



New Frontiers in Consumer Protection

開 拓 消 費 保 障 新 領 域

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Chairman's Message

主席的話



New Frontiers in Consumer Protection

開拓消費保障新領域

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

Consumer protection is by nature responsive to the changing tide of fortune of the economy. As an open economy and marketplace, Hong Kong is wide open to the impact of a global economy currently in uncertainty and, at times, turbulence. Hong Kong is also in the midst of the world's fastest emerging markets in this region. The stage is set for a dynamic response in a new realm of consumer protection.

During the year 2013-14 under review, the Council has unveiled a 3-year strategic plan that will give us the new direction and focus we need to meet the challenge in the way forward. The task ahead promises to be as exciting, as it is demanding.

A new regulatory regime has dawned as the enforcement of the Trade Descriptions (Unfair Trade Practices)(Amendment) Ordinance 2012 came into force on July 19, 2013. The legislation amendment has been on the agenda of the Council for years in its unrelenting lobbying for greater legislative protection for consumers. I am pleased to say our persevering effort is richly rewarded.

消費者保障要順應經濟洪流的跌宕起伏而革新求變，作為一個開放型的經濟體制和市場，香港難免受到全球經濟不明朗、甚至動盪因素的影響。與此同時，本港處於區內增長最快的新興市場中。面對瞬息萬變的大環境，我們要準備就緒，全力以赴，開拓消費者保障的新領域。

回顧2013-14年度，消費者委員會公布了三年工作計劃，訂定新的方向和焦點，以迎接未來的挑戰。相信前面的工作將會令人振奮，然而亦會相當艱巨。

隨著《2012年商品說明（不良營商手法）（修訂）條例》於2013年7月19日實施，新的規管機制開始運作。多年來消委會不斷倡議這項法例的修訂，以加強消費者在法律下的保障，本人欣見我們不懈的努力終得豐盛收穫。

The Amendment Ordinance deals with a range of unfair practices as revealed in consumer complaints brought to the notice of the Council for redress. It prohibits false trade description in relation to goods and services, misleading omissions, aggressive commercial practices, bait advertising, bait-and-switch and wrongly accepting payment. These are now criminal offences under the law.

It is most encouraging to see that the massive educational publicity generated by the Government and the Council has resulted in growing consumer awareness and vigilance against sales malpractices. With growing momentum over time such public support will hopefully become a community force in an ongoing drive against unfair practices in the marketplace. As with the other consumer protection legislations called for by the Council, our role is to monitor the trend of consumer complaints and foster greater consumer awareness of any entrenched or nascent unfair trade practices, on the one hand, and help enhance effective law enforcement, on the other.

Equally crucial is the enactment of the Competition Ordinance and the establishment of the Competition Commission during the year. Our indepth report released in December on the state of competition in the grocery market has exemplified the need to address the alleged abuse of substantial market power of the major supermarket chains, and the detriments ultimately to the consumer interest. The Council has forwarded to the Competition Commission the findings on this sector for consideration as a matter of priority upon the impending enforcement of the Competition Ordinance.

The year also saw the enactment of the Residential Properties (First-hand Sales) Ordinance and the formation of the Sales of First-hand Residential Properties Authority. Most significantly, the Ordinance puts an end to the long-standing practice of pricing first-hand property sales in terms of gross floor area instead of, rightly, the saleable area. To enhance information disclosure and consumer protection, consumers have now a forum for easy up-to-date online access to property sales in the market.

In the meantime, we are continuing with our series of sectoral studies on competition and trade practices. In addition, the Council has initiated a number of legal studies, including exploring the feasibility of an arbitration model as an alternative dispute resolution for aggrieved consumers. Also in the pipeline, as part of the 3-year plan, is the study on the introduction of a cooling-off period in transactions between consumers and businesses giving consumers the right to rescind from such transaction as online and telemarketing purchase, and in prepaid contracts, involving large monetary sum and long period of commitment.

《修訂條例》規管一系列為消費者詬病的不良營商手法，它禁止有關貨品與服務的虛假說明、誤導性遺漏、具威嚇性的營業行為、餌誘式廣告宣傳、先誘後轉售及不當地接受付款等銷售行為。而這些不良營商行為現在均屬刑事罪行。

本人最感鼓舞的，是喜見政府與消委會合作推行的大型教育宣傳活動，大大提高消費者對不良營商手法的警覺性及防範意識。假以時日，我們期望來自公眾的支持，能夠匯聚成為社區的一股動力，抗禦市場上的不良營商手法。正如消委會所倡議的其他消費者保障法例一樣，我們會密切監察投訴趨勢，讓消費者對固有或新興的不良營銷手法，防範於未然，並且協助提升執法效力。

在過去一年，《競爭條例》的落實及競委會的成立同樣重要。我們在12月所公布的「雜貨零售市場研究報告」，反映有必要正視那些針對大型連鎖超市涉嫌濫用市場權勢的指控，及其對消費者所帶來的負面影響。消委會已向競委會提交調查結果，在《競爭條例》即將生效之際，有關方面可考慮優先處理。

年內亦見證了《一手住宅物業銷售條例》的落實以及一手住宅物業銷售監管局的成立。這項條例極其重要之處，是切實地以實用面積取代沿用已久，以建築面積來訂定的一手住宅價格。條例還加強資訊的披露及保障消費者——消費者現在可透過銷監局的資訊平台查閱地產市場成交的最新資料。

現階段，我們正研究個別行業的競爭及營商手法。此外，消委會亦展開了不同的法律研究，包括探討在香港推行以仲裁模式作為另類解決消費糾紛的可行性。此外，三年工作計劃還包括在消費交易中引入冷靜期，讓消費者有權取消透過網上及電話推銷訂立的購買合約，以及涉及較大金額及較長年期的預繳合約。

Continuing high inflation is an area of concern especially to the hard-pressed consumers in the face of rising food costs and prices of basic daily necessities. The Council spared no efforts in what it could effectively do to help consumers alleviate their predicament – by way of online market surveillance of supermarket prices and through our regular programme of surveys and comparative testing of consumer goods and services to help consumers secure value for money and other essential requirements such as quality, performance and safety. A case in point concerned our tests on rice and honey revealing the vulnerability of consumers to dubious or harmful ingredients that went into the foodstuffs without their knowledge.

Moreover, for instance, in the public scramble for baby milk powder, the Council was quick to investigate on the supplies and prices of the product and provide guidance to the anxious parents. In response to the wave of online shopping which is also attracting growing consumer complaints, the Council has undertaken a series of surveys on such topics as online booking on hotel, airline tickets, and packaged holiday tours, and even on online dating services primarily to alert consumers to the risk of abuse of personal privacy, and potential frauds and scams.

Besides economic factors, the changing social environment brought on by demographic factor affects our planning ahead. In the face of an ageing population (a global phenomenon), we could well envisage the emergence of a growing market of goods and services targeting the silver-haired consumers. Our concern is to raise public awareness to safeguard the consumer interest of the senior citizens in the market. We have already made a start in reaching out to this target group through joint education projects in collaboration with social agencies and community centres.

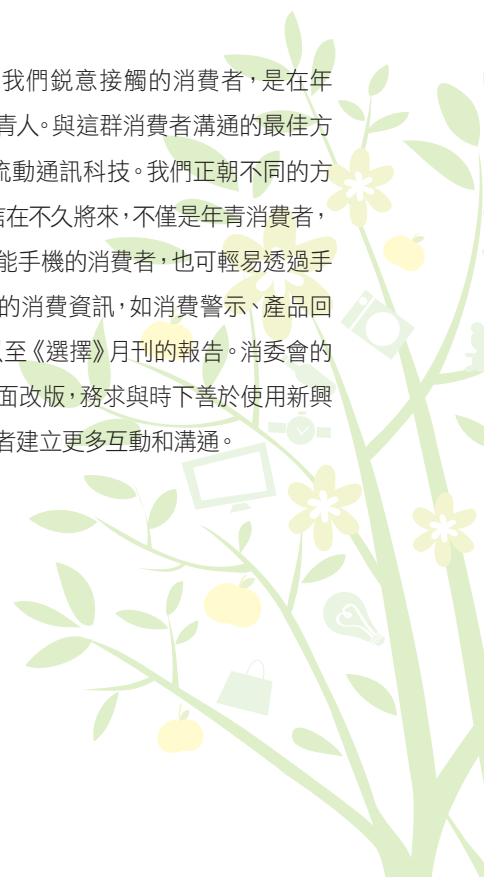
At the other end of the age spectrum are the young consumers. We will turn increasingly to mobile communication technology to reach this group. We are exploring various options. The day may come soon when not only the young but all consumers with mobile phones could conveniently access our customized online consumer information like consumer alerts, product recalls, price surveys, or even CHOICE reports. The Council's website would also be revamped to facilitate more interaction and communication with consumers adept with the new social media these days.

通脹持續高企，尤其在食品和日用必需品價格不斷上升的情況下，對消費者，無疑構成壓力。消委會一直不遺餘力，透過網上監察超市價格，以及定期進行普查和比較測試，協助消費者購買物有所值，及符合品質、效能和安全等主要要求的產品和服務。我們在年內進行的食米及蜜糖測試便是最好的例子，這些研究也說明了消費者或會在不知的情況下選擇了有問題或含有害成份的食品。

此外，當坊間搶購奶粉之際，消委會迅速採取行動，即時調查奶粉的供應及價格，為心急如焚的家長提供指引。而應對網上購物的潮流及其不斷衍生的投訴個案，本會也進行了一系列網上服務的調查，如網上預訂酒店、機票及旅行團等。我們亦對網上交友服務進行研究，並警惕消費者這類服務所涉及的風險，如個人資料被濫用、欺詐及訛騙等。

除了經濟因素外，由人口結構引致的社會環境轉變，同樣影響我們未來在消費保障方面的部署。隨著人口老化（一個全球性趨勢），我們可以預視一個針對銀髮族的产品及服務市場，正逐漸擴大。我們關注如何提升公眾意識，保障長者的消費權益。透過與社會服務機構及社區中心合辦的教育工作，我們正在接觸這個目標群體。

另一群我們銳意接觸的消費者，是在年齡譜另一端的年青人。與這群消費者溝通的最佳方法，莫過於利用流動通訊科技。我們正朝不同的方向進行研究，相信在不久將來，不僅是年青消費者，而是所有擁有智能手機的消費者，也可輕易透過手提電話接收我們的消費資訊，如消費警示、產品回收、價格普查，以至《選擇》月刊的報告。消委會的網站亦會進行全面改版，務求與時下善於使用新興社交媒體的消費者建立更多互動和溝通。



These are some of the issues and achievements I hope to share with you. All in all, we are well on our way to accomplishing the new goals, strategies and initiatives set out in our 3-year plan. The coming year, 2014-15, promises to be a year of historic significance – the 40th Anniversary of the establishment of the Consumer Council. A full programme of events and activities is in store for implementation throughout the year. The support of our stakeholders and the public is important to undertake the colossal amount of work in the years ahead. I would like to extend my utmost appreciation and thanks to them for making it possible for us.

In closing, I would like to take this opportunity to express my sincere gratitude to the enormous invaluable contribution of the Vice-Chairman, Mr. Ambrose HO, who retired from the Council in October 2013, and 4 other retiring Council Members, Mr. Wilfred LEE Yuen-kwong, Mr. Fred LI Wah-ming, Ms. Amanda LIU Lai-yun, and Ms. Irene YAU Oi-yuen, for their devotion and advice. I would also like to warmly welcome the incoming Vice-Chairman, Mr. Philip LEUNG Kwong-hon, and Council Members, Ms. Linda CHAN Ching-fan, Mr. Clement CHAN Kam-wing, the Hon. Steven HO Chun-yin, and Ms. WONG Shu-ming. Last but not least, I owe my heartfelt gratitude to the dedication, diligence, and professionalism of the Chief Executive and her team.



Professor Wong Yuk-shan, BBS, JP
Chairman

以上是本人希望與大家分享，消委會在過去一年所關注的一些議題及工作成果。總括而言，我們正努力朝著三年工作計劃所訂立的新目標、新策略和新倡議進發。來年（2014-15年）是消委會成立四十周年，是別具歷史意義的一年，我們正籌備一連串慶祝活動。展望未來，消委會在推行繁重工作項目之時，有賴各持份者和公眾繼續鼎力支持，成就我們的工作，本人謹此向大家表達最衷心的感激和謝意。

本人希望藉此機會向卸任的委員致以摯誠謝意，包括於2013年10月卸任的副主席何沛謙先生，何先生對消委會作出了巨大的貢獻；還有四位卸任委員：李元剛先生、李華明先生、廖麗茵律師和邱藹源校長，感謝他們的貢獻及寶貴意見。同時，本人謹此熱烈歡迎新上任副主席梁光漢先生，以及各位新上任委員，包括陳靜芬女士、陳錦榮先生、何俊賢議員及黃舒明女士。最後，對於總幹事及其團隊全情投入、堅持不懈的專業表現，本人謹此衷心感謝。



黃玉山教授，銅紫荊星章，太平紳士
主席



Membership of the Consumer Council

消費者委員會委員



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

Vice-Chairman 副主席
Mr. Ambrose HO, SBS, SC, JP
(up to 2013-10-06)
何沛謙資深大律師·
銀紫荊星章·太平紳士
(至 2013-10-06)

Vice-Chairman 副主席
Mr. Philip LEUNG Kwong-hon
(since 2013-10-07)
梁光漢先生 (由 2013-10-07)

Mr. Alvin WONG Tak-wai
黃德偉先生

Prof. Michael HUI King-man
許敬文教授

Mr. Samuel CHAN Ka-yan
陳家殷大律師



Ms. Linda CHAN Ching-fan, SC
(since 2014-01-01)
陳靜芬資深大律師
(由 2014-01-01)

Dr. David CHUNG Wai-keung
鍾偉強博士

Dr. Karen SHUM Hau-yan
沈孝欣醫生

Dr. Raymond LEUNG Siu-hong
梁少康博士

Ms. Amanda LIU Lai-yun
(up to 2013-12-31)
廖麗茵律師 (至 2013-12-31)

Mr. Bankee KWAN Pak-hoo
關百豪先生



Prof. WONG Kam-fai, MH
黃錦輝教授，榮譽勳章



Ms. Jo Jo CHAN Shuk-fong
陳淑芳女士



Mr. Thomas CHENG Kin-hon
鄭建韓先生



Prof. Angela NG Lai-ping
吳麗萍教授



Ms. Miranda KWOK Pui-fong
郭珮芳女士



Mr. Chapman CHAN Chor-man
陳楚文先生



Mr. Clement CHAN Kam-wing
(since 2014-01-01)
陳錦榮先生 (由 2014-01-01)



Ms. Grace CHAN Man-ye
陳文宜女士



Mr. Fred LI Wah-ming,
SBS, JP (up to 2013-10-31)
李華明先生，銀紫荊星章，
太平紳士 (至 2013-10-31)



Ms. Amy FUNG Dun-mi
馮丹媚女士



Mr. Keith LIE Kin-fu
李健虎先生



Ms. WONG Shu-ming
(since 2014-01-01)
黃舒明女士
(由 2014-01-01)



The Hon. Steven HO Chun-yin
(since 2013-11-01)
何俊賢議員 (由 2013-11-01)

Co-opted Members of the Consumer Council

消費者委員會增選委員



Dr. Michael TSUI Fuk-sun
徐福榮醫生



Prof. Ron HUI Shu-yuen
許樹源教授



Ms. Constance CHOY Hok-man
蔡學雯律師



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



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



Mr. John CHIU Chi-yeung
趙志洋先生



Mr. Francis FONG Po-kiu
方保僑先生



Dr. Max WONG Wai-lun
王慧麟博士



Ms. Bonnie NG Hoi-lam
吳凱霖女士



Mr. Kelvin KWOK Hiu-fai
(since 2013-04-01)
郭曉暉先生
(由 2013-04-01)



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



Mr. Andrew FUNG Wai-kwong
(up to 2013-12-14)
馮煒光先生
(至 2013-12-14)



Ms. Clara SHEK
石嘉麗女士



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



Mr. Ambrose HO, SBS, SC, JP
(since 2013-10-07)
何沛謙資深大律師，銀紫荊星章，
太平紳士 (由 2013-10-07)



Mr. Philip LEUNG Kwong-hon
(up to 2013-10-07)
梁光漢先生 (至 2013-10-07)



Mr. Fred LI Wah-ming, SBS, JP
(since 2013-11-18)
李華明先生，銀紫荊星章，
太平紳士 (由 2013-11-18)

Highlights of 2013-14 Calendar

2013-14年度活動剪影

15 April 2013

Received Gold Award at 2013 Web Accessibility Recognition Scheme Awards

2013年4月15日

榮獲「2013無障礙網頁嘉許計劃」金獎



30 May 2013

Announcement of 3-Year Strategic Plan for Consumer Council

2013年5月30日

公布消費者委員會未來三年的工作策略計劃



25 August 2013

Kick-off ceremony of the amended Trade Descriptions Ordinance publicity and education campaign

2013年8月25日

新修訂《商品說明條例》的宣傳及教育活動啟動儀式

24-26 November 2013

Attended the Consumers International meeting in Oman

2013年11月24日至26日

參加在阿曼舉行的國際消費者聯會會議



6 December 2013

Supported the Cross-Strait Conference, "Strategic Perspectives on Consumer Protection in the 21st Century" held in Macau

2013年12月6日

支持在澳門舉行的「21世紀保護消費者權益策略前瞻」兩岸四地論壇



9 January 2014

Naming of a travel club for unscrupulous sales tactics

2014年1月9日

點名譴責一間涉以不良手法經營的旅遊會籍公司



16-17 January 2014

Delegation led by Chairman visited Beijing and exchanged information with the State Administration for Industry and Commerce, the Beijing Administration for Industry and Commerce, the China National Tourism Association, the China Consumer Association and the Beijing Consumer Association on consumer protection

2014年1月16日至17日

主席率團訪京，與北京市工商行政管理局、國家旅遊局、中國消費者協會及北京市消費者協會互相交流





30 October 2013

Hosted the ICRT (International Consumer Research and Testing) Asia Pacific Regional Meeting in Hong Kong

2013年10月30日

主辦國際消費者研究及試驗組織的亞太區會議



19 December 2013

Release of "Grocery Market Study – Market Power of Supermarket Chains Under Scrutiny" report

2013年12月19日

公布「雜貨零售市場研究 – 考察超市市場權勢情況」報告



1 January-12 February 2014

Large-scale survey conducted on supplies of powdered formula before and after Chinese Lunar New Year

2014年1月1日至

2月12日

農曆新年前後大規模調查

配方奶粉的供應



15 March 2014

Release of survey on mobile instant messaging apps in support of the theme of 2014 World Consumer Rights Day - "Fix Our Phone Rights"

2014年3月15日

公布關於智能手機即時通訊程式收集個人資料的調查，以響應2014年的「全球消費權益日」的主題「維護我們電話相關的權益」



20-27 March 2014

Participation in Hong Kong Mediation Week organised by Department of Justice

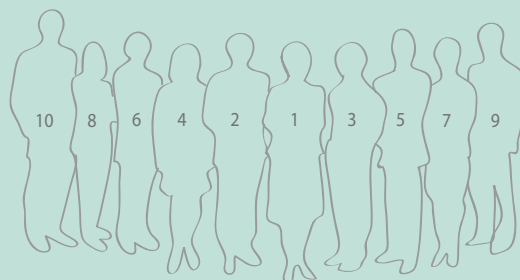
2014年3月20日至27日

參加律政司舉辦的「香港調解週」



Management Team of the Consumer Council

消費者委員會管理層



1. Chief Executive, Ms. Gilly WONG Fung-han
總幹事，黃鳳嫻女士
2. Deputy Chief Executive, Mr. Simon CHUI Chun-king
副總幹事，徐振景先生
3. Principal Research & Trade Practices Officer, Ms. Rosa WONG Wan-ming
研究及商營手法事務部首席主任，黃蘊明女士
4. Principal Complaints & Advice Officer, Ms. Sana LAI Tik-shan
投訴及諮詢部首席主任，黎迪珊女士
5. Head of Legal Affairs Division, Mr. Eddie NG Yick-hung
法律事務部首席主任，吳奕鴻先生
6. Head of Consumer Education Division, Mr. WONG Koon-shing
消費者教育部總主任，王冠成先生
7. Principal Public Affairs Officer, Ms. Deanna CHEUNG Kin-wah (since 2014-01-02)
公共事務部首席主任，章健華女士 (由2014-01-02)
8. Head of Finance & Administration Division, Ms. Stephanie LING Yee-mi (since 2014-07-14)
財務及行政部總主任，凌綺薇女士 (由2014-07-14)
9. Head of Human Resources Division, Mr. LEE Wing-kai (since 2014-06-18)
人力資源部總主任，李永佳先生 (由2014-06-18)
10. Head of Information Technology Division, Mr. Ricky NG Chi-wah
資訊科技部總主任，吳志華先生

The Consumer Council

消費者委員會



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

消委會致力為消費者發聲，爭取消費者的權益、提升其福祉，令消費者獲得充權，從而保障自身的權利及價值。

The Consumer Council and its Functions

The Consumer Council is a statutory body which was established in April 1974. The functions of the Council are set out in the Consumer Council Ordinance (Cap.216).

These functions involve protecting and promoting the interests of consumers of goods and services as well as purchasers, mortgagors and lessees of immovable property by:

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

Consumer Council Membership

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

委員會職能

消費者委員會成立於1974年4月，屬香港的法定組織。《消費者委員會條例》(第216章)賦予職權。

消委會專責維護和促進消費者在購買貨品、獲取服務，以及作為不動產的購買人、抵押人和承租人方面的權益：

- 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，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訂訂營商守則，規管屬下會員的活動
- 承擔任何經由行政長官會同行政會議審批的其他職能

委員會委員

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

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

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

During the year, Mr. Philip LEUNG Kwong-hon succeeded Mr. Ambrose HO as Vice-Chairman. Four new Members, namely, Ms. Linda CHAN Ching-fan, SC, Mr. Clement CHAN Kam-wing, the Hon. Steven HO Chun-yin, and Ms. WONG Shu-ming joined the Consumer Council.

The Council would like to express its heartfelt thanks to Mr. Ambrose HO, SBS, SC, JP, Mr. Wilfred LEE Yuen-kwong, Mr. Fred LI Wah-ming, SBS, JP, Ms. Amanda LIU Lai-yun, and Ms. Irene YAU Oi-yuen for their support, devotion and accrued contributions following their retirement.

Special thanks are due to Mr. Ambrose HO for his tremendous contributions to the work of the Consumer Council. Mr. HO had served the Consumer Council for 10 years in various capacities, including Vice-Chairmanship since 2007. In total, Mr. HO was the Chairman or Vice-Chairman of six of the 13 Council Committees or Working Groups he was involved with. Under his guidance, the Council successfully championed the enactment of three key pieces of legislation regarding consumer protection in 2012, namely, the Competition Ordinance, the Residential Properties (First-hand Sales) Ordinance and the Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance.

Council and Committees

The Council operates through a committee structure comprising of 11 Committees and Working Groups.³ Full Council meetings are held on a bi-monthly basis. The Council has also continued to co-opt professionals of different disciplines as members of relevant committees in order to benefit from their expertise and to facilitate studies in specific fields. The Consumer Council Legal Action Fund is overseen by a Board of Administrators and a Management Committee.

During the year, the Working Group on Consumer Council Resource Centre Building Management was renamed as the Office Premises Accommodation and Enhancement Projects, with a view to expanding its advisory function regarding the renovation of the Council's offices following special funding obtained from the government.

Three new Co-opted Members joined the Consumer Council, namely, former Vice-Chairman Mr. Ambrose HO, SBS, SC, JP, Mr. Kelvin KWOK Hiu-fai, and former Consumer Council Member Mr. Fred LI Wah-ming, SBS, JP.

