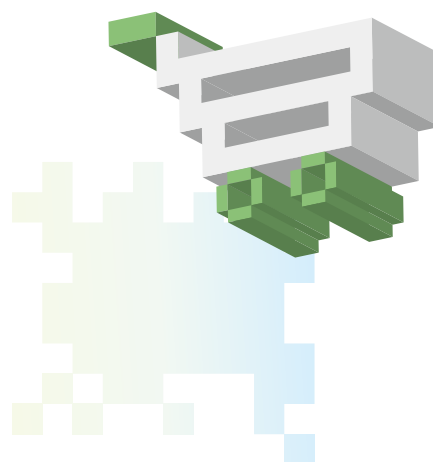
The Council derives its income mainly from Government subvention. Other sources of income (approximately 2.5%) include proceeds from sales of the Council's CHOICE Magazine and interest income. Total recurrent and non-recurrent expenditures for the year under review was HK\$131.68 million and HK\$16.32 million respectively<sup>6</sup>.

## 消委會辦公室

以總幹事為首的消委會辦公室共有 160 名員工，工作主要由 9 個部門負責，包括投訴及諮詢部、消費者教育部、財務及行政部、人力資源部、資訊科技部、法律事務部、策劃及商營手法事務部、公共事務部，以及研究及普查部<sup>5</sup>。

## 財務

本會經費主要來自政府資助，其他收入來源（約 2.5%）包括出版《選擇》月刊及銀行利息。年內經常及非經常性開支分別為港幣 1.3168 億元及港幣 1,632 萬元<sup>6</sup>。



<sup>5</sup> See Appendix 4 for the organisation chart of the Council. 組織架構見附錄四。

<sup>6</sup> See Appendix 5 for the Auditor's Report and Financial Statements for the accounts of the Council for 2021-22. 2021-22年度核數師報告及各財務報表見附錄五。





## Sustainable Consumption Tracking Study and Joint Conference with CUHK

可持續消費行為追蹤研究及與中大合辦研討會

In June 2021, the Consumer Council published “*Embracing Sustainable Consumption for a Happy Life – A Tracking Study on Consumer Behaviour*”, an in-depth study to monitor changes in consumers’ attitude and behaviour towards sustainable consumption (SC) 5 years after its baseline survey in 2016.

Comparison of the current and baseline surveys’ scores of the 2 major SC Indexes indicated that consumers showed progress, albeit marginally. There was still a gap between consumers’ awareness and their behaviour in reality, in particular their participation in the crucial habit of recycling.

Given a sustainable SC culture requires tripartite effort by consumers, businesses and the Government, the Council puts forward 9 recommendations for consideration by all related stakeholders.

To enable an informed dialogue among stakeholders, the Council co-hosted a Sustainability Conference with the Centre for Business Sustainability of the CUHK Business School a week after the release of the study report.

2021年6月，消委會發表《可持續消費 知行融樂 — 消費行為追蹤研究》報告，監察自2016年發表的基線調查5年間，消費者對於可持續消費的態度和行為的轉變情況。

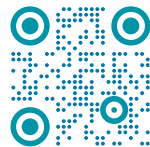
報告中比較了是次研究和基線調查的2個有關可持續消費的主要指數的得分，顯示消費者認知和行為均略有進步，雖升幅輕微。消費者的認知與實際行為之間仍存有差距，尤其在回收這個重要習慣方面。

有鑑於共建可持續發展文化，需要消費者、企業和政府三方攜手合作，各司其職，本會提出了9項建議，供各相關持份者考慮。

為促進持份者之間知情的意見交流，本會於研究報告發表後一星期，與香港中文大學商學院商業可持續發展中心合辦了可持續發展研討會。

More in “Fostering Competition and a Fair Marketplace”

詳情可參閱「促進市場競爭和公平貿易」一節



“Embracing Sustainable Consumption for a Happy Life – A Tracking Study on Consumer Behaviour”

《可持續消費 知行融樂 — 消費行為追蹤研究》



## Consumption Voucher Communications Campaign

全面發放消費券資訊

Once the Government announced the consumption voucher scheme in mid-2021, traders and the designated Stored Value Facilities were quick to roll out a variety of offers as they vied for consumers’ \$5,000 worth of consumption vouchers, sparking a shopping craze across the city.

While supporting the Government’s efforts to revive the battered economy through the scheme, the Council also foresaw the potential risks of prepayment transactions and other consumption traps early on. In light of this, an extensive communications campaign was launched to share essential consumption tips and complaint cases with the public, both before and after the disbursement of the consumption vouchers.

政府於2021年中宣布推出電子消費券計劃，商戶與4個支付平台競逐每名消費者獲發\$5,000消費券的商機，迅即推出各種優惠作招徠，掀起全城購物潮。

在支持政府透過計劃振興經濟的同時，本會亦及早預視預繳式消費的潛在風險及其他消費陷阱。有見及此，本會於消費券發放日期前後，密集式推出一系列傳訊活動，跟廣大消費者分享重要的消費資訊及投訴個案。

More in “Disseminating Consumer Information”

詳情可參閱「傳播消費訊息」一節

# 2021-22



## Launch of the Consumer Council and eCHOICE Integrated Website 全新消委會網站登場 與《選擇》月刊網站合併大革新

In August 2021, the Council unveiled its newly revamped website integrated with the eCHOICE portal, offering an enhanced and personalised user experience that better caters to the preferred information access habits of consumers.

Apart from a refreshed interface, the new website features an array of new sections and functions closely related to daily life, including “Shopping Guide” with 9 categories of free information to enrich consumer knowledge; a rich archive of almost 50 educational videos on different shopping advice; “Product Picker” which allows CHOICE subscribers to compare the test ratings and details of products in specific tests; as well as optimised online enquiry and complaint services.

2021年8月，本會推出全新官方網站，與《選擇》月刊網站進行同步革新及二合為一，為讀者提供更高質和個人化的瀏覽體驗，迎合現今世代消費者接收資訊的習慣。

新網站除了耳目一新的瀏覽介面，亦加入多項與日常生活息息相關的嶄新欄目及功能，包括涵蓋9大類免費資訊的「消費全攻略」，全面增強消費知識；典藏近50段教育影片，提供題材豐富的消費貼士；「篩選比較」功能，讓《選擇》月刊訂戶比較指定測試的產品評分及資料；以及優化的網上查詢及投訴服務。

More in “Disseminating Consumer Information”  
詳情可參閱「傳播消費訊息」一節



## 22nd Consumer Culture Study Award (CCSA) 第22屆消費文化考察報告獎

The 22nd CCSA, the Council's annual flagship programme run in collaboration with the Education Bureau, was successfully concluded with an Award Presentation Ceremony on 21 October 2021, resuming in-person format after the unprecedented live-streamed ceremony of the previous year. A total of 653 teams from 59 secondary schools had participated in the programme.

For the 23rd CCSA, the Council has newly introduced 4 theme exemplars to guide participants through the projects and further enrich their learning experiences.

與教育局合辦的消費文化考察報告獎（「報告獎」）是本會每年一度的旗艦青少年消費者教育活動。年內舉辦第22屆，並以2021年10月21日舉行的實體頒獎典禮圓滿作結，是繼去年改為網上直播頒獎典禮之後，首次恢復現場舉行。是屆共有來自59間中學共653個隊伍參加。

第23屆「報告獎」亦隨即展開，並新增了4個主題舉隅供同學參考，以進一步豐富其學習體驗。

More in “Empowering Consumers Through Education”  
詳情可參閱「以教育活動提升消費者自我保護能力」一節

# HIGHLIGHTS OF THE YEAR 年度大事回顧



## Advocating Enhanced Consumer Protection for Purchase of Properties Outside Hong Kong 倡議加強銷售香港境外物業的消費保障

In October 2021, the Council released the study report *"Purchase of Properties Outside Hong Kong – A Study on Enhancing Consumer Protection"*, putting forward 5 recommendations covering the licensing of estate agents, information disclosure, content of advertisements, as well as a mandatory cooling-off period, with a view to strengthening the regulation of sales of properties situated outside Hong Kong for the betterment of consumers purchasing non-local properties.

2021年10月，本會發表《境外置業添保障》研究報告，作出5大建議，從地產代理牌照、資料披露、廣告內容、強制性冷靜期多方面入手，強化銷售香港境外物業的監管，保障廣大消費者的權益。

More in "Advancing Legal Protection for Consumers"  
詳情可參閱「促進消費者的法律權益」一節



## CHOICE 45th Anniversary Celebrations 慶祝《選擇》月刊 45周年紀念



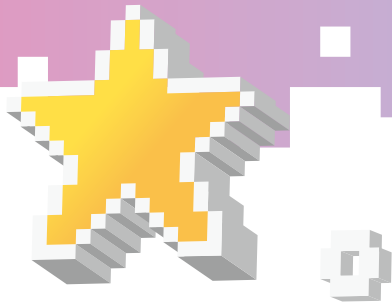
The 45th birthday of CHOICE Magazine in 2021 was marked with an exciting series of celebrations, which kicked off with a birthday party-themed booth at the Hong Kong Book Fair in July and culminated in November with a cake-cutting ceremony, while renowned Olympic gold medallist Guo Jingjing was the cover celebrity of the November issue. A campaign giving away autographed classic CHOICE covers of 12 iconic celebrities and groups attracted overwhelming response from the public and readers.

While CHOICE celebrated 45 years in circulation, it continued to publish a host of topics which raised public concern during the year, including a test report on pre-packaged biscuits as the cover story of the bestselling issue.

《選擇》月刊於2021年踏入45周年，一連串精彩慶祝活動由7月香港書展的生日主題攤位揭開序幕，並於11月將氣氛推上高峰：11月號由跳水皇后郭晶晶擔任封面人物，並於該期月刊新聞發布會上進行切蛋糕儀式；本會亦舉行了特備活動，送出12位名人或組合親筆簽名的《選擇》經典封面，成功吸引公眾及讀者的熱烈參與。

紀念發行45周年的同時，多篇《選擇》月刊的測試報告引發大眾關注，當中以一篇預先包裝餅乾檢出基因致癌物的封面故事，成為年度內最暢銷的一期。

More in "Disseminating Consumer Information"  
詳情可參閱「傳播消費訊息」一節



## Top 10 Consumer News - Year of the Ox 牛年十大消費新聞

Entering its 18th year, the annual Top 10 Consumer News voting campaign concluded in January 2022 with yet another record-high number of 6,425 voters.

The results reflected consumers' most pressing concerns of the year, with the top 3 news stories being the permanent closure of UA Cinema, passage of the waste charging bill, and the demolition and reconstruction of 2 towers of The Pavilia Farm III. In addition, 2 news stories related to the Council's work made it into the top 10, including the test report on 60 models of pre-packaged biscuits, and complaints relating to consumption vouchers.

第 18 屆的「十大消費新聞選舉」投票於 2022 年 1 月結束並再次刷新投票人數紀錄，吸引了 6,425 名參加者投票。

排名首 3 位反映年內最備受關注的消費議題：UA 院線宣布全線結業、立法會通過垃圾徵費條例草案，以及「柏傲莊 III」兩座需拆卸重建。此外，2 篇與消委會工作相關的新聞報導亦打入十大，分別為 60 款包裝餅乾的檢測報告、及消費券相關投訴。

More in "Disseminating Consumer Information"  
詳情可參閱「傳播消費訊息」一節



## A New Era for the Consumer Rights Reporting Awards (CRRAs) 開啟「消費權益新聞報道獎」新一章

The 21st CRRAs concluded with a presentation ceremony in August 2021, conferring a total of 32 awards in 7 categories.

Responding to the rapidly changing media landscape and increasingly diversified information dissemination channels in recent years, the revamped CRRAs was launched in February 2022 as it entered its 22nd year. Notable changes and new features included restructured categories with a newly added "Topical Reporting Award", piloting of the social media category to expand participation, as well as opening up 2 categories for public voting, whereas the cash prize was also doubled.

第 21 屆「消費權益新聞報道獎」(「報道獎」)以 2021 年 8 月的頒獎禮作結，一共頒發 7 個組別合共 32 個獎項。

鑑於近年傳媒行業生態和傳播方式日趨多元化，「報道獎」亦藉著踏入第 22 個年頭，進行全方位改革，並於 2022 年 2 月以全新面貌登場。主要亮點和優化項目包括：重整現有參賽組別，新增「年度主題大獎」；試行引入社交平台組別，以擴大參選範圍；邀請公眾參與兩個組別的評分；同時，獎金亦倍增。

More in "Disseminating Consumer Information"  
詳情可參閱「傳播消費訊息」一節

## Strengthening Consumer Protection for the Elderly — Launch of the Pilot Educator Scheme for Senior Citizens (ESSC) and Elderly Hotline

全新「智齡消費教育大使」及「智齡消委會熱線」推動銀髮消費權益

As population ageing has become a global trend, a fair and age-friendly marketplace coupled with protection of consumer rights for the elderly have become ever more important. The Council launched the Pilot ESSC and the Elderly Hotline in the year under review, marking a significant milestone in the Council's mission to promote and safeguard elderly consumer rights.

The Pilot ESSC, organised by the Council with 5 partner NGOs, aims to equip the elderly with knowledge in consumer rights and public speaking techniques, so that they could transfer knowledge to other senior citizens by hosting community talks, sharing consumption-related news, and forming a strong social support network.

隨著全球人口老化，建構長者友善的消費市場，以及加強保障銀髮一族的消費權益愈趨重要。本會於年內推出「智齡消費教育大使」試行計劃及「智齡消委會熱線」，為推動及保障長者消費權益的使命奠下重要的里程碑。

「智齡消費教育大使」試行計劃由本會主辦，並與 5 間社福機構合作，旨在裝備長者學習所需的消費權益知識及演講技巧，俾能為社區內長者主持消費權益講座及傳遞消費資訊，並建構有效的支援網絡。

More in “Empowering Consumers Through Education”  
詳情可參閱「以教育活動提升消費者自我保護能力」一節

The Council has launched the Elderly Hotline — **2110 2288** — to provide a convenient and accessible channel for elderly consumers to make enquiries and seek help when consumer issues and disputes arise. This dedicated hotline is purposely designed to reduce the number of steps or buttons to press before patching the caller through to the Council's staff, greatly enhancing the user-friendliness for senior citizens.

消委會推出「智齡消委會熱線」：2110 2288，旨在為年長消費者提供便捷的渠道，讓他們可就消費事宜及糾紛作出諮詢及尋求協助。這條為銀髮一族而設的熱線，特意減省來電者與職員直接對話前所需的步驟或按鈕次數，大大提升長者友善的客戶服務。

More in “Resolving Disputes Between Consumers and Businesses”  
詳情可參閱「調停消費者與營商者之間的糾紛」一節



## Disseminating Information on Rapid Antigen Test (RAT) Kits and Pandemic-related Consumer Issues

發放快速抗原測試包及疫情相關消費資訊

The Council remained highly diligent in educating and providing the public with anti-epidemic information through the dedicated “*Together, We Fight COVID-19*” webpage.

In response to the acute situation and the Government's announcement recognising RAT results as early identification of positive cases in late February 2022, the demand for RAT kits soared and related complaint cases also surged. The Council swiftly developed and launched a “*Search Tool for RAT Kits Approved for Use by Various Regions*” within 10 days to help consumers verify and select suitable products amongst the vast selection on the market. The search tool clocked 1 million page views in 11 weeks' time, an exceptionally high usage rate.

本會透過特設的《齊心抗疫》專頁，繼續積極整合及發放實用的抗疫資訊。

鑑於疫情嚴峻和政府由 2 月起承認快速抗原測試的結果，作為早期診斷確診個案的方式，令快速抗原測試包的需求迅即上升，而相關投訴個案亦隨即飆升。為幫助消費者從市面上湧現的大量快速抗原測試包當中，核對和選購認可的測試包，本會於短短 10 日內開發出「不同地區認可的快速抗原測試包名單搜尋器」。「搜尋器」推出後僅 11 星期，瀏覽量已突破一百萬人次，反映消費者在抗疫的關鍵時刻使用率甚高。

More in “Collecting Market Information on Goods and Services” and “Disseminating Consumer Information”

詳情可參閱「蒐集消費品和服務業的市場資訊」及「傳播消費訊息」兩節



Search Tool for Rapid Antigen Test (RAT) Kits  
Approved for Use by Various Regions

不同地區認可的快速抗原測試包名單搜尋器



# RESOLVING DISPUTES BETWEEN CONSUMERS AND BUSINESSES

## 調停消費者與營商者之間的糾紛

To help members of the public seek redress from businesses providing unsatisfactory goods or services, the Council operates an easily accessible platform to help consumers and traders resolve disputes by means of conciliation, aiming to help the two parties reach a mutually acceptable agreement. Over the past two years, changes in consumption patterns and the disruption to established marketplaces brought about by the COVID-19 pandemic have given added importance to this role. Although the Council is not a law enforcement agency and does not hold investigative powers, it works closely with different authorities to exchange information and facilitate law enforcement actions to combat unscrupulous trade practices. The Council also proactively monitors the marketplace and releases timely alerts to consumers.

為協助消費者解決與商戶之間因不滿服務或商品而引發的爭議，消委會提供便捷的投訴平台，透過調停排解消費糾紛，讓消費者及商戶謀求雙方接納的和解方案。過去兩年，消費模式出現顯著轉變，加上市場受新冠病毒疫情影響，在此情況下，消委會排難解紛的角色更形重要。儘管本會並非執法部門，沒有調查權力，但本會一直與不同部門緊密合作、保持資訊互通及配合執法行動，以打擊不良營商手法。同時，本會亦積極監察市場營商手法，並適時向公眾發出消費警示。

### Complaints and Enquiries Received

The Council received 65,311 enquiries and 29,207 complaints in 2021-22, representing a 1% increase and 2% increase year-on-year (YoY) respectively. The use of e-Form remained the major complaint channel in 2021-22 that accounted for 76% (22,067 cases) of the total complaint cases received. During the year, 89% of enquiries were received by telephone.



### 投訴及諮詢

在 2021-22 年度，本會共接獲 65,311 宗消費諮詢及 29,207 宗消費投訴，較上一年度分別微升 1% 及 2%。年內，網上投訴表格仍然是市民提出消費投訴的主要途徑，佔總數 76% (22,067 宗)，而以電話熱線諮詢消費問題的個案則佔接近 9 成 (89%)。

### Overview and Trends

The total number of complaints during the year edged up a slight 2%, from 28,590 cases in 2020-21 to 29,207 cases in 2021-22. Amongst these, services-related complaints showed a 10% YoY increase with 15,418 cases (53%) while goods-related complaints constituted 47% with 13,789 cases. The top 3 categories in 2021-22 were "Electrical Appliances" (2,738 cases), "Foods & Entertainment Services" (2,498 cases) and "Telecommunication Services" (2,224 cases). Complaints involving late or non-delivery (4,399 cases), price dispute (4,224 cases) and sales practices (3,944 cases) contributed to a sizeable share of complaints (15%, 14% and 14% respectively).

### 概覽及趨勢

本年度總投訴數字由 2020-21 年度的 28,590 宗輕微上升 2% 至 29,207 宗。當中，本會接獲涉及服務的投訴個案共 15,418 宗 (53%)，較去年度上升 10%；而與商品有關的投訴個案為 13,789 宗，佔總投訴數字 47%。2021-22 年度首 3 位的投訴類別為電器用品 (2,738 宗)、食肆及娛樂 (2,498 宗) 和 電訊服務 (2,224 宗)。個案主要涉及延期/沒有送貨 (4,399 宗)、價格爭議 (4,224 宗) 和營商手法 (3,944 宗)，分別佔總投訴數字 15%、14% 及 14%。

The overall success rate in case resolution dropped slightly from 67% to 66% YoY (see Fig. 4). A large number of non-pursuable or unresolved cases were attributed to cessation of trader's business, which included beauty and fitness centre chains. Conciliation also became more difficult as the traders hesitated in offering settlement as a result of the economic uncertainty brought by COVID-19. For cases with traders refusing to resolve the dispute, the complainants would be advised to seek redress via alternative channels, including civil legal action.

## Upsurge in Complaints Relating to Anti-epidemic Supplies

Since the onset of the fifth wave of the COVID-19 pandemic in early 2022, complaints concerning anti-epidemic supplies have spiked sharply. Amid the severe outbreak, there was increasing demand from the general public to purchase Rapid Antigen Test (RAT) kits for self-testing. The Council received a total of 271 complaints related to RAT kits in the first quarter of 2022, mainly regarding "Late / Non-delivery / Loss" (67%) and "Quality of Goods" (11%). As the pandemic persists, face masks have become a daily necessity and the Council recorded 263 face mask-related complaints in 2021-22, concerning "Late / Non-delivery / Loss" (45%), "Quality of Goods" (17%) and "Price / Charges Dispute" (11%).

## Disputes on Online Shopping Prevail

The COVID-19 pandemic and anti-epidemic measures have changed the purchasing patterns of consumers. Triggered by the "stay-at-home economy", online shopping disputes reached a total of 8,207 cases that accounted for almost 28% of the overall complaints. "Late / Non-delivery / Loss" (33%), "Sales Practices" (14%) and "Quality of Goods" (13%) were the main issues covered by these complaints.

When shopping online, consumers need to be vigilant of the terms and conditions of the offers to better understand their rights and obligations under the contract. Consumers are also reminded to pay heed to the trader's background, such as whether they have a physical store or provide a valid means of contact to avoid failure of delivery or even falling into sales traps.

## Shop Closures and Economic Sentiment

The COVID-19 situation in Hong Kong in 2021-22 remained challenging and has taken a sharp economic toll on the retail industry. In 2021-22, the Council received a total of 1,832 complaint cases related to shop closures, representing a sharp increase of 149% when compared with that of the previous year (736 cases). Most of the complaints concerned the closure of spa and beauty chains (1,072 cases) and fitness centres (615 cases). In view of economic uncertainty, consumers are reminded to minimise high-value prepayment transactions.

According to the complaint statistics, unscrupulous and high pressure sales tactics were prevalent in "Fitness Centres" (32 cases) and "Beauty Services" (68 cases), but the successful resolution rate in these 2 sectors was only 55% and 60% respectively. Therefore, the Council will continue to monitor the situation and advocate for the introduction of a mandatory cooling-off period in the service contracts of these 2 industries, so as to deter traders or their representatives from engaging in undesirable sales tactics.

總調停成功率由去年的 67% 輕微下降至 66% (見圖 4)。當中不少個案因商戶終止營運而未能跟進或解決，包括連鎖美容及健身中心。新冠疫情陰霾下導致經濟不明朗，令商戶在提出解決方案時卻步，調停工作變得艱巨。涉及商戶拒絕解決爭議的個案，本會會建議消費者尋求其他渠道追討，當中包括採取民事訴訟。

## 防疫用品相關投訴大幅上升

自 2022 年初第 5 波新冠疫情爆發，有關防疫用品供應的投訴飆升。疫情嚴峻，市民購買 2019 冠狀病毒快速抗原測試包作自我檢測的需求亦急增。本會在 2022 年第一季接獲 271 宗與快速抗原測試包相關的投訴，個案主要涉及延期 / 沒有送貨 / 遺失 (67%) 及貨品質素 (11%)。疫情持續，口罩已變成市民大眾日常生活的必需品，本會於 2021-22 年度共接獲 263 宗與口罩相關的投訴，主要涉及延期 / 沒有送貨 / 遺失 (45%)、貨品質素 (17%) 及價格 / 收費爭議 (11%)。

## 網購相關的消費爭議持續高企

市民消費模式因新冠疫情和防疫要求而有所轉變。隨著「宅經濟」的普及，本會錄得 8,207 宗與網上購物有關的消費爭議，佔總投訴個案的 28%，爭議主要涉及延期 / 沒有送貨 / 遺失 (33%)、營商手法 (14%) 及貨品質素 (13%)。

消費者於網上購物時，須格外留意交易的條款細則，以了解合約下消費者的權益及責任。另外，消費者亦需注意商戶的背景，例如該商戶有沒有實體店或有效聯絡方法，以避免未能如期收貨時難以追討，或墮入消費陷阱。

## 商戶結業及經濟氣氛

香港的新冠疫情在 2021-22 年度持續反覆，並重挫香港的零售業。年內，本會共接獲 1,832 宗與商戶結束營業有關的投訴，較上年度 (736 宗) 大幅上升 149%，當中連鎖美容院及水療按摩店 (1,072 宗) 和健身中心 (615 宗) 佔大比數。因應現時經濟環境不明朗，消費者應盡量減少大額預繳式消費交易。



根據投訴資料，以不當及高壓手法推銷常見於健身中心 (32 宗) 及美容服務 (68 宗) 的商戶，但這兩個行業的調停成功率分別只有 55% 及 60%。有見及此，本會將繼續監察情況並倡議於上述兩個行業之服務合約中設立強制性冷靜期，以遏止商戶或推銷員採用不良銷售手法。

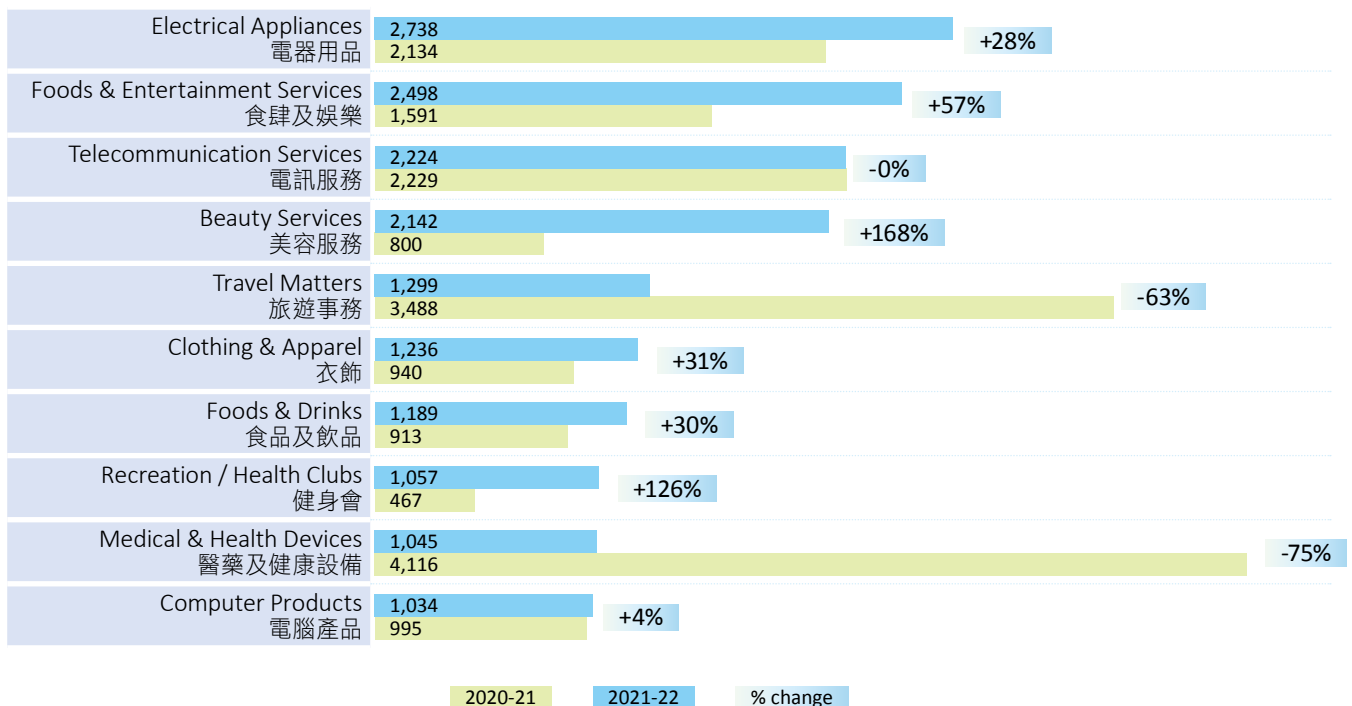
**Fig. 1 Complaint Trends in the Past 3 Years**

**圖 1 過去 3 年接獲的投訴數字**

Year 年份	2019-20	2020-21	2021-22
Total number of complaints 投訴個案總數	26,545	28,590	29,207
YoY changes 按年變動	-	+8%	+2%

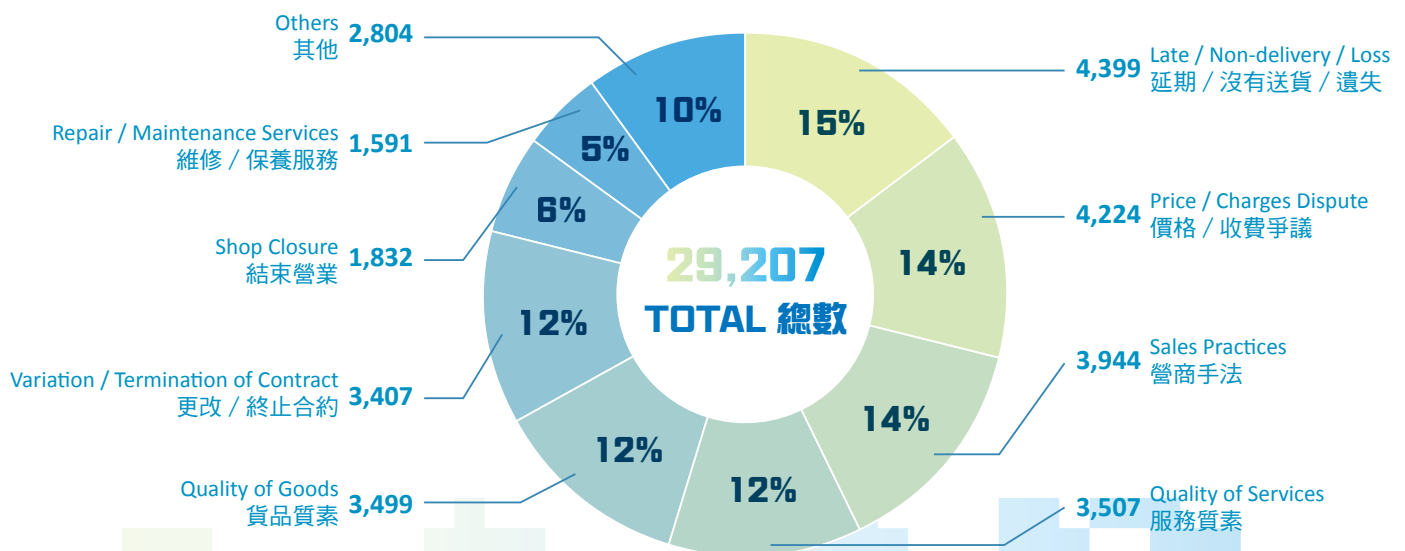
**Fig. 2 Top 10 Consumer Complaints by Industry in 2021-22**

**圖 2 2021-22 年度首10位涉及消費投訴的行業**



**Fig. 3 Nature of Consumer Complaints in 2021-22**

**圖 3 2021-22 年度之投訴性質**





**Fig. 4 Resolution Rate of Cases with Pursuable Grounds in 2021-22****圖 4 2021-22 年度調停成功率**

Total number of cases received 投訴總數	29,207
Number of cases with pursuable grounds <sup>7</sup> 可跟進的投訴個案 <sup>7</sup>	20,214
Number of cases in progress 仍在跟進中的個案	4,498
Number of cases resolved 獲得解決的個案	10,354
<b>Resolution rate 調停成功率</b>	<b>66%</b>

## Top 5 Complaint Categories

### 1. Electrical Appliances

Electrical appliances recorded 2,738 complaint cases in 2021-22, a 28% YoY upsurge, making it the top among all complaint categories – probably as a result of more time spent at home during the pandemic. The top 3 most complained-about appliances were the same as last year, namely air conditioners (15%), television sets (13%) and washing machines (11%). Concerns about the “Quality of Goods” (30%) and “Repair / Maintenance Services” (28%) accounted for more than half of the complaints.

### 2. Foods & Entertainment Services

“Foods & Entertainment Services” ranked second with 2,498 complaint cases, representing a YoY increase of 57%. Restaurants (33%), online foods delivery services (28%) and fast food outlets (15%) were the most common subjects of complaint. Among all these complaints, “Price Dispute” accounted for 20% while another 19% were related to “Quality of Services” and 18% for “Variation / Termination of Contract”.

### 3. Telecommunication Services

Complaints against telecommunication services remained in third place with a total of 2,224 cases recorded. Close to half of the complaints involved mobile phone services (47%) while Internet services accounted for 31%. The complaint nature was mainly related to “Price Dispute” (30%), followed by “Variation / Termination of Contract” (25%) and “Quality of Services” (24%).

### 4. Beauty Services

Beauty services related complaints surged 168% YoY from 800 cases to 2,142 cases, making it the fourth-highest category in 2021-22. The sudden closure of 3 spa and beauty chains was a main source with 1,072 complaints, accounting for half of this category. Apart from cases related to shop closures, 18% (384 cases) and 12% (247 cases) were related to “Sales Practices” and “Quality of Services” respectively.

## 首 5 位消費投訴類別

### 1. 電器用品

電器用品相關的投訴個案位列於首位，共錄得 2,738 宗，較上年度顯著上升 28%，估計由於居家抗疫所致。接獲投訴最多的 3 類電器用品與上年度相同，分別為冷氣機（15%）、電視機（13%）和洗衣機（11%）。而超過一半的投訴性質與貨品質素（30%）及維修/保養服務（28%）有關。

### 2. 食肆及娛樂

食肆及娛樂的投訴位居第 2 位，共接獲 2,498 宗，較上年度上升 57%。投訴主要與餐廳（33%）、網上外賣送餐服務（28%）及快餐店（15%）有關。當中涉及價格爭議的投訴佔 20%、服務質素佔 19%，而更改/終止合約則佔 18%。

### 3. 電訊服務

有關電訊服務的投訴仍然位居第 3 位，共接獲 2,224 宗。近半爭議與流動電話服務（47%）有關，而互聯網服務亦佔 31%。投訴性質主要涉及價格爭議（30%）、更改/終止合約（25%）及服務質素（24%）。

### 4. 美容服務

美容服務的投訴位列第 4，個案由上年度 800 宗大幅增加至 2,142 宗，上升 168%。接近一半的投訴（1,072 宗）是源於 3 間連鎖美容院及水療按摩店突然結束營業，而其他投訴則涉及營商手法和服務質素，分別佔 18%（384 宗）及 12%（247 宗）。

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

## 5. Travel Matters

Travel plans were still disrupted due to the pandemic in 2021-22 with 1,299 complaints recorded. Among these, complaints related to air tickets (569 cases) accounted for 44%. "Hotel Booking" had the second-highest volume of complaints, with a total of 346 cases (27%) recorded. The most noticeable types of complaint nature were "Variation / Termination of Contract" and "Price Dispute" with 503 and 406 cases received individually, constituting 39% and 31% respectively of all "Travel Matters" complaints.

### Launch of the Elderly Hotline to Strengthen Consumer Protection for Senior Citizens

To foster an age-friendly consumption environment especially amidst the ageing population, it is vital to provide a convenient and accessible channel for elderly consumers to make enquiries and seek help when consumer issues and disputes arise.

In light of the above, the Council has officially launched the Elderly Hotline — **2110 2288** — in January 2022. This is the first ever hotline established by the Council for a dedicated consumer group, with the aim to provide user-friendly and direct customer service for elderly consumers, allowing them to easily access the Council's services from home or anywhere. Senior citizens can call the Elderly Hotline when they encounter consumption disputes or wish to make enquiries relating to consumer issues, and the Council will endeavour to help resolve disputes between the consumer and trader through conciliation.

To enhance accessibility based on the elderly's needs, this brand new hotline is purposely designed to reduce the number of steps or buttons to press before the caller is patched through to the Council's staff, reducing it down to only the language selection and input of age range. With enhanced accessibility to seek help, senior citizens can be better empowered to protect themselves.

## 5. 旅遊事務

2021-2022 年度，市民的出遊計劃仍然受疫情影響，而與旅遊事務相關的投訴有 1,299 宗，當中與機票有關的投訴（569 宗）佔 44%，其次是酒店預訂（346 宗），佔 27%。旅遊事務相關的投訴性質，主要涉及更改／終止合約（503 宗）和價格爭議（406 宗），分別佔 39% 及 31%。

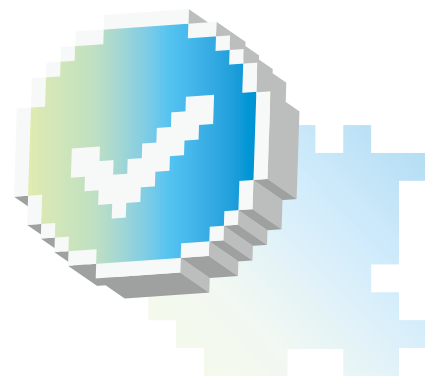
### 「智齡消委會熱線」啟動 加強保障長者消費權益

為銀髮一族締造友善的消費環境，關鍵是提供便捷的渠道，方便長者就消費事項及糾紛作出諮詢及尋求協助。

因此，消委會於 2022 年 1 月正式推出「智齡消委會熱線」：**2110 2288**。該熱線是消委會首次為特定消費群組設立，旨在為年長消費者提供簡易的客戶服務，讓他們不論身處何地都可輕易取得消委會協助。當長者遇上消費糾紛，或想查詢消費事宜時，可致電該熱線，本會會致力透過調停方式，協助消費者與商戶解決爭議。

熱線亦因應長者需要，減省與職員直接對話前所需的步驟；電話接通後，用家只需選擇語言及年齡範圍，便會接駁至消委會職員。透過「智齡消委會熱線」，年長消費者能更便捷地向本會尋求協助，同時提升自我保護能力。





# IMPROVING PRODUCT QUALITY AND SAFETY

## 改善產品質素及安全

Product quality and safety are of paramount importance to consumers, especially in the current circumstances when the pandemic has shifted consumption priorities and reshaped consumer behaviour. The pandemic-induced global inflation has driven consumers to search for more value-for-money products, while heightened health awareness and more time spent at home are also key factors for this sea change in consumer demand.

As part of its ongoing research and testing programme, the Council monitors more than 1,000 products a year, evaluating their essential product features including safety, performance, ease of use, durability and environmental sustainability, serving as reliable reference for consumers.

疫情改變了消費重點並重塑了消費模式，產品質素及安全對消費者顯得更為重要。除了因疫情引發的全球通脹，促使消費者尋找更價廉物美的產品之外，健康意識的提高及長時間居家抗疫，亦是導致消費者需求出現巨變的關鍵因素。

本會在持續進行的研究及測試計劃中，每年監測超過 1,000 件產品，評估它們的產品特性，包括安全、效能、使用方便程度、耐用程度及環境可持續性，為消費者提供可靠的參考。

### Research and Test Reports

A total of 53 testing, survey and research reports were published in the Council's monthly CHOICE Magazine during the year<sup>8</sup>. The products surveyed ranged from popular foodstuffs and household goods to cosmetic and personal care products, clothing and apparel, children's products, pet products, electrical appliances and consumer electronics. The findings alerted consumers to immediate or potential product hazards and offered objective guidance to making informed choices.

Products found to be non-compliant with Hong Kong regulations or international standards were referred to the relevant regulatory authorities by the Council for immediate follow-up, while the concerned manufacturers, agents and service providers were called on to rectify the faults and improve the quality and standards of their offerings. Over the years, such market monitoring mechanisms have proven to be effective in facilitating law enforcement and driving different businesses to ensure value creation in their offerings.

### 研究及測試報告

年內，本會在《選擇》月刊上發表的產品測試、調查和研究報告共有 53 份<sup>8</sup>，涵蓋的產品範圍從常見的食品和家居用品，到化妝品和個人護理產品、服裝、兒童產品、寵物產品、電器和電子產品。有關結果能提醒消費者注意產品的即時或潛在風險，成為客觀的消費指南。

每當發現產品未能符合香港法規或適用的國際標準時，本會均會通知相關監管機構立即跟進，並呼籲製造商、代理商及服務供應商糾正錯誤，改善產品質素和提升產品水準。多年來，這種市場監察機制均能有效協助執法和推動業界為產品創優增值。

<sup>8</sup> See Appendix 6 for the lists of testing reports, market survey and in-depth study reports published during 2021-22.  
於2021-22年度公布的產品測試、市場調查及研究報告一覽表見附錄六。



## Types of Product Tests

The Council conducts tests on more than a thousand products during the year by engaging universities or internationally recognised laboratories and through collaboration with Government departments. As an active member of the International Consumer Research & Testing (ICRT), which is an international consortium of more than 30 consumer organisations, the Council benefits from the experience of the other markets by accessing ICRT's product tests and valuable resources.

## Food

As consumers have become increasingly health-conscious, the Council has stepped up resources in testing popular food products and advised consumers on their safety and nutrition levels, with 13 test reports published during the year compared to 10 test reports in the previous reporting year.

### Meatballs

As meatballs are a popular ingredient in Hong Kong-style dishes such as soup noodles, hot pot and barbecue, their nutritional value and safety are a topic of public interest. The Council tested 60 samples of pre-packaged and non-prepackaged meatballs covering 5 categories, namely beef meatballs (including beef balls and beef tendon balls), gong wan (a type of meatball typically known to contain pork), fish balls, cuttlefish balls and lobster balls.

In this first-ever DNA test on meatballs, all 10 samples of lobster balls were not detected with crustacean DNA, while 12 samples of beef balls or beef tendon balls were found to contain pig DNA. Besides reminding people with religious dietary restrictions to pay heed to the meat ingredients when purchasing meatballs, the Council also urged traders to enhance the transparency of the types of meat used for making meatballs.

75% of the meatballs were found to be "high-sodium" foods (over 600mg sodium content per 100g solid food sample), amongst which the fish ball samples had the highest average sodium content. Gong wan was found to be the category with the highest average total fat content, while that for lobster balls was the lowest. 4 gong wan and 2 beef balls reached "high-fat" levels (over 20g total fat content per 100g sample).

Samples detected with heavy metal contamination were mostly seafood-type meatballs, 50% of which were detected with mercury or methylmercury. The fish ball sample with the highest level of methylmercury was considered not in compliance with the relevant regulations by the Centre for Food Safety (CFS) after investigation. Consumers were advised to consume meatballs in moderation, control the portion to avoid excessive intake of sodium, fat, and consequent health risks.

<b>牛肉丸</b> 蛋白質 16.1克 總脂肪 11.3克 澱粉 23.9克 鈉 715毫克 牛肉丸及牛筋丸 7款: 100%牛羶筋 13款: 含豬肉/成碎基肉	<b>魚蛋</b> 蛋白質 12.3克 總脂肪 2克 澱粉 3.2克 鈉 814毫克 注意: 魚蛋皮含有福壽螺 (其中3款含福壽螺 出19個樣品均以上)	<b>貢丸</b> 蛋白質 14.9克 總脂肪 19.4克 澱粉 1.6克 鈉 568毫克 5款: 100% 雞羶筋 5款: 含豬肉及雞羶筋	<b>牛筋丸</b> 蛋白質 15.8克 總脂肪 11.9克 澱粉 23.9克 鈉 611毫克	<b>墨魚丸</b> 蛋白質 12克 總脂肪 7.2克 澱粉 5.9克 鈉 654毫克 3款: 100% 墨魚羶筋 3款: 100% 鮑魚羶筋	<b>龍蝦丸</b> 蛋白質 5.3克 總脂肪 1.9克 澱粉 5克 鈉 794毫克 全部給予出淨蝦類 動物基肉
--	---	--	---	---	--

## 產品測試的種類

年內，本會透過委託大學或國際認可的實驗室，或與政府部門協作，測試超過千種產品。國際消費者研究及試驗組織 (ICRT) 由世界各地超過 30 個消費者組織組成，本會作為 ICRT 的活躍成員，亦透過共享 ICRT 的產品測試和其寶貴資源，分享其他市場的經驗。

## 食品

隨著消費者的健康意識日漸提高，本會投放更多資源，測試廣受歡迎的食品，並提供有關安全和營養水平的建議，年內發布了 13 份測試報告，較去年的 10 份為多。

### 肉丸

肉丸常見於湯麵、火鍋、燒烤等本地菜式，其營養價值及食物安全備受公眾關注。本會測試市面上 5 類、共 60 款預先包裝及散裝的肉丸樣本，包括牛丸 (分別為牛肉丸及牛筋丸)、貢丸、魚蛋、墨魚丸和龍蝦丸。

本會首次對肉丸進行基因測試，發現全部 10 款龍蝦丸樣本中，均沒有檢出甲殼類動物基因；在 12 款牛肉丸或牛筋丸樣本中，卻檢出豬的基因。本會除了提醒有宗教信仰人士選購肉丸時，宜注意肉丸所含的肉類成分之外，亦敦促商戶增加所使用肉類資料的透明度。

7 成半樣本屬「高鈉」食物 (即每 100 克食物含超過 600 毫克鈉)，當中以魚蛋類樣本檢出的平均鈉含量最高。貢丸樣本檢出的平均脂肪含量最高，龍蝦丸則最低，4 款貢丸和 2 款牛丸達到食安中心指引中的「高脂」食物水平 (即每 100 克食物含超過 20 克總脂肪)。

檢出受重金屬污染的樣本大多屬於海產類肉丸，當中有一半檢出汞或甲基汞。甲基汞含量最高為 1 款魚蛋樣本，食安中心跟進後指此樣本不符合有關法例要求。本會建議消費者進食肉丸要適可而止，以免攝入過多鈉和脂肪，影響健康。



## Coffee

Coffee is an energy-booster for many office workers, as well as a pick-me-up for consumers who wish to sneak a break from the daily grind. In the Council's test on 49 coffee products of 4 different categories, the genotoxic carcinogen acrylamide was detected in 47 samples with amounts varying by almost 14 times, of which the instant coffee samples had a higher content. The Council reminded consumers that immature coffee beans contain a large amount of free asparagine which forms acrylamide when roasted at high temperatures.

Test results revealed that the caffeine content among the samples differed considerably. The average caffeine content of instant coffee was higher than coffee beans, coffee capsules and coffee powders, due to its extraction and concentration process. Based on the preparation formula indicated on the samples, the highest caffeine content of 1 cup of coffee could be around 295mg, which means drinking 2 cups would exceed the daily recommended intake limit for adults (400mg). Consumers should note that prolonged caffeine intake will increase their tolerance to caffeine, consequently requiring a higher caffeine level to achieve the same physiological effects. This may also lead to physiological dependence on caffeine, possibly causing withdrawal symptoms such as headaches, irritability and fatigue once consumption stops.

Moreover, pesticides were detected in 46 coffee samples, out of which 45 contained folpet, a pesticide commonly found in fruits and vegetables, which could cause irritation to the eyes and throat. 13 contained 2-phenylphenol, which, despite its acute toxicity not being high, could cause bladder tumours as shown in animal experiments. 3 samples contained pyridaben, a pesticide commonly found in nut plants, and exhibits a mild to moderate acute toxicity. 1 sample contained biphenyl, which may cause kidney poisoning or symptoms of the central nervous system with prolonged intake. The levels of folpet in 38 samples, 2-phenylphenol in 1 sample, and pyridaben in 1 sample exceeded the maximum residue limit set by the European Food Safety Authority (EFSA) (Folpet: 0.10mg/kg, 2-phenylphenol and pyridaben: 0.05mg/kg); the detected amount of folpet in 1 sample even exceeded the upper limit by more than 6 times.

## 咖啡

不少上班族以咖啡提神，亦是消費者忙裡偷閒時的一種生活品味。本會測試市面上4種不同類型的咖啡產品，共49款樣本，當中有47款樣本檢出基因致癌物丙烯酰胺，其含量可相差近14倍，並以即溶咖啡粉的含量較高。本會提醒消費者，由於未成熟的咖啡豆中含有大量的游離天冬酰胺，於高溫烘焙下會形成丙烯酰胺。

測試亦發現樣本間的咖啡因含量懸殊，即溶咖啡粉由於經過提取和濃縮處理，其平均咖啡因含量較咖啡豆、咖啡膠囊及咖啡粉樣本為高。以樣本標示的沖調方法計算，飲用1杯咖啡最高可攝入的咖啡因約295毫克，飲用2杯便會超過成人的每日建議攝入量（400毫克）。消費者應注意，長期攝入咖啡因，會增加人體對咖啡因的耐受性，導致飲用者需要更高劑量才能達到相同的生理作用；還可能對咖啡因產生生理依賴，一旦突然停止攝入，便有機會出現咖啡因戒斷症狀，包括頭痛、易怒和疲勞等。

另外，測試於46款咖啡樣本檢出除害劑，其中45款檢出福爾培，一種在蔬果中常見的除害劑，對眼部和咽喉有刺激性；有13款檢出鄰苯基苯酚，雖然其急性毒性不高，但動物實驗顯示能引致膀胱腫瘤；另有3款檢出噻蟎酮，一種常見於堅果類植物的除害劑，屬於輕度至中度的急性毒性；以及1款檢出聯苯，長期攝入有機會引起腎臟中毒或中樞神經系統的症狀。當中38款的福爾培、1款的鄰苯基苯酚，及1款的噻蟎酮含量超出歐洲食品安全局訂下的最高殘餘限量（福爾培：每公斤0.10毫克；鄰苯基苯酚及噻蟎酮：每公斤0.05毫克）；其中1款樣本的福爾培檢出量更超出上限逾6倍。





## Milk and Milk Beverages

Known for its nutritional values, milk is a daily source of calcium and protein for many people. The Council tested 40 samples of milk and milk beverages, including 26 treated with ultra-high temperature processing (UHT) and 14 pasteurised samples. Test items included veterinary drugs, preservatives, microbiological and nutrient contents. The labelling information of the samples was also reviewed.

All tested samples showed a satisfactory overall level of hygiene. The Milk Regulation lays out that after pasteurisation, milk or milk beverages should have a total bacterial count of less than 30,000 per millilitre. Only 1 sample of pasteurised milk was found to contain 20 colony-forming units of bacteria. The Council reminded consumers that pasteurised milk and milk beverages should be stored at 4°C or below, while unopened UHT sterilised products could be stored at room temperature in a cool, dark place away from direct sunlight.

According to the test results, 27 samples had calcium contents that could be regarded as a “source of calcium” (not less than 60mg calcium per 100ml liquid food sample). Even though 30% (13 samples) reached “high calcium” level (not less than 120mg calcium per 100ml liquid food sample), the calcium content varied as much as onefold. Therefore, consumers were advised to check the nutrition label when purchasing “high calcium” products.

As for the protein content, apart from 2 milk beverage samples which only contained 2.1g and 2.5g of protein per 100ml sample, the other 38 samples could be regarded as a “source of protein” (not less than 3g protein per 100ml liquid food sample). Based on the average protein content of all samples (3.4g per 100ml), consuming 235ml of the milk would provide a protein intake of around 8g, only amounting to 12.3% and 14.5% of the recommended daily protein intake for adult males and adult females (65g and 55g) respectively. Consumers, especially the health-conscious and vegetarians, were reminded not to rely on milk as the sole source of protein, but to maintain a healthy, balanced and diverse diet.

## 牛奶及牛奶飲品

牛奶的營養豐富，是不少人吸收鈣質和蛋白質的來源。本會測試 40 款牛奶及牛奶飲品，當中 26 款樣本經超高溫處理，14 款經巴士德消毒。測試項目涵蓋獸藥、防腐劑、微生物、營養素含量等，亦檢視了各樣本的標籤資料。

測試樣本的整體衛生水準令人滿意。《奶業規例》規定，經巴士德消毒方法殺菌後，牛奶及牛奶飲品的總含菌量應低於每毫升 30,000 個細菌。只有 1 個巴士德消毒牛奶樣本被發現含有 20 個細菌菌落。本會提醒消費者，經巴士德消毒方法殺菌的牛奶及牛奶飲品應儲存在 4°C 或以下，而未開封的超高溫處理產品可儲存在室溫陰涼的地方，避免陽光直射。

根據測試結果，27 款樣本的鈣含量可被視為「鈣的來源」食物（每 100 毫升液體食物含不少於 60 毫克鈣）。即使 3 成樣本（13 款）達到「高鈣」水準（每 100 毫升液體食物含不少於 120 毫克鈣），樣本間鈣含量的差距仍可高達一倍。因此，消費者在購買「高鈣」產品時，應查閱營養標籤。

蛋白質含量方面，除 2 款樣本每 100 毫升只含有 2.1 克及 2.5 克蛋白質外，其他 38 款樣本均可被視為「蛋白質來源」食物（每 100 毫升液體食物含不少於 3 克蛋白質）。根據所有樣本的平均蛋白質含量（每 100 毫升含 3.4 克），飲用 235 毫升牛奶可提供約 8 克的蛋白質攝入量，分別只佔成年男性及成年女性每日建議的蛋白質攝入量（65 克及 55 克）的 12.3% 及 14.5%。本會提醒消費者，特別是注重健康和素食人士，不要依賴牛奶作為蛋白質的唯一來源，應保持健康、均衡和多樣化的飲食。





## Biscuits

As one of the most versatile snacks, biscuits are popular with adults and kids alike. The Council tested 60 samples of pre-packaged biscuits on the market, including 17 crackers, 9 sandwich biscuits, 8 wafers, 7 biscuit sticks/finger biscuits/cigar biscuits, 6 soda biscuits, 4 digestives, 2 ring biscuits, 1 marie biscuit, and 6 types of other biscuits. Test items included the food safety and nutrient content of the samples.

Glycidol and acrylamide are both genotoxic carcinogens which may induce cancer in experimental animals, and the intake of genotoxic carcinogens should be as low as reasonably practicable/achievable. The test revealed that 54 samples contained glycidol. Acrylamide was also detected in 55 samples, amongst which 4 samples exceeded the benchmark level (350µg/kg) for general biscuits and wafers laid out by the European Union (EU), while 3 cracker samples exceeded the benchmark level (400µg/kg) for crackers. The Council anticipates the authorities to make reference to the EU and impose benchmark levels for foods with a higher risk of containing excessive levels of acrylamide, such as French fries, crisps, biscuits and crackers, for the industry to follow.

Another contaminant 3-MCPD was detected in 56 samples with a huge disparity in the levels. Taking the biscuit sample with the highest 3-MCPD level (2,000µg/kg) as an example, consuming 8 pieces (66.7g) would incur a 3-MCPD intake that exceeded the Tolerable Daily Intake (not more than 120µg for a 60kg adult) recommended by the EFSA.

In terms of the nutrition, 33 samples reached the "high-fat" food benchmark, while 46 samples were found to contain trans fatty acids (TFA), the highest being a sample of wafer which contained 1.36g TFA per 100g. TFA could affect the levels of "good" and "bad" cholesterols, consequently increasing the risk of coronary heart disease. Furthermore, 27 samples reached the benchmark for "high-sugar" foods (more than 15g sugars per 100g solid food sample), while 13 samples were classified as "high-sodium" foods. If 7 pieces (105g) of the cracker sample with the highest sodium content (1,090mg per 100g) was consumed, the sodium intake would be over 50% of WHO's recommended daily limit for adults (2,000mg sodium).

The Council reminded consumers to pay heed to the health risks of consuming various types of biscuits, and at the same time urged manufacturers to improve the formula and raw materials to reduce the levels of contaminants, fat, sugar, and sodium in food.

## 餅乾

不論男女老幼都愛吃種類繁多的餅乾作為零食。本會測試了市面上 60 款預先包裝餅乾樣本，包括 17 款克力加餅、9 款夾心餅、8 款威化餅、7 款餅乾棒/餅乾條/手指餅、6 款梳打餅、4 款消化餅、2 款水泡餅、1 款瑪利餅，以及 6 款其他餅乾。測試項目包括各樣本的食物安全及營養素含量。

環氧丙醇和丙烯酰胺都是基因毒性致癌物，可引致實驗動物患癌，其攝入量愈少愈好。測試顯示，54 款樣本含有環氧丙醇；55 款樣本則檢出丙烯酰胺，其中 4 款超出歐盟為一般餅乾及威化餅訂定的基準水平（每公斤 350 微克），3 款克力加餅樣本超出其基準水平（每公斤 400 微克）。本會期望有關當局參考歐盟的做法，為有較高風險含過量丙烯酰胺的食物，如薯條、薯片、餅乾及克力加餅等，訂定基準水平，讓業界跟從。

測試亦發現 56 款樣本檢出氯丙二醇（3-MCPD），樣本間的含量差距很大。以 3-MCPD 水平最高的餅乾樣本（每公斤 2,000 微克）為例，食用 8 片（66.7 克）所攝入的 3-MCPD 分量，已超過歐洲食物安全局建議的每日最高可攝入量（60 公斤的成年人不多於 120 微克）。

營養方面，33 款樣本達到「高脂」食物水平，而 46 款樣本則檢出反式脂肪酸，其中含量最高的樣本是 1 款威化餅，每 100 克含 1.36 克反式脂肪酸。反式脂肪酸會影響好壞膽固醇的水平，從而提高患心血管疾病的風險。此外，27 款樣本達到「高糖」食物水平（每 100 克固體食物含超過 15 克糖），而 13 款則可界定為「高鈉」食物，如食用 7 塊（105 克）鈉含量最高的餅乾樣本（每 100 克 1,090 毫克），鈉的攝入量將超出世衛建議的成人每日上限（2,000 毫克鈉）的一半。

本會提醒消費者留意食用各類餅乾的健康風險，同時促請生產商改進配方和原材料，以降低食物中污染物、脂肪、糖和鈉的含量。



## Rice Noodles

Easy to cook and often considered a healthier staple food, noodles made from rice are a key part of many consumers' daily diet. The Council tested 30 samples of pre-packaged rice noodles, out of which 27 were dried noodles, including vermicelli, flat rice noodles ("ho fun"), rice noodles ("mixian"), Thai rice noodles, and Korean noodles, while 3 were fresh mixian. The test covered only the noodles and excluded the seasoning or sauce, with test items including metallic contaminants, nutrient content and the allergen gluten, while the labelling information was also reviewed.

The protein content (per 100g) was found to have a huge variance of over 21 times amongst the 27 dried noodles. Manufacturers might add corn starch or other types of starch to rice noodles to improve the texture during cooking, but this will simultaneously reduce its ratio of rice ingredient, lowering the protein ratio. Although the addition of starch could make the rice noodles more al dente, it is also harder to digest. Senior citizens or people suffering from indigestion were advised to pay extra heed.

Aside from 7 samples which could not be directly compared due to the nutrient contents of seasoning, sauces and other flavourings being included in their nutrition labels, over 70% (17) of the remaining 23 samples were found to have a discrepancy between the declared and detected nutrient contents in compliance with the requirements set out in the CFS' *Technical Guidance Notes on Nutrition Labelling and Nutrition Claims*, amongst which the sodium content of 1 dried Thai rice noodles sample even exceeded the labelled value by over 41 times. Besides, 2 samples were detected with the allergen gluten but failed to declare this in the packaging as regulated, which could potentially cause health risks to individuals with gluten intolerance. Furthermore, over 80% (26) of the samples were detected with metallic contaminants — 24 with cadmium, 14 with chromium, and 9 with the carcinogen inorganic arsenic. The Council reminded consumers to pay attention to the differences in nutrient, energy and fat contents between rice noodles and rice, so as to maintain a balanced diet.

## Children's Products

### Plastic Toys

With less chance to play outdoors during the pandemic, children have spent much more time housebound with toys as their main companions. In particular, stress-relieving squeeze toys and poppits have become highly popular in recent years. As children are often in close contact with such sensory toys, kneading and squeezing them all the time, their safety is a major concern.



In the Council's test on 29 plastic toys, 22 models failed to comply with the requirements of the EU toy safety standard on mechanical and physical aspect, of which 15 models showed structural safety problems. In the EN 71-1 tension test for reasonably foreseeable use or abuse, all 8 stress-relieving silicone toys (poppits), 3 squeeze toys, and 2 bath toys broke into small parts, amongst which the inflation valve of 1 inflatable bath toy fell off after the test. If toddlers or children swallow the small parts by accident, there might be airway blockage resulting in suffocation risks. In addition, the elastic constant of 1 squeeze toy model — a yo-yo — exceeded the upper limit of the standard, indicating that the toy's rebound could injure children playing with it.



## 米製麵食

方便烹調、被認為較健康的米製麵食，是不少消費者的日常主食。本會測試了 30 款預先包裝米製麵食樣本，當中 27 款為乾麵食樣本，包括乾米粉、乾河粉、乾米線、乾金邊粉和韓式麵食，餘下 3 款為保鮮米線樣本。是次檢測只包括樣本的麵食部分，不包括調味粉或醬汁，測試項目包括金屬污染物、營養素含量及致敏物麩質，亦檢視了樣本的標籤資料。

各樣本的蛋白質含量懸殊，以每 100 克計算，27 款乾麵食樣本的蛋白質含量可相差逾 21 倍。製造商或會在米製麵食添加粟米澱粉或其他澱粉，以改善烹煮時的質感，但此舉同時令白米成分於麵食的比例減少，降低蛋白質比例。添加了澱粉的米製麵食雖然較有嚼勁，但較難消化，長者或患有消化不良的人士宜多加注意。

7 款樣本因為包裝上的營養標籤包含了調味粉或醬汁等配料的營養素含量，未能直接比較；而其餘 23 款樣本中，逾 7 成（17 款）所標示的營養素含量與測試結果的差距不符食安中心《營養標籤及營養聲稱技術指引》的要求，當中 1 款乾金邊粉樣本的鈉含量，更與標示值相差逾 41 倍。另外，測試發現有 2 款樣本檢出麩質，但沒有依規例作出標示，可能會使對麩質過敏的人士構成健康風險。此外，逾 8 成（26 款）樣本檢出金屬污染物，分別有 24 款樣本檢出鎘、14 款檢出鉻、9 款檢出俗稱「砒霜」的致癌物無機砷。本會提醒消費者，宜注意米製麵食與米飯的營養、熱量、脂肪的分別，以保持均衡飲食。

## 兒童產品

### 塑膠玩具

疫情下小朋友到戶外玩樂「放電」的機會大減，長時間留在家中，玩具自然成為兒童的主要玩伴，當中舒壓矽膠玩具（poppit）及可擠壓玩具（squeeze toy）近年非常流行。由於兒童經常與此類感官玩具密切接觸，無時無刻都將其「搓圓揪扁」，其安全性備受關注。



本會測試 29 款塑膠玩具，當中 22 款樣本在機械及物理性測試，未能符合歐盟玩具安全標準的要求；其中 15 款樣本有結構安全問題，在歐盟玩具標準 EN 71-1 的合理濫用測試下，8 款舒壓矽膠玩具、3 款可擠壓玩具和 2 款沐浴玩具出現破裂而產生小部件，其中 1 款吹氣沐浴玩具的充氣活塞經測試後脫落，如果幼童誤吞小部件，有機會阻礙呼吸，引致窒息。另外，1 款可擠壓玩具屬於搖搖球，彈性系數超過標準中的上限，兒童玩耍時有機會被反彈的搖搖球弄傷。



As children play with toys for long periods of time, and may even put them into their mouths, structural and material safety are equally important. Results showed that the potential carcinogen polycyclic aromatic hydrocarbons (PAHs) were found in more than 85% (25) of the models, amongst which 2 had naphthalene levels exceeding the upper limit of the German safety standard by almost 4 to 11 times. According to the EU directive on chemical classification, naphthalene is classified as Category 2 carcinogenic and Category 4 in acute toxicity.

Phthalates are often added to PVC plastic materials to increase elasticity and durability. In the phthalates family, di(2-ethylhexyl) phthalate (DEHP) and benzyl butyl phthalate (BBP) have been found to be carcinogenic and reproductive toxic. Test results revealed that 3 models contained DEHP, the highest of which reached 25%, equivalent to 250 times the upper limit of the Toys and Children's Products Safety Ordinance. At the same time, this squeeze toy was detected with a BBP concentration of 0.06%, while another bath toy model was detected with a BBP concentration of 0.006% to 0.028%.

### Children's Art Materials

Colourful crayons and fingerpaints are common art materials for children. While drawing or painting, they may rub their eyes or face with paint-smear hands, or even swallow the paints by mistake, increasing the risk of ingesting harmful substances contained within.

To investigate the risks, the Council tested 19 models of children's art materials, including 12 models of crayons and 7 models of fingerpaints. 10 models showed migration of toxic metals, including 4 crayon and 2 fingerpaint models detected with aluminium migration. Amongst these, 2 crayon models and 1 fingerpaint model exceeded the EU Toy Safety Directive's limit for their respective category.

The main ingredient of crayons is derived from petroleum, and PAHs are a known harmful substance in petroleum. 8 models of crayons were found to contain 1 to 4 types of PAHs, including 7 models detected with naphthalene, a possible carcinogen which is volatile and could be inhaled. Of these, the 2 models with the highest naphthalene levels (1.2ppm) exceeded the limit of the German safety standard (1ppm). In addition, 5 models contained pyrene, an allergen for the skin and respiratory tract, amongst which the model with the highest level (8.3ppm) exceeded the total PAH limit; benzo[ghi]perylene was detected in 5 models, all exceeding the limit (0.2ppm) of the German safety standard.

Test results showed that over half (4) of the fingerpaint models did not contain approved embittering agents and failed to comply with the requirements of the EN 71-7 standard in the EU Toy Safety Directive. Also, upon inspection of the packaging labels, the required standard product information or warnings of 4 models were found missing. The Council urged suppliers to promptly improve the product safety and labelling.

兒童長時間接觸玩具，甚至會將其放進口中，因此除了結構安全，物料安全亦十分重要。測試發現逾八成半（25款）樣本的物料檢出多環芳香烴（PAHs），當中2款樣本的萘含量超出德國的安全上限4至11倍。根據歐盟相關法規的分類，萘屬於第二類致癌物質及第四類急性毒性。

聚氯乙烯（PVC）類塑膠物料經常添加塑化劑，以提高彈性和耐用程度。其中一種常用塑化劑鄰苯二甲酸酯中的DEHP、BBP等可令人類致癌，也可能損害生殖系統。測試中3款樣本檢出DEHP，最高含量的1款為25%，達到《玩具及兒童產品安全條例》上限的250倍；這款可擠壓玩具同時被檢出含0.06% BBP，另有1款沐浴玩具亦檢出含0.006%至0.028% BBP。

### 兒童美術用品

七彩繽紛的蠟筆和手指畫顏料，是兒童經常接觸到的美術用品，在繪畫過程中，他們或會用沾了顏料的手擦眼睛或面部，甚或不小心把顏料放入口中，增加攝入有害物質的風險。

為調查有關風險，本會測試19款兒童美術用品，包括12款蠟筆及7款手指畫顏料。10款樣本檢出有害金屬遷移，包括4款蠟筆樣本及2款手指畫顏料檢出鋁遷移，當中2款蠟筆和1款手指畫顏料的鋁遷移量超出歐盟玩具安全標準的上限。

蠟筆的主要成分提煉自石油，而PAHs是石油原材料中的有害物質。測試結果顯示8款蠟筆樣本分別檢出1至4種PAHs，當中7款樣本檢出萘，屬於可能令人類患癌的物質，並具揮發性，可透過呼吸吸入，檢出量最高（1.2ppm）的2款樣本超出德國安全標準的上限（1ppm）；5款樣本檢出芘，屬於皮膚和呼吸道致敏物，檢出量最高（8.3ppm）的1款樣本超出PAHs總量上限；5款樣本檢出苯并[ghi]芘，全部超出德國安全標準的上限（0.2ppm）。

測試結果顯示，逾一半（4款）手指畫顏料沒有檢出認可的苦味劑，未能符合歐盟玩具標準EN 71-7的要求。此外，檢視樣本的包裝發現，其中4款樣本分別欠缺標準要求的產品資料或警告字句。本會敦促供應商盡快改善產品安全及標籤。







## Cosmetics and Personal Care

### Make-up Removers

Perfectly applied make-up will instantly spruce up the face. At the same time, proper and thorough removal of cosmetic products is equally important for skincare though often neglected. The Council tested 40 make-up removers specially for eyes or suitable for both the face and eyes, including 19 dual-phase, 10 oil-based and 11 water-based models. As a whole, the safety of these products was satisfactory and consumers can use them with confidence.

The cleansing performance of dual-phase make-up removers was better, with all 19 models having outstanding cleansing power ranging from 63.1 to 86.5, amongst which 95% were rated 4 points or more. 9 models received an overall 5-star rating but their prices differed by over 3 times, signifying once again there are cheaper but high quality products on the market.

Oil-based models varied in performance, with only 1 model achieving a cleansing power of over 70, while 2 models performed relatively poorly with cleansing powers of 24.3 and 12.8 respectively, one of which had the highest unit price (\$3/ml) amongst all models. Water-based make-up removers had the weakest cleansing performance. Except for 1 model, the other 10 models had disappointing cleansing powers, thus only received overall ratings of 2 to 2.5 stars.

Upon comparing the 3 types of make-up removers, the dual-phase models had the best overall performance while their average price was mid-range (\$1.26/ml). In comparison, the average unit price for water-based models was the lowest (\$0.96/ml) while that for oil-based models was the highest (\$1.32/ml).

The Council reminded consumers that water-based make-up removers had limited cleansing efficacy on waterproof and greaseproof cosmetics and may not be able to completely remove such products, thus increasing the risk of clogging or enlarging pores, as well as the chance of acne and fat granules.

## 化妝品及個人護理

### 卸妝液

美妝能為顏容倍添光彩，而適當和徹底卸妝對於護膚同樣重要，但卻經常被忽視。本會測試 40 款專為卸除眼部化妝或面部眼部同樣適用的卸妝液，包括 19 款水油混合性卸妝液、10 款油性卸妝液和 11 款水性卸妝液，發現安全方面整體令人滿意，可放心使用。

水油混合性卸妝液樣本的卸妝效能較好，全部 19 款的卸妝效能指數介乎 63.1 至 86.5，卸妝表現突出，當中 9 成半樣本的評分獲 4 分或以上。9 款獲 5 星總評，但價格相差超過 3 倍，再次證明市場上有價廉物美的產品。

油性卸妝液樣本的卸妝表現較參差，只有 1 款卸妝效能指數達 70 以上，而 2 款樣本卸妝表現則較為遜色，卸妝效能指數分別只有 24.3 和 12.8，其中 1 款的每毫升售價（\$3）更是眾多樣本中最高。水性卸妝液則為 3 類樣本中卸妝表現最為遜色，除 1 款樣本以外，其餘 10 款樣本的卸妝效能表現令人失望，總評僅得 2 至 2.5 星。

比較 3 類型卸妝液，水油混合性卸妝液卸妝效能最佳，而每毫升平均售價只屬中等（\$1.26）；水性卸妝液在 3 類中每毫升平均售價最低（\$0.96），油性卸妝液樣本則最高（\$1.32）。

消費者如使用水性卸妝液，卸除防水防油的化妝品，或未能完全卸除化妝品和清潔皮膚，有機會堵塞毛孔或令其變得粗大，增加長出暗瘡或油脂粒的機會。



## Body Lotions for Babies and Children

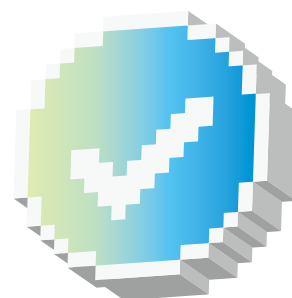
As babies and young children have delicate skin, parents should be particularly careful when selecting body lotions for them. The Council tested 40 models of body lotions for babies and toddlers, including 13 claimed to be suitable for newborns.

Fragrance allergens were detected in 22 models, of which 8 models had a relatively high total concentration. The model detected with the highest amount (0.45%) was also found to contain the fragrance substance hydroxyisohexyl-3-cyclohexene carboxyaldehyde (HICC), which has been banned for use in cosmetic products by the EU Commission. HICC is a high potency skin sensitiser and had been identified as one of the most common causes of skin allergies in children.

10 models were found to contain 3 to 10 types of fragrance allergens. Amongst them, the 2 models detected with the highest number of fragrance allergens did not list out all of the detected fragrance substances on their labels. As such, parents would not realise the presence of such fragrance allergens by reading the product labels.

Aside from fragrance substances, 4 models were detected with free formaldehyde at concentrations of 0.018% to 0.072% (equivalent to 180ppm to 720ppm), all in compliance with the maximum limit of 0.2% (equivalent to 2,000ppm) set by the Mainland. However, the European Scientific Committee on Consumer Safety (SCCS) pointed out that exposure to formaldehyde at concentrations up to 130ppm to 370ppm could trigger allergic reactions in individuals with formaldehyde allergy. In addition, 1 model was even labelled as "0% formaldehyde" and "no added formaldehyde", which contradicted with the test results.

In order to better safeguard the health of infants and toddlers, the Council urged manufacturers to stop using HICC and other fragrances that lacked sufficient safety evidence. Despite the fact that some countries and regions do not have requirements on the labelling of fragrance allergens, the Council opined that product suppliers should take the responsibility to enhance the transparency and accuracy of the labelling information.



### 嬰幼兒潤膚乳

嬰幼兒皮膚幼嫩，父母為他們挑選潤膚乳時應特別小心。本會測試了40款嬰幼兒身體潤膚乳，當中13款說明適合初生嬰兒使用。

測試結果顯示，22款樣本檢出香料致敏物質，當中8款樣本檢出的香料致敏物質總量相對較高，其中檢出總量最高(0.45%)的樣本，更檢出歐盟禁用於化妝品的香料物質新鈴蘭醛(HICC)。HICC是高致敏性的致敏物，是導致兒童出現皮膚過敏的常見致敏原之一。

樣本中，有10款檢出3至10種香料致敏物質。其中檢出香料致敏物質種類最多的2款樣本，並沒有標示任何相關物質。因此，家長們無法從產品標籤資料辨認這些香料致敏物。

除香料物質外，4款樣本檢出游離甲醛，檢出量由0.018%至0.072%(相等於180ppm至720ppm)，全部符合內地總量上限規定0.2%(相等於2,000ppm)。不過，歐盟消費者安全科學委員會指出，接觸濃度達到130ppm至370ppm的甲醛，足以令對甲醛過敏人士引發過敏反應。此外，其中1款樣本的標籤更說明產品「0%甲醛」及「無添加甲醛」，與測試結果不符。

為保障嬰幼兒的健康，本會呼籲生產商應停止使用HICC和其他欠缺足夠安全數據支持的香料物質。儘管目前部分國家或地區沒有就標示香料致敏物質訂立相關規定，但本會認為供應商有責任提高標籤資料的透明度和準確性。



## Electrical Products

The pandemic has reshaped the public's dining habits, with many households cooking at home more often. To meet such consumer needs, the Council tested cooking appliances with emerging popularity and advised consumers on their safety and performance.

### Electric Grills

Indoor grilling has become a widely popular cooking trend in recent years. One simply needs to prepare the ingredients, and plug in the electric grill to enjoy freshly cooked food right off the grill, saving time from cooking.

The Council conducted a test on 11 electric grills to evaluate their safety and performance. 7 models were found to have safety issues of varying degrees. 1 model failed in the abnormal operation test, as it emitted smoke and flames during the simulation of malfunction of thermal control while operating with a 1.15-time input power, posing potential fire hazard to users. Subsequently, the Electrical and Mechanical Services Department (EMSD) announced that the public should stop using the product. Other non-compliance regarding product safety was found in protection against access to live parts, insulation distance, temperature rise, etc.

The performance test evaluated the models' grilling performance, cooking fume emission, preheating temperature and scratch resistance of the non-stick coating. After preheating, the highest temperature discrepancy recorded on the models at different positions of the grill plates ranged from 23.4°C to 82.6°C, reflecting uneven heat distribution.

The cooking fume emission test was based on the average amount of cooking fumes released when grilling 1 piece of burger patty, with 5 points being the highest, indicating a lower level of cooking fume emission. 2 models were only rated 2 points, including 1 which claimed to be a smokeless grill. Indoor grilling would release a large amount of cooking fumes, which could pose carcinogenic risks in the long run if the interior is not well ventilated.



## 電器產品

疫情改變了大眾的用餐習慣，令不少家庭較常在家煮食。為滿足消費者的需求，本會測試了新興的煮食電器，並就其安全性和效能向消費者提供建議。

### 電燒烤爐

近年在室內燒烤的飲食文化大行其道，只要準備好食材，插上電燒烤爐便可立刻享用燒烤食物，省卻煮食時間。

本會測試了 11 款電燒烤爐的效能及安全，發現當中 7 款樣本出現不同程度的安全隱患。1 款樣本未能通過非正常操作測試，模擬在溫度調節器失靈，並以 1.15 倍的額定輸入功率操作時冒煙及著火，有潛在火警風險。機電工程署其後呼籲消費者停用該型號。其他安全問題出現於防觸電保護、絕緣距離及溫升等。

效能測試主要比較各樣本的燒烤表現、油煙釋放量、預熱表現及塗層耐刮程度。樣本預熱後，於不同位置量得的最高溫度差異由 23.4°C 至 82.6°C，反映溫度分佈不均勻。

油煙釋放量測試以煎煮 1 件漢堡扒的平均油煙量計算，以 5 分最高，即油煙釋放量較低，有 2 款只取得 2 點評分，當中包括 1 款聲稱為無煙燒烤爐。屋內燒烤時會釋出大量的油煙，在空氣不流通的室內環境使用，長遠有機會構成致癌風險。



### Low-carb Rice Cookers

As consumers are increasingly conscious of the benefits of a healthy diet, low-carb rice cookers have become a popular household appliance in recent years due to their claims of cooking rice with a lower carbohydrate content than that of traditional rice cookers, thus helping consumers to control their blood sugar level and body weight.

The Council tested 11 models of low-carb rice cookers on their carb-reducing performance, heat efficiency, power consumption, cooking performance and ease of use. 9 of the models were equipped with both "normal rice mode" and "low-carb rice mode". Compared with normal rice, only 5 models of low-carb rice showed a significant drop in carbohydrate content ranging from 10.1% to 45.3%. However, if the amount of raw rice remains unchanged, the difference in carbohydrate intake between low-carb rice and normal rice was insignificant.

Upon comparing the normal rice cooked by a traditional rice cooker with the low-carb rice cooked by the 11 models, the carbohydrate content of the low-carb rice cooked by 6 models was found to be even higher than the normal rice. Since the stability of low-carb rice was yet to be tested and confirmed, it was not recommended for diabetics to rely on low-carb rice cookers to control their condition.

Based on the recommendations from the Department of Health, Hong Kong Medical Association and Hong Kong Dietitians Association, consumers were advised to think twice before purchasing low-carb rice cookers.

### 減醣電飯煲

消費者愈來愈注重健康飲食，減醣電飯煲近年成為人氣家電，標榜煮熟的米飯醣分較傳統電飯煲低，有助控制食用者的血糖及體重。

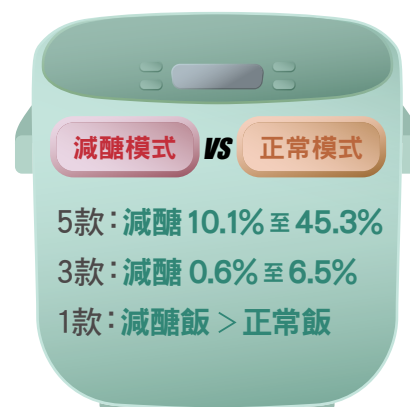
本會測試 11 款減醣電飯煲的減醣表現、加熱效率、省電程度、煮飯表現及使用方便程度。9 款兼備「正常模式」及「減醣模式」的樣本中，只有 5 款使用「減醣模式」煮出來的減醣飯，較以「正常模式」煮出來的米飯，其碳水化合物含量減幅較明顯，由 10.1% 至 45.3% 不等。不過，若生米量不變，進食減醣飯和「正常模式」飯，所攝取的碳水化合物含量沒有明顯分別。

若將傳統電飯煲煮的正常飯與 11 款減醣電飯煲煮出來的減醣飯作比較，6 款樣本的減醣飯平均碳水化合物含量較傳統電飯煲煮出來的米飯高。由於減醣飯的減醣穩定性亦有待測定，不建議糖尿病患者依賴減醣電飯煲來控制病情。

綜合衛生署、香港醫學會和營養師協會等多方意見，消費者選購減醣電飯煲前宜三思。

## 9款有「減醣」和「正常」模式電飯煲

(比較每100克飯的碳水化合物含量)



## Household Products

### Cast Iron Cooking Pots

Cast iron cooking pots are a kitchenware favourite amongst avid home cooks due to their remarkable heat conductivity and heat retention, not to mention their stylish appearance.

However, the Council's test on cast iron cooking pots found that 4 out of the 7 tested models released different types and amounts of metals that exceeded the international standard or the upper limit set by the Council of Europe (CoE), of which 1 model's iron release amount exceeded the upper limit of the CoE's guide by 54 times. Another model was even detected with the carcinogenic heavy metals arsenic and cadmium, of which the release amount of arsenic exceeded the upper limit of the international standard by 16 times. The Council urged manufacturers to review the products' raw materials and manufacturing process promptly and improve product quality, in order to safeguard the health of consumers.

The test also revealed considerable variance between the heat conduction speed and evenness of heat amongst the models.

When heated using the same type of cooker, the models showed a nearly 3-time disparity in their heat conduction speed. In terms of evenness of heat, the interior bottom of 1 model had a maximum temperature difference of 191°C when heated on an electric ceramic hob, making it hard for users to control the overall cooking quality.

If the handle temperature of cast iron cooking pots is too high during cooking, it may scorch the user. The test revealed that the temperature of the models' handles ranged from 89.3°C to 97.3°C, all exceeding the upper limit (55°C) set by the European standard. The Council reminded consumers to wear oven mitts or use pot holders to prevent scorching.

### Slippers

To prevent slipping and falling which are common household accidents, especially for the elderly, consumers should consider not only the comfort of slippers, but also their slip resistance performance. The Council tested 30 household slippers, of which 7 claimed to be "slip resistant" or "anti-slip". The cheapest (\$10) model was rated 4.5 points overall, while the most expensive model (\$520) only scored 3 points, reflecting that product price does not necessarily correlate to their slip resistance performance. The test items covered slip resistance on dry and wet surfaces, and a review of the materials and tread patterns on the outsoles.

## 家居產品

### 鑄鐵鍋

鑄鐵鍋的傳熱能力及保溫效果好，而且美觀時尚，深受下廚人士歡迎。

然而，本會測試的7款鑄鐵鍋樣本中，有4款檢出不同金屬的釋放量，超出國際標準或歐洲委員會所訂的上限；當中1款樣本檢出的鐵釋放量超出歐洲委員會的指引上限54倍，另1款更檢出致癌重金屬砷及鎘，而砷的釋放量更超出國際標準上限16倍。本會促請生產商立即審視產品原材料及生產流程，改善產品質素，以保障消費者健康。

測試亦發現鑄鐵鍋的傳熱速度及熱力均勻度差異很大，使用相同爐具加熱，樣本間的傳熱速度可相差近3倍。熱力均勻度方面，1款樣本於電陶爐加熱時，鍋內底的最大溫差可高達191°C，令烹調效果難以掌握。

烹調時，若鑄鐵鍋的手柄溫度過高會容易燙傷。測試結果發現樣本的手柄溫度介乎89.3°C至97.3°C，全部超出歐洲標準所訂的上限(55°C)。本會提醒消費者應先戴上隔熱手套或使用隔熱墊，避免燙傷。



### 拖鞋

滑倒及跌倒是常見的家居意外，尤以長者為甚，故此消費者在揀選拖鞋時，不應只考慮穿著時是否舒適，也要顧及是否具備良好的防滑效能。本會測試的30款家居拖鞋，其中7款有「防滑」、「止滑」等聲稱。測試結果發現，售價最低(\$10)的樣本總評獲4.5分，相反售價最高(\$520)的樣本僅獲3分，反映價格與產品的防滑表現沒有必然關係。測試項目涵蓋樣本於乾燥及濕滑地板上的防滑表現，並檢視了樣本的鞋底所用物料、坑紋設計等。

Sufficient friction between the outsoles of slippers and the floor surface is required to exhibit ideal anti-slip efficacy. To simulate walking on the floor with slippers, the test referenced ASTM F2913-19 and measured the Coefficient of Friction (CoF) between the outsole (forepart and heel), and 4 types of tiles and flooring commonly used at home, namely quarry clay tiles, ceramic tiles, wooden floors and vinyl floors. The higher the CoF, the better the slip resistance.

On dry test surfaces, 26 models performed desirably on all 4 types of test surfaces with a CoF of 0.3 or above, the slip resistance requirement set by the shoe industry on general footwear, but the remaining 4 models failed to reach a CoF of 0.3 on ceramic tiles, wooden floors and/or vinyl floors, and performed the worst on vinyl floors with a CoF from 0.2 to 0.29 only.

Water on wet floor acts as a lubricant between the outsole and the floor, thus reducing the friction in between. Compared with dry test surfaces, all models obtained a significantly lower CoF on wet surfaces. Only 14 models maintained a CoF of 0.3 or above on all 4 test surfaces, while the slip resistance of the remaining 16 models on wet surfaces was unsatisfactory, of which the CoF of 2 models were under 0.3 on all 4 test surfaces. The Council alerted consumers that wearing these models might incur higher slipping risks.

## Outdoor Activity Products

### Hiking Boots and Hiking Backpacks

It is important to be well-equipped while hiking in the great outdoors, especially when safety is concerned. The Council jointly tested 11 waterproof hiking boots and 13 hiking backpacks with ICRT. Water resistance, slip resistance, breathability, shock absorption, durability of the mid-cut hiking boots were tested, while the 22L to 30L daypacks were assessed for storage utilisation, water resistance, durability, reflective design, manufacturing quality and cleaning convenience in the laboratory. The outdoor gear was further practically tested by panellists.

It was found that their water resistance performance varied vastly. 3 hiking boots models were found with water entry within an hour in the water immersion test, and 2 hiking backpack models failed to resist rain without a rain cover.

Other findings on hiking boots included serious abrasion and cracking of outsoles upon repeated rubbing and bending, and poor slip resistance on wet surfaces. The test results for the hiking backpacks were considerably better in general, with none of the samples damaged in the durability tests on top handles, shoulder straps or zippers.

Furthermore, concentration of carcinogenic hexavalent chromium was measured for boots made with leather, and the measured levels were lower than the upper limit of the related EU regulation.

拖鞋鞋底與地面之間必須有足夠的摩擦力，才能發揮理想的防滑效能。測試參考 ASTM F2913-19 進行，模擬穿著拖鞋行走時，鞋底與地面接觸的情形，量度鞋底的腳前掌及腳跟位置在 4 種家居常見的地磚及地板上的摩擦係數，分別為粘土磚、瓷磚、木地板及乙烯基地板（俗稱膠地板），數值愈高，代表防滑效能愈好。

於乾燥的測試地面上，26 款樣本在 4 種測試地面上皆有理想的防滑表現，摩擦係數均達 0.3 或以上，即製鞋業就一般鞋具所訂立的防滑效能要求，惟其餘 4 款樣本於瓷磚、木地板及/或膠地板上的摩擦係數未達 0.3，尤其於膠地板上的防滑表現最為遜色，摩擦係數僅為 0.2 至 0.29。

在濕滑地面上，水會在鞋底和地面之間產生潤滑作用，減低兩者之間的摩擦力。相比乾燥的測試地面，全部樣本在濕滑地面上所得的摩擦係數都明顯較低。只有 14 款樣本在全部 4 種測試地面上的摩擦係數能維持 0.3 或以上，餘下 16 款樣本的表現則欠佳，當中 2 款樣本在 4 種測試地面上所得的摩擦係數都低於 0.3。本會警惕消費者穿著該些樣本時有較高的滑倒風險。

## 戶外活動產品

### 行山鞋及行山背囊

要安全地在郊外遠足，穿戴優良的裝備十分重要。本會與 ICRT 合作測試了 11 款防水行山鞋和 13 款行山背囊。測試於實驗室進行，分別測試了中筒行山鞋的防水、防滑、透氣度、吸震能力和耐用表現；以及容量由 22 升至 30 升的日用型行山背囊的存儲可用性、防水、耐用、反光設計、製造工藝和清洗方便程度。另外，這些裝備也由多位評審員於戶外進行實測。

測試發現樣本的防水表現差異較大，3 款行山鞋於浸水測試未達 1 小時已出現入水情況，而 2 款行山背囊則於沒有蓋上雨擋時，未能發揮抗雨效果。

個別行山鞋的外底於磨擦及重複屈摺時出現嚴重磨損和破裂，在沾濕地面的防滑表現亦較差。行山背囊的整體測試表現較佳，頂部手挽、肩帶或拉鏈於耐用測試中均沒有受損。此外，測試亦量度皮革製造的行山鞋樣本中的可致癌化學物質六價鉻濃度，但檢出的水平皆低於相關歐盟法規的上限。







## Pet Products

### Dog and Cat Food

The Council tested 40 models of canned, boxed or pouched wet pet food, comprising 27 complete pet foods and 13 complementary pet foods. 18 of them were for dogs, 20 were for cats, and 2 models claimed to be for both dogs and cats.

### Mineral Content

The mineral contents in 80% of the wet food for dogs (16 out of 20 models) and 90% wet food for cats (20 out of 22 models) failed to fully comply with the recommended amounts stated in international guidelines on nutritional contents for complete pet food. Only 4 dog food and 2 cat food models fully met the recommendations laid out by 3 pet food organisations, namely the Association of American Feed Control Officials (AAFCO), the European Pet Food Industry Federation (FEDIAF), and the National Research Council (NRC).

The test results on the 12 models of complete cat food raised more concern. Based on the minimum concentrations of iron and zinc recommended by AAFCO and/or FEDIAF, the iron content of 7 models and the zinc content of 5 models failed to meet the minimum requirements. However, 1 model had zinc content exceeding the maximum concentration recommended by FEDIAF. Besides, the iodine contents in 3 models did not meet the minimum/maximum recommended concentration in cat food suggested by AAFCO and FEDIAF.

The complementary pet food models were generally found to have relatively low concentrations of various minerals, including calcium, iron, copper, manganese, zinc and iodine, whereas the calcium to phosphorus (Ca:P) ratio was also low in general.

Pet owners were reminded that long-term consumption of complete or complementary pet food with insufficient/excessive amounts of various minerals might lead to a number of health risks in pets. For instance, iron deficiency might cause iron deficiency anaemia, resulting in fatigue, increased heart rate and shortness of breath, and might also hinder the growth of kittens. Zinc deficiency might affect skin condition, and cause growth retardation in cats, while on the contrary, excessive intake may affect the absorption of copper and iron. Excessive or insufficient iodine intake may increase the chances of thyroid disorders.

## 寵物產品

### 狗糧和貓糧

本會測試了40款罐頭、盒裝或包裝寵物濕糧，包括27款全營養寵物食品（主食罐），以及13款補充性寵物食品（副食罐）。當中18款說明供狗隻食用，20款供貓隻食用，餘下2款則聲稱可同時供貓隻和狗隻食用。

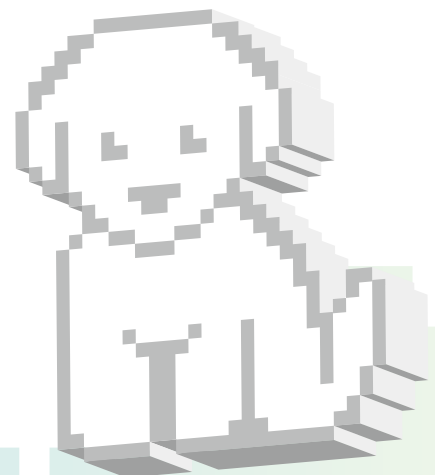
### 礦物質含量

8成供狗隻食用的濕糧樣本（20款中的16款）和9成貓用濕糧樣本（22款中的20款）的礦物質含量，未能完全符合國際間對全營養寵物食品訂立的相關營養素含量建議。當中只有4款狗糧和2款貓糧樣本完全符合美國飼料管理協會（AAFCO）、歐洲寵物食品工業聯合會（FEDIAF），以及美國國家研究委員會（NRC）訂立的營養素含量建議。

測試結果顯示，12款貓用主食罐樣本的問題較多。以美國AAFCO及/或歐洲FEDIAF就鐵質及鋅所建議的最低含量要求作比較，7款樣本的鐵質含量和5款樣本的鋅含量未能符合最低要求。然而，1款樣本的鋅含量超出歐洲FEDIAF的最高含量建議。測試亦發現3款樣本的碘含量未能符合美國AAFCO和歐洲FEDIAF建議的最低/最高含量水平。

另一方面，副食罐樣本中多種礦物質含量普遍偏低，包括鈣、鐵、銅、錳、鋅和碘等礦物質，而鈣和磷的比例亦較低。

本會提醒寵物主人，如果長時間讓寵物進食礦物質不足或過多的主食罐或副食罐，長遠有機會導致不同的健康問題。例如若攝取鐵質不足，或會造成缺鐵性貧血，導致疲倦、心跳加快、呼吸急促，亦會窒礙幼貓的成長；而鋅攝取量不足，則可能影響皮膚，令貓隻生長遲緩，相反若攝取過量鋅，便可能影響銅和鐵質的吸收；而攝取碘過量或不足，都可能增加出現甲狀腺疾病的機會。





## Vitamin D

Vitamin D is a micronutrient that helps maintain healthy bones and teeth for dogs and cats. The test results showed that the amounts of vitamin D3 in 2 complete dog food models fell short of the relevant minimum recommended level for complete pet food for adult dogs. Long-term deficiency of vitamin D might upset the balance of calcium and phosphorus in their blood and affect their immune system. In the long run, it might cause rickets or affect the bone growth of puppies, as well as osteoporosis for adult dogs.

## Harmful Substances

1 complementary dog food was detected with lead content that exceeded the maximum limit permitted by EU legislation for complementary pet food (10mg/kg).

Meanwhile, 13 out of the 22 cat food models were detected with mercury content from 0.03mg/kg to 0.296mg/kg (with a moisture content of 12%). The complementary cat food model with the highest concentration of mercury was close to the maximum limit in pet food (0.3mg/kg) laid out in EU regulations.

Considering that excessive lead intake could affect the brain and nervous system of dogs, while a long-term diet with excessive mercury content could cause damage to cats' nervous system and affect their physical coordination and balance, the Council urged pet food manufacturers to control the heavy metals content in pet food products.

Lastly, the Council also urged pet food manufacturers to ensure that complete pet food products have a complete and balanced nutrient profile with reference to the relevant international guidelines, and to include appropriate labelling on complementary pet food to prevent misfeeding by pet owners that may impose health risks to their pets.

## 維他命 D

維他命 D 是幫助貓狗維持強健的骨骼和牙齒健康的微量營養素。測試結果顯示，2 款狗用主食罐樣本檢出的維他命 D3 含量未能符合為成年狗隻全營養食品設定的相關最低含量建議。如果維他命 D 長期攝取不足，可能影響血液中鈣質和磷質的平衡，對牠們的免疫系統造成影響。長遠有機會令幼犬出現佝僂病，或影響狗隻的骨骼生長，亦可能令成犬出現骨質疏鬆問題。

## 有害物質

有 1 款狗用副食罐樣本檢出的鉛含量，超出歐盟法規就補充性動物飼料所設的上限（每公斤食品 10 毫克）。

此外，在 22 款貓用濕糧樣本中，13 款檢出水銀，含量由每公斤食品 0.03 毫克至 0.296 毫克不等（以含水量 12% 計算）。而測試中水銀含量最高的貓用副食罐樣本，所檢出的水銀含量十分接近歐盟法規就貓狗飼料所設的上限（每公斤 0.3 毫克）。

如果狗隻攝入過量鉛，可能會影響牠們的腦部及神經系統；而長期讓貓隻食用水銀含量高的膳食，則有機會對牠們的神經系統造成損害，可影響身體協調和平衡。本會促請寵物食品生產商控制寵物食品中的重金屬含量水平。

最後，本會敦促寵物食品生產商參考國際相關營養指引，確保供應的主食產品的營養全面而均衡，並適當標示副食產品，以免寵物主人因錯誤餵飼而損害寵物的健康。



## International Comparative Tests

During the year under review, the Council has maintained close collaboration with ICRT and joined forces with consumer associations in other jurisdictions to conduct international comparative tests on the following types of products and to advise consumers on selection tips, especially for expensive or durable products:

- Audio-visual and optical products, including Bluetooth speakers, soundbars, wireless earphones and interchangeable lens camera kits;
- Computer and telecommunications products, comprising chat apps, document scanning apps, security cameras, smart phones, tablet PCs, smart watches and fitness trackers;
- Household, personal and outdoor products, such as coffee machines, antiperspirants and deodorants, hiking backpacks, hiking boots and hard shell jackets; and
- Automobile and cycling products, including child car seats and bicycle helmets.

In addition to the increasing popularity of the test findings in Hong Kong, the Council's reports on products such as cameras, mobile phones, tablets, cosmetics and shower products were viewed by a considerable number of visitors on the Council's Shoptsmart website, which aims to provide extensive shopping information for visitors from the Mainland.

## Where Have All the Tested Products Gone?

The products used for testing by the Council were put to further use with a number of items donated to environmental protection organisations, charity groups and non-profit organisations for further consumption and recycling. During the year, a total of 1,228 items, including electrical appliances, household consumables, health products, children's products, skincare products as well as food products, were donated to 5 recipient organisations.

The recipient organisations were: ALBA Integrated Waste Solutions (Hong Kong) Ltd, EFCC Tung Fook Church, Kowloon City Baptist Church Social Services, the Salvation Army and the Society for the Prevention of Cruelty to Animals.

## 國際測試合作

年內，本會繼續與 ICRT 緊密合作，並聯同其他司法管轄區的消費者組織，對以下不同種類的產品進行國際性比較測試，並特別針對昂貴或耐用產品向消費者提供選擇貼士：

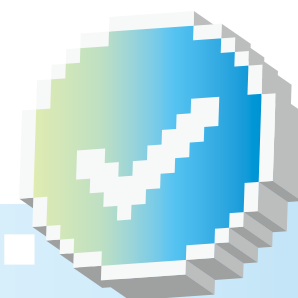
- 影音及光學產品：藍牙揚聲器、整合式揚聲器 (soundbars)、無線耳機及可換鏡頭相機套裝；
- 電腦及通訊產品：即時通訊應用程式、文件掃描應用程式、監控鏡頭、智能手機、平板電腦、智能手錶及運動手環；
- 家居、個人及戶外產品：咖啡機、止汗劑及體香劑、行山背囊、行山鞋及功能外套；及
- 汽車及單車相關產品：兒童汽車安全座椅及單車頭盔。

測試結果除了廣受香港消費者歡迎，部分測試報告，例如相機、智能手機、平板電腦、化妝品及淋浴產品等，在本會專為內地旅客提供全面消費購物資訊而設的「精明消費香港遊」網站中，亦常被瀏覽。

## 產品測試完畢後的去向

部分經本會測試的產品會捐贈予環保組織、慈善團體及非牟利機構使用及回收。年內，本會共捐贈 1,228 件物品予 5 間機構，當中包括電器、家庭消耗品、健康產品、兒童產品、護膚產品及食品。

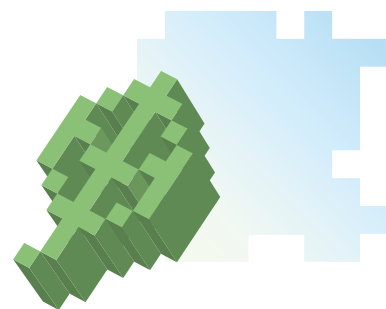
受惠機構如下：歐綠保綜合環保(香港)有限公司、中國基督教播道會同福堂、九龍城浸信會社會服務處、救世軍及愛護動物協會。





# PROMOTING SUSTAINABLE CONSUMPTION

## 推廣可持續消費



In support of Hong Kong's vision to build a green living environment and mitigate climate change, the Council puts great effort into educating, facilitating and encouraging the public to make greener consumption choices. Despite the difficulties posed by the pandemic, the Council was able to publish its second sustainable consumption (SC) report in mid-2021, a tracking study of the baseline survey published in 2016. Its findings affirm that a community-wide adoption of SC culture requires tripartite effort by consumers, businesses and the Government. This form of periodic study is one of the initiatives of the Council's three-pronged sustainable consumption strategy, the other two being the embedding of sustainability elements into product testing, research and surveys, the results of which are published in CHOICE Magazine; and consumer education programmes, as it is especially important to cultivate awareness of SC from a young age and at a community level.

為支持本港建構綠色生活環境和減緩氣候變化的願景，消委會不遺餘力地教育、促進和鼓勵公眾作出支持環保的消費選擇。儘管疫情帶來了不少困難，本會仍能於 2021 年年中發布了第 2 份可持續消費研究報告，作為 2016 年發表的基線調查的追蹤研究。調查結果指出，推動全民建立可持續消費文化，有賴消費者、企業和政府的三方合作。作出定期研究是本會推動可持續消費的三線策略性工作之一，另外兩項是將可持續性的元素納入產品測試、研究和調查中，並將結果於《選擇》月刊發表；以及推行消費者教育活動，將可持續消費的意識推廣予年輕消費者及普羅大眾。

### Tracking Study on Consumer Behaviour

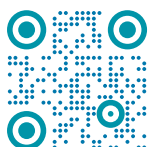
With its vision on advocating sustainable consumption, the Council conducted an in-depth study titled *"Embracing Sustainable Consumption for a Happy Life – A Tracking Study on Consumer Behaviour"*<sup>9</sup> ("Tracking Study") to monitor changes in consumers' attitude and behaviour towards SC since its baseline survey published in 2016, as well as to examine the latest developments of SC locally and overseas.

The Tracking Study, which was published in June 2021, indicated that consumers showed progress, albeit marginally, in terms of the 2 major Sustainable Consumption Indexes as compared with the baseline survey. The index score of "Consumers' Awareness and Attitude"

### 消費行為追蹤研究

本著推動可持續消費的願景，本會就 2016 年發表的首份可持續消費研究報告，進行題為《可持續消費 知行融樂—消費行為追蹤研究》的深入研究<sup>9</sup>（「是次追蹤研究」），以監察消費者對於可持續消費的態度和行為的轉變情況，並審視可持續消費於本地及海外的最新發展。

是次追蹤研究於 2021 年 6 月發表，顯示相對於基線調查，消費者就 2 個有關消費者認知和行為的主要指數均略有進步，但升幅輕微。「消費者的認知和態度」的得分從基線調查的 74 分提



9 Visit [www.consumer.org.hk/en/advocacy/study-report/20210617](http://www.consumer.org.hk/en/advocacy/study-report/20210617) or scan the QR code to read the full report of *"Embracing Sustainable Consumption for a Happy Life – A Tracking Study on Consumer Behaviour"*.  
《可持續消費 知行融樂—消費行為追蹤研究》報告全文，請瀏覽 [www.consumer.org.hk/tc/advocacy/study-report/20210617](http://www.consumer.org.hk/tc/advocacy/study-report/20210617)，或掃描二維碼。

increased from 74 in the baseline survey to 77 in the current survey, while “Consumers’ Behaviour and Readiness” increased from 69 (Consumers’ Behaviour) and 65 (Consumers’ Readiness) in the baseline survey to 71 in the current survey. The 2 major indexes were comprised of 8 sub-indexes, among which “Recycling Behaviour” was the only one that stayed at a relatively low score of 63 with no increase. Results of the 2 major indexes reflected that there was still a gap between consumers’ awareness and their behaviour in reality, in particular their participation in recycling, suggesting more consumer education work needs to be done to strengthen this important habit.

高至是次調查的 77 分；而「消費者的行為和意願」則從基線調查的 69 分（消費者行為）和 65 分（消費者意願）增加至是次調查的 71 分。這 2 個主要指數由 8 個次指數組成，當中「回收行為」是唯一一個沒有上升的次指數，保持在較低水平的 63 分。從 2 個主要指數的得分，反映消費者的認知與實際行為之間仍有差距，尤其在回收方面更為明顯，在未來需要聚焦加強教育本港消費者這一重要習慣。



### 香港可持續消費指數及次指數 - 2020 年調查



Based on the findings and with reference to the rapid development overseas, the Council puts forward 9 recommendations for consideration by the Government and related stakeholders.

As drivers for behavioural change of **consumers**, the Council proposed (1) nurturing SC understanding and culture through public education and creation of support platform; (2) strengthening availability and choice of products and services with relevant incentives to encourage consumption; and (3) rebuilding recycling habits by a convenient, stringent, and transparent waste management system.

In terms of the role and responsibility of **businesses**, the Council suggested them to (1) adopt sustainable principles along the value chain, from production to end-of-life disposal; (2) provide accurate information about the sustainability of products and services; and (3) set measurable sustainability targets and roadmaps.

Last but not least, the Council recommended the **Government** to consider the directions and policies of: (1) promoting research in advancing SC related patterns; (2) establishing long-term and holistic policy to foster the recycling and sustainable industry; and (3) introducing legislation and enforcement measures to achieve specific SC goals.

根據調查結果，並觀乎海外的急速發展情況，本會提出 9 項建議，供政府及相關持份者參考。

作為改變**消費者**行為的動力，本會建議(1) 加強公眾教育及建構支援平台，以培育對可持續消費的知識及文化；(2) 增加市面上有關產品及服務的供應及選擇，並提供誘因鼓勵購買；及(3) 建立方便使用、嚴謹及有透明度的廢物管理系統，以重建消費者參與回收的信心。

在**企業**的角色和責任方面，本會建議企業(1) 從產品生產到報廢處理，在價值鏈中採用可持續原則；(2) 提供有關產品和服務可持續性的準確信息；及(3) 設定能衡量量值的可持續發展目標和路線圖。

最後，本會建議**政府**考慮採納以下方向及政策：(1) 推動可促進可持續消費模式的研究；(2) 建立長遠和整全的政策以促進回收和可持續產業的發展；及(3) 引入法例和執法措施以實現特定的可持續消費目標。

The release of the Tracking Study report was followed by a Sustainability Conference co-hosted with the Centre for Business Sustainability of the CUHK Business School. The conference aimed to facilitate sharing and exchange of ideas among stakeholders, thereby driving Hong Kong to progress towards a sustainable future. Amid the pandemic, the conference still attracted the physical attendance of over 120 stakeholders from the Government, business sectors, academics and NGOs, with media coverage extending the reach to the general public. Pre- and post-engagement work involving a total of 11 organisations was conducted.

(The project was funded by the Sustainable Development Fund.)

是次追蹤研究報告發表後，本會與香港中文大學商學院商業可持續發展中心合辦了可持續發展研討會，旨在促進持份者之間分享和交流意見，從而推動香港邁向可持續發展的未來。在疫情期間，研討會仍然吸引了來自政府、商界、學術界和非政府組織的 120 多名持份者親臨參與，並得到媒體報導，把訊息傳遞到廣大公眾。除此以外，本會亦在發表研究報告的前期和後期，與 11 個機構組織進行了交流。

(是項計劃由可持續發展基金資助。)



## Control of Single-use Plastics

In response to a public engagement exercise on the control of single-use plastics launched by the Council for Sustainable Development, the Council pledged support of the overall direction proposed in eliminating non-essential and hard-to-recycle single-use plastic items. The Council also provided its views on the types of products to be controlled, timeframe and approach for controlling them, and supported the enhancement of the Plastic Shopping Bag Charging Scheme, the provision of information on the recyclability and percentage of recycled content of a single-use plastic product, and the establishment of a platform for sharing information on plastic alternatives among different stakeholders. Based on the findings of its Tracking Study, the Council provided references on factors affecting consumers' choices and their willingness to pay a premium for non-plastic/reusable alternatives.

## 管制即棄塑膠

就可持續發展委員會發表的「管制即棄塑膠」公眾參與文件，本會支持有關建議的整體方向，淘汰非必要和難以回收的即棄塑膠。同時，本會亦就管制即棄塑膠產品的類別、時間框架及管制方法提出意見，並支持塑膠購物袋收費計劃的優化措施、提供更多有關即棄塑膠產品的可回收程度和再生塑膠成分百分比的資訊，以及建立一個平台供不同持份者互相分享塑膠替代品的資訊。本會亦根據其追蹤研究結果向可持續發展委員會提供了相關參考資料，包括影響消費者選擇的因素，以及消費者為非塑膠/可重用的替代品所願意支付更多費用的意願。





Besides, the Council recommended the Government to formulate a holistic approach to tackle waste, including tackling all packaging waste, promoting circular economy and life cycle approach, reducing the use of microplastic in the cosmetic industry, facilitating the shift to sustainable production and consumption practices, as well as promoting behavioural change through effective motivation as advocated in its Tracking Study.

## Scheme on Regulation of Disposable Plastic Tableware

The Council fully supported the Environmental Protection Department's proposal of introducing legislation to regulate disposable plastic tableware, and commented that the implementation schedule should be sped up.

The Council put forward several suggestions, including: (1) an outright ban of the sale of disposable expanded polystyrene (EPS) tableware to local end-consumers (including catering premises); (2) provision of a clear definition and examples of the 4 types of plastic tableware under the scope of the regulation scheme; (3) inclusion of "compostable plastics" and "bio-based plastics" in the definition of plastic substitutes; (4) extension of the scope of "dine-in services" to include large public events; and (5) introduction of recognition/incentive scheme to foster a smooth transition.

As regards the proposed exclusions in the regulation scheme, the Council expressed reservation on allowing the provision of disposable plastic straws by catering premises on request by persons with special needs due to medical care reasons if alternative means are available, and the exclusion of disposable plastic tableware that forms part of pre-packaged food products prepared outside catering premises. The Council was of the view that to ensure success of the regulation, the scheme should eliminate any open up leeway from the ban of single-use plastic tableware.

Apart from the above, the Council also suggested a series of measures with an aim to promote overall waste reduction, such as extending the coverage of the regulation scheme to other common types of plastics and encouraging the use of reusable tableware. Scan the QR code to read the Council's submitted views and suggestions in full.

## Product Comparative Tests on Appliances

### Air Conditioners

Many households plan on replacing their air conditioners in the run-up to summer to keep the heat at bay, and inverter split-types are a popular choice in recent years. The Council tested 14 models of "1.5 horsepower" (HP) inverter split-type reverse cycle air conditioners and found 1 model to have a cooling capacity almost 18% lower than its claim, failing to meet the requirement of the Mandatory Energy Efficiency Labelling Scheme (MEELS). The test results were referred to the Electrical and Mechanical Services Department (EMSD) for follow-up.

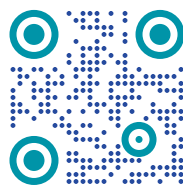
此外，本會建議政府制定一個全面的減廢應對方案，包括處理所有包裝廢物、推動發展循環經濟和生命周期模式、減少化妝品行業使用微塑膠、促進轉向可持續生產和消費方式，以及透過本會在其追蹤研究報告中倡議的政策，為改變消費行為注入動力。

## 管制即棄膠餐具計劃

本會全力支持環境保護署就立法管制即棄膠餐具提出的建議，並表示應盡早落實。

本會提出多項意見，包括（1）全面禁止銷售即棄發泡膠餐具予本地的最終消費者（包括餐飲業處所）；（2）就4種即將納入管制範圍的膠餐具作出清晰的定義，並提供相關例子；（3）將「可堆肥塑膠」及「生物基塑膠」納入塑膠替代品的定義之中；（4）擴大「堂食」的涵蓋範圍，包括大型公眾活動；以及（5）推行認證或獎勵計劃，以促進管制計劃的順利過渡。

就管制計劃中提出的豁免，本會表示有所保留，並認為在有替代方案下，不宜容許餐飲業處所在有特別需要的人士基於醫療原因而提出要求時，提供即棄膠飲管；以及豁免在餐飲處所外預先包裝的食品所附帶的即棄膠餐具。為了確保管制計劃成功實施，本會認為相關管制措施應盡量禁止為任何即棄膠餐具提供豁免。



除此之外，本會亦提出一系列建議，以期推動全面減廢，包括：擴大計劃的管制範圍，以涵蓋更多常見的塑膠種類；以及鼓勵使用可重用餐具。請掃描二維碼，詳閱本會提交的意見及建議全文。

## 電器產品比較測試

### 冷氣機

為迎接炎炎夏日，不少家庭有計劃更換冷氣機，變頻分體式冷氣機更是近年熱門之選。本會測試了14款俗稱「匹半」的變頻式分體冷氣機，發現1款樣本實際量得的製冷量較聲稱低近18%，未能符合「強制性能能效標籤計劃」的要求，本會已將測試結果轉交機電工程署跟進。

Although the Cooling Seasonal Performance Factor (CSPF) of all tested models met the Energy Efficiency Grade 1 standard under MEELS, their measured CSPF values showed a vast variance of over 55%, indicating a high disparity in energy-saving performance.

The energy efficiency directly impacts the electricity cost. Based on the tariff of \$1.2 per unit of electricity and the scenario where the air conditioner operates for 12 hours per day for 180 days a year, the Council estimated the annual electricity tariff of the models to range from \$657 to \$1,023, representing a difference of \$366. This means that the models with a lower energy efficiency would incur 56% more electricity tariff than the more energy-efficient models.