年內，梁光漢先生獲委任為副主席，接替卸任的何沛謙資深大律師。新加入委員會的四名委員包括陳靜芬資深大律師、陳錦榮先生、何俊賢議員及黃舒明女士。

本會衷心感謝各卸任委員的支持和貢獻，包括何沛謙資深大律師，銀紫荊星章，太平紳士、李元剛先生、李華明先生，銀紫荊星章，太平紳士、廖麗茵律師及邱藹源校長。

本會特別對何沛謙資深大律師致以深切謝意。何資深大律師對本會工作不遺餘力，他服務委員會長達10年，自2007年起更獲委任為本會副主席，期間參與的小組委員會多達13個，並在其中6個擔任主席或副主席。在他的指導下，本會成功爭取三條主要法例在2012年先後於立法會通過。三條法例包括《競爭條例》、《一手住宅物業銷售條例》及《商品說明（不良營商手法）（修訂）條例》。

委員會及小組

本會以委員會制度運作，設11個委員會及工作小組³，專責處理特定消費課題。委員會每兩月召開全體委員會議，並會不時邀請各界專才加入相關小組為增選委員，提供專業意見。而消費者訴訟基金則由執行委員會及管理委員會監督管理。

年內，本會獲政府撥款資助，進行裝修及改善工程。本會遂把「消委會資源中心物業管理工作小組」的職能範圍擴大至包括該項計劃，並把工作小組改名為「辦公室配置及改善計劃工作小組」。

三位新的增選委員，包括：前副主席何沛謙資深大律師，銀紫荊星章，太平紳士、郭曉暉先生及前委員李華明先生，銀紫荊星章，太平紳士，先後於年內參與委員會工作。

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

Mr. Andrew FUNG Wai-kwong resigned as a Co-opted Member of the Trade Practices and Consumer Complaints Review Committee following his appointment as Information Coordinator of the Chief Executive's Office. We would like to express our gratitude to Mr. FUNG for his contributions.

The Council Office

The Council Office, headed by the Chief Executive, employs 147 staff.

Following a reorganisation earlier in the year, the Council Office now operates with eight functional divisions, namely, the Finance and Administration Division, the Human Resources Division, the Information Technology Division, the Complaints and Advice Division, the Research and Trade Practices Division, the Legal Affairs Division, the Public Affairs Division and the Consumer Education Division.⁴

The Council is an equal opportunities employer, with the number of disabled employees representing 0.7% of the Council Office's permanent staff in 2013-14.

Finance

The Council derives its income mainly from government subvention. Other sources of income (approximately 5%) include proceeds from the sale of the Council's various publications.

The total recurrent and non-recurrent expenditures for the year under review was HK\$99.43 million and HK\$6.35 million respectively.⁵

此外，馮煒光先生在獲任行政長官辦公室新聞統籌專員後，辭任本會商營手法研究及消費者投訴審查小組增選委員一職。本會感謝馮先生對該小組作出的貢獻。

委員會辦事處

以總幹事為首的消委會辦事處共有職員147人。

年初，辦事處重組架構，工作經由八個部門負責：財務及行政部、人力資源部、資訊科技部、投訴及諮詢部、研究及商營手法事務部、法律事務部、公共事務部和消費者教育部。⁴

消委會是提供平等機會的僱主，2013-14年度僱用的傷健職員，佔常額編制的0.7%。

財政

本會經費主要來自政府資助，其他收入來源（約5%）包括出版刊物的銷售。

年內的經常及非經常開支分別為港幣9,943萬元及635萬元。⁵



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

⁵ See Appendix 5 for the Auditor's Report and Financial Statements for the accounts of the Consumer Council for 2013-14. 2013-14年的核數師報告和各財務報表見附錄五。

Resolving Disputes Between Consumers And Businesses

調停消費者與經營者之間的糾紛



The Council seeks redress for consumers by means of conciliation, by which disputes are resolved between consumers and traders by mutually acceptable agreements. Information gathered from complaints helps to facilitate the issuing of timely alerts to the public about malpractices of traders while also enabling law enforcement agencies to take relevant action.

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

Complaints and Enquiries Received

Complaints and enquiries are received by telephone, fax, in writing or via the internet. During the year, 88% of enquiries were received by telephone, while 49% of complaints were lodged in writing or via the internet. Disputes between traders and consumers were handled by means of conciliation.

Consumer Complaints Statistics

During the year, the Council received a total of 115,117 enquiries and 31,334 consumer complaints. This represented a significant increase of 16% in the number of complaint cases compared to 26,955 in 2012-13. (See Fig.1-3)

Although the Council is not a law enforcement agency with investigative powers, the Council helped resolve 74% of cases with pursuable grounds in 2013-14. (See Fig.4) For cases where traders refused to settle or offer redress, the complainants were advised to seek redress via other channels or by means of civil action.

投訴及諮詢

本會透過電話、傳真、書信及互聯網接受消費者的諮詢及投訴。本年度接獲的諮詢，88%來自電話；投訴個案則有49%來自書信或互聯網。消費者及商號之間的糾紛是以調停方式處理。

消費投訴統計

年內，本會共接獲115,117宗消費諮詢及31,334宗消費投訴。相對2012-13年度所接獲之26,955宗投訴個案，升幅達16%。(見圖一至圖三)

雖然本會並非賦予調查權的執法部門，2013-14年度有74%的個案經本會調停獲得解決。(見圖四)對於商號拒絕協商或和解的個案，本會建議投訴人考慮，循其他途徑解決或提出民事訴訟。

Consumers can make a complaint or enquiry by calling the Consumer Complaint and Enquiry Hotline (2929 2222), by visiting any one of the seven Consumer Advice Centres⁶ in person during office hours, by post, by fax, or via the Council's website. 消費者可致電本會投訴及諮詢熱線 (2929 2222)，或透過郵寄、傳真或網頁作出投訴或諮詢，亦可於辦公時間親臨七個消費者諮詢中心。⁶



⁶ See Appendix 6 for the contact information of Consumer Advice Centres.

消費者諮詢中心的聯絡資料見附錄六。

Fig.1 Number of Complaints Received in the Past 3 Years

圖一：過去三年接獲的投訴數字

Year 年份	2011-12	2012-13	2013-14
Total number of complaints 投訴個案總數	27,509	26,955	31,334

Fig.2 Top Ten Consumer Complaints in 2013-14

圖二：2013-14年度首十位消費投訴

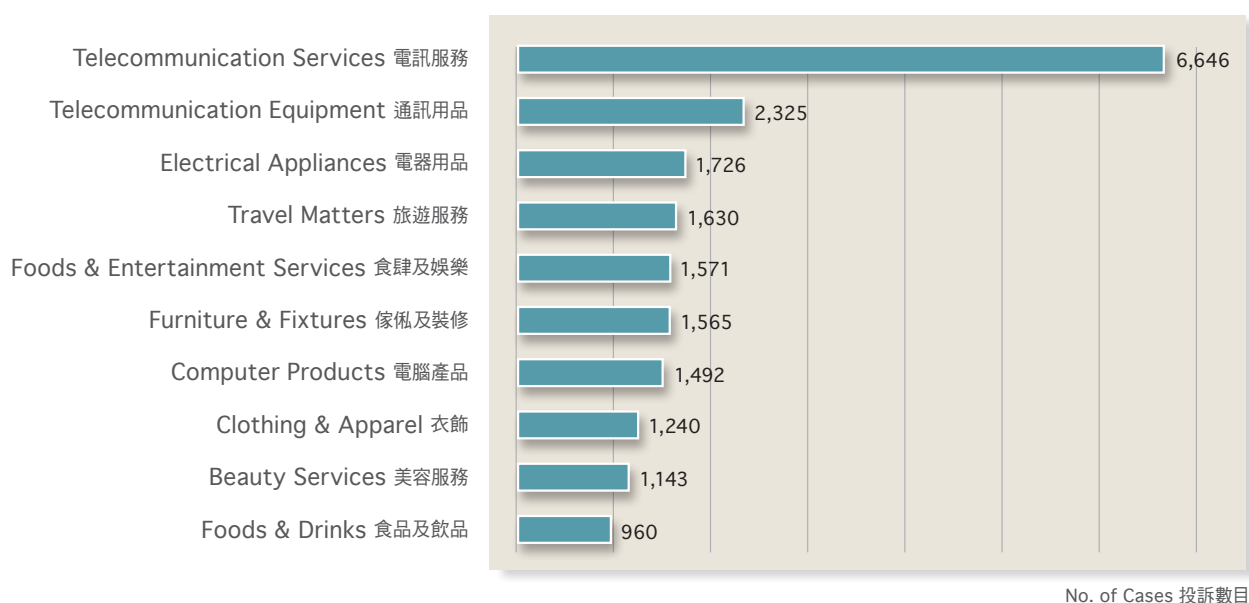


Fig.3 Nature of Consumer Complaints in 2013-14

圖三：2013-14年度投訴性質

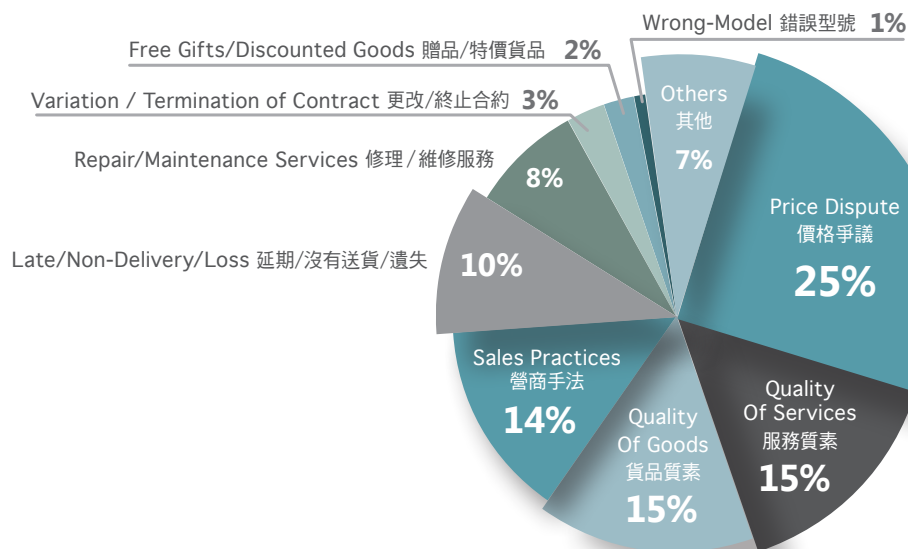


Fig.4 Resolution Rate of Cases with Pursuable Grounds in 2013-14

圖四：2013-14年度調停成功率

Total number of cases received 投訴總數	31,334
No. of cases with pursuable grounds 可跟進的投訴個案	24,136
No. of cases in progress 仍在跟進中的個案	2,641
No. of cases resolved 獲得解決的個案	15,893
Resolution rate 調停成功率	74%

Top Five Consumer Complaints 首五位消費投訴

1 Telecommunication Services

Complaints concerning telecommunication services remained high with 6,646 cases, representing a 3% increase compared to 2012-13. The bulk of the complaints were related to disputes concerning fees and charges (59%) and the quality of services (18%).

2 Telecommunication Equipment

Complaints relating to telecommunication equipment rose 13% to 2,325 cases during the year. These complaints were overwhelmingly related to mobile handsets with 2,122 cases. These mainly concerned issues of repair and maintenance (966 cases) and quality of goods (671 cases).

3 Electrical Appliances

Electrical appliances have routinely attracted high numbers of consumer complaints, with 1,726 cases during the year representing a 16% increase over the previous year. Issues regarding quality of goods (39%) and repair and maintenance (32%) attracted the highest number of complaints within this category.

4 Travel Services

Disputes arising from the purchase and use of travel services, relating to air tickets, airline services, tours and hotel bookings, witnessed a significant rise from 981 cases in 2012-13 to 1,630 cases this year, representing an increase of 66%.

1 電訊服務

有關電訊服務的投訴仍居榜首，共錄得6,646宗，較2012-13年上升3%。大部份投訴與收費有關（59%），涉及服務質素的投訴佔18%。

2 通訊器材

年內有關通訊器材的個案共有2,325宗，比去年增加13%，當中大部份涉及手提電話的共有2,122宗投訴，主要針對修理及維修服務（966宗）及產品質素（671宗）。

3 電器產品

電器產品屬消費者經常投訴的項目，年內錄得1,726宗，較上年度上升16%。投訴主要涉及產品質素（39%）及修理及維修服務（32%）。

4 旅遊服務

本年度有關旅遊服務的投訴，升幅較去年高達66%，由2012-13的981宗上升至1,630宗。投訴性質主要與購買及使用旅遊相關服務有關，包括機票、航空公司服務、旅行團及酒店預訂。

5 Food And Entertainment Services

The number of complaints in relation to food and entertainment services dropped to 1,571 from 2,092 in 2012-13. However, setting aside the large number of complaints received in 2012-13 against non-redeemable dining coupons sold by a now defunct online group purchase company, the complaints in this category actually increased by 84% in 2013-14. Service quality (425 cases), charge disputes (366 cases) and sales practices (255 cases) were the major areas of customer dissatisfaction within this category.

5 食肆及娛樂服務

有關食肆及娛樂服務的投訴由2012-13年的2,092宗下跌至本年度1,571宗。不過，由於上年度有許多個案是針對一間現已倒閉的網上團購公司，指該公司所發售的餐飲券無法兌現，在剔除該些個案後，本年度有關食肆及娛樂服務的投訴實際有84%的升幅。主要引起消費者不滿的地方包括服務質素（425宗）、價格爭議（366宗）及銷售手法（255宗）。

Trends of Consumer Complaints 消費投訴的趨勢

Increasing Awareness on Sales Practices

The surge in the total number of complaints could be attributed to mounting public awareness concerning unfair trade practices in the wake of the enactment of the Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance 2012, and the publicity campaign which followed. Following the publicity campaign, enquiries and complaints in relation to trade practices subsequently increased. The publicity campaign was jointly launched by the Consumer Council, the Customs and Excise Department and the Communications Authority.

Further collaborations were found in the Council's referral of cases with allegations of unfair trade practices to these two law enforcement agencies where appropriate.

有關銷售手法的認知提升

本年度投訴數字上升的主要原因或與消費者對不良營商手法的認知度上升有關，隨著《2012年商品說明（不良銷售手法）（修訂）條例》的推行，及其後推出的宣傳活動，加深了消費者對不良營商手法的認識，令有關不良營商手法的消費諮詢及投訴都隨之而上升。推廣宣傳活動乃由本會聯同香港海關及通訊事務管理局舉辦。

本會同時亦與上述執法機構進一步協作，在適當時候，將涉嫌不良銷售手法的投訴個案，轉介給它們處理。



The Council releases complaint statistics from time to time to warn public about shopping traps.

消委會不時公布投訴數字，讓公眾對消費陷阱加以警惕。

Steep Rise in Complaints against Travel Services

During 2013-14, there was a steep increase in grievances against services within the travel industry. The category of Travel Services recorded the highest increase amongst all statistical categories, with a jump of 66% or 1,630 cases during the year.

Of these the majority, 60% or 985 cases, related to airline services and ticketing problems following an increased use of online booking of airline and hotel services. This trend has given rise to consumer dissatisfaction concerning the quality of cabin service and online bookings of hotel services.

Tourist Complaints on the Rise

An increase in the number of complaints from tourists coincided with a surge in tourist arrivals. The Council received a total of 2,934 complaints from tourists during 2013-14, a 30% increase compared to those received during 2012-13.

Complaints by tourists mainly concerned sales practices (34%), quality of goods (22%) and price disputes (17%) in relation to the purchase of medicine, health food, watches and jewellery, photographic equipment and mobile phones.

The majority of the tourist complaints were lodged by visitors from Mainland China (2,381 cases). As for tourists from other countries, their complaints mainly involved the quality of goods and services as well as price disputes concerning purchases of cameras, computer products and hotel accommodation.

Disputes on Internet Shopping Prevail

Increased shopping activity and group purchases over the internet led to 3,552 complaints concerning online transactions, an increase of 9% from 2012-13. Late or non-delivery of goods (39%), price disputes (15%) and sales practices (11%) were the main issues covered by these complaints.

旅遊服務投訴大幅增長

觀乎2013-14年度所有投訴個案的類別，有關旅遊業服務的投訴錄得的升幅最高（66%），總共1,630宗。

當中佔大多數的，60%（985宗）與航空公司的服務及票務問題有關，數字顯示消費者透過互聯網預訂機票及酒店的趨勢上升。這個趨勢也帶動了消費者對機艙服務以及網上訂購酒店服務質素的投訴。

旅客投訴上升

有關旅客的投訴隨著訪港旅客數字同步增加。本年度共接獲2,934宗來自旅客的投訴，較上一年度上升30%。

訪港旅客的投訴類別主要來自購買藥品、保健食品、手錶及珠寶、攝影器材及手提電話，性質涉及銷售手法（34%），其次是產品質素（22%）及價格爭議（17%）。

大部份旅客的投訴來自內地的旅客（2,381宗）。至於來自其他地方的旅客，其投訴主要涉及與攝影器材、電腦產品及酒店住宿有關的產品或服務質素及價格爭議。

網上購物糾紛持續上升

網上購物及團購活動普及帶動相關投訴上升，本年度共錄得3,552宗涉及網上交易的投訴，較上一年度上升9%。個案中以投訴商戶延遲或沒有交付產品（39%）的比例最高，其次是價格爭議（15%）及銷售手法（11%）。

Naming of Malpractice Traders

During the year, a travel club was named for persistent failures in honouring an offer of free hotel accommodation after 75 complaints were received by the Council during 2013.⁷ The objective of the action undertaken in January 2014 was not only to expose the malpractice of the trader, but also to alert potential consumers about the risks of telemarketing.

Consumers were advised to exercise caution before providing any personal details and credit card information to telemarketers.

Enhancing Understanding of Complaints Handling

To help the public gain a better understanding of the complaints handling and conciliation process, the Council participated in the first Hong Kong Mediation Week (20-27 March), which was organised by the Department of Justice.

As one of the supporting organisations participating in the Open Day at the Financial Dispute Resolution Centre, the Council's booth received and interacted with more than 200 visitors. The visitors experienced how mediation skills were applied in the handling of consumer complaints, while they also had their enquiries concerning a variety of consumer issues answered.

點名公布不良商店

本會於2013年共接獲75宗有關一間銷售旅遊會籍公司的投訴，該公司以免費酒店住宿作招徠，吸引顧客購買會籍，結果持續地不能兌現承諾。⁷ 因此，本會於2014年1月公開點名譴責該旅遊會籍公司。此舉目的除了為公開該公司的不良營商手法，同時亦是希望提醒消費者有關電話推銷的潛在風險。

消費者如要向電話推銷員提供個人資料及信用卡資料，應格外小心。

提升消費者對處理投訴的認識

為了提升消費者對投訴處理及調停過程的認識，本會參與由香港律政司舉辦的第一屆「香港調解週」活動(3月20-27日)。

本會亦是金融調解中心開放日的其中一個參與團體，當日，本會設立的攤位共接待了大約200位訪客。訪客可藉此了解本會如何使用調解技巧處理消費糾紛，本會同事亦即場解答訪客的消費問題。

Consumer Council Vice-Chairman Mr. Philip LEUNG showed the coupons that were marketed by the named trader at the press conference.

消委會副主席梁光漢先生在新聞發布會展示被點名商號向客戶推銷的會籍套票。



The Council set up a booth at the Financial Dispute Resolution Centre during Hong Kong Mediation Week, explaining to members of the public on how consumer complaints are handled.

消委會於「香港調解週」期間，在金融調解中心擺設攤位，向市民講解如何處理消費投訴。



⁷ See Appendix 7 for details of the named trader.
點名公布的不良店舖參見附錄七。

Improving Product Quality And Safety

改善產品質素及安全



The Council undertakes research and test consumer products with the aim to evaluate the safety, efficacy, ease of use, durability and environmental sustainability of the products. The impartial, accurate and reliable research and test results enable consumers to make rational choices, while also encouraging manufacturers to improve the quality and safety of products.

消委會從產品的安全、效能、使用方便程度、耐用程度及產品對環境的影響等多方面，進行研究及測試工作。客觀、準確及可靠的報告有助消費者理性選擇，同時也促使生產者改善產品質素及安全。

Research and Test Reports

During the year, 60 product research and test reports were published in CHOICE magazine. When products were found to fall short of full compliance with mandatory or international standards, the Council notified the relevant government regulatory bodies for immediate follow-up action, while also making recommendations to the manufacturers and their agents for product improvement. Throughout the years, the Council's product testing and research have proven to be an effective mechanism in enhancing safety and quality of products.⁸

Types of Product Tests

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

Firstly, those initiated by the Council and solely conducted using its own resources. The majority of these are conducted by accredited and independent laboratories in Hong Kong. Should local testing facilities fail to meet the Council's requirements, appropriate overseas laboratories were commissioned.

研究及測試報告

年內《選擇》月刊發表的產品研究及測試報告共60份。當測試發現產品未能符合相關標準規定或國際標準，本會會隨即通知政府執法部門即時跟進，及建議製造商及其代理商改善產品。長久以來，本會的產品測試及研究有效提升產品的品質及安全。⁸

產品測試的種類

在《選擇》月刊公布的測試可劃分為三個類別。

第一類是由本會獨立發起及進行的測試，資源由本會獨力承擔。此類測試大部分由本會委託香港認可及獨立的測試機構進行。若本地未能符合所需的測試要求，便交由海外的實驗室測試。



⁸ See Appendix 8 and 9 for the lists of product testing reports, product indepth studies and market survey reports published during 2013-14. 於2013-14年公布的產品試驗報告、產品研究及市場調查報告一覽表見附錄八及九。

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

The third type of test involves the Council working in collaboration with various local government and statutory organisations to conduct and publish joint product tests and reports.

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

第三類是本會聯同本地不同政府部門及法定團體進行及出版的測試和報告。

Food 食品

Antibiotics and Sugars Adulteration in Honey

The Council's study concerning 55 samples of honey collected in the market attracted significant public attention as the product, regarded by many as natural and healthy, was found to contain antibiotic residues, pesticide residues and/or sugars adulteration.

Small quantities of antibiotic residues including streptomycins, sulfonamides, tetracyclines and quinolones, were detected in six samples, while traces of the pesticide residue amitraz were found in an additional six.

For the first time, analysis was conducted on sugars adulteration as well as the geographical origin. Results indicated that 14 samples had been adulterated with sugars. According to The Codex Alimentarius Commission standard, honey shall not have added to it any food ingredient, including food additives, nor shall any other additions be made other than honey. The analysis of geographical origin was based on the examination of the plant species of pollen in the honey samples and in seven samples, discrepancies were found between the origin as detected in the analysis and the origin as labelled or described.

蜂蜜檢出抗生素及攙糖

本會測試了55款蜂蜜樣本，檢驗發現樣本含有殘餘抗生素、殘餘除害劑以及/或有攙糖的情況。由於蜂蜜一向是公認的天然和健康食品，測試報告引起公眾廣泛關注。

六款樣本驗出小量的殘餘抗生素，包括鏈霉素類、磺胺類藥、四環素類和喹諾酮類。另有六款檢出微量除害劑（俗稱農藥）雙甲脒。

這是首次檢測蜂蜜有否攙糖，及其聲稱的產地是否吻合。結果顯示有14款樣本攙雜了糖分。根據食品法典委員會的標準，蜂蜜不應加入任何食物配料，包括食物添加劑，蜂蜜必須天然純正。蜂蜜產地的檢測是基於蜂蜜樣本內花粉所屬的植物品種來判斷。七款樣本依據分析所得的生產地，與樣本標籤上或聲稱的生產地或產品說明並不吻合。



Heavy Metals in Rice

A total of 34 samples of white rice and 10 samples of brown rice were tested during the Council's study concerning rice. The study raised concerns about the safety of the staple food for the majority of people in Hong Kong as excessive levels of cadmium - a harmful heavy metal - were detected in three samples. The amount exceeded the limit stipulated in the local regulations. It was the first time that the public had been made aware that rice contaminated with excessive cadmium was on sale in Hong Kong as the specific brand names involved were disclosed.

Under the Food Adulteration (Metallic Contamination) Regulations of Hong Kong, the cadmium content of rice shall not exceed the legal limit of 0.1 mg/kg. One of the three samples in question was found to contain a cadmium concentration of 0.223 mg/kg. Health experts have warned that prolonged intake of food with high cadmium level may have adverse effects on kidney function.

The report reminded consumers of the importance of having a varied and balanced diet to avoid excessive exposure to certain chemicals or contaminants from a small range of food items.

Genetically Modified Food

In a study concerning genetically modified (GM) corn ingredients in corn and corn-based food products conducted jointly by the Consumer Council and Centre for Food Safety (CFS), 49 samples comprising corn-on-cob, corn kernel, corn soup, cornmeal/corn grit, baby food and snack samples were tested. Of those tested, a presence of GM corn ingredients was detected in 12 samples.