## Refrigerators

Refrigerators are an essential home appliance and run for 24/7, drawing power around the clock. Therefore, energy efficiency is a key decision factor when selecting a refrigerator. The Council tested 17 models of 1-door, twin-door and 3-door refrigerators with claimed total net storage volumes of 122L to 252L (medium-sized), and 45L to 122L (smaller-sized). 11 were frost-free refrigerators and 6 were direct cool models (known as frost refrigerators).

The annual electricity tariff of each model was estimated based on their power consumption in the test. It was found that the 6 smaller direct cool models had a lower power consumption as they did not require extra power for defrosting; their estimated annual electricity tariff could be lower than certain frost-free models by over 70%. Taking both 1-door and twin-door models into consideration, the annual electricity tariff ranged from \$107 to \$163. The 11 larger-sized frost-free refrigerator models had a relatively higher electricity tariff, ranging from \$257 to \$471.

The freezing capacity and cooling performance of refrigerators are of utmost importance. Among the 12 models with a freezer compartment, most had a satisfactory freezing capacity. However, the cooling performance of the fresh food compartment varied vastly among the models. In the test, 3 food samples were placed in the fresh food compartment and the time required for the test loads to drop from room temperature (25°C) to 10°C was measured. The results revealed that the cooling times of the tested models ranged from 2.9 hours to 6.7 hours, a difference of 1.3 times.

Despite direct cool refrigerators being more energy efficient and space-saving, they require regular defrosting. Consumers should be mindful that the full warranty of certain direct cool model was as short as 1 year and did not offer warranty renewal. Besides personal factors such as the home size, types of food often stored in the fridge, and fridge usage habits, consumers who wish to select a more energy-efficient frost-free refrigerator might also consider models with an inverter compressor which had a better overall performance in general.

儘管全部樣本的「製冷季節性表現系數」(CSPF)均符合標示的1級能源效益，但樣本間的CSPF數值相差逾5成半，代表慳電程度懸殊。

電器產品的能源效益直接影響電費開支，若以每度電\$1.2計算，假設全年開冷氣180天，每天12小時，各樣本每年所需電費由\$657至\$1,023不等，相差\$366。換言之，使用能源效益較低的樣本，相比能源效益較高的，每年須多付56%電費。

## 雪櫃

雪櫃是家庭必備電器之一，並需要每天24小時運作，小數怕長計，能效表現是選購雪櫃時的重要考慮因素。本會測試了17款單門、雙門及三門雪櫃，聲稱總淨儲存容量分別為122升至252升(中型)，以及45升至122升(較小型)。當中11款為無霜雪櫃，6款為直冷式雪櫃(即「有霜雪櫃」)。

若根據各樣本測試所得的耗電量來推算全年電費，6款較小型的直冷式雪櫃樣本，由於毋須耗電除霜，耗電量較少，全年電費可較個別無霜雪櫃樣本低逾7成。無論單門或雙門型號，推算出的全年電費，介乎\$107至\$163。至於11款較大型的無霜雪櫃樣本計算所得的電費則較高，介乎\$257至\$471。

雪櫃的冷凍及保持低溫能力至為重要。測試中12款樣本均設有冷凍室，大部分樣本的冷凍表現不俗。不過，樣本間冷藏室的冷卻表現參差，測試將3個模擬食品放入各樣本的冷藏室內，再量度模擬食品由室溫25°C降至10°C所需要的時間。結果發現，各樣本量得的冷卻時間由2.9小時至6.7小時，相差達1.3倍。

雖然直冷式雪櫃省電又慳位，不過需要定期溶雪清理。消費者亦應留意，有直冷式雪櫃樣本的全機保養期僅1年，更不設續保。消費者宜因應家居空間大小、日常冷藏食物的種類和習慣，細心選擇慳電及冷卻表現較佳的雪櫃，例如可考慮選擇整體表現較佳的變頻式壓縮機型號。



## Warranty and Maintenance for Electrical Appliances

According to the Council's complaint statistics, short product warranty periods, high annual warranty renewal fees and maintenance charges are common pain points for consumers. As durable whitegoods such as air conditioners and refrigerators could often last for a few years or even up to 10 years, warranty and maintenance are consequential to the appliance's lifespan.

The Council also surveyed the maintenance schemes of home appliances in its product tests. Among the tested air conditioner models, 11 merely provided a full warranty period of 1 year, while only 3 offered a 2-year warranty period, after which the annual warranty renewal fee ranged from \$620 to \$1,500, a 1.4-time difference. Besides, the arrangements and charges for after-sales services offered by different agents, such as maintenance checks and machine cleaning, were also found to differ notably. As for refrigerators, the warranty period ranged from 1 to 5 years, of which 9 models claimed to offer renewal with annual fees ranging from around \$180 to \$800; the remaining 8 models did not offer warranty renewal and an on-site inspection fee would be charged after the warranty expired.

Consumers often lack control over the selection of after-sales services. Costly after-sales service and annual warranty renewal fees would dampen consumers' desire to renew the warranty or repair malfunctioning appliances, which would lower the product's operating efficiency and lifespan, in turn spurring consumers on to purchase replacements more frequently. Not only does this go against the principle of sustainable consumption, but it will also escalate the expenses for purchasing electrical appliances. The Council therefore urged product suppliers to offer more affordable maintenance services with a longer warranty period, to support sustainable consumption and reduce electrical waste.

## Product Comparative Test and Survey on Products with Environmental Claims

### Foldable Food Containers

As more consumers have started bringing their own reusable containers for takeaway food and beverages in recent years, the Council conducted a test on foldable silicone food containers (9 models) and foldable cups (5 models).

Test items included overall migration for 3 food simulants, potassium permanganate consumption, colour migration when soaked in liquids, volatile organic matter (VOM), total lead and cadmium levels, food colouring residue and durability, while the labelling information on the packaging was also examined.

While all models performed satisfactorily in tests for lead and cadmium migration and durability, there is room for improvement in VOM levels.

## 電器產品的保養及維修

按本會的投訴個案分析，發現產品的保用期短、續保年費及維修費用高昂，普遍都是消費者的痛點。由於冷氣機和雪櫃等家庭電器一般可以用上數年，甚至 10 年不等，因此保養和維修可能影響相關電器產品最終的使用壽命。

本會在進行產品測試的同時，亦調查了相關電器產品的保用計劃資料。在測試的冷氣機樣本中，11 款只提供 1 年的全機保用期，3 款的保用期則為 2 年；在保用期過後，每年續保的費用為 \$620 至 \$1,500，相差 1.4 倍。此外，調查亦發現，由各代理商提供的售後服務的安排及收費差異也頗大，包括上門檢查和清洗等服務。若以測試的雪櫃樣本為例，機身保用期由 1 年至 5 年不等，其中 9 款聲稱可提供續保服務，費用由每年約 \$180 至 \$800，餘下 8 款樣本的代理商則表示不會提供續保，而於保用期後更會收取上門檢查費用。

消費者在選擇售後服務時往往處於被動角色，高昂的售後服務和續保年費，變相會降低消費者為產品維修和續保的意欲，一旦機件出現問題而未能及時維修，不但減低產品的運作效率和壽命，同時亦加速消費者更換新機的頻率，既不符合可持續消費原則，亦增加購買電器的開支。本會呼籲代理商，為產品提供較便宜和較長保用期的維修保養服務，以支持可持續消費和減少廢物棄置量。

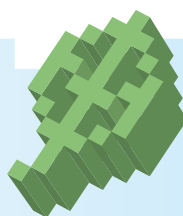
## 測試和調查具有環保聲稱的產品

### 可摺合矽膠容器

近年不少消費者在購買外賣食物和飲品時，習慣自攜可重用的容器。有見及此，本會測試了 9 款可摺合矽膠食物盒和 5 款摺杯。

檢測項目包括以 3 種模擬食物進行的總遷移量測試、高錳酸鉀消耗量、浸泡液會否有顏色遷移、矽膠物料的可揮發性有機物質含量、總鉛量、總鎘量、食物色素殘留的程度，以及各樣本的耐用程度，另檢視了包裝標籤所載的資料。

儘管全部樣本的總鎘量和總鉛量，以至產品的耐用程度等方面都表現理想，不過樣本中可揮發性有機物質含量則有待改善。矽膠物料中的可揮發性有機物質以矽氧烷為主，若含量過多可能會遷移到食物中，甚或影響食物安全。根據德國食





Siloxanes are main VOMs found in silicone materials which, when in excess levels, might migrate onto the food and affect food safety. The test revealed that over 60% (9 models) exceeded the German LFGB standard's VOM limit of 0.5% for food-contact silicone products, of which 6 were food containers with VOM levels from 0.76% to 1.3% for the body and sealing ring materials; the remaining 3 were foldable cups which had VOM levels from 0.8% to 1.4%. Research has indicated that long-term contact with high dosages of siloxanes may adversely affect the liver health of test animals.

In view of the Government's plans to regulate disposable plastic tableware, the Council opined that apart from progressive control of the selling and use of disposable plastic cutlery, the Government should also take prompt action to set safety standards for reusable products, so as to ensure quality and increase the public's confidence in using such products.

品及消費品規例 LFGB 標準，盛載或與食品有接觸的矽膠製品的可揮發性有機物質含量上限為 0.5%。測試結果顯示，逾 6 成（9 款）樣本的可揮發性有機物質含量超過標準上限，其中 6 款食物盒樣本的主體和封圈矽膠物料的可揮發性有機化合物含量由 0.76% 至 1.3% 不等，餘下 3 款摺杯樣本的含量介乎 0.8% 至 1.4%。有研究顯示，長期接觸高劑量矽氧烷或會影響實驗動物的肝臟健康。

因應政府有計劃由源頭管制即棄膠餐具，本會認為除逐步管制出售及使用即棄膠餐具外，亦需就可重用餐具盡早訂定各種安全標準以規範產品質素，從而增加公眾使用這類產品的信心。



## Bathroom and Toilet Cleaning Products

The Council conducted a survey covering 17 models of bathroom cleaners and 23 models of toilet cleaners, reviewing their labelling information including the ingredients, environmental claims, the use of Chinese and English safety warnings and precautions.

Aside from the cleaning efficacy, consumers should also consider whether the cleaning products comply with sustainability principles before purchase. Among the 40 surveyed models, only less than 20% (7 models) offered refill packs that could help reduce plastic waste, out of which only 4 provided pouch packaging with less plastic materials, whereas only 15% (6 models) claimed to have packaging with recycled materials.

## 浴室清潔劑及潔廁劑

本會檢視了 17 款浴室清潔劑及 23 款座廁清潔劑樣本的標籤資料，包括產品標示的成分、有關環保的聲稱、中文及英文的安全警告語句和注意事項等資料。

除了關注產品的清潔效能外，選購浴室及座廁清潔產品時還應考慮產品是否符合可持續的環保原則。檢視的 40 款樣本中，只有不足 2 成（7 款）有提供補充裝，以幫助減少塑膠廢物，其中只有 4 款提供使用較少塑膠物料的袋裝包裝產品；聲稱採用循環再造的包裝物料的產品，更只佔 1 成半（6 款）。

Although most of the models displayed the plastic code or plastic material on the container, namely 3 types of recyclable plastics – type 1 polyethylene terephthalate (PET), type 2 high-density polyethylene (HDPE), and type 5 polypropylene (PP), 6 models did not indicate the relevant code, which was unsatisfactory as consumers are unable to identify its recyclability.

For the 7 models with biodegradability claims, as none presented the biodegradation rate, it was impossible for a meaningful comparison.

The Council urged manufacturers to strengthen product sustainability by introducing more eco-friendly practices throughout the products' life cycle, from the selection of raw materials, manufacturing process, to the packaging and disposal, as well as providing certification of ecolabelling by a third party.

## Opinion Survey on Purchasing and Usage Habits of Skincare Products

The Council conducted phone interviews with 1,650 female respondents aged between 20 and 60 to understand their purchasing and usage habits of skincare products (including facial cleansers, face serums, moisturisers and face masks) by random sampling. It was found that close to 50% users stockpiled unused skincare for beyond a year, easily causing wastage.

It was found that women in Hong Kong have an average yearly spending of \$3,100 on facial skincare products. Those aged between 30 and 39 had the highest spending (around \$3,500), whereas respondents aged 20 to 29 spent the least (around \$2,500).

The respondents had average brand loyalty in terms of facial cleansers, face serums and moisturisers. Over 40% of the users would try out products from different brands for these 3 categories, of which face masks had the lowest brand loyalty, with 65% respondents expressing that they would try out different brands.

Close to half (49%) of the respondents admitted to owning facial skincare products which remained unopened for over a year, most of which were face masks (42%). After a skincare product has expired, almost half the respondents (49%) would discard it, yet 38% would apply it on other parts of the body, and 25% would even continue to apply it on the face. The Council reminded consumers that continued usage of skincare products beyond their shelf life/expiry date could increase dermatological risks.

雖然大部分樣本的塑膠容器均有標示塑膠編碼或說明塑膠物料，例如 3 類可以再造的塑膠物料：編號 1 為聚對苯二甲酸乙二酯 (PET)、編號 2 為高密度聚乙烯 (HDPE)，以及編號 5 為聚丙烯 (PP)，然而 6 款樣本的容器並沒有標示相關塑膠物料編碼，令消費者難以確定是否可回收再造，情況並不理想。

樣本中，有 7 款具可生物降解的聲稱，但全部都沒有列明所需的降解時間，消費者未能從相關資訊比較其降解速度，從而揀選較環保的產品。

本會呼籲生產商由產品原材料、生產過程，以至包裝及處理棄置容器上引入更多環保元素，並提供由第三方機構發出的環保標籤認證，支持環保。

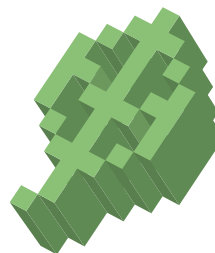
## 購買和使用護膚品習慣意見調查

本會以隨機抽樣形式，成功以電話訪問了 1,650 位年齡介乎 20 至 60 歲的女士，了解她們購買及使用護膚品（包括潔面產品、面部精華、面霜和面膜）的習慣，發現近半受訪者囤積逾年未開封的護膚品存貨，容易造成浪費。

調查發現本港女士平均每年花費約 \$3,100 於面部護膚品，當中以 30 至 39 歲的女士花費最高（約 \$3,500），至於 20 至 29 歲受訪者的花費則最低（約 \$2,500）。

受訪者對潔面產品、面部精華及面霜品牌的忠誠度只屬一般，該 3 個產品類別均有逾 4 成用家會嘗試不同品牌的產品，當中忠誠度最低的為面膜，有 65% 受訪者樂於嘗試不同品牌。

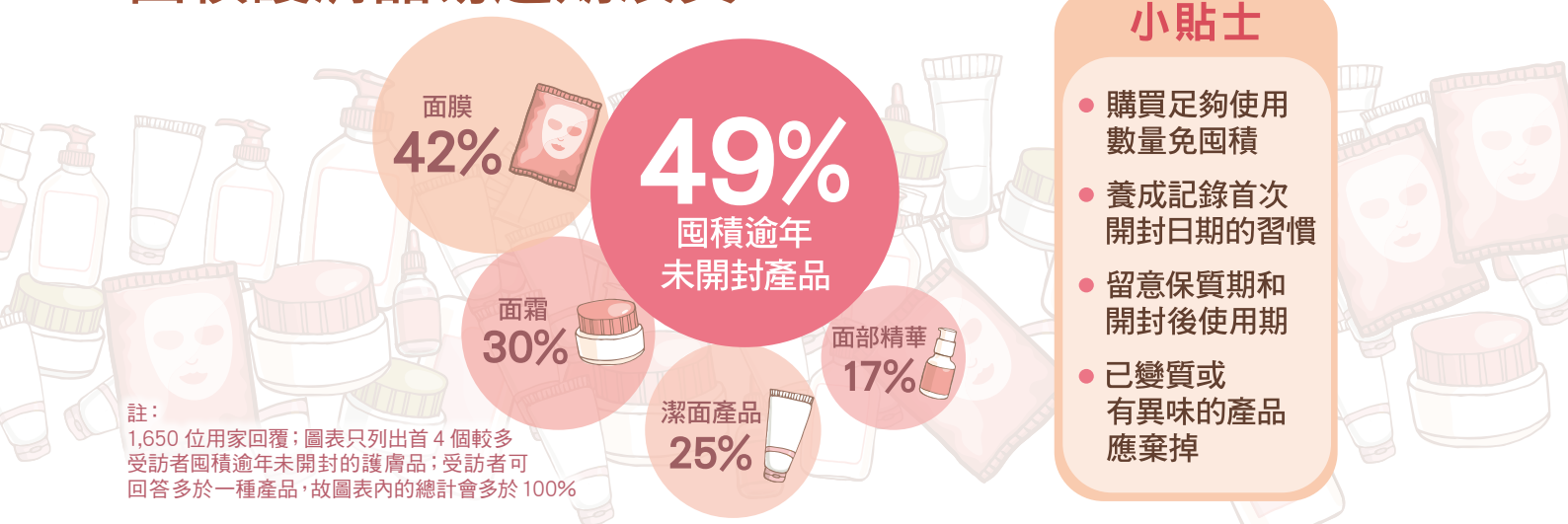
近半（49%）受訪者表示擁有逾年尚未開封的面部護膚品，當中以面膜佔最多（42%）。當發現護膚品過期，雖然有近半受訪者（49%）會把護膚品棄掉，但仍有近 4 成受訪者（38%）會用於身體其他部位，2 成半（25%）甚至會繼續用於臉上。本會提醒，倘若護膚品過了保質期/使用期限，有機會增加影響皮膚健康的風險。



As every person's skin type and reaction differ, consumers were recommended to trial samples of new products before buying the full-sized product, or to purchase it in a smaller size. Consumers were reminded to shop rationally, try to understand the product's efficacies and scrutinise the ingredients list, select skincare suitable for their own skin type, and not to buy larger-sized products on impulse. In particular during festive seasons, many skincare brands tend to tout quantity discounts which might entice consumers to purchase and stockpile a larger number of products than needed, resulting in product expiry and wastage.

由於個人的膚質及皮膚反應各有不同，消費者在考慮嘗試新款護膚品時，建議在購買貨裝產品前先索取試用裝，或購買較細小的瓶裝使用。消費者應保持理性消費，選購護膚品時宜仔細了解其功效，細閱成分列表，選購適合自己膚質的護膚品，勿因較大容量產品相對划算而衝動購買，尤其在節日臨近期間，不少護膚品品牌會以「多買多折」促銷，消費者容易因為折扣優惠而購買多於實際所需的數量，以致囤積護膚品，最終因產品過期而造成浪費。

## 囤積護膚品易過期浪費！



### Public Education on Sustainable Consumption

One of the Council's focuses is to nurture the understanding and culture of SC through public education. Apart from the theme of sustainable consumption in the Earth 2038 Project for primary school students, and the thematic award "Innovative Design for Sustainable Consumption" in the Consumer Culture Study Award for secondary school students, the concept of SC has indeed been infused into all consumer education programmes of the Council, including an experience sharing and refresher training session of the "Support Programme for Persons with Special Needs", as well as training materials of the "Pilot Educator Scheme for Senior Citizens". Community talks with topics such as "Sustainable Consumption" and "Environmental Protection Under the Pandemic" were also conducted. This year, in related talks and programmes, audiences were also reminded of issues such as overpackaging of goods bought online and the wastage as a result of panic buying, which were particularly prominent during the pandemic.

Details of the programmes and award are covered in the chapter "Empowering Consumers Through Education" (p.86).

### 可持續消費的公眾教育

本會的重點工作之一是通過公眾教育，培育大眾對可持續消費的知識及文化。除了以可持續消費為專題的小學生「2038 地球人計劃」，以及中學生「消費文化考察報告獎」（「報告獎」）的「可持續消費創意設計主題獎」外，可持續消費的概念其實已滲透至本會所有消費者教育計劃中，當中包括「特殊需要人士支援計劃」實踐經驗分享會暨進修培訓，以及「智齡消費教育大使試行計劃」的培訓教材。本會亦舉辦了以「可持續消費」及「疫下環保」為專題的社區講座，亦在今年相關講座和計劃中，提醒公眾在疫情期間尤其顯著的問題，包括網購商品所引致的過度包裝、搶購造成浪費等。

本年報「以教育活動提升消費者自我保護能力」（第 86 頁）一節詳載有關計劃及「報告獎」內容。



# COLLECTING MARKET INFORMATION ON GOODS AND SERVICES

## 蒐集消費品和服務業的市場資訊



Market surveillance continues to be one of the most important activities of the Council's work. This involves collecting timely information on the ever-growing range of goods and services available in both the physical and e-marketplaces, and analysing this data to help consumers shop wisely with clear pricing and value comparisons. Prices of groceries and daily necessities are monitored on a continuous basis, while other widely-used products and services or those in rising trends are the subjects of periodic special surveys. These surveys are aimed at providing clear and accurate information to the public, a key enabler to consumer empowerment.

市場調查一直是本會的重要工作，面對實體和電子商務市場中與日俱增的貨品和服務種類，消委會通過適時蒐集相關資訊，並分析有關數據，為消費者提供清晰的價格和價值比較，幫助他們作出精明的消費選擇。年內，本會除了持續地監察糧油雜貨和日用品的價格外，還定期為其他被廣泛使用或新興的貨品和服務進行特別調查，以冀為公眾提供清晰準確的資訊，從而賦權消費者保障自身權益。

### Market Surveillance

Given the rise in e-commerce, digital services and the change in consumption under the recovery of the pandemic, the Council continued to expand its market surveillance<sup>10</sup> efforts in the year under review. Apart from the longitudinal monitoring of grocery prices at major retail chains including supermarkets, a wide range of studies covered staycation packages, overseas moving services and pet relocation services. Meanwhile, surveys on home mortgage loans and virtual bank services were conducted to strengthen financial consumer protection. In addition to scrutiny of the licensed columbarium services in Hong Kong, the Council co-operated with the counterpart consumer protection organisations in Macau, Guangzhou and Foshan to examine the local regulations of the columbarium niches provided to Hong Kong consumers.

### 市場調查焦點

鑑於電子商務和數碼服務的興起，加上疫情好轉後的消費模式轉變，本會於年內繼續擴闊市場監察工作，除了持續地監察主要連鎖零售店（包括超市）的雜貨價格<sup>10</sup>，還廣泛研究不同範疇的服務，包括酒店度假套餐、海外搬運服務和寵物移民服務。同時亦進行了置業按揭貸款和虛擬銀行服務調查，以加強金融服務的消費保障。此外，在檢視本港持牌私營骨灰龕服務時，本會與澳門、廣州及佛山的消費者保障組織合作，探討向本港消費者提供當地骨灰龕位服務的相關法例。

<sup>10</sup> See Appendix 7 for the list of survey and service study reports published in 2021-22.  
於2021-22年公布的調查和研究報告一覽表見附錄七。

### Annual Supermarket Price Survey

In the year under review, the Council announced its 2020 annual supermarket price survey on the aggregate average price (in short, "price") for a basket of 230 top-selling items sold in 2 major supermarket chains based on scan data, revealing a 1.9% year-on-year (YoY) rise compared with 2019. The survey found significant price increases in 9 product categories (0.6% to 19.9%) and 35 product groups (0.4% to 25.1%), both higher than the increase of the Composite Consumer Price Index for the corresponding period (0.3%).

The basket of 230 items was broadly divided into 13 categories and 51 product groups. 9 of the 13 categories recorded an upward trend, with a price increase ranging from 0.6% to 19.9% YoY, while 4 categories were down by 0.4% to 1.6% YoY. The analysis showed that the prices of 36 out of the 51 product groups were up by 0.2% to 25.1% YoY. The product group leading the price surge was canned meat, with an average increase of 25.1%, followed by canned vegetables/soup (17.7%), canned fish (15.4%), salad dressing/pasta sauce (15.2%), pre-packaged cakes (13.3%), carbonated soft drinks (11%), frozen dim sum/meals (10.1%) and frozen meat (10%). In contrast, the prices of 15 product groups were down YoY, from 0.4% to 4.2%, with chocolates/confectionery (-4.2%), adult milk powder (-3.3%) and toilet paper/facial tissues (-2.9%) showing the largest drops.

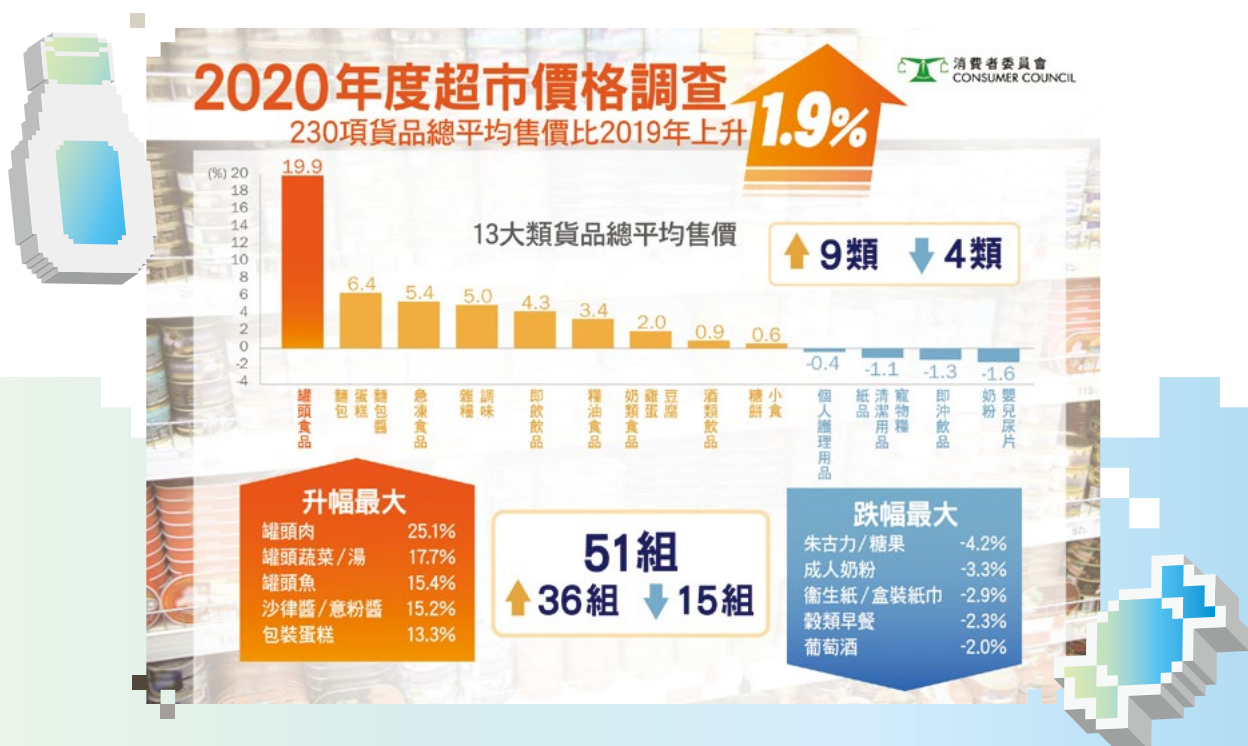
As COVID-19 has badly affected the economy in the past 2 years, the Council urged supermarket groups to shoulder more social responsibility and tide over the difficult times together by refraining from increasing the prices of staple food and daily necessities. On the other hand, the Council reminded consumers to compare product prices carefully for a smart consumption choice.

### 年度超市價格調查

本會在年內公布了2020年度的超市價格調查，按2間大型連鎖超市的掃描數據計算，檢視了一籃子共230項熱門超市貨品的總平均售價（簡稱「售價」）；與2019年比較，2020年的按年升幅為1.9%。調查發現有9大類貨品（0.6%至19.9%）及35組貨品（0.4%至25.1%）的售價升幅均高於同期的綜合消費物價指數（0.3%）。

調查的230項貨品分為13大類，細分為51個組別。在13大類中，9類的售價按年上升0.6%至19.9%；另有4類則較前一年下跌0.4%至1.6%。在51組貨品中，36組的售價按年上升0.2%至25.1%，當中以罐頭肉組別的升幅最大，上升25.1%，其次是罐頭蔬菜/湯（17.7%）、罐頭魚（15.4%）、沙律醬/意粉醬（15.2%）、包裝蛋糕（13.3%）、汽水（11%）、急凍點心/餐類（10.1%）和急凍肉類（10%）。相反，有15組貨品的售價較前一年下跌0.4%至4.2%，跌幅較顯著的組別包括朱古力/糖果（-4.2%）、成人奶粉（-3.3%）和衛生紙/盒裝紙巾（-2.9%）。

過去兩年疫情重創香港經濟，本會敦促超市集團肩負社會責任，與市民共度時艱，避免就主要糧食和日用品加價。另一方面，本會提醒消費者應小心格價，精明消費。



## Online Price Watch

Daily prices of around 2,300 products from online food stores, supermarkets and personal care stores were collected and listed on the Council's "Online Price Watch" (OPW) website. Features of the website include "Top Price Differences", "Highlight Products", "Price Drop Products" and "My Favourite", etc. Consumers could compare online prices of food and daily necessities while staying at home. As demand for Rapid Antigen Test (RAT) kits has increased under the pandemic, such products have been added to the website to facilitate price comparison. The average number of unique visitors to the mobile and desktop OPW sites per month were 15,150 and 7,877 respectively.

## Rapid Antigen Test Kits

The fifth wave of COVID-19 broke out in Hong Kong in early 2022, with the number of confirmed cases peaking in early March. As nucleic acid testing took a relatively long time to complete, many organisations and consumers had to adopt COVID-19 RAT products for preliminary testing, so as to identify patients early on and take appropriate quarantine measures and treatment.

As demand soared, the supply and variety of RAT products in Hong Kong also increased, selling both online or in physical stores, and many consumers made relevant enquiries to the Council. Most of the products at that time claimed to be approved in other countries or regions, yet few products were listed in the Medical Device Administrative Control System of the Department of Health (DH) in Hong Kong. Consumers had difficulty finding reliable information about these products.

Swiftly responding to the situation, the Council, within 10 days, developed a "Search Tool for Rapid Antigen Test (RAT) Kits Approved for Use by Various Regions"<sup>11</sup> to help consumers determine whether a RAT product had been approved by the Government, the DH and/or relevant authorities in some other jurisdictions, including the Mainland, the European Union and the United States initially, and subsequently extended to cover Macau, Singapore and Australia in the second stage. Over 400 products were included in the database. Since some products were marked with local brands, the Council, with assistance from the Hong Kong Association of the Pharmaceutical Industry, invited local traders who claimed to sell RAT products under the official lists of various countries or regions to provide their product information and declarations.



## 網上價格一覽通

本會每天從網上食品店、超市及個人護理用品店收集約 2,300 件貨品的價格，於本會的「網上價格一覽通」網站內供消費者格價。網站的功能包括「最大差價」、「焦點貨品」、「跌價貨品」及「我的最愛」等，消費者足不出戶便可比較食品及日用品的網上價格。疫情下，消費者對快速抗原測試產品的需求增加，網站亦新增此類貨品方便消費者格價。手機版及桌面版網站的每月平均獨立訪客數目分別為 15,150 及 7,877。

## 快速抗原測試包

2022 年初，本港爆發了第 5 波新冠疫情，確診病例數字在 3 月初更見高峰。由於核酸檢測需時，許多機構和消費者需要轉用 2019 冠狀病毒快速抗原測試 (RAT) 產品進行初步檢測，以便及早識別患者並採取適當的隔離措施和治療。

隨著需求急增，本港快速抗原測試包的供應及種類亦相應增加，無論網上或實體店均有銷售，不少消費者向本會提出有關測試包的查詢。當時的產品大多聲稱在其他國家或地區獲得認可，但只有少量產品被列入本港衛生署「醫療儀器行政管理制度」下的表列，消費者很難找到有關這些產品的可靠資訊。

本會迅速應對情況，在僅僅 10 天的時間內，便開發出「不同地區認可的快速抗原測試包名單搜尋器」<sup>11</sup>，幫助消費者判斷測試包是否獲得本港政府、衛生署及 / 或其他司法管轄區的有關當局認可，包括內地、歐盟和美國，其後在第二階段擴展至涵蓋澳門、新加坡和澳洲，數據庫中包含超過 400 款產品的資料。由於部分產品標有本地品牌，本會在香港科研製藥聯會的協助下，邀請聲稱在各個國家或地區的官方名單下銷售快速抗原測試產品的本地商戶提供其產品資料和聲明。

11 "Search Tool for Rapid Antigen Test (RAT) Kits Approved for Use by Various Regions" - [https://www.consumer.org.hk/en/rapid\\_antigen\\_test\\_search](https://www.consumer.org.hk/en/rapid_antigen_test_search)  
「不同地區認可的快速抗原測試包名單搜尋器」: [https://www.consumer.org.hk/tc/rapid\\_antigen\\_test\\_search](https://www.consumer.org.hk/tc/rapid_antigen_test_search)



## Home Mortgage Loans

As Hong Kong property prices top the world, mortgage repayment expenses remain a heavy and long-term burden on many Hong Kong citizens. The Council's survey revealed that even though the residential and car park mortgage plans from different banks appeared more or less the same, their total interest expenses could vastly vary due to different mortgage rates.

Mortgage plans in Hong Kong can mainly be categorised into 2 types — prime rate (P) and Hong Kong Interbank Offered Rate (HIBOR; in short, "H") mortgage plans. Prime rate is the rate at which banks usually grant loans to their most creditworthy clients. Each bank can set its own prime rate and publish the rate on its website. The mortgage rate of P plans is calculated by P minus a certain percentage, with no interest rate cap set. P mortgage plans are applicable to a larger number of property types than H mortgage plans and mortgage insurance programmes. On the other hand, H refers to the rate at which inter-bank loans in Hong Kong Dollars are made for different loan periods and is calculated and published by the Hong Kong Association of Banks every day. As H is subject to changes such as capital flows in the market, it tends to fluctuate more than P. For HIBOR mortgage plans, the mortgage rate is usually calculated by H within a period of 1 month plus a certain percentage.

In the survey, the Council reviewed 78 residential and car park mortgage plans from 18 local banks in August 2021, covering prime rate mortgage plans, HIBOR mortgage plans, mortgage insurance programmes, as well as Government housing and car park mortgage plans for analysis. The survey also explained and compared the pros and cons of prime rate and HIBOR; the risks in mortgage plans, cash payment plans, and stage payment plans for properties under construction; potential handling fee and penalty interest; the mortgage insurance programmes and deposit-linked mortgage plans available in the market; and mortgage plans for Government housing schemes.

Taking the interest rates on 16 August 2021 as an example, for a property valued at \$8 million with a term of 25 years (assuming the mortgage rate remains unchanged throughout the loan tenor), the total interest expenses of the maximum (2.95%) and minimum (2.50%) P mortgage rate from different banks on the same day could differ by 20% (\$3,321,020 and \$2,768,577 respectively). Similarly, the total interest expenses of the maximum (1.71%) and minimum (1.36%) H mortgage rate could also differ by 27% (\$1,838,137 and \$1,442,197 respectively). The minimum P mortgage rate (2.50%) and the minimum H mortgage rate (1.36%) showed an almost one-fold (92%) difference.

When choosing mortgage plans, consumers were advised to pay attention to the procedures involved in home purchase and mortgage application, as well as the time and documents required. Home buyers should cautiously assess their own purchasing power, current and future expenditure as well as the stability of cash flow to avoid oversight. Comparison of mortgage plans among several banks, developing a clear understanding of the terms and conditions, and considering different repaying methods are also deemed necessary for obtaining home mortgage loans.

## 置業按揭貸款

本港樓價冠絕全球，供樓開支成為不少港人沉重又長遠的負擔。本會的調查發現，市面上各間銀行的住宅及車位的按揭計劃看似大同小異，惟由於這些計劃所提供的按揭利率不同，總利息支出的差異可以極大。

本港的按揭計劃主要分兩種計算方法，分別為最優惠利率按揭（P 按）及香港銀行同業拆息按揭（H 按）。最優惠利率（P）一般為銀行向最好信用的客戶提供貸款的利率，由各銀行自行決定及於其網頁公布；P 按以 P 減若干百分比為按揭利率，不設利率上限，適用的物業類型普遍較 H 按及按揭保險為多。香港銀行同業拆息（HIBOR，簡稱 H）指一間銀行向銀行同業提供不同期限的港元貸款利率，由香港銀行公會每日計算及公布，由於銀行同業拆息會因應市場上的資金流動等變化，因此會較 P 波動；H 按一般以一個月為期限的 H 加上若干百分比為按揭利率。

本會於 2021 年 8 月份進行研究，檢視了 18 間本地銀行共 78 個有關住宅及車位的按揭計劃，當中涵蓋 P 按、H 按、按揭保險計劃、政府房屋及車位等不同類型的按揭資料以作分析。是次調查亦解釋和比較了 P 按和 H 按各自的利弊、按揭／即供期付款／建築期付款計劃的風險、按揭的潛在手續費及罰息、市面上的按揭保險計劃及按揭存款掛鈎計劃，以及政府房屋按揭計劃。

以 2021 年 8 月 16 日的相關利率計算，若要購買一個售價 \$800 萬的單位，並以按揭年期為 25 年為例（假設全期按揭利率不變），同日最高（2.95%）及最低（2.50%）P 按利率的總利息支出（分別為 \$3,321,020 及 \$2,768,577）可相差 20%，而最高（1.71%）及最低（1.36%）H 按利率的總利息支出（分別為 \$1,838,137 及 \$1,442,197）可相差 27%；若比較同日最低 P 按（2.50%）及 H 按（1.36%）利率，支出差距則接近 1 倍（92%）。

消費者在選擇按揭計劃時，應及早了解購置物業及申請按揭的程序、所需時間、文件等，同時亦應審慎評估自己的購買能力、現時及未來的開支、現金流穩定性等細節，切勿掉以輕心。除此以外，消費者宜多比較數間銀行的按揭計劃，申請前清楚了解計劃條款，並對不同供款方法詳加考慮。



## Virtual Bank Services

Virtual banks, with innovative financial technology (Fintech) and enhanced user experience as their selling points, have steadily commenced operation in Hong Kong. Compared with traditional banks, virtual banks in the city are still at early stages of operation and mainly provide basic banking services, such as demand deposits, time deposits, cash withdrawals, local transfers, etc., yet their long-term development should not be underestimated as many offer high deposit interest rates and spending rebates as promotional offers, proving considerably attractive for mobile banking-savvy consumers. A number of virtual banks have also advertised innovative banking products that will be readily rolled out to offer a more convenient and diverse experience for their customers.

The Council surveyed the services of 8 virtual banks in Hong Kong and summarised 10 key tips for those interested in setting up a virtual bank account. Consumers were recommended to pay heed to:

## 虛擬銀行服務

以金融科技創新、提升用戶體驗為賣點的虛擬銀行已在本港陸續營運。與傳統銀行相比，本港的虛擬銀行目前尚屬起步階段，現時主要提供基本銀行服務，例如活期存款、定期存款、提款、本地轉帳等；然而，不少虛擬銀行以高息存款和消費回贈搶佔市場，對習慣以流動應用程式理財的人士有一定吸引力，其長遠發展不容忽視。不少虛擬銀行亦大賣廣告，將陸續推出創新產品，為客戶提供更便利和多元的體驗。

本會檢視了8間本地虛擬銀行的服務，歸納出10大注意事項，供有意開立戶口的人士參考：

# 虛擬銀行開戶 10大注意

# 10 Tips for Setting Up Virtual Bank Account

- 1** The eligibility of remote account opening  
遙距開戶的開立條件
- 2** The set hours for certain services, such as foreign currency trading and loans, despite the round-the-clock operation of virtual banks  
虛擬銀行全天候營運，惟外匯買賣和貸款等服務則設有時限
- 3** Identity verification and security system updates when using mobile banking apps  
使用銀行的流動應用程式時，須注意身份驗證和保安系統更新
- 4** Cash withdrawal arrangements  
現金提款安排
- 5** Daily deposit limits  
每日存款上限
- 6** The possible variation in daily transfer or cash withdrawal limits  
每日轉帳或現金提款的不同額度上限
- 7** The types of foreign currency, annual interest rates and early withdrawal charges of time deposits  
定期存款的外幣種類、年利率及提早取回的收費
- 8** The availability of telegraphic transfer (remittance service) to overseas bank accounts  
有否提供電匯款項至海外帳戶服務
- 9** The eligible spending for rebates and handling charges for foreign currency transactions  
合回贈資格的消費與外幣交易手續費
- 10** The limits and validity periods of promotional offers  
推廣優惠的額度及期限

Faced with a barrage of advertisements, consumers were advised not to base their decisions purely on rewards and welcome offers. The Council also reminded the general public that Hong Kong's virtual banks are utilising Fintech to progressively expand various banking services, such as launching numberless debit cards to enhance security, time deposit maturity dates designated by customers, etc. All of these would further increase market competition for banking services.

在花多眼亂的廣告攻勢下，本會提醒消費者在決定是否開戶前，不應只著眼於獎賞和迎新優惠。此外，本地虛擬銀行亦正運用金融科技不斷開拓各類銀行服務，例如推出無號碼扣賬卡以提高安全性，以及客戶自訂定期存款到期日等，進一步為銀行服務帶來市場競爭。

## Overseas Moving Services

Relocating the whole family overseas could be hectic. Despite there being many matters to attend to, consumers should not gloss over the quotation details and delivery time of moving services. The Council surveyed a total of 15 moving companies on overseas moving services, focusing on the costs and relevant arrangements for moving a houseful of belongings from Hong Kong to London, UK or Toronto, Canada as examples. The moving service contracts of 12 of the surveyed companies were also inspected.

The survey found that the quotations amongst different movers showed huge disparities of as much as over 1.5 times (London) and 1.6 times (Toronto), while the final costs could also differ from the initial quotations due to extra charges incurred for various reasons, such as storage fee incurred from the delay of shipment. The survey revealed that 5 movers would offload the relevant storage fee to the consumer and 6 movers declined to comment on whether they would charge a storage fee, reflecting poor information transparency.

The survey also revealed that the estimated delivery time under regular shipping schedules could vary from a few weeks to several months. However, disrupted by the pandemic, most of the movers stated that the shipping schedule at the time of the survey was tight, with only a small portion of shipment dates running as usual and open to reservations. The Council reminded consumers that, owing to the hefty costs and personal valuables involved in overseas relocation, they must scrutinise the terms and conditions before confirming an overseas moving service contract and not easily take the verbal promise of the movers. Consumers should also pay heed to the insurance arrangements to avoid risks of discrepancy.

## Pet Relocation Services

Pet owners planning to emigrate with their pets might consider subscribing to pet relocation services to meet the regulation and required procedures of different regions. The Council conducted a mystery shopping survey by asking quotations from 11 pet relocation service providers for relocating a cat and a dog to Australia, Canada, the UK, the US, and Taiwan. The survey found that the quotations lacked specificity, with a wide discrepancy between the standard fees and the actual expenditure at the end.

Different service providers included different items in the standard fees of their quotations, so it is not wise to compare them directly, and consumers should not judge the value of the proposal based on the standard fees alone. Among the 11 service providers in the study, 9 offered a quotation for relocating a dog to Australia but the standard fees and the actual expenditure could differ from 15% to 190%. The differences were mainly due to the exclusion of the relatively substantial fees for the pet's shipping, quarantine and import permit from the standard fees, which the clients need to settle directly or reimburse the service providers afterwards.

## 海外搬運服務

舉家遷到海外要兼顧的事情甚多，容易造成忙亂，但消費者也不能對搬運服務的報價細節和運送時間掉以輕心。本會查詢了合共 15 間聲稱可提供海外搬運服務的公司，由香港搬屋到英國倫敦及加拿大多倫多的收費詳情。是次調查亦檢視了 12 間物流商的搬運服務合約。

各物流商之間的報價收費差異頗大，最多可相差分別逾 1.5 倍（倫敦）和 1.6 倍（多倫多），最終收費亦可能因種種原因衍生額外費用，例如若船期出現延誤時或會衍生存倉費，導致與商戶提供的報價有所出入。調查結果顯示，5 間物流商會將相關存倉費轉嫁消費者承擔；6 間物流商則拒絕回覆會否收取存倉費，資訊透明度欠理想。

調查亦發現，於正常船期下，貨物的預計運送時間可由數星期至數月不等；惟受疫情影響，大部分物流商均表示現時船期緊張，只有小部分的船期正常仍接受預約。本會提醒，由於海外搬運大多涉及大額費用及家居財物，消費者確認海外搬運服務的合約前，務必詳閱當中的條款細則，切勿輕信口頭陳述和承諾，並注意有關保險的安排，以減低出現變數時消費者需承擔的風險。

## 寵物移民服務

不少家庭會考慮委託寵物移民公司代辦寵物移民手續，以符合不同地區的條例及程序要求。本會以一般消費者身份向 11 間寵物移民公司（下稱「移民公司」）索取代辦貓和狗移居至澳洲、加拿大、英國、美國，以及台灣的報價資料，進行研究。調查發現這些移民公司的報價普遍過於籠統，最終的支出預算往往與基本報價相距甚遠。

各移民公司提供的基本報價所包含的代辦服務項目不盡相同，消費者不宜直接比較，更不宜只著眼於基本報價作為衡量收費高低的唯一標準。例如調查的 11 間移民公司中，9 間提供代辦犬隻移居至澳洲的基本報價和實際總開支差距 15% 至 190% 不等。支出差距的主要原因是公司提供的基本報價未必包括寵物的運費、隔離費，以及入口許可證費用等較大筆的開支，這筆開支需由消費者自付，或公司以實報實銷的方式向顧客收取。





Only 3 service providers voluntarily provided a more detailed quotation and terms, while many missed important information such as the import permit or customs clearance fees. The quotation should also indicate the payment method with clear terms and conditions, and policies on rescheduling and early termination. This could help avoid disputes resulting from overly general quotations.

### Private Columbarium Services

Not only are property prices in land-scarce Hong Kong the highest in the world, demand for columbarium facilities has also outstripped supply, with private columbarium niches fetching several hundred thousand and even up to a few million dollars in some cases.

The Council surveyed the service and fees of 7 licensed private columbaria in Hong Kong, and found the interment rights fees to vary considerably. Among the 5 columbaria that offered niches for public purchase or rental, 1 let out the interment rights of niches for a uniform annual rental fee of \$5,000, while the remaining 4 leased or sold the interment rights for a lump sum ranging from \$198,709 to nearly \$2.49 million for single niches and \$200,000 to nearly \$5.2 million for double niches. In addition, 4 private columbaria did not allow a name change of the niche user after signing the contract, while another 3 allowed such at an extra charge, amongst which only 1 columbarium clearly stated a handling fee of \$6,000. Furthermore, 1 columbarium would charge a one-off management fee of over \$30,000 for each double niche, while another requested a lump-sum charge of \$16,500 to \$27,000 per niche user for the stone slate, cremation urn, interment ceremony and cleaning.

The niche interment period of 6 columbaria would expire at the end of May or end of June 2047. If the Government agrees to renew the land lease, in which case the columbaria can pay a land premium to continue the service, 6 columbaria stated that individuals who already had the interment rights of niches would have to share the land premium and pay all related fees in order to continue using the facilities.

In a separate survey of 3 service providers for private columbarium niches in Macau, Guangzhou and Foshan, it was revealed that the cost for some columbarium niches outside Hong Kong could be lower. For instance, a single, double niche and clan niche for up to 18 family members available in a private columbarium in Macau would cost \$160,000 to around \$3 million. Another service provider claimed that upon purchase of a local tablet for couples priced at close to \$90,000 to over \$280,000, the customer could receive a complimentary single niche at a designated columbarium in Guangzhou. However, the 3 columbarium operators declared that consumers needed to handle related procedures themselves for transporting the cremains to the niche location for interment.

是次研究中，只有 3 間公司報價時會一併提供較詳細的報價及服務條款，其餘的公司並無主動提供有關入口許可證或清關費用等重要資料。消費者需留意報價單上應一併提供付款方式、收費及服務條款，特別是改期出發、取消服務的條款，避免因報價單過於籠統而出現爭拗。

### 私營骨灰龕服務

香港寸金尺土，不僅樓價貴絕全球，連安放先人的骨灰龕位亦供不應求，私人龕位收費可高達數十萬元，個別甚至索價數百萬元。

本會調查全港 7 間持牌私營龕場的服務及收費，發現安放權的收費差異很大，在有提供龕位予公眾購買或租用的 5 間龕場中，除 1 間以劃一每年 \$5,000 出租龕位安放權外，其餘 4 間均以一筆過付款方式出租或出售安放權，單人位由 \$198,709 至接近 \$249 萬，雙人位則由 \$20 萬至接近 \$520 萬。另外，有 4 間私營龕場在簽約後不准更換使用者名字，另有 3 間雖容許改名，但須額外收費，其中只有 1 間表明手續費為 \$6,000。此外，1 間龕場會向每個雙人位一筆過收取逾 \$3 萬管理費，另 1 間會向每位受供奉者一筆過收取 \$16,500 至 \$27,000 作碑面、灰盅、上位儀式及供奉清潔費。

6 間龕場的龕位安放權期限會於 2047 年 5 月底或 6 月底屆滿，假如政府同意續批土地契約，並讓龕場以補地價續期，6 間龕場均表示已有安放權人士須承擔補地價費用及繳付相關費用才可以繼續使用。

此外，本會亦就 3 間分別提供澳門、廣州市或佛山市私營龕位的服務商進行調查，發現香港以外部分龕位的相關費用可能較低，例如其中 1 間澳門私營龕場的 1 人、2 人及多至 18 人的家族龕位費用由 \$16 萬至大約 \$300 萬；另 1 間聲稱只需購買一個本地牌位（夫妻位），便贈送一個廣州市指定龕場的單人位，費用由近 \$9 萬至逾 \$28 萬，但 3 間龕場均表示，顧客購買龕位後須自行安排先人骨灰運到當地上位及辦理相關手續。

Having enquired with counterpart consumer protection organisations in Macau, Guangzhou and Foshan about the legality of the 3 columbaria, the Macao SAR Government Consumer Council expressed that the columbarium site was approved for change of land use by local authorities, to build an ancestral memorial hall, and renewal application in accordance with statutory regulations was required. The Guangzhou Consumers' Commission replied that the columbarium was classified as a religious institution in the local area, allowing ancestral worship for religious followers only, while public sales, advertising, speculation and price-raising were not allowed. The Foshan Consumers' Commission did not partake in relevant affairs but provided the relevant regulations of Guangdong province for reference. Consumers were reminded to pay heed to the statutory regulations of different regions as well as the interment arrangements, and ensure that they fully understand the content of the contract and detailed charges before making a decision.

## Staycation Packages

Due to travel restrictions during the pandemic, staycations have gained popularity among locals. The Council surveyed 36 hotels with staycation packages in Hong Kong and the findings from 19 hotels were consolidated to compare the arrangements in the event of suspected or confirmed cases of COVID-19 at their premises. Amongst the 19 hotels, 20% would not undertake to notify customers under any circumstances, while over 60% did not take the responsibility for notifying guests who booked the accommodation via third-party travel websites. 17 declared that they would exercise discretion for affected customers in the event of confirmed cases, including postponement or refund, but some stated that an administrative fee would be charged. 5 expressed that customers would be allowed to choose free postponement or a full refund, setting a good example for other hotels. However, 2 hotels stated that if confirmed cases were found, they would not offer any arrangements such as refund or free postponement.

If confirmed COVID-19 patients had used the hotel's facilities or services, amongst the 15 hotels which offered buffets, two-thirds (10) had no clear arrangements while only 5 said that business would be suspended, or that deep-cleaning and disinfection would be arranged at the restaurant. For the 19 hotels that had swimming pool/gym facilities, 12 did not have clear arrangements, while only 3 confirmed they would close the concerned facilities for 14 days starting from the announcement date of confirmed case. As for the 10 hotels with beauty, massage and spa services, half (5) failed to provide detailed arrangements, or said it depended on the recommendations from the Department of Health. In view of this alarming situation, the Council urged the industry to implement stringent anti-epidemic contingency measures, so as to allow guests to enjoy their vacation with peace of mind, and to enable effective handling by the hotel if confirmed cases arise.

本會向澳門、廣州市及佛山市當地的消保組織，查詢調查的3個境外龕場在當地的規管情況，澳門特別行政區消費者委員會表示，有關龕場地段在當地獲批准更改土地用途，可用作興建一座先人紀念堂，土地租賃期屆滿時需按適用法例續期；廣州市消費者委員會表示有關龕場在當地屬宗教場所，提供的先人供奉服務僅限於信眾，及不允許公開銷售及作廣告宣傳、投機炒賣及抬價；佛山市消費者委員會沒有介入相關事務，但有提供廣東省的相關規定作參考。本會提醒消費者應注意不同地區的相關法例及安葬安排，確保充分了解合同內容和收費明細後才作出決定。

## 酒店度假套餐

疫情下旅遊受到限制，令本地酒店度假（「宅度假」）日趨流行。本會調查了36間在本港提供宅度假套餐的酒店，並綜合分析其中19間酒店的調查結果，比較有關酒店一旦出現確診或疑似確診2019冠狀病毒病個案的安排。在這19間酒店中，有2成在任何情況下均不會主動通知顧客，逾6成不負責通知經第三方旅遊網站預訂住宿的人士；另有17間表示若酒店出現確診個案，會對受影響顧客提供酌情處理方案，包括延期或退款，但部分表明會收取服務費，其中有5間表示會讓受影響顧客選擇免費延期或全數退款，值得其他酒店效法，但亦有2間酒店表示若出現確診個案，酒店不會提供退款或免費延期等安排。

若有確診者曾使用酒店設施或服務，15間有提供自助餐服務的酒店中，三分之二（10間）沒有確切安排，只有5間表示會暫停營業，或為餐廳進行徹底消毒清潔；另外，19間設有泳池及/或健身室的酒店中，有12間沒有確切安排，只有3間表明會由確診公布當日起計，暫停開放14日；至於10間提供美容、按摩及水療服務的酒店，當中一半（5間）未能具體說明安排，或表示會視乎衛生署建議。有鑑於此，本會敦促業界做好各種防疫預案，讓有意享用酒店服務的消費者能安心度假，萬一發現確診個案，酒店亦能臨危不亂，完善處理疫情的突發情況。





## Textbook Price and Expenditure Surveys

The Education Bureau (EDB) appealed to textbook publishers in 2020 to freeze their textbook prices under the epidemic situation, and most publishers responded accordingly.

However, according to the Council's survey published in July 2021 on the prices of 851 commonly used textbooks from 24 publishers, the prices of over 90% of the 2021/22 school year textbooks had climbed by \$0.5 to \$13 (0.9% to 5.2%), resulting in an overall average increase of 2.4% YoY, while the inflation rate remained unchanged (for the 12 months ending May 2021). An average of +2.4% for primary school textbooks and +2.3% for secondary school textbooks were found. All textbooks with a higher price surge did not fall into the "Recommended Textbook List" by the EDB.

Students' expenditure was directly driven up by the price increase of the majority of the textbooks. The Council collected textbook lists of the 2021/22 school year from 57 primary and 50 secondary schools and found that primary and secondary school students spent an average of HK\$3,083 and HK\$2,887 respectively for mandatory textbooks and learning materials, showing a YoY increase of 5.3% and 3.6% respectively, both greatly higher than the 0.4% inflation rate (for the 12 months ending July 2021). The survey showed that the expenditure was subject to many key factors such as the number of textbooks and supplementary exercise books, the reduction in discounts from publishers as well as changes in learning materials. The Council recommended that schools reuse and recycle learning materials, which can help promote environmental protection and reduce expenditure on textbooks.