The Guidelines on Voluntary Labelling of GM Food (the Guidelines) issued by the CFS recommends food containing more than 5% of GM materials must apply "positive labelling" to indicate the presence of "genetically modified" materials. The test found five samples had exceeded the threshold level of 5%, with a highest level of 64%. However, all of these samples did not disclose on the label the presence of GM ingredients.

Mandatory labelling of all or specific types of GM food is already in place in many areas including the European Union, Australia, New Zealand, Japan, South Korea, Taiwan and Mainland China. The Council urged that Hong Kong should follow suit and introduce mandatory labelling of GM food in line with international best practice.

Claims about Blenders and Juicers

A study by the Council examined several questionable health claims made by manufacturers of blenders and juicers.

食米含重金屬

本會測試34款白米和10款糙米，三款檢測出過量有害重金屬鎘，含量超出本港法例的限量。報告首次證實有含過量鎘成分的食米在本港市面銷售。鑑於米是大部分香港人的主要食糧，其安全性備受關注。

根據本港《食物攪雜（金屬雜質含量）規例》的規定，食米的鎘最高准許含量是0.1毫克/公斤。三個問題樣本中，一個樣本的鎘含量為0.223毫克/公斤。醫學專家警告，長期攝取鎘有可能損害腎臟。

報告提醒消費者，進食不同種類的食物及保持均衡飲食十分重要，此舉可減低從少數食物中攝入過多某種化學物或污染物的風險。

基因改造食品

本會與食物安全中心合作，測試49款粟米和以粟米為主要配料的預先包裝食物所含的基因改造粟米成分，包括粟米棒、粟米粒、粟米湯、粟米粉/粟米渣、嬰幼兒食品及零食。當中12款檢出基因改造粟米成分。

根據食物安全中心的《基因改造食物自願標籤指引》，如食物含5%或以上基因改造成分，建議在包裝上作「正面標籤」，以註明含「基因改造」成分。測試發現五款樣本的基因改造粟米成分超出這5%的臨界水平，其中一款樣本更高達64%。但上述樣本均沒有作「基因改造」標示。

適用於全部或特定種類基因改造食物的強制性標籤制度，已經在歐盟、澳洲、新西蘭、日本、南韓、台灣及中國內地實施。本會促請政府，盡快推行強制性基因改造食物標籤制度，緊貼國際監察標準。

攪拌機及榨汁機的健康聲稱

本會對於製造商就攪拌機及榨汁機所作的健康聲稱，進行研究。

Some blenders sampled in the report carried claims that they could help consumers eat the whole fruit by blending the juice and seeds together for easy consumption. But while the seeds of some fruits are edible, there is a risk that the consumption of some seeds may lead to intoxication.

Other products carried claims that juice extracted by blenders could assist in weight loss despite the fact that one glass of juice contains more sugar and calories than a single piece of whole fruit. Therefore, drinking fruit juice may not be able to achieve the stated purpose.

While some of the claims made by the manufacturers implied that the appliances could extract most of the nutritional benefits out of the fruit or vegetable for better absorption, the Council was of the view that faster absorption rate should not be interpreted as evidence of more nutrients being absorbed. Dietitians interviewed as part of the study warned that fast absorption of sugars from food or juice may lead to an elevation of blood sugar, which is undesirable especially for diabetics.

有攪拌機樣本附有聲稱，謂它們把果肉及果子粉碎並混合，有助消費者進食整個水果。惟消費者須留意，儘管一些水果的種子可以食用，但另一些卻有可能會導致食物中毒。

部分產品則聲稱製成的果汁有助纖體，但事實上一杯果汁的糖分和卡路里比吃整個生果為多，故此單靠飲果汁未必能夠達至所聲稱的效果。

一些聲稱暗示產品可從蔬菜或水果提取最多營養便利人體吸收。不過本會認為，較快速的吸收，不應理解等同為吸收更多營養。研究所訪問的營養師警告，快速吸收食物或果汁中的糖分，可能會引致血糖急速上升，尤其是糖尿病患者需要份外小心。

Electrical Products 電氣產品

Dehumidifiers

Some manufacturers of dehumidifiers were found to have used double sets of testing conditions in an apparent tactic to boost the dehumidifying capacity in their claims. The sets of condition applied by the manufacturers involved non-standard test conditions of relatively high temperature and high humidity in their favour. Among the 12 models of dehumidifiers studied, the claims of daily dehumidifying capacity between the two sets of conditions differed by over 60%, and in some cases, even by more than 100%.

The Council was critical of the manufacturers' approach of using their own set of testing conditions since they might not accurately reflect the indoor environment when the dehumidifier is operating with the windows closed. The Council was also critical of the manufacturers' practice of double claims as these could be confusing to unwary consumers who are making comparisons between products in terms of dehumidifying capacity.

Electric Heaters

Safety test were conducted on 15 models of electric heaters, with prices ranging from HK\$99-\$1,498. The models comprised ceramic heaters, fan heaters, far-infrared heaters, oil-filled heaters and wall mount heaters. Of the 15 models studied, only four were found to be in full compliance with the requirements under international safety standards.

抽濕機

研究發現有一些抽濕機製造商採用雙重測試環境為產品進行測試，估計其手法為誇大產品聲稱的抽濕量。其中採用的環境屬較高溫及潮濕，這對廠商有利，惟並非標準測試環境。12款測試的抽濕機中，部分產品在兩種測試環境下的聲稱每日抽濕量相差可超過六成，一些更相差一倍或以上。

本會認為，廠商採用自設的測試環境不能準確反映實際使用抽濕機時關上窗戶的室內環境，而廠商採用雙重聲稱的做法，令消費者在比較抽濕量時產生混淆。

電暖爐

本會測試了15款電暖爐的安全程度，售價由港幣99元至1,498元。測試樣本包括陶瓷暖風機、傳統暖風機、遠紅外線電暖爐、充油式暖爐及可掛牆暖爐。15款測試的型號中，只有四款完全符合國際安全標準的要求。

The remaining 11 models were found to fall short of the international safety standards in terms of protection against electrical shock and insulation, temperature increase, abnormal operation, resistance of materials to heat and flame, electric wiring and earthing, electrical connection, marking and instructions and/or the labelled rated power input.

And in two of these models, it was found that some parts became overheated under abnormal operating conditions, therefore posing a potential fire risk. Following action by the Electrical and Mechanical Services Department (EMSD), the two models concerned were recalled by their suppliers voluntarily.

Electric Hot Water Pots

Tests were conducted on 12 electric hot water pots with respect to safety, performance, odour and taste. All 12 models passed the relevant safety tests, although seven failed to meet the required standard concerning markings and instructions.

Seven models were found to have a lower capacity than the values claimed. One was found to have a measured capacity less than it claimed by 15%. As regards to the boiling performance, the average time taken to boil a litre of water ranged from 8.23-9.68 minutes.

One model, though, was found to give the distilled water an unpleasant odour and taste after the boiled water was kept in the pot for seven days. The unpleasant odour and taste may have resulted from the silicone rubber connection tube contained inside the pot.

其餘11款樣本在防觸電保護及絕緣、升溫、非正常操作、物料耐熱及阻燃性、電線裝置及接地、電氣連接、標示說明及/或輸入功率等方面，達不到國際安全標準。

而其中兩款於非正常操作測試時被發現部分零件出現過熱情況，可能構成潛在火災風險。經機電工程署跟進後，該兩款樣本的供應商已自願從市面上回收產品。

電熱水瓶

本會對12款電熱水瓶在安全、效能、氣味及味道等方面進行測試。所有型號都通過安全測試，惟七款型號在標示及說明方面未達致標準要求。

在效能測試方面，七款型號量得的實際容量低於標示。其中一個型號量得的實際容量比其聲稱的低15%。在加熱至沸點的表現方面，各型號平均每公升水所需的煮沸時間由8.23至9.68分鐘。

蒸餾水經電熱水瓶煮沸並保留在瓶內一星期，測試發現一款型號內的蒸餾水有異常氣味及味道，相信這是來自瓶內硅橡膠的接駁喉管。

Cosmetics and Personal Care 美容儀器及個人護理產品

RF Facial Devices for Domestic Use

While professional radiofrequency (RF) application has been proven to be effective in improving early signs of ageing with mild-to-moderate wrinkles and skin laxity, the Council reminded consumers that home-use RF facial devices might not produce the same effect due to their lower energy output.

Consumers contemplating the purchase of such devices were advised to be aware of these limitations, notably that they may not benefit people with sagging problems, pigmentation, brown spots and obvious blood vessels. Also, structural problems such as strong muscles under the eye areas and broad jaw bones could not be alleviated with the use of RF devices.

家用射頻美容機

雖然專業的射頻處理被證實有助改善輕微至中等程度的皺紋和皮膚鬆弛等初期老化問題，但本會提醒消費者，家用射頻儀器由於輸出能量較低，未必能達至相同效果。

報告建議有意購買該類產品的消費者應瞭解箇中局限，未必能解決皮膚鬆弛、色素、色斑和血管明顯等問題；結構性問題例如眼肚位置肌肉發達和腮骨闊大等都無法用射頻儀器改善。

Consumers who had been implanted with pacemakers or with metal implants (e.g. gold threads), or who had received permanent dermal injections (e.g. liquid silicone) or recent dermal injections (e.g. hyaluronic acid), or were suffering from open wounds or rosacea were advised not to use RF facial devices.

LED Facial Devices

Light-Emitting Diode (LED) facial devices were available in four colour light settings (blue, red, yellow and green), with each device claiming its own level of effectiveness. However, the Council warned consumers that the effectiveness of such devices was at best minimal.

The blue light treatment had proven effective when used professionally while assist in reducing acne outbreaks. However, dermatologists interviewed by the Council pointed out that blue light was not suitable for all patients, and that it would not be effective in the treatment of severe inflammatory acne.

Although it was unlikely to have serious side effects, potential users were also advised that these treatments were not suitable for patients with epilepsy and photophobic diseases or for patients taking medicine such as antihistamines, tetracyclines and sulfonamides. Acne patients taking isotretinoin were advised to consult a physician prior to any light treatment.

Electronic Blood Pressure Monitors

The Council tested 27 models of home-use electronic blood pressure monitors comprising upper arm type and the wrist varieties. A total of 1,002 patients, 540 men and 462 women aged between 30-94, took part in the study.

The readings taken from the samples were compared against those of a mercury sphygmomanometer, a device generally considered accurate by medical professionals, with reference to the protocol of the European Society of Hypertension. The results obtained from the analyses showed, that in general, the upper arm models were judged to perform better in terms of accuracy.

消費者如曾在體內植入心臟起搏器、金屬物質(例如金屬線);曾接受永久性填充物注射(例如液態矽)或最近曾接受填充物注射(例如透明質酸);皮膚有傷口及患有玫瑰痤瘡等,都不建議使用射頻美容機。

家用LED光學美容機

LED光學美容機有藍、紅、黃及綠四種色光,每種色光,聲稱各有不同功效。不過,本會提醒消費者,這類家用的美容機功效最多只屬輕微。

其中以專業使用的LED藍光被證實能有助改善暗瘡情況。但本會訪問的皮膚科醫生指出,LED藍光並非人人適用,而且對嚴重的暗瘡問題幫助不大。

儘管家用LED光學美容機可能引起嚴重副作用的機會不大,但本會報告提醒消費者須留意,癩癩症和畏光症患者、正服用抗組織胺、四環素及磺胺類藥物的人士,不宜使用這類光學美容儀器。暗瘡患者如正服用治療暗瘡藥物異維A酸,使用光學美容儀器前宜先諮詢醫護人員意見。

家用電子血壓計

本會測試了27款家用電子血壓計,包括上臂式及手腕式血壓計。有1,002位病人參與這項測試,包括540名男性及462名女性,年齡介乎30至94歲。

測試參照歐洲高血壓學會測試方案,以家用電子血壓計樣本替病人量得的血壓數據,並與專業醫護人士認同較準確的水銀柱血壓計作比較。分析結果顯示,一般較手腕式樣本準確。



Publicity and Community Relations Committee Chairman Professor Michael HUI demonstrated how the test on the accuracy of home-use electronic blood pressure monitors was conducted.

消委會宣傳及社區關係小組主席許敬文教授示範如何測試家用電子血壓計的準確度。

Phthalates in Children's Products

The Council tested 27 models of plastic and wooden toys and children products and found that four models contained high levels of phthalates – a toxic plasticiser - ranging in maximum content from 28.6%-37.9%, which is equivalent to 286 and 379 times the US and European Union limit of 0.1%.

Animal studies have indicated chronic exposure to phthalates have the potential to damage the liver and the kidney as well as the reproductive system. The health risks posed by the chemical to young children were of particular concern and led the Legislative Council to consider amending the Toys and Children's Products Safety Ordinance to introduce controls concerning the use of phthalates in toys and certain children's products.

The study also examined the mechanical and physical structure of the products in respect of their small parts and unusual shapes and sizes of parts that may pose a choking and suffocation hazard to young children. Six models failed the test assessing such physical hazards as small parts or unusual shapes and sizes, while nine samples did not comply with the safety requirement and small parts was detected after a tension test.

Carcinogens in Children's Plastic Footwear

Phthalates and Polycyclic Aromatic Hydrocarbons (PAHs) in high quantities were detected in children's plastic footwear during the Council's test on 28 models of casual footwear, slippers and rain boots.

The amount of a particular phthalate detected in 12 models ranged from 15.2%-43.3%. These substances could be indirectly ingested by children who put their hands in their mouths or through food after touching the footwear. It was also found that the use of sun lotion or oil-based moisturisers would also increase the amount of migrated phthalates in contact with the skin.

兒童玩具檢出塑化劑

本會測試了27款塑膠和木製玩具及兒童產品，結果顯示，其中四款樣本檢測出極高含量的塑化劑，最高含量由28.6%至37.9%，相等於美國和歐盟標準上限(0.1%)的286和379倍。

動物試驗顯示，長期接觸塑化劑可能造成肝臟和腎臟，以及生殖系統上的損害。對嬰幼兒可能造成的健康風險尤其惹關注。立法會已考慮修訂《玩具及兒童產品安全條例》，擴闊條例以規管玩具和某些兒童產品中的塑化劑含量。

此外，測試還檢驗了樣本的機械及物理結構，確定有否存在任何能對嬰幼兒構成哽噎或窒息風險之特定形狀及尺寸的小部件。有六款樣本未能通過細小部件或特定形狀及尺寸的測試。九款樣本經過拉力測試後發現有小部件，亦未能符合安全要求。

兒童塑膠鞋含致癌物質

本會檢測了28款兒童膠鞋，包括輕便鞋、家居拖鞋和雨靴，多款檢出高含量塑化劑和多環芳香族碳氫化合物(簡稱PAHs)。

12款樣本的單一塑化劑的最高含量達到15.2%至43.3%。兒童可能雙手接觸鞋履，繼而觸及口部或食物，而因此間接攝入塑化劑。另外，使用防曬劑或油性護膚品，有機會增加皮膚接觸到的塑料物品釋出塑化劑。

Co-opted member Professor Ron HUI and Chief Executive Ms. Gilly WONG unveiled findings about high quantities of PAHs detected in some children's plastic footwear.

增選委員許樹源教授和總幹事黃鳳嫻女士公布兒童塑膠鞋測試報告，發現部分樣本有高含量多環芳香族碳氫化合物(PAHs)。



Of the four models detected with high amounts of PAHs, three were also found to contain benzo[a]pyrene (BaP), a carcinogenic PAH, ranging from 1.1 ppm-3.1 ppm. PAHs are generally easily absorbed through skin contact, and may cause irritation and even skin cancer following long-term exposure. Consumers were advised that wearing socks may help minimise the risk of skin contact with the phthalates and PAHs contained in plastic footwear.

International Comparative Tests

During 2013-14, the Consumer Council joined forces with consumer associations overseas and stepped up the collaboration with the ICRT to conduct international comparative tests involving:

- Audio-visual and optical products including camcorders, compact cameras, interchangeable lens cameras and AV receivers
- Computer and telecommunication products including internet security software, mobile phone handsets, printers and tablet computers
- Automobiles, road vehicles and related products including child car seats
- Household, personal and travel products including mattresses and razors
- Household appliances including espresso coffee makers and food processors

Of the tests conducted, reports concerning child car seats and mattresses were the most popular topics amongst CHOICE magazine readers. The test results concerning cameras, meanwhile, were viewed by a significant number of users of the Shoptsmart website dedicated to visitors from Mainland China.

International comparative tests not only helped save resources, but many of the tests offered useful and practical purchase advice to consumers, in particular concerning more expensive products.

Surveillance of Unsafe Products in Market

The Council paid special attention to the sale of local and imported products and would report to authorities for follow-up which might include requesting suppliers recall any such products as appropriate if they were deemed to be unsafe.

Through communication with other consumer organisations and foreign authorities, the Council also kept monitoring information globally in order to issue timely alerts to the public concerning unsafe products that could be imported into Hong Kong.

測試發現在4款檢出PAHs總含量較高的樣本中，有3款檢出可致癌的苯并[a]芘 (BaP) (一種PAH)，含量由1.1 ppm至3.1 ppm。PAHs較易經皮膚接觸而攝入，可能會刺激皮膚，長時間接觸更有機會引致皮膚癌。要減低兒童透過皮膚接觸到膠鞋的塑化劑和PAHs，可為他們穿上襪子。

國際合作產品測試

在2013-14年度，本會聯同海外的消費者組織，加強與ICRT的合作，進行國際性比較測試，有關產品包括：

- 影音及光學產品—攝錄機、輕便相機、可換鏡頭相機、影音接收器
- 電腦及通訊產品—上網保安軟件、手提電話、打印機、平板電腦
- 汽車、道路車輛及相關產品—兒童汽車座椅
- 家居、個人及旅行產品—床褥、鬚刨
- 家居設備—特濃咖啡機、食物處理器

其中兒童汽車座椅及床褥的測試報告，深受《選擇》月刊讀者的歡迎，而相機測試報告則是專為內地旅客而設的「精明消費香港遊」網站的熱門瀏覽報告。

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

監察市面的危險產品

本會密切留意是否有本地及入口的危險產品在市場出售，倘若發現市場上有危險產品，本會隨即通知監管部門以便跟進，包括要求有關供應商進行回收。

本會透過與外地消費者機構及監管部門的聯繫，監察全球各地有關危險產品的資訊，及時向公眾發出產品警示，提防可能由外地流入的危險產品。

Promoting Sustainable Consumption

推廣可持續消費



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

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

Topical Issues on Sustainable Consumption

Over the years, the Council has looked into a number of topics and issues in relation to sustainable consumption, in which environmental parameters such as energy efficiency, recyclability of products and packaging materials, durability and emissions of volatile organic compounds are incorporated with a view to informing consumers about the use of products and their impact on health and the environment. The Council also sent submissions to the government to support initiatives concerning environmental protection.

可持續消費的議題

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

Product Recycling 產品回收

Recycling of Glass Beverage Bottles under the New Producer Responsibility Scheme

In its submission to the government, the Council supported the “polluter pays” principle and welcomed the proposed initiative to cover used glass bottles under a producer responsibility scheme to reduce their dumping at landfills, which would relieve the burden on landfills and prolong their life-span.

飲品玻璃樽生產者責任計劃

本會向政府提交的意見書，支持「污染者自付」原則，並歡迎建議中的生產者責任計劃涵蓋已使用的玻璃樽，以減少被棄置在堆填區的玻璃樽數量，從而減少堆填區的負荷及延長其壽命。



While used glass containers for food or beverages are recycled and turned into glass bottles for further use in some jurisdictions, it is not the case in Hong Kong as most glass bottles and jars are disposed of in landfills. Apart from beverage bottles, food and sauce bottles or jars account for one-third of the volume of waste glass bottles generated each year.

Waste reduction is a key element in sustainable consumption and efforts should be directed to reuse and recycle resources, and the public should be encouraged and facilitated to do so.

But while the general public may be ready for the practice of glass bottles recycling, the Council is of the view that the recycling fee should be set at a reasonable level and cover the costs of collection and transportation. Levies can be charged according to the trade volumes and related waste generated, and mechanisms should be in place to prevent full transfer of recycling fees from the manufacturers or suppliers to consumers.

Given that the number and location of collection points would be factors affecting the rate of recovery, efforts should be made to boost local demand for recycled materials. In this regard, government departments should take the lead in using recycled glass products.

The reduction of municipal waste also requires participation from all stakeholders, including the government, manufacturers, suppliers and consumers. Continued efforts should also be made to encourage the community to practice waste reduction in everyday life.

本會留意到某些國家把使用過的食物或飲品玻璃容器回收再造玻璃樽以供使用，但現時本港大部分的玻璃樽和玻璃瓶都被送往堆填區棄置。除了飲品玻璃樽，食品和調味料玻璃樽或玻璃瓶佔每年產生的廢棄玻璃樽總量的三分之一。

減少廢物是實踐可持續消費的其中一項關鍵因素。社會必須致力於重用和循環再造資源，並應鼓勵及促進公眾在這方面身體力行。

我們相信公眾可能已經準備好實行玻璃樽回收，然而，回收費用應設定在合理水平以及足以支付收集及運輸的開支。徵費數額應隨貿易量和產生的相關廢物來徵收。本會認為應建立機制，以防製造商或供應商轉嫁全部回收費用給消費者。

鑑於回收點的數量和位置會影響回收率，有關當局應致力促進本地對循環再造物料的需求。因此，政府部門可率先使用再造玻璃產品。

減少都市廢物有賴各持分者的參與，包括政府、製造商、供應商和消費者。社會各界應該不斷鼓勵在日常生活中實踐減少廢物的行為。

Energy Efficiency Performance of Domestic Appliances

家庭電器的能源效益表現

Aimed at helping consumers choose electric appliances of higher energy efficiency, energy efficiency performance became one of the major aspects in a number of tests concerning domestic appliances conducted by the Consumer Council during the year.

Warmth Keeping Function of Electric Hot Water Pots and Electric Kettles

The study conducted on 12 models of electric hot water pots revealed that the energy consumption of the tested models, which were measured over a 24 hour period keeping a full capacity of water at the highest temperature, was approximately 0.82-1.33 kWh per day, costing a maximum of HK\$533 a year in electricity charges.

為協助消費者挑選更節能的家庭電器，年內本會就不同的家庭電器進行的測試，將能源效益表現列為重要一環。

電熱水瓶及電熱水煲的保溫功能

本會測試了12款電熱水瓶的能源效益。測試量度樣本在24小時內，將最高容量的水保持在最高保溫溫度的耗電量。結果發現，每天用於加熱保溫的耗電量介乎約0.82至1.33千瓦小時(kWh)，而每年的電費支出最高達港幣533元。

In another test on 15 models of electric kettles, six were featured a keep-warm function. Their design of thermal insulation and warmth-keeping duration varied. The samples with only a 30 minute keep-warm function or with better heat insulation and/or a sealed lid performed better in the energy consumption test. In the worst case, two samples of normal kettle design (i.e. without heat insulation) consumed 1.2 kWh and 1.7 kWh per day respectively, costing an extra HK\$683 a year in electricity charges.

Eco-Features of Refrigerators

The Council tested 12 models of refrigerators with a total storage capacity ranging from 250-350 litres, and the estimated annual electricity cost varied between HK\$290-\$585. Despite the variation, all samples were verified to be of Grade One according to the Mandatory Energy Efficiency Labelling Scheme. Consumers were therefore recommended to refer to the annual energy consumption information shown on the energy label to make an informed choice. In addition, the study found that newer models were incorporated with eco-features such as compressors with inverter technology, environmental friendly refrigerant R600a and LED lighting systems.

Consumers taking long holidays away from home were advised to turn their refrigerators to vacation- or eco-modes, which would automatically adjust the temperature in the fresh food compartment to a higher level and subsequently save energy.

Energy Consumption of Warm Air Clothes Dryers

Tests were conducted on the energy efficiency of four warm air clothes dryers and one drying bag by simulating the use for drying ordinary damp clothes including towels, T-shirts and/or jeans.

For warm air clothes dryers, the energy consumption to dryness was estimated to range from 0.81 kWh - 1.14 kWh per kilogram of clothes. This compared unfavourably with the energy consumption of an average electric tumble dryer of 0.81kWh per kilogram of clothes. In comparison, the drying bag's energy efficiency was even lower at 2.5 kWh per kilogram of clothes. Consumers were reminded to compare both the positive and negative aspects of various clothes dryers before making a purchase.

After-Sales Services of Home Washers and Washer-Dryers

Maintenance and warranty services will have an effect on the life-span of the products, therefore they are crucial to consumers when choosing electrical appliances to support sustainable consumption.

另一個測試檢測了15個型號電熱水煲，其中六款有保溫功能。它們的隔熱和保溫功能各異。設有30分鐘保溫功能或具有較理想的隔熱及/或設有密封蓋子的型號在耗電量表現較理想。保溫效能表現最差的兩款普通電熱水煲（即沒有隔熱功能），用於保溫的耗電量為每天1.2及1.7千瓦小時(kWh)，令每年的額外電費支出達港幣683元。

雪櫃的環保設計

本會就12款總淨容量由250至360公升的雪櫃進行測試，結果顯示一年所需的電費開支估計大約由港幣290元至585元不等。雖然各樣本有上述差別，但全部達到強制性能源效益標籤計劃的一級能源效益要求。因此本會建議消費者參考能源標籤上每年耗電量的資料以作出精明選擇。報告中部分較新型號使用了環保設計，例如設有變頻式壓縮機，並用上較環保的製冷劑R600a及LED照明系統。

消費者若出外旅行較長時間，可將雪櫃調校至假期(vacation)或省電(eco)模式。這些模式會把冷藏室的溫度設定自動提高，減低耗電量。

輕便式乾衣架之能源耗用

本會亦就四款乾衣架和一款乾衣袋，模擬實際乾衣情況，採用棉質面巾、T恤及/或牛仔褲進行能源效能測試。

調查發現，輕便式乾衣架樣本的每公斤衣物耗電量由約0.81至1.14千瓦小時。與一部表現僅屬普通的家用滾筒式乾衣機的耗電量0.81千瓦小時相比，輕便式乾衣架樣本表現不算理想。乾衣袋能源效益的表現更為遜色，每公斤衣物耗電量為2.5千瓦小時。本會提醒消費者在購買前應比較不同類型乾衣電器的優點和缺點。

洗衣機及洗衣乾衣機的售後服務

產品維修和保養服務會影響產品的壽命，對支持可持續消費消費者而言，是購買電器產品的重要考慮因素。本會調查了市面上42個牌子的洗衣機及洗

In the Council's survey concerning the maintenance and warranty services of 42 brands of household washers and washer-dryers, warranty cover varied from 1-3 years. During the warranty period, two-thirds (28 brands) would provide repairs even after repeated failures, but they would not offer an exchange for a new machine.

After expiration of the warranty period, all but eight brands would offer extended warranty plans varying in price from HK\$300-\$3,000 for one year. The coverage and extra charges also varied considerably from brand to brand.

The survey also looked into the sale of spare parts to users who wished to arrange their own repairs. Out of the 42 brands, 29 (69%) would sell spare parts to users for repair purposes, while the remaining 13 brands (31%) declined on the grounds of safety.

Due to the absence of regulatory oversight, consumers are left with little choice and may have to dispose of the electrical appliance if spare parts and maintenance is no longer available. Traders were advised to balance the need for safety with the need for flexibility on the part of consumers when considering the sale of spare parts based on their nature.

In view of legislative protection in after-sales service of household electrical appliances in Mainland China, Taiwan, Singapore and the European Union, it is evident that Hong Kong is lagging behind in this area.

Where have all the Tested Products Gone?

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

During the year, a total of 1,300 items were sent to five recipient organisations⁹, including electrical appliances, household consumables, health products as well as food and beverages.

"We collected different domestic appliances such as washing machines, television sets, refrigerators and electric fans from different sources, including the Consumer Council, for recycling and further use. These appliances will be checked by registered electrical workers to ensure safety and good condition before they are donated to needy families, chronic patients and disaster victims.

Donated items do not only bring a positive impact on the recipients' lives, but also put the new culture of 'green consumption' to practice, heighten people's awareness in protecting the environment and making full use of goods and products."

WEEE Go Green
St. James' Settlement

"我們透過不同渠道，當中包括消委會，回收家用電器如洗衣機、電視機、雪櫃及電風扇，作再造及循環再用。這些電器經註冊電工檢查並確保電器的性能良好及安全後，會將之轉贈予有需要人士，包括基層家庭、長期病患者及天災受害者。

轉贈除了可以改善有需要人士的生活質素外，更可實踐「綠色家電」新文化，提高保護環境的意識，物盡其用。"

綠色家電環保園
聖雅各福群會

衣乾衣機的維修及保用服務，發現各品牌產品的保用期由一年至三年不等。於保用期內，三分之二（28個）品牌表示，若屢修不妥，仍會繼續提供維修，但不會更換新機。

保用期屆滿後，除了八個牌子外，其餘均表示可提供續保計劃，一年續保計劃費用由港幣300元至3,000元不等；而各牌子在續保計劃之涵蓋範圍及其他須另付費用方面的差異頗大。

調查亦研究出售零件供消費者自行安排維修的情況。根據調查結果，42個品牌中，29個（69%）表示可銷售零件予消費者作維修之用；其餘13個牌子（31%）則以安全理由拒絕。

香港現時並無法例規管售後服務，當零件及維修服務不再供應時，消費者唯有棄置有問題的電器。本會認為，業界按零件性質考慮其銷售時，應平衡消費者在安全與靈活性兩方面的需要。

本會亦發現內地、台灣、新加坡和歐盟地區對家電產品售後服務設有法律保障，相比下，香港在這方面的消費者保障明顯地落後。

產品測試完畢後去向

部分經消委會測試的產品會捐贈環保團體、慈善組織及非牟利機構作回收及循環再用。

本年度，共1,300件物品轉贈五間獲分發機構⁹，當中包括電器、家庭消耗品、健康用品及食品飲料等。



⁹ The five recipient organisations were: WEEE Go Green, Hong Chi Association, Tung Wah Group of Hospitals Lee See Ping Home for the Elderly, St. James' Settlement and Hong Kong AIDS Foundation.

5間獲分發機構分別是綠色家電環保園、匡智會、東華三院馬季李示聘安老院、聖雅各福群會及香港愛滋病基金會。

Collecting Market Information On Goods And Services

蒐集消費品和服務業的市場資訊



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

消委會蒐集並分析與消費者日常生活息息相關的市場資訊，以助消費者作出精明的比較及選擇。搜集資訊及意見會定期及有系統地進行，以監測長遠趨勢及辨識需要關注的問題。

Topics of Market Surveillance

During the year, market surveillance was carried out on a wide range of market sectors and commodities, including grocery prices, popular online services, insurance and personal finance services. Consumers were informed of the choices available and of the conditions included in the terms and conditions of the services provided.¹⁰

市場調查焦點

年內，本會對廣泛類別的行業及貨品進行市場監測，當中包括雜貨價格、熱門的網上服務、保險及個人理財服務等。蒐集的資訊有助消費者知悉市場所提供的選擇，並瞭解服務合約的條款及細則。¹⁰

Groceries 雜貨

Supermarket Prices

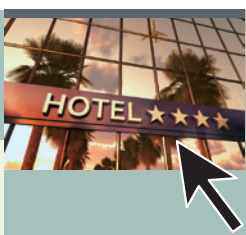
Findings of the annual supermarket price survey revealed consumers shopping in major supermarkets continued to be affected by price increases. The annual survey on the scan data of a basket of 200 items sold in three supermarket chains showed a 6.8% increase of the aggregated average price in 2012 compared to 2011.

Of the 12 main categories of products surveyed, all except one (alcoholic drinks) recorded an increase of between 1.1%-14.2% in terms of the aggregated average. Parents were the hardest hit as the aggregated average price increase of “milk powder/baby products and food” of 14.2% topped the list. Among the 42

超市價格

年度超市價格調查結果顯示，在大型超市購物的消費者繼續承受加價帶來的影響。年度調查涵蓋在三間連鎖超市出售的一籃子共200項貨品的掃描數據，報告顯示在2012年一籃子貨品的總平均售價較2011年的上升了6.8%。

在12項主要類別貨品中，除「酒類飲品」外，其餘貨品的總平均售價均錄得1.1%至14.2%的升幅，其中「奶粉/嬰兒用品及食品」（14.2%）的升幅最高，對家長的影響亦較大。在42組貨品中，「罐裝魚」、



¹⁰ See Appendix 10 for the list of surveys and service study reports published during 2013-14.
於2013-14年公布的調查及服務研究報告一覽表見附錄十。

sub-categories of product items, “canned fish”, “eggs”, “infant formula”, “canned meat”, “infant diapers” and “liquid soap” recorded an increase of more than 10% in terms of the aggregated average price. The only two sub-categories of goods surveyed which dropped in aggregated average prices were “wine” and “bottled water/energy and sports drinks”.

The Council continually updates its Supermarket Price Watch website, which features prices of more than a thousand items sold in online food stores and supermarkets, on a daily basis. The number of items included was increased to 1,650 (as at February 2014) and the data from an additional supermarket chain was incorporated, meaning a total of five online food stores and supermarkets are now included.

Online Hotel Bookings

The Council’s study concerning the terms and conditions of online hotel booking services on more than 10 travel websites revealed that some promotional offers and deals often came with additional terms and conditions.

Travellers who opted for special “mystery hotel” deals in selected regions were found to have to pay even before the name and exact location of the hotel was disclosed, and no refund or alteration of the booking would be allowed once the transaction had been completed. While some websites with “price guarantees” would reimburse consumers the price difference should they find a lower price for the same hotel and room type, the term was only confined to the same room type together with the same check-in and check-out times.

Cancellation policies of different websites also varied, with some not allowing cancellations or alterations under any circumstances. As many of the travel websites concerned were registered overseas, consumers were alerted to the difficulties that might arise in case of complaints or disputes.

Online Dating

The Council conducted its first ever survey concerning online dating websites due to the increasing number of services available. Of the 24 dating websites studied, the majority required online registration for membership or application for services, while the scale and mode of payment varied. Some carried auto-renewal terms for continuation of membership and payment, while others set a default option to agree to regular deductions of payments from the registered credit card account.

「雞蛋」、「嬰兒奶粉」、「罐裝肉」、「嬰兒尿片」和「沐浴露/洗手液」的總平均售價均錄得逾10%的升幅。而年內總平均售價錄得跌幅的只有「葡萄酒」和「樽裝水/運動飲品」兩組貨品。

本會繼續每天更新「網上價格一覽通」的資料，範圍涵蓋超過一千多項於網上食品店/超市出售的貨品價格。調查新增了一間連鎖超市的貨品價格資料，即是說總共涵蓋五間網上食品店/超市，而監察的貨品數目亦增加至1,650項（截至2014年2月）。

Online Services 網上服務

網上酒店預訂

本會研究了十多個提供網上預訂酒店服務的旅遊網站的合約條款，結果顯示部分旅遊網站所提供的推廣優惠，經常附有額外的條款。

消費者如選擇的訂房優惠，屬座落於指定地區的「神秘酒店」，他們必先繳付訂房費用，網站才會顯示酒店的名稱和確實地址，而交易完成後，消費者均不能退款或作出更改。而部分旅遊網站會提供「價格保證」，當消費者發現能以更低的價格以預訂同一酒店及房間類型時，可獲退還差額，惟只適用於同一類型，以及相同入住及退房時間。

不同旅遊網站的取消預訂政策亦有所差異，部分訂明在任何情況下均不可取消預訂及作出更改。由於很多旅遊網站在海外登記，倘若交易出現問題，消費者在追究時會遇到一定困難。

網上交友配對服務

鑑於網上交友配對服務日趨普遍，本會對交友配對服務網站作出調查。調查共檢視了24個在本港提供網上交友配對服務的網站資料，大部分網站均要求用戶先在網上註冊入會或遞交服務申請，收費多少及形式不盡相同。部分網上交友配對服務的網站訂有自動續會及收費的條文，亦有網站在信用卡付款頁面上預設選項，訂明客戶同意在已登記的信用卡戶口定期扣除款項。

Personal data privacy is another area identified as a concern to consumers. The study found that some service providers may use the personal data of users for other than dating or matching purposes, such as using private information and photos for advertising, or by disclosing the personal data to the parent companies or their subsidiaries. Consumers were advised to carefully check the privacy policies and terms and conditions before signing up for the services of an online dating website.

Insurance 保險

Coverage for High-Risk Activities

In the wake of the hot air balloon disaster in Egypt in 2013, the Council conducted a survey concerning 46 travel insurance plans to study the insurance coverage regarding high-risk activities. Results of the survey disclosed a prevailing lack of transparency in information, which created a state of confusion for consumers.

Nearly all (approximately 90%) of the pamphlets concerning travel insurance plans studied during the survey indicated that high-risk activities including scuba diving, bungee jumping, skiing, rafting and parachuting were covered. But following closer inspection of the actual policy terms contained within the insurance plans, only three of the policies contained reference of insurance coverage for high-risk activities.

Out of the 46 travel insurance plans in the promotional pamphlets and policies studied in the survey, only five were found to specify hot air balloon rides as a high-risk activity which would be covered. Some insurers attributed the lack of information to limited space available within the pamphlets, others, however, claimed that as long as the high-risk activities concerned were not listed under the general exclusions of the policies, such activities would be covered. Following the study, the Council called on insurers to specifically detail the terms and conditions regarding the coverage and exclusion of high-risk activities clearly within the policy, together with the definition of the nature of activities that would be covered.

Investment-Linked Assurance Schemes

Covered in the survey conducted by the Council were 22 investment-linked assurance schemes (ILAS) collected from eight insurers with the targeted premium payment terms ranging from five years to whole life (or 100-years-old) of the insured, and of regular premiums ranging from HK\$150-\$8,000 per month. Embedded in the ILAS plans were an array of fees and charges including insurance charges, administrative charges, early surrender charges, withdrawal charges and investment management charges.

消費者亦十分關注其個人資料的保障問題。根據調查所得資料，有些網站將所收集的客戶個人資料用作約會或配對服務以外的用途，例如將客戶相關的個人資料和相片作廣告用途，或向母公司或其附屬公司透露。本會建議消費者在使用任何交友配對服務網站的服務前，必須小心閱讀相關的私隱政策及條款。

高風險活動的保障

因應2013年埃及發生的熱氣球事故，本會調查了46個旅遊保險計劃，就有關高風險活動的保障範圍作出研究。調查結果顯示在資料披露方面一般欠透明度，令消費者感到混淆。

接近九成的旅遊保險的宣傳單張聲稱保障涵蓋高風險活動，例如水肺潛水、笨豬跳、滑雪、激流和跳降傘等。但檢視實質保單條款後，發現只有3個旅遊保險計劃在保單內提供高風險活動的保障範圍。

46個旅遊保險計劃的宣傳單張和保單條文，只有5個明確說明熱氣球活動屬受保的高風險活動項目。保險公司解釋因宣傳單張篇幅有限，未必能將所有資料逐一細列，部分則表示任何高風險活動只要不在「一般不保事項」之列，即受保障。本會呼籲保險公司應盡可能在保單內就高風險活動的保障範圍及不保障的高風險活動訂立明確詳盡的條文，包括保障所涵蓋各活動的性質之定義。

投資相連壽險計劃

調查包括向8間保險公司收集了22個投資相連壽險計劃（投連壽險計劃）的資料，有關計劃的目標供款年期由最短5年至最長終身或100歲，而每月供款額則介乎港幣150元至8,000元。投連壽險計劃包括繁多的收費項目，例如保險費用、行政費、提早退保費、提款手續費或基金管理費等。有些計劃包括前期費，即是用以支付保險公司的銷售費用、市場推廣費及保險計劃的成本開支。保單行政費

Some were found to include an initial charge to pay for the sale and marketing expenses of the schemes and costs of the insurance plans. Administrative charges to support management cost of insurers could be varied from US\$50-\$90 per year, or an annual rate of 0.5%-9% of the premium or policy account value.

Surrender charges imposed by a majority (17 in total) of the ILAS plans were found to be applicable up to the first 10 years of the premium payment term in the event of early redemption or withdrawal, and the highest charge could reach up to 100% of the surrender or withdrawal sum in the first year of the premium payment term. Consumers were advised to take advantage of the cooling-off period and carefully review the terms and conditions for purchasing ILAS plans.

(即支付保險公司的行政開支)介乎每年定額50至90美元不等,或按定期供款/戶口價值收取每年0.5%至9%不等。

大部分投連壽險計劃(17個)都收取提早退保費,一般在投保後的首10個供款年期內提早退保或提早贖回都會收取,而首年退保費用比率最高為退保或提款金額的100%。本會提醒消費者應善用冷靜期,並在購買投資相連壽險計劃時細心考慮其投連壽險當中的條款及細則。

Personal Finance 個人理財

Credit Card Interest Rates

The survey conducted by the Council concerning credit card services showed that cardholders would be subjected to high interest rates if they received a cash advance or failed to pay their outstanding balance within the agreed time. Of the 20 card issuers surveyed in the study, 18 were found to charge interest rates of 30% or more for retail purchases should cardholders fail to pay their outstanding balance in full each month. The interest rate for cash advances from credit cards ranged from 20.39%-37.14%, and the default charge for cash advance ranged from 39.42%-47.36%.

信用卡利息

本會的調查顯示,提取現金透支或未能準時償還信用卡結欠的卡戶,須支付高昂的信用卡利息。調查所涵蓋的20間發卡機構中,18間對沒有每月清繳賬戶的卡戶徵收購物簽帳利率為30%或以上。調查的信用卡現金透支利率由20.39%至37.14%不等,而現金透支的逾期還款利率則介乎39.42%至47.36%。

Loan Intermediary Services

The Council expressed serious concern over the improper practices of several operators involved in loan intermediary services. A common tactic of these intermediaries was to claim “No Success, No Charge”, implying that no charge would be incurred by the consumer should the transaction fail to proceed. Invariably, the claims of these intermediaries were evasive and ambiguous as to the loan details such as fees and charges, and about what was meant by “successful approval”. In addition, consumers had no way of ascertaining whether the intermediaries were in any way connected to authorised financial institutions.

貸款中介服務

本會極度關注有貸款中介公司以不良手法推銷服務。貸款中介公司經常以「不成功、不收費」作招徠,令消費者誤以為最終沒有完成交易,便不需繳付任何費用。但貸款中介公司往往對貸款相關的資料如費用和收費,以及「成功批核」的定義含糊其辭。此外,消費者更無從確定中介公司與認可財務機構之間的關係。

The Council strongly urged consumers consider the risks and benefits of arranging a loan through an intermediary company, and instead to apply for a loan directly from an authorised financial institution or licensed money lender which offered a variety of personal loan with different interest rates to suit consumer needs.

本會強烈勸喻消費者應小心衡量透過貸款中介公司安排貸款所涉及的風險及利益,消費者可直接向認可財務機構或持牌放債人申請貸款,它們一般提供不同類型的私人貸款計劃及不同息率,以切合個人需要。

Fostering Competition And A Fair Marketplace

促進市場競爭和公平交易



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

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

Topical Issues of Competition and Trade Practices

During the year, the Council advised the government on various matters by way of in-depth research and studies regarding competition and trade practices in sectors including supermarkets, electricity and telecommunications.¹¹ The study concerning the grocery market, which was issued in the wake of the establishment of the Competition Commission, called for further investigation by the regulatory body on alleged unfair trade practices within this sector.

Competition within the Grocery Market

The Council conducted a sector wide study to assess the current state of competition in the grocery market following press reports concerning allegations against supermarket chains of exclusionary practices, refusal to supply to competitors and inducement of resale price maintenance. The study, entitled “Grocery Market Study – Market Power of Supermarket Chains under Scrutiny”, was issued in December 2013, and attempted to corroborate if there was prima facie anti-competitive restrictions and abuse of market power by supermarket chains possessing substantial market power.

競爭及營商手法的議題

年內，本會就不同議題進行深入研究，當中包括雜貨零售、電力及電訊市場的競爭及營商手法，並向政府提交意見。¹¹ 雜貨零售市場的研究報告在競爭事務委員會新成立後發表，建議規管機構就行內有關不公平營商手法的指控作出進一步調查。

雜貨零售市場的競爭

本會注意到多宗新聞報道，指控大型連鎖超市限制或妨礙其他雜貨零售店作出競爭、拒絕向競爭對手供貨，以及誘使訂定統一零售價格，本會因此展開對雜貨零售市場的競爭情況進行全面研究。2013年12月，本會發表「雜貨零售市場研究報告」，嘗試找出大型連鎖超市反競爭行為的表面證據，以及擁有強大市場權勢的大型連鎖超市有否濫用其市場權勢。



¹¹ See Appendix 11 for the list of submissions during the year.
本年度提交的意見書一覽表見附錄十一。

The study tracked the shopping patterns of consumers in the grocery market, findings of which indicated that consumers shop for fresh produce and packaged food in supermarkets and wet markets and purchase household products and necessities in supermarkets and other retail outlets, such as personal care chain stores and independent drug stores. In this regard, supermarket chains compete with different types of shops in the markets respectively for food (pre-packaged and fresh) and household necessities.

Interviews with suppliers revealed that certain issues of trade practices required further examination. Firstly, when negotiating supply contracts, it appeared that suppliers had no or limited bargaining power and may be at a disadvantaged position in relation to retailers. Secondly, exclusivity was sometimes required by major retailers either in the supply contract or subsequent to the contract, limiting consumer choices within the market.

However, the study arrived at the conclusion that there was insufficient evidence suggesting a substantial degree of market power by either of the two major supermarkets unless supermarket chains and personal care chains within the same corporate group, under the relevant market of retailing of household necessities, were treated as one entity.

In addition, there was no clear indication that resale price maintenance was enforced within the industry, although some retailers had allegedly tried to prevent competitors from offering discounts by complaining to suppliers and threatening to halt trade. Major retailers were found to engage in the production of own-brand products that competed with the other branded goods provided by their suppliers. Such practices forced suppliers to bear high costs of unsold goods that consequently placed the suppliers at a disadvantage.

There were also no strong indications that the large supermarket chains were able to dictate terms to certain suppliers or have influence over terms that suppliers offered to smaller competitors of the supermarkets.

研究追蹤了消費者在雜貨零售市場的購物模式。結果顯示消費者於超市及街市購物新鮮及預先包裝食物，購買家居用品和日常用品時，則會前往超市及其他零售店舖如健與美連鎖店和藥房。在這層面上，大型連鎖超市在食品（預先包裝及新鮮）和家居用品的兩個市場上與不同類型的商店互相競爭。

本會在與供應商的訪談中，得知一些值得進一步探討的營商手法問題。首先，與零售商商議供應合約時，供應商在有限甚至沒有議價能力的情況下，往往處於不利位置。第二，大型零售商間中在供應合約內、或在訂立合約之後，要求享有獨賣權，從而限制消費者在市場上的選擇。

然而，在家居用品及個人護理用品零售市場下，除非把大型連鎖超市與同一企業集團內的個人護理用品連鎖店視為同一個體，否則未有充分證據顯示兩大超市佔有龐大的市場力量。

儘管有指控稱零售商向供應商投訴，如供應商不阻止其競爭對手以較低價售貨，可能停止與他們進行交易；然而這並不明確顯示行業中存在規定零售價格的行為。另一方面，大型零售商生產其自家品牌，與其供應商的競爭，這種手法逼使供應商負擔貨品滯銷所產生的高昂成本，在競爭上處於較不利的位置。

本會的研究結果亦未有清楚顯示大型連鎖超市能夠主導與供應商訂立合約條款，或影響供應商向規模較小的競爭對手提出的條款。



Competition Policy Committee Chairman Mr. Thomas Cheng (middle), Chief Executive Ms. Gilly Wong (right) and Chief Research and Trade Practices Officer Dr. Victor Hung (left) presented findings of the Grocery Market Study.

競爭政策小組主席鄭建韓先生(中)、總幹事黃鳳嫻女士(右)和總研究及商營手法事務主任熊天佑博士(左)公布雜貨零售市場研究報告。

The Council called on the Competition Commission to consider examining the issue with its investigative powers when the Competition Ordinance comes into full operation. The Council also urged the industry to adopt a self-regulatory scheme conducive to providing a satisfactory form of redress for market participants who were aggrieved with what they considered unfair practices in the sector.

It was noted also with some concern that the law of competition lacked merger and acquisition provisions except for the telecommunications sector. Any attempted acquisitions by supermarket incumbents of assets to the effect that new entrants were denied the opportunity to either enter the grocery market or increase their presence, would not be subject to regulation. The Consumer Council noted that the Government had undertaken to review the Competition Ordinance a few years after the full implementation of the Ordinance.