## 教科書價格調查及學生購書費調查

於 2020 年疫情期間，教育局呼籲教科書出版社凍結課本價格，最終獲不少出版社支持。

然而，根據本會在 2021 年 7 月發布、涵蓋 24 間出版社，合共 851 本教科書的教科書價格調查，逾 9 成 2021/22 學年的教科書加價 \$0.5 至 \$13 不等，加幅為 0.9% 至 5.2%，整體平均按年升幅為 2.4%，同期的通脹率則維持不變（截至 2021 年 5 月為止的 12 個月）。小學及中學用書的平均升幅分別為 2.4% 及 2.3%，加幅較高的教科書全部沒有列入教育局的「適用書目表」。

教科書加價直接增加學生的支出。本會收集了 57 間小學及 50 間中學於 2021/22 學年的書單，計算出小學生和中學生分別平均花 \$3,083 及 \$2,887 購買必需的教科書及學習材料，較上學年分別高 5.3% 及 3.6%，兩者的增幅都明顯高於同期的 0.4% 通脹率（截至 2021 年 7 月為止的 12 個月）。調查發現購書費多寡受多個重要因素影響，例如教科書及補充練習的數量、書商提供的折扣率減少和學材的改變。本會建議學校推行學材循環再用的措施，從而推廣環保及減省學生的購書開支。



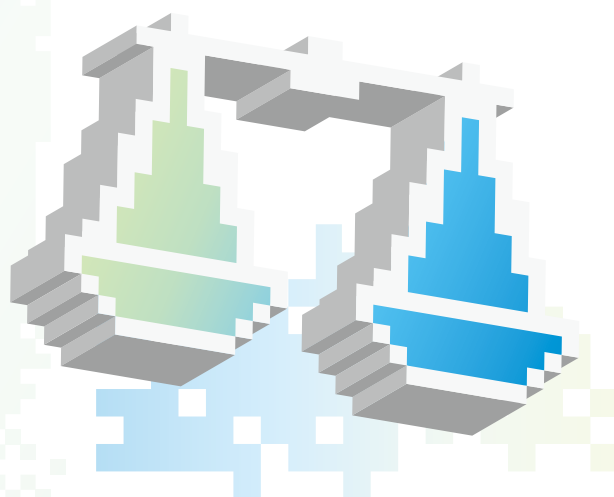


# FOSTERING COMPETITION AND A FAIR MARKETPLACE

## 促進市場競爭和公平交易

One of the Council's important roles is advising the Government and the business community on fair competition and trade practices, contributing its views from a consumer perspective. The Council participates actively in Government and industry consultations, based on its in-depth studies of different consumer sectors, and staunchly advocates a fair and sustainable marketplace for consumers and traders.

本會其中一個重要的職能是就公平競爭和營商手法事宜，從消費者角度向政府及商界提供意見。本會透過深入研究不同消費領域，積極參與政府和業界的諮詢，致力為消費者和商界建立一個公平和可持續的消費市場。



### Review of Code of Banking Practice

In view of the Fintech developments in recent years, the Code of Banking Practice Committee (CBPC) formed by the Hong Kong Association of Banks (HKAB) and the DTC Association (DTCA) conducted a review of the Code of Banking Practice ("Code") in early 2021 to enhance transparency and customer protection and invited the Council to give views. The Council provided comments on specific revised provisions in the Code and additional suggestions on issues related to the protection of banking consumers.

In view of the gradual increase of complaints relating to price or charges disputes in recent years, the Council suggested that the Code should stipulate the authorised institutions (AIs) to enhance the information disclosure and transparency in service charges, particularly in repayment and credit card charges as disputes were commonly found in such category, by taking proactive measures such as disclosing the formula of calculating the loan interests, for prudent assessment on repayment capability, and informing consumers beforehand with certain circumstances that could possibly reimpose charges after the investigation period of the credit card disputes.

### 銀行營運守則

隨著近年金融科技的蓬勃發展，為提高相關服務的透明度和消費者保障，由香港銀行公會及存款公司公會的成員組成的「銀行營運守則委員會」（「委員會」）於 2021 年初對《銀行營運守則》（《守則》）進行檢討，並邀請本會提供意見。本會就《守則》修訂條文及新增有關保障銀行客戶的事宜提出建議。

鑑於近年有關銀行服務價格及收費爭議的投訴有所上升，本會建議在《守則》中述明認可機構須提高服務收費的資訊披露和透明度，尤其是涉及還款和信用卡收費這些爭議較多的項目，例如主動披露計算貸款利息的公式，讓借貸人審慎評估償還能力；以及預先告知消費者在信用卡爭議調查後，在若干情況下有機會被重新徵收相關費用。

Besides, in response to the rising concern over credit card fraud, the Council suggested that a comprehensive and standardised guidance for AIs to handle unauthorised transactions and to what extent consumers can execute their rights through the chargeback mechanism should be incorporated into the Code. The Council also anticipates the CBPC to incorporate the suggestions made by the Council in the report of *"Consumer Protection on Prepayment and Retailer Insolvency — Review of Chargeback and Beyond"*, namely that the card issuers should:

- (1) Supply cardholders with clear and easy-to-understand chargeback information in the cardholder agreements and card issuer's website;
- (2) Provide a chargeback guide to assist consumers in raising a chargeback claim;
- (3) Provide training to ensure that frontline staff are knowledgeable enough to explain the chargeback mechanism and its procedures to cardholders; and
- (4) Upon receiving a consumer's request for chargeback, exercise the right of chargeback against the acquirer under the scheme rules as soon as practicable.

For the protection of consumers while using online banking or when exposed to digital marketing of complex products and services, the Council considered that the Code should emphasise AIs' responsibility to regularly upgrade the security features of their systems with vigilance in suspicious transactions and security incidents, and educate consumers early on to safeguard their interests when using these services; and tally with the specific requirements of the use of images, infographics or other forms of promotional materials applicable to AIs/registered institutions set out in the guidelines/circulars issued by the Hong Kong Monetary Authority (HKMA) and the Securities and Futures Commission respectively.

Furthermore, the Council suggested that AIs should review their interest rates regularly to avoid charging consumers with extortionate interests; adopt an "opt-in" approach to guard against misselling of credit card-related facilities; and make key product or service information, such as terms and conditions, and fees schedule, available on the AI's website, principal Internet banking platforms and concurrently accessible on the AI's mobile applications to facilitate customers' easy comparison.

## Crypto-assets and Stablecoins

The Council provided its views to the HKMA in relation to a discussion paper on crypto-assets and stablecoins. While crypto-assets and stablecoins are highly volatile as compared with other common investment products and their developments are fast-evolving, the Council was of the view that early and appropriate regulatory measures such as risk assessments would be necessary. Apart from being used for payment, cryptocurrencies might be used for other purposes in the near future, which might affect consumers; thus taking proactive action is considered essential. Given the global nature of crypto-assets and stablecoins, Hong Kong, as an international financial centre, must take prompt action and align with international regulators when considering an optimal regulatory model for crypto-assets and stablecoins to provide the best and seamless protection to consumers.

另外，為應對消費者對信用卡詐騙愈趨關注，本會建議《守則》須為認可機構提供全面及統一做法的指引，以處理未經授權交易，以及在若干情況下，容許消費者行使退款保障機制的權利。本會亦期望委員會採納本會早前發表的《信用卡退款保障機制及法律保障的研究 — 預激式消費與商戶倒閉》研究報告中向發卡機構提出的建議：

- (1) 透過信用卡協議和網頁向持卡人提供清晰和容易明白的信用卡退款保障資訊；
- (2) 制定一份清晰的申請指南，協助持卡人申請退款保障；
- (3) 培訓前線職員，確保他們具備充分能力和知識，向持卡人清楚講解信用卡退款保障及其申請程序；
- (4) 當收到持卡人的退款申請時，盡快按照信用卡計劃規則向收單機構提出退款申索。

在消費者使用網上銀行或在網上接收複雜的產品和服務促銷資訊方面，本會認為《守則》應加強認可機構的責任，如須定時提升系統的保安功能和對可疑交易和保安事故保持警惕，和及早教導消費者在使用服務時如何保障自身權益；在促銷方面的宣傳資料須符合金融管理局（金管局）和證券及期貨事務監察委員會各自為認可/註冊機構訂立的指引中，在使用圖像、資訊圖表或其他方式的特定要求。

此外，本會建議認可機構應定時檢視銀行產品的利率，防止向消費者收取過高的利息；採取消費者「自願參與」的機制，以避免信用卡相關服務的不良銷售手法；以及為方便消費者自行比較，在其主要網上銀行平台和應用程式同時上載產品和服務的基本資訊，如條款及細則、收費表等。

## 加密資產和穩定幣

本會就金管局有關加密資產和穩定幣的討論文件提交意見。本會認為由於加密資產和穩定幣與其他常見投資產品相比，波動性較大，而且市場發展瞬息萬變，所以有必要儘早採取如風險評估機制等適當的監管措施。此外，加密貨幣除了作為支付工具外，在不久的將來有機會用作影響消費者的其他用途，加上加密資產和穩定幣具備在全球流通的潛力，香港作為一個國際金融中心，必須迅速採取行動，並在考慮制定最佳監管模式時，步伐必須與國際監管機構保持一致，為消費者提供最完善的保障。

To enhance information disclosure and transparency to the public, the Council considered that financial reporting and disclosure shall be included as the requirements when designing the new licensing regime with effective enforcement, in order to empower consumers and make them fully informed about the cryptocurrencies and their issuers. Measures shall be in place to regulate the advertisements and sales tactics to minimise consumers' risks. Extra safeguards should be required for vulnerable groups, such as young people and the elderly, who are at greater risk of falling into sales traps that could lead to significant financial loss. The Council also suggested the HKMA to include a proper complaint mechanism that requires authorised issuers to review and report the complaints they received.

Furthermore, data privacy and cybersecurity are crucial in increasing consumers' confidence when using stablecoins or investing in other crypto-assets. The Council recommended the HKMA to ensure safety, efficiency, and security when considering the new licensing regime for stablecoins. To prevent scams and raise consumers' awareness, the Council opined that the HKMA could communicate with related parties to publish consumer alerts and educate consumers regularly through various channels.

## Review of the Competition (Block Exemption For Vessel Sharing Agreements) Order 2017

In its submission, the Council put forward the following observations for the Competition Commission's ("Commission") consideration in determination of the renewal of the Order:

- (1) The consortia block exemption regulation was extended by the European Commission and that there was social-economic aspect which might be worth the Commission looking into;
- (2) As the producer price indexes of water transport had demonstrated a significant upward trend from 2019 onwards, the Council expected the Commission to seek information from the liner shipping industry about the surge in price of water transport; and
- (3) Given there was no disclosure from the shipping industry on the sharing of benefits by consumers from the block exemption in the past 5 years, the Council would welcome to see more elaborations be given by the Commission to the general public about experiences from the user-end.

本會認為在制定一個全新而具有有效執行力的發牌制度時，加強資訊的披露和透明度對加強消費者的自我保護能力至為重要。所以本會建議引入披露財務報告作為發牌其中一項條件，讓消費者能充分了解加密貨幣及其發行人的資料。金管局亦應採取措施規管宣傳加密資產的廣告和銷售手法，以降低消費者的風險。對於年輕人及銀髮一族等弱勢社群，因為他們誤墮銷售陷阱而導致損失慘重的風險較高，所以更應為他們提供額外保障。本會亦認為金管局應設立投訴監察機制，要求獲認可的發行人向監管機構報告所接獲的投訴。

除此之外，資料私隱和網絡安全對於增強消費者在使用穩定幣或投資其他加密資產時的信心尤為重要。本會倡議金管局在考慮穩定幣發牌制度時，需確保提供一個安全、有效率和有保障的市場環境。為了防止詐騙及提高消費者的警覺，本會建議金管局與有關持份者保持緊密溝通和發布消費警示，並定期通過不同渠道教育消費者。

## 檢討「2017年競爭事務（船舶共用協議集體豁免）命令」

本會在回應競爭事務委員會（競委會）有關延長集體豁免命令的文件提出以下意見：

- (1) 歐盟委員會已延長歐盟班輪聯盟集體豁免規例的有效期，其對社會和經濟的效益值得競委會參考；
- (2) 鑑於水上運輸業生產者價格指數自2019年起呈顯著上升趨勢，本會期望競委會向航運業界了解有關水上運輸價格飆升的原因；
- (3) 由於航運業界沒有披露有關過去5年消費者可公平地分享集體豁免所帶來的利益的數據，本會希望競委會就用戶體驗方面向公眾提供更多闡述。





## Granting of Bus Franchises

While the Council had no objection to the granting of new franchises to the bus companies as set out in the consultation paper on the “Franchises of Citybus Limited (Franchise for Airport and North Lantau Bus Network), Long Win Bus Company Limited and New World First Bus Services Limited” upon expiry of the current ones, the Council provided the following views on the requirements of the new franchises for the purpose of enhancing consumer rights and protection:

- Imposing requirements, as well as incentive and/or penalty measures, to demand strengthening of service reliability and quality, in particular the improvement of lost trip rate;
- Requiring provision of reports on improvement plan for the reduction of accident rate;
- Imposing more balanced mechanism, in terms of review time and a more stable fare for the public in the bus fare review and assessment process; and
- Enhancing information transparency on performance pledge and complaint handling and appeal.

In view that there is a growing aspiration from consumers on environmental performance of service providers as revealed in its recent sustainable consumption behaviour report (see the chapter “Promoting Sustainable Consumption” on p.48), the Council also suggested the new franchises to include requirements on improvement plan and target for the sustainable development of bus services, in particular environmental sustainability.



## 批出巴士專營權事宜

政府於「城巴有限公司（機場及北大嶼山巴士網絡專營權）、龍運巴士有限公司及新世界第一巴士服務有限公司的專營權事宜」諮詢文件中，提出在目前專營權屆滿後，將新專營權批予上述巴士公司，本會不反對有關做法，並從加強消費者權益及保障的角度，就批出新專營權的條件提出以下意見：

- 設立條款和獎勵及 / 或懲罰措施，要求巴士公司加強服務的可靠性及質素，尤其是改善巴士脫班率；
- 要求巴士公司就降低意外率提供改善方案；
- 在檢視及評估巴士票價的程序中引入機制，達致平衡檢視時間及提供較穩定的票價水平的目的；
- 就服務承諾、投訴處理及上訴事宜，提升資訊透明度。

就本會發布的可持續消費研究報告顯示，消費者對於服務供應商在環保方面的表現期望日殷（詳見第 48 頁「推廣可持續消費」一節）。有見及此，本會亦提議新專營權應附帶條件，要求巴士公司就可持續發展，特別是環境方面的可持續性，訂立改善方案及目標。



## Property Management Services Authority's Codes and Practice Guides

To effectively regulate the licensed property management companies (PMCs) and practitioners, the Property Management Services Authority (PMSA) issued several codes of conduct and best practice guides covering various property management areas for consultation. The Council provided responses to the following consultations:

### Draft Code and Draft Best Practice Guide on "Provision of Prescribed Information and Financial Documents to Clients"

The Council was of the view that the interpretation of the Draft Code and the Draft Best Practice Guide was not clear, as they were crafted in general terms with reference to "clients" without specifying how the content will read and apply where the client is the owners' organisation or the property owners who pay management expenses for the services, as the circumstances applicable to each can be very different. The Council therefore suggested that the Draft Code and the Draft Best Practice Guide be refined in drafting to put the content thereof in proper context to provide a clear definition of a "client".

As for the clause in the Draft Code and the Draft Best Practice Guide that categorically specifies that PMCs can reject request from clients for prescribed documents that are more than 6 years old without regard to actual circumstances, the Council opined that where the requested documents were still in existence as required under the governing regulation, such request by clients should not be rejected unless there are legitimate reasons.

### Draft Code and Draft Best Practice Guide on "Carrying out Procurement for Clients and Prevention of Bid-rigging"

To avoid conflicts of interest for PMCs in handling contractual matters, the Council suggested incorporating in the Draft Code that PMCs and their staff shall not accept any unauthorised benefit when handling contractual matters. Moreover, to enhance information transparency concerning conflicts of interest, the Council suggested to incorporate in the Draft Best Practice Guide that potential interest and non-financial interest should also be declared by PMCs.

## 物業管理業監管局的操守守則和作業指南

為有效監管持牌物業管理公司（物管公司）及從業員，物業管理業監管局（物監局）制定了一系列涵蓋各個物管領域的操守守則及良好作業指南，並進行諮詢。本會就以下諮詢作出了回應：

### 《向客戶提供訂明資料及財務文件》的操守守則和良好作業指南草擬本

就有關操守守則和良好作業指南草擬本，本會認為當中「客戶」的定義不明確，因客戶可理解為業主組織或繳付物業管理費的業主，而「客戶」此用語可適用於不同的情況而有不同的詮釋意思。因此，本會建議操守守則和作業指南應在適用的條文中明確提供對「客戶」的定義。

至於操守守則和良好作業指南草擬本內，關於物管公司可在不考慮實際情況下，拒絕向客戶提供超過 6 年年限的文件的要求，本會認為若所要求的文件以根據相關規定仍然存在，除非有合理理由，物監局應規定物管公司不能拒絕客戶的此類請求。

### 《代客戶進行採購服務及防止圍標》的操守守則和良好作業指南草擬本

為避免物管公司在處理合約事宜時發生利益衝突，本會建議有關操守守則增加一項規定，列明物管公司及其員工在處理合約事宜時，不得接受任何未經授權的利益的條文。此外，為了提高有關利益衝突的資訊透明度，本會建議在作業指南訂明，物管公司須披露包括「潛在」利益或「非金錢」的實際利益。



## Auto-fuel Price Monitoring

Following the launch of a brand new “Oil Price Watch” website and mobile application in November 2020, in the year under review, the Council launched “Oil Price Watch” publicity work through various channels, including radio, television, social media and online media. Until the end of March 2022, the “Oil Price Watch” website and app recorded about 1.27 million and 3.73 million accumulative page views, an overwhelming growth of 377% and 331% respectively, when compared to the figures in March 2021. As for the “Oil Price Watch” app, it had accumulated around 58,000 downloads, more than double of the previous reporting year’s 21,000 downloads.

The “Oil Price Watch” covered optimised features including “Weekly Discount and Promotion”, upgraded “Auto-fuel Price Calculator”, “Email Notifications”, “Push Notifications” and “Petrol Filling Station Search”.

## 車用燃油價格監察

自 2020 年 11 月推出全新的「油價資訊通」網站及手機應用程式，本會於年內透過不同渠道為「油價資訊通」進行宣傳工作，包括電台、電視、社交媒體及網上媒體。截至 2022 年 3 月底，「油價資訊通」網站及手機應用程式分別錄得大約 127 萬及 373 萬累計瀏覽次數，相較於 2021 年 3 月的數據，分別大幅增長 377% 及 331%。而「油價資訊通」手機應用程式亦已錄得大約 58,000 下載次數，較上一個報告年度的 21,000 下載次數增長逾倍。

優化後的「油價資訊通」功能包括「一周折扣及優惠」、加強版「油價計算機」、「電郵通知」、「推送通知」和「油站搜尋」。



## Industry Codes of Practice

The role of encouraging and assisting businesses with the development of codes of practice is one of the functions stipulated in the Consumer Council Ordinance. To this end, the Council, in collaboration with the laundry industry and the retail jewellery industry, launched the Laundry Code and the Jewellery Code in 2015 and 2017 respectively. For effective implementation of the Codes and operation of the Complaint Review Committees established by the respective industry, the Council held annual review meetings with the trade industry associations since their launch to review their performance and keep track of the latest developments of the codes and industries.

## 行業營商守則

根據《消費者委員會條例》，鼓勵和協助企業制定行業營商守則是本會法定職能之一。因此，本會與洗衣行業及珠寶零售業合作，分別於 2015 年推出《洗衣業營商實務守則》，和於 2017 年推出《珠寶零售業營商實務守則》。為使守則和相關行業成立的投訴審查委員會能有效執行和運作，自守則推出以來，本會每年均與有關行業商會舉行會議以檢視其執行情況和行業的最新情況。



# ADVANCING LEGAL PROTECTION FOR CONSUMERS

## 促進消費者的法律權益



The Council has consistently advocated for legislative reform and/or the establishment of industry codes of practice and measures to strengthen the legal rights and remedies available to consumers. It does this by conducting studies on topical issues of consumer interest from a legal perspective, and by making carefully drafted recommendations in response to the Government's consultation exercises. Over the decades, these efforts have resulted in numerous amendments to current laws or the introduction of new legislation, and ensured that consumer protection remains firmly in the minds of all parties involved.

本會一直倡議通過法律改革及 / 或制定行業營商守則及措施，加強消費者法律權益及救濟。為此，本會針對與消費者利益相關的熱點議題進行法律研究，並在政府的諮詢工作提出審慎的建議。本會數十年來付出的努力獲得豐碩的成果，促成修改多項現行法例或訂立新法，確保有關方面以保障消費者權益為己任。

### Purchase of Properties Outside Hong Kong — A Study on Enhancing Consumer Protection

In October 2021, the Council released the study report titled "*Purchase of Properties Outside Hong Kong – A Study on Enhancing Consumer Protection*", in which recommendations were made to strengthen the regulation of sales of properties situated outside Hong Kong ("POH") for the betterment of consumers purchasing non-local properties. The Council's work coincided with the upsurge of POH-related complaints and Consumer Legal Action Fund (CLAF) applications received by the Council in 2021 arising from the failure of 2 property developments in Thailand and Zhuhai.

The Council researched into the changing dynamics of the POH market in recent years; reviewed related consumer complaints received and handled by the Council; commissioned a survey of POH advertisements; analysed the unscrupulous trade practices and consumer-related issues thus identified; engaged with various stakeholders (including the statutory and regulatory bodies and 2 major estate agencies) to exchange views; and conducted mystery shopping exercises to 20 traders. The following key areas of concern were identified:

### 《境外置業添保障》研究報告

在 2021 年 10 月，本會發表《境外置業添保障》研究報告，建議全面強化銷售香港境外物業的監管，保障廣大消費者的權益。本會的研究正值 2021 年，兩個位於泰國和珠海的地產項目爛尾，因而導致有關境外物業的投訴及消費者訴訟基金的申請均有所飆升。

本會對近年瞬息萬變的境外物業市場進行研究、檢視本會收到和處理的相關消費者投訴、就銷售境外物業相關的廣告進行調查、分析不良營商手法和消費者相關問題、與不同持份者（包括法定和監管機構，以及兩間主要地產代理公司）接觸並交換意見，並以神秘顧客身份訪問了 20 個商戶。本會總結出以下主要關注事項：

- (1) The lack of licensing requirement for estate agents dealing with POH exclusively and vendors;
- (2) No cooling-off period for purchase deposits, reservation fees or deposit protection mechanisms in place;
- (3) Insufficient regulation of advertisements; and
- (4) Undesirable trade practices.

The Council, after thoroughly considering various stakeholders' views and based on the findings of the report, recommended that:

- (1) All estate agents and salespersons who engage in the sale of first-hand residential POH are required to be licensed under the Estate Agents Ordinance ("EAO");
- (2) The existing statutory duties concerning the provision of information to purchasers and the regulation of advertisements under the EAO be imposed on estate agents and salespersons who engage in the sale of first-hand residential POH;
- (3) Specific information be provided to the potential purchasers, and the content of the advertisements be further regulated;
- (4) A cooling-off period of not less than 7 days for reservation fees be introduced; and
- (5) Upon a reasonable time after implementation of the above 4 recommendations, a review be carried out on the necessity to impose a mandatory requirement that all sales of first-hand residential POH be conducted through licensed estate agents/salespersons.

Following publication of the study report, the Council met with various estate agencies associations to exchange views. Positive feedback was received on the requirement for agents engaged in marketing of POH to be licensed. The Council hopes that the release of the study would stimulate constructive discussions among all relevant stakeholders and the public, and that its recommendations could gain the support of the Government and the relevant public authorities. The Council will continue to advocate the topic.

- (1) 純粹處理境外物業的地產代理及境外物業的賣方均無須領牌；
- (2) 就訂金和留位費缺乏冷靜期或訂金保障機制；
- (3) 廣告監管不足；以及
- (4) 不良營商手法。

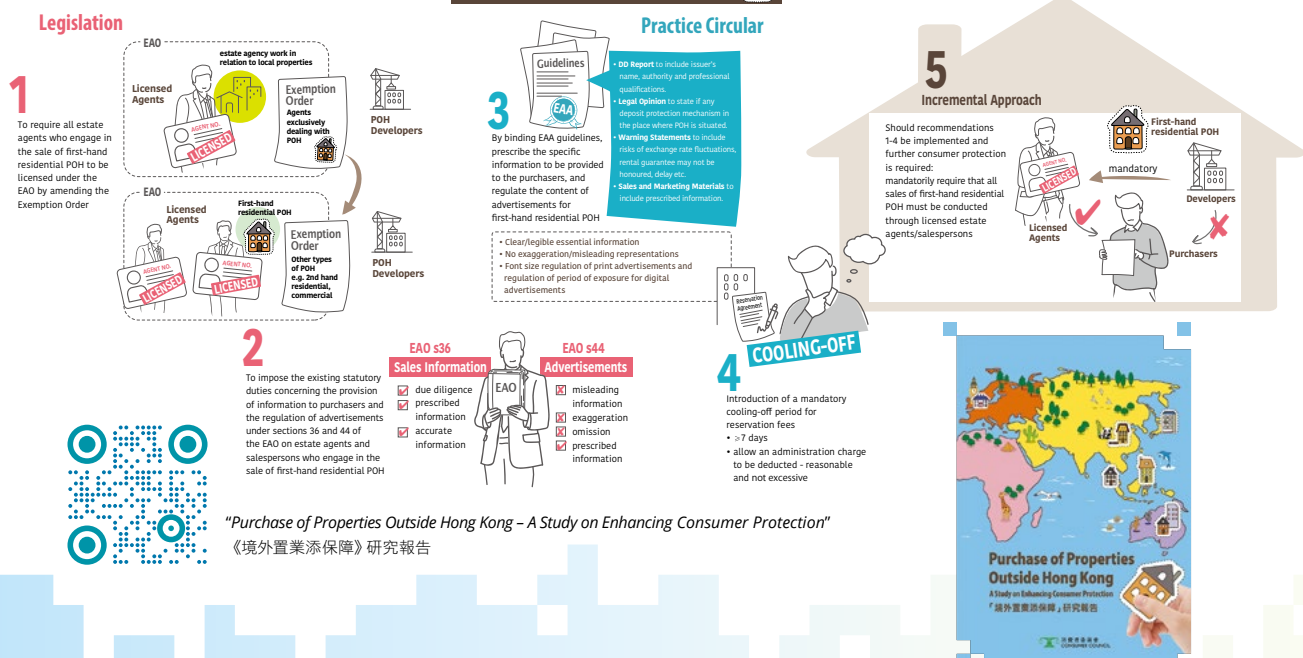
本會在徹底考慮不同持份者的意見後，以及根據報告的結論，作出以下建議：

- (1) 規定所有從事銷售香港境外一手住宅物業的地產代理及營業員須根據《地產代理條例》取得牌照；
- (2) 《地產代理條例》下所訂明有關資料披露予買家及對廣告監管的現行法定責任應進一步適用於從事境外一手住宅物業銷售的地產代理和營業員；
- (3) 規定給予潛在買家的特定資料及加強規管廣告內容；
- (4) 就留位費引入不少於 7 天的冷靜期；以及
- (5) 在上述 4 項建議落實的一段合理時間後，檢視是否有必要強制要求所有境外一手住宅物業的銷售須由持牌地產代理 / 營業員進行。

研究報告出版後，本會會見了不同的地產代理聯會交換意見。其中，就要求從事境外物業銷售的地產代理必須領牌的建議獲得正面反饋。本會期望報告的出版將促進所有相關持份者和公眾進行建設性討論，以及建議能獲得政府和有關當局的支持。本會將繼續就有關議題作出倡議。

## Recommendations and the Way Forward - POH

### Focus on First-Hand Residential POH



## Submission to the Department of Justice — Consultation Paper on the Mainland Judgments in Civil and Commercial Matters (Reciprocal Enforcement) Bill and the Mainland Judgments in Civil and Commercial Matters (Reciprocal Enforcement) Rules

In December 2021, the Department of Justice (DOJ) issued a consultation on the Mainland Judgments in Civil and Commercial Matters (Reciprocal Enforcement) Bill (“Bill”) and the Mainland Judgments in Civil and Commercial Matters (Reciprocal Enforcement) Rules (“Rules”). The Bill and the Rules seek to implement in Hong Kong the “Arrangement on Reciprocal Recognition and Enforcement of Judgments in Civil and Commercial Matters by the Courts of the Mainland and of the Hong Kong Special Administrative Region” signed by the Mainland Supreme’s People Court and Hong Kong Government in January 2019 (“2019 Arrangement”). In 2018, the DOJ issued a consultation on the 2019 Arrangement in which the Council provided submissions.

Prior to the 2019 Arrangement, only monetary judgments on disputes arising from commercial contracts that provide for exclusive jurisdiction of the Hong Kong or designated Mainland courts may be registered for the purpose of enforcement in the other jurisdiction. The 2019 Arrangement expands the scope of judgments that may be registered to include all judgments of civil and commercial nature, whether in contract or tort and whether for monetary and/or non-monetary relief, save for a few exceptions relating to IP and unfair competition claims.

The Council’s submissions were made to reflect principles and considerations which were of concern to consumers. The Council took into account the consideration that, in the majority of consumer claims, monetary relief is probably the most common form of relief sought. Whilst some transactions may involve substantial amounts, many claims are relatively modest. As such, consumers should be able to pursue registration of judgments by means and under circumstances that are most cost-effective and expeditious, including doing so in person rather than through lawyers.

## 向律政司就《內地民商事判決（相互強制執行）條例草案》及《內地民商事判決（相互強制執行）規則》諮詢文件提交意見

2021年12月，律政司就《內地民商事判決（相互強制執行）條例草案》（《條例草案》）及《內地民商事判決（相互強制執行）規則》（《規則》）的立法建議徵詢意見。《條例草案》及《規則》旨在落實最高人民法院與香港特區政府在2019年1月簽訂的《關於內地與香港特別行政區法院相互認可和執行民商事案件判決的安排》（《2019執行判決安排》）。本會於2018年曾在律政司就《2019執行判決安排》的徵詢提供意見。

在《2019執行判決安排》之前，在內地或香港登記以強制執行的另一司法管轄區的判決，須為香港法院或指定內地法院在商事合同爭議作出的金錢判決，並且有關合同須提出該法院擁有專屬管轄權。《2019執行判決安排》擴大可登記以強制執行的判決之範圍，包括所有民事及商事性質的判決，不論是基於合同還是侵權法，亦涵蓋金錢及／或非金錢的濟助（涉及知識產權和不正当競爭有關的少數例外情況除外）。

本會提供的意見反映消費者所關注的原則和考慮。本會考慮到在大部分消費者申索中，金錢救濟可能是最為常見的濟助。儘管個別交易可能涉及較大的金額，大多數申索所涉及的金額相對有限；因此，消費者應能通過最具成本效益和最快捷的方式及條件登記判決，包括能夠親自（而不須聘用律師）進行登記。



The Council considered that the Bill and the Rules reflect the reciprocal enforcement mechanism under the 2019 Arrangement. Nonetheless, the Council gave various suggestions on improving the ease of understanding and application of the mechanism to reduce the risk of delay and consequential cost in the registration process. In particular, whilst the Rules require proof of the nature and effectiveness of a Mainland judgment by means of a Mainland court certificate, the Council submitted that other documentary evidence should be considered in light of recent case authority. The Council also suggested that the DOJ works with the Mainland judiciary to provide guidance for local Mainland courts which may not be familiar with the 2019 Arrangement, as well as more efficient means of service of documents in the Mainland. It is considered that these measures would enable consumers to pursue a registration application more quickly and cost-effectively within the agreed framework.

In addition, the Council proposed that the Bill should clarify that a judgment creditor should be able to pursue a winding up or bankruptcy petition against the trader without the need for prior registration. In the Council's experience, consumer claims may be modest on one hand and the trader may not have identifiable assets on the other such that the only practical course of redress would be to pursue a winding up or bankruptcy petition.

本會認為《條例草案》及《規則》反映《2019 執行判決安排》下的相互強制執行機制。儘管如此，本會提出了各種建議，以便有關機制能夠更為容易理解及實施，從而減免登記過程中出現延誤的風險和相應成本。尤其是針對《規則》要求須由內地判案法院發出證明書以證明內地判決的性質和效力，本會在參考近期案例後，認為應考慮其他可作為佐證的書面證據。本會亦建議律政司與內地司法機構合作，為可能不熟悉《2019 執行判決安排》的內地法院提供指導，以及擬定能夠在內地更有效送達文件的方式。該等措施應能讓消費者在既定框架內更快及更有成本效益地推進判決登記的申請。

此外，本會建議《條例草案》應澄清判定債權人應能夠對商戶提出清盤或破產呈請而無需事先登記判決。根據本會的經驗，一方面消費者的申索金額可能有限，而另一方面商戶亦可能沒有可辨認資產供強制執行，因此消費者唯一可行的補救途徑是對商戶提出清盤或破產呈請。



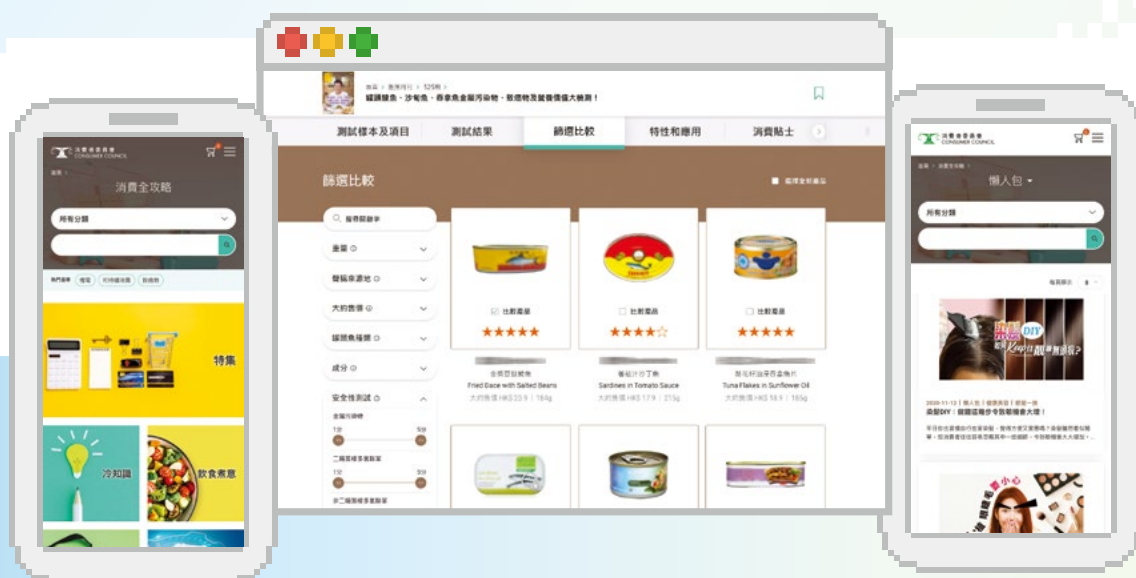
# DISSEMINATING CONSUMER INFORMATION

## 傳播消費訊息



The paradigm shift towards a digital world means that digital and social media platforms have become essential for disseminating timely information to the public and reaching the widest spectrum of consumers, especially the younger age groups. Embracing the new normal, the Council has charted new horizons in digital transformation and achieved a number of breakthroughs in e-communications over the past reporting year. Besides introducing a sparkling new official website integrated with eCHOICE, equally notable was the launch of the “Search Tool for Rapid Antigen Test (RAT) Kits Approved for Use by Various Regions” in March 2022, which helped consumers identify reliable RAT kits at a time of great concern in the community. The Consumer Rights Reporting Awards, a signature event of the Council’s, underwent a revamp to include a new category to acknowledge the rising trend of social media journalism. At the same time, the Council’s iconic monthly CHOICE Magazine continues to serve as Hong Kong’s most authoritative source for consumer tips. In terms of press conferences, the Council has maintained an agile and flexible policy, ready to switch between online and face-to-face communications according to the prevailing pandemic situation.

在全球數碼化的大趨勢下，各式數碼平台及社交媒體成為了最能廣泛地向消費者，特別是年輕一代，適時傳遞資訊的重要渠道。消委會積極擁抱新常態，於過去一年，不但邁向了數碼轉型，同時亦在資訊傳遞方面迎來了不少突破。除了啟動全新的官方網站，並與《選擇》月刊網站二合為一，更於2022年3月，當快速抗原測試包需求急增、而市民又不懂如何選擇時，推出「不同地區認可的快速抗原測試包名單搜尋器」，助消費者查閱可靠和獲認可的測試包。本會極具代表性的「消費權益新聞報道獎」亦迎來大革新，首度引入社交平台組別，擁抱社交媒體新聞的新趨勢。與此同時，《選擇》月刊貫徹其領導地位，繼續為消費者提供實用及權威的購物指南。本會秉持靈活變通的方針，按疫情的轉變和社交距離措施，為所舉辦的新聞發布會作出彈性安排，於年內曾分別以實體與網上直播形式進行。



## Revamped and Integrated Council and eCHOICE Website

To ensure the Council's information meets the online reading habits of consumers in recent years, the Council's official website and the eCHOICE portal underwent a concurrent revamp and integration. The brand new website was launched in August 2021, riding on the special milestone of CHOICE's 45th anniversary.

Apart from a refreshed interface that continues to meet the requirements of the Web Content Accessibility Guidelines (WCAG) 2.0, the revamped website offers an enhanced and personalised user experience with an array of new sections and functions closely related to daily life. One new section is the "Shopping Guide", with 9 categories of free information to enrich consumer knowledge, ranging from lifestyle topics such as "Home Appliances", "Health and Beauty", "Food and Cooking", and "Green Living", to content for different consumer groups, including "Family and Kids", "Life and Financial Planning" and "Silver Hair Market", etc.

In addition, the newly introduced "Product Picker" function allows CHOICE subscribers to easily compare the test ratings and details of each product in a specific test, extensively enhancing the subscription experience. The website has also optimised the online enquiry and complaint services to reinforce consumer safeguard in dispute resolution.

## 全新消委會網站 與《選擇》月刊網站合併大革新

為確保消費資訊迎合新世代網上閱讀習慣，本會的官方網站與《選擇》月刊網站進行同步革新，並二合為一。全新網站於2021年8月隆重面世，適逢《選擇》月刊45周年，奠下重要里程碑。

革新後的網站以全新面貌亮相，耳目一新的瀏覽介面，同時亦繼續符合《無障礙網頁內容指引》2.0版的準則；網站亦加入多項與日常生活息息相關的嶄新欄目及功能，提供更高質和個人化的瀏覽體驗。其中一個焦點欄目「消費全攻略」，提供涵蓋9大類別的免費資訊，全面增強消費者的消費知識，計有各類衣食住行題材，如「家品家電」、「健康美容」、「飲食煮意」和「綠色生活」，亦有為不同消費群而設的內容，例如「親子時光」、「規劃人生」、「銀髮一族」等。

為方便《選擇》月刊的訂戶有效比較在同一測試內的产品評分和價格，新網頁引入「篩選比較」功能，全面提升訂閱體驗。網站亦優化了網上查詢及投訴服務，進一步加強對消費者遇到爭議時的保障。







## CHOICE 45th Anniversary Celebration

2021 marked the 45th anniversary of CHOICE Magazine. An exciting range of online and offline events and promotions were launched to celebrate the special milestone, which kicked off with the Hong Kong Book Fair in July 2021. The CHOICE booth at the Book Fair adopted a joyful birthday party theme, featuring special sales promotions and photo opportunities with an attractive backdrop.

As the pinnacle of the 45th birthday celebrations, renowned veteran Olympic gold medallist Guo Jingjing was invited to grace the cover of the November 2021 issue (#541), while a cake-cutting ceremony was arranged for the CHOICE press conference on 15 November 2021. On the same day, a 45th anniversary video featuring fun facts and cover celebrities of CHOICE over the years was published. As of 31 December 2021, the video had attracted close to 10,000 aggregate views on Facebook and YouTube.

A lucky draw campaign and slogan contest was run from November to December 2021, giving away autographed classic CHOICE covers of 12 iconic celebrities or groups, including Carol "Do Do" Cheng, Sandra Ng, Louis Koo, etc. The campaign culminated with a final round of giveaway in December 2021 with autographed covers of the popular boyband MIRROR as the prize. Its announcement post topped the month's records of page views and follows.

Furthermore, a total of 100 promotional segments were broadcast on Commercial Radio Hong Kong (CRHK), featuring tailor-made celebratory messages about past CHOICE content and cover stars. The Council also exhibited its work and achievements in consumer protection in a large-scale photo exhibition organised by Hong Kong Commercial Daily.

## 《選擇》月刊 45 周年誌慶

《選擇》月刊於 2021 年踏入 45 周年，為紀念這個重要的里程碑，本會從 2021 年 7 月香港書展開始，啟動一連串精彩的慶祝活動及推廣。《選擇》月刊位於香港書展的攤位特別採用開心生日派對主題，除了以繽紛的佈景板供讀者「打卡」拍照，更推出各種特別訂閱優惠。

一連串的慶祝活動於 11 月進入高峰，2021 年 11 月號（第 541 期）《選擇》月刊邀請了跳水皇后郭晶晶擔任封面人物，並於 11 月 15 日舉行的《選擇》月刊新聞發布會上進行切蛋糕儀式，同日亦發布了 45 周年影片，盤點多年來的精彩趣事及封面名人。截至 2021 年 12 月 31 日，該影片於 Facebook 及 YouTube 累積 1 萬個總瀏覽次數。

2021 年 11 至 12 月期間，更舉行了大抽獎及標語設計比賽，共送出 12 位名人或組合親筆簽名的《選擇》經典封面，包括鄭裕玲、吳君如、古天樂等。活動於 12 月進行壓軸獻禮，送出人氣男團 MIRROR 的 6 人簽名封面，有關的社交媒體公布帖文更錄得該月的最高瀏覽量及追蹤人數。

另外，亦在商業電台播放 100 節特別為 45 周年錄製的宣傳聲帶，包括過往《選擇》的內容，以及封面名人的祝賀說話。本會亦參與由香港商報主辦的大型圖片展，展示保障消費者權益方面的各項工作及成果。

## Supporting Anti-epidemic Efforts and Hot Topics of Consumer Interest

In the year under review, the city witnessed the third, fourth and eventually the fifth wave of the COVID-19 pandemic which broke out in early 2022. To further support the public to combat the virus, the Council remained highly diligent in information provision and educating the public to make informed choices. Furthermore, to support the Government's consumption voucher scheme and in anticipation of ensuing consumer issues, the Council pre-emptively disseminated useful tips to help consumers shop smart.

### Disseminating Information on Combatting COVID-19

The Council continued to offer a range of COVID-19 related CHOICE articles free to the public, including multipurpose disinfectants (Issue 531), portable UV disinfection devices (Issue 532), lozenges (Issue 513), antibiotics (Issue 534), and dishwashing detergents (Issue 497). These free articles, in addition to consumer alerts, free download materials and corresponding Government information, were uploaded to the dedicated *"Together, We Fight COVID-19"* webpage throughout the year. First launched in early 2020, the page serves as a content hub to consolidate virus-prevention information and accumulated 43,506 page views in the reporting year. The Council also worked with the Equal Opportunities Commission to disseminate pandemic-related content in English to non-Chinese-speaking minority groups in Hong Kong.

When the demand for Rapid Antigen Test (RAT) kits soared in late February following the Government's announcement recognising RAT results as early identification of positive cases, a vast selection of RAT kits became available on the market. However, as the test kits came from a multitude of origins and had various claims of international accreditation, such information was complex and difficult for consumers to understand. In response to consumers' most urgent needs, the Council swiftly developed a *"Search Tool for Rapid Antigen Test (RAT) Kits Approved for Use by Various Regions"*<sup>12</sup> covering the approved COVID-19 RAT lists of Hong Kong, the Mainland, Macau, Australia, EU, Singapore and USA to help consumers verify and select suitable RAT kits. The database of the search tool will be updated regularly.

An online media briefing was held in early March 2022 to share the complaint figures, case studies, and consumer tips for selecting RAT kits. The search tool was officially launched on the day, accompanied with a viral tutorial video. The topic generated over 220 counts of media coverage and was well-received by the public, many of whom praised the usefulness of the search tool and thanked the Council for its speedy response to consumers' needs. The search tool recorded 872,550 page views as of 31 March 2022 and surpassed 1 million by the end of May 2022, which reflected a high usage rate during this critical period.



12 More on the *"Approved Rapid Antigen Test (RAT) Kits Search Tool"* in the chapter *"Collecting Market Information on Goods and Services"* (p.59) 有關「不同地區認可的快速抗原測試包名單搜尋器」詳情，可參閱「蒐集消費品和服務業的市場資訊」一節（第59頁）。

## 支援防疫工作 保障當前消費者利益

回顧過去一年，香港經歷了第3及第4波疫情後，而在2022年初亦爆發第5波新冠病毒疫情。為了進一步支援公眾抗疫，本會積極加強發放實用的抗疫資訊，及教育公眾作出知情選擇。此外，為支持政府的消費券計劃，以及預視隨之而引發的消費爭議，本會主動向消費者提供實用的消費貼士，協助他們精明消費。

### 發放防疫資訊

年內，本會繼續開放官方網站內與疫情相關的文章，供大眾免費閱覽，包括多用途消毒噴劑（第531期）、便攜紫外線（UVC）殺菌消毒器（第532期）、喉糖（第513期）、抗生素（第534期）和洗潔精（第497期）。這些免費文章連同消費警示、免費下載資料和相關政府資訊，上載於本會在2020年初特別設立的《齊心抗疫》專頁，並在年內不斷更新，該專頁在本年度累計錄得43,506次瀏覽量。本會亦與平等機會委員會攜手合作，為以非中文為母語的本港少數族裔，發放與疫情相關的英文資訊。

政府於2月底宣布，承認快速抗原測試的結果，作為早期診斷確診個案的方式，令快速抗原測試包的需求急劇上升，市面上突然湧現大量不同牌子的測試包，但其生產地及聲稱國際認證各有不同，複雜的資訊令消費者難以理解。為應對市民對測試包的殷切需求，本會在極短時間內開發「不同地區認可的快速抗原測試包名單搜尋器」<sup>12</sup>，涵蓋了香港、內地、澳門、澳洲、歐盟、新加坡及美國的認可測試包名單，方便市民核對和選購合乎標準的測試包。搜尋器內的資料亦會定期更新。

本會在3月初召開網上記者會，公布接獲的快速抗原測試包的相關投訴數字及個案，並提供選購測試包的消費提示。「不同地區認可的快速抗原測試包名單搜尋器」（「搜尋器」）在記者會當日正式推出，同時附上教學短片。「搜尋器」推出後錄得逾220篇媒體報道，並且深受公眾歡迎，當中不少稱讚其實用性，並感謝本會迅速回應消費者的需要。截至3月31日，「搜尋器」的瀏覽量高達872,550人次，至5月底更突破一百萬人次，反映消費者在抗疫的關鍵時刻使用率甚高。



## Responding to Pandemic-related Service Issues

Various social distancing measures remained in effect for intermittent but long periods of the year under review, such as dining restrictions, closure of entertainment venues, gyms, beauty and massage parlours, etc. As the pandemic battered the economy, a number of companies closed their business during the year, including several major chains. Many consumers were unable to use up their prepaid service packages before the expiry date, or even before the service provider ceased operation.

The Council received media enquiries regarding the abrupt closures of beauty chain Bonjour Beauty (About Beauty, Dr. Protalk and Top Comfort), fitness centres (Goji Studios, Fitness First, 4ward Fitness), a one-stop bridal service provider (Dolly Bridal), as well as the demolition and rebuilding of The Pavilia Farm residential project, which gave rise to cancellations by buyers.

The Council swiftly responded to a host of pressing consumer concerns via media interviews and press statements, urging merchants to disclose the arrangements on their websites or social platforms, and promptly contact affected customers for settlement. Consumers were reminded of the risks associated with prepayment purchases as well as to keep relevant record to recover prepayment through chargeback mechanism in case of shop closures. The Council also once again called for the mandatory cooling-off period for beauty service contracts and regulation of medical beauty services.

As the pandemic situation worsened in February 2022, a myriad of rumours and incidents intensely triggered the public to panic buy and stockpile various goods, from food, daily necessities, to fever relief medicine, lozenges and RAT kits. The Council issued press statements urging consumers to be rational during grocery shopping and refrain from stockpiling beyond the required amount, especially on perishable foods to avoid wastage. At the same time, traders were strongly urged to be self-disciplined and tide over the tough times with consumers by ensuring speedy stock replenishment and sufficient supply of necessities, while maintaining a relatively stable price.

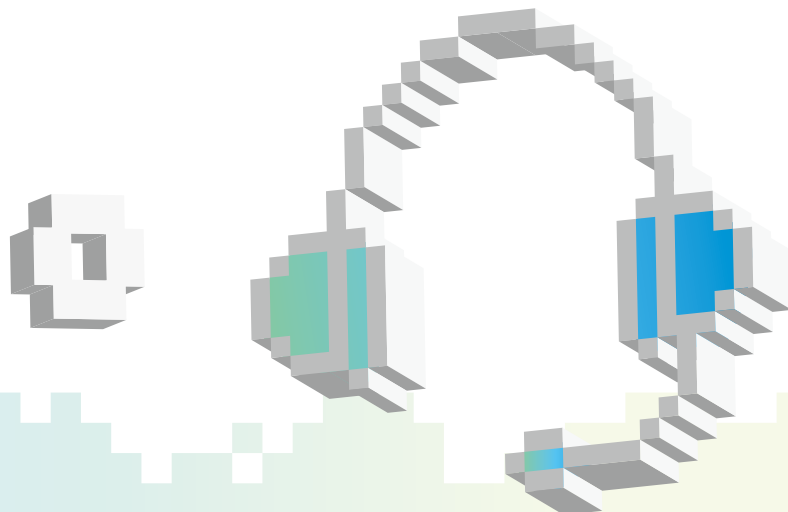
## 回應與疫情相關的服務投訴

政府年內大部分時間延續多項社交距離措施，當中包括於食肆禁堂食、關閉娛樂場所、健身中心、美容院和按摩院等。由於疫情重挫經濟，包括大型連鎖店在內的不少商戶於年內相繼結業，致令許多消費者未能在預繳服務套餐限期前，甚至商戶結業前，用畢相關服務。

本會接獲傳媒查詢有關卓悅美容有限公司旗下的美容院及按摩店（悅榕莊 About Beauty、Dr. Protalk、水云莊 Top Comfort）、健身中心（Goji Studios、Fitness First、4ward Fitness）和一站式婚禮服務（Dolly Bridal）結業，以及柏傲莊住宅項目拆卸重建，導致買家取消交易等事宜。

本會遂透過傳媒訪問和發布新聞聲明，迅速回應了諸多消費者殷切關注的問題，敦促商戶在其網站或社交平台上公布相關安排，並及時聯絡受影響客戶跟進處理。本會並提醒消費者注意預繳式消費的風險，以及保留服務合約和收據，以便萬一商戶結業時，可透過信用卡退款機制追回預繳款項。本會一再呼籲政府就美容服務合約設立法定冷靜期，和加強對醫學美容的規管。

鑑於 2022 年 2 月本港疫情轉趨嚴峻，謠言四起，引發市面出現搶購潮，公眾囤積各類物資，由糧食、日常用品、退燒藥、喉糖，以至快速抗原測試包，本會曾發表新聞聲明，呼籲市民購買日用品時保持理性，切勿囤積超出所需的分量，尤其最佳食用日期較短的新鮮食品，以免造成浪費。與此同時，本會亦強烈呼籲商戶確保補貨及時和有足夠的物資供應，並維持相對穩定的價格，與消費者共渡時艱。





## Encouraging Happy Spending with Tips for the Consumption Voucher Scheme

To revive the hard-hit economy, the Government announced the consumption voucher scheme in mid-2021, sparking a shopping craze amongst the general public. A variety of offers were rolled out by industries and the 4 designated Stored Value Facilities (SVFs) as they competed for consumers' HK\$5,000 worth of consumption vouchers.

Foreseeing the potential risks of prepayment transactions and other consumption traps early on, the Council disseminated useful consumption information to the public in early July 2021, a month ahead of the disbursement of the first consumption voucher, followed by a second media briefing in August 2021, a few days after the first disbursement. Consumers were provided with helpful tips on selecting the most suitable SVF, the prevention of consumer traps, and were reminded to shop rationally.

Furthermore, the Council's Chairman and Chief Executive made a guest appearance in the Financial Secretary Mr Paul CHAN Mo-po's Consumption Voucher Scheme video, sharing 3 smart tips for consumers to shop smart while enjoying retail therapy.

## 提供消費券使用貼士 鼓勵開心消費

為振興經濟，政府於 2021 年中宣布推出電子消費券計劃，掀起大眾購物潮。4 個儲值支付工具和各大商戶均推出不同優惠作招徠，競逐每名消費者獲發港幣 5,000 元的消費券商機。

本會及早預視預繳式消費的潛在風險及其他消費陷阱，早在 2021 年 7 月初，即第一期消費券派發前 1 個月，以及在 8 月，消費券派發後數天，召開合共兩輪記者會，向公眾發放實用的消費資訊，提供貼士幫助消費者選擇最適合的支付工具，防止他們墮入消費陷阱，並保持理性消費。

此外，本會主席及總幹事更在財政司司長陳茂波宣傳消費券計劃的短片中客串亮相，分享 3 個精明及開心消費的提示。



消費委員會 CONSUMER COUNCIL

### 8 SMART TIPS For Using Digital Consumption Vouchers

**1** Check whether offers are exclusive to consumption vouchers or applicable to other payment methods

**2** Compare offers with general offers in shops to find actual bargains

**3** Think twice before making high-value purchases as most shops do not support return of goods/refund/cooling-off period

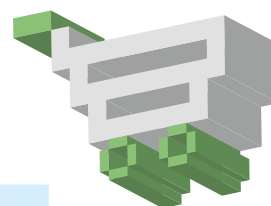
**4** Enquire about offers carefully as merchants may have different offers with payment platforms

**5** Beware of minimum spending, expiry dates and redemption quotas in small and multiple offers

**6** Beware coupons/vouchers from shopping malls/shops are not consumption vouchers

**7** Watch out if terms and conditions are not spelt out online nor enquired by phone

**8** Make sure your favourite shops accept the payment platform that you registered



## CHOICE Magazine

CHOICE Magazine is an independent, impartial and authoritative consumer guide, widely recognised as a source of trusted and reliable information since it was first published in 1976. To uphold its authority and credibility, CHOICE Magazine does not accept any advertisements or commercial contributions in any form. The monthly publication covers test reports, surveys, in-depth studies on a diverse range of consumer goods and services, and complaint cases.

The overall sales of the printed version of CHOICE Magazine recorded 203,682 copies in the 2021-22 reporting period, making it one of the bestselling monthlies in the city despite seeing an inevitable disruption in sales over the past 2 years due to the pandemic. Sales were split rather evenly between subscriptions and retail sales via outlets, such as newsstands and convenience stores. Social distancing measures to reduce the flow of visitors at the Hong Kong Book Fair 2021 had adversely affected the subscription rate, while extensive stay-at-home arrangements had also impacted the retail sales.

The bestseller of the year was the October 2021 issue (#540), featuring a cover story on pre-packaged biscuits found to contain genotoxic carcinogens. Ranked second was the January 2022 issue (#543), which published a test report on meatballs and revealed some beef ball samples to contain pig DNA. Third on the list was November 2021 (#541), which covered a report on cast iron cooking pots. The online version of CHOICE under the refreshed website recorded an overwhelming 4,932,665 page views during the year under review, up 105% year-on-year (YoY).

## 《選擇》月刊

《選擇》月刊於 1976 年創刊，一向獲公認為獨立、不偏不倚、具權威地位的消費指南，為消費者提供可信和可靠的資訊。為確保其權威及可信性，《選擇》月刊從不接受廣告或任何商業形式贊助。月刊涵蓋各種跟消費者息息相關的產品及服務的測試、調查及深入研究報告，以及投訴個案等資訊。

《選擇》月刊印刷版於 2021-22 年度全年總銷量高達 203,682 冊。雖然過去兩年的疫情無可避免地對銷量構成一定的打擊，但《選擇》月刊仍然持續成為本地最暢銷月刊之一。月刊的訂閱及零售額各佔總銷量約一半，印刷版的零售點遍布全港各區報攤及便利店。由於 2021 香港書展採取人流管制措施以確保社交距離，月刊訂閱量因而下降；在大部分市民居家抗疫的情況下，印刷版銷情亦同受影響。

2021 年 10 月份的《選擇》月刊（第 540 期）為年度內最暢銷的一期，該期以預先包裝餅乾檢出基因致癌物作為封面故事。第 2 位則為 2022 年 1 月號（第 543 期），以肉丸測試報告為專題，當中部分牛肉樣本檢出豬肉基因，引起大眾關注。銷量第 3 位則為 2021 年 11 月號（第 541 期），該期測試了鑄鐵鍋的表現。網上版《選擇》月刊，在網站全面更新後亦表現理想，年內錄得 4,932,665 瀏覽量，較去年度飆升 105%。





## Informing and Interacting with Consumers through Multimedia Platforms

During the year under review, a total of 140 Shopping Guide articles, 51 videos and 139 infographics were produced to enrich the new website's content. Total traffic on the Council's website recorded 7.8 million page views, 18% up YoY. Page view peaks were seen on several popular CHOICE topics, in particular the test report on 60 pre-packaged biscuits in October 2021, and coffee products in January 2022. The brand new "Shopping Guide" has contributed over 1.1 million page views in total. The easy-to-digest content provided consumers with essential information and knowledge to make smart purchase decisions. Among all 9 categories, "Home Appliances", "Health and Beauty", and "Food and Cooking" were the most popular content types.