The Council will continue to monitor the sector through independent and rigorous market surveys and inquiries. The Council believes pro-active measures to safeguard market competition will soon evolve and become more apparent as the impact of market surveillance gathers momentum within society.

Future Fuel Mix of the Electricity Market

The Council studied the development of the electricity market with respect to the consultation of the future fuel mix policy of electricity generation, the demand side management and the future regulatory framework.

With environmental policy objectives on the agenda against the backdrop of climate change and clean air in Hong Kong, which all contribute to rising costs of fuel, the Council was of the view that it had become more crucial than ever for energy providers to increase information transparency and implement appropriate measures for reducing the effects that an increase in electricity tariffs may create.

Equally important was a well-designed and practical demand management policy which encourages consumers to save energy, and also a fair system in which residential users can equally derive benefits from the costs saved in respect of electricity supply as a result of demand management policy. This should exceed the financial incentives provided under Scheme of Control Agreements for the two energy providers to use more renewable energy and reduce demand.

The Council supported the government's stance that the two energy providers should increase their social obligations by devoting their efforts to exploring future energy developments, helping the underprivileged by means of a tariff support scheme and driving stronger disclosure on their commitment to the future of cleaner energy.

本會呼籲競爭事務委員會考慮當《競爭條例》實施時，運用調查權探究這些問題；與此同時，本會促請業界制定出一套自我監管的機制，有助認為自己遭到不公平手法對待的市場參與者，建立一個有效的途徑尋求公道。

除了電訊市場外，法例並未將合併和收購列入反競爭行為的規管範圍。目前在雜貨零售市場的超市若試圖通過收購資產令新投資者進入市場的機會減少，或增加自身在市場的佔有率，並不受到規管。然而本會注意到政府承諾將會在《競爭條例》全面實施數年後對條例進行檢討。

因此，本會將繼續透過獨立和積極的市場研究和調查監察這個市場。本會相信隨著市場監察在社會上的影響日益增強，保障市場競爭的進取措施即將進一步發展和更為明確。

電力市場的燃料組合發展

本會正就未來發電燃料組合的政策諮詢、需求管理及未來的規管架構，進行一項有關電力市場發展的研究。

在氣候變化及改善空氣質素的大前提下，環境政策目標已經成為重要議題，惟實現這些目標會導致燃料成本上升。本會認為電力公司比以往更加需要加強信息透明度和實施適當措施以減少因增加電費所帶來的影響。

儘管兩間電力公司是受到《管制計劃協議》的經濟誘因而增加使用可再生能源和減少需求，同樣重要的是實施設計良好及實際可行的需求管理政策以鼓勵消費者節約能源，並建立公平的制度，讓住宅用戶可分享從需求管理政策節省下來的電力供應成本。

本會支持政府的立場，兩間電力公司應該承擔更多的社會責任，包括致力探索未來的能源發展、透過電費優惠計劃扶助弱勢社群及就其未來潔淨能源的承諾提供更多資料。

While the government is contemplating new initiatives and competition for the electricity market as early as 2018, and with its current review of the future fuel mix, it is time for the government to require the disclosure of a comprehensive range of performance and financial data by the two energy providers for public scrutiny. Full disclosure by way of separate account reporting by different segments could enhance transparency and provide the necessary information for formulating the possible market reform of the electricity sector beyond 2018.

Acquisition of CSL New World Mobility Limited by HKT Limited

The proposed acquisition of CSL by another carrier licensee, HKT Limited (the parent company of carrier licensee HKT), raised public concerns as to whether the acquisition would have, or likely have the effect of substantially reducing competition within the telecommunications market.

Further, the commitment by HKT to honour their agreement with China Mobile after the proposed transaction, which allows China Mobile to access 50% of 3G spectrum in the market, and with China Mobile's holding of a 25% share of the total 4G spectrum and possible acquisition of additional spectrum, would make China Mobile the biggest and possibly dominant player in the long-term.

Therefore, the Council called upon the Communications Authority (CA) to conduct a detailed investigation to assess the potential effect of the transaction on competition within the marketplace and investigate the likelihood that the transaction would increase prices and lower service quality within the mobile telecommunication service sector as well as the possible tactical consideration of the potential coordination between mobile carriers after the transaction.

In its submission to the CA, the Council stated that the body should closely monitor the developments within the sector and take necessary measures when appropriate with the ultimate goal of promoting fair competition and safeguarding the long-term benefits of consumers in Hong Kong.

Supply and Price of Powdered Formula

Frustrated by the surge in price and out-of-stock situation of powdered formulas, large numbers of consumers lodged complaints with the Council, amounting to 169 related complaints in the first quarter of 2013, of which 64 were related to short supplies and 60 about price disputes. As the supply and price problems were largely due to parallel traders diverting large quantities of powdered formula away from the market, the government regulated the market by

當政府正在為2018年以後的電力市場籌劃新的措施和引入競爭，並檢討未來發電燃料組合，這正是時候要求兩間電力公司公開其全面業績和財務數據讓公眾審查。透過分類獨立賬戶報告作全面披露，可以提高透明度，為制定2018年以後電力市場改革提供所需資料。

香港電訊有限公司收購 CSL New World Mobility Limited

香港電訊有限公司（傳送者牌照持牌人香港電訊的母公司）提出收購CSL的建議，引起公眾質疑是次收購將會或可能會嚴重削弱電訊市場競爭。

此外，香港電訊承諾履行其與中國移動通訊的協議，若建議的交易達成，中國移動通訊便可使用市場內五成的3G頻譜，連同現已擁有的25%總4G頻譜，以及將來可能取得更多額外頻譜，這使中國移動通訊在未來可能成為電訊市場中最大及有主導地位的參與者。

因此，我們要求通訊事務管理局進行詳細的調查，評估該項交易對市場競爭的潛在影響、導致價格提高及流動通訊服務質素下降的可能性，以及在交易後流動電訊網路商協調相互策略的潛在可能性。

在提交到通訊事務管理局的意見中，本會指出管理局應密切監察通訊業的發展，並採取適當的措施，以達致促進公平競爭及保障香港消費者長遠利益的最終目標。

嬰幼兒奶粉的供應和價格

2013年首季，本會收到消費者因不滿奶粉價格上漲以及供應不足的投訴有169宗，當中，64宗涉及供應不足、60宗有關價格爭議。由於奶粉供應不足和價格的問題主要原因是水貨客把大量奶粉轉離香港市場，政府於2013年3月1日通過實施並由海關執法的《2013年進出口（一般）（修訂）規例》，限制配方奶粉的出口；規例規定離境人士可攜帶淨重不超過1.8公斤的配方奶粉，或兩罐配方

limiting the total net weight of powdered formula carried by a person departing Hong Kong to no more than 1.8 kg, or two cans of powdered formula. The limit was stipulated with amendments to the Import and Export (General) Regulations, effective on 1 March 2013, and enforced by the Customs and Excise Department. The Council welcomed the government's new measure, which resulted in a significant reduction in the number of complaints received.

The Council continued to advocate the needs of local parents in its collaboration with the government and different stakeholders and the Council tendered advice to the Committee on Supply Chain of Powdered Formula, set up by the government in July 2013 to ensure stable and sufficient supplies of powdered infant formula for local parents.

To step up surveillance of the market situation on powdered infant formula, the Council conducted an ad hoc survey concerning price and supply of new born infant formula before and after the Chinese Lunar New Year in 2014, which is seen as the peak season for parents to stock up on the product for the long holiday.

The survey covered 18 districts, and was conducted in addition to the regular bi-monthly surveys concerning the price of infant formulas. The survey covering the pre-Lunar New Year period revealed varied findings on shortages of products in different districts, with the situation of one brand being most acute. Findings from the survey undertaken after the Lunar New Year revealed that the situation had improved. Subsequent to the survey, the Council discussed the findings with relevant suppliers, and urged them to take measures to improve the situation.

While the Council was attentive to the problems in the supply chain of powdered infant formula, it also paid attention to the representation of infant powdered formula in advertisements and promotional messages. The Consumer Council actively participated in the Department of Health's Taskforce for contribution to the development of the Hong Kong Code of Marketing of Breastmilk Substitutes.

Protection for Retail Investors under Professional Investor Regime

The Consumer Council responded to a consultation paper by the Securities and Futures Commission (SFC) regarding the proposed amendments to the Professional Investor (PI) Regime. On a whole, the Council supported the SFC's PI review and its efforts to improve, clarify and update the distinction between professional and retail investors. The Council considered that concerns about whether investors had been inappropriately classified as 'experienced' investors and treated as professionals and therefore crowded out from the protection mechanisms should be addressed

奶粉。本會歡迎政府採取的新措施，接獲的投訴亦因而大幅減少。

政府在2013年7月成立一個《配方粉供應鏈方案委員會》，目的是確保本地家長得到穩定及足夠的嬰兒配方奶粉供應。本會向此委員會提供意見，並繼續與政府和各持分者合作反映本地家長的需要。

為加強對嬰兒配方奶粉的市場監察，在2014年農曆新年前後，奶粉需求的高峰期（因家長為長假期預備多點配方奶粉），本會額外增加調查，搜集初生嬰兒奶粉的供應和零售價資料。

除了恒常每兩個月的奶粉價格調查外，是次調查涵蓋了全港十八區。農曆新年前的調查發現，各區的產品缺貨情況不一，當中一個品牌尤其嚴重。但在農曆新年假期後，缺貨情況有所改善。本會遂與有關的供應商討論調查的結果，並促請他們積極跟進。本會亦會繼續監察配方奶產品的價格和供應情況。

本會一方面注意嬰兒配方奶粉供應鏈的問題，而另一方面，亦關注嬰兒配方奶粉的廣告及宣傳訊息。本會積極參與衛生署《香港母乳代用品銷售守則》專責小組，就制定有關守則提供意見。

專業投資者制度下給予零售投資者的保障

本會回應了由證券及期貨事務監察委員會（證監會）發出有關建議修訂專業投資者制度的諮詢文件。整體來說，本會支持證監會的檢討，以及其致力改善、澄清及更新區分專業與零售投資者的工作。投資者因被誤當具「經驗」的投資人士而被界定為專業投資者，最終被併諸保護機制門外，是一項值得關注的問題，必須獲得處理。這才可以為投資者及消費者帶來更完善的保障，提高他們對金融業的信任。

to bring about greater protection and enhance the level of trust that investors and consumers had in the financial industry.

With regard to the PI regime, the Council considered that the proposals contained within the consultation paper could provide a better level of investor protection if supported by periodic reviews of the monetary threshold for individual PIs and application of effective suitability requirements, compliance of intermediaries in providing appropriate product recommendations to investors, a client opt-in mechanism to be treated as a PI and better product regulations to improve disclosure standards.

The Council also urged that further efforts were needed to educate investors with respect to the difference in the level of protection made available under the retail/professional regulatory framework.

Outbound Package Tours without Tour Escort

In response to concerns expressed by the Hong Kong Tourism Industry Employees General Union, the Council conveyed its views and observations to the Travel Industry Council (TIC) over the absence of Hong Kong tour escorts for outbound package tours.

The Council noted the upward trend for local travel agencies to dispense with tour escorts for short-distance outbound package tours (involving cross-border land transport only) or for tours with patrons falling below a certain threshold (usually 15 patrons). Consumers were not explicitly informed of the situation and the indication contained within promotion leaflets was often inconspicuous.

The TIC was urged to make it a requirement for travel agents to disclose to consumers by using a larger font size on leaflets and making verbal explanations to the fact that the tour is or may be conducted without escorts. The Council also suggested that the industry should offer more consumer protection in cases of tours without escorts by allowing consumers to opt out with a full refund while also providing a round-the-clock telephone hotline and/or other support services.

The TIC expressed no disagreement with regards to the Council's comments in general, however, they were in the opinion that the existing level of protection offered to consumers is sufficient and therefore preferred maintaining the current arrangements.

本會認為諮詢文件的建議，若能配合定期檢討界定個人專業投資者的資產總值限額、為個別投資者作有效的合適性評估、監察中介人嚴格遵守規定，為投資者提供合適投資意見、給予投資者選擇權決定是否加入成為專業投資者的機制，以及改善產品監管制度，可為投資者提供更佳保障。

當然，本會亦促請監管局進行投資者教育工作，讓投資者清楚了解在零售/專業投資者規管制度下消費者保障措施各有不同。

外遊團不設領隊

為回應香港旅遊業僱員總會早前表達的憂慮，本會向旅遊業議會傳達本會就外遊旅行團不設香港領隊的現象之意見及觀察。

本會留意到本地短途外遊旅行團（只涉及陸路過境）或人數少於一定下限（通常為十五人）的旅行團有不設領隊的情況，且有上升趨勢。有投訴謂，消費者沒有被清楚知會有關情況，而宣傳單張內有關此安排的提示亦往往不明顯。

本會促請旅遊業議會，要求旅行代理商在宣傳單張以較大字體，或口頭向消費者解釋，說明旅行團沒有或可能沒有領隊的情況。本會亦提議業界應容許消費者在知道旅行團不設領隊的情況後，可選擇全數退款，及提供一個廿四小時的電話熱線及/或其他支援服務，向消費者提供較佳保障。

旅遊業議會大致上對本會的意見沒有表示異議，但他們認為目前的保障程度已經足夠，因此傾向保留目前安排。

Advancing Legal Protection for Consumers

加強消費者的法律保障



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

消委會就可能影響消費者權益的法律發展、監管制度及守則向政府和有關機構表達意見，以加強對消費者的法律保障。本會深信如消費者權益在法例或實務守則中列明，消費者會得到更好的保障。

Submissions on Legal Protection

During the year, the Council made five submissions from the perspective of consumer legal protection to the government and relevant bodies on matters including ad valorem stamp duty for flat buyers, land titles system, legal protection rendered to consumers as unsecured creditors and the regulation of stored value facilities. The Council also made recommendations on the draft code of practice for Listed Sellers of Poisons (LSP).

Submission on the Stamp Duty (Amendment) Bill 2013 - Increase of the Ad Valorem Stamp Duty on Residential Property Transactions

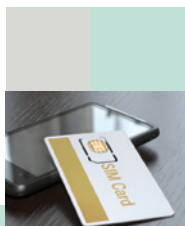
The Council supported the proposed amendment, which aimed to address the overheated property market, to substantially increase the ad valorem stamp duty on all residential property transactions except where the purchaser(s) is a Hong Kong Permanent Resident (HKPR) and does not own any other residential properties in Hong Kong at the time.

就法律保障提出意見

過去一年，本會從消費者法律保障角度，就著不同的事宜向政府及有關機構提交五份意見書。涉及的範疇，包括住宅物業交易的從價印花稅、土地業權制度、向消費者作為無抵押債權人提供的法律保障以及儲值支付產品的規管。本會亦就有關列載毒藥銷售商執業守則草擬本提供建議。

2013年印花稅(修訂)條例草案—增加住宅物業交易的從價印花稅意見書

為針對過熱的物業市場，有關修訂建議大幅增加所有住宅物業交易中的從價印花稅稅率，但在購買物業時沒有擁有任何香港住宅物業的香港永久居民則不受修訂影響，本會對此表示支持。



The Council was also in support of the refund mechanism proposed within the Bill which was catered for HKPR residential property owners who purchased properties not for investment purposes. Under the proposed arrangement, purchaser would initially have to pay the increased stamp duty, but would have the extra stamp duty paid refunded if they disposed of their original property within six months of the transaction.

However, the Council was concerned that the six month time limit may not be adequate and realistic given that the disposal of properties could be subject to market volatility and conveyance regulations. Therefore, the Council called on the Bills Committee of the Legislative Council to consider whether the administration should be empowered to amend or extend the proposed time limit so as to allow the targeted purchasers an adequate period of time to sell their original property at a reasonable market price.

Consultation on the Revised Proposal of Two-Stage Conversion Mechanism

In response to the Land Registry's revised proposal of a Two-Stage Conversion Mechanism for the implementation of the Land Titles Ordinance, the Council suggested that the Land Registry should provide a clear explanation to the general public on important issues such as the indefeasibility of title conferred by the proposed mechanism, the scope and limitation of the indemnity fund available to innocent parties for loss of title by reason of fraud under the proposed conversion scheme, and the circumstances where the indemnity would be capped or without cap.

Proposed Regulatory Regime for Stored Value Facilities (SVF) and Retail Payment Systems in Hong Kong

The Council made further response to the Hong Kong Monetary Authority's public consultation regarding the subject matter. The Council reiterated its support of the proposal to establish a mandatory licensing regime for SVF, in the belief that it could ensure the safety and soundness of the operation of SVF related products and services. Such regime, in the Council's view, should be built on clearly defined and adequately disclosed rights and obligations of all the stakeholders of the SVF.

Meanwhile, the Council noted the growing use of non-card based SVF such as those in electronic form stored on computers or mobile networks. However, as these products are currently beyond the scope of the regulatory framework, the Council suggested that the regulatory framework be expanded to ensure users of such SVF be adequately protected.

本會亦支持草案中為置業自住而非投資的香港永久居民所設的退稅款機制。根據建議，如香港永久居民在置業時已擁有住宅物業，他們須繳付額外印花稅。但如果他們能在有關交易後六個月內把原有的物業出售，他們將獲退回已繳交的額外印花稅。

然而，出售物業受制於市場情況及樓宇買賣規範，本會關注到建議中的六個月時限未必足夠或符合現實情況。為使有關買家能有足夠時間以合理市價售出原有物業，本會在意見書中向立法會的法案委員會提議，應考慮賦予行政機關修改或延長建議中的時限的權力。

修改兩階段轉換機制諮詢

土地註冊處就有關實施《土地業權條例》而作出的兩階段轉換機制提出修改。在回應最新版本的修訂時，本會指出土地註冊處應就其中的重要事項向公眾作出明確說明，包括建議機制授予的不可廢除業權、在建議的轉換機制下，彌償基金向因欺詐而無辜損失業權的人士所作出的賠償範圍及限制，以及在彌償金會設有或不會設上限的情況。

香港儲值支付產品 (SVF) 及零售支付系統的建議監管制度

本會就香港金融管理局有關建議監察制度的公開諮詢文件進一步提供意見。本會重申對儲值支付產品 (簡稱SVF) 設立強制發牌制度的建議表示支持，認同有關制度可確保與SVF有關的商品及服務能安全及穩健地運作。本會認為有關制度應建基於所有SVF 持份者的權利及責任均得到明確界定和充分披露。

同時，本會留意到無卡式SVF如儲值於流動電話或網絡的產品的使用日趨普遍。可是這類產品並不受現行制度的監管。本會提議擴大監管架構的範圍，使這些產品的使用者得到充分的保障。

Furthermore, the Council was aware that single-purpose SVF, including pre-paid coupons and stored value membership cards, are not regulated under both the existing framework and the proposed regime. The Council therefore urged that the single-purpose SVF, in particular those involving substantial amounts of money, should be regulated.

Legislative Proposals on Improvement of the Corporate Insolvency Law

The Council appreciated the intent of the legislative proposals to improve the efficiency of winding up process, but also expressed concerns over the consumers' position as unsecured creditors in the event of corporate insolvency.

It was submitted that consumers share similar vulnerability as employees as they both lack the bargaining power and information enjoyed by other creditors. The existing redress mechanism for consumers, in the Council's view, was also limited in scope and failed to provide a comprehensive and adequate safety net. The Council called for consideration of a more fundamental change and reform in the corporate insolvency regime in Hong Kong, in particular, moving up consumers, who have made prepayment for goods or services, on the priority list for payment of debts.

Consultation on Draft Code of Practice for Listed Sellers of Poisons (LSP)

In its submission to the Department of Health, the Council expressed support for the requirements imposed by the Draft Code, including that a LSP must ensure that nothing on the premises may carry any suggestion that any employee is a registered pharmacist. This is to differentiate a LSP from an Authorised Seller of Poisons (ASP) who can sell a wider scope of drugs, including dangerous drugs, in the presence of a registered pharmacist. LSPs are also prohibited from pretending to, confusing or misleading consumers that they are an ASP.

The Draft Code also requires that LSP must cooperate with inspectors from the Department of Health during their regular inspections, comply with a specific set of storage requirements to ensure product safety and reliability and retain all sale documents for a specific period of time as this may help ensure the quality, safety, efficacy and genuineness of the pharmaceutical products as well as assisting in tracing problematic products.

另外，本會留意到單一用途SVF，如禮券或儲值會員卡等，均不受到現有或建議中的制度監管。本會促請規管單一用途SVF，特別是涉及龐大金額的。

優化公司破產法例立法建議

本會認同改善清盤程序的效率的立法建議原意。但另一方面，本會亦對消費者作為無抵押債權人在企業破產中的權益，表達關注。

本會在意見書指出，消費者與僱員同樣處於弱勢，因為兩者均無討價還價能力，以及缺乏其他債權人所享有的資訊。此外，本會認為目前為消費者提供的補償機制的作用有限，未能為消費者提供全面及足夠的安全網。本會倡議考慮為香港的公司破產制度作出一個根本性的改變及改革，並認真考慮為消費者，特別是那些以預繳方式購買貨品或服務的消費者，提升他們在債權人的名單上享有較高的優先排次。

有關列載毒藥銷售商執業守則草擬本的諮詢

在本會向衛生署提交的意見書中，本會支持守則草擬本所訂定的各項要求，包括列載毒藥銷售商必須確保處所內沒有任何會令人誤會其員工為註冊藥劑師的指示，以分辨列載毒藥銷售商與獲授權毒藥銷售商，因後者可售賣範圍較廣泛的藥物，包括在有註冊藥劑師駐場的情況下可售賣危險藥物。此外守則禁止列載毒藥銷售商假裝為獲授權毒藥銷售商，混淆或誤導消費者，讓消費者誤會它是該等銷售商。

守則草擬本亦要求列載毒藥銷售商必須在衛生署職員進行例行檢查時保持合作、遵守一系列特定的儲存要求以確保產品的安全及可靠性，及列載毒藥銷售商必須在特定時間內保留所有銷售文件，以確定藥劑產品的質素、安全、效能和真確性，及協助追蹤有問題的產品。

Disseminating Consumer Information

傳播消費資訊

The Council informs and guides consumers about their rights through the communication of information by means of a diversity of media tools and channels. Effective information dissemination empowers consumers to be vigilant for undesirable trade practices and on alert to unsafe goods and substandard services, while also enables the consumers to make wise choices and act as responsible consumers.

消委會透過不同媒體工具及渠道傳遞信息，確保消費者瞭解其享有的權益。我們深信有效的信息發布能加強消費者對不良營商手法的警覺性、對不安全的產品和劣質服務有所警惕，使他們能夠作出明智的消費選擇，同時也做個負責任的消費者。

Championing Topical Issues via Different Channels

During the year, the Council waged a publicity campaign regarding the newly enacted Trade Descriptions (Unfair Trade Practices) Amendment Ordinance using innovative ideas and presentation via different channels and new media. Timely advice and response were provided to media as they covered the issues relating to the legislation from different perspectives.

Interviews or briefings were set up for the press regarding other significant issues like competition within the grocery market, supplies of powdered infant formula and the reassignment of 3G spectrum.

Education Campaign on the Amended Trade Descriptions Ordinance

The Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance came into effect on 19 July 2013. To heighten consumers' awareness of their legal rights under the legislation and the concept of "shopping smart", a consumer education campaign was launched in collaboration with the enforcement agencies. Messages were conveyed in the form of videos, comics, roving exhibitions as well as radio dramas and press interviews. The Council also developed a dedicated website (www.consumer.org.hk/unfair_trade_practices) to disseminate related information on the newly enacted provisions. The website attracted a total of 120,751 page views during the year.

多元媒體渠道 傳達消費熱話

年內《商品說明(不良營商手法)(修訂)條例》生效，本會以創新意念和表達手法，透過不同渠道和新媒體，策動宣傳及推廣活動。本會更向傳媒提供適時的建議及回應，協助它們以不同角度報道與條例相關的課題。

至於其他重要議題，例如：雜貨零售業涉違反競爭行為、嬰幼兒配方奶粉供應及3G頻譜重新指配等，本會亦為新聞界安排訪問或簡報會。

商品說明條例 開展宣傳活動

《商品說明(不良營商手法)(修訂)條例》於2013年7月19日生效。為提升公眾對條例下消費者法律權益的認知及推廣「精明消費」的概念，本會聯同條例的執法部門舉辦了一系列消費者教育活動，藉著錄像、漫畫、巡迴展覽，電台廣播劇和報章專訪來傳遞信息。本會更建構專屬網站(www.consumer.org.hk/unfair_trade_practices)，提供相關資訊。年內，累計網頁瀏覽頁次達120,751。

The website contained a series of six one-minute dramas that portrayed typical scenarios where traders might be found liable for new offences under the legislation, namely, False Trade Descriptions, Misleading Omissions, Aggressive Commercial Practices, Bait Advertising, Bait and Switch, and Wrongly Accepting Payment. It was followed by a brief explanation of the offence concerned and consumer alerts were presented by a delightful character – the “Smart Eyes”.

The videos were presented in three languages – Cantonese, Putonghua and English. They were also played on RoadShow's BUS-TV system.

In collaboration with Radio Television Hong Kong, 13 episodes of radio dramas were created for the purpose of promoting the legislation, followed by question and answer opportunities by representatives from the Council and law enforcement agencies.

To target the younger generation of consumers, the Council also created six online comics series to offer a snapshot view of the amended legislation. Each of the series was built around the shopping experiences of members of the Onion family and particularly the sales tactics they encountered and their disappointment after they had been defrauded.

At the end of each comic episode, the icon of “Smart Eyes” – a pair of eyes with flapping wings – appeared to offer explanations about the offences, followed by practical advice for consumers. The online comics attracted significant attention and gained a total of 50,585 page views. The series was also carried in newspapers including Headline Daily, Hong Kong Economic Times and Sky Post.

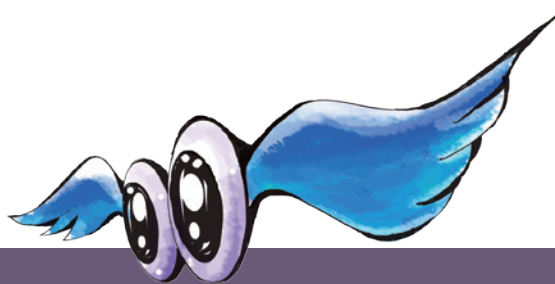
網站網羅六條一分鐘的短劇，演譯《修訂條例》所禁止的罪行，包括：虛假或誤導性商品說明、誤導性遺漏、具威嚇性的營業行為、餌誘式廣告宣傳、先誘後轉銷售行為和不當地接受付款。短片隨後透過討人歡喜的角色「精靈眼」作出簡單解說，說明條例禁止的罪行，讓消費者保持警覺。

短片備有三種語言，包括廣東話、普通話和英文，同時亦於公共巴士路訊通系統播放。

本會與香港電台聯合製作13集電台廣播劇，宣揚新修訂《商品說明條例》的資訊，輔以消委會及條例執法機構代表參與答問環節，講解詳情。

為針對年青一代消費者，本會推出六個單元的網上漫畫，扼要介紹這《修訂條例》，故事環繞「洋葱家族」一家的消費經驗，描述他們遇到的不良銷售手法和被騙後的無奈。

每個單元的結尾由揮動翅膀的大眼睛「精靈眼」登場，解說有關罪行，為消費者提供實際建議。這個網上版漫畫系列吸引廣泛注意，錄得總計50,585瀏覽頁數。此漫畫系列亦刊登於本地報章，包括：頭條日報、香港經濟日報及晴報。



“The idea of the ‘Onion Family’ came to mind as we thought of the predicaments in which consumers are being ripped off by unscrupulous traders; like an onion having its skins stripped off one by one. We believed that the stories illustrating the offences would be made more focused, vivid and impressive by a set of creative and colourful comic figures representing a family. So to speak, it is the birth of the ‘Onion Family’.” said Mr Simon Chui, Deputy Chief Executive of the Consumer Council.



副總幹事徐振景先生說：「想起當消費者遇到欺負時，就如洋葱給層層剝掉一樣，洋葱家族就在這意念中誕生。我們相信，採用創意而色彩豐富的漫畫人物，以一家人的遭遇說故事，可以更鮮明集中、活靈活現地說明有關的營商罪行。」



CHOICE Magazine

The Council's monthly magazine, CHOICE, is widely recognised as an independent and impartial platform to provide credible, reliable and useful information and advice on all matters of interest to consumers. It features the latest test reports, research studies as well as alerts about consumer traps and information on complaint cases. CHOICE features regular columns to highlight issues relating to consumer complaints, hazardous products, health and nutrition, drug safety and investor education.

Accepting no advertisements in CHOICE or donations for the body, the Council upholds the principles of independence and impartiality in evaluating goods and services available to consumers within the market.

The print edition of CHOICE is available through both subscription and sales via retail outlets including newsstands, convenience stores, supermarkets and bookshops throughout the territory. In 2013-14, the overall combined sales averaged 20,249 copies per issue, split evenly between subscription and retail sales.

The July issue (#441), featuring the test report concerning Sugars Adulteration And Antibiotics Residues Detected In Honey, along with other topics, was deemed the most popular as the first print of 23,000 copies sold out within a few days and a reprint of 3,000 copies was ordered to meet demand.

CHOICE has been made available online (<http://choice.yip.com.hk>) since 2004. Users can access both free and paid reports published in the current issue as well as back issues of CHOICE. There were over 66,000 downloads during the year under review, which represented an 11% increase compared with the previous year.

《選擇》月刊

本會出版的《選擇》月刊被廣泛公認為獨立公正的資訊平台。發放可信、可靠及有用的資訊、建議和意見，影響深遠。每期月刊主要刊載測試和研究報告、提供各式消費陷阱的警示，以及介紹各類投訴個案等。月刊亦常設專欄，凸顯與消費者投訴、危險產品、健康與營養常識、藥物安全和投資者教育等相關的課題。

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

印刷版《選擇》月刊的銷售途徑分為訂閱和零售。零售點包括報攤、便利店、超級市場和書店。月刊在2013-14年度的總銷量平均為每期20,249冊，訂戶及零售各佔總銷量的一半。

2013年7月份（441期）《選擇》月刊報道有關蜂蜜測試的研究，指出部分蜂蜜樣本摻雜糖份及含抗生素殘餘。連同其他議題，這期月刊熱銷，初版23,000冊於數天內沽清，須再版印刷3,000冊以滿足讀者需要。

自2004年始，市民也可以登入（<http://choice.yip.com.hk>）瀏覽《選擇》月刊網上版的免費和付費文章。網絡使用者除可瀏覽當月出版的文章外，更可透過資料庫瀏覽過去的月刊。年內，《選擇》月刊網上版錄得超過66,000個下載，比去年上升了11%。



Short video drama on the Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance 2012.

簡介《2012年商品說明(不良營商手法)(修訂)條例》的短劇。

Connecting with Mass Media

The Council remained in daily contact with mass media on all matters of consumer interest, which contributes significantly to the fulfillment of the Council's statutory duty to disseminate consumer information to the public. Regular press conferences relating to CHOICE magazine coupled with briefings and interviews on consumer issues were held for mass media throughout the year. A total of 201 press releases and statements (101 Chinese and 100 English) were issued during the year, most of these were related to topics published in CHOICE magazine, in addition to Council's response and position concerning prominent consumer issues and policies.

The Council also frequently participated in TV and radio programmes during the year and actively provided information to the media to ensure the empowerment of consumers.

In cases where traders were found to persistently engage in unfair and dishonest practices against consumers, the Council expressed its disapproval and alerted consumers by exposing the name and business location of the offending parties through the mass media.

Enhancing Communication through Internet

The Council's official website (www.consumer.org.hk) provides a wide range of information for access by consumers, with barrier-free features for impaired users. Information posted on the website includes press releases, information on product recalls and alerts, government submissions and shopping tips. Consumers can also lodge complaints via the website or compare grocery prices among the 1,650 supermarket items which are updated daily.

與大眾媒體的聯繫

本會每天都因應各種消費權益議題，與傳媒保持聯繫，以盡本能向公眾傳遞消費資訊。除每月《選擇》月刊出版當日的記者招待會外，亦會針對不同消費課題，舉行新聞發布簡介會及安排專訪。年內，本會發表了總計201篇新聞稿和聲明（101篇中文及100篇英文）。內容除大部分文稿與《選擇》月刊的專題內容有關外，本會亦就重大消費議題及政策發表回應和立場書。

本會同時十分重視與電視台及電台的合作，經常參與媒體節目，並積極向傳媒發布信息，以加強消費者維護自身權益的能力。

一旦發現經營手法不公平及不誠實、屢勸不改的商戶，本會會透過傳媒作出譴責並公開其商號及營運地址，警惕消費者。

透過互聯網 加強與消費者溝通

本會的網站 (www.consumer.org.hk) 讓消費者輕鬆瀏覽豐富的消費資訊，並結合無障礙瀏覽功能，適合傷健人士使用。本會網站載有的資訊包括新聞稿、產品回收及安全警示、政策立場書及購物提示。消費者也可透過網站遞交投訴表格。網站的「網上價格一覽通」涵蓋1,650件超市貨品，價格資訊每天更新，以供消費者比較及參考。



The July issue of CHOICE magazine which featured the test report on honey was so popular that the first print of 23,000 copies was sold out within a few days, and a reprint was ordered.

刊載蜂蜜測試報告的七月份《選擇》月刊反應熱烈，初版23,000本於數天內售罄，須再加印。

Press conference on CHOICE magazine was held once a month. 每月舉行《選擇》月刊新聞發布會。



Tourists from mainland China can also make use of the Shopsmart website (www.shopsmart.org.hk) to learn about smart shopping tips, notes on Hong Kong trade usage and culture as well as the consumer protection in Hong Kong.

To provide tourists better information that leads to more informed shopping choices, the website underwent a revamp during the year. The website content was enhanced with information on some of local conventional retail practices. Complaint cases in relation to different popular commodities for tourists, like dried seafood, jewellery and watches, and telecommunications equipment were uploaded for users' reference.

In view of the increasing number of tourists coming to Hong Kong under the Individual Travel Scheme, the website also carried additional information on lodging and transportation in the territory, coupled with some of the rules and regulations on board of buses and mass transit railway.

To facilitate easier browsing, new features were added to the website which enabled readers to sort products by price and specific rating, as well as select specific models for easy comparison in respect of their specifications.

The website received 485,632 visits and 1,500,054 page views during the year, and information related to mobile phones, cosmetics and watches were the most read topics.

內地旅客在港消費，可利用「精明消費香港遊」網站 (www.shopsmart.org.hk)，獲取精明購物提示、認識本地消費習慣，以及在港消費的權益和保障。

本會年內已更新網站，為內地旅客提供更佳資訊，從而作出更精明的購買決定。我們加強網站內容，臚列一些有關本地慣常銷售做法的資料供旅客參考。旅客喜愛的熱門商品，諸如乾貨海產、珠寶和手錶及通訊器材的相關投訴個案亦上載至網站。

隨著「個人遊」計劃的實施，內地訪港旅客人數增多，網站遂增設本地住宿與交通的實用資訊；同時亦加入一些有關乘搭巴士及港鐵的規例和規則以供參考。

為了方便消費者在此網站尋找各種產品資訊，本會更新了搜尋功能，瀏覽人士除可憑價格和特定評級來排列貨品，也可選取特定的型號，方便比較貨品規格。

年內，瀏覽此網站的人次和頁次，分別為485,632和1,500,054。最受歡迎的主題是手提電話、化妝品及手錶。

Shopsmart website provides a wide array of shopping tips for tourists from mainland China.

「精明消費香港遊」網站為訪港內地旅客提供各式消費資訊。



Raising Public Awareness through News

Without exception, this year was highlighted by the Consumer Rights Reporting Awards and Top Ten Consumer News, organised in collaboration with the news industry to encourage reporting on consumer issues with a view to promoting consumer protection and public awareness of consumer rights.

The Consumer Rights Reporting Awards

The 13th Consumer Rights Reporting Awards was organised by the Council in association with the Hong Kong Journalists Association and the Hong Kong Press Photographers Association, with the objective to encourage reporting of consumer rights protection.¹²

The Council received a total of 170 entries to the Award under seven categories: print news, print features, television news, television features, radio news, radio features and press photos.

The winning entries highlighted some of the hot topics that were of public concern during the year, such as the sales practices and regulation of medical beauty services, Employee Choice Arrangement of the Mandatory Provident Fund, sales tactics of estate developers and parallel trading in baby formula and other goods.¹³

聚焦消費新聞 提升公眾關注

年度盛事，首推本會舉辦的「消費權益新聞報道獎」和「十大消費新聞選舉」，此兩項活動由本會與新聞界合辦，旨在鼓勵傳媒報道消費新聞，促進市民對消費保障的認識，提高各界對消費者權益的關注。

消費權益新聞報道獎

第十三屆「消費權益新聞報道獎」由本會與香港記者協會及香港攝影記者協會攜手舉辦，目的是為了表彰保障消費權益的報道。¹²

年內本會共收到170份參賽作品，競逐七個組別的獎項，分別是印刷新聞、特寫、電視新聞、電視特寫、電台新聞、電台特寫和新聞攝影。

報道獎的得獎作品，題材環繞年內備受公眾關注的熱門議題，例如：醫學美容服務業的推銷手法和規管問題、強積金「僱員自選安排」計劃、發展商銷售樓宇的手法，以及嬰兒奶粉及其他商品的水貨問題。¹³

The Secretary for Commerce and Economic Development of Hong Kong, the Hon. Gregory SO Kam-leung, GBS, JP and some award winners at the Consumer Rights Reporting Awards.

香港商務及經濟發展局局長蘇錦樑先生，金紫荊星章，太平紳士，與部分「消費權益新聞報道獎」得獎者合照。



¹² See Appendix 12 for the list of adjudicators for the Awards. 報道獎的評判名錄見附錄十二。

¹³ See Appendix 13 for the list of winning entries of the 13th Consumer Rights Reporting Awards. 第十三屆「消費權益新聞報道獎」得獎名單見附錄十三。

Top Ten Consumer News (Year of the Snake)

The event, in its 10th year, was jointly organised by the Council along with Cable TV News, Radio Television Hong Kong and Hong Kong Economic Times and Sky Post. To celebrate the occasion, a 10th anniversary prize was set up for the event.

Starting from mid-January till the end of the month in 2014, members of the public were invited to select and vote for the top ten consumer news, out of a list of 20, that in their view were of the utmost importance to consumers during the year of the Snake in Hong Kong.¹⁴ The event drew a total of record high of 3,600 voters, with the number boosted by the increase in online voters who cast their ballot via the new mobile website created as an additional channel apart from the official website and print entry forms.

蛇年十大消費新聞揭曉

「十大消費新聞選舉」舉辦至今已踏入第十年，由本會聯同香港有線新聞有限公司、香港電台、香港經濟日報與晴報合辦。是次活動特設「十大消費新聞選舉十周年大獎」獎項，以作周年誌慶。

由2014年1月中至1月底，公眾在20則備受消費者關注的新聞中，投選蛇年十大消費新聞¹⁴，此活動吸引3,600名市民參與投票。參加者除了以郵寄、傳真，或登入本會網站投票外，也可透過手機應用程式參與投票，因電子投票的人數有所增加，令總投票人數創歷年新高。

Top Ten Consumer News (Year of the Snake) was announced on 23 January 2014.
蛇年十大消費新聞於2014年1月23日公布。



14 See Appendix 14 for the poll results of Top Ten Consumer News (Year of the Snake).
「蛇年十大消費新聞」選舉結果見附錄十四。

Empowering Consumers Through Education

以教育活動提升自我保護能力



The Council empowers consumers by means of education which allows consumers and social groups to acquire the necessary skills and knowledge in rational consumption, enabling them to think and act as responsible consumers.

消委會透過教育活動提升消費者的自我保護能力，讓消費者及社會組織掌握理性消費的技巧和知識，引導他們思考及成為負責任的消費者。

Education Programmes and Activities

During the year, a wide range of education programmes and activities, comprising 221 educational talks, workshops and seminars, were organised and conducted for various target groups, including youth, elderly and new immigrants, as well as other interested parties such as teachers and the vulnerable. These activities covered a wide range of topics ranging from consumer rights and responsibilities to consumer protection laws, and from sustainable consumption to hot topics such as the subscription of telecommunication services and product safety.

教育課程和活動

本會全年舉辦了221項不同類型的消費者教育課程及活動，包括講座、工作坊和研討會等，以針對不同目標社群的需要，當中涵蓋年青人、長者及新來港人士，以及其他界別如教師及弱勢社群等。教育活動的主題廣泛——消費者權益與責任、消費者保障法例、可持續消費及備受關注的消費權益問題如電訊服務及產品安全等。



The Consumer Culture Study Award

Co-organised with the Education Bureau (EDB), the 15th annual Consumer Culture Study Award took place during the year. The programme is one of the largest project-based learning platforms for local secondary school students in which participants select a topic on local consumer culture for study and submitted a report as their entry for the Award.

During the year, 1,241 teams from 110 secondary schools took part in the Award.¹⁵ Over 2,500 teachers and students attended introductory talks organised by the Council, from which they were led to contemplate a wide array of consumer issues, and learned methods needed to conduct cultural studies. It was through these talks and the subsequent active engagement of students in conducting the study that their understanding and awareness of consumer issues was enhanced and analytical ability strengthened.

Also, 133 workshops and consultation sessions covering over 30 thematic topics were organised for over 6,700 teachers and students as an extension activity of the Award. These workshops were held with the aim to stimulate creativity and interest on issues including consumer responsibility as well as care and concern for the environment. Concepts and skills in conducting and presenting consumer culture studies were also delivered to the participants.

消費文化考察報告獎

每年由本會及教育局合辦的「消費文化考察報告獎」，至今已經第十五屆，是本地學界最大型的專題研習教育活動之一。參加的中學同學自行挑選與本地消費文化有關的課題，進行考察調查並提交報告。

年內，共有來自110間中學的1,241隊伍參與這個活動。¹⁵ 本會為老師和同學特設講座，讓參加者思考各類消費問題並學習考察方法，講座共吸引逾2,500位師生出席。同學透過出席講座及積極參與活動，對各種消費課題有更深入的了解及關注，亦有助提升分析能力。

同時，本會亦舉辦了133場共30多個不同專題的培訓及諮詢工作坊，作為延展學習活動，共有逾6,700位老師和學生參與。這類工作坊旨在啟發同學的創意及興趣，並引導他們對消費者責任、可持續消費等課題的關注。工作坊同時向參加者傳授消費文化考察的概念和技巧。



The Joint Award Presentation Ceremony of the 14th Consumer Culture Study Award and the 3rd Third Age Persons Consumer Culture Study Award was held on 23 July 2013 at the Academic Community Hall of Hong Kong Baptist University. Officiated by the Hon. Gregory SO Kam-leung, GBS, JP, the Secretary for Commerce and Economic Development of Hong Kong, and attended by 620 guests, the ceremony presented a total of 61 awards to the 47 winning teams.

第十四屆消費文化考察報告獎及第三屆第三齡消費文化考察報告獎聯合頒獎典禮於2013年7月23日假香港浸會大學大學會堂舉行，並由香港商務及經濟發展局局長蘇錦樑先生，金紫荊星章，太平紳士主禮。典禮共有620位嘉賓出席，並頒發了61個獎項予47隊得獎隊伍。

¹⁵ See Appendix 15 for the list of winners of the 15th Consumer Culture Study Award. 第十五屆消費文化考察報告獎得獎名單見附錄十五。

The Council also helped organise School Workshop Days as a support and learning initiative for participating schools of the Award. On a School Workshop Day, the Council conducted four to five different workshops for as many as 200 students in a single session, which gave them different experience and training. During the year, School Workshop Days were held in 23 schools.

Advisory and consultation sessions conducted by staff were also introduced as a support initiative for teachers and students to help improve their project ideas and skills aimed at further improving the quality of their projects. Two consultation days with four sessions as well as 54 advisory and consultation sessions were held during the year.

In order to sustain the interest of consumer culture studies amongst participants, interest groups concerning consumer culture studies were established in three local schools, each with 10-15 members, with the assistance of the Council's Consumer Education Division as a pilot scheme. Monthly training talks and workshops as well as sharing sessions were held for the group members. These members were guided by experienced peer mentors in conducting their study reports.

The long-running programme was well received by schools as nearly 80% of participating schools had joined the Award for two or more consecutive years. The success rate of participating teams completing the study was 96%.

Since its inception, the Award had generated a fruitful collection of over 10,700 study reports based on first-hand data collected by students, and in turn, has helped enrich the archives of studies on local consumer culture as well as the pool of teaching resources.

本會亦為學校舉辦「學校工作坊日」，進一步支援學校參與報告獎。於工作坊日舉行當日，本會派員主持四至五個與消費議題相關的工作坊，讓多達200名學生透過工作坊得到不同的體驗和學習。年內，共為23間學校舉辦工作坊日。

此外，本會亦會以「諮詢面談會」及「諮詢面談日」向參與學校提供更多的支援。這類面對面的訪談諮詢讓老師和學生就報告提出問題，而本會職員會就報告的概念及內容作出建議，目的在提升作品水平。本屆共舉辦了兩日共四節「諮詢面談日」及54次面談會。

為延續參加者對消費文化考察的興趣，本會於三間本地中學推行先導計劃，協助學校成立以10至15位同學為單位的興趣小組。本會教育部會為參加興趣小組的同學每月安排講座、工作坊及分享會等活動，並吸收同校富經驗的報告獎前參加者，指導小組成員完成其考察報告。

「報告獎」一直獲得本港學界的踴躍支持，本屆參與的學校中有80%已連續兩年或以上參加活動。另外，96%參與隊伍成功完成考察報告。

自報告獎舉辦以來，已累積逾10,700多份的考察報告，當中全為同學實地考察所得的第一手資料，為本地消費文化研究和消費者教育提供了豐富的參考資源。

Consumer Education for Tertiary Students 大專教育活動

During the year, the Council also coordinated and provided training for various local and Mainland China's universities, including Hong Kong Shue Yan University and Shantou University.

年內，本會為本地及內地多間大專院校，包括香港樹仁大學及汕頭大學的學生，統籌和提供在本會實習和培訓的機會。

Youth Development Service Scheme

The Youth Development Service Scheme was set up to provide learning opportunities for young people by means of taking part in consumer education projects. In the scheme, youth volunteers were provided with comprehensive training and practical opportunities while participating in the running of various events

青年培訓服務計劃

「青年培訓服務計劃」讓學員透過參與協助籌辦本會的教育活動，加深對保障消費者權益工作的認識。計劃提供全面的訓練和實踐機會，讓學

and projects undertaken by the Council's Consumer Education Division. They are also free to take up independent tasks including working on community projects or production of educational materials.

Currently, over 50 secondary students and university undergraduates participated in the Scheme, with new recruits joining each year.

Roving Exhibition and Talks on the Trade Descriptions Ordinance

To enhance the understanding amongst young people of the Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance, a series of educational exhibitions and seminars were held.

In collaboration with the Hong Kong Institute of Vocational Education, a series of teacher training seminars and introductory talks were also held at the Institute, in addition to the staging of a roving exhibition on its five campuses. Also, a total of 16 education programmes relating to the amended legislation were delivered to tertiary institutions, secondary schools as well as community and district groups during the year.

員參與消委會教育部推動消費保障的社區教育活動、教材製作，並協助推行本會不同的活動和計劃。

本年度共有超過50位中學生及大學生參與計劃，每年均有新學員加入。

《商品說明條例》巡迴展覽及講座

為使青少年加深認識《商品說明（不良營商手法）（修訂）條例》，本會舉辦了一系列教育展覽及研討會，讓公眾瞭解新法例的內容。

本會與香港專業教育學院合辦了教師培訓研討會及講座，並在學院的五所分校舉辦巡迴展覽。年內亦為大專院校、中學、社區及地區組織等舉辦了16項相關活動。

Consumer Education for Elderly 長者教育活動

Third Age Persons Consumer Culture Study Award

The Third Age Persons Consumer Culture Study Award (TAPA) was first launched in 2010 as a pilot programme for the third age people, who are retired seniors who continue to lead a fulfilling life. The Award engages this target group in active learning as they have to compile their observations of consumer culture in a report as entry to the Award. Their entries are reflective of the thoughts and attitudes of this particular social group towards current consumer issues and phenomena.