The number of followers for the CHOICE Facebook page continued to grow, reaching 68,912, a 61% YoY increase in followers increment. A total of 640 Facebook posts were produced in the year, representing a YoY growth of 73%. Among the posts published, content on CHOICE topics had the highest engagement rates, including kitchenware, food, home appliances, COVID-19 related topics, and consumer alerts.

The Council's YouTube channel continues to offer a wealth of information for consumers. Videos include CHOICE Magazine highlights, test report findings, past events and activities, and consumer protection-related educational videos. In the year under review, a total of 755,218 views and 7,285 subscribers were acquired. First rolled out in 2018, the channel now has in aggregate over 26,820 subscribers, 3.6 million total views and over 6.7 million minutes of total watch time since its launch.

To sustain the exposure of Oil Price Watch<sup>13</sup> and Online Price Watch (OPW), online and offline publicity was launched in Q1 2022 by leveraging the partnership with HK01, HKET Group and New Media Group. It brought a 97% YoY page view growth for OPW.

## Empowering Consumers Through the Mass Media

Thanks to the support of the mass media, the Council is often on the public's mind. For many years, the Council has organised extensive media programmes and campaigns, notably the monthly CHOICE press conference, which flexibly switched between live-stream and in-person format in the past year based on the prevailing social distancing measures, and countless interviews to keep consumers informed about, and alert to, what was happening in the marketplace. During the year, some 70 press releases and statements were issued, covering selected topics published in CHOICE Magazine as well as the Council's response to more than 100 media enquiries related to significant consumer issues. In total, over 5,000 counts of media coverage were generated. Through proactive media engagement, the Council was able to publish timely cautionary advice to consumers whenever an issue arose.

## 多媒體平台分享資訊 全方位與消費者互動

本會於年內發放 140 篇「消費全攻略」文章、51 段影片及 139 幅訊息圖，以豐富全新網站的內容。新網站錄得 780 萬總瀏覽量，較上年度上升 18%。當中多篇《選擇》月刊文章錄得頗高的瀏覽量，包括 2021 年 10 月號的「60 款餅乾安全營養大檢閱」，以及 2022 年 1 月公布的「49 款咖啡產品測試」。全新的「消費全攻略」欄目透過深入淺出的內容為消費者提供消費指南及知識，協助大眾作出精明選擇；此欄目在本年度累計高達 110 萬瀏覽量，其中「家品家電」、「健康美容」及「飲食煮意」更於 9 大類別中脫穎而出，成為瀏覽量最高的三甲。

《選擇》月刊 Facebook 專頁追蹤者數目持續增長，累計為 68,912 人，增長數目比對上一年度上升 61%。年內上載的帖子共 640 篇，比對上一年度大幅上升 73%；其中以《選擇》月刊相關帖文最受歡迎，包括廚房用具、飲食、家庭電器、消費警示及防疫相關內容，吸引最多點擊、分享和留言互動。

本會的 YouTube 專屬頻道持續為消費者提供一系列消費相關的影片，內容包括《選擇》月刊精選、測試報告結果、推廣項目及活動重溫，以及保障消費者權益的教育影片。年內，頻道的總瀏覽次數錄得 755,218 次，訂戶人數新增了 7,285 位。頻道自 2018 年開通以來，累積超過 26,820 名訂戶，合共 360 萬瀏覽次數及 670 萬分鐘的瀏覽時間。

為提升「油價資訊通」<sup>13</sup>及「網上價格一覽通」的熱度，本會於 2022 年首季度與香港 01、香港經濟日報集團及新傳媒集團合作，於線上及線下宣傳。與去年相比，「網上價格一覽通」的瀏覽量大幅上升 97%。

## 借助大眾媒體 提升消保意識

有賴傳媒的支持和推廣，本會一直深入人心。多年來，本會舉辦多項媒體活動，當中最為人熟識的《選擇》月刊新聞發布會，在過去一年因應不同時段社交距離措施安排而靈活應變，以實體或網上直播形式進行。本會亦同時出席無數傳媒訪問，竭力讓公眾掌握最新消費資訊和市場警示。年內，本會接獲逾 100 宗傳媒查詢，並發表超過 70 篇新聞稿及聲明，涵蓋重要消費議題及《選擇》月刊專題內容，錄得超過 5,000 篇媒體報道。本會透過主動接觸傳媒，就市場上出現的消費相關問題，適時向消費者發出提示及建議。

13 More on Oil Price Watch in the chapter "Fostering Competition and a Fair Marketplace" (p.71)  
更多有關「油價資訊通」內容，請參閱「促進市場競爭和公平交易」一節（第71頁）。





The Council continued its partnership with Television Broadcasts Limited (TVB) to produce TV segments on elderly-oriented consumption topics which were featured in the popular programme "Revel in Retirement" (無耆不有). In the year under review, a 4-episode series covered smart tips for elderly consumers on spending their consumption vouchers. Positive media relations and desired publicity outcomes were achieved throughout the year under review through press interviews and appearances on a combination of print, electronic and online channels, such as the Radio Television Hong Kong (RTHK) programme "The Elderly Series" (香江暖流), TVB's "Happy Old Buddies" (快樂長門人), Phoenix Television's "News Decoder" (時事大破解), CRHK's "Saturday Forum" (政經星期六), Now TV's "News Magazine" (時事全方位) and exclusive interviews with the Chairman and Chief Executive by TVB "On the Record" (講清講楚), Hong Kong Economic Times and HK01, etc.



本會繼續夥拍無線電視製作一系列以長者消費為主題的短片，於熱門節目《無耆不有》內播出；該系列一連4集，涵蓋長者使用消費券的消費提示。本會亦接受印刷、電子及網上媒體訪問，並亮相節目，藉此與媒體維持良好關係，並達到理想的推廣成效，當中包括香港電台《香江暖流》、無線電視《快樂長門人》、鳳凰衛視《時事大破解》、商業電台《政經星期六》及Now TV《時事全方位》。年內，本會主席和總幹事亦接受無線電視《講清講楚》、香港經濟日報和香港01專訪。

## Top 10 Consumer News - Year of the Ox

Entering its 18th year, the Top 10 Consumer News voting campaign continued its partnership with HK01, Hong Kong Economic Times, i-Cable News, RTHK, SkyPost, TOPick and U Magazine. The event attracted a record-high number of 6,425 voters, up 6% from the previous year. The top 3 news stories<sup>14</sup> were namely the permanent closure of UA Cinema, Legislative Council passes waste charging bill, and the demolition and reconstruction of 2 towers of The Pavilia Farm III. In addition, 2 news stories related to the Council's work made it into the top 10, including the test report on 60 models of pre-packaged biscuits, and complaints relating to consumption vouchers, which involved minimum spend set by traders and the service of SVFs.

## 牛年十大消費新聞

「十大消費新聞選舉」投票活動踏入第18屆，並繼續與香港01、香港經濟日報、有線電視、香港電台、晴報、TOPick及U周刊合作。

今屆的投票人數再次打破紀錄，共吸引了6,425人投票，較上年增加6%。排名首3位的新聞<sup>14</sup>分別是：UA院線宣布全線結業、立法會通過垃圾徵費條例草案，以及「柏傲莊III」兩座需拆卸重建。此外，2篇與消委會工作相關的新聞報導亦打入十大，包括60款包裝餅乾的檢測報告及消費券相關投訴，涉商戶自設最低消費及電子支付平台服務。



# 牛年 2021

## 十大消費新聞選舉

- 1

UA院線宣布全線結業

UA Cinema Announced Permanent Closure
- 2

立法會通過垃圾徵費條例草案

Legislative Council Passes Waste Charging Bill
- 3

「柏傲莊III」兩座需拆卸重建 影響800多名買家

The Pavilia Farm III: 2 Towers to be Demolished and Rebuilt, Affecting over 800



14 Visit [www.consumer.org.hk/en/press-release/top10\\_ox](http://www.consumer.org.hk/en/press-release/top10_ox) or scan the QR code for the voting results of the Top 10 Consumer News (Year of the Ox).  
牛年十大消費新聞結果，請瀏覽[www.consumer.org.hk/tc/press-release/top10\\_ox](http://www.consumer.org.hk/tc/press-release/top10_ox)，或掃描二維碼。

## Consumer Rights Reporting Awards

The 21st Consumer Rights Reporting Awards (CRRA) wrapped up with a presentation ceremony in August 2021, conferring a total of 32 awards in 7 categories, including 7 Gold Awards, 8 Silver Awards, 6 Bronze Awards, 7 Merit Awards, 3 “Sustainable Consumption Reporting Awards” and 1 “Grand Award”<sup>15</sup>.

In response to the rapidly changing media landscape and increasingly diversified information dissemination channels in recent years, the revamped CRRA was launched in February 2022 as it entered its 22nd year. There were notable changes and new features, including restructured categories with a newly added “Topical Reporting Award”, piloting of the social media category to expand participation, as well as opening up 2 categories for public voting, whereas the cash prize was also doubled.

The “Topical Reporting Award” was newly introduced to encourage media coverage, both in breadth and depth, on an annual consumption topic announced early each year for submission in the next CRRA, as a means to proactively promote the discussion of consumer protection issues. In view of the burgeoning e-commerce industry under the new normal and expansion of new business models, along with ensuing inconsistency in e-tailer quality and consumption risks, “*Protecting Consumers Under E-commerce*” has been selected as the topic for 2022.

Furthermore, the unprecedented addition of the “Best Use of Social Media in Consumer Advocacy” category in response to the rising trend of social media journalism, as well as piloting public voting for the 2 categories of “News Photography Award” and “Tertiary Student Journalism Award”, are both major breakthroughs in local journalism awards, signifying the Council’s innovative approach to honour journalistic excellence on consumer rights and related issues. The 22nd CRRA was open to entries starting from the day of the announcement.

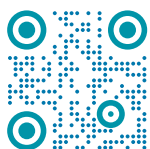
## 消費權益新聞報道獎

第21屆「消費權益新聞報道獎」（「報道獎」）以2021年8月的頒獎禮作結，頒發了7個組別合共32個獎項，包括7個金獎、8個銀獎、6個銅獎、7個優異獎、3個「可持續消費獎」及1個「年度大獎」<sup>15</sup>。

鑑於近年傳媒行業變化日新月異，消費資訊傳播的方式亦日趨多元化，適逢踏入第22個年頭，「報道獎」於2022年2月進行了全方位改革。全新面貌的「報道獎」優化了多個項目，包括重整現有參賽組別，新增「年度主題大獎」；試行引入社交平台組別，以擴大參選範圍；並於兩個組別新增公眾參與評分。同時，完善了「報道獎」的獎項機制，獎金較以往增加一倍。

革新後的「報道獎」首度引入「年度主題大獎」，本會將於每年年初宣布該年的消費主題，積極鼓勵傳媒機構多發掘和深入分析年度主題相關的新聞，於下一屆提交作品參賽，本會期望透過「年度主題大獎」更積極推動消保議題。因應電子商貿在新常態下更為普及，電商的營銷形式亦發展迅速，然而商戶的質素參差，導致消費市場潛在各種風險，本會遂選定2022年主題為「保障消費者在電子商貿活動的權益」。

第22屆「報道獎」另有兩大重要突破，包括率先試行加入「最佳倡議消費權益之社交平台」組別，以貼合現今社交平台傳播模式；以及讓公眾參與「新聞攝影獎」及「大專院校新聞獎」兩個組別的評分。此等突破突顯本會期望以革新形式，表揚本地新聞工作者就有關消費權益報道的卓越成就。「第22屆消費權益新聞報道獎」在公布詳情當日開始接受報名。



15 Visit [www.consumer.org.hk/en/press-release/consumer-rights-reporting-awards-2021](http://www.consumer.org.hk/en/press-release/consumer-rights-reporting-awards-2021) or scan the QR code for more information on the 21st CRRA. 更多有關第21屆消費權益新聞報道獎的資訊，請瀏覽[www.consumer.org.hk/tc/press-release/consumer-rights-reporting-awards-2021](http://www.consumer.org.hk/tc/press-release/consumer-rights-reporting-awards-2021)，或掃描二維碼。

# EMPOWERING CONSUMERS THROUGH EDUCATION

## 以教育活動提升消費者自我保護能力



While rapid developments in technology have made the sourcing and purchasing of consumer products simpler, they have also increased the complexity of identifying unscrupulous traders and ensuring adequate consumer protection. The Council is committed to addressing this growing challenge by empowering consumers through education – especially more vulnerable groups such as young students, mentally handicapped persons, and Hong Kong’s increasing elderly population – so as to help them acquire the right knowledge to make informed choices and become responsible consumers. Although many of the normal face-to-face educational and training programmes have been hampered by social distancing measures during the year under review, the Council has successfully maintained these important activities by adapting them to an online format.

科技的急速發展無疑讓選購消費產品變得更加簡便，卻同時令辨識不良營商者和加強消費者保障的工作增添難度。本會致力應對此日益嚴峻的挑戰，透過教育活動，提升消費者的自我保護能力，特別是年輕學子、精神障礙人士及增長中的銀髮一族等弱勢社群，協助他們汲取正確知識，知所選擇，做個負責任的消費者。回顧年內，儘管不少恆常的面授教育和培訓活動均受疫情下的社交限制措施而受阻，但本會適時將這些重要活動調適至網上形式，使其得以順利舉行。

### Cultivating Positive Consumer Attitude from a Young Age

Under the rapidly changing marketplaces, consumer education in childhood serves as a significant guidepost to help young consumers develop proper consumption values and behaviours, which forms the basis of judicious purchases throughout the rest of their lives.

### Experiential Learning Programme for Primary School Students – Earth 2038’s Learning Journey of Sustainable Consumption

Sustainable consumption (SC) education is one of the Council’s top priorities and the “Earth 2038’s Learning Journey of Sustainable Consumption” programme (“Earth 2038 programme”) continued to be run in the 2020/21 school year. To work within the social distancing measures in the midst of the COVID-19 pandemic, the Council conducted 129 sessions of educational activities in small classes,

### 從小培養正面消費態度

在瞬息萬變的市場環境下，讓年輕一代從小接受消費概念教育尤其重要，以助建立正確的消費價值觀及行為，為其往後人生擁有明智消費智慧確立基礎。

### 小學生體驗式學習計劃 — 2038地球人計劃之可持續消費旅程

可持續消費教育是本會其中一項首要任務，有見及此，本會在 2020/21 學年繼續推展「2038 地球人計劃之可持續消費旅程」（「2038 地球人計劃」）。為了在疫情下保持社交距離，本會以小班形式舉辦了 129 場教育活動，約 3,750 名來自 30 間小學的學生參加。超過 78% 受訪學生表示對可持續消費的理解有所提升，超過 9 成更表示



covering 30 primary schools with nearly 3,750 students participating. More than 78% of the students reported positive changes in their understanding of SC and more than 90% were willing to practise SC through altering their behaviours and habits. Moreover, over 92% of respondents who took part in the programme expressed satisfaction with the programme. Moving forward, 32 primary schools with over 3,650 participating students were recruited for the 2021/22 school year. As of 31 March 2022, 43 school activities and training sessions were held.

To allow students to reflect on their own consumption habits, with the support of Community Green Stations in various districts, 8 sessions of “Experiential Learning Trips” were conducted with the participation of over 380 students.

The Council also co-organised a public train-the-trainer session called “Effective Use of Learning and Teaching Resources in General Studies – Values Education” with the Education Bureau (EDB) in June 2021 to enrich teachers’ understanding of the Earth 2038 programme and concepts related to SC. Apart from this public session, a total of 18 training sessions for teachers of project schools were completed. A teaching kit was provided to teachers to help them facilitate the activities during class and to stimulate students’ reflection.



願意改變自身行為和習慣以實踐可持續消費。另外，超過 92% 的受訪學生對計劃表示滿意。展望 2021/22 學年，本會共招募了來自 32 間小學逾 3,650 名學生參加計劃。截至 2022 年 3 月 31 日，本會已舉辦了 43 場學校及培訓活動。

為讓學生反思自己的消費習慣，在各區的「綠在區區」支持下，本會共舉辦了 8 場體驗式學習之旅，逾 380 名學生參加。

此外，本會與教育局於 2021 年 6 月合辦一場題為「常識科學與教資源的有效運用－價值觀教育」的教師培訓活動，以加深教師對「2038 地球人計劃」及可持續消費概念的認識。除此場公開培訓外，本會年內為參與此計劃的老師舉行了一共 18 場培訓活動。本會亦製作了一份教材套，以幫助老師在課堂上進行相關活動及誘發學生反思。



Each teaching kit comprises an enlarged passport adapted from the existing learning kit set, a set of cards that displayed the details of all experiential activities, and selected student works. 每份教材套附有一本由現有學習教材套改編而成的放大版「護照」、一套展示所有體驗式學習活動資料的指示卡，以及精選學生作品。

### Partnership Programme with HKEdCity for Primary Students – Smart Shopper Go Go Goal

In partnership with HKEdCity, a new online activity titled “Smart Shopper Go Go Goal” was successfully launched during the Easter Holidays in the 2020/21 school year. Under the theme “Foods and Drinks”, an online quiz based on CHOICE Magazine videos was developed and hosted on the HKEdCity online platform. The activity provided a fun way for senior primary students to learn about product information and tips for making informed consumption decisions. Around 4,760 students from 94 schools took part in the activity.

### 與香港教育城合辦之小學生問答比賽 — 反斗消費 Go Go Goal

本會與香港教育城合作的全新「反斗消費 Go Go Goal」網上問答比賽，在 2020/21 學年的復活節假期間順利舉行。比賽以「食品 and 飲料」為主題，配合《選擇》月刊之影片在香港教育城的網上平台發放。此活動旨在以有趣的方式，讓高小學生學習產品資訊及如何作明智的消費選擇。活動共吸引來自 94 間學校，約 4,760 名學生參加。



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

In collaboration with the EDB, the Council has continued to educate the youth through its flagship programme, the annual Consumer Culture Study Award (CCSA). Over the years, more than 82,000 students from 374 secondary schools have undertaken in-depth studies, enabling them to gain better insights into various consumption issues and develop positive consumer values.

During the year, the 22nd CCSA was successfully concluded with its Award Presentation Ceremony on 21 October 2021, attended by over 130 guests and participants. It was also exciting to see the continued support from schools as reflected from the total of 597 teams from 77 secondary schools having enrolled in the 23rd CCSA.

To help participants conceive the project ideas, a total of 71 workshops/talks and consultation sessions were conducted. This year, 4 theme exemplars<sup>16</sup> have been newly introduced to guide participants through the projects and further enrich their learning experiences. A set of well-structured guiding questions were designed and the CCSA website ([edu.consumer.org.hk](http://edu.consumer.org.hk)) was used strategically in talks and consultations to motivate the participants to embark on their own self-exploration journey in different forms, from observation about daily consumption matters, discovery of intriguing consumption stories, to reflection on firsthand authentic consumption experiences.

Invited by the EDB, the Council conducted a teacher training session titled “Online Consumption: Consumer Behaviours and the Possible Risks”<sup>17</sup> for more than 120 secondary school teachers on 3 June 2021, sharing the risks and sales traps of online consumption, and also taking the opportunity to showcase several CCSA award-winning projects to the audience.

## 中學生主動學習平台 — 消費文化考察報告獎

由本會與教育局合辦的旗艦青少年消費者教育活動 — 「消費文化考察報告獎」（「報告獎」）於年內繼續舉辦，首屆至今已累計有 374 間中學逾 82,000 名學生參與。同學們透過深入考察不同的消費議題，反思及理解正面的消費價值觀。

年內，第 22 屆「報告獎」順利完成，並於 2021 年 10 月 21 日舉行頒獎典禮，共逾 130 名師生及嘉賓參與，為活動劃上圓滿句號。更令人興奮的是，「報告獎」持續獲得學界的鼎力支持，第 23 屆「報告獎」獲來自 77 間中學共 597 隊學生報名參加。



為協同學構思考察意念及進一步誘發他們的學習興趣，今屆「報告獎」共舉辦了 71 場工作坊 / 講座及諮詢面談會，更新增了 4 個主題舉隅<sup>16</sup> 供同學參考，以進一步豐富其學習體驗。透過一系列啟發性的提問，以及善用「報告獎」網頁匯集歷屆主要得獎作品的資訊，引領同學開展其自我探索旅程：觀察日常生活的消費議題、發現有趣的消費故事，以及從第一手真實消費體驗中，深入思考。

此外，本會獲教育局邀請合辦教師培訓課程，於 2021 年 6 月 3 日主講「網上消費—消費者行為及風險」<sup>17</sup> 的課題，與逾 120 名中學老師分享網上消費的風險和銷售陷阱，並藉此機會向他們展示了多個與此課題相關的「報告獎」得獎作品。

16 The 4 theme exemplars are: (1) Consumption and Personal Growth (消費與個人成長), (2) Online/Electronic Consumption Story (線上 / 電子消費的故事), (3) Distinctive Consumption Experience (不一樣的消費體驗), and (4) From Consumption to Community Care (從消費到社群關懷).

4個主題舉隅包括：(1)「消費與個人成長」、(2)「線上 / 電子消費的故事」、(3)「不一樣的消費體驗」及(4)「從消費到社群關懷」。

17 The sharing is part of a new online training course organised by the EDB titled “Knowledge enrichment and teaching experience sharing on consumer and financial education in secondary schools”.

此課題乃教育局舉辦的「中學消費及理財教育知識增益和教學經驗分享」（新辦）網上課程的其中一部分。



## Responsible Consumption Programme for Secondary School Students – Hong Kong Secondary School Marketing Contest 2021

The Council continued its support to the Department of Marketing of the School of Business, Hong Kong Baptist University (HKBU), the Business-School Partnership Programme of the EDB and the HKCSS-HSBC Social Enterprise Business Centre in co-organising the Hong Kong Secondary School Marketing Contest 2021. More than 600 F.3 to F.5 students took part in this contest and 5 teams were selected for the final competition to present their creative marketing plans on how to advocate sustainable fashion among the youth.

## Consumer Education for Post-Secondary School Students

During the year, the Council continued to offer summer internships to 19 students from various higher education institutions, namely the University of Hong Kong, the Chinese University of Hong Kong, City University of Hong Kong, the Education University of Hong Kong, the School of Professional Education and Executive Development (SPEED) of the Hong Kong Polytechnic University (PolyU), HKBU and Hong Kong Shue Yan University. The internships provided students with valuable exposure and hands-on training in the work of consumer protection.

## Empowering Vulnerable Groups to Enhance Self-Protection

Recognising that the elderly, as well as physically or mentally handicapped persons in the population, may be particularly vulnerable to the risks posed by unfair trade practices, the Council continued its effort to reach out to these groups through various customised programmes as well as consumer education talks with a view to empowering them for self-protection.

## Consumer Education for Persons with Special Needs

Entering the second year of the “Support Programme for Persons with Special Needs” (“Programme”), the Council continued empowering social work and education practitioners to deliver consumer education workshops for persons with autism spectrum disorder, mild intellectual disability, and common mental disorder (“target groups”) to heighten their vigilance and equip them with the skills to avert malpractices and common sales traps in fitness and beauty centres through a set of tailor-made training kits. Since its launch, the Programme has received various forms of support from about 40 social welfare organisations, self-help groups and special schools (“organisations”) to jointly assist the target groups in enhancing their self-protection ability as consumers.

During the year, a total of 40 train-the-trainer sessions and parent talks were conducted for frontline staff members, social workers and teachers of the organisations, as well as family members and caregivers of the target groups, attracting over 860 participants. Subsequently, 25 consumer education workshops were organised for the target groups, with nearly 300 participants. Positive feedback on the effectiveness of the workshops were received from the participating trainers.

## 中學生負責任消費計劃 — 全港中學生市場推廣大賽2021

本會繼續支持由香港浸會大學市場學系、教育局商校合作計劃及社聯社會企業商務中心，共同協辦「全港中學生市場推廣大賽 2021」。是次比賽有超過 600 名中三至中五學生參與，最後五強獲選向評審展示富創意的市場計劃，向青少年推廣可持續時裝的概念。

## 專上學生消費者教育活動

年內，本會繼續為不同的大專院校提供暑期實習機會，19 位分別來自香港大學、香港中文大學、香港城市大學、香港教育大學、香港理工大學專業進修學院、香港浸會大學及香港樹仁大學的同學，於實習期間，參與了保障消費者權益相關的工作，並接受在職訓練。

## 提升弱勢社群的自我保護能力

本會關注長者以及部分社群或因身體殘障或精神障礙而較易受到不良營商手法損害，因而致力為他們設計多個適切的教育活動和舉辦消費權益講座，提升他們的自我保護能力。

## 特殊需要人士消費者教育活動

「特殊需要人士支援計劃」踏入第 2 年，本會繼續透過一系列針對健身及美容中心銷售陷阱的資源教材套，協助社會/教育工作者為自閉症譜系障礙、輕度智障及一般精神障礙人士（下稱「目標對象」）舉辦消費者教育工作坊，教導他們提高警覺及防範相關不良營商手法及銷售陷阱。計劃推行至今，已獲約 40 間社福機構、自助組織及特殊學校（下稱「機構」）的支持，共同支援目標對象提升其自我保護能力。

年內，本會為機構的前線職員、社工、老師、目標對象的家人及照顧者舉辦共 40 場導師培訓及家長講座，吸引逾 860 人次參加。本會其後亦為目標對象舉行了 25 場消費者教育工作坊，接近約 300 人次參加。參與導師均對工作坊的成效給予正面評價。





The Council is devoted to strengthening the collaboration with partner organisations to promote the consumer rights of the target groups, and garner public support for upholding them through various channels and activities. To encourage more organisations to take part in the Programme, the first experience sharing cum refresher training session on the Programme was held in August 2021, where an update of the latest developments of the Programme were given and various partner organisations were invited to share their insights and experiences.

The Council also joined hands with Fu Hong Society to promote the Programme through a radio interview with "Care for Disabled" (非常人物生活雜誌) of RTHK Radio 1. Besides, in support of the "International Day of Persons with Disabilities" set out by the United Nations on 3 December each year, a public workshop on the pitfalls of fitness centre sales was organised.

本會致力加強與夥伴機構的協作，藉不同渠道及活動凝聚大眾支持，共同維護及提升特殊需要人士的消費權益。首場實踐經驗分享會暨進修培訓於2021年8月順利舉行，本會於分享會上向機構同工介紹本計劃的最新發展，亦邀請不同夥伴機構交流心得及分享經驗，以鼓勵更多機構參與。

本會亦聯同扶康會於香港電台第一台《非常人物生活雜誌》節目中推廣本計劃。此外，為響應每年12月3日聯合國所定的「國際復康日」，本會舉辦了一場有關健身中心銷售陷阱的公開工作坊。



### Consumer Education for Senior Citizens

With the ageing population in Hong Kong, the empowerment of senior citizens through consumer education has become ever more important. In collaboration with different social service organisations and elder academies, 45 consumer education talks were held for senior citizens either face-to-face or virtually in the year, attracting 905 participants. Essential topics such as consumer rights and responsibilities, and unfair trade practices under the Trade Descriptions Ordinance, as well as consumer alerts particularly relevant to senior citizens such as homes for the aged, telecommunication services, telemarketing of health checkup plans, bogus health talks and health food, and dried seafood were covered. Also, in November 2021, a public talk on online shopping was held at the "Gerontech and Innovation Expo cum Summit (GIES)".

### 長者消費者教育活動

隨著香港人口高齡化，以教育提升年長消費者的自我保護能力愈加重要。年內，本會與不同的社會服務機構及長者學苑合作，透過面授或線上形式為905名長者舉辦共45場消費權益講座。講座主題包括消費者權利與責任、認識《商品說明（不良營商手法）（修訂）條例》，以及與長者相關的消費者警示，涵蓋安老院舍、電訊服務、電話推銷健康檢查計劃、保健食品及蔘茸海味等主題。本會更於2021年11月於「樂齡科技博覽暨高峰會」，舉辦以網上消費為題的公開講座。

# 智齡

One key achievement of the Council related to consumer education in the year was the launch of the Pilot Educator Scheme for Senior Citizens (ESSC) in partnership with 5 organisations, namely Yan Oi Tong Hong Kong Toi Shan Association Neighbourhood Elderly Centre, ELCHK Shatin District Community Centre for the Golden-Aged, Christian Family Service Centre – True Light Villa District Elderly Community Centre, St. James' Settlement Wanchai District Elderly Community Centre, and Senior Police Call. The scheme aimed to equip participating retirees and elderly with consumer rights knowledge and public speaking techniques through a comprehensive training programme, so that they could host community talks and transfer the knowledge to other senior citizens, thereby empowering them to protect themselves and make informed choices.

Around 90 retirees or soon-to-be retirees aged between 50 and 80 received the basic training, and amongst them 24 with the most outstanding performance were selected to undertake advanced training and qualified as "Senior Educators" after assessment. They hosted around 30 consumer rights community talks for their fellow elderly in the year under review, as well as participating in related activities, including attending interviews in the programme "Happy Old Buddies" (快樂長門人) by TVB, and being invited to be the emcee in the public talk in GIES aforementioned. Additionally, 63 participants became Network Members who would share with their peers the latest consumption information and help build a stronger support network in the community. A visit to the Jockey Club "age at home" Gerontech Education and Rental Service Centre and guided tours in GIES were also arranged for ESSC Senior Educators and Network Members as post-training activities.



To recognise the achievements of the Network Members and Senior Educators, the ESSC Recognition Ceremony cum Official Launch of the Elderly Hotline was held on 5 January 2022, with the attendance of over 110 guests and participants. The Ceremony was officiated by The Honourable Bernard Charnwut CHAN, GBM, GBS, JP. Certificates of completion and certificates of appreciation were presented to the Senior Educators and Network Members, and partner organisations respectively.

「智齡消費教育大使」試行計劃是本會年內長者消費者教育的重要成果。計劃由本會主辦，並由仁愛堂香港台山商會長者鄰舍中心、基督教香港信義會沙田多元化金齡服務中心、基督教家庭服務中心真光苑長者地區中心、聖雅各福群會灣仔長者地區中心，以及耆樂警訊擔任合作機構。計劃旨在為退休人士和長者提供全面的消費者教育培訓，裝備他們學習所需的消費權益知識及演講技巧，為社區內長者主持消費權益講座及傳遞消費資訊，協助他們提升自我保護能力，並能作出精明的消費決定。

年內約 90 位年齡介乎 50 至 80 歲的準退休或已退休人士接受基本培訓，當中 24 位表現優異的參加者，獲挑選接受進階培訓，通過評估後成為「智齡消費教育大使」，為社區內的長者主持約共 30 場消費權益講座，並參與相關的教育活動，包括部分大使接受無綫電視節目《快樂長門人》的訪問及擔任「樂齡科技博覽暨高峰會」公開講座的主持。另外，計劃亦培訓了其餘 63 位參加者成為「智齡消費支援網絡成員」，為社區內的長者分享最新的消費資訊並協助其加強人際網絡支援。計劃更安排「智齡消費教育大使」及「智齡消費支援網絡成員」參觀賽馬會「a家」樂齡科技教育及租賃服務中心，以及參與樂齡科技博覽導賞活動，作培訓後活動。



為嘉許一批大使於過去一年所作的努力及成果，本會於 2022 年 1 月 5 日舉行「智齡消費教育大使嘉許禮暨智齡消委會熱線啟動禮」，超過 110 位嘉賓及人士出席典禮，並榮幸地邀請到陳智思先生，大紫荊勳賢，金紫荊星章，太平紳士擔任主禮嘉賓。當日「智齡消費教育大使」及「智齡消費支援網絡成員」分別獲頒發研習證書及畢業證書，而合作機構代表則獲頒發感謝狀。





## Providing Support to the Community Regularly and During the Pandemic

### Special Webinar Series for 5th Wave of Pandemic

Hong Kong was hit by the fifth wave of the COVID-19 pandemic in early 2022 – people were housebound and schools' summer holidays were also brought forward to March and April. These did not halt the Council's efforts in supporting consumers to make informed consumption choices and continue to lead a healthy life. Under the theme "Kickstart Healthy Living; Cheer for Life" ("為健康起動，為生活打氣"), a total of 23 Special Community Talks/Workshops were conducted/scheduled from mid-March to May 2022 for the public as well as specific groups including teenagers, parents and children, and persons with special needs. There were 5 main categories of topics namely "Anti-epidemic and Disinfecting Products", "Consumption Tips" (including tips related to the new round of Consumption Vouchers released in April 2022), "Consumption Risks", "Life Enhancement Under the Pandemic", and "Interactive Environmental Protection Workshop" (in collaboration with Sham Shui Po Community Green Station). The Talks/Workshops were well-received, and attracted around 1,000 attendees.

## 舉辦恆常及疫情相關的支援社區活動

### 第5波疫情特別網絡研討會系列

香港在2022年初遭受第5波2019冠狀病毒病疫情衝擊，市民需居家抗疫，學校暑假也提前至3至4月，然而本會的公眾教育並沒有因而停止。在2022年3月中旬至5月期間，本會為市民大眾，以及青少年、家長及其子女，以及特殊需要人士舉辦合共23場主題為「為健康起動，為生活打氣」的特別社區講座/工作坊，幫助消費者作出明智消費選擇並繼續過健康的生活。講座/工作坊專題共分5大類，分別為「防疫和消毒產品」、「消費貼士」（包括於2022年4月發放的新一輪消費券之相關小貼士）、「消費風險」、「疫情下的生活提升」及「互動環保工作坊」（與「綠在深水埗」合辦）。系列廣受好評，吸引約1,000名市民參加。



### Community Talks

The Council continued to conduct community talks regularly even during the prevailing pandemic. 8 community talks (excluding those for retirees and the elderly), including 4 conducted via video-conferencing, were held for different target groups including primary school students, secondary school students, women, and persons with hearing impairment, attended by over 430 participants. A host of topics were covered including consumer alerts in areas such as online shopping, fitness centres, consumption with prepayment, food labelling, and sustainable consumption.

### 消費權益講座

即使在疫情期間，本會也繼續定期舉辦消費權益講座，為小學生、中學生、婦女、聽障人士等不同群體舉辦了8場社區講座（不包括為退休人士和長者而設的講座），當中4場通過視像會議進行，合共超過430人參加。講座涵蓋多個主題，包括網上購物、健身中心、預繳式消費、食物標籤和可持續消費等消費專題。

In January 2022, the Council was also invited by the Department of Marketing, HKBU to deliver a guest lecture titled "From Consumer Trends to Socially Responsible Marketing Solutions". The talk provided some 120 attending students with an overview of consumer trends and the changing environment in Hong Kong, serving to inspire marketers to design innovative, relevant and sustainable marketing plans for different target groups.

本會亦應香港浸會大學市場學系邀請，於2022年1月主持題為「從消費者趨勢到對社會負責的營銷方案」(From Consumer Trends to Socially Responsible Marketing Solutions) 的客席講座。講座為約120名同學概述香港的消費趨勢和社會環境轉變，啟發市場系同學為不同目標群體設計創新、適切及可持續的營銷計劃。



# FORGING CLOSER COLLABORATION FOR CONSUMER PROTECTION

## 加強對外合作保障消費者權益

Partnerships, collaborations and information exchange at local, regional and international levels are essential for the Council to discharge its duties in consumer protection and empowerment. Outside Hong Kong, the Council has established ties with consumer organisations in many other countries and regions, and is also active in bodies such as Consumers International. On the home front, the Council consults regularly with relevant Government departments, regulators and trade and professional bodies. Although many regular international events and conferences in the year under review were moved online in light of the global travel restrictions, these virtual events continued to produce fruitful outcomes, reflecting the spirit of consumer protection counterparts around the globe in battling the impacts of COVID-19.

與本地、亞洲區內，以至國際組織，建立夥伴關係，並且互相合作和交流資訊，均有助本會全面履行消費者保障和提升他們自我保護能力的職責。在境外，本會與多個國家和地區的消費者組織建立聯繫，並積極參與包括國際消費者聯會在內的國際組織的事務；而在香港，本會亦定期與相關政府部門、監管組織、商界和專業團體進行磋商。鑑於全球旅遊限制，年內許多常規國際活動和會議雖改為網上舉行，但無減活動帶來的豐碩成果，充分反映世界各地的消費者組織，齊心應對疫情的精神。

### Local Collaboration

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

Members and staff of the Council sit on nearly 50 public advisory committees<sup>18</sup>, offering views from consumers' perspectives.

### 本地合作

本會一直與監察消費者保障政策的商務及經濟發展局緊密聯繫，亦與其他政府部門和法定機構合作，為各種消費議題給予意見，涵蓋公平競爭、營商手法、金融及保險服務、公共衛生及食品安全、電訊，以及住宅物業等範疇。

本會委員和職員合共參與超過 50 個公共事務諮詢委員會<sup>18</sup>，從消費者角度提供意見。

<sup>18</sup> See Appendix 9 for the list of external committees attended by Council Members and staff.  
本會委員及職員參與的外界委員會名單見附錄九。

## Collaboration with the Mainland and Macao SAR

### Virtual Meeting with Consumer Associations from Guangdong and Macao SAR

The Council was invited by the Guangdong Consumer Council to attend an online meeting in September 2021 to exchange recent experience in consumer protection during the COVID-19 pandemic period. Participants included the Guangdong Consumer Council, Macao SAR Government Consumer Council and representatives from consumer associations in Guangzhou, Shenzhen, Zhuhai and Hengqin New District. During the meeting, the Council presented its work in supporting anti-epidemic measures and exchanged the Council's views on addressing the issue of purchase of non-local properties. The Macao SAR Government Consumer Council also had similar experience especially in the Greater Bay Area (GBA) and addressed it through the formation of an "alert and defense" network with the GBA counterparts in handling the issue.

## International and Regional Collaboration

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

The Chief Executive of the Council was appointed for the second time in a row as Vice President of CI's Board of Trustees in 2019 following her first-term appointment in 2015. In this strategic role with a 4-year tenure (2019-2023), the Council's Chief Executive is involved in setting CI's strategic priorities, reviewing its budget and financial plans, and identifying new partnerships to strengthen global consumer protection.

### The 5th Intergovernmental Group of Experts on Consumer Protection Law and Policy of the United Nations Conference on Trade and Development (UNCTAD)

Invited by the UNCTAD, the Council's Chief Executive virtually attended the 5th session of the Intergovernmental Group of Experts (IGE) on Consumer Protection Law and Policy, which was conducted in both virtual and physical formats on 5 and 6 July 2021. Topical discussion and idea-exchange sessions during the meetings covered topics such as implementation of the United Nations guidelines for consumer protection; the latest developments in legal and institutional frameworks: UNCTAD world consumer protection map; as well as consumer law, policy and regulatory actions in response to and in the aftermath of the COVID-19 pandemic, etc.

## 與內地及澳門緊密合作

### 與廣東省及澳門消費者委員會的線上會議

應廣東省消費者委員會的邀請，本會於 2021 年 9 月參加線上會議，交流疫情期間消費者保障方面的最新經驗。參加者包括廣東省消費者委員會、澳門特別行政區政府消費者委員會，以及廣州、深圳、珠海和橫琴新區各個消費者組織的代表。會議期間，本會介紹了支援防疫措施的工作，並就解決境外置業問題交換意見，亦得知澳門消委會在大灣區內也遇到同樣經驗，並通過與大灣區消費者組織共同建立「聯防機制」，合作應對相關問題。

## 國際性及區域合作

本會為國際消費者聯會（國際消聯）的董事會及理事會成員。國際消聯致力推動世界各地消費者權益，將接近 100 個國家和地區、逾 200 個消費者組織連繫在一起。國際消聯與本會理念一致，從區域以至國際層面，致力推動成員組織的緊密聯繫和合作，為消費者發聲、提供資訊，攜手捍衛消費者的權益。

本會總幹事於 2015 年首度獲委任為國際消聯的董事會副主席，並於 2019 年再獲任命擔當此重要角色。在為期 4 年（2019 至 2023 年）的策略性職位任期內，本會總幹事肩負訂定組織發展策略、審查預算和財務計劃等工作，並透過拓展新合作夥伴，加強全球消費者保障。

### 聯合國貿易和發展會議 (UNCTAD) — 消費者保護法律和政策政府間專家組第5屆會議

本會總幹事應邀於 2021 年 7 月 5 日至 6 日，網上出席「消費者保護法律和政策政府間專家組」第 5 屆會議，該會議同步以網上和實體形式舉行。在主題討論和意見交流環節中的討論事項包括：落實聯合國就保障消費者的指引；有關法律和體制框架的最新發展 — 全球消費者保障藍圖；以及應對 2019 冠狀病毒病疫情爆發期間及疫後的消費者法律、政策和監管行動等。

## World Consumer Rights Day 2022

In support of the World Consumers Rights Day 2022 (15 March 2022) and its annual theme “Fair Digital Finance”, the Council published an article in the March 2022 issue (#545) of CHOICE Magazine to raise public awareness on the importance of driving a fair digital finance marketplace, one that is inclusive of all consumers, including vulnerable consumers.

On 14 March 2022, the Chief Executive of the Council spoke as a panellist at the session themed “Consumer Advocacy – A Catalyst for Change in Digital Finance” at the Fair Digital Finance Forum organised by CI. The Panel discussed the most pressing issues and opportunities for consumers of digital finance and how consumer advocacy, through collaboration with businesses, policymakers and regulators, can be a catalyst for change in the marketplace to ensure that every consumer has the rights to access and use digital financial services.

Moreover, visions for establishing a fair digital financial future were shared, including building a harmonised digital finance marketplace for all by putting forward the setting of standards on data security, data protection and privacy; ensuring fair access to financial services through different channels including the non-digital ones; and taking care of disadvantaged people in light of the rapidly evolving digital finance landscape. The Forum was attended by over 90 speakers from different parts of the globe.

## Consumers International – Global Consumer Protection and Empowerment Index

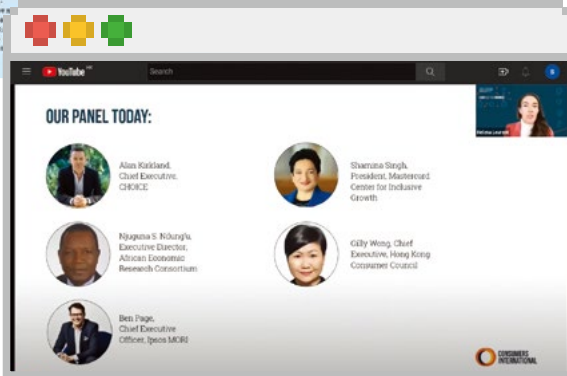
The Council supports CI in developing the Consumer Protection and Empowerment Index, which is an innovative tool to assess the degree to which its members have implemented mechanisms and measures to build, maintain and encourage a safe, fair and sustainable marketplace for all. The Council also contributed a case study in the Insight Report 2022 on the theme “Education for Young Consumers”, which featured the Council’s “Earth 2038’s Learning Journey of Sustainable Consumption” programme and the “Consumer Culture Study Award”.

## 國際消費者權益日2022

2022年3月15日，國際消費者權益日年度主題為「平等數碼金融」(Fair Digital Finance)。為響應主題，本會在2022年3月出版的《選擇》月刊(第545期)上，發表了一篇關於平等數碼金融的文章，旨在提高公眾對推動公平數碼金融市場重要性的認知，促進對所有消費者，尤其是弱勢社群的數碼包容。

2022年3月14日，在國際消聯舉辦的「平等數碼金融論壇」上，本會總幹事在「消費者保障倡議：數碼金融變革的催化劑」為主題的研討會上發言。研討會討論了數碼金融為消費者帶來的一些迫切性問題和機遇，也討論了消費者保障倡議，如何透過商界、政府決策部門，以及監管機構協作，成為市場變革的催化劑，確保每位消費者都有使用數碼金融服務的同等權利。

此外，本會總幹事亦在會上分享了建立平等數碼金融未來的願景，包括推進資料安全、數據保護，以及私隱保障的標準要求，從而建構一個和諧有序的數碼金融市場；確保消費者可以透過數碼和非數碼渠道公平地使用金融服務；以及協助弱勢社群適應瞬息萬變的數碼金融時代。是次「平等數碼金融論壇」有超過90位來自世界各地的演講者參與。



## 國際消聯— 全球消費者保障和賦權指數

本會致力協助國際消聯建立「全球消費者保障和賦權指數」。該指數是一個創新的指標，旨在評估各地成員，如何透過實施的機制和政策，建立、維持和鼓勵建構一個安全、公平和可持續的消費市場。本會亦在《分析報告2022》中，就「教育年輕消費者」的主題提供案例研究，分享了本會的「2038 地球人計劃」和「消費文化考察報告獎」的內容。





# COMMENDATIONS AND COMPLIMENTS

## 嘉許與感謝

The Council is always greatly encouraged by the hundreds of messages of support it receives each year from the public, readers of CHOICE Magazine, and from its social media followers, expressing thanks for the Council's consumer advice or help in resolving complaints. Apart from providing assurance that the Council is meeting public expectations, these commendations and compliments serve a valuable role in boosting staff's morale and pride in their mission of protecting and empowering Hong Kong consumers.

本會每年均收到數以百計來自市民、《選擇》月刊讀者和社交平台追隨者的嘉許與感謝函、卡片與電郵，表揚本會為消費者提供實用的建議或協助調停投訴。本會對大眾的嘉許與感謝珍而重之，每一字讚許均反映和肯定本會工作的重要性，同時有助鼓勵士氣，使員工對參與維護消費權益及提升全港消費者自我保護能力的使命倍感自豪。

### The Ombudsman's Awards 2021

The Council was honoured for its staff to receive the Ombudsman's Awards in 2021, for the ninth consecutive year. Ms Evelyn NGAN Chui-shan and Mr Manson LI Ka-ming, both Complaints & Advice Officers, were presented with the Award this year in recognition of their exceptional performance in customer service and handling consumer complaints.

### 2021 年申訴專員嘉許獎

年內，本會再次有職員獲得申訴專員嘉許獎。投訴及諮詢主任顏翠珊女士及李家銘先生獲頒獎項，以表揚其處理客戶服務及消費投訴的卓越表現。能連續 9 年有員工獲頒此獎，本會與有榮焉。



### Jockey Club Age-friendly City Partnership Scheme 2020

The Council received the Age-friendly Collaborator Award of the subject scheme<sup>19</sup> at the Age-friendly City International Conference cum City Partnership Scheme Award Presentation Ceremony in June 2021, in recognition of its contribution to consumer education for senior citizens over the years.

### 賽馬會齡活城市「全城·長者友善」計劃 2020

本會於 2021 年 6 月在賽馬會齡活城市國際研討會暨「全城·長者友善」計劃<sup>19</sup>嘉許禮上，獲頒「齡活協作大獎」，以表揚其多年來對年長消費者教育的貢獻。



19 Visit [www.jcafc.hk/en/Events/Jockey-Club-Age-Friendly-City-Partnership-Scheme-2020.html](http://www.jcafc.hk/en/Events/Jockey-Club-Age-Friendly-City-Partnership-Scheme-2020.html) or scan the QR code for details of the scheme. 計劃詳情，請瀏覽 [www.jcafc.hk/tc/Events/Jockey-Club-Age-Friendly-City-Partnership-Scheme-2020.html](http://www.jcafc.hk/tc/Events/Jockey-Club-Age-Friendly-City-Partnership-Scheme-2020.html)，或掃描二維碼。

## Words of Thanks

The Council is grateful for the positive feedback from consumers and readers of CHOICE Magazine in recognition of the professionalism of our staff. Positive sentiment from the audience of various social media channels is also highly appreciated. Selected examples are shown below:

(Note: The following messages from complainants have been edited to enhance readability and comprehension)

## 嘉許函

本會感謝消費者及《選擇》月刊讀者對本會員工的專業服務的支持，以及市民大眾在各個社交媒體平台上對本會的正面評語。嘉許函節錄如下：

(注意：以下訊息均來自向本會求助的投訴人，文字經過編纂以方便閱讀和理解)

### Case Highlight

#### 個案重點

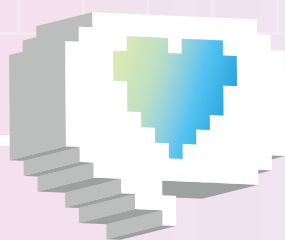
The complainant visited a beauty centre to try out a \$130 trial facial treatment promoted online. Once there, however, she was told that her skin condition was unsuitable for the trial treatment and was recommended another package by the staff. During one of the later treatment sessions, a few staff members and the beautician commented badly on her skin condition and she was coerced to sign a new service contract worth \$50,400. Being unsuccessful with her subsequent request to cancel the contract, she sought help from the Council.

Upon review of the CCTV footage of the sales process, the complainant believed that some scenes were covered intentionally to the trader's advantage and no settlement could be reached. She thus filed a CLAF application, and then a claim with the Small Claims Tribunal (SCT). With the guidance of the Council's Complaints Officer Ms Hon, and Mr Cheng from the Legal Affairs Division, a favourable out-of-court settlement was reached just before the SCT hearing commenced and she got a refund of around \$50,000 from the beauty centre.

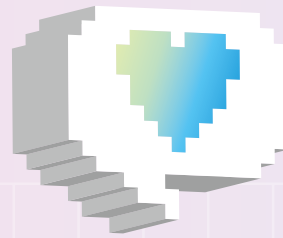
投訴人光顧一間美容中心，欲試做一款在網上推廣價為\$130的面部療程。到達美容中心後，職員卻告知她的皮膚狀況不適合進行該療程，並推薦了另一個套餐。在其後的一次療程時，數名職員和美容師接連批評她的皮膚狀況欠佳，她被迫簽訂了一份價值\$50,400的新服務合約。她其後要求取消合約但不成功，因此向消委會求助。

在查看銷售過程的閉路電視錄像後，投訴人認為某些片段被蓄意隱藏，以求對商戶有利，因而無法達成和解。因此，她向消費者訴訟基金申請法律協助，然後向小額錢債審裁處提出申索。在消委會投訴主任韓女士和法律事務部鄭先生的指導下，投訴人與美容中心於小額錢債審裁處聆訊開始前達成了庭外和解，獲美容中心退款約\$50,000。

Ms. Hon,  
Thank you very much for all your help and support throughout the process of mediating the complaint between me and the beauty centre. I don't think I could go this far if it wasn't for you, always guiding me through all the steps and telling me patiently what I could do. I could be helpless and hopeless, but because of you, I could find the light in the dark. Thank you so much for all your encouragement! You made me stand for what's right!  
I'd also like to thank Mr Cheng from Consumer Legal Action Fund, who explained clearly and patiently to me about the Fund. He told me all the necessary procedures so that I could consider every dispute resolution — including the Small Claims Tribunal. I took his advice and made a claim at the Tribunal myself in late September. Fortunately, it was successful. The beauty centre and I reached an out-of-court settlement.



本人曾於2019年向貴會求助，就■■■■旅遊有限公司的服務不滿作投訴，貴會蘇先生就此事奔波長達一年多，最近終於圓滿解決。本人對蘇先生鍥而不捨的精神和專業表現，印象深刻。特函深表謝忱！



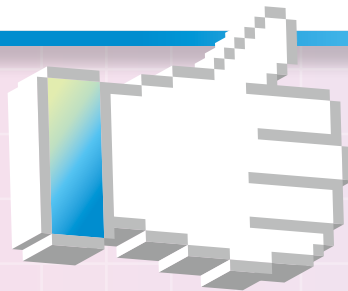
### Case Highlight 個案重點

The complainant, who represented a group of tour members who paid \$29,800 each to join an 8-day tour to Iceland, lodged a complaint with the Council after the trip and requested a partial refund for the poor arrangement. As the original flight was re-scheduled and the whole tour was shortened, they could not visit the glacier and missed the aurora tour which were the major attractions of the tour.

投訴人代表一群參加了冰島旅行團的團友，於行程結束後向消委會提出投訴，因旅行社安排不當而要求部分退款。團友每人支付\$29,800費用，參加為期8天的冰島遊，由於原定航班改期，整個行程縮短，令團友錯過了重點行程，包括參觀冰川及極光之旅。

Despite the effort made by the Council's Senior Complaints Officer Mr So, the travel agent refused to settle the matter with the complainant. Mr So then advised the complainant to file a claim with the SCT and guided them through the whole process that lasted for more than a year. Finally, the complainant and other tour members reached a settlement with the travel agent in the SCT.

儘管本會高級投訴主任蘇先生竭力調解，旅行社仍拒絕與投訴人尋求解決方案。蘇先生隨後建議投訴人向小額錢債審裁處提出申索，並指導他們完成整個長達一年多的程序。投訴人和其他團友最終透過小額錢債審裁處與旅行社達成和解。



Dear Mr Wong,

My case has been settled with ■■■■ by exchanging my ■■■■ CPAP device in question for a brand new CPAP of another brand free of charge.

Your hard work in following up with my case is highly appreciated. My heartfelt gratitude to you for your kind assistance.

### Case Highlight 個案重點

The complainant, who is suffering from sleep apnea, purchased a ventilator from an authorised dealer in October 2020 for \$11,980. However, he found the ventilator uncomfortable during use and manifested the symptoms of headache and stuffy nose, though he had followed the instructions advised by the dealer.

患有睡眠窒息症的投訴人於2020年10月從授權經銷商處以\$11,980購買了一台呼吸機。不過，雖然他已經按照經銷商的操作指示，但他在使用呼吸機時卻感到不舒適，並出現了頭痛和鼻塞的徵狀。

In June 2021, the complainant was shocked to learn about the global recall of the ventilators due to potential health risk. He later confirmed that the model which he had been using for a few months was one of the models on the recall list. Although the dealer had promised him to replace the sound-proof foam in August 2021, the replacement was deferred repeatedly. After rounds of conciliation for 4 months, the Council's Complaints Officer Mr Wong successfully urged the dealer to replace a new ventilator for the complainant.

2021年6月，投訴人得知呼吸機因潛在健康風險而進行全球回收，感到大為震驚。他後來證實，他使用了數個月的型號正是回收名單上的型號之一。儘管經銷商曾向投訴人承諾會在2021年8月更換隔音泡棉，但卻一再推遲。經過4個月間的多番調停，本會投訴主任黃先生成功敦促經銷商為投訴人更換新的呼吸機。



本人對 貴會夏小姐於上述事件處理非常滿意，特意致函表揚。  
夏小姐處事有效率，在短時間內聯絡上被投訴的公司，雖然被投訴公司多次以低質素的回覆，令到投訴人（即本人）及 貴會十分無奈，但夏小姐依舊保持專業，盡力解決事情。

在事情膠著之際，貴會在多方面都有掣肘，夏小姐仍專業地提供了多個途徑及建議予本人參考，最後事件暫時得以解決，亦全因夏小姐努力不懈地與本人及該公司進行溝通。

本人對於夏小姐的表現充分肯定，其處事專業及高效率，絕對是 貴會及 貴會職員的學習榜樣。

趙主任

今天多謝您在■■■體檢中心幫忙處理本人取消脊椎療程退款事宜，今次因有您在當中的調解才可以順利解決及讓■■■體檢中心那麼快跟進我的退款。  
謝謝趙主任幫我們的小市民出力。

Dear Ms Lam,  
I would like to thank you for your prompt reaction that helped me to solve my problem! I'm truly grateful for your help!  
I would like to thank your colleague who received my complaint and proceeded as urgent! I never had such prompt help from any institution. I am forever grateful for your help today!