During the year, the 4th TAPA was jointly organised by four social service institutions, namely the Hong Kong Council of Social Service, the Hong Kong Association of Senior Citizens, the Evangelical Lutheran Church Social Service – Hong Kong (Integrated Elderly Service) and the Tsung Tsin Mission of Hong Kong Social Service, and involved the participation of 18 teams from 11 organisations. Participants were provided with training in the form of focus groups, briefings and introductory talks.¹⁶

第三齡消費文化考察報告獎

本會於2010年起試驗推行「第三齡消費文化考察報告獎」，以促進退休人士或長者更瞭解本地消費文化。參與的長者需要將消費文化的觀察寫成報告提交，在過程中他們會學習到新的消費文化。他們的作品可反映出第三齡人士對各種消費議題及現象的關注和回應。

第四屆「第三齡消費文化考察報告獎」由香港社會服務聯會、香港長者協會、基督教香港信義會社會服務部（長者綜合服務）及基督教香港崇真會社會服務共4個社會服務機構協辦，並有來自11個社會服務機構的18個團隊參加。本會為參加者舉行了多個聚焦小組、簡介會及講座等培訓及諮詢活動。¹⁶

¹⁶ See Appendix 16 for the list of winners of the 4th Third Age Persons Consumer Study Award. 第四屆第三齡消費文化考察報告獎得獎名單見附錄十六。

Senior Citizen's Day 2013

The Council joined hands with the Hong Kong Council of Social Service (HKCSS) in celebrating the 2013 Senior Citizen's Day with the campaign "Care for Senior Citizens' Consumption Situation".

The campaign's kick-off ceremony was launched in November 2013 with a series of talks, sharing sessions, drama performance and video episodes. More than 250 participants joined the event to learn about the newly enacted Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance, and the services that the Council offers for their benefit.

The ceremony was followed by a forum organised jointly with HKCSS in February 2014. Over 80 seniors shared their experiences as consumers, in particular the problems they encountered in consuming banking, finance and insurance services. The forum also presented the Council an opportunity to learn more about the needs of senior consumers.

Tailor-Made Programmes for Senior Citizens

A total of 41 education programmes targeting senior citizens were held in collaboration with social and community service organisations during the year. They were tailored to meet the needs of senior citizens taking into account their specific mode of consumption and vulnerability to unfair trade practices.

長者日2013

本會與香港社會服務聯會（社聯）合作以「關懷長者消費處境」為主題舉辦2013年的「長者日」活動。

在2013年11月舉行的「社區伙伴啟動日」，活動透過講座、分享、話劇表演及短片等形式，為參加者介紹新實施的《商品說明（不良營商手法）（修訂）條例》，及本會保障長者消費權益的工作。共有超過250位長者及社工出席活動。

隨後在2014年2月，本會與社聯合辦論壇，共超過80位長者出席，分享他們日常在使用銀行、金融及保險等服務時所面對的消費處境，本會亦藉此機會瞭解長者在消費上的需要。

長者的消費者教育活動

本會聯同各社會及社區服務機構，年內合共為長者提供了41項教育活動。活動針對長者的特別需要和消費模式而設計，讓他們對不良營商手法有更深入的認識。

Consumer Education for New Immigrants and Disadvantaged 新來港人士及傷健人士的消費者教育活動

Vulnerability of certain social groups, such as new immigrants and the disabled, to risks posed by unfair trade practices remained a constant concern of the Council.

本會一直關注弱勢社群如新來港人士及傷健人士遭受不良營商手法的情況。

Consumer Council Chairman, Professor Wong Yuk-shan, presented awards to some winners of the Third Age Persons Consumer Culture Study Award.

消委會主席黃玉山教授，頒發獎項予部分第三齡消費文化考察報告獎的得獎者。



In collaboration with the International Social Service (Hong Kong Branch) and New Home Association, the Council delivered 7 educational programmes during the year for newly arrived immigrants from Mainland China.

A total of 24 specially designed educational programmes were also delivered to meet the special needs of disadvantaged groups such as the visually impaired, recovered mental patients and students with mental disabilities or special educational needs.

本會與香港國際社會服務社及新家園協會亦有定期合辦參觀活動及講座，年內為內地新來港人士共舉辦七項消費者教育活動。

此外，本會在年內亦為傷健人士舉辦24項消費者教育活動，參加者包括視障人士、精神病康復者、輕度智障及有特殊學習需要的學生等。

Train the Trainers 導師培訓

Training Programmes for Teachers

The government's recent curriculum reform responded favorably to the Council's call for incorporating consumer education into the wider school curriculum. The Council was also invited to contribute towards the design of new curricula to better incorporate consumer education concepts in school teaching, and to meet the increasing demand from schools.

Over the years, the Council had been commissioned to design and host Teacher Development Courses on subjects including Technology Education, Liberal Studies, Social and Humanities, Technology and Living as well as Economics.

During the year, a teaching sharing session was organised for advisory teachers of the Consumer Culture Study Award. A teacher seminar on the newly enacted Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance, jointly organised by the Council with EDB, was also held in June 2014.

Staff Training for School Teachers

During the year, a staff development programme was conducted for Humanities teachers of Maryknoll Convent School (Secondary Section). Sharing and advisory sessions were also held for school teachers, which concentrated on assisting the conducting of effective consumer cultural studies and project learning programmes.

Staff Exchange Activities with Consumer Protection Bodies

Training and experience sharing session were also provided to colleagues from consumer protection bodies from Mainland China and Macau.

消費者教育教師培訓課程

政府接納了本會的倡議，在近年的課程改革中，將消費者教育納入多個中學科目之內。本會亦獲邀參與多項中學新課程的設計工作，將消費者教育的概念更有效地融合於學校課程之內，以應學校在「消費者教育」教師培訓的殷切需求。

本會近年受教育局委託設計及主持多個培訓課程，包括為科技教育、通識教育、社會及人文教育、科技與生活及經濟等科目的教師提供培訓。

本會在年內為消費文化考察報告獎的指導老師舉辦教師分享會。而在2014年6月，本會亦與教育局合辦有關《商品說明（不良營商手法）（修訂）條例》的教師研討會。

學校教師專業發展工作坊

年內，本會教育部亦應邀為瑪利諾修院學校（中學部）的人文學科老師主持培訓活動。本會亦有為不同中學就如何有效推行消費文化考察及「專題研習」，提供意見。

業界交流活動

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

Over the years, the Council has produced a wide range of free to use teaching materials and tools for schools and the public. Also the Council has worked closely with the Education Bureau to develop curricula relating to consumer education for subjects including Technology and Business, Social and Humanities and Liberal studies.

Added to the collection of teaching materials during the year was a DVD explaining unfair trade practices prohibited by the amended Trade Descriptions Ordinance (TDO), which contained comics, video clips and other educational materials. The DVD had been dispatched to secondary schools and social service institutions during the year.

A total of 3,000 copies of DVD containing the winning reports from the Consumer Culture Study Award XIV were distributed to all secondary schools with the hope the DVD could serve as a useful tool for teachers in developing and conducting project learning courses.

All of these resources are also available at the Consumer Council Resources Centre situated in Tsim Sha Tsui, which holds a comprehensive range of educational resources related to consumer protection. The Centre is equipped with audio-visual devices, computers and a resource library. During the year, over 760 visitors from over 100 community organisations and education institutes used the services of the Centre.

本會歷年製作了各類題材的教學資源，免費派發供學校及公眾使用。另外亦與教育局緊密合作，在不同學科例如科技教育、商科、社會與人文教育及通識教育等的課程中編撰有關消費者教育的內容。

此外，年內亦製作了一套有關新實施的《商品說明（不良營商手法）（修訂）條例》的教材光碟，透過漫畫、戲劇短片等媒介，闡述有關不良營商手法的罪行。資源套已在本年度免費派發至全港中學及其他社會服務機構。

年內共印製及派發了3,000套「第十四屆消費文化考察報告獎」得獎作品光碟予各中學。光碟成為教師在設計專題研習教材及課堂上的實用教學工具。

有關資源在位於尖沙咀的消費者委員會資源中心供索取，資源中心藏有全面的消費者教育資源及設有多媒體設備的多用途會議室及資料中心。資源中心全年共接待了超過760位來自百多間團體及教育機構的訪客。

Collaborating With Other Parties For Consumer Protection

與其他機構合作保障消費權益

The Council ensures constant liaison and collaboration with consumer protection agencies, community groups, regulators, government agencies, professional bodies, either locally or overseas and at regional and international levels, to promote consumer protection within and beyond the borders of the HKSAR.

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

Local Collaboration

The Council maintains close liaison with the Commerce and Economic Development Bureau (CEDB), which is responsible for overseeing policy matters relating to general consumer protection. The Council also works with other Government agencies and statutory bodies to render advice on matters of consumer interest, such as policies and legislation regarding competition, financial services, the environment, public health, telecommunications, food and product safety and residential property.

Members and staff of the Council sit on nearly 70 different public advisory committees, including the Competition Commission, the Competition Policy Advisory Group, the Department of Health Taskforce on Hong Kong Code of Marketing of Breastmilk Substitutes and the Hong Kong Deposit Protection Board.¹⁷

本地的合作夥伴

本會不單與負責消費者保障政策的商務及經濟發展局保持緊密聯繫，還與其他政府機構及法定團體協作，就關乎市場競爭、金融服務、環境保護、公眾健康、電訊、食品及產品安全和住宅物業等各事務交換意見。

此外，本會委員和職員參與了近70個公共事務諮詢委員會及工作小組，包括：競爭事務委員會、競爭政策諮詢委員會、衛生署的香港母乳代用品銷售守則專責小組和香港存款保障委員會等。¹⁷

Received a delegation from Hong Kong Chamber of Insurance Intermediaries.

香港保險中介人商會代表到訪消委會。



Meeting with representatives of Hong Kong Doctors Union to discuss issues related to professional indemnity cover.

與香港西醫工會代表會面，討論專業責任保險的議題。



¹⁷ See Appendix 17 for the list of external committees attended by Council Members and Staff. 本會委員和職員出席的外界委員會名單見附錄十七。

Collaboration across the Straits

The Council continued to maintain close liaison with its counterparts in the Mainland through the exchange of information. Throughout the year, 191 delegates from consumer organisations and related bodies from different parts of Mainland China visited the Council, bringing valuable opportunities for the Council to share experiences and views on consumer protection.

To further strengthen ties and exchange, the Council actively took part in the events held by its counterparts in the Mainland, Macau and Taiwan. These events, including seminars and conferences, covered a wide range of topics on consumer protection, such as development of an arbitration system and legal protection of personal data privacy.

In January 2014, a Consumer Council delegation led by the Chairman visited a number of offices in Beijing responsible for policy matters concerning consumer protection, namely the State Administration for Industry and Commerce, the Beijing Administration for Industry and Commerce, the China National Tourism Association, the China Consumer Association and the Beijing Consumers' Association. Information and experience were exchanged on various areas of work of the Council, in particular those relating to complaints handling and product testing.

Regional and International Collaboration

The Consumer Council is an Executive and Council member of Consumers International (CI) which is a federation of consumer organisations comprising 220 members from 115 countries and territories, with the missions to support and strengthen member organisations and the consumer movement in general while also representing consumer interests at global and regional levels.

During the year, the Council participated in the revision of the United Nations Guidelines on Consumer Protection (UNGCP) by completing a matrix related to the application of UNGCP principles in Hong Kong, and suggesting areas of concern that

與兩岸三地消費者組織緊密聯繫

本會與內地各消費者協會保持密切交流和聯繫。年內，共有191位來自國內消保組織及相關機構的代表到訪本會，是分享經驗和意見的寶貴機會。

為了進一步加強聯繫和交流，本會積極參與內地、澳門及台灣消費者保障組織舉辦的活動，包括研討會及會議，內容涵括廣泛的消費保障議題，例如：消費糾紛仲裁制度的發展及個人資料私隱的法律保障。

2014年1月，本會主席率團訪京，與內地負責本會保障事宜的政府部門及消費者組織，就有關消委會的工作，尤其是投訴處理及產品測試方面，交流資訊與經驗。探訪的機構包括：國家工商行政管理總局、北京市工商局、國家旅遊局、中國消費者協會及北京市消費者協會。

地區及國際性合作網絡

消費者委員會是國際消費者聯會（國際消聯）的執行委員及理事會員。國際消聯成員來自115個國家及地方的220個消費者組織，目標是協助成員機構加強區域性的消費者權益保障工作及在國際層面上促進消費者權益。

年內，本會參與了《聯合國保護消費者準則》（UNGCP）的修訂工作，向聯合國提交有關UNGCP在香港的應用情況，並建議將一些備受關注的消費議題納入修訂的準則內，當中包括：金融服務、電子商務、個人資料私隱、國際合作和消費



A delegation led by Chairman Professor Wong Yuk-shan, visited bodies and government departments in Beijing that dealt with consumer protection issues. 消委會主席黃玉山教授率團訪京，與一些負責消費保障事宜的組織及政府部門會面。

should be incorporated into the UNGCP in the future. These areas included financial services, e-commerce, data privacy, international cooperation and funding of consumer protection agencies. The Council was also invited to participate in four working groups established by the United Nations Conference on Trade Development, namely E-commerce, Financial Services, Implementations of the UNGCP and Other Issues.

In support of the advocacy of CI, the Council responded to the CI's launch of the "Fix Our Phone Rights" campaign on 2014 World Consumer Rights Day (15 March 2014) with a survey on the instant messaging applications for Android smartphones. Findings of the survey revealed problems of excessive collection of personal data. The publicity generated helped raise the awareness of mobile phone users on data privacy protection.

As a member of the ICRT, the Council helped initiate ideas for joint testing. The joint tests organised by the ICRT that were published in CHOICE magazine during the year included those involving mobile phone handsets, camcorders, child car seats, mattresses and espresso coffee makers.

In October 2013, the Council hosted an ICRT Asia Pacific meeting in Hong Kong to forge closer ties among ICRT's Asia Pacific members. This was the third time that such a meeting had been held in Hong Kong. The meeting was attended by 16 representatives from nine countries and regions, including Australia, South Korea, India, Japan, China, New Zealand, Singapore and Thailand. The Council made use of this opportunity to discuss the feasibility of joint comparative product tests that might benefit members by sharing results, technical knowledge and costs.

Collaboration with different local and overseas parties also helped the Council monitor developments of consumer protection around the globe, and enrich itself in knowledge and experience of consumer protection to the benefit of consumers.

者保護機構的資助來源。本會並獲UNGCP邀請，參加聯合國貿易及發展會議轄下的四個工作小組，分別為電子商務、金融服務、UNGCP的執行和其他課題。

為支持國際消聯的政策倡議，本會於3月15日公布對安卓智能手機即時通訊程式的調查結果，藉此響應以「維護我們電話相關的權益」為題的2014年全球消費者權益日。調查發現手機程式有過於收集個人資料及私隱的問題。該公布所引發的宣傳效應有助加強手機用戶保障個人私隱的意識。

作為國際消費者研究及測試組織 (ICRT) 的成員，本會與該組織合作進行聯合測試項目。年內，刊登於《選擇》月刊的聯合測試報告所涵括的產品包括：手機、攝錄機、兒童汽車座椅、床褥及咖啡機等。

2013年10月，本會在香港第三次主辦國際消費者研究及測試組織的亞太區會議，讓亞太區的成員有更密切的聯繫。16個與會者分別來自九個國家及地區，包括澳洲、南韓、印度、日本、中國內地、新西蘭、新加坡及泰國的代表。本會藉著這次機會與參加者探討聯合進行產品比較測試的可行性，透過聯合測試，各成員組織可共分享測試結果、技術知識及分擔測試費用。

與本地及海外組織合作有助本會緊貼全球的消費者保障發展，從中獲得更多消費者保障的知識和經驗，將有助本會進一步為消費者爭取權益。

The Council hosted the ICRT Asia Pacific Regional Meeting in October 2013.
消委會於2013年10月主持國際消費者研究及測試組織的亞太區會議。



Commendations And Compliments

嘉許與感謝

During the year, the Consumer Council won recognition for its dedicated service to the community and received compliments and letters of thanks from consumers.

消費者委員會盡心竭力服務市民，年內受嘉獎及收到消費者的感謝信，表示對其工作的認同。

Gold Award for Barrier Free Website

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

The information contained on the barrier-free website is synchronised with the content of the main Council's official website (www.consumer.org.hk). Users who browse the website using assisted technologies have access to the same content without the loss of any information.

The website received the Gold Award at the 2013 Web Accessibility Recognition Scheme Awards for attaining the highest criteria in terms of barrier-free accessibility. The awards were co-organised by the Office of the Government Chief Information Officer and the Equal Opportunities Commission.

無障礙網站獲金獎

消費者委員會為有特別需要人士成立的無障礙網站獲得嘉許。為促進社會共融，本會在2012年為其官方網站加設無障礙版的瀏覽網頁，令有特別需要人士有平等機會獲得消費信息。

無障礙網站與本會網站 (www.consumer.org.hk) 的內容同步更新，利用輔助工具瀏覽網頁的人士所得資訊與一般人士無異。

網站獲得由政府資訊科技總監辦公室及平等機會委員會合辦的「2013無障礙網頁嘉許計劃」的最高標準金獎。

Deputy Chief Executive Mr. Simon CHUI (middle), Head of Information Technology Division, Mr. Ricky NG (left) and Public Affairs Officer Ms. LAU Yin-wah (right) received the award at the Web Accessibility Recognition Scheme Awards Presentation Ceremony.

消委會副總幹事徐振景先生(中)、科技資訊部總主任吳志華先生(左)及公共事務主任劉燕華女士(右)於「無障礙網頁嘉許計劃」頒獎典禮接受獎狀。



Words of Thanks

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

We would like to express our sincere thanks to members of the public for having trust in our service, and a team of professional staff who served consumers with real care and with all ears!

感謝函

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

我們衷心感謝市民對我們的信任，亦藉此向我們的專業團隊，以及他們的用心服務及細心聆聽，表示謝意！

非常感謝你及消委會的同事長時間的協助，使我能夠成功追討賠償！最後衷心祝願你在未來的日子工作愉快！

I truly appreciated your diligent work on this case. It showed me that someone really cares about these aspects and frankly it helped me heal a wound. You have definitely supported me in managing this emotional distress, which indeed is highly valuable and thus much appreciated. Thank you very much! You did a great job here.

非常感謝貴會協助！今年年初我到香港旅遊，因同事委託買藥，後來發現藥價買貴了很多，所以聯繫了香港消費者委員會處理事情，消委會的職員非常敬業，幫我多次與店交涉，來來回回數次，並且還去對方店鋪調查瞭解情況，真是非常細心，耐心加熱心，最後，終於使店同意退貨，事情終於圓滿解決！我由衷向協助我的職員表達敬意和感激！因為她，我對香港的不愉快經歷和影響被沖淡了，因為她，我對香港的喜愛更增添了！我的心底將永存對你的感激！

I sincerely thank you and your entire team for taking care with my complaint. I felt I was given equal treatment although the complaint was lodged from outside Hong Kong. This is the way, well done.

本人於四月底電郵至貴會要求協助，至翌日已得貴會致電回覆。幸得接聽電話的職員耐心聆聽和協助，及後多次收到貴會投訴及諮詢部的個案主任的書信回覆，交代事情的發展。直至本年六月初，事件得以圓滿解決。本人十分欣賞貴會辦事的效率和處理投訴的跟進安排，現藉此再次感謝貴會的協助，處事公正、合理。謝謝！

Appendices 附錄 2013-14

Consumer Council Former Chairpersons and Vice-Chairpersons

消費者委員會 — 歷屆主席及副主席

Year 年份

04/1974 - 03/1975
七四年四月至七五年三月

04/1975 - 03/1980
七五年四月至八零年三月

04/1980 - 10/1984
八零年四月至八四年十月

10/1984 - 10/1988
八四年十月至八八年十月

10/1988 - 10/1991
八八年十月至九一年十月

10/1991 - 10/1997
九一年十月至九七年十月

10/1997 - 07/1999
九七年十月至九九年七月

09/1999 - 09/2005
九九年九月至零五年九月

09/2005 - 06/2007
零五年九月至零七年六月

07/2007 - 06/2012
零七年七月至一二年六月

Year 年份

04/1987 - 03/1989
八七年四月至八九年三月

04/1989 - 10/1991
八九年四月至九一年十月

10/1991 - 10/1993
九一年十月至九三年十月

10/1993 - 10/1997
九三年十月至九七年十月

10/1997 - 10/2001
九七年十月至零一年十月

10/2001 - 10/2007
零一年十月至零七年十月

10/2007 - 10/2013
零七年十月至一三年十月

Former Chairpersons 歷屆主席

Sir KAN Yuet-keung, CBE, JP
簡悅強爵士, CBE, 太平紳士

Dr. LO Kwee-seong, OBE, CBE, JP
羅桂祥博士, OBE, CBE, 太平紳士

Dr. Gallant HO Yiu-tai, JP
何耀棣博士, 太平紳士

Mrs. Selina CHOW LIANG Shuk-yee, GBS, JP
周梁淑怡女士, 金紫荊星章, 太平紳士

Mr. Martin LEE Chu-ming, SC, JP
李柱銘資深大律師, 太平紳士

Prof. Edward CHEN Kwan-yiu, GBS, JP
陳坤耀教授, 金紫荊星章, 太平紳士

The Hon. Anna WU Hung-yuk, GBS, JP
胡紅玉議員, 金紫荊星章, 太平紳士

Prof. Andrew CHAN Chi-fai, SBS, JP
陳志輝教授, 銀紫荊星章, 太平紳士

Prof. The Hon. K. C. CHAN, SBS, JP
陳家強教授, 銀紫荊星章, 太平紳士

Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP
張炳良教授, 金紫荊星章, 太平紳士

Former Vice-Chairpersons 歷屆副主席

Mr. TANG Kwai-nang, JP
鄧桂能先生, 太平紳士

Prof. Edward CHEN Kwan-yiu, GBS, JP
陳坤耀教授, 金紫荊星章, 太平紳士

Mr. Justein WONG Chun, BBS, JP
王津先生, 銅紫荊星章, 太平紳士

The Hon. Anna WU Hung-yuk, GBS, JP
胡紅玉議員, 金紫荊星章, 太平紳士

Dr. John HO Dit-sang
何秩生博士

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

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

Membership of the Consumer Council

消費者委員會委員

Chairman 主席

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

Vice-Chairman 副主席

Mr. Ambrose HO, SBS, SC, JP (up to 2013-10-06) 何沛謙資深大律師，銀紫荊星章，太平紳士 (至 2013-10-06)

Mr. Philip LEUNG Kwong-hon (since 2013-10-07) 梁光漢先生 (由 2013-10-07)

Member 委員

Ms. Linda CHAN Ching-fan, SC (since 2014-01-01) 陳靜芬資深大律師 (由 2014-01-01)

Mr. Chapman CHAN Chor-man 陳楚文先生

Mr. Samuel CHAN Ka-yan 陳家殷大律師

Mr. Clement CHAN Kam-wing (since 2014-01-01) 陳錦榮先生 (由 2014-01-01)

Ms. Grace CHAN Man-yee 陳文宜女士

Ms. Jo Jo CHAN Shuk-fong 陳淑芳女士

Mr. Thomas CHENG Kin-hon 鄭建韓先生

Dr. David CHUNG Wai-keung 鍾偉強博士

Ms. Amy FUNG Dun-mi 馮丹媚女士

The Hon. Steven HO Chun-yin (since 2013-11-01) 何俊賢議員 (由 2013-11-01)

Prof. Michael HUI King-man 許敬文教授

Mr. Bankee KWAN Pak-hoo 關百豪先生

Ms. Miranda KWOK Pui-fong 郭珮芳女士

Mr. Wilfred LEE Yuen-kwong (up to 2013-12-31) 李元剛先生 (至 2013-12-31)

Dr. Raymond LEUNG Siu-hong 梁少康博士

Mr. Fred LI Wah-ming, SBS, JP (up to 2013-10-31) 李華明先生，銀紫荊星章，太平紳士 (至 2013-10-31)

Mr. Keith LIE Kin-fu 李健虎先生

Ms. Amanda LIU Lai-yun (up to 2013-12-31) 廖麗茵律師 (至 2013-12-31)

Prof. Angela NG Lai-ping 吳麗萍教授

Dr. Karen SHUM Hau-yan 沈孝欣醫生

Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章

Ms. WONG Shu-ming (since 2014-01-01) 黃舒明女士 (由 2014-01-01)

Mr. Alvin WONG Tak-wai 黃德偉先生

Ms. Irene YAU Oi-yuen (up to 2013-12-31) 邱藹源校長 (至 2013-12-31)

Co-opted Member 消費者委員會增選委員

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

Mr. John CHIU Chi-yeung 趙志洋先生

Ms. Constance CHOY Hok-man 蔡學雯律師

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

Mr. Francis FONG Po-kiu 方保僑先生

Mr. Andrew FUNG Wai-kwong (up to 2013-12-14) 馮煒光先生 (至 2013-12-14)