我剛剛已經收到你們的職員聯絡了我，很感謝你們快速的回應及跟進調查！

通知你們！我已經收到■■■公司的信息回應，他們給了我一個短訊影片教學，我的帳戶之間可以用轉賬功能，隨時可以調配金額，已經成功轉賬了。

很感謝你們的協助！

何女士，

多謝 貴會跟進本人項目，現在正式通知 貴會，該電訊公司已派員工跟進本人個案，也多謝 貴會介入而立立即圓滿解決事件。謝謝。

傅先生，

我很高兴地告诉你，我收到了■■■信用卡的月結單，已經免除了那兩單盜刷問題的相关費用，你可以結案了。

僅借此機會再次對您並通過您對消費者委員會表示感謝。



## Compliments on Social Media

### 社交媒體上的正評

thank you for your information and prompt report  
Like Reply 5m

15 hours ago  
多謝分享，大家都快D分享俾親朋呀 🙏  
👍 1 🗨️ REPLY

18 hours ago  
感謝分享。十分實用。感謝消委會的努力。急香港人所急。  
👍 2 🗨️ REPLY

臨購便係購選擇月刊同消費者委員會報告啦，不論你我他，祝大家永遠都係精明嘅消費者。  
Like Reply 29 w

消委會，一定讚 🙏  
Like Reply 13 w

做得好就要讚，消委會那搜尋快速檢測包資料，算推出得及時，剛才用過亦簡單易用

選擇月刊抵讚，對消費者幫助好大。  
Like Reply 21 w

我小學嚟到你家，謝謝你們的服務  
Like Reply 29 w

2 months ago  
支持消委會，真心為市民福祉  
👍 🗨️ REPLY

Top fan  
消委會咁快可以整到個查詢平台  
Like Reply 3h

好有用，多謝分享 🙏

# CONSUMER COUNCIL FORMER CHAIRMEN AND VICE-CHAIRMEN

## 消費者委員會 — 歷屆主席及副主席

Year 年份	Former Chairmen 歷屆主席
1974.04 – 1975.03	Sir KAN Yuet-keung, GBE, CBE, JP 簡悅強爵士, GBE, CBE, 太平紳士
1975.04 – 1980.03	Dr LO Kwee-seong, CBE, OBE, JP 羅桂祥博士, CBE, OBE, 太平紳士
1980.04 – 1984.10	Dr Gallant HO Yiu-tai, JP 何耀棣博士, 太平紳士
1984.10 – 1988.10	Mrs Selina CHOW LIANG Shuk-ye, GBS, JP 周梁淑怡女士, 金紫荊星章, 太平紳士
1988.10 – 1991.10	Mr Martin LEE Chu-ming, SC, JP 李柱銘資深大律師, 太平紳士
1991.10 – 1997.10	Prof. Edward CHEN Kwan-yiu, GBS, JP 陳坤耀教授, 金紫荊星章, 太平紳士
1997.10 – 1999.07	Ms Anna WU Hung-yuk, GBS, JP 胡紅玉女士, 金紫荊星章, 太平紳士
1999.09 – 2005.09	Prof. Andrew CHAN Chi-fai, SBS, JP 陳志輝教授, 銀紫荊星章, 太平紳士
2005.09 – 2007.06	Prof. K C CHAN, GBS, JP 陳家強教授, 金紫荊星章, 太平紳士
2007.07 – 2012.06	Prof. Anthony CHEUNG Bing-leung, GBS, JP 張炳良教授, 金紫荊星章, 太平紳士
2013.01 – 2018.12	Prof. WONG Yuk-shan, SBS, BBS, JP 黃玉山教授, 銀紫荊星章, 銅紫荊星章, 太平紳士

Year 年份	Former Vice-Chairmen 歷屆副主席
1987.04 – 1989.03	Mr TANG Kwai-nang, BBS, JP 鄧桂能先生, 銅紫荊星章, 太平紳士
1989.04 – 1991.10	Prof. Edward CHEN Kwan-yiu, GBS, JP 陳坤耀教授, 金紫荊星章, 太平紳士
1991.10 – 1993.10	Mr Justein WONG Chun, BBS, JP 王津先生, 銅紫荊星章, 太平紳士
1993.10 – 1997.10	Ms Anna WU Hung-yuk, GBS, JP 胡紅玉女士, 金紫荊星章, 太平紳士
1997.10 – 2001.10	Dr John HO Dit-sang 何秩生博士
2001.10 – 2007.10	Mr Larry KWOK Lam-kwong, BBS, JP 郭琳廣律師, 銅紫荊星章, 太平紳士
2007.10 – 2013.10	Mr Ambrose HO, SBS, SC, JP 何沛謙資深大律師, 銀紫荊星章, 太平紳士
2013.10 – 2017.10	Mr Philip LEUNG Kwong-hon, MH 梁光漢先生, 榮譽勳章
2017.10 – 2019.10	Mr Samuel CHAN Ka-yan, BBS, JP 陳家殷大律師, 銅紫荊星章, 太平紳士

# MEMBERSHIP OF THE CONSUMER COUNCIL

## 消費者委員會委員

### Chairman 主席

Mr Paul LAM Ting-kwok, SBS, SC, JP  
林定國資深大律師，銀紫荊星章，太平紳士

### Vice-Chairman 副主席

Mr Antonio KWONG Cho-shing, MH 鄭祖盛律師，榮譽勳章

### Members 委員

Mr Kenneth CHAN Kin-nin 陳建年先生

Dr Catherine CHAN Po-ling 陳寶玲醫生  
(from 2022.01.01 起)

The Hon Holden CHOW Ho-ding 周浩鼎議員

Dr Wilton FOK Wai-tung 霍偉棟博士

Ms Veronica FUNG Kit-ming 馮潔鳴女士

Mr Edward HO Man-tat 何聞達先生

Mr Marvin HSU Tsun-fai, JP 徐晉暉先生，太平紳士  
(up to 至 2021.12.31)

Ms Miranda KWAN Ching-yi 關靜儀女士  
(from 2022.01.01 起)

The Hon Nelson LAM Chi-yuen, JP 林智遠議員，太平紳士

Mr Victor LAM Hoi-cheung, JP 林凱章先生，太平紳士

Mr Matthew LAM Kin-hong, MH, JP  
林建康律師，榮譽勳章，太平紳士

Ms Vanessa LAU Chi-wan 劉子芸女士

Ms Kitty LEE Wing-lan 李泳蘭女士

Mr Alan LUI Siu-lun 雷紹麟先生

Dr Victor LUI Wing-cheong 雷永昌醫生

Mr Raymond MAK Ka-chun 麥嘉晉先生

Mr Tony PANG Chor-fu 彭楚夫先生

Mr Kyrus SIU King-wai 蕭景威先生

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

Ms Iris WAN Lai-sze 溫麗司女士

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

Mr Ramon YUEN Hoi-man 袁海文先生 (up to 至 2021.12.31)

### Co-opted Members 增選委員

Dr Jason CHAN Kai-yue, MH, JP  
陳繼宇博士，榮譽勳章，太平紳士

Mr Clement CHAN Kam-wing, MH, JP  
陳錦榮先生，榮譽勳章，太平紳士

Dr Toa CHARM 湛家揚博士

Prof. Herbert CHIA Pun-kok, JP 車品覺教授，太平紳士

Mr Johnny FEE Chung-ming, JP 費中明律師，太平紳士

Ms Amy FUNG Dun-mi, MH, JP  
馮丹媚女士，榮譽勳章，太平紳士 (up to 至 2021.12.31)

Mr Ambrose HO, SBS, SC, JP  
何沛謙資深大律師，銀紫荊星章，太平紳士  
(up to 至 2021.12.31)

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

Mr Richard KHAW Wei-kiang, SC 許偉強資深大律師

Mr Kelvin KWOK Hiu-fai 郭曉暉先生

Mr Alex LAI Ting-hong 黎庭康律師  
(up to 至 2021.12.31)

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

Ms Queenie Fiona LAU 劉恩沛大律師

Prof. Angela NG Lai-ping 吳麗萍教授

Prof. Jack POON Sik-ching 潘釋正教授

Prof. PUN Kong-pang 潘江鵬教授

Mr SHIH Wing-ching, JP 施永青先生，太平紳士

Ms Rachael SIU Suk-yu 蕭淑瑜大律師

Mr Tony TANG Kwok-wai 鄧國偉先生

Mr Martin WONG Wing-hoi 王永愷大律師



# MEMBERSHIP OF THE COMMITTEES, WORKING GROUPS AND ADVISORY GROUPS

## 小組委員

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

#### Chairman 主席

Mr Paul LAM Ting-kwok, SBS, SC, JP  
林定國資深大律師，銀紫荊星章，太平紳士

#### Vice-Chairman 副主席

Mr Antonio KWONG Cho-shing, MH 鄭祖盛律師，榮譽勳章

#### Members 委員

Mr Edward HO Man-tat 何聞達先生

Mr Marvin HSU Tsun-fai, JP  
徐晉暉先生，太平紳士 (up to 至 2021.12.31)

The Hon Nelson LAM Chi-yuen, JP 林智遠議員，太平紳士  
(from 2022.01.27 起)

Mr Matthew LAM Kin-hong, MH, JP  
林建康律師，榮譽勳章，太平紳士

Dr Victor LUI Wing-cheong 雷永昌醫生

Mr Tony PANG Chor-fu 彭楚夫先生

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

### Audit Committee 審核小組

#### Convenor 召集人

Mr Antonio KWONG Cho-shing, MH 鄭祖盛律師，榮譽勳章

#### Members 委員

Ms Veronica FUNG Kit-ming 馮潔鳴女士

Mr Edward HO Man-tat 何聞達先生

The Hon Nelson LAM Chi-yuen, JP 林智遠議員，太平紳士

#### Co-opted Members 增選委員

Mr Clement CHAN Kam-wing, MH, JP  
陳錦榮先生，榮譽勳章，太平紳士

### Consumer Protection Law and Policy Committee 消費法律保障及政策小組

#### Chairman 主席

Mr Paul LAM Ting-kwok, SBS, SC, JP  
林定國資深大律師，銀紫荊星章，太平紳士

#### Vice-Chairman 副主席

Mr Matthew LAM Kin-hong, MH, JP  
林建康律師，榮譽勳章，太平紳士

#### Members 委員

The Hon Holden CHOW Ho-ding 周浩鼎議員

Ms Miranda KWAN Ching-yi 關靜儀女士  
(from 2022.01.27 起)

Mr Antonio KWONG Cho-shing, MH  
鄭祖盛律師，榮譽勳章

The Hon Nelson LAM Chi-yuen, JP 林智遠議員，太平紳士

Mr Victor LAM Hoi-cheung, JP 林凱章先生，太平紳士

Mr Alan LUI Siu-lun 雷紹麟先生

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

Mr Ramon YUEN Hoi-man 袁海文先生  
(up to 至 2021.12.31)

#### Co-opted Members 增選委員

Mr Kelvin KWOK Hiu-fai 郭曉暉先生

Ms Queenie Fiona LAU 劉恩沛大律師  
(from 2022.01.27 起)

Mr SHIH Wing-ching, JP 施永青先生，太平紳士

Ms Rachael SIU Suk-yu 蕭淑瑜大律師

Mr Tony TANG Kwok-wai 鄧國偉先生

Mr Martin WONG Wing-hoi 王永愷大律師

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

### Chairman 主席

Mr Kyrus SIU King-wai 蕭景威先生

### Vice-Chairman 副主席

Ms Kitty LEE Wing-lan 李泳蘭女士

### Members 委員

Mr Kenneth CHAN Kin-nin 陳建年先生

Dr Catherine CHAN Po-ling 陳寶玲醫生 (from 2022.01.27 起)

Ms Veronica FUNG Kit-ming 馮潔鳴女士

The Hon Nelson LAM Chi-yuen, JP 林智遠議員, 太平紳士

Mr Victor LAM Hoi-cheung, JP 林凱章先生, 太平紳士

Ms Vanessa LAU Chi-wan 劉子芸女士

Mr Alan LUI Siu-lun 雷紹麟先生

Mr Raymond MAK Ka-chun 麥嘉晉先生

Mr Tony PANG Chor-fu 彭楚夫先生

Ms Iris WAN Lai-sze 溫麗司女士

### Co-opted Members 增選委員

Dr Jason CHAN Kai-yue, MH, JP  
陳繼宇博士, 榮譽勳章, 太平紳士

## Research and Testing Committee 研究及試驗小組

### Chairman 主席

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

### Vice-Chairman 副主席

Dr Victor LUI Wing-cheung 雷永昌醫生

### Members 委員

Dr Catherine CHAN Po-ling 陳寶玲醫生  
(from 2022.01.27 起)

Dr Wilton FOK Wai-tung 霍偉棟博士

Ms Vanessa LAU Chi-wan 劉子芸女士

Ms Kitty LEE Wing-lan 李泳蘭女士

Mr Raymond MAK Ka-chun 麥嘉晉先生

Mr Kyrus SIU King-wai 蕭景威先生

Ms Iris WAN Lai-sze 溫麗司女士

Mr Ramon YUEN Hoi-man 袁海文先生 (up to 至 2021.12.31)

### Co-opted Members 增選委員

Prof. PUN Kong-pang 潘江鵬教授

## Trade Practices and Consumer Complaints Review Committee 商營手法研究及消費者投訴審查小組

### Chairman 主席

Mr Antonio KWONG Cho-shing, MH  
鄭祖盛律師, 榮譽勳章

### Vice-Chairman 副主席

Mr Marvin HSU Tsun-fai, JP 徐晉暉先生, 太平紳士  
(up to 至 2021.12.31)

Mr Tony PANG Chor-fu 彭楚夫先生  
(from 2022.01.27 起)

### Members 委員

Mr Kenneth CHAN Kin-nin 陳建年先生

The Hon Holden CHOW Ho-ding 周浩鼎議員

Ms Veronica FUNG Kit-ming 馮潔鳴女士

Ms Miranda KWAN Ching-yi 關靜儀女士  
(from 2022.01.27 起)

The Hon Nelson LAM Chi-yuen, JP  
林智遠議員, 太平紳士

Mr Victor LAM Hoi-cheung, JP 林凱章先生, 太平紳士

Mr Alan LUI Siu-lun 雷紹麟先生

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

Mr Ramon YUEN Hoi-man 袁海文先生  
(up to 至 2021.12.31)

### Co-opted Members 增選委員

Mr Kelvin KWOK Hiu-fai 郭曉暉先生  
(up to 至 2022.01.26)

Prof. Angela NG Lai-ping 吳麗萍教授

## Advisory Group on Digital Economy and Information Technology 數碼市場發展與資訊科技諮詢小組

### Convenor 召集人

Mr Kyrus SIU King-wai 蕭景威先生

### Vice-Convenor 副召集人

Mr Raymond MAK Ka-chun 麥嘉晉先生

### Members 委員

Dr Catherine CHAN Po-ling 陳寶玲醫生 (from 2022.01.27 起)

Dr Wilton FOK Wai-tung 霍偉棟博士

Ms Veronica FUNG Kit-ming 馮潔鳴女士

Ms Vanessa LAU Chi-wan 劉子芸女士

Mr Tony PANG Chor-fu 彭楚夫先生

### Co-opted Members 增選委員

Dr Jason CHAN Kai-yue, MH, JP  
陳繼宇博士，榮譽勳章，太平紳士

Dr Toa CHARM 湛家揚博士

Prof. Herbert CHIA Pun-kok, JP 車品覺教授，太平紳士

Prof. Jack POON Sik-ching 潘釋正教授

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

### Chairman 主席

Mr Paul LAM Ting-kwok, SBS, SC, JP  
林定國資深大律師，銀紫荊星章，太平紳士

### Vice-Chairman 副主席

Mr Antonio KWONG Cho-shing, MH 鄭祖盛律師，榮譽勳章

### Members 委員

Mr Edward HO Man-tat 何聞達先生

Mr Matthew LAM Kin-hong, MH, JP  
林建康律師，榮譽勳章，太平紳士

Mr Alan LUI Siu-lun 雷紹麟先生

Mr Tony PANG Chor-fu 彭楚夫先生

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

Mr Johnny FEE Chung-ming, JP 費中明律師，太平紳士

Mr Richard KHAW Wei-kiang, SC 許偉強資深大律師

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師  
(from 2022.01.27 起)

### Co-opted Members 增選委員

Mr Ambrose HO, SBS, SC, JP

何沛謙資深大律師，銀紫荊星章，太平紳士 (up to 至 2021.12.31)

Mr Alex LAI Ting-hong 黎庭康律師 (up to 至 2021.12.31)

Ms Queenie Fiona LAU 劉恩沛大律師 (from 2022.01.27 起)

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

### Convenor 召集人

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

### Members 委員

Mr Marvin HSU Tsun-fai, JP 徐晉暉先生，太平紳士  
(up to 至 2021.12.31)

Ms Miranda KWAN Ching-yi 關靜儀女士  
(from 2022.01.27 起)

Ms Kitty LEE Wing-lan 李泳蘭女士

### Co-opted Members 增選委員

Ms Amy FUNG Dun-mi, MH, JP  
馮丹媚女士，榮譽勳章，太平紳士 (up to 至 2021.12.31)

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

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

### Chairman 主席

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

### Members 委員

Mr Kenneth CHAN Kin-nin 陳建年先生

Mr Edward HO Man-tat 何聞達先生

Ms Miranda KWAN Ching-yi 關靜儀女士  
(from 2022.01.27 起)

Ms Vanessa LAU Chi-wan 劉子芸女士

Ms Kitty LEE Wing-lan 李泳蘭女士

Mr Kyrus SIU King-wai 蕭景威先生

Ms Iris WAN Lai-sze 溫麗司女士

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

### Co-opted Members 增選委員

Prof. Angela NG Lai-ping 吳麗萍教授



# MANAGEMENT TEAM OF THE CONSUMER COUNCIL

消費者委員會管理層 (2021.04.01 – 2022.03.31)



1 Head of Finance & Administration Division 財務及行政部總主任  
Ms Stephanie LING Yee-mi 凌綺薇女士 (up to 至 2021.09.10)  
Mr Steven WONG Chun-man 黃俊聞先生 (from 2021.10.18 起)

2 Head of Legal Affairs Division 法律事務部首席主任  
Ms Terese AU-YEUNG Kar-wai 歐陽嘉慧女士 (up to 至 2021.12.31)  
Mr Michael KAN Kin-hang 簡健恒先生 (from 2021.12.13 起)

**Remuneration for Top 3 Tiers of Staff in the Consumer Council** 消委會首3級職員薪酬  
Chief Executive – Directorate Pay Scale Point D3 總幹事 — 首長級薪級表薪點D3  
Deputy Chief Executive – Directorate Pay Scale Point D1 副總幹事 — 首長級薪級表薪點D1  
# Principal Officer / Senior Legal Counsel – Master Pay Scale Point 45-49  
首席主任 — 總薪級表薪點45-49

## Independent Auditor's Report 獨立核數師報告書

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

### Opinion

We have audited the financial statements of Consumer Council (the "Council") set out on pages 109 to 137, which comprise the statement of financial position as at 31 March 2022, and the income and expenditure statement, statement of changes in funds and reserves and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements give a true and fair view of the state of the Council's affair as at 31 March 2022, and of its surplus and its cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards ("HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA").

### Basis for Opinion

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

### Other Information

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

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

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

致消費者委員會委員  
(根據《消費者委員會條例》在香港成立)

### 意見

本核數師(以下簡稱「我們」)已審核列載於第109頁至第137頁消費者委員會(「委員會」)的財務報表,包括於二零二二年三月三十一日的財務狀況表,及截至該日止年度之收支結算表、資金及儲備變動表和現金流量表,以及財務報表附註(包括主要會計政策概要)。

我們認為,該等財務報表均已根據香港會計師公會頒布的《香港財務報告準則》真實而中肯地反映了委員會於二零二二年三月三十一日的財務狀況以及委員會截至該日止年度的盈餘及現金流量。

### 意見基礎

我們已根據香港會計師公會頒布之《香港審核準則》進行審計。我們在該等準則下承擔的責任已在本報告「核數師就審核財務報表承擔之責任」部分中進一步闡述。根據香港會計師公會之《專業會計師道德守則》(以下簡稱「守則」),我們獨立於委員會,並已履行守則中的其他專業道德責任。我們相信,我們所獲得的審核證據能充分及適當地為我們的意見提供依據。

### 其他信息

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

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

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

## Independent Auditor's Report 獨立核數師報告書

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

### Responsibilities of Council Members for the Financial Statements

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

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

The Council members are responsible for overseeing the Council's 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 the agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with 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.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Council's internal control;

致消費者委員會委員 一續  
(根據《消費者委員會條例》在香港成立)

### 委員會委員就財務報表須承擔之責任

委員會委員須遵照香港會計師公會頒布的《香港財務報告準則》擬備真實及中肯的財務報表，以及實行其認為必要的內部控制，並對其認為為使財務報表的擬備不存在由於欺詐或錯誤而導致的重大錯誤陳述所需的內部控制負責。

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

委員會委員負責監督委員會的財務報告流程。

### 核數師就審核財務報表承擔之責任

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

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

- 識別及評估財務報表由於欺詐或錯誤而導致之重大錯誤陳述風險，設計及執行審核程序以應對該等風險，以及獲取充分及適當審核憑證為我們的意見提供基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、虛假陳述或僭越內部控制，故因未能發現欺詐而導致之重大錯誤陳述風險高於因未能發現錯誤而導致之重大錯誤陳述風險；
- 瞭解有關審核之內部控制，以設計在各類情況下適當之審核程序，但並非旨在對委員會內部控制之成效發表意見；



## Independent Auditor's Report 獨立核數師報告書

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

致消費者委員會委員 — 續  
(根據《消費者委員會條例》在香港成立)

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

### 核數師就審核財務報表承擔之責任 — 續

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Council members;
- 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.
- 評估委員會委員所採用會計政策之恰當性及作出會計估計及相關披露之合理性；
- 總結委員會委員採用持續經營會計基礎是否恰當，並根據已獲得的審核憑證，總結是否存在重大不明朗因素涉及可能令委員會之持續經營能力嚴重成疑之事件或情況。倘我們得出結論認為存在重大不明朗因素，我們須於核數師報告中提請使用者注意財務報表內之相關披露，或倘相關披露不足，則修訂我們的意見。我們的結論以截至核數師報告日期所獲得的審核憑證為基礎。然而，未來事件或情況可能導致委員會不再持續經營；及
- 評估財務報表（包括披露）之整體列報方式、結構和內容，以及財務報表是否中肯反映相關交易和事項。

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

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

**Deloitte Touche Tohmatsu**  
Certified Public Accountants  
Hong Kong  
29 July 2022

**德勤·關黃陳方會計師行**  
執業會計師  
香港  
二零二二年七月二十九日

**Income and Expenditure Statement 收支結算表**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

		NOTES 附註	2022 二零二二年 HK\$ 港元	2021 二零二一年 HK\$ 港元
<b>Income</b>	<b>收入</b>			
Government subvention	政府撥款		129,511,487	126,797,774
Non-recurrent projects subventions	非經常性項目撥款	5	22,362,918	17,784,496
Sales of CHOICE magazine	銷售《選擇》月刊	6	2,340,347	2,548,211
Administrative service income	行政服務收入	23	864,487	1,151,513
Interest on bank deposits	銀行存款利息		322,029	905,440
Sundry income	雜項收入		381,066	254,345
			<u>155,782,334</u>	<u>149,441,779</u>
Less:	減：			
<b>Expenditure</b>	<b>支出</b>			
Staff costs	員工成本	7	96,158,134	96,764,019
Non-recurrent projects expenses	非經常性項目支出	8	16,321,281	11,979,794
Testing and research	測試和研究		8,847,651	8,811,952
Office accommodation and related expenses	辦事處及相關費用		3,652,900	4,889,890
Depreciation for property, plant and equipment	物業、機器及設備的折舊		8,373,107	7,861,653
Depreciation for right-of-use assets	使用權資產的折舊		1,435,156	944,206
Production and marketing cost of CHOICE magazine	《選擇》月刊的出版及推廣費		2,165,675	2,047,951
Repairs and maintenances	維修及保養		2,126,820	1,851,013
IT related services	資訊科技相關服務		1,947,063	2,387,516
Minor office equipment and accessories	小型辦公室設備和配件		595,335	598,660
Consumer international membership fees	國際消費者聯會會員會費		529,139	583,593
Consumer education	消費者教育		724,328	967,115
Publicity and public relations	宣傳及公關		1,453,952	809,495
Auditor's remuneration	核數師酬金		200,000	195,000
Council member expenses	委員會委員開支		17,800	5,000
Interest expenses on lease liabilities	租賃負債利息支出		149,866	100,514
Other administrative expenses	其他行政費用		3,308,006	3,669,659
			<u>148,006,213</u>	<u>144,467,030</u>
<b>Surplus for the year</b>	<b>本年度盈餘</b>		<u>7,776,121</u>	<u>4,974,749</u>

**Statement of Financial Position 財務狀況表**

AT 31 MARCH 2022 於二零二二年三月三十一日

		NOTES 附註	2022 二零二二年 HK\$ 港元	2021 二零二一年 HK\$ 港元
<b>Non-current assets</b>	<b>非流動資產</b>			
Property, plant and equipment	物業、機器及設備	9	62,152,392	65,621,736
Right-of-use assets	使用權資產	10	1,924,341	2,709,037
			<u>64,076,733</u>	<u>68,330,773</u>
<b>Current assets</b>	<b>流動資產</b>			
Account receivables, deposits and prepayments	應收賬款、按金及預付款項	11	2,349,448	2,628,736
Advances to staffs	提供予員工的預支款	11	6,778	37,198
Amount due from Consumer Legal Action Fund	消費者訴訟基金的應收款項	11	864,487	1,151,513
Subventions to be claimed	待索取撥款	12	2,229,689	213,934
Bank balances and cash	銀行結餘及現金	13	86,575,705	79,959,955
			<u>92,026,107</u>	<u>83,991,336</u>
<b>Current liabilities</b>	<b>流動負債</b>			
Subscriptions received in advance	預收訂閱費用		1,078,262	1,144,095
Account payables and accrued expenses	應付賬款及應計費用	14	5,773,670	6,962,540
Provision for untaken leaves	未放取之有薪年假撥備		6,666,696	6,570,245
Subventions received in advance	預收撥款	15	45,067,305	41,413,800
Lease liabilities	租賃負債	16	1,384,320	1,092,793
			<u>59,970,253</u>	<u>57,183,473</u>
<b>Net current assets</b>	<b>流動資產淨值</b>		<u>32,055,854</u>	<u>26,807,863</u>
<b>Total assets less current liabilities</b>	<b>資產總值減流動負債</b>		<u>96,132,587</u>	<u>95,138,636</u>
<b>Non-current liabilities</b>	<b>非流動負債</b>			
Lease liabilities	租賃負債	16	599,343	1,648,761
Provision for restoration cost	復原成本撥備		100,000	100,000
Subventions received in advance	預收撥款	15	10,310,312	16,043,064
			<u>11,009,655</u>	<u>17,791,825</u>
			<u>85,122,932</u>	<u>77,346,811</u>
<b>Represented by:</b>	<b>折合：</b>			
Leasehold property control account	租賃物業統制賬項	17	44,960,835	45,636,913
Equipment control account	設備統制賬項	18	1,894,831	2,098,467
Designated fund for approved projects	核准項目之指定基金	19	5,987,898	4,045,970
General fund	一般基金		32,279,368	25,565,461
			<u>85,122,932</u>	<u>77,346,811</u>

The financial statements on pages 109 to 137 were approved and authorised for issue by the members of Consumer Council on 29 July 2022 and are signed on its behalf by:

載於第 109 頁至第 137 頁的財務報表已於二零二二年七月二十九日獲消費者委員會委員批准並授權發佈，並由以下代表簽署：

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



## Statement of Changes in Capital and Reserves 資本及儲備變動表

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

		Leasehold property control account 租賃物業 統制賬項 HK\$ 港元 (Note 17) (附註 17)	Equipment control account 設備 統制賬項 HK\$ 港元 (Note 18) (附註 18)	Designated fund for approved projects 核准項目之 指定基金 HK\$ 港元 (Note 19) (附註 19)	General fund 一般 基金 HK\$ 港元	Total 合計 HK\$ 港元
At 1 April 2020	於二零二零年四月一日	46,085,069	1,715,397	4,662,119	19,909,477	72,372,062
Surplus for the year	本年度盈餘	-	-	-	4,974,749	4,974,749
Current year addition	本年度增加金額	596,333	1,396,797	1,159,600	(3,152,730)	-
Current year utilisation	本年度使用金額	(1,044,489)	(1,013,727)	(1,775,749)	3,833,965	-
At 31 March 2021	於二零二一年三月三十一日	45,636,913	2,098,467	4,045,970	25,565,461	77,346,811
Surplus for the year	本年度盈餘	-	-	-	7,776,121	7,776,121
Current year addition	本年度增加金額	477,990	973,767	3,101,528	(4,553,285)	-
Current year utilisation	本年度使用金額	(1,154,068)	(1,177,403)	(1,159,600)	3,491,071	-
At 31 March 2022	於二零二二年三月三十一日	44,960,835	1,894,831	5,987,898	32,279,368	85,122,932

**Statement of Cash Flows 現金流量表**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

		2022 二零二二年 HK\$ 港元	2021 二零二一年 HK\$ 港元
<b>Operating activities</b>	<b>營運活動</b>		
Surplus for the year	本年度盈餘	7,776,121	4,974,749
Adjustments for:	就以下項目作出調整：		
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用	(6,041,638)	(5,804,702)
Finance costs	融資成本	149,866	100,514
Depreciation of property, plant and equipment	物業、機器及設備的折舊	8,373,106	7,861,653
Depreciation of right-of-use assets	使用權資產的折舊	1,435,156	944,206
Gain on disposal of property, plant and equipment	出售物業、機器及設備的收益	(500)	(4,460)
Interest income	利息收入	(322,029)	(905,440)
Operating cash flows before movements in working capital	營運資金變動前之經營現金流量	11,370,082	7,166,520
Decrease in account receivables, deposits and prepayments	應收賬款、按金及預付款項之減少	279,288	834,477
Decrease (increase) in amount due from Consumer Legal Action Fund	消費者訴訟基金的應收款項之減少(增加)	287,026	(508,287)
Decrease in subscriptions received in advance	預收訂閱費之減少	(65,833)	(114,124)
Increase in subventions to be claimed	待索取撥款之增加	(2,015,755)	(213,934)
Decrease in account payables and accrued expenses	應付賬款及應計費用之減少	(1,188,870)	(903,649)
Increase in provision for untaken leaves	未放取之有薪年假撥備之增加	96,451	559,579
Decrease (increase) in advances to staffs	提供予員工的預支之(減少)增加	30,420	(6,759)
<b>Net cash from operating activities</b>	<b>來自營運活動所得之現金淨額</b>	8,792,809	6,813,823
<b>Investing activities</b>	<b>投資活動</b>		
Purchase of property, plant and equipment	購置物業、機器及設備	(4,903,762)	(9,329,159)
Proceeds from disposal of property, plant and equipment	出售物業、機器及設備的所得款項	500	4,460
Placement in time deposits with original maturity over three months	存放原定到期日逾三個月之定期存款	(95,070,000)	(110,683,000)
Withdrawal of time deposits with original maturity over three months	提取原定到期日逾三個月之定期存款	69,148,000	121,817,877
Interest received	已收利息	322,029	905,440
<b>Net cash (used in) from investing activities</b>	<b>(用於)來自投資活動之現金淨值</b>	(30,503,233)	2,715,618
<b>Financing activities</b>	<b>融資活動</b>		
Subventions utilised for non-recurrent projects	用於非經常性項目之撥款	(16,321,281)	(11,979,794)
Subventions received for non-recurrent projects	非經常性項目所得之撥款	20,283,672	22,354,145
Repayment of lease liabilities	償還租賃負債	(1,558,217)	(922,909)
<b>Net cash from financing activities</b>	<b>融資活動所得之現金淨額</b>	2,404,174	9,451,442
<b>Net (decrease) increase in cash and cash equivalents</b>	<b>現金及現金等值項目淨額之(減少)增加</b>	(19,306,250)	18,980,883
<b>Cash and cash equivalents at beginning of the year</b>	<b>於本年初之現金及現金等值項目</b>	41,031,955	22,051,072
<b>Cash and cash equivalents at end of the year</b>	<b>於本年底之現金及現金等值項目</b>	21,725,705	41,031,955
<b>Total bank balances and cash represented by:</b>	<b>銀行結餘及現金總額折合為：</b>		
Time deposits with original maturity over three months	原定到期日逾三個月之定期存款	64,850,000	38,928,000
Cash and cash equivalents	現金及現金等值項目	21,725,705	41,031,955
		86,575,705	79,959,955

## Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

### 1. OBJECTIVES AND OPERATION OF THE COUNCIL

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

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

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

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

### 2. APPLICATION OF AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs")

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

In the current year, the Council has applied the following amendments to HKFRSs issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") for the first time, which are mandatorily effective for the annual periods beginning on or after 1 April 2021 for the preparation of the financial statements:

Amendments to HKFRS 16	Covid-19-Related Rent Concessions
Amendments to HKFRS 9, HKAS 39, HKFRS 7, HKFRS 4 and HKFRS 16	Interest Rate Benchmark Reform - Phase 2

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

### 1. 委員會目標及營運

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

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

委員會根據《稅務條例》第 87 條規定，獲豁免繳納利得稅。

本財務報表以港元列出，港元亦是委員會的功能貨幣。

### 2. 應用經修訂《香港財務報告準則》

#### *本年度強制生效之經修訂《香港財務報告準則》*

於本年度，委員會已就編製財務報表時首次應用由香港會計師公會（「香港會計師公會」）頒布，並於二零二一年四月一日或之後開始之年度期間強制生效的下列經修訂之《香港財務報告準則》：

《香港財務報告準則》第 16 號（修訂本）	關於 2019 新型冠狀病毒疫情的租金減免
《香港財務報告準則》第 9 號、《香港會計準則》第 39 號、《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）	利率基準改革 — 第二階段

本年度應用上述《香港財務報告準則》修訂本對本年度及先前年度的財務報表及/或該等財務報表所載的披露資料並無重大影響。



## Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

### 2. APPLICATION OF AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs") - continued

#### *New and amendments to HKFRSs in issue but not yet effective*

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

HKFRS 17	Insurance Contracts and the related Amendments <sup>3</sup>
Amendments to HKFRS 3	Reference to the Conceptual Framework <sup>2</sup>
Amendments to HKFRS 10 and HKAS 28	Sales or Contribution of Assets between an Investor and its Associate or Joint Venture <sup>4</sup>
Amendments to HKFRS 16	Covid-19-Related Rent Concessions beyond 30 June 2021 <sup>1</sup>
Amendments to HKAS 1	Classification of Liabilities as Current or Non-current and related amendments to Hong Kong Interpretation 5 (2020) <sup>3</sup>
Amendments to HKAS 1 and HKFRS Practice Statement 2	Disclosure of Accounting Policies <sup>3</sup>
Amendments to HKAS 8	Disclosure of Accounting Estimates <sup>3</sup>
Amendments to HKAS 12	Deferred Tax related to Assets and Liabilities arising from a Single Transaction <sup>3</sup>
Amendments to HKAS 16	Property, Plant and Equipment - Proceeds before Intended Use <sup>2</sup>
Amendments to HKAS 37	Onerous Contracts - Cost of Fulfilling a Contract <sup>2</sup>
Amendments to HKFRSs	Annual Improvements to HKFRSs 2018 - 2020 <sup>2</sup>

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

The Council members anticipate that the application of all new and amendments to HKFRSs will have no material impact on the financial statements in the foreseeable future.

### 2. 應用新訂及經修訂之《香港財務報告準則》— 續

#### *已頒布但尚未生效的新訂及經修訂《香港財務報告準則》*

委員會並未提前採用下列已頒布但尚未生效的新訂及經修訂《香港財務報告準則》：

《香港財務報告準則》第 17 號	保險合約及相關修訂 <sup>3</sup>
《香港財務報告準則》第 3 號 (修訂本)	概念框架的參考 <sup>2</sup>
《香港財務報告準則》第 10 號及《香港會計準則》第 28 號 (修訂本)	投資者與其聯營企業及合營企業之間的資產出售或注資 <sup>4</sup>
《香港財務報告準則》第 16 號 (修訂本)	關於 2019 新型冠狀病毒疫情的租金減免 (二零二一年六月三十日之後) <sup>1</sup>
《香港會計準則》第 1 號 (修訂本)	流動或非流動的負債分類及與香港詮釋第 5 號的相關修訂 (二零二零年) <sup>3</sup>
《香港會計準則》第 1 號 (修訂本) 及《香港財務報告準則》實務準則第 2 號 (修訂本)	會計政策披露 <sup>3</sup>
《香港會計準則》第 8 號 (修訂本)	會計估算披露 <sup>3</sup>
《香港會計準則》第 12 號 (修訂本)	單一交易產生的資產及負債的相關遞延稅項 <sup>3</sup>
《香港會計準則》第 16 號 (修訂本)	物業、機器及設備—擬定用途之前的所得款項 <sup>2</sup>
《香港會計準則》第 37 號 (修訂本)	虧損合約—合約履約成本 <sup>2</sup>
《香港財務報告準則》(修訂本)	《香港財務報告準則》二零一八年至二零二零年之年度改進 <sup>2</sup>

- <sup>1</sup> 於二零二一年四月一日或其後開始之年度期間生效。
- <sup>2</sup> 於二零二二年一月一日或其後開始之年度期間生效。
- <sup>3</sup> 於二零二三年一月一日或其後開始之年度期間生效。
- <sup>4</sup> 於尚待釐定日期或其後開始之年度期間生效。

委員會委員預期應用所有新訂及經修訂之《香港財務報告準則》在可預見的未來將不會對財務報表產生重大影響。

**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES****3.1 Basis of preparation of financial statements**

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

The financial statements have been prepared on the historical cost basis. Historical cost is generally based on the fair value of the consideration given in exchange for goods services.

**3.2 Significant accounting policies**Revenue from contracts with customers

The Council recognises revenue when (or as) a performance obligation is satisfied, i.e. when "control" of the goods or services underlying the particular performance obligation is transferred to the customer.

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 the Council's performance as the Council performs;
- the Council's performance creates or enhances an asset that the customer controls as the Council performs; or
- the Council's performance does not create an asset with an alternative use to the Council and the Council has an enforceable right to payment for performance completed to date.

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

Government subventions

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

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

Capital contribution

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

**3. 財務報表編製基準及主要會計政策****3.1 財務報表編製基準**

本財務報表乃按照香港會計師公會頒布之《香港財務報告準則》編製而成。

財務報表乃按照歷史成本之基準編製。歷史成本一般根據換取貨物及服務所給予代價之公平值而釐定。

**3.2 主要會計政策**客戶合約收入

委員會於完成履行合約責任時，即在該相關商品或服務的「控制權」轉移至客戶時，確定有關收入。

履行合約責任指一項指定商品及服務（或一批商品或服務）或一系列大致相同的明確商品或服務。

控制權隨時間轉移，在符合以下其中一項條件時，收益參照相關履約責任完成的進度按時間確認：

- 客戶於委員會履約時，同時收取及消耗委員會在履約時所提供的利益；
- 委員會在履約時創造或提升客戶控制的資產；或
- 委員會的履約行為並無產生對委員會有替代用途的資產，且委員會有強制執行權以收取至今已履約的款項。

否則，收益會於客戶獲得該商品或服務控制權時確認。

政府撥款

經常性項目之政府撥款於政府撥入款項時確認。

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

認繳資本

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

**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued 3. 財務報表編製基準及主要會計政策 — 續****3.2 Significant accounting policies - continued****Property, plant and equipment**

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

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

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

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

**Financial instruments**

Financial assets and financial liabilities are recognised when the Council becomes a party to the contractual provisions of the instrument. 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 trade receivables arising from contracts with customers which are initially measured in accordance with HKFRS 15 *Revenue from Contracts with Customers* ("HKFRS 15"). Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities (other than financial assets or financial liabilities at fair value through profit or loss ("FVTPL")) are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition. Transaction costs directly attributable to the acquisition of the financial assets or financial liabilities at FVTPL are recognised immediately in income and expenditure statement.

**3.2 主要會計政策 — 續****物業、機器及設備**

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

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

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

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

**金融工具**

金融資產及金融負債於委員會成為工具合約條文的一方時予以確認。所有定期購買或出售之金融資產均在交易日被確認及註銷。定期購買或出售為須在市場規則或慣例所設定的時間範圍內交付購買或出售的金融資產。

金融資產及金融負債初步以公平值計量。除客戶合約產生的貿易應收款項初步根據《香港財務報告準則》第 15 號「客戶合約收入」（「《香港財務報告準則》第 15 號」）計量外。收購或發行金融資產及金融負債（除以公平值計量並計入損益（「以公平值計量並計入損益」）的金融資產或金融負債外）所產生的直接交易成本，將在初步確認時，在金融資產或金融負債（如適用）的公平值中加入或扣除。收購以公平值計量並計入損益的金融資產或金融負債的直接交易成本，會立即於收支結算表確認。



**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued****3.2 Significant accounting policies - continued****Financial instruments - continued**

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.

**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.

**Amortised 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.

**Impairment of financial assets**

The Council performs impairment assessment under expected credit loss ("ECL") on financial assets which are subject to impairment assessment under HKFRS 9 *Financial Instruments* ("HKFRS 9") (including account receivables, advances to staffs, amount due from Consumer Legal Action Fund and bank balances). The amount of ECL is updated at each reporting date to reflect changes in credit risk since initial recognition.

**3. 財務報表編製基準及主要會計政策 — 續****3.2 主要會計政策 — 續****金融工具 — 續**

實際利率法是計算金融資產或金融負債之攤銷成本，按有關期限攤分其利息收入及利息開支之方法。實際利率是於初步確認時，按金融資產或金融負債預計可使用期限或較短期限（如適用），將估計的未來現金收入及付款（包括所有組成實際利率、交易成本及其他溢價或折讓的已付或已收的費用及點子）準確貼現至賬面淨值額的利率。

**金融資產****金融資產的分類及其後計量**

符合下列條件的金融資產隨後按攤銷成本計量：

- 該金融資產以業務模式持有，其目標為收取合約現金流量；及
- 合約條款於特定日期產生的現金流量僅為支付本金和未償還本金的利息。

**攤銷成本及利息收入**

其後按攤銷成本計量的金融資產，其利息收入是採用實際利率法確認。金融資產（隨後出現信貸減值之金融資產（見下文）除外）之利息收入乃透過對金融資產之賬面總值應用實際利率計算。就隨後出現信貸減值之金融資產而言，利息收入乃透過對金融資產於下個報告期之攤銷成本應用實際利率予以確認。倘已予信貸減值之金融工具之信貸風險減低，即使有關金融資產不再出現信貸減值，則利息收入乃透過對金融資產於有關資產獲確定不再出現信貸減值後之報告期開始起之賬面總值應用實際利率予以確認。

**金融資產減值**

委員會就根據《香港財務報告準則》第9號「金融工具」（「《香港財務報告準則》第9號」）須作出減值的金融資產（包括應收賬款、提供予員工的預支、消費者訴訟基金的應收款項及銀行結餘）的預期信貸虧損（「《預期信貸虧損》」）進行減值評估。預期信貸虧損的金額於每一個報告日期更新，以反映自首次確認後信貸風險的變化。

## Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

### 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued

#### 3.2 Significant accounting policies - continued

Financial instruments - continued

**Financial assets** - continued

*Impairment of financial assets* - continued

Lifetime ECL represents the ECL that will result from all possible default events over the expected life of the relevant instrument. In contrast, 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. Assessments are done based on the Council'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.

The ECL on these assets are assessed collectively using a provision matrix with appropriate groupings.

For all other instruments, the Council measures the loss allowance equal to 12m ECL, unless when there has been a significant increase in credit risk since initial recognition, in which case the Council 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, the Council 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, the Council 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.

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;

### 3. 財務報表編製基準及主要會計政策 — 續

#### 3.2 主要會計政策 — 續

金融工具 — 續

**金融資產** — 續

*金融資產減值* — 續

全期預期信貸虧損是指於相關工具的預計使用期內，所有可能的違約事件將會產生的預期信貸虧損。相反，12個月預期信貸虧損是指預期於報告日期後12個月內可能發生的違約事件預期導致的部分全期預期信貸虧損。評估乃根據委員會的歷史信貸虧損經驗進行，並根據債務人特有的因素、一般經濟狀況以及對報告日期當前狀況的評估以及對未來狀況的預測作出調整。

該等資產的預期信貸虧損是按適當的分組然後作出整體性評估。

對於所有其他工具，委員會計量的虧損撥備等於12個月預期信貸虧損，除非自首次確認後信貸風險顯著上升，在該情況下，委員會會以全期預期信貸虧損作出確認。評估是否確認全期預期信貸虧損是根據自首次確認以後發生違約的可能性或風險有否顯著上升。

#### (一) 信貸風險顯著上升

評估信貸風險自首次確認以來有否顯著上升時，委員會會就金融工具於報告日期發生違約的風險與金融工具於首次確認日期發生違約的風險作出比較。作出本評估時，委員會會考慮合理及有理據的定量及定性資料，包括過往經驗及以合理成本或努力可獲取的前瞻性資料。

具體而言，評估信貸風險有否顯著上升時會考慮以下資料：

- 金融工具的外部（如有）或內部信貸評級的實際或預期的顯著惡化；

**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued****3.2 Significant accounting policies - continued**Financial instruments - continued**Financial assets** - continued*Impairment of financial assets* - continued

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

- significant deterioration in external market indicators of credit risk, e.g. a significant increase in the credit spread, the credit default swap prices for the debtor;
- 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;
- 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, the Council presumes that the credit risk has increased significantly since initial recognition when contractual payments are more than 30 days past due, unless the Council has reasonable and supportable information that demonstrates otherwise.

The Council 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.

## (ii) Definition of default

The Council 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 the Council, in full (without taking into account any collaterals held by the Council).

Irrespective of the above, the Council considers that default has occurred when a financial asset is more than 60 days past due unless the Council has reasonable and supportable information to demonstrate that a more lagging default criterion is more appropriate.

**3. 財務報表編製基準及主要會計政策 — 續****3.2 主要會計政策 — 續**金融工具 — 續**金融資產** — 續*金融資產減值* — 續

## (一) 信貸風險顯著上升 — 續

- 信貸風險的外部市場指標顯著惡化，例如債務人的信貸息差、信貸違約掉期價格顯著上升；
- 商業、財務或經濟狀況於目前或預期有不利變動，預計將導致債務人償還債項的能力顯著下降；
- 債務人經營業績出現實際或預期的顯著惡化；
- 債務人的監管、經濟或技術環境出現實際或預期的重大不利變動，導致債務人償還債項的能力顯著下降。

不論上述評估結果如何，委員會均假設當合約付款已逾期超過 30 日，則其信貸風險比較初步確認時已有顯著上升，除非委員會有合理及具支持性的資料顯示其他情況。

委員會定期監督用於識別信貸風險是否顯著上升的準則的果效，並在適當的情況下作出修訂，以確保相關準則可在款項逾期之前識別其信貸風險已顯著上升。

## (二) 違約的定義

委員會認為當內部編製或從外界所取得的資料顯示，債務人不大可能向其債權人，包括委員會作出悉數還款（未計及委員會持有的任何抵押品），即構成違約事件。

不論上述情況如何，委員會會把逾期超過 60 天的金融資產列作違約，除非委員會有合理且具支持性的資料證明及後的違約準則更為合適。



**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued 3. 財務報表編製基準及主要會計政策 — 續****3.2 Significant accounting policies - continued**Financial instruments - continued**Financial assets** - continued*Impairment of financial assets* - continued

## (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 issuer or the borrower;
- (b) a breach of contract, such as a default or past due event;
- (c) the lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession(s) that the lender(s) would not otherwise consider; or
- (d) it is becoming probable that the borrower will enter bankruptcy or other financial reorganisation.

## (iv) Write-off policy

The Council 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, or when the amounts are over one year past due, whichever occurs sooner. Financial assets written off may still be subject to enforcement activities under the Council's recovery procedures, taking into account legal advice where appropriate. A write-off constitutes a derecognition event. Any subsequent recoveries are recognised in income and expenditure statement.

## (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.

**3.2 主要會計政策 — 續**金融工具 — 續**金融資產** — 續*金融資產減值* — 續

## (三) 發生信貸減值的金融資產

若發生一項或多項對金融資產的估計未來現金流量造成不利影響的違約事件，則該金融資產會被作出信貸減值。金融資產出現信貸減值的證據包括下列事件的可觀察資料：

- (甲) 發行人或借款人的重大財務困難；
- (乙) 違反合約，例如拖欠或逾期還款事件等；
- (丙) 由於與借方財務困難相關之經濟或合約原因，借方之貸方已向借方授出貸方在其他情況下概不考慮之讓步方案；或
- (丁) 借方可能進行破產程序或進行其他財務重組。

## (四) 撇銷政策

當有資料顯示交易對手有嚴重財政困難及該金融資產沒有切實可行的預期可以收回，例如，當交易對手被清盤或已進入破產程序時，或還款金額逾期一年以上時（以較早者為準），委員會會將該金融資產撇銷。金融資產的撇銷仍會受委員會收回程序，並考慮法律建議（如適用）之影響。撇銷構成終止確認事項，其後任何收回均於收支結算表中確認。

## (五) 預期信貸虧損的計量及確認

預期信貸虧損的計量為違約概率、違約損失（即違約時的損失程度）及違約風險承擔的函數。評估違約概率及違約損失基於過往數據，並按前瞻性資料調整。預期信貸虧損的估計值反映無偏頗及概率加權金額，並根據發生相關違約風險的加權數值而釐定。

**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued****3.2 Significant accounting policies - continued**Financial instruments - continued**Financial assets - continued***Impairment of financial assets - continued*

(v) Measurement and recognition of ECL - continued

Generally, the ECL is the difference between all contractual cash flows that are due to the Council in accordance with the contract and the cash flows that the Council expects to receive, discounted at the effective interest rate determined at initial recognition.

Lifetime ECL for trade receivables are considered on a collective basis taking into consideration past due information and relevant credit information such as forward looking macroeconomic information.

For collective assessment, the Council takes into consideration the following characteristics when formulating the grouping:

- Past-due status;
- Nature, size and industry of debtors; and
- External credit ratings where available.

The grouping is regularly reviewed by management to ensure the constituents of each group continue to share similar credit risk characteristics.

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.

The Council recognises an impairment gain or loss in income and expenditure statement for all financial instruments by adjusting their carrying amount, with the exception of accounts receivables, where the corresponding adjustment is recognised through a loss allowance account.

**Financial liabilities and equity instrument**

Debt and equity instruments issued by the Council are classified as either financial liabilities or as equity in accordance with the substance of the contractual arrangements and the definitions of a financial liability and an equity instrument.

*Financial liabilities at amortised cost*

Financial liabilities including trade and other payables, subscriptions received in advance and subventions received in advance are subsequently measured at amortised cost, using the effective interest method.

**3. 財務報表編製基準及主要會計政策 — 續****3.2 主要會計政策 — 續**金融工具 — 續**金融資產 — 續***金融資產減值 — 續*

(五) 預期信貸虧損的計量及確認 — 續

一般而言，預期信貸虧損為根據合約應付委員會的所有合約現金流量與委員會預計收取的現金流量（以按初始確認時釐定的實際利率折現）之間的差額，按首次確認時釐定的實際利率貼現。

貿易應收款項的全期預期信貸虧損乃按共同基準，並考慮過往逾期資料及相關信貸資料，例如前瞻性宏觀經濟資料。

就共同基準評估而言，於分組時，委員會考慮下列特徵：

- 逾期狀況；
- 債務人的性質、規模和行業；及
- 外部信貸評級（若取得）。

管理層就分組方法定期進行審核，以確保各組別的組成部分繼續具有類似的信貸風險特徵。

利息收入按金融資產賬面總值計算，除非金融資產出現信貸減值，在此情況下，利息收入按金融資產攤銷成本計算。

委員會透過調整所有金融工具的賬面值於收支結算表中確認減值收益或虧損，惟應收賬款虧損則透過撥備賬確認為作出相應調整。

**金融負債及股本工具**

委員會發行的債務和股本工具是根據合約安排的性質及金融負債和股本工具之定義分類為金融負債或股本。

*以攤銷成本計量的金融負債*

金融負債包括貿易及其他應付款項、預收訂閱費用及預收撥款，採用實際利率法以攤銷成本計算。

**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued****3.2 Significant accounting policies - continued**Financial instruments - continued**Derecognition**

The Council derecognises a financial asset only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity.

On derecognition of a financial asset in its entirety, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in income and expenditure statement.

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

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

At the end of the reporting period, the Council reviews the carrying amounts of its property, plant and equipment and right-of-use assets with finite useful lives to determine whether there is any indication that these assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the relevant asset is estimated in order to determine the extent of the impairment loss, if any.

The recoverable amount of property, plant and equipment and right-of-use assets are estimated individually. When it is not possible to estimate the recoverable amount individually, the Council estimates the recoverable amount of the cash-generating unit to which the asset belongs.

In addition, the Council assesses whether there is indication that corporate assets may be impaired. If such indication exists, corporate assets are also allocated to individual cash-generating units, when a reasonable and consistent basis of allocation can be identified, or otherwise they are allocated to the smallest group of cash-generating units for which a reasonable and consistent allocation basis can be identified.

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

**3. 財務報表編製基準及主要會計政策 一 續****3.2 主要會計政策 一 續**金融工具 一 續**註銷**

只有當委員會從資產獲得現金流的合約權利屆滿，或金融資產及其擁有權的幾乎全部風險及回報被轉讓予另一方時，該金融資產才會被註銷。

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

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

物業、機器、設備及使用權資產之減值

委員會於報告期結束時審視其物業、機器及設備及使用權資產之有限可使用年期之賬面值，以決定是否有任何跡象顯示該等資產已經出現減值虧損。如果存在該跡象，則對相關資產的可收回金額進行估計，從而確定減值虧損（如有）的程度。

物業、機器及設備以及使用權資產之可收回金額乃個別估計。倘無法個別估計可收回金額，則委員會會估計其資產所屬現金產生單位之可收回金額。

此外，委員會評估公司資產是否存在可能減值之跡象。倘存在有關跡象，於可識別合理及一貫分配基準的情況下，公司資產亦會被分配到個別的現金產生單位，否則或會被分配到可識別合理及一貫分配基準的最小現金產生單位組別中。

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



**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued****3.2 Significant accounting policies - continued**Impairment on property, plant and equipment and right-of-use assets - continued

If the recoverable amount of an asset (or a cash-generating unit) is estimated to be less than its carrying amount, the carrying amount of the asset (or a cash-generating unit) is reduced to its recoverable amount. For corporate assets or portion of corporate assets which cannot be allocated on a reasonable and consistent basis to a cash-generating unit, the Council compares the carrying amount of a group of cash-generating units, including the carrying amounts of the corporate assets or portion of corporate assets allocated to that group of cash-generating units, with the recoverable amount of the group of cash-generating units. An impairment loss is recognised immediately in income and expenditure statement.

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

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.

For contracts entered into or modified on or after the date of initial application or arising from business combinations, the Council 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.

**The Council as a lessee***Short-term leases and leases of low-value assets*

The Council applies the short-term lease recognition exemption to leases of land and building and equipment that have a lease term of 12 months or less from the commencement date and do not contain a purchase option. It also applies the recognition exemption for lease of low-value assets. Lease payments on short-term leases and leases of low-value assets are recognised as expense on a straight-line basis or another systematic basis over the lease term.

**3. 財務報表編製基準及主要會計政策 — 續****3.2 主要會計政策 — 續**物業、機器、設備及使用權資產之減值 — 續

如果資產（或現金產生單位）的估計可收回金額少於賬面值，則資產（或現金產生單位）的賬面值將減少至其可收回金額。就不可按合理及一貫基準分配至現金產生單位之公司資產或公司資產部分而言，委員會比較現金產生單位組別之賬面值（包括分配至該組現金產生單位之公司資產或公司資產部分之賬面值）與現金產生單位組別之可收回金額。減值虧損即時在收支結算表中予以確認。

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

租賃**租賃的定義**

倘一份合約賦予於一段時間內控制所識別資產的用途的權利，以換取代價，則該合約為租賃或包含租賃。

就於首次應用日期或之後訂立或修訂或自業務合併產生的合約而言，委員會會於開始、修訂日期或收購日期根據《香港財務報告準則》第16號項下的定義評估該合約是否為租賃或包含租賃（如適用）。有關合約將不會被重新評估，除非合約中的條款與條件隨後被改動。

**委員會作為承租人***短期租賃及低價值資產租賃*

委員會就自開始日期起計的租期為12個月或以下並且不包括購買選擇權的土地及樓宇及設備的租賃，應用短期租賃確認豁免。委員會亦就低價值資產的租賃應用確認豁免。短期租賃及低價值資產租賃的租賃付款以直線法或另一系統化基準於租期內確認為開支。

**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued****3.2 Significant accounting policies - continued**Leases - continued**The Council as a lessee - continued***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 the Council; and
- an estimate of costs to be incurred by the Council 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 measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities.

Right-of-use assets in which the Council is reasonably certain to obtain ownership of the underlying leased assets at the end of the lease term are depreciated from commencement date to the end of the useful life. Otherwise, right-of-use assets are depreciated on a straight-line basis over the shorter of its estimated useful life and the lease term.

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

*Refundable rental deposits*

Refundable rental deposits paid are accounted under HKFRS 9 and initially measured at fair value. Adjustments to fair value at initial recognition are considered as additional lease payments and included in the cost of right-of-use assets.

*Lease liabilities*

At the commencement date of a lease, the Council 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, the Council uses the incremental borrowing rate at the lease commencement date if the interest rate implicit in the lease is not readily determinable.

**3. 財務報表編製基準及主要會計政策 — 續****3.2 主要會計政策 — 續**租賃 — 續**委員會作為承租人 — 續***使用權資產*

使用權資產的成本包括：

- 租賃負債的初步計量金額；
- 於開始日期或之前作出的任何租賃付款，減除任何已收取的租賃優惠；
- 委員會承擔的任何初始直接成本；及
- 委員會於拆除及拆遷相關資產、復原相關資產所在場地或復原相關資產至租賃的條款及條件所規定的狀況而產生的成本估計。

使用權資產按成本計量，減去任何累計折舊及減值損失，並就租賃負債的任何重新計量作出調整。

當委員會能合理地確定可於租期結束後會獲取相關租用資產的使用權，該資產的折舊會按開始日期至可使用年期結束計提。否則，使用權資產的折舊會按估計可使用年期與租期之間之較短者，以直線法計提。

委員會將使用權資產於財務狀況表中列為獨立項目呈列。

*可退還之租賃按金*

已付並可退還之租賃按金乃根據《香港財務報告準則》第9號入賬，並初步按公平值計量。於初步確認時對公平值之調整，被視為額外租賃付款，並計入使用權資產成本。

*租賃負債*

委員會於租賃開始日期，按該日未付的租賃付款現值確認及計量租賃負債。於計算租賃付款現值時，倘租賃隱含的利率難以釐定，委員會會使用租賃開始日期的增量借款利率計算。

**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued****3.2 Significant accounting policies - continued**Leases - continued*Lease liabilities* - continued**The Council as a lessee** - continued

The lease payments include:

- fixed payments (including in-substance fixed payments) less any lease incentives receivable;
- variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the commencement date;
- amounts expected to be payable by the Council under residual value guarantees;
- the exercise price of a purchase option if the Council is reasonably certain to exercise the option; and
- payments of penalties for terminating a lease, if the lease term reflects the Council exercising an option to terminate the lease.

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

The Council 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.
- the lease payments change in which cases the related lease liability is remeasured by discounting the revised lease payments using the initial discount rate.

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

*Lease modifications*

Changes in considerations of lease contracts that were not part of the original terms and conditions are accounted for as lease modifications, including lease incentives provided through forgiveness or reduction of rentals.

**3. 財務報表編製基準及主要會計政策 — 續****3.2 主要會計政策 — 續**租賃 — 續*租賃負債* — 續**委員會作為承租人** — 續

租賃付款包括：

- 固定付款（包括實質性的固定付款）減除任何應收租賃優惠；
- 基於指數或利率並於開始日期按指數或利率初步計量的可變租賃付款；
- 委員會於剩餘價值擔保下的預期應付款項；
- 購買選擇權的行使價（倘委員會能合理地確定行使該選擇權）；及
- 支付終止租賃的罰款（倘租期反映委員會行使選擇權終止租賃）。

於開始日期後，租賃負債會因應利息增長及租賃付款作出調整。

若出現以下情況，委員會會重新計量租賃負債（並就相關使用權資產作出相應調整）：

- 租賃條款發生變化，或對行使購買選擇權的評估發生變化，在此情況下，相關租賃負債，會根據修訂後的租賃付款，透過使用重新評估日期的經修訂貼現率，重新貼現計量。
- 租賃付款出現變動，在此情況下，相關的租賃負債，會根據經修訂租賃付款，使用此起初的貼現率，重新貼現計量。

委員會將租賃負債於財務狀況表中列為獨立項目呈列。

*租賃修改*

租賃合約代價出現之變動，若不屬於原條款及條件之一部分，包括透過租金減免提供的租賃優惠，則以租賃修訂入賬。



**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued****3.2 Significant accounting policies - continued**Leases - continued**The Council as a lessee - continued**Lease modifications - continued

The Council 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, the Council 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.

The Council accounts for the remeasurement of lease liabilities 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, the Council 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.

Foreign currencies

In preparing the financial statements of the Council, transactions in currencies other than the functional currency (foreign currencies) are recognised at the rates of exchanges prevailing at the dates of the transactions. At the end of the reporting period, monetary items denominated in foreign currencies are retranslated at the rates prevailing at that date. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated.

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

Retirement benefit costs

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

**3. 財務報表編製基準及主要會計政策 一續****3.2 主要會計政策 一續**租賃 一續**委員會作為承租人 一續**租賃修改 一續

倘出現以下情況，委員會會將租賃修改，作為獨立租賃入賬：

- 該修改加入一項或以上相關資產之使用權，以擴大租賃範圍；及
- 租賃代價增加，其增加之金額相當於與範圍擴大相對應之獨立價格，及為反映該合約之實際情況，而對該獨立價格進行之任何適當調整。

當租賃沒有被獨立入賬，而日後須作出修改，委員會會按修改後的租賃期限，使用經修訂的貼現率，為經修訂的租賃付款，重新作出貼現及計量。

委員會透過對相關使用權資產進行相應調整，對租賃負債的重新計量進行會計處理。當修改後的合約包含租賃組成部分，以及一項或多項額外租賃或非租賃組成部分時，委員會根據租賃組成部分的相對獨立價格，及非租賃組成部分的合計獨立價格，將修改後的合約代價分配至各項租賃組成部分。

外幣

在編製委員會之財務報表時，以功能貨幣以外貨幣（外幣）進行之交易均按交易日期之適用匯率換算。於報告期完結時，以外幣計值之貨幣項目均以當日之現行匯率重新換算。按外幣過往成本計算之非貨幣項目則毋須重新換算。

結算貨幣項目及重新換算貨幣項目產生的匯兌差額均於該期間的收支結算表內確認。

退休福利費用

定額供款退休福利計劃支付的款項，在僱員提供服務並因此享有該供款的期間確認為開支。

**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**4. CAPITAL RISK MANAGEMENT**

The Council is funded mainly by Government subventions. The Council members manage its funds to ensure that the Council will be able to continue as a going concern. The Council's overall strategy remains unchanged from prior year.

**4. 資本風險管理**

委員會的經費主要來自政府撥款。委員會委員管理該筆資金，以確保委員會能持續營運。委員會之整體策略與去年相同。

**5. NON-RECURRENT PROJECTS SUBVENTIONS****5. 非經常性項目撥款**

		2022 二零二二年 HK\$ 港元	2021 二零二一年 HK\$ 港元
Revamp and develop the signature monthly CHOICE magazine	改進和發展具代表性的《選擇》月刊	849,588	3,963,446
Renovation and refurbishment projects	各項裝修與翻新項目	3,250,853	3,425,115
Time-limited posts	有時限職位	4,759,031	3,089,325
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	3,212,306	2,764,746
Auto-fuel market study	車用燃油市場研究	2,344,963	1,477,167
Redevelopment of council's official website	消委會網站重塑優化計劃	1,771,614	854,680
Sustainable consumption behaviour study	可持續消費行為研究	231,306	795,977
ECF Earth 2038's learning journey of sustainable consumption	自然環保基金 2038 地球人計劃之可持續消費之旅	-	330,418
Job creation scheme under Anti-Epidemic Fund	防疫抗疫基金項下創造職位計劃	5,524,122	194,393
Accomplishing server virtualisation	伺服器虛擬化	6,444	170,551
Enhancing training programme	加強培訓項目	26,346	51,450
Upgrading of network infrastructure	提升網絡基礎設施	-	10,511
Consumer protection studies	保障消費者權益研究	222,935	-
Reversal of subvention recognised - Events Commemorating the 45th Anniversary of Consumer Council	撥回已確認的撥款 - 消費者委員會成立四十五週年紀念活動	-	(36,000)
Other projects	其他項目	163,410	692,717
		<u>22,362,918</u>	<u>17,784,496</u>

**6. SALES OF CHOICE MAGAZINE**

Income from sale of CHOICE magazine is recognised at a point in time when the magazine is delivered to the customer, after deduction of printing, artwork, postage and promotion cost amounting to HK\$174,672 (2021: HK\$500,260).

**6. 銷售《選擇》月刊**

《選擇》月刊的銷售收入為 174,672 港元（二零二一年：500,260 港元），在扣除印刷、版面設計、郵遞及推廣費用後，於雜誌交付予客戶之某個時間點確認。

**7. STAFF COSTS**

Staff costs include an amount of HK\$6,349,750 (2021: HK\$6,931,278) in respect of contributions to retirement benefits scheme.

**7. 員工成本**

員工成本包括 6,349,750 港元（二零二一年：6,931,278 港元）的退休福利計劃供款。

**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**8. NON-RECURRENT PROJECTS EXPENSES****8. 非經常性項目支出**

		2022 <u>二零二二年</u> HK\$ 港元	2021 <u>二零二一年</u> HK\$ 港元
Revamp of and develop the signature monthly CHOICE magazine	改進和發展具代表性的《選擇》月刊	426,791	3,540,650
Renovation and refurbishment projects	各項裝修與翻新項目	115,750	497,903
Time-limited posts	有時限職位	4,753,298	3,089,325
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	929,360	654,414
Auto-fuel market study	車用燃油市場研究	2,344,963	1,477,167
Redevelopment of Council's official website	消委會網站重塑優化計劃	1,771,614	854,680
Sustainable consumption behaviour study	可持續消費行為研究	231,306	795,977
ECF Earth 2038's learning journey of sustainable consumption	自然環保基金 2038 地球人計劃之可持續消費之旅	-	330,418
Job creation scheme under Anti-Epidemic Fund	防疫抗疫基金項下創造職位計劃	5,498,808	194,393
Enhancing training programme	加強培訓項目	26,346	51,450
Reversal of expense - Events Commemorating the 45th Anniversary of Consumer Council	撥回開支 - 消費者委員會成立四十五週年紀念活動	-	(36,000)
Other projects	其他項目	223,045	529,417
		<u>16,321,281</u>	<u>11,979,794</u>



## Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

## 9. PROPERTY, PLANT AND EQUIPMENT

COST	成本	Leasehold land and buildings in Hong Kong under long-term lease	Leasehold improvement	Office equipment	Information systems and computer equipment	Furniture and fixtures	Motor vehicle	Information systems upgrade in progress	Renovation in progress	Total
		於香港長期租賃的租賃土地及樓宇	租賃物業裝修	辦公室設備	信息系統及電腦設備	傢俬及裝置	機動車輛	進行中的信息系統升級	進行中的裝修	合計
		HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
At 1 April 2020	於二零二零年四月一日	62,638,435	18,768,371	1,551,259	23,491,129	675,497	538,046	1,519,976	726,661	109,909,374
Additions	添置	-	987,370	32,500	798,767	16,000	-	3,305,052	4,189,470	9,329,159
Transfer from (to) renovation and upgrade in progress	轉撥自(至)進行中的裝修和升級工程	-	4,639,831	-	3,185,572	66,075	-	(3,196,822)	(4,694,656)	-
Written-off	撇銷	-	-	-	(218,308)	(7,299)	-	-	-	(225,607)
At 31 March 2021	於二零二一年三月三十一日	62,638,435	24,395,572	1,583,759	27,257,160	750,273	538,046	1,628,206	221,475	119,012,926
Additions	添置	-	246,832	135,546	698,225	83,976	-	3,288,121	451,062	4,903,762
Transfer from (to) renovation and upgrade in progress	轉撥自(至)進行中的裝修和升級工程	-	231,158	-	345,000	19,904	-	(345,000)	(251,062)	-
Written-off	撇銷	-	-	(3,980)	-	(33,968)	-	-	-	(37,948)
At 31 March 2022	於二零二二年三月三十一日	62,638,435	24,873,562	1,715,325	28,300,385	820,185	538,046	4,571,327	421,475	123,878,740
DEPRECIATION	折舊									
At 1 April 2020	於二零二零年四月一日	17,052,875	10,147,160	880,468	17,064,289	610,352	-	-	-	45,755,144
Charge for the year	本年度支出	875,972	2,780,007	313,887	3,673,038	39,400	179,349	-	-	7,861,653
Eliminated on written-off	撇銷時抵銷	-	-	-	(218,308)	(7,299)	-	-	-	(225,607)
At 31 March 2021	於二零二一年三月三十一日	17,928,847	12,927,167	1,194,355	20,519,019	642,453	179,349	-	-	53,391,190
Charge for the year	本年度支出	875,972	3,183,919	254,892	3,815,967	63,007	179,349	-	-	8,373,106
Eliminated on written-off	撇銷時抵銷	-	-	(3,980)	-	(33,968)	-	-	-	(37,948)
At 31 March 2022	於二零二二年三月三十一日	18,804,819	16,111,086	1,445,267	24,334,986	671,492	358,698	-	-	61,726,348
CARRYING VALUES	帳面值									
At 31 March 2022	於二零二二年三月三十一日	43,833,616	8,762,476	270,058	3,965,399	148,693	179,348	4,571,327	421,475	62,152,392
At 31 March 2021	於二零二一年三月三十一日	44,709,588	11,468,405	389,404	6,738,141	107,820	358,697	1,628,206	221,475	65,621,736

The above items of property, plant and equipment (other than information system upgrade and renovation in progress) are depreciated on a straight-line basis, at the following rates per annum:

Leasehold land	Over the remaining term of the leases
Buildings	Over the shorter of their useful lives or the remaining term of the lease of land
Leasehold improvement	20%
Office equipment	33.33%
Information systems and computer equipment	33.33%
Furniture and fixtures	33.33%
Motor vehicle	33.33%

As at 31 March 2022 and 2021, no leasehold properties are under mortgage to secure any borrowing of the Council. All the leasehold properties are under second mortgage in favour of the Government.

上述物業、機器及設備(除進行中的信息系統升級及裝修外)按以下年率以直線法進行折舊:

租賃土地	按租約之剩餘期限
樓宇	按其可使用年限或土地租賃之剩餘年限(以時間較短者計算)
租賃物業裝修	20%
辦公室設備	33.33%
信息系統及電腦設備	33.33%
傢俬及裝置	33.33%
機動車輛	33.33%

於二零二二年及二零二一年三月三十一日,沒有租賃物業已抵押,作為委員會貸款的擔保。所有該等租賃物業均以政府為受益人作出第二次抵押。

## Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

### 10. RIGHT-OF-USE ASSETS

		HK\$ 港元
<b>Cost</b>	<b>成本</b>	
At 1 April 2020	於二零二零年四月一日	1,234,863
Additions	添置	3,123,927
At 31 March 2021	於二零二一年三月三十一日	4,358,790
Additions	添置	650,460
At 31 March 2022	於二零二二年三月三十一日	5,009,250
<b>Depreciation</b>	<b>折舊</b>	
At 1 April 2020	於二零二零年四月一日	705,547
Charged for the year	本年度支出	944,206
At 31 March 2021	於二零二一年三月三十一日	1,649,753
Charged for the year	本年度支出	1,435,156
At 31 March 2022	於二零二二年三月三十一日	3,084,909
<b>Carrying values</b>	<b>帳面值</b>	
At 31 March 2022	於二零二二年三月三十一日	1,924,341
At 31 March 2021	於二零二一年三月三十一日	2,709,037

		2022 二零二二年 HK\$ 港元	2021 二零二一年 HK\$ 港元
Total cash outflow for leases	租賃之現金流出總額	1,558,217	922,909

For both years, the Council leases offices and office equipment for its operations. Lease contracts are entered into for fixed term of one to five years. 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, the Council applies the definition of a contract and determines the period for which the contract is enforceable.

於兩個年度，委員會租賃辦公室及辦公室設備作營運之用。租賃合約所訂立之固定年期為一至五年。租賃條款乃以單獨基準進行協商及包含廣泛不同的條款及條件。於釐定租期及估計不可撤銷期限，委員會應用合約的定義及釐定合約強制生效的期間。

### 11. OTHER FINANCIAL ASSETS

Other financial assets included account receivables, advances to staffs and amount due from Consumer Legal Action Fund. The amounts are unsecured and interest-free. Except for the advances to staffs which will be settled by three (2021: three) monthly instalments, other amounts are repayable on demand. The Council assessed the ECL of such balances in Note 21.

### 11. 其他金融資產

其他金融資產包括應收賬款、向員工提供的預支以及消費者訴訟基金的應收款項。該等款項不設抵押及不計利息。除向員工提供的預支將會以三期（二零二一年：三期）按月攤還外，其他款項皆為按要求即時索還。委員會於附註 21 對該等結餘的預期信貸虧損進行了評估。

**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**12. SUBVENTIONS TO BE CLAIMED****12. 待索取撥款**

		2022 二零二二年 HK\$ 港元	2021 二零二一年 HK\$ 港元
Job creation scheme under Anti-Epidemic Fund	防疫抗疫基金項下創造職位計劃	1,871,518	87,069
Sustainable consumption behaviour study (Note (i))	可持續消費行為研究 (附註(一))	358,171	126,865
		<u>2,229,689</u>	<u>213,934</u>

Note:

- (i) The Sustainable Development Fund (the "SDF") has been established to provide a source of financial support that will help develop a strong public awareness of the principles of sustainable development and to encourage sustainable practices in Hong Kong. During the year ended 31 March 2022, the Council obtained a funding amount of HK\$nil (2021: HK\$573,576) from the SDF, and an amount of HK\$231,306 (2021: HK\$795,977) has been utilised and released to income and expenditure. A temporary deficit of HK\$358,171 (2021: HK\$126,865) was recorded as at 31 March 2022. The amount will be fully reimbursed by SDF in accordance with the terms and conditions of the Application Guidelines and Funding Agreement upon project completion.

附註：

- (一) 可持續發展基金(「可持續發展基金」)成立的目的是提供財政支援，以助加強公眾對可持續發展原則的認識，並鼓勵在香港推行可持續發展實踐。截至二零二二年三月三十一日止年度，委員會已從可持續發展基金中獲得資金零港元(二零二一年：573,576 港元)，其中 231,306 港元(二零二一年：795,977 港元)已動用並計入收支結算表。於二零二二年三月三十一日錄得暫時性虧損 358,171 港元(二零二一年：126,865 港元)。計劃完成後，可持續發展基金將按照申請指引及資助協議的條款及條件，全數發放該筆款項。

**13. BANK BALANCES AND CASH**

Bank balances and cash comprise cash and short-term deposits with an original maturity of three months or less and time deposits of HK\$64,850,000 (2021: HK\$38,928,000) with an original maturity over three months. Bank balances and time deposits carry interests at market rates which ranged from 0.001% to 2.08% (2021: 0.001% to 2.35%) per annum.

**13. 銀行結餘及現金**

銀行結餘及現金包括現金及原定到期日為三個月或以內之短期存款，以及原定到期日超過三個月之定期存款 64,850,000 港元(二零二一年：38,928,000 港元)。銀行結餘及定期存款的利息根據每年 0.001%至 2.08%之間(二零二一年：0.001%至 2.35%)的市場利率計算。

**14. ACCOUNT PAYABLES AND ACCRUED EXPENSES**

Account payables are unsecured, interest-free and repayable according to the respective credit terms. The Council has financial risk management policies in place to ensure that all payables are paid within the credit timeframe.

**14. 應付賬款及應計費用**

應付賬款不設抵押，不計財務利息且須根據各自信貸條款予以償還。委員會設有適當的金融風險管理政策，以確保應付款項在信貸期限內可全數支付。



## Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

### 15. SUBVENTIONS RECEIVED IN ADVANCE

Subventions unexpended at the end of the reporting period:

### 15. 預收撥款

在本報告期結束時未有動用之撥款：

		2022 二零二二年 HK\$ 港元	2021 二零二一年 HK\$ 港元
Renovation & refurbishment projects	各項裝修與翻新項目	10,479,439	13,730,292
Time-limited posts	有時限職位	10,364,054	12,090,021
Revamp of and develop the signature monthly CHOICE magazine	改進和發展具代表性的《選擇》月刊	7,342,342	7,516,930
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	6,039,952	7,227,258
Promotion of new legislation	新法例之推廣	5,200,000	5,200,000
Redevelopment of Council's official website	消委會網站重塑優化計劃	6,721,706	4,874,320
Auto-fuel market study	車用燃油市場研究	2,969,391	2,951,111
Consumer protection studies	保障消費者權益研究	1,014,138	1,014,248
Environmental responsibility	環境責任	685,174	685,174
Enhancing training programme	加強培訓項目	557,759	584,104
Event Commemorating the 45th Anniversary of Consumer Council	消費者委員會成立四十五週年紀念活動	551,464	551,464
Strengthening consumer protection for Mainland visitors	加強對內地訪客的消費者權益保護	484,043	484,043
Replacement of motor vehicle	更換機動車輛	163,400	326,700
Accomplishing server virtualisation	伺服器虛擬化	-	6,444
Mobile site for Online Price Watch	手機版「網上價格一覽通」	1,500,000	-
Enhancement of Council's Compliant Case Management System	消委會投訴個案管理系統優化計劃	1,090,000	-
Other projects	其他項目	214,755	214,755
		<u>55,377,617</u>	<u>57,456,864</u>
Current liabilities	流動負債	45,067,305	41,413,800
Non-current liabilities	非流動負債	10,310,312	16,043,064
		<u>55,377,617</u>	<u>57,456,864</u>

### 16. LEASE LIABILITIES

### 16. 租賃負債

		2022 二零二二年 HK\$ 港元	2021 二零二一年 HK\$ 港元
<b>Lease liabilities payable:</b>	<b>應付租賃負債：</b>		
Within one year	一年內	1,384,320	1,092,793
Within a period of more than one year but not more than two years	一年以上但不超過兩年	599,343	1,076,018
Within a period of more than two years but not exceeding five years	兩年以上但不超過五年	-	572,743
		<u>1,983,663</u>	<u>2,741,554</u>
Less: Amount due for settlement within 12 months shown under current liabilities	減：於 12 個月內到期，並顯示於應付結算的流動負債	<u>(1,384,320)</u>	<u>(1,092,793)</u>
Amount due for settlement after 12 months shown under non-current liabilities	於 12 個月後到期，並顯示於應付結算的非流動負債	<u>599,343</u>	<u>1,648,761</u>

**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**17. LEASEHOLD PROPERTY CONTROL ACCOUNT**

The amount arises from capital contribution by the government for the acquisition of leasehold properties and appropriation from general fund for subsequent purchase of capital assets reduced by depreciation of the related assets.

**18. EQUIPMENT CONTROL ACCOUNT**

The amount was appropriated from general fund in previous years for the acquisition of office equipment, computer equipment and furniture and fixtures and is reduced by depreciation of the related assets.

**19. DESIGNATED FUND FOR APPROVED PROJECTS**

The amount represents funds for current projects appropriated from general fund for the below designated activities not yet incurred by the end of the reporting period:

		2022 <u>二零二二年</u> HK\$ 港元	2021 <u>二零二一年</u> HK\$ 港元
Online CHOICE operation reserve	網上《選擇》月刊營運儲備	2,637,344	2,637,344
Office equipment and maintenance	辦公室設備及維修	384,377	249,026
Testing and research	測試和研究	2,966,177	1,159,600
		<u>5,987,898</u>	<u>4,045,970</u>

**20. CAPITAL COMMITMENTS**

Capital expenditure in respect of renovation and acquisition of plant and equipment contracted for but not provided in the financial statements

有關裝修及購買機器和設備已訂約但未在財務報表作出撥備之資本開支

	2022 <u>二零二二年</u> HK\$ 港元	2021 <u>二零二一年</u> HK\$ 港元
	9,942,441	10,923,691

**21. FINANCIAL INSTRUMENTS**

a. Categories of financial instruments

**Financial assets**  
Amortised cost

**金融資產**  
攤銷成本

	2022 <u>二零二二年</u> HK\$ 港元	2021 <u>二零二一年</u> HK\$ 港元
	88,036,368	81,528,683

**Financial liabilities**  
Amortised cost

**金融負債**  
攤銷成本

	<u>4,877,817</u>	<u>6,091,614</u>
--	------------------	------------------

**17. 租賃物業統制賬項**

該款項來自於用於購置租賃物業的政府認繳資本及後續購置資本資產的從一般基金的撥款，減去相關資產的折舊。

**18. 設備統制賬項**

該款項由往年一般基金中撥出，用於購置辦公室設備、電腦設備、傢俬及裝置，並減去相關資產之折舊。

**19. 核准項目之指定基金**

於報告期完結時，現有項目已為以下指定活動從一般基金撥付而未動用的資金：

**20. 資本承擔****21. 金融工具**

甲. 金融工具類別

## Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

### 21. FINANCIAL INSTRUMENTS - continued

#### b. Financial risk management objectives and policies

The Council's major financial instruments include account receivables, advances to staffs, amount due from Consumer Legal Action Fund, bank balances and cash and account payables. Details of these financial instruments are disclosed in respective notes. The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The Council members manage and monitor these exposures to ensure appropriate measures are implemented on a timely and effective manner.

#### Credit risk and impairment assessment

As at 31 March 2022 and 2021, the Council's maximum exposure to credit risk which will cause a financial loss to the Council due to failure to discharge an obligation by the counterparties arises from the carrying amount of the respective recognised financial assets as stated in the statement of financial position.

In order to minimise the credit risk, the Council reviews the recoverable amount of each individual receivable items at the end of the reporting period to ensure that adequate impairment losses are made for irrecoverable amounts. In addition, the Council performs impairment assessment under ECL model upon application of HKFRS 9 on receivable balances based on provision matrix. In this regard, the Council members consider that the Council's credit risk is significantly reduced.

For the advances to staffs and amount due from Consumer Legal Action Fund, the ECL is insignificant as the Council had not encountered any difficulties in collecting from the debtors in the past and is not aware of any financial difficulties being experienced by these debtors.

The credit risk on bank balances are limited because the counterparties are banks with high credit ratings assigned by international credit-rating agencies.

#### Market risk

#### Foreign currency risk management

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

	Assets 資產		Liabilities 負債	
	2022 二零二二年	2021 二零二一年	2022 二零二二年	2021 二零二一年
	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
AUD 澳元	1,102	1,110	-	-
EURO 歐元	-	-	28,219	55,570
	<u>1,102</u>	<u>1,110</u>	<u>28,219</u>	<u>55,570</u>

As HKD is pegged to USD, the management is of the opinion that the foreign exchange risk from USD of the Company is insignificant.

### 21. 金融工具一續

#### 乙. 金融風險管理目標及政策

委員會的主要金融工具包括應收賬款、向員工提供的預支、消費者訴訟基金的應收款項、銀行結餘及現金及應付賬款。該等金融工具的詳情已於相應附註中予以披露。與該等金融工具相關的風險及如何緩解該等風險的政策載於下文。委員會委員管理並監督該等風險，以確保及時及有效地採取適當措施。

#### 信貸風險及減值評估

於二零二二年及二零二一年三月三十一日，委員會的最大信貸風險（由於對方未能清償債務將對委員會造成財務損失）源自於財務狀況表呈列的相應已確認金融資產的賬面值。

為了盡量降低信貸風險，委員會於報告期末檢視各項應收項目的可回收金額，以確保為不可回收的金額作出足夠的減值虧損。此外，委員會在應用《香港財務報告準則》第9號後依據預期信貸虧損模式對個別應收結餘單個進行減值評估。就此而言，委員會委員認為委員會的信貸風險大大降低。

由於委員會過去向債務人收賬時未曾遇到任何困難，且並無意識到該等債務人出現任何財務困難，因此，向員工提供的預支及消費者訴訟基金的應收款項的預期信貸虧損有限。

由於對方為獲國際信貸評級機構授予較高信貸評級的銀行，因此銀行結餘的信貸風險有限。

#### 市場風險

#### 外幣風險管理

委員會的某些交易是以下列貨幣計值，由於該等貨幣並非委員會的功能貨幣—港幣，所有委員會會面對外幣風險。在報告期完結時，委員會以外幣計值的貨幣資產及負債之賬面值如下：

由於港元與美元掛鉤，管理層認為委員會的美元外幣風險並不重大。



**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**21. FINANCIAL INSTRUMENTS - continued**

- b. Financial risk management objectives and policies - continued

Market risk - continuedForeign currency risk management - continued

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

		Increase (decrease) in foreign exchange rates 外幣匯率 上升(下降)	2022	Increase (decrease) in foreign exchange rates 外幣匯率 上升(下降)	2021
			Effect on income (expenditure) 對收入 (支出) 之影響 HK\$ 港元		Effect on income (expenditure) 對收入 (支出) 之影響 HK\$ 港元
AUD	澳元	10%	110	10%	111
		(10%)	(110)	(10%)	(111)
EURO	歐元	10%	(2,822)	10%	(5,557)
		(10%)	2,822	(10%)	5,557

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

Interest rate risk

The Council has insignificant interest rate risk as it does not have any interest-bearing financial assets or financial liabilities other than cash placed with financial institutions.

Liquidity risk

The Council is dependent on the government subventions. The Council members consider that the Council is exposed to minimal liquidity risk as the Government would provide subvention for the Council based on budgets prepared by the Council annually. The Council members also closely monitor the Council's cash flow position.

Bank balances comprise of short-term deposits with an original maturity of three months or less and time deposits with an original maturity over three months.

**21. 金融工具 — 續**

- 乙. 金融風險管理目標及政策 — 續

市場風險 — 續外幣風險管理 — 續

下表顯示委員會在報告期結束時，因外幣匯率的合理可能變化下，而產生的收支結算表變動情況。

委員會委員認為，由於年度結束時所面臨之風險並不反映全年的風險狀況，因此敏感度分析不能代表外匯之固有風險。

利率風險

由於除了存放在金融機構的現金之外，委員會並無任何附息金融資產或金融負債，因此委員會並無重大利率風險。

流動性風險

委員會運營是依靠政府撥款。由於政府會根據委員會每年編制的預算撥款，因此，委員會委員認為委員會所面臨的流動資金風險已降至最低。委員會委員亦密切監控其現金流量狀況。

銀行結餘包括原定到期日為三個月或以內的短期存款，以及原定到期日超過三個月之定期存款。

**Notes to the Financial Statements 財務報表附註**  
 FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**21. FINANCIAL INSTRUMENTS - continued**

b. Financial risk management objectives and policies - continued

*Liquidity risk* - continued

*Liquidity and interest rate table*

The following tables detail the Council's remaining contractual maturity for its non-derivative financial liabilities. The tables have been drawn up based on the undiscounted cash flows of financial liabilities based on the earliest date on which the Council can be required to pay.

		Weighted average effective interest rate 加權平均實際利率 %	6 months or less 六個月或以下 HK\$ 港元	6 - 12 Months 六至十二個月 HK\$ 港元	1 - 5 Years 一至五年 HK\$ 港元	Total undiscounted cash flows 未貼現現金流量總額 HK\$ 港元	Carrying amounts 賬面金額 HK\$ 港元
<b>2022</b>	<b>二零二二年</b>						
Account payables	應付賬款	-	4,877,817	-	-	4,877,817	4,877,817
Subtotal	小計		4,877,817	-	-	4,877,817	4,877,817
Lease liabilities	租賃負債	5.74	718,871	737,214	606,855	2,062,940	1,983,663
Total	合計		5,596,688	737,214	606,855	6,940,757	6,861,480
		Weighted average effective interest rate 加權平均實際利率 %	6 months or less 六個月或以下 HK\$ 港元	6 - 12 Months 六至十二個月 HK\$ 港元	1 - 5 Years 一至五年 HK\$ 港元	Total undiscounted cash flows 未貼現現金流量總額 HK\$ 港元	Carrying amounts 賬面金額 HK\$ 港元
<b>2021</b>	<b>二零二一年</b>						
Account payables	應付賬款	-	6,091,614	-	-	6,091,614	6,091,614
Subtotal	小計		6,091,614	-	-	6,091,614	6,091,614
Lease liabilities	租賃負債	5.93	610,266	610,266	1,720,025	2,940,557	2,741,554
Total	合計		6,701,880	610,266	1,720,025	9,032,171	8,833,168

c. Fair value measurements of financial instruments

The Council members consider that the carrying values of financial assets and financial liabilities recognised in the financial statements approximate their fair values.

**21. 金融工具一續**

乙. 金融風險管理目標及政策一續

*流動性風險一續*

*流動性及利率表*

下列表格詳細列出了委員會非衍生金融負債的剩餘合約期限。該等表格乃根據在委員會可能被要求付款的最早日期之金融負債未貼現現金流量編制。

丙. 金融工具之公平值計量

委員會委員認為，在財務報表中確認的金融資產及金融負債之賬面值與其公平值相若。

**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**22. RECONCILIATION OF LIABILITIES ARISING FROM FINANCING ACTIVITIES**

The table below details changes in the Council's liabilities from financing activities, including both cash and non-cash changes. Liabilities arising from financing activities are those for which cash flows were, or future cash flows will be, classified in the Council's statement of cash flows from financing activities.

**22. 融資活動所產生負債之對賬**

下表為委員會由融資活動所產生負責之變動詳情，包括現金及非現金變動。融資活動所產生負責乃為現金流量或將來現金流量於委員會現金流量表分類為來自融資活動產生的現金流量之負債。

		Lease liabilities 租賃負債	Subventions received in advance 預收撥款	Total 合計
		HK\$ 港元	HK\$ 港元	HK\$ 港元
		(Note 16) (附註 16)	(Note 15) (附註 15)	
At 1 April 2020	於二零二零年四月一日	540,022	52,887,215	53,427,237
Financing cash flows	融資現金流量	(922,909)	10,374,351	9,451,442
Interest expense	利息支出	100,514	-	100,514
New lease entered	訂立之新租約	3,023,927	-	3,023,927
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用	-	(5,804,702)	(5,804,702)
At 31 March 2021	於二零二一年三月三十一日	2,741,554	57,456,864	60,198,418
Financing cash flows	融資現金流量	(1,558,217)	3,962,391	2,404,174
Interest expense	利息支出	149,866	-	149,866
New lease entered	訂立之新租約	650,460	-	650,460
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用	-	(6,041,638)	(6,041,638)
At 31 March 2022	於二零二二年三月三十一日	1,983,663	55,377,617	57,361,280

**23. RELATED PARTY TRANSACTION**

The Council charged a fee of HK\$864,487 (2021: HK\$1,151,513) for administrative service and office support (comprising salary costs and attributable overhead) provided to the Consumer Legal Action Fund (the "Funds") during the year. The charge is in accordance with the provision of the Trust Deed governing the Funds and approved by both the Council and the Board of Administrators of the Funds.

**23. 關聯方交易**

委員會於年內收取 864,487 港元（二零二一年：1,151,513 港元），作為本年度向消費者訴訟基金（「基金」）提供管理服務和辦公室支援（包括薪金支出及相關開銷）的費用。該收費符合管限基金之信託契據中的條款規定，並經委員會與消費者訴訟基金執行委員會批核。



# PRODUCT TESTING, MARKET SURVEY AND STUDY REPORTS

## 產品試驗、市場調查及研究報告

### 1. ELECTRICAL & ELECTRONIC GOODS 電氣及電子產品

	類別
• Bluetooth Speakers 藍牙揚聲器	T
• Electric Grills 電燒烤爐	T
• Espresso Machines 特濃咖啡機	T
• Inverter Split-type Reverse Cycle Air Conditioners 變頻式冷暖空調機	T
• Life of Lithium Batteries 鋰電池	I
• Low-Carb Rice Cookers 減醣電飯煲	T
• Refrigerators 雪櫃	T
• Smart Watches and Bands 智能手錶及手環	T
• Smartphones 智能手機	T
• Soundbars 整合式揚聲器	T
• Tablet PCs 平板電腦	T
• USB Fast Charger USB 快速充電器	T
• Wireless Headphones 無線耳筒	T

### 2. PHOTOGRAPHIC EQUIPMENT & MOBILE APPS 攝影器材及流動應用程式

• Cameras 相機	T
• Document Scanning Apps 文件掃描應用程式	T
• Instant Messaging Apps 即時通訊應用程式	T
• Webcams 網絡攝影機	T

### 3. FOOD & HEALTH FOOD PRODUCTS 食物及健康食品

• Biscuits 餅乾	T
• Canned Dog Food 狗罐頭	T
• Canned Cat Food 貓罐頭	T
• Cereal-based Food for Infants and Children 嬰幼兒穀類食品	T
• Cheese 芝士	T
• Coffee Products 咖啡產品	T
• Dried Fruit 水果乾	T
• Ham and Turkey Slices 火腿和火雞片	T
• Meatballs 肉丸	T
• Milk and Milk Beverage Products 牛奶及牛奶飲品	T
• Peanuts and Nuts 花生和堅果	T
• Rice Noodles 米製麵食	T
• Self-heating Food Packs 自熱食物	T

## 4. HEALTH, BEAUTY & PERSONAL CARE PRODUCTS 保健、美容及個人護理用品

	類別
• Antibiotics 抗生素	I
• Antiperspirants 止汗劑	T
• Body Lotions for Babies and Toddlers 嬰幼兒身體潤膚乳	T
• Genetic Tests 基因測試	I
• Make-up Removers 卸妝液	T
• Nasal Sprays 噴鼻劑	S
• Oral Health of Elderly People 長者牙齒問題	I
• Products for Earwax Removal 耳垢清理工具	I
• Tianjiu Treatment 天灸療法	I
• Urinary Tract Infection 泌尿道感染	I

## 5. HOUSEHOLD PRODUCTS 家庭用品

• Bathroom Cleaners and Toilet Cleaners 浴室清潔劑及廁所清潔劑	S
• Cast Iron Cooking Pots 鑄鐵鍋	T
• Foldable Silicone Food Containers and Cups 可摺合矽膠食物盒及杯	T
• Household Dehumidifying Agents 家用吸濕劑	T
• Household Paints 家居油漆	I
• Slippers 家居拖鞋	T

## 6. AUTOMOBILE & CYCLING PRODUCTS 汽車及單車用品

• Child Car Seats 兒童汽車座椅	T
• Helmets for Cyclists 單車頭盔	T

## 7. CLOTHING, FOOTWEAR & ACCESSORIES 衣物、鞋履及配件

• Functional Jackets 功能外套	T
• Hiking Backpacks 行山背囊	T
• Hiking Boots 中筒行山鞋	T

## 8. TOYS 玩具

• Crayons and Fingerpaints 蠟筆及手指畫顏料	T
• Stress-relieving Toys 舒壓玩具	T

## 9. SUSTAINABLE CONSUMPTION 可持續消費

• Recyclability of Products 產品的可回收性	I
-------------------------------------	---

# SURVEYS AND SERVICE STUDY REPORTS

## 調查及服務研究報告

### Market Surveys/Opinion Surveys/Price Surveys 市場調查/意見調查/價格調查

- 5G Mobile Service Plans 5G 流動數據計劃
- Annual Supermarket Price Survey 年度超市價格調查
- Consolidated Shipping Services 集運服務
- Credit Card Loan Services 信用卡貸款服務
- Cryolipolysis Body-slimming Services 冷凍溶脂療程
- Home Mortgage Loans 銀行按揭
- IELTS Preparation Courses IELTS英語課程
- Infant Milk Powder Price Surveys 嬰幼兒奶粉調查\*
- Local Domestic Helpers 家務助理
- Online Price Watch 網上價格一覽通\*\*
- Overseas Moving Services 海外搬運服務
- Pet Relocation Services 寵物移民服務
- Postnatal Care Services 陪月及坐月服務
- Private Columbarium Services 私營骨灰龕服務
- Self-serve Baking Studios 自助烘培服務
- Speech Therapy Services 言語治療服務
- Staycation Packages 宅度假套餐
- Textbook Expenditure Survey 教科書購書費調查
- Textbook Price Survey 教科書價格調查
- User Opinion Survey on Skincare Products 護膚品用家意見調查
- Virtual Bank Services 虛擬銀行服務

### In-depth Studies 深入研究

- Bankruptcy / Divorce “Consultancies” 代辦破產 / 離婚「事務所」
- Elderly Dental Problems 長者牙齒問題

\* Published on ShoppSmart Website 刊登於「精明消費香港遊」網站

\*\* Published on Council Website 刊登於本會網站

# A LIST OF TRADE PRACTICES IN-DEPTH STUDIES AND CONSULTATION PAPERS RESPONDED TO BY THE COUNCIL

## 營商手法深入研究及諮詢文件回應

### In-depth Studies on Trade Practices 營商手法深入研究

- Embracing Sustainable Consumption for a Happy Life – A Tracking Study on Consumer Behaviour  
《可持續消費 知行融樂 – 消費行為追蹤研究》  
(17 June 2021)
- Purchase of Properties Outside Hong Kong – A Study on Enhancing Consumer Protection  
「境外置業添保障」研究報告  
(28 October 2021)

### Response to Consultation from the Government and Other Public Bodies 諮詢文件回應

- Environmental Protection Department – Public Consultation on Producer Responsibility Scheme on Plastic Beverage Containers (PPRS)  
環境保護署 – 「塑膠飲料容器生產者責任計劃」公眾諮詢  
(21 May 2021)
- Electrical and Mechanical Services Department – Public Consultation on the Fourth Phase of the Mandatory Energy Efficiency Labelling Scheme (MEELS)  
機電工程署 – 「強制性能源效益標籤計劃第四階段」公眾諮詢  
(26 May 2021)
- The Hong Kong Association of Banks – Consultation Paper on Review of Code of Banking Practice\*  
香港銀行公會 – 諮詢有關《銀行營運守則》的檢討\*  
(27 August 2021)
- Property Management Services Authority – Consultation on Draft Code and Draft Best Practices Guide Provision of Prescribed Information and Financial Documents to Clients\*  
物業管理業監管局 – 諮詢有關物業管理公司向客戶提供訂明資料及財務文件\*  
(31 August 2021)
- Transport Department – Consultation on the Franchises of Citybus Limited (Franchise for Airport and North Lantau Bus Network), Long Win Bus Company Limited and New World First Bus Services Limited  
運輸署 – 諮詢有關城巴有限公司(機場及北大嶼山巴士網絡專營權)、龍運巴士有限公司及新世界第一巴士服務有限公司的專營權  
(7 September 2021)
- Environmental Protection Department – Consultation on the Scheme on Regulation of Disposable Plastic Tableware  
環境保護署 – 諮詢有關管制即棄膠餐具計劃  
(16 September 2021)
- Competition Commission – Initial Consultation Regarding Review of the Competition (Block Exemption For Vessel Sharing Agreements) Order 2017  
競爭事務委員會 – 關於檢討「2017年競爭事務(船舶共用協議集體豁免)命令」的初步諮詢  
(8 November 2021)
- Commerce and Economic Development Bureau – Public Consultation on the Safety Standards for Toys and Children's Products (Updates to Standards Specified for Toys and Products Listed in the Schedule 2 under the Toys and Children's Products Safety Ordinance)  
商務及經濟發展局 – 就玩具及兒童產品安全標準的公眾諮詢(更新《玩具及兒童產品安全條例》附表2所載列的兒童產品所公布的最新安全標準)  
(28 December 2021)
- Council for Sustainable Development – Public Engagement on Control of Single-use Plastics  
可持續發展委員會 – 「管制即棄塑膠」公眾參與文件  
(29 December 2021)
- Property Management Services Authority – Consultation on Draft Code and Draft Best Practice Guide on “Carrying out Procurement for Clients and Prevention of Bid-rigging”\*  
物業管理業監管局 – 諮詢有關物業管理公司代客戶進行採購服務及防止圍標\*  
(26 January 2022)
- Department of Justice – Consultation Paper on the Mainland Judgments in Civil and Commercial Matters (Reciprocal Enforcement) Bill and the Mainland Judgments in Civil and Commercial Matters (Reciprocal Enforcement) Rules  
律政司 – 就《內地民商事判決(相互強制執行)條例草案》及《內地民商事判決(相互強制執行)規則》諮詢文件提交意見  
(15 February 2022)
- Hong Kong Monetary Authority – Discussion Paper on Crypto-assets and Stablecoins  
香港金融管理局 – 關於加密資產和穩定幣的討論文件  
(31 March 2022)

\* Private Consultation 非公開諮詢



## EXTERNAL COMMITTEES ATTENDED BY COUNCIL MEMBERS AND STAFF

### 本會委員及職員參與的外界委員會

- Agriculture, Fisheries and Conservation Department – Veterinary Surgeons Board of Hong Kong  
漁農自然護理署 – 香港獸醫管理局
- Centre for Food Safety – Expert Committee on Food Safety  
食物安全中心 – 食物安全專家委員會
- CLP Power – Customer Consultative Group  
中華電力有限公司 – 客戶諮詢小組
- Department of Health – Pharmacy and Poisons (Listed Sellers of Poisons) Committee  
衛生署 – 藥劑業及毒藥(列載毒藥銷售商)委員會
- Department of Justice – Costs Committee  
律政司 – 事務費委員會
- Department of Justice – Working Group on Class Actions  
律政司 – 集體訴訟工作小組
- Electrical and Mechanical Services Department – Appeal Board Panel (Electricity Ordinance Cap. 406)  
機電工程署 – 上訴委員會(電力條例第四百零六章)
- Electrical and Mechanical Services Department – Appeal Board Panel (Energy Efficiency (Labelling of Products) Ordinance Cap. 598)  
機電工程署 – 上訴委員會(能源效益(產品標籤)條例第五百九十八章)
- Electrical and Mechanical Services Department – Disciplinary Tribunal Panel (Electricity Ordinance Cap. 406)  
機電工程署 – 紀律審裁委員會(電力條例第四百零六章)
- Electrical and Mechanical Services Department – Electrical Safety Advisory Committee  
機電工程署 – 電氣安全諮詢委員會
- Electrical and Mechanical Services Department – Lift and Escalator Safety Advisory Committee  
機電工程署 – 升降機及自動梯安全諮詢委員會
- Electrical and Mechanical Services Department – Appeal Board Panel of Mandatory Energy Efficiency Labelling Scheme (Energy Efficiency (Labelling of Products) Ordinance Cap. 598)  
機電工程署 – 強制性能源效益標籤計劃上訴委員會(能源效益(產品標籤)條例第五百九十八章)
- Electrical and Mechanical Services Department – Working Group on Revision of "Guidance Notes for the Electrical Products (Safety) Regulation"  
機電工程署 – 修訂《電氣產品(安全)規例指南》工作小組
- Employees Retraining Board – Industry Consultative Networks in Real Estate Agency  
僱員再培訓局 – 地產代理業行業諮詢網絡
- Employees Retraining Board – Industry Consultative Networks in Retail  
僱員再培訓局 – 零售業行業諮詢網絡
- Estate Agents Authority – Licensing Committee  
地產代理監管局 – 牌照委員會

- Estate Agents Authority – Practice and Examination Committee  
地產代理監管局 – 執業及考試委員會
- Estate Agents Authority – Strategic Development & Management Committee  
地產代理監管局 – 策略發展及管理委員會
- Estate Agents Authority  
地產代理監管局
- Food and Health Bureau – Appeal Panel on Disciplinary Actions for the Voluntary Health Insurance Scheme (VHIS)  
食物及衛生局 – 自願醫保計劃紀律處分上訴委員會
- Food and Health Bureau – Committee on Complaints Against Private Healthcare Facilities (Private Healthcare Facilities Ordinance Cap. 633)  
食物及衛生局 – 私營醫療機構投訴委員會 (私營醫療機構條例第六百三十三章)
- Food and Health Bureau – Committee on Improving Supply Chain of Powdered Formula  
食物及衛生局 – 配方粉供應鏈委員會
- Food and Health Bureau – High Level Steering Committee on Antimicrobial Resistance  
食物及衛生局 – 抗菌素耐藥性高層督導委員會
- Food and Health Bureau – Steering Committee on Prevention and Control of Non-communicable Diseases  
食物及衛生局 – 防控非傳染病督導委員會
- Food and Health Bureau – Working Group on Legal, Privacy & Security Issues of the Steering Committee on Electronic Health Record Sharing  
食物及衛生局 – 電子健康紀錄互通督導委員會 – 法律、私隱及保安問題工作小組
- Hong Kong Accreditation Service – Users of HKAS Accredited Services Liaison Group  
香港認可處 – 認可服務用戶聯絡小組
- Hong Kong Accreditation Service – Working Party on Accreditation of Product Certification Bodies  
香港認可處 – 產品認證機構認可工作小組
- Hong Kong Accreditation Service – Working Party on Physical and Mechanical Testing  
香港認可處 – 物理及機械測試工作小組
- Hong Kong Internet Registration Corporation Limited – Consultative and Advisory Panel  
香港互聯網註冊管理有限公司 – 諮詢委員會
- Hong Kong Monetary Authority – Deposit-taking Companies Advisory Committee  
香港金融管理局 – 接受存款公司諮詢委員會
- Hong Kong Q-Mark Council – Q-Mark Council Committee  
香港優質標誌局 – 香港「Q 嘜」優質標誌局委員會
- Hong Kong Q-Mark Council – Safeguard Committee  
香港優質標誌局 – 公平評審會
- Innovation and Technology Bureau – Hong Kong Council for Testing and Certification  
創新及科技局 – 香港檢測和認證局

- Insurance Claims Complaints Bureau – Insurance Claims Complaints Panel  
保險索償投訴局 – 保險索償投訴委員會
- Investor and Financial Education Council – Financial Education Coordination Committee  
投資者及理財教育委員會 – 理財教育統籌委員會
- Land Registry – Land Titles Ordinance Steering Committee  
土地註冊處 – 土地業權條例督導委員會
- Law Reform Commission – Sub-Committee on Cybercrime  
法律改革委員會 – 電腦網絡罪行小組委員會
- Law Reform Commission – Sub-committee on Periodical Payments for Future Pecuniary Loss in Personal Injury Cases  
法律改革委員會 – 人身傷害個案中按期支付未來金錢損失賠款小組委員會
- Office of the Communications Authority – Radio Spectrum and Technical Standards Advisory Committee  
通訊事務管理局辦公室 – 無線電頻譜及技術標準諮詢委員會
- Office of the Communications Authority – Telecommunications Regulatory Affairs Advisory Committee  
通訊事務管理局辦公室 – 電訊規管事務諮詢委員會
- Office of the Communications Authority – Telecommunications Users and Consumers Advisory Committee  
通訊事務管理局辦公室 – 電訊服務用戶及消費者諮詢委員會
- Official Receiver's Office – Services Advisory Committee  
破產管理署 – 服務諮詢委員會
- Privacy Commissioner for Personal Data, Hong Kong – Personal Data (Privacy) Advisory Committee  
香港個人資料私隱專員公署 – 個人資料(私隱)諮詢委員會
- Securities and Futures Commission – Products Advisory Committee  
證券及期貨事務監察委員會 – 產品諮詢委員會
- The Hong Kong Mortgage Corporation Limited – Board of Directors  
香港按揭證券有限公司 – 董事局成員
- Tourism Commission – Advisory Committee on Travel Agents  
旅遊事務署 – 旅行代理商諮詢委員會
- Tourism Commission – Travel Industry Compensation Fund Management Board  
旅遊事務署 – 旅遊業賠償基金管理委員會
- Transport Department – Committee on Taxi Service Quality  
運輸署 – 的士服務質素委員會
- Vocational Training Council – Beauty Care & Hairdressing Training Board  
職業訓練局 – 美容及美髮業訓練委員會
- Vocational Training Council – Retail Trade Training Board  
職業訓練局 – 零售業訓練委員會
- Water Supplies Department – Task Force on Voluntary Water Efficiency Labelling Scheme  
水務署 – 用水效益標籤計劃工作小組



# ANNUAL REPORT OF THE CONSUMER LEGAL ACTION FUND

消費者訴訟基金年報

2021-22





# CONSUMER LEGAL ACTION FUND MANAGEMENT COMMITTEE

## 消費者訴訟基金管理委員會

**CHAIRMAN**  
主席



Mr Selwyn YU Sing-cheung, SC  
余承章資深大律師

**VICE-  
CHAIRMAN**  
副主席



Dr LO Pui-yin  
羅沛然大律師



Ms Astina AU Sze-ting  
區詩婷大律師  
(from 2021.04.01 起)



Ms Rebecca CHAN Ching-chu  
陳清珠女士



Dr Catherine CHONG Shiu-yin  
莊紹賢醫生



Ms Theresa Lena CHOW  
周廷勵大律師  
(from 2021.12.06 起)



Mr Alex FAN Hoi-kit, MH  
范凱傑大律師，榮譽勳章



Mr Johnny FEE Chung-ming, JP  
費中明律師，太平紳士



Mr Richard KHAW Wei-kiang, SC  
許偉強資深大律師



Ms Queenie Fiona LAU  
劉恩沛大律師  
(up to 至 2021.12.05)



Mr Raymond MAK Ka-chun  
麥嘉晉先生



Mr Alan NG Man-sang  
吳敏生大律師



Ms Gilly WONG Fung-han  
黃鳳嫻女士

# ANNUAL REPORT OF THE CONSUMER LEGAL ACTION FUND 2021-22

## 消費者訴訟基金年報 2021-22

The Consumer Council is the Trustee of the Consumer Legal Action Fund (“the Fund”) through a Declaration of Trust executed on 30 November 1994.

消費者委員會是消費者訴訟基金（以下簡稱「基金」）的信託人。基金於1994年11月30日依據信託聲明成立。

### Purpose

The Fund was established with an initial Government grant of HK\$10 million. Subsequently two extra grants each in the amount of \$10 million were received in May 2010 and May 2018 respectively. The Fund aims to facilitate easier consumer access to legal remedies by providing legal assistance to consumers, particularly for cases involving significant public interest and injustice. Through granting assistance to eligible cases, the Fund also aims to deter business malpractices and enhance public awareness of consumer rights.

### Administration

The Council, as the Trustee, is responsible, through a Board of Administrators, for the overall administration and investment of the Fund. The Board of Administrators is in turn, underpinned by a Management Committee. The latter, whose members were appointed by the Commerce and Economic Development Bureau, is responsible for advising on the eligibility and merits of applications seeking assistance from the Fund<sup>1</sup>.

### Operation

It is the function of the Council to help consumers resolve their complaints with the traders concerned by means of conciliation. The Council may, if it considers appropriate or if the complainants so request, refer cases of complaints to the Fund for consideration. Consumers may also apply to the Fund directly for assistance.

Generally, in processing an application for assistance, the Fund will consider whether all other means of dispute resolution have been exhausted and will assess the case against established eligibility criteria. Such criteria include whether the case involves significant consumer interest; whether a large group of consumers have been or will potentially be adversely affected; whether the case has a reasonable chance of success; whether assistance to the matter concerned can promote the consumer cause and produce deterrent effects on unscrupulous business practices; and whether it is practicable for the Fund to offer timely assistance.

### 目的

基金成立初時獲政府撥款港幣1,000萬元，其後在2010年5月及2018年5月再分別獲政府撥款各港幣1,000萬元。基金旨在為尋求法律協助的消費者提供便捷的途徑，特別在涉及重大公眾利益和公義的事件上，協助消費者循法律途徑追討賠償。透過協助符合資格的個案，基金亦旨在遏止不當的經營手法，及讓公眾認識消費者的權利。

### 行政管理

本會作為基金的信託人，是透過基金執行委員會，處理基金的行政及投資事宜。執行委員會根據基金管理委員會的建議批核申請個案，包括申請人是否符合資格，及個案的理據是否充分等。管理委員會成員由商務及經濟發展局委任<sup>1</sup>。

### 基金運作

本會一向以調停方式致力協助消費者解決他們與商戶之間的糾紛，並在適當情況或在投訴人要求下，將個案轉介基金考慮給予協助。此外，消費者亦可直接向基金提出申請。

一般來說，基金在處理申請時，會考慮申請人是否已嘗試其他解決辦法，並根據既定的準則審批申請，這些準則包括個案是否涉及重大的消費者利益、受影響的消費者是否眾多、是否有合理的勝訴機會、協助是否有利促進消費者權益及對不當經營手法能否產生阻嚇作用，以及基金實際上是否可以提供及時的協助等。

<sup>1</sup> See Annex A for the Membership of the Board of Administrators and Management Committee. 執行委員會及管理委員會的成員名單見附錄甲。

## Deliberation

During the year under review, the Management Committee held 4 meetings and resolved matters by circulation on 28 occasions, while the Board of Administrators resolved matters by circulation on 8 occasions.

Altogether, the Fund considered 36 applications across different categories during the year under review.

After thorough consideration, the Fund declined 32 applications relating to complaints involving motor vehicle, automobile repair services, learning kit, wedding package, beauty services, cleaning machine, property management, dental services, immigration consultancy services and purchase of local and non-local properties respectively.

During the reporting period, the Fund granted assistance to 4 applications relating to time-sharing scheme, beauty services and immigration consultancy services.

## Newly Assisted Cases

### 1. Time-sharing Scheme – Aggressive Commercial Practices

Evidence indicated that the assisted consumer was pressurised into executing a vacation club membership agreement by aggressive sales tactics adopted by the trader including prolonged and persisted sales pitching.

The Fund considered that the case involved sufficient legal merits and significant consumer interest. During the reporting period, the Fund instructed solicitors to bring legal proceedings against the trader.

### 2. Beauty Services – Personal Injuries Claim

Evidence indicated that the assisted consumer suffered personal injuries as a result of facial treatment provided by the trader.

The Fund considered that the case involved sufficient legal merits and significant consumer interest. During the reporting period, the Fund was in the process of instructing solicitors to act for the assisted consumer with a view to commencing legal action against the trader.

### 3. Beauty Services – Personal Injuries Claim

Evidence indicated that the assisted consumer sustained personal injuries as a result of facial treatment performed by a doctor at a medical beauty centre.

The Fund considered that the case involved sufficient legal merits and significant consumer interest. Upon due execution of the Agreement with the assisted consumer, the Fund will instruct solicitors to commence proceedings against the medical centre and the doctor.

## 處理個案

本年度基金管理委員會共舉行了4次會議，另28次以文件通傳方式議決事項。而執行委員會共8次以文件通傳方式議決事項。

年內，基金共審議了36宗涉及不同類別的申請。

經詳細考慮及審議後，基金否決32宗分別涉及汽車、汽車維修服務、學習套件、結婚套餐、美容服務、除塵機、屋苑管理、牙醫服務、移民諮詢服務、本地及境外置業的申請。

本年度基金提供協助予4宗關於時光共享、美容服務和移民諮詢服務的新申請。

## 受資助的新個案

### 1. 共享時光服務 — 威嚇性營商手法

證據顯示受助消費者受到涉案公司以威嚇性銷售手法，包括長時間及持續不斷的推銷，受到威逼而簽署時光共享會籍合約。

基金認為個案有充分的法律理據和涉及重大的消費者利益。本報告期間，基金已委託律師為受助消費者向涉案公司採取法律行動。

### 2. 美容服務 — 人身傷害的申索

證據顯示受助消費者因接受涉案公司所提供的美容療程而受傷。

基金認為個案有充分的法律理據和涉及重大的消費者利益。本報告期間，基金正委託律師為受助消費者向涉案公司採取法律行動。

### 3. 美容服務 — 人身傷害的申索

證據顯示受助消費者因接受一名醫生在一間醫學美容中心所提供的美容療程而受傷。

基金認為個案有充分的法律理據和涉及重大的消費者利益。當受助消費者簽署與基金訂立的協議書後，基金便會委託律師向涉案公司及醫生採取法律行動。

#### 4. Immigration Consultancy Services – Breach of Duties

Evidence indicated that an immigration consultancy services company had breached its contractual and common law duties of care towards the assisted consumers, rendering them unable to proceed with their immigration process.

The Fund considered that the case involved sufficient legal merits and significant consumer interest, given the substantial sums involved and the desirability to establish case precedent on the scope of duties of immigration consultants in Hong Kong. Upon due execution of the Agreement with the assisted consumer, the Fund will instruct solicitors to act for the assisted consumer and prepare for the intended proceedings against the trader.

#### Cases Carried Over From Previous Year

The Fund continued to work on the following cases brought forward from the previous year:

##### 1. Columbarium – Refusal to Allow Interment of Ashes

The assisted consumer's mother purchased a niche from a private columbarium in 1996. In 2017, the assisted consumer wanted to inter her mother's ashes into the niche after she passed away. However, the columbarium refused to do so on the ground that the deceased's name printed on the receipt issued by the columbarium was different from the name on her death certificate and Hong Kong Identity Card.

During the reporting period, the columbarium's application for licence under the Private Columbaria Ordinance (PCO) was under review by the Private Columbaria Licensing Board. Meanwhile, the ashes were interred at another columbarium and assisted consumer wished to wait for the grant of licence to the columbarium. In the circumstances, the Fund continued to monitor the progress of the columbarium's application under the PCO.

##### 2. Fitness Services – Aggressive Commercial Practices

Evidence indicated that the assisted consumer, being a person suffering from autism, entered into two membership agreements and one personal trainer's agreement as a result of the unfair trade practices and unconscionable conduct of the fitness centre.

During the reporting period, the High Court ordered the fitness centre to be wound up with costs to the assisted consumer. Joint and Several Provisional Liquidators were appointed by the Official Receiver. The liquidation process is underway.

#### 4. 移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司違反了其合約及普通法上的責任而導致受助消費者未能繼續進行移民程序。

基金鑑於涉及的金額龐大，以及期望就香港的移民顧問的職責範圍建立案例，認為個案有充分的法律理據和涉及重大的消費者利益。當受助消費者簽署與基金訂立的協議書後，基金便會委託律師為受助消費者向涉案公司採取法律行動。

#### 繼續跟進的個案

基金繼續跟進上年度未完成的個案，進展如下：

##### 1. 私營骨灰龕場 — 拒絕容許骨灰安放

受助消費者的母親於1996年向涉案私營骨灰龕場購買龕位，當其母於2017年去世後，受助消費者欲將骨灰安放入龕位，但涉案龕場基於收據上其母姓名與死亡證及香港身份證上姓名不相符，拒絕受助消費者安放其母的骨灰。

本報告期間，私營骨灰安置所發牌委員會仍在審視涉案龕場根據《私營骨灰安置所條例》提出的牌照申請。受助消費者母親的骨灰現正被安放在另一龕場內，而受助消費者希望繼續等候涉案龕場申請牌照的結果，因此，基金會繼續留意涉案龕場的牌照申請的進展。

##### 2. 健身服務 — 威嚇性營商手法

受助消費者是一名自閉症患者，有證據顯示因其受到健身中心的不良營商手法及不合情理行為影響下，與該健身中心簽訂了兩份會員合約和一份私人教練合約。

本報告期間，高等法院針對涉案健身中心頒布公司清盤令，並命令涉案健身中心向受助消費者支付訟費。破產管理署已委任共同及各別臨時清盤人，清盤程序正在進行中。



### 3. Financial Services – Breach of Duty and Contract

Evidence indicated that the assisted consumer sustained loss in investing in London Gold as a result of the breach of duty and contractual obligation by the trader. In view of the circumstances of the case, the Fund considered that there were sufficient merits and significant consumer interest for assistance to be granted for legal action to be taken against the trader.

During the reporting period, legal proceedings were commenced against the trader and its agent in the District Court. In default of defence, judgment was entered in favour of the assisted consumer against the trader and its agent with costs. The scope of assistance to the assisted consumer was extended to cover enforcement actions which are underway.

### 4. Residential Renovation Works – Unscrupulous Trade Practices and Contract

The assisted consumer had contractual dispute with the trader concerning residential renovation works at his property. After measuring the flat, the trader substantially inflated the quotation price for the furniture as well as renovation works and thus the assisted consumer decided not to proceed with the renovation works. However, the trader alleged that an agreement had already been made and sued the assisted consumer in the District Court for the price of the works as stated in the quotations provided after the measurement had taken place.

During the reporting period, a settlement agreement was made between the assisted consumer and the trader. The action in the District Court was discontinued.

### 5. Purchase of Residential Property – Breach of Duty and Contract

Evidence indicated that the assisted consumer was induced to purchase a unit adjoining the flat roof in reliance of an improper floor plan and misrepresentations given by the estate agent.

During the reporting period, legal proceedings against the estate agency and the estate agent in the District Court were in progress.

### 6. Fitness Services – Unfair Trade Practices and Unconscionable Conduct

The Fund granted assistance to the assisted consumer who, as evidence indicated, had entered into a membership agreement and 2 personal training agreements as a result of unfair trade practices and unconscionable conduct of the fitness centre.

During the reporting period, the Fund instructed solicitors to act for the assisted consumer. Legal proceedings were commenced against the trader which failed to file any notice of intention to defend and defence. Default judgment would be applied for against the trader.

### 3. 金融服務 — 違反責任及合約

證據顯示涉案商戶違反責任及合約，導致受助消費者在倫敦金的投資中蒙受損失。鑑於個案有充足的法律理據和涉及重大的消費者利益，基金協助受助消費者向涉案公司採取法律行動。

本報告期間，基金委託的律師已向涉案公司及其代理展開法律行動，有關行動正在區域法院進行中。在涉案公司及其代理缺席聆訊下，法庭裁定受助消費者勝訴。基金其後擴大受助事項範圍，以協助受助消費者執行法庭的命令，有關行動正在進行中。

### 4. 家居裝修工程 — 不良營商手法及違反合約

個案涉及一名受助消費者就其住宅單位的裝修工程與涉案商戶之間的合約糾紛。涉案商戶在量度受助消費者的單位後，大幅提高訂造的傢俬及裝修工程的報價，受助消費者因此決定不委託涉案商戶為其單位進行裝修工程。但是，涉案商戶卻聲稱雙方已訂立協議，並在區域法院根據其量度單位後發出的報價單及其所述價錢向受助消費者提起訴訟。

本報告期間，受助消費者與涉案商戶達成和解協議，而在區域法院的訴訟亦已終止。

### 5. 住宅物業買賣 — 違反責任及失實陳述

證據顯示受助消費者受到涉案地產代理所提供的不當平面圖及失實陳述所影響而購買涉案住宅連平台單位。

本報告期間，有關向涉案地產代理公司及地產代理於區域法院提出的法律訴訟正在進行中。

### 6. 健身服務 — 不良營商手法及不合情理行為

證據顯示受助消費者因受到不良營商手法及不合情理行為影響，與一間健身中心簽訂了一份會員合約及兩份私人教練合約。因此，基金決定對受助消費者予以協助。

本報告期間，基金已委託律師代表受助消費者，並向涉案健身中心展開法律行動。在涉案健身中心沒有發出擬抗辯通知書及抗辯書下，基金將會向法庭申請作出受助消費者勝訴的判決。

## 7. Residential Renovation Works – Unscrupulous Trade Practices and Breach of Contract (Case 1)

The assisted consumer suffered considerable loss as a result of the trader's failure to complete a residential renovation project due to its financial difficulties notwithstanding accepting payments from the assisted consumer. Evidence indicates that the trader and the director involved might have known that its business was in serious difficulties but continued to accept payments.

However, before the commencement of the assistance, the assisted consumer withdrew the application due to personal reasons.

## 8. Residential Renovation Works – Unscrupulous Trade Practices and Breach of Contract (Case 2)

The assisted consumer suffered considerable loss as a result of the trader's failure to complete a residential renovation project due to its financial difficulties notwithstanding accepting payments from the assisted consumer. Evidence indicated that the trader and the director involved might have known that its business was in serious difficulties but continued to accept payments.

During the reporting period, the Fund instructed solicitors to act for the assisted consumer. Legal proceedings were commenced against the trader which failed to file any notice of intention to defend. The court finally issued a default judgment against the trader.

## Statistics

Since its establishment and up until the year under review, the Fund has received a total of 1,434 applications and has granted assistance to 722 applications<sup>2</sup>.

## Finance

The Fund's income is derived from:

- investing the capital sum in fixed deposits;
- charging applicants a fee of \$100 each for cases within the jurisdiction of the Small Claims Tribunal and \$1,000 each for other court cases;
- recovering legal costs from defendants in successful cases; and
- receiving from each successful case a contribution of 10% of the benefits gained by the assisted consumer.

As at 31 March 2022, the Fund had a balance of approximately HK\$13.4 million<sup>3</sup>.

## 7. 家居裝修工程 — 不良營商手法及違反合約 (個案一)

涉案商戶在收取受助消費者的付款後，聲稱因財務困難而未能完成家居裝修工程，導致受助消費者蒙受巨額損失。證據顯示涉案商戶及董事有可能知悉其業務存在嚴重困難，但仍繼續接受付款。

不過，在基金提供協助前，受助消費者基於個人理由撤回申請。

## 8. 家居裝修工程 — 不良營商手法及違反合約 (個案二)

涉案商戶在收取受助消費者的付款後，聲稱因財務困難而未能完成家居裝修工程，導致受助消費者蒙受巨額損失。證據顯示涉案商戶及董事有可能知悉其業務存在嚴重困難，但仍繼續接受付款。

本報告期間，基金已委託律師代表受助消費者，並對涉案商戶展開法律訴訟而該商戶並沒有發出擬抗辯通知書。法庭因商戶欠缺行動而作出判決，裁定受助消費者勝訴。

## 統計

由成立至今，基金共接獲 1,434 宗申請，其中 722 宗申請獲基金協助<sup>2</sup>。

## 財務狀況

基金的收入來源如下：

- 利用資金作定期儲蓄收取利息；
- 向申請人收取費用：小額錢債審裁處案件每宗收取港幣 100 元，其他案件每宗收取港幣 1,000 元；
- 成功個案中被告人賠償的訟費；及
- 受助消費者勝訴後，基金從他們所獲取的金額中收取一成，作為分擔費用。

截至 2022 年 3 月 31 日止，基金結餘約港幣 1,340 萬元<sup>3</sup>。

2 See Annex B for the statistics of applications for the Fund. 基金申請個案統計見附錄乙。

3 See Annex C for the Fund's Auditor's Report and Financial Statements for the period under review. 基金本年度的核數師報告及財政報告見附錄丙。

## Acknowledgements

During the year under review, Ms Astina AU Sze-ting and Ms Theresa Lena CHOW joined the Fund as new Members of the Management Committee.

The Fund wishes to express its heartfelt thanks for the staunch support and invaluable contributions of Ms Queenie Fiona LAU.

Last but not least, the Council would like to express gratitude to members of the Board of Administrators and the Management Committee, and to all those who have rendered assistance, including counsel and solicitors engaged by the Fund, for all their efforts and contributions to the Fund throughout the year. We are also very grateful to the Government for its continuous support to the Fund.

## 鳴謝

年內，區詩婷大律師和周廷勵大律師加入管理委員會成為新委員，並衷心感謝劉恩沛大律師一直對基金的支持和貢獻。

最後，本會謹向基金兩個委員會的成員，以及曾經協助基金順利運作的各界人士，包括基金聘請的大律師和律師等致謝，感激他們在年內為基金付出的努力和貢獻。本會亦非常感謝政府對基金一直以來的支持。

## CONSUMER LEGAL ACTION FUND BOARD OF ADMINISTRATORS

### 消費者訴訟基金執行委員會

#### Chairman 主席

Mr Paul LAM Ting-kwok, SBS, SC, JP 林定國資深大律師，銀紫荊星章，太平紳士

#### Vice-Chairman 副主席

Mr Antonio KWONG Cho-shing, MH 鄭祖盛律師，榮譽勳章

#### Members 委員

Mr Matthew LAM Kin-hong, MH, JP 林建康律師，榮譽勳章，太平紳士

Dr Victor LUI Wing-cheong 雷永昌醫生

Ms Gilly WONG Fung-han 黃鳳嫻女士

## CONSUMER LEGAL ACTION FUND MANAGEMENT COMMITTEE

### 消費者訴訟基金管理委員會

#### Chairman 主席

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

#### Vice-Chairman 副主席

Dr LO Pui-yin 羅沛然大律師

#### Members 委員

Ms Astina AU Sze-ting 區詩婷大律師 (from 2021.04.01 起)

Ms Rebecca CHAN Ching-chu 陳清珠女士

Dr Catherine CHONG Shiu-yin 莊紹賢醫生

Ms Theresa Lena CHOW 周廷勵大律師 (from 2021.12.06 起)

Mr Alex FAN Hoi-kit, MH 范凱傑大律師，榮譽勳章

Mr Johnny FEE Chung-ming, JP 費中明律師，太平紳士

Mr Richard KHAW Wei-kiang, SC 許偉強資深大律師

Ms Queenie Fiona LAU 劉恩沛大律師 (up to 至 2021.12.05)

Mr Raymond MAK Ka-chun 麥嘉晉先生

Mr Alan NG Man-sang 吳敏生大律師

Ms Gilly WONG Fung-han 黃鳳嫻女士



# APPLICATIONS FOR CONSUMER LEGAL ACTION FUND

## 消費者訴訟基金申請個案統計

Since 30 Nov 1994 up to 31 Mar 2022 由1994年11月30至2022年3月31日  
Applications received 基金接獲申請的數目 1,434

Problem solved during application 在申請期間問題已獲解決	188
Under consideration 仍在考慮中	6
Assistance granted 獲基金批予協助之申請	722

Status of cases where assistance granted<sup>1</sup> 獲基金批予協助之申請個案的狀況<sup>1</sup>:

Compensation recovered 獲得賠償	
• out-of-court settlement 庭外和解	199
• judgment obtained 經勝訴獲取	21
Cases not pursued further 未再跟進	
• no recovery prospect 因無賠償可能	465
• application withdrawn 因申請撤回	11
• terminated by the Fund 被基金終止	17
In process 在處理中	9

Assistance declined 不接納申請	503
Other actions <sup>2</sup> 其他方法 <sup>2</sup>	15

1 Some cases were carried over from previous year 部分個案為繼續跟進上年度未完成的個案

2 Cases include but are not limited to those being referred to the Council for policy consideration, conciliation, monitoring and/or the Legal Aid Department 個案包括但不限於轉交予消委會作政策處理、斡旋、觀察及/或法律援助署

# STATISTICS FOR ASSISTED CASES AND APPLICATIONS OF CONSUMER LEGAL ACTION FUND IN 2021/22

## 於2021/22年度消費者訴訟基金受助個案及申請的統計

### Assisted Cases

#### 受助個案

<b>2020/2021</b>	Brought forward assisted cases 會繼續跟進的受助個案	8
<b>2021/2022</b>	Assistance granted 獲基金批予協助的申請	4
	Assisted cases cleared during the year 期內已完結的受助個案	(3)
<b>2022/2023</b>	Carried forward assisted cases 會繼續跟進的受助個案	9

### Other Applications to be Handled

#### 其他有待處理的申請

<b>2020/2021</b>	Brought forward applications 會繼續跟進的申請	20
<b>2021/2022</b>	New applications 基金接獲的新申請	28
	Applications handled 已處理的申請	
	Assistance granted 獲基金批予協助的申請	(4)
	Assistance declined 基金不接納的申請	(32)
	Problem solved 問題已獲解決	(5)
	Other actions 其他方法	(1)
<b>2022/2023</b>	Carried forward applications 會繼續跟進的申請	6

### 2022/23 Carried Forward Assisted Cases and Applications

#### 2022/23 年度會繼續跟進的受助個案及申請

<b>2022/2023</b>	Assisted cases 受助個案	9
	Other applications to be handled 其他有待處理的申請	6
	Carried forward assisted cases and applications 會繼續跟進的受助個案及申請	15

## Independent Auditor's Report 獨立核數師報告書

### TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

### 致消費者訴訟基金受託人

(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

#### Opinion

We have audited the financial statements of Consumer Legal Action Fund (the "Fund") set out on pages 159 to 174, which comprise the statement of financial position as at 31 March 2022, and the income and expenditure statement, statement of changes in capital and reserves and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements give a true and fair view of the state of the Fund's affair as at 31 March 2022, and of its deficit and its cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards ("HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA").

#### Basis for Opinion

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

#### Other Information

The Board of Administrators of the Fund is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

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

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

#### 意見

本核數師(以下簡稱「我們」)已審核列載於第159頁至第174頁消費者訴訟基金(「基金」)的財務報表,包括二零二二年三月三十一日的財務狀況報表,及截至該日止年度之收支結算表、資本及儲備變動表和現金流量表,以及財務報表附註(包括主要會計政策概要)。

我們認為,該等財務報表已根據香港會計師公會頒布的《香港財務報告準則》真實而中肯地反映了基金於二零二二年三月三十一日的財務狀況以及基金截至該日止年度的虧損及現金流量。

#### 意見基礎

我們已根據香港會計師公會頒布之《香港審核準則》進行審計。我們在該等準則下承擔的責任已在本報告「核數師就審核財務報表承擔之責任」部分中進一步闡述。根據香港會計師公會之《專業會計師道德守則》(以下簡稱「守則」),我們獨立於基金,並已履行守則中的其他專業道德責任。我們相信,我們所獲得的審核證據能充分及適當地為我們的意見提供依據。

#### 其他信息

基金執行委員會對其他信息負責。其他資料包括年報所載的信息,但不包括財務報表及我們就此編製的核數師報告。

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

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

## Independent Auditor's Report 獨立核數師報告書

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND - continued  
(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

致消費者訴訟基金受託人 — 續  
(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

### Responsibilities of Board of Administrators for the Financial Statements

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

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

The Board of Administrators is responsible for overseeing the Fund's financial reporting process.

### 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 our agreed terms of engagement, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSA's will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

- identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control;

### 執行委員會就財務報表須承擔的責任

執行委員會須遵照香港會計師公會頒布的《香港財務報告準則》擬備真實及中肯的財務報表，以及實行其認為必要的內部控制，並對其認為為使財務報表的擬備不存在由於欺詐或錯誤而導致的重大錯誤陳述所需的內部控制負責。

在擬備財務報表時，執行委員會負責評估基金持續經營的能力，並在適用情況下披露與持續經營有關的事項，以及使用持續經營為會計基礎，除非執行委員會有意將基金清盤或停止經營，或別無其他實際的替代方案。

執行委員會負責監督基金的財務報告流程。

### 核數師就審核財務報表承擔的責任

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，並按照我們商定的業務約定條款，僅向基金發出納入我們意見的核數師報告，除此之外，本報告並無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何法律責任。合理保證是高水平的保證，但不能保證按照《香港審核準則》進行的審核，在某一重大錯誤陳述存在時總能被發現。錯誤陳述可由欺詐或錯誤引起，如果合理預期它們單獨或匯總起來可能影響財務報表使用者依賴此等財務報表所作出的經濟決定，則有關的錯誤陳述可被視作重大。

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

- 識別及評估財務報表由於欺詐或錯誤而導致之重大錯誤陳述風險，設計及執行審核程序以應對該等風險，以及獲取充分及適當審核憑證為我們的意見提供基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、虛假陳述或僭越內部控制，故因未能發現欺詐而導致之重大錯誤陳述風險高於因未能發現錯誤而導致之重大錯誤陳述風險；
- 瞭解有關審核之內部控制，以設計在各類情況下適當之審核程序，但並非旨在對基金內部控制之成效發表意見；



## Independent Auditor's Report 獨立核數師報告書

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND - continued  
(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

致消費者訴訟基金受託人 — 續  
(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

**Auditor's Responsibilities for the Audit of the Financial Statements** - continued

核數師就審核財務報表承擔的責任 — 續

- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Administrators;
  - conclude on the appropriateness of the Board of Administrators' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Fund's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Fund to cease to continue as a going concern; and
  - evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- 評估執行委員會所採用會計政策之恰當性及作出會計估計及相關披露之合理性；
  - 總結執行委員會採用持續經營會計基礎是否恰當，並根據已獲得的審核憑證，總結是否存在重大不明朗因素涉及可能令基金之持續經營能力嚴重成疑之事件或情況。倘我們得出結論認為存在重大不明朗因素，我們須於核數師報告中提請使用者注意財務報表內之相關披露，或倘相關披露不足，則修訂我們的意見。我們的結論以截至核數師報告日期所獲得的審核憑證為基礎。然而，未來事件或情況可能導致基金不再持續經營；及
  - 評估財務報表（包括披露）之整體列報方式、結構和內容，以及財務報表是否中肯反映相關交易和事項。

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

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

**Deloitte Touche Tohmatsu**  
Certified Public Accountants  
Hong Kong  
29 July 2022

德勤·關黃陳方會計師行  
執業會計師  
香港  
二零二二年七月二十九日

**Income and Expenditure Statement 收支結算表**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

		NOTE 附註	2022 二零二二年 HK\$ 港元	2021 二零二一年 HK\$ 港元
<b>Income</b>	<b>收入</b>			
Bank interest income	銀行利息收入		59,742	205,793
Application fee from assisted consumers	受助消費者申請費		21,500	24,100
Sundry income	雜項收入		221,477	7,858
			302,719	237,751
Less:	減：			
<b>Expenditure</b>	<b>支出</b>			
Auditor's remuneration	核數師酬金		17,500	17,000
Administrative service expenses	行政服務支出	6	864,487	1,151,513
Bank charges	銀行費用		4,580	4,090
Legal fees for assisted consumers	受助消費者律師費		303,006	296,134
Sundry expenses	雜項支出		9,147	12,014
			1,198,720	1,480,751
<b>Deficit for the year</b>	<b>本年度虧損</b>		(896,001)	(1,243,000)

**Statement of Financial Position 財務狀況表**

AT 31 MARCH 2022 於二零二二年三月三十一日

		NOTE 附註	2022 二零二二年 HK\$ 港元	2021 二零二一年 HK\$ 港元
<b>Current assets</b>	<b>流動資產</b>			
Interest receivables	應收利息		36,055	87,388
Bank balances	銀行結餘	4	14,521,047	15,691,051
			<u>14,557,102</u>	<u>15,778,439</u>
<b>Current liabilities</b>	<b>流動負債</b>			
Account payables and accrued expenses	應付賬款及應計費用		248,711	287,021
Amount due to the Trustee	應付受託人款項	5	864,487	1,151,513
			<u>1,113,198</u>	<u>1,438,534</u>
<b>Net current assets</b>	<b>流動資產淨值</b>		<u>13,443,904</u>	<u>14,339,905</u>
<b>Capital and reserves</b>	<b>資本及儲備</b>			
Capital	資本		30,000,000	30,000,000
General fund	一般基金		(16,556,096)	(15,660,095)
			<u>13,443,904</u>	<u>14,339,905</u>

The financial statements on pages 159 to 174 were approved and authorised for issue by the Board of Administrators on 29 July 2022 and are signed on its behalf by:

載於第 159 頁至第 174 頁的財務報表已於二零二二年七月二十九日獲執行委員會批准並授權發佈，並由以下代表簽署：

Mr. Clement CHAN Kam-wing, MH, JP  
陳錦榮先生，榮譽勳章，太平紳士  
ADMINISTRATOR  
執行委員

Ms. Gilly Wong Fung-han  
黃鳳嫻女士  
ADMINISTRATOR  
執行委員

**Statement of Changes in Capital and Reserves 資本及儲備變動表**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

		Capital 資本 HK\$ 港元	General fund 一般基金 HK\$ 港元	Total 合計 HK\$ 港元
At 1 April 2020	於二零二零年四月一日	30,000,000	(14,417,095)	15,582,905
Deficit for the year	本年度虧損	-	(1,243,000)	(1,243,000)
At 31 March 2021	於二零二一年三月三十一日	30,000,000	(15,660,095)	14,339,905
Deficit for the year	本年度虧損	-	(896,001)	(896,001)
At 31 March 2022	於二零二二年三月三十一日	30,000,000	(16,556,096)	13,443,904



**Statement of Cash Flows 現金流量表**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

		2022 <u>二零二二年</u> HK\$ 港元	2021 <u>二零二一年</u> HK\$ 港元
<b>Operating activities</b>	<b>營運活動</b>		
Deficit for the year	本年度虧損	(896,001)	(1,243,000)
Adjustment for:	就下列項目作出調整：		
Bank interest income	銀行利息收入	(59,742)	(205,793)
Operating cash flows before movements in working capital	營運資金變動前之營運現金流量	(955,743)	(1,448,793)
(Decrease) increase in amount due to the Trustee	應付受託人款項之（減少）增加	(287,026)	508,287
(Decrease) increase in account payables and accrued expenses	應付賬款及應計費用之（減少）增加	(38,310)	120,474
<b>Net cash used in operating activities</b>	<b>用於營運活動之現金淨額</b>	<u>(1,281,079)</u>	<u>(820,032)</u>
<b>Investing activities</b>	<b>投資活動</b>		
Interest received	已收利息	111,075	229,187
Placement in time deposits with original maturity over three months	存放原定到期日逾三個月之定期存款	(17,690,000)	(17,283,000)
Withdrawal of time deposits with original maturity over three months	提取原定到期日逾三個月之定期存款	18,628,000	18,135,000
<b>Net cash from investing activities</b>	<b>來自投資活動之現金淨額</b>	<u>1,049,075</u>	<u>1,081,187</u>
<b>Net (decrease) increase in cash and cash equivalents</b>	<b>現金及現金等物項目淨額之（減少）增加</b>	<u>(232,004)</u>	<u>261,155</u>
<b>Cash and cash equivalents at beginning of the year</b>	<b>於本年初之現金及現金等值項目</b>	<u>1,563,051</u>	<u>1,301,896</u>
<b>Cash and cash equivalents at end of the year</b>	<b>於本年底之現金及現金等值項目</b>	<u><u>1,331,047</u></u>	<u><u>1,563,051</u></u>
<b>Total bank balances represented by:</b>	<b>銀行結餘總額折合為：</b>		
Time deposits with original maturity over three months	原定到期日逾三個月之定期存款	13,190,000	14,128,000
Cash and cash equivalents	現金及現金等值項目	1,331,047	1,563,051
		<u><u>14,521,047</u></u>	<u><u>15,691,051</u></u>

## Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

### 1. OBJECTIVES AND OPERATION OF THE FUND

The Consumer Legal Action Fund (the "Fund") was established on 30 November 1994 under a Deed of Trust with the Consumer Council as the trustee (the "Trustee") for the purpose of offering financial assistance to consumers in seeking legal redress, remedies and protection. The Government of the Hong Kong Special Administrative Region (the "HKSAR") has granted a sum of HK\$10 million as initial capital to the Fund. The capital should be repayable to the HKSAR upon termination. Additional capital amounting to HK\$20 million was further injected by the HKSAR to the Fund on 6 September 2010 and 31 May 2018, with HK\$10 million each time, increasing the capital to HK\$30 million.

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

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

### 2. APPLICATION OF AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs")

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

In the current year, the Fund has applied the following amendments to HKFRSs issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") for the first time, which are mandatorily effective for the annual periods beginning on or after 1 April 2021 for the preparation of the financial statements:

Amendments to HKFRS 16	Covid-19-Related Rent Concessions
Amendments to HKFRS 9, HKAS 39, HKFRS 7, HKFRS 4 and HKFRS 16	Interest Rate Benchmark Reform - Phase 2

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

### 1. 基金目標及營運

消費者訴訟基金（「基金」）是根據信託聲明於一九九四年十一月三十日成立，消費者委員會為其受託人（「受託人」），目的是為消費者提供經濟援助，循法律途徑尋求賠償、補償及保障，並由香港特別行政區政府（以下簡稱「香港特區政府」）撥款一千萬港元作為基金的初期資本。此資本在基金終止運作時應歸還香港特區政府。香港特區政府於二零一零年九月六日及二零一八年五月三十一日為基金分別注入每次一千萬港元之額外資本，令總資本增加至三千萬港元。

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

本財務報表以港元列出，港元亦是基金之功能貨幣。

### 2. 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》」）

#### *本年度強制生效之經修訂《香港財務報告準則》*

於本年度，委員會已就編製財務報表時首次應用由香港會計師公會（「香港會計師公會」）頒布，並於二零二一年四月一日或之後開始之年度期間強制生效的下列經修訂之《香港財務報告準則》：

《香港財務報告準則》第16號（修訂本）	關於 2019 新型冠狀病毒疫情的租金減免
《香港財務報告準則》第 9 號、《香港會計準則》第 39 號、《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）	利率基準改革 — 第二階段

本年度應用上述《香港財務報告準則》修訂本對本年度及先前年度的財務報表及/或該等財務報表所載的披露資料並無重大影響。

## Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

### 2. APPLICATION OF AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs") - continued

#### *New and amendments to HKFRSs in issue but not yet effective*

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

HKFRS 17	Insurance Contracts and the related Amendments <sup>3</sup>
Amendments to HKFRS 3	Reference to the Conceptual Framework <sup>2</sup>
Amendments to HKFRS 10 and HKAS 28	Sales or Contribution of Assets between an Investor and its Associate or Joint Venture <sup>4</sup>
Amendments to HKFRS 16	Covid-19-Related Rent Concessions beyond 30 June 2021 <sup>1</sup>
Amendments to HKAS 1	Classification of Liabilities as Current or Non-current and related amendments to Hong Kong Interpretation 5 (2020) <sup>3</sup>
Amendments to HKAS 1 and HKFRS Practice Statement 2	Disclosure of Accounting Policies <sup>3</sup>
Amendments to HKAS 8	Disclosure of Accounting Estimates <sup>3</sup>
Amendments to HKAS 12	Deferred Tax related to Assets and Liabilities arising from a Single Transaction <sup>3</sup>
Amendments to HKAS 16	Property, Plant and Equipment - Proceeds before Intended Use <sup>2</sup>
Amendments to HKAS 37	Onerous Contracts - Cost of Fulfilling a Contract <sup>2</sup>
Amendments to HKFRSs	Annual Improvements to HKFRSs 2018 - 2020 <sup>2</sup>

<sup>1</sup> Effective for annual periods beginning on or after 1 April 2021.

<sup>2</sup> Effective for annual periods beginning on or after 1 January 2022.

<sup>3</sup> Effective for annual periods beginning on or after 1 January 2023.

<sup>4</sup> Effective for annual periods beginning on or after a date to be determined.

The Board of Administrators anticipate that the application of all new and amendments to HKFRSs will have no material impact on the financial statements in the foreseeable future.

### 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

#### *已頒布但尚未生效的新訂及經修訂《香港財務報告準則》*

基金並未提前採用下列已頒布但尚未生效的新訂及經修訂的《香港財務報告準則》：

《香港財務報告準則》第 17 號	保險合約及相關修訂 <sup>3</sup>
《香港財務報告準則》第 3 號 (修訂本)	概念框架的參考 <sup>2</sup>
《香港財務報告準則》第 10 號及《香港會計準則》第 28 號 (修訂本)	投資者與其聯營企業及合營企業之間的資產出售或注資 <sup>4</sup>
《香港財務報告準則》第 16 號 (修訂本)	關於 2019 新型冠狀病毒疫情的租金減免 (二零二一年六月三十日之後) <sup>1</sup>
《香港會計準則》第 1 號 (修訂本)	流動或非流動的負債分類及與香港詮釋第 5 號的相關修訂 (二零二零年) <sup>3</sup>
《香港會計準則》第 1 號 (修訂本) 及《香港財務報告準則》實務準則第 2 號 (修訂本)	會計政策披露 <sup>3</sup>
《香港會計準則》第 8 號 (修訂本)	會計估算披露 <sup>3</sup>
《香港會計準則》第 12 號 (修訂本)	單一交易產生的資產及負債的相關遞延稅項 <sup>3</sup>
《香港會計準則》第 16 號 (修訂本)	物業、機器及設備 - 擬定用途之前的所得款項 <sup>2</sup>
《香港會計準則》第 37 號 (修訂本)	虧損合約 - 合約履約成本 <sup>2</sup>
《香港財務報告準則》(修訂本)	《香港財務報告準則》二零一八年至二零二零年之年度改進 <sup>2</sup>

<sup>1</sup> 於二零二一年四月一日或其後開始之年度期間生效。

<sup>2</sup> 於二零二二年一月一日或其後開始之年度期間生效。

<sup>3</sup> 於二零二三年一月一日或其後開始之年度期間生效。

<sup>4</sup> 於尚待釐定日期或其後開始之年度期間生效。

執行委員會預期應用所有新訂及經修訂之《香港財務報告準則》在可預見的未來將不會對財務報表產生重大影響。

## Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

### 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES

#### 3.1 Basis of preparation of financial statements

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

The financial statements have been prepared on the historical cost basis. Historical cost is generally based on the fair value of the consideration given in exchange for services.

#### 3.2 Significant accounting policies

##### Cost of financial assistance

All costs connected with the provision of financial assistance rendered to consumers are recorded on an accrual basis and charged against income and expenditure account in the period incurred. Any costs recoverable from assisted consumers are recorded as income upon receipt.

##### Capital contribution

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

##### Financial instruments

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

### 3. 財務報表編製基準及主要會計政策

#### 3.1 財務報表編製基準

本財務報表乃按照香港會計師公會頒布之《香港財務報告準則》編製而成。

財務報表乃按照歷史成本之基準編製。歷史成本一般根據換取服務所給予代價之公平值而釐定。

#### 3.2 主要會計政策

##### 財務資助費用

為消費者提供財務資助的所有有關費用按權責發生制記錄，並在該等費用發生期間的收支結算表內扣除。任何從受助消費者收回的費用，在收到付款時以收入入賬確認。

##### 認繳資本

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

##### 金融工具

金融資產及金融負債於基金成為工具合約條文的一方時予以確認。所有定期購買或出售之金融資產均在交易日被確認及註銷。定期購買或出售為須在市場規則或慣例所設定的時間範圍內交付購買或出售的金融資產。

金融資產及金融負債初步以公平值計量。收購或發行金融資產及金融負債所產生的直接交易成本，將在初步確認時，在金融資產或金融負債（如適用）的公平值中加入或扣除。



## Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

### 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued

#### 3.2 Significant accounting policies - continued

##### Financial instruments – continued

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.

##### **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.

##### Amortised 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. 財務報表編製基準及主要會計政策 — 續

#### 3.2 主要會計政策 — 續

##### 金融工具 — 續

實際利率法是計算金融資產或金融負債之攤銷成本，按有關期限攤分其利息收入及利息開支之方法。實際利率是於初步確認時，按金融資產或金融負債預計可使用期限或較短期限（如適用），將估計的未來現金收入及付款（包括所有組成實際利率、交易成本及其他溢價或折讓的已付或已收的費用及點子）準確貼現至賬面淨值額的利率。

##### **金融資產**

##### *金融資產的分類及其後計量*

符合下列條件的金融資產後續按攤銷成本計量：

- 該金融資產以業務模式持有，其目標為收取合約現金流量；及
- 合約條款於特定日期產生的現金流量僅為支付本金和未償還本金的利息。

##### 攤銷成本和利息收入

其後按攤銷成本計量的金融資產，其利息收入是採用實際利率法確認。金融資產（隨後出現信貸減值之金融資產（見下文）除外）之利息收入乃透過對金融資產之賬面總值應用實際利率計算。就隨後出現信貸減值之金融資產而言，利息收入乃透過對金融資產於下個報告期之攤銷成本應用實際利率予以確認。倘已予信貸減值之金融工具之信貸風險減低，有關金融資產不再出現信貸減值，則利息收入乃透過對金融資產於有關資產獲確定不再出現信貸減值後之報告期開始起之賬面總值應用實際利率予以確認。

## Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

### 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued

#### 3.2 Significant accounting policies - continued

Financial instruments - continued

**Financial assets** - continued

*Impairment of financial assets*

The Fund performs impairment assessment under expected credit loss ("ECL") on financial assets which are subject to impairment assessment under HKFRS 9 (including interest receivables and bank balances). 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, 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 are done based on the Fund'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 other instruments, the Fund measures the loss allowance equal to 12m ECL, unless when there has been a significant increase in credit risk since initial recognition, in which case the Fund 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.

The ECL on these assets are assessed individually.

### 3. 財務報表編製基準及主要會計政策 — 續

#### 3.2 主要會計政策 — 續

金融工具 — 續

**金融資產** — 續

*金融資產減值*

基金就根據《香港財務報告準則》第9號須作出減值的金融資產（包括應收利息和銀行結餘）的預期信貸虧損（「預期信貸虧損」）進行減值評估。預期信貸虧損的金額於每一個報告日期更新，以反映自首次確認後信貸風險的變化。

全期預期信貸虧損是指於相關工具的預計使用期內，所有可能發生的違約事件會產生的預期信貸虧損。相反，12個月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，導致的部分全期預期信貸虧損。評估乃根據基金的歷史信貸虧損經驗進行，並根據債務人特有的因素、一般經濟狀況以及對報告日期當前狀況的評估以及對未來狀況的預測作出調整。

對於所有其他工具，基金計量的虧損撥備等於12個月預期信貸虧損，除非自首次確認後信貸風險顯著上升，則基金會以全期預期信貸虧損作出確認。評估是否確認全期預期信貸虧損是根據自首次確認以後發生違約的可能性或風險有否顯著上升。

該等資產的預期信貸虧損是被個別地作出評估。

## Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

### 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued

#### 3.2 Significant accounting policies - continued

Financial instruments - continued

**Financial assets** - continued

*Impairment of financial assets* - continued

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

In assessing whether the credit risk has increased significantly since initial recognition, the Fund 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, the Fund 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.

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, e.g. a significant increase in the credit spread, the credit default swap prices for the debtor;
- 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;
- 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.

### 3. 財務報表編製基準及主要會計政策 一續

#### 3.2 主要會計政策 一續

金融工具 一續

**金融資產** 一續

*金融資產減值* 一續

#### (一) 信貸風險顯著上升

評估信貸風險自首次確認以來有否顯著上升時，基金會就金融工具於報告日期發生違約的風險與金融工具於首次確認日期發生違約的風險作出比較。作出本評估時，基金會考慮合理及有理據的定量及定性資料，包括過往經驗及以合理成本或努力可獲取的前瞻性資料。

具體而言，評估信貸風險有否顯著上升時會考慮以下方面資料：

- 金融工具的外部（如有）或內部信貸評級的實際或預期的顯著惡化；
- 信貸風險的外部市場指標顯著惡化，例如債務人的信貸息差、信貸違約掉期價格顯著上升；
- 商業、財務或經濟狀況於目前或預期有不利變動，預計將導致債務人償還債項的能力顯著下降；
- 債務人經營業績出現實際或預期的顯著惡化；
- 債務人的監管、經濟或技術環境出現實際或預期的重大不利變動，導致債務人償還債項的能力顯著下降。

## Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

### 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued

#### 3.2 Significant accounting policies - continued

Financial instruments - continued

**Financial assets** - continued

*Impairment of financial assets* - continued

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

Irrespective of the outcome of the above assessment, the Fund presumes that the credit risk has increased significantly since initial recognition when contractual payments are more than 30 days past due, unless the Fund has reasonable and supportable information that demonstrates otherwise.

The Fund 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.

#### (ii) Definition of default

The Fund 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 the Fund, in full (without taking into account any collaterals held by the Fund).

Irrespective of the above, the Fund considers that default has occurred when a financial asset is more than 60 days past due unless the Fund has reasonable and supportable information to demonstrate that a more lagging default criterion is more appropriate.

#### (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:

### 3. 財務報表編製基準及主要會計政策 — 續

#### 3.2 主要會計政策 — 續

金融工具 — 續

**金融資產** — 續

*金融資產減值* — 續

#### (一) 信貸風險顯著上升 — 續

不論上述評估結果如何，基金均假設當合約付款已逾期超過 30 日，則其信貸風險比較初始確認時已有顯著上升，除非基金有合理及具支持性的資料顯示其他情況。

基金定期監督用於識別信貸風險是否顯著上升的準則的果效，並在適當的情況下作出修訂，以確保相關準則可在款項逾期之前識別其信貸風險已顯著上升。

#### (二) 違約的定義

基金認為當內部編製或從外界所取得的資料顯示，債務人不大可能向其債權人，包括基金作出悉數還款（未計及基金持有的任何抵押品），即構成違約事件。

不論上述情況如何，基金會把逾期超過 60 天的金融資產列作違約，除非基金有合理且具支持性的資料證明及後的違約準則更為合適。

#### (三) 發生信貸減值的金融資產

若發生一項或多項對該金融資產的估計未來現金流量造成不利影響的違約事件，則該金融資產會被作出信貸減值。金融資產出現信貸減值的證據包括下列事件的可觀察資料：



## Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

### 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued

#### 3.2 Significant accounting policies - continued

Financial instruments - continued

**Financial assets** - continued

*Impairment of financial assets* - continued

(iii) Credit-impaired financial assets - continued

- (a) significant financial difficulty of the issuer or the borrower;
- (b) a breach of contract, such as a default or past due event;
- (c) the lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession(s) that the lender(s) would not otherwise consider; or
- (d) it is becoming probable that the borrower will enter bankruptcy or other financial reorganisation.

(iv) Write-off policy

The Fund 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, or when the amounts are over one year past due, whichever occurs sooner. Financial assets written off may still be subject to enforcement activities under the Fund's recovery procedures, taking into account legal advice where appropriate. A write-off constitutes a derecognition event. Any subsequent recoveries are recognised in income and expenditure statement.

### 3. 財務報表編製基準及主要會計政策 — 續

#### 3.2 主要會計政策 — 續

金融工具 — 續

**金融資產** — 續

*金融資產減值* — 續

(三) 發生信貸減值的金融資產 — 續

- (甲) 發行人或借款人出現重大財務困難；
- (乙) 違反合約，例如拖欠或逾期還款事件等；
- (丙) 由於與借方財務困難相關之經濟或合約原因，借方之貸方已向借方作出貸方在其他情況下概不考慮之讓步方案；或
- (丁) 借方可能進行破產程序或進行其他財務重組。

(四) 撇銷政策

當有資料顯示交易對手有嚴重財政困難及該金融資產沒有切實可行的預期可以收回，例如，當交易對手被清盤或已進入破產程序時，或當金額逾期一年以上時（以較早者為準），基金會將該金融資產撇銷。金融資產的撇銷仍會受基金收回程序，並考慮法律建議（如適用）之影響。撇銷構成終止確認事項，其後任何的收回均於收支結算表中確認。

## Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

### 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued

#### 3.2 Significant accounting policies - continued

Financial instruments - continued

**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 the Fund in accordance with the contract and the cash flows that the Fund 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.

The Fund recognises an impairment gain or loss in income and expenditure statement for all financial instruments by adjusting their carrying amount, with the exception of accounts receivables, where the corresponding adjustment is recognised through a loss allowance account.

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

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

### 3. 財務報表編製基準及主要會計政策 — 續

#### 3.2 主要會計政策 — 續

金融工具 — 續

**金融資產** — 續

(五) 預期信貸虧損的計量及確認

預期信貸虧損的計量為違約概率、違約損失（即違約時的損失程度）及違約風險承擔的函數。評估違約概率及違約損失基於過往數據，並按前瞻性資料調整。預期信貸虧損的估計值反映無偏頗及概率加權金額，並根據發生相關違約風險的加權數值而釐定。

一般而言，預期信貸虧損為根據合約應付基金的所有合約現金流量與基金預計收取的現金流量（以按初步確認時釐定的實際利率折現）之間的差額，按首次確認時釐定的實際利率貼現。

利息收入按金融資產賬面總值計算，除非金融資產出現信貸減值，在此情況下，利息收入按金融資產攤銷成本計算。

基金透過調整所有金融工具的賬面值於收支結算表中確認減值收益或虧損，惟應收賬款虧損則透過撥備賬確認作出相應調整。

#### *金融資產的分類及其後計量*

金融資產被分類為按攤銷成本計量的金融資產。此分類是按金融資產的性質及目的，在首次確認時決定。所有定期購買或出售之金融資產均在交易日被確認及終止確認。定期購買或出售為須在市場規則或慣例所設定的時間範圍內交付購買或出售的金融資產。

**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued****3.2 Significant accounting policies - continued**Financial instruments - continued**Financial liabilities and equity instrument**

Debt and equity instruments issued by the Fund are classified as either financial liabilities or as equity in accordance with the substance of the contractual arrangements and the definitions of a financial liability and an equity instrument.

*Financial liabilities at amortised cost*

Financial liabilities including account payables and accrued expenses and amount due to the Trustee are subsequently measured at amortised cost, using the effective interest method.

**Derecognition**

The Fund derecognises a financial asset only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity.

On derecognition of a financial asset in its entirety, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in income and expenditure statement.

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

**4. BANK BALANCES**

Bank balances comprise cash and short-term deposits with an original maturity of three months or less and time deposits of HK\$13,190,000 (2021: HK\$14,128,000) with an original maturity over three months. Bank balances and time deposits carry interest at market rates which ranged from 0.001% to 1.82% (2021: 0.001% to 1.82%) per annum.

**3. 財務報表編製基準及主要會計政策 一續****3.2 主要會計政策 一續**金融工具 一續**金融負債及股本工具**

基金發行的債務和股本工具是根據合約安排的性質及金融負債和股本工具之定義分類為金融負債或股本。

*以攤銷成本計量的金融負債*

金融負債包括應付賬款及應計費用和應付受託人款項，採用實際利率法以攤銷成本計算。

**註銷**

只有當基金從資產獲得現金流的合約權利屆滿，或金融資產及其擁有權的幾乎全部風險及回報被轉讓予另一方時，該金融資產才會被註銷。

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

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

**4. 銀行結餘**

銀行結餘包括現金及原定到期日為三個月或以內的短期存款，以及原定到期日超過三個月之定期存款 13,190,000 港元（二零二一年：14,128,000 港元）。銀行結餘及定期存款的利息根據每年 0.001%至 1.82%（二零二一年：0.001%至 1.82%）的市場利率計算。

## Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

### 5. AMOUNT DUE TO THE TRUSTEE

The amount represents administrative service expenses payable to the Trustee, details of which are set out in note 6. The amount is unsecured, interest-free and repayable on demand.

### 6. RELATED PARTY TRANSACTIONS

During the year, the Fund incurred administrative service expenses amounted to HK\$864,487 (2021: HK\$1,151,513) for the administrative service and office support (comprising salary costs and attributable overheads) provided to the Fund. The charge by the Trustee is in accordance with the provision of the Trust Deed governing the Fund and approved by both the Trustee and the Board of Administrators of the Fund.

### 7. CAPITAL RISK MANAGEMENT

The capital structure of the Fund consists of capital from the HKSAR.

The HKSAR has granted a sum of HK\$10 million as additional capital to the Fund during the year ended 31 March 2019. The Board of Administrators of the Fund manages the Fund's capital to ensure that the Fund will be able to continue as a going concern. The overall strategy of capital management remains unchanged from prior year.

### 8. FINANCIAL INSTRUMENTS

#### a. Categories of financial instruments

#### Financial assets

Amortised cost

#### 金融資產

攤銷成本

#### Financial liabilities

Financial liabilities at amortised cost

#### 金融負債

以攤銷成本計量的金融負債

#### b. Financial risk management objectives and policies

The Fund's major financial instruments include interest receivables and bank balances and cash, account payables and amount due to the Trustee. Details of these financial instruments are disclosed in respective notes. The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The Board of Administrators of the Fund manage and monitor these exposures to ensure appropriate measures are implemented on a timely and effective manner.

### 5. 應付受託人款項

該金額為應付受託人的行政服務支出，詳情載於附註 6。此金額為無抵押、免息及按需償還。

### 6. 關聯方交易

年內，基金就獲提供的行政服務和辦公室支援（包括薪金支出及相關的日常開支）須支付行政服務支出 864,487 港元（二零二一年：1,151,513 港元）。該受託人的收費乃根據信託聲明中的規限基金之條款，並經受託人與基金執行委員會批核。

### 7. 資本風險管理

基金的資本結構由香港特區政府注入的資本組成。

於截至二零一九年三月三十一日止年度，香港特區政府再次撥款一千萬港元作為基金資本。基金執行委員會對基金資本進行管理，以確保基金能夠持續經營。資本管理之整體策略與去年相同。

### 8. 金融工具

#### 甲. 金融工具類別

	2022 二零二二年 HK\$ 港元	2021 二零二一年 HK\$ 港元
	14,557,102	15,778,439
	1,113,198	1,438,534

#### 乙. 金融風險管理目標及政策

基金的主要金融工具包括應收利息及銀行結餘和現金、應付賬款及應付受託人款項。該等金融工具的詳情已於相應附註中予以披露。與該等金融工具相關的風險及如何緩解該等風險的政策載於下文。基金的執行委員會管理並監督該等風險，以確保及時及有效地採取適當措施。



**Notes to the Financial Statements 財務報表附註**

FOR THE YEAR ENDED 31 MARCH 2022 截至二零二二年三月三十一日止年度

**8. FINANCIAL INSTRUMENTS - continued**

- b. Financial risk management objectives and policies – continued

Credit risk and impairment assessment

As at 31 March 2022 and 2021, the Fund's maximum exposure to credit risk which will cause a financial loss to the Fund due to failure to discharge an obligation by the counterparties arises from the carrying amount of the respective recognised financial assets as stated in the statement of financial position.

In order to minimise the credit risk, the Board of Administrators of the Fund reviews the recoverable amount of each individual receivable item at the end of the reporting period to ensure that adequate impairment losses are made for irrecoverable amounts. In addition, the Fund performs impairment assessment under ECL model upon application of HKFRS 9 on receivable balances individually. In this regard, the Board of Administrators of the Fund consider that the Fund's credit risk is significantly reduced.

The credit risk on interest receivables and bank balances are limited because the counterparties are banks with high credit ratings assigned by international credit-rating agencies.

Market riskInterest rate risk

The Fund has no significant interest rate risk as it does not have any interest-bearing financial assets or financial liabilities other than cash placed with financial institutions.

Liquidity risk

The Fund is exposed to minimal liquidity risk as the Board of Administrators closely monitors its cash flow.

The earliest date on which the undiscounted cash flows of financial liabilities, representing non-interest bearing financial liabilities of the Fund, can be required to pay is 3 months or less.

- c. Fair value measurements of financial instruments

The Board of Administrators of the Fund considers that the carrying values of financial assets and financial liabilities recognised in the financial statements approximate their fair values.

**8. 金融工具 — 續**

- 乙. 金融風險管理目標及政策 — 續

信貸風險及減值評估

於二零二二年及二零二一年三月三十一日，基金的最大信貸風險（由於交易對手未能清償債務將對基金造成財務損失）源自於財務狀況表呈列的相應已確認金融資產的賬面值。

為了盡量降低信貸風險，基金的執行委員會於報告期末檢視各項應收項目的可回收金額，以確保為不可回收的金額作出足夠的減值虧損。此外，基金在應用《香港財務報告準則》第9號後依據預期信貸虧損模式對個別應收結餘進行減值評估。就此而言，基金執行委員會認為基金的信貸風險大大降低。

由於交易對手為獲國際信貸評級機構授予較高信貸評級的銀行，因此應收利息和銀行結餘的信貸風險有限。

市場風險利率風險

由於基金並無任何附息金融資產或存放在金融機構的現金之外的金融負債，因此基金並無重大利率風險。

流動性風險

執行委員會會密切監察其現金流量狀況，故基金承受的流動資金風險已降至最低。

基金的金融負債未貼現現金流量以無息金融負債顯示，而最早付款日期為三個月或以內。

- 丙. 金融工具之公平值計量

基金執行委員會認為，在財務報表中確認的金融資產及金融負債之賬面值與其公平值相若。



# CONSUMER COUNCIL SERVICES CENTRES

## 消費者委員會服務中心

Consumer Complaint &  
Enquiry Hotline  
消費者投訴及諮詢熱線

**2929 2222**



Elderly Hotline  
智齡消委會熱線

**2110 2288**

### Hong Kong 香港區

#### Consumer Council Services Centre (North Point)

Room 1410, 14/F, Kodak House II  
39 Healthy Street East, North Point

消費者委員會服務中心(北角)

北角健康東街39號柯達大廈二期14樓1410室

### Kowloon 九龍區

#### Consumer Council Services Centre (Tsim Sha Tsui)

3 Ashley Road, Tsim Sha Tsui

消費者委員會服務中心(尖沙咀)

尖沙咀亞士厘道3號

### New Territories 新界區

#### Consumer Council Services Centre (Shatin)

Room 442, 4/F, Shatin Government Offices  
1 Sheung Wo Che Road, Sha Tin

消費者委員會服務中心(沙田)

沙田上禾輦路1號

沙田政府合署4樓442室

#### Consumer Council Services Centre (Tsuen Wan)

Room 105, 1/F,  
Princess Alexandra Community Centre  
60 Tai Ho Road, Tsuen Wan

消費者委員會服務中心(荃灣)

荃灣大河道60號

雅麗珊社區服務中心1樓105室

### Consumer Council 消費者委員會

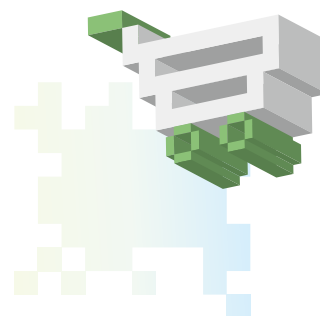
Tel 電話: 2856 3113 Fax 傳真: 2856 3611

Website 網站: <http://www.consumer.org.hk>

E-mail 電郵: [cc@consumer.org.hk](mailto:cc@consumer.org.hk)

22/F, K. Wah Centre, 191 Java Road, North Point, Hong Kong

香港北角渣華道191號嘉華國際中心22樓



2021-22  
CONSUMER COUNCIL ANNUAL REPORT  
消費者委員會年報