Mr. Ambrose HO, SBS, SC, JP (since 2013-10-07) 何沛謙資深大律師，銀紫荊星章，太平紳士 (由 2013-10-07)

Prof. Ron HUI Shu-yuen 許樹源教授

Mr. Kelvin KWOK Hiu-fai (since 2013-04-01) 郭曉暉先生 (由 2013-04-01)

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

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

Mr. Edmond LAM King-fung 林勁豐律師

Dr. LAW Cheung-kwok 羅祥國博士

Mr. Philip LEUNG Kwong-hon (up to 2013-10-06) 梁光漢先生 (至 2013-10-06)

Mr. Michael LI Hon-shing, KSJ, BBS, JP 李漢城先生，英國聖約翰騎士勳章，銅紫荊星章，太平紳士

Mr. Fred LI Wah-ming, SBS, JP (since 2013-11-18) 李華明先生，銀紫荊星章，太平紳士 (由 2013-11-18)

The Hon. Charles Peter MOK 莫乃光議員

Ms. Bonnie NG Hoi-lam 吳凱霖女士

Ms. Clara SHEK 石嘉麗女士

Dr. Michael TSUI Fuk-sun 徐福燊醫生

Dr. Max WONG Wai-lun 王慧麟博士

Ms. Cecilia WOO Lee-wah 鄔莉華律師

Membership of the **Committees,** **Working Groups** and **Advisory Groups**

小組委員

Staff & Finance Committee 人事及財務小組

Chairman 主席

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

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Ms. Miranda KWOK Pui-fong 郭珮芳女士

Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章

Mr. Alvin WONG Tak-wai 黃德偉先生

Audit Committee 審核小組

Convenor 召集人

Mr. Alvin WONG Tak-wai 黃德偉先生

Member 委員

Mr. Clement CHAN Kam-wing (since 2014-01-27) 陳錦榮先生 (由 2014-01-27)

Dr. David CHUNG Wai-keung 鍾偉強博士

Mr. Wilfred LEE Yuen-kwong (up to 2013-12-31) 李元剛先生 (至 2013-12-31)

Co-opted Member 增選委員

Ms. Cecilia WOO Lee-wah 鄔莉華律師

Competition Policy Committee 競爭政策研究小組

Chairman 主席

Mr. Thomas CHENG Kin-hon 鄭建韓先生

Vice-Chairman 副主席

Mr. Samuel CHAN Ka-yan 陳家殷大律師

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Mr. Kelvin KWOK Hiu-fai (since 2013-04-01) 郭曉暉先生 (由 2013-04-01)

Dr. LAW Cheung-kwok 羅祥國博士

Legal Protection Committee 法律保障事務小組

Chairman 主席

Mr. Thomas CHENG Kin-hon (since 2013-11-18) 鄭建韓先生 (由 2013-11-18)

Mr. Ambrose HO, SBS, SC, JP (up to 2013-10-07) 何沛謙資深大律師，銀紫荊星章，太平紳士 (至 2013-10-07)

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Mr. Samuel CHAN Ka-yan (up to 2013-11-17) 陳家殷大律師 (至 2013-11-17)

Ms. Amanda LIU Lai-yun (up to 2013-12-31) 廖麗茵律師 (至 2013-12-31)

Mr. Alvin WONG Tak-wai 黃德偉先生

Co-opted Member 增選委員

Ms. Constance CHOY Hok-man 蔡學雯律師

Mr. Edmond LAM King-fung 林勁豐律師

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

Chairman 主席

Prof. Michael HUI King-man 許敬文教授

Vice-Chairman 副主席

Mr. Ambrose HO, SBS, SC, JP (up to 2013-10-07) 何沛謙資深大律師，銀紫荊星章，太平紳士 (至 2013-10-07)

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Ms. Jo Jo CHAN Shuk-fong 陳淑芳女士

Dr. David CHUNG Wai-keung 鍾偉強博士

Ms. Amy FUNG Dun-mi 馮丹媚女士

Mr. Keith LIE Kin-fu 李健虎先生

Ms. Amanda LIU Lai-yun (up to 2013-12-31) 廖麗茵律師 (至 2013-12-31)

Prof. Angela NG Lai-ping 吳麗萍教授

Co-opted Member 增選委員

Prof. Ron HUI Shu-yuen 許樹源教授

Ms. Clara SHEK 石嘉麗女士

Dr. Max WONG Wai-lun 王慧麟博士

Research & Testing Committee 研究及試驗小組

Chairman 主席

Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章

Vice-Chairman 副主席

Mr. Fred LI Wah-ming, SBS, JP (up to 2013-10-31) 李華明先生，銀紫荊星章，太平紳士 (至 2013-10-31)

Dr. Karen SHUM Hau-yan (since 2013-11-18) 沈孝欣醫生 (由 2013-11-18)

Member 委員

Mr. Ambrose HO, SBS, SC, JP (up to 2013-10-06) 何沛謙資深大律師，銀紫荊星章，太平紳士 (至 2013-10-06)

The Hon. Steven HO Chun-yin (since 2013-11-18) 何俊賢議員 (由 2013-11-18)

Mr. Philip LEUNG Kwong-hon (since 2013-10-07) 梁光漢先生 (由 2013-10-07)

Dr. Raymond LEUNG Siu-hong 梁少康博士

Dr. Karen SHUM Hau-yan (up to 2013-11-17) 沈孝欣醫生 (至 2013-11-17)

Ms. WONG Shu-ming (since 2014-01-27) 黃舒明女士 (由 2014-01-27)

Mr. Alvin WONG Tak-wai 黃德偉先生

Co-opted Member 增選委員

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

Mr. Philip LEUNG Kwong-hon (up to 2013-10-06) 梁光漢先生 (至 2013-10-06)

Dr. Michael TSUI Fuk-sun 徐福燊醫生

Trade Practices and Consumer Complaints Review Committee

商營手法研究及消費者投訴審查小組

Chairman 主席

Prof. Angela NG Lai-ping 吳麗萍教授

Vice-Chairman 副主席

Mr. Chapman CHAN Chor-man 陳楚文先生

Member 委員

Mr. Samuel CHAN Ka-yan 陳家殷大律師

Ms. Grace CHAN Man-yee 陳文宜女士

Ms. Amy FUNG Dun-mi 馮丹媚女士

Prof. Michael HUI King-man 許敬文教授

Mr. Bankee KWAN Pak-hoo 關百豪先生

Mr. Wilfred LEE Yuen-kwong (up to 2013-12-31) 李元剛先生 (至 2013-12-31)

Mr. Fred LI Wah-ming, SBS, JP (up to 2013-10-31) 李華明先生，銀紫荊星章，太平紳士 (至 2013-10-31)

Co-opted Member 增選委員

Mr. Andrew FUNG Wai-kwong (up to 2013-12-14) 馮煒光先生 (至 2013-12-14)

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

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

Mr. Fred LI Wah-ming, SBS, JP (since 2013-11-18) 李華明先生，銀紫荊星章，太平紳士 (由 2013-11-18)

Ms. Bonnie NG Hoi-lam 吳凱霖女士

IT Expert Advisory Group 資訊科技專家諮詢小組

Convenor 召集人

Dr. David CHUNG Wai-keung 鍾偉強博士

Member 委員

Mr. Philip LEUNG Kwong-hon (since 2013-10-07) 梁光漢先生 (由 2013-10-07)

Mr. Keith LIE Kin-fu 李健虎先生

Co-opted Member 增選委員

Mr. John CHIU Chi-yeung 趙志洋先生

Mr. Francis FONG Po-kiu 方保僑先生

Mr. Philip LEUNG Kwong-hon (up to 2013-10-06) 梁光漢先生 (至 2013-10-06)

The Hon. Charles Peter MOK 莫乃光議員

Preliminary Working Group on Class Actions

集體訴訟初步研究工作小組

Chairman 主席

Mr. Ambrose HO, SBS, SC, JP (Council Member, up to 2013-10-06; Co-opted Member since 2013-10-07)

何沛謙資深大律師，銀紫荊星章，太平紳士 (委員會委員, 至 2013-10-06; 增選委員, 由 2013-10-07)

Vice-Chairman 副主席

Mr. Samuel CHAN Ka-yan 陳家殷大律師

Member 委員

Mr. Alex LAI Ting-hong 黎庭康律師 *

Mr. Kenneth WONG Wing-yan 黃永恩律師 *

Co-opted Member 增選委員

Mr. Michael LI Hon-shing, KSJ, BBS, JP 李漢城先生，英國聖約翰騎士勳章，銅紫荊星章，太平紳士

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

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

[#] Previously Working Group on Consumer Council Resource Centre Building Management

(formed by expanding the scope of functions of the Working Group on Consumer Council Resource Centre Building Management since 2013-08-11)

前為消委會資源中心物業管理工作小組 (自2013-08-11起，把消委會資源中心物業管理工作小組職能擴大而成)

Convenor 召集人

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

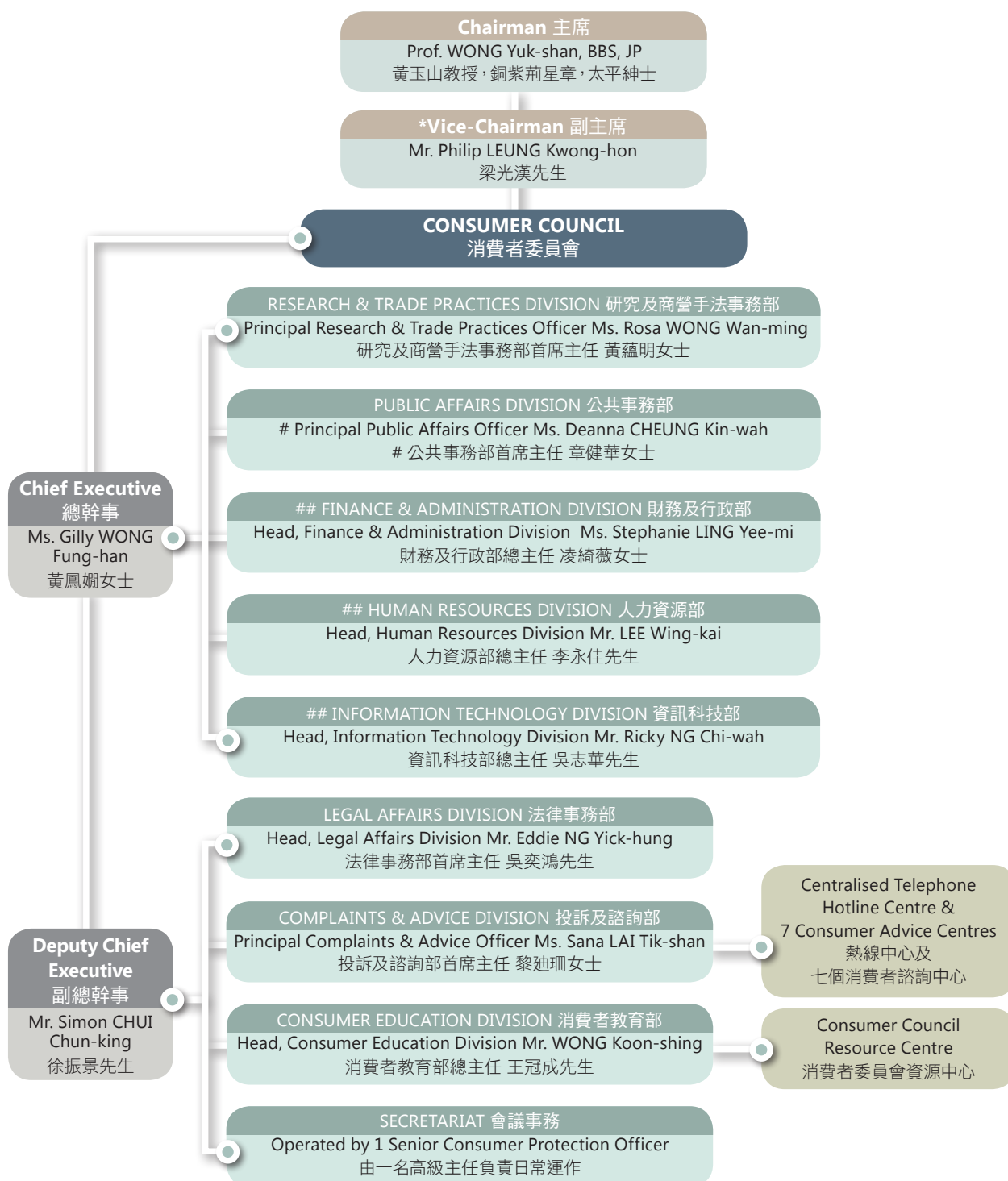
Member 委員

Prof. Michael HUI King-man 許敬文教授

Mr. Daniel C. LAM, BBS, JP (Co-opted Member) 林濬先生，銅紫荊星章，太平紳士 (增選委員)

Consumer Council and Office

消費者委員會及辦事處



Remuneration for top three tiers of staff in the Consumer Council

消委會首三級職員薪酬

Chief Executive – Directorate Pay Scale Point D3 總幹事 – 首長級薪級表新點 D3

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

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

*Vice-Chairman 副主席

Mr. Ambrose HO, SBS, SC, JP (up to 2013-10-06) 何沛謙資深大律師，銀紫荊星章，太平紳士 (至2013-10-06)

Mr. Philip LEUNG Kwong-hon (since 2013-10-07) 梁光漢先生 (由2013-10-07)

Principal Public Affairs Officer 公共事務部首席主任

Ms. Clara LI Siu-mei (up to 2013-06-13) 李少媚女士 (至2013-06-13)

Ms. Deanna CHEUNG Kin-wah (since 2014-01-02) 章健華女士 (由2014-01-02)

Resources Management & Administration Division

資源管理及行政部

With effect from 1 March 2014, the former Resources Management & Administration Division was divided into three Divisions, namely Finance and Administration Division, Human Resources Division and Information Technology Division.

由2014-03-01起，資源管理及行政部分拆為財務及行政部、人力資源部和資訊科技部。

CONSUMER COUNCIL
(Established in Hong Kong under the Consumer
Council Ordinance)

Financial Statements
For the year ended 31 March 2014

CONSUMER COUNCILFINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2014

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Deloitte.

德勤

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF CONSUMER COUNCIL

(Established in Hong Kong under the Consumer Council Ordinance)

We have audited the financial statements of Consumer Council (the "Council") set out on pages 3 to 21, which comprise the statement of financial position as at 31 March 2014, and the income and expenditure statement, statement of changes in equity and statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Council's Members' Responsibilities for the Financial Statements

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

Auditor's Responsibility

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

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

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

INDEPENDENT AUDITOR'S REPORT

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

Opinion

In our opinion, the financial statements give a true and fair view of the state of the Council's affairs as at 31 March 2014 and of its surplus and cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards.



Deloitte Touche Tohmatsu
Certified Public Accountants
Hong Kong
28 July 2014

CONSUMER COUNCILINCOME AND EXPENDITURE STATEMENT
FOR THE YEAR ENDED 31 MARCH 2014

	<u>NOTES</u>	<u>2014</u> HK\$	<u>2013</u> HK\$
Income			
Government subvention		94,537,000	85,885,000
Non-recurrent projects subvention	6	7,452,712	6,865,867
Sales of "Choice" magazine	7	2,071,899	1,920,658
Administrative service income		2,354,000	2,374,000
Interest on bank deposits		335,291	329,121
Sundry income		164,918	270,903
		<u>106,915,820</u>	<u>97,645,549</u>
Less:			
Expenditure			
Staff costs	8	77,074,272	74,574,245
Testing and research		5,560,756	5,091,688
Non-recurrent projects expenses	9	6,353,271	5,483,731
Depreciation for property, plant and equipment		2,646,103	3,090,540
Office equipment and maintenance		1,511,638	966,467
Office accommodation and related expenses		3,040,754	2,704,895
Auditor's remuneration		148,500	142,000
Consumer education		566,909	472,610
Consumer international membership fees		356,369	343,228
Council member expenses		53,000	48,000
Interest expense on secured bank borrowing not wholly repayable within five years		22,360	27,832
International conferences and duty visits		430,471	312,584
Production and marketing cost of "Choice" magazine		1,667,304	1,528,302
Publicity and public relations		1,465,950	437,473
Other administrative expenses		4,884,727	2,286,541
		<u>105,782,384</u>	<u>97,510,136</u>
Surplus for the year		<u><u>1,133,436</u></u>	<u><u>135,413</u></u>

CONSUMER COUNCILSTATEMENT OF FINANCIAL POSITION
AT 31 MARCH 2014

	<u>NOTES</u>	<u>2014</u> HK\$	<u>2013</u> HK\$
Non-current assets			
Property, plant and equipment	10	53,386,829	55,228,269
Current assets			
Debtors, deposits and prepayments	11	1,671,687	1,460,266
Loans and advances to staff	11	58,192	65,845
Amount due from Consumer Legal Action Fund	11	2,354,000	2,374,000
Bank balances and cash	12	42,521,376	43,124,710
		<u>46,605,255</u>	<u>47,024,821</u>
Current liabilities			
Subscriptions received in advance		839,724	732,488
Accounts payable and accrued charges	13	4,671,801	4,064,924
Provision for untaken leaves		4,795,357	4,543,904
Secured bank borrowing	14	365,042	361,282
Subventions received	15	12,496,229	16,494,597
		<u>23,168,153</u>	<u>26,197,195</u>
Net current assets		<u>23,437,102</u>	<u>20,827,626</u>
Non-current liability			
Secured bank borrowing	14	1,769,978	2,135,378
		<u>75,053,953</u>	<u>73,920,517</u>
Representing:			
Leasehold property control account	16	52,090,328	53,293,217
Equipment control account	17	1,296,501	1,935,052
Designated fund for approved projects	18	4,844,094	6,231,805
Accumulated surplus		16,823,030	12,460,443
		<u>75,053,953</u>	<u>73,920,517</u>

The financial statements on pages 3 to 21 were approved and authorised for issue by the members of Consumer Council on 28 July 2014 and are signed on its behalf by:



 CHIEF EXECUTIVE

CONSUMER COUNCILSTATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 MARCH 2014

	<u>Leasehold property control account</u> HK\$	<u>Equipment control account</u> HK\$	<u>Designated fund for approved projects</u> HK\$	<u>Accumulated surplus</u> HK\$	<u>Total</u> HK\$
At 1 April 2012	54,044,335	2,537,420	6,898,316	10,305,033	73,785,104
Surplus for the year	-	-	-	135,413	135,413
Current year addition	459,551	1,277,503	1,686,023	(3,423,077)	-
Current year utilisation	(1,210,669)	(1,879,871)	(2,352,534)	5,443,074	-
At 31 March 2013	53,293,217	1,935,052	6,231,805	12,460,443	73,920,517
Surplus for the year	-	-	-	1,133,436	1,133,436
Current year addition	112,983	691,680	294,724	(1,099,387)	-
Current year utilisation	(1,315,872)	(1,330,231)	(1,682,435)	4,328,538	-
At 31 March 2014	<u>52,090,328</u>	<u>1,296,501</u>	<u>4,844,094</u>	<u>16,823,030</u>	<u>75,053,953</u>

CONSUMER COUNCILSTATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2014

	<u>2014</u> HK\$	<u>2013</u> HK\$
Operating activities		
Surplus for the year	1,133,436	135,413
Adjustments for:		
Government subvention for addition of property, plant and equipment	(1,099,441)	(1,385,724)
Interest expense	22,360	27,832
Depreciation for property, plant and equipment	2,646,103	3,090,540
Interest income	(335,291)	(329,121)
Operating cash flows before movements in working capital	2,367,167	1,538,940
Increase in debtors, deposits and prepayments	(201,346)	(24,303)
Decrease (increase) in amount due from Consumer Legal Action Fund	20,000	(327,000)
Increase in subscriptions received in advance	107,236	7,821
Increase (decrease) in accounts payable and accrued charges	606,877	(1,831,685)
Increase (decrease) in provision for untaken leaves	251,453	(71,634)
Cash generated from (used in) operations	3,151,387	(707,861)
Interest paid	(22,360)	(27,832)
Net cash from (used in) operating activities	3,129,027	(735,693)
Investing activities		
Purchase of property, plant and equipment	(804,663)	(1,737,054)
New loans and advances to staff	(160,392)	(65,845)
Repayments of loans and advances from staff	168,045	269,712
Interest received	325,216	326,348
Net cash used in investing activities	(471,794)	(1,206,839)
Financing activities		
Government subventions utilised for non-recurrent projects	(5,485,218)	(4,969,617)
Funds utilised for other non-recurrent projects	(868,054)	(510,526)
Repayment of bank borrowing	(361,640)	(356,168)
Funds received for other non-recurrent projects	863,954	933,767
Government subventions received for non-recurrent projects	2,590,391	6,326,398
Net cash (used in) from financing activities	(3,260,567)	1,423,854
Net decrease in cash and cash equivalents	(603,334)	(518,678)
Cash and cash equivalents at beginning of the year	43,124,710	43,643,388
Cash and cash equivalents at end of the year, represented by bank balances and cash	42,521,376	43,124,710

CONSUMER COUNCILNOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2014

1. ORGANISATION AND ACTIVITIES

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

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

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

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

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

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

In the current year, the Council has applied the following new and revised HKFRSs issued by the Hong Kong Institute of Certified Public Accountants (the "HKICPA").

Amendments to HKFRSs Amendments to HKFRS 7	Annual Improvements to HKFRSs 2009 - 2011 Cycle Disclosures - Offsetting Financial Assets and Financial Liabilities
Amendments to HKFRS 10, HKFRS 11 and HKFRS 12	Consolidated Financial Statements, Joint Arrangements and Disclosures of Interests in Other Entities: Transition Guidance
HKFRS 10	Consolidated Financial Statements
HKFRS 11	Joint Arrangements
HKFRS 12	Disclosure of Interests in Other Entities
HKFRS 13	Fair Value Measurements
HKAS 19 (as revised in 2011)	Employee Benefits
HKAS 27 (as revised in 2011)	Separate Financial Statements
HKAS 28 (as revised in 2011)	Investments in Associates and Joint Ventures
Amendments to HKAS 1	Presentation of Items of Other Comprehensive Income
HK(IFRIC) - Int 20	Stripping Costs in the Production Phase of a Surface Mine

The application of the above new and revised HKFRSs in the current year has had no material effect on these financial statements for the current and prior years and/or on the disclosures set out in these financial statements.

CONSUMER COUNCIL

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

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

Amendments to HKFRSs	Annual Improvements to HKFRSs 2010 - 2012 Cycle ²
Amendments to HKFRSs	Annual Improvements to HKFRSs 2011 - 2013 Cycle ²
HKFRS 9	Financial Instruments ³
HKFRS 15	Revenue from Contracts with Customers ⁵
Amendments to HKFRS 9 and HKFRS 7	Mandatory Effective Date of HKFRS 9 and Transition Disclosures ³
Amendments to HKFRS 10, HKFRS 12 and HKAS 27	Investment Entities ¹
Amendments to HKFRS 11	Accounting for Acquisitions of Interests in Joint Operations ⁴
Amendments to HKAS 16 and HKAS 38	Clarification of Acceptable Methods of Depreciation and Amortisation ⁴
Amendments to HKAS 19	Defined Benefit Plans: Employee Contributions ²
Amendments to HKAS 32	Offsetting Financial Assets and Financial Liabilities ¹
Amendments to HKAS 36	Recoverable Amount Disclosures for Non-Financial Assets ¹
Amendments to HKAS 39	Novation of Derivatives and Continuation of Hedge Accounting ¹
HK(IFRIC) - Int 21	Levies ¹

¹ Effective for annual periods beginning on or after 1 January 2014, with earlier application permitted.

² Effective for annual periods beginning on or after 1 July 2014, with certain exceptions.

³ Available for application - the mandatory effective date will be determined when the outstanding phases of HKFRS 9 are finalised.

⁴ Effective for annual periods beginning on or after 1 January 2016.

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

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

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES

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

Income recognition

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

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

Interest income from a financial assets is recognised when it is probable that the economic benefits will flow to the Council and the amount of income can be measured reliably. Interest income is accrued on a time basis, by reference to the principal outstanding and at the effective interest rate applicable, which is the rate that exactly discounts the estimated future cash receipts through the expected life of the financial asset to that asset's net carrying amount on initial recognition.

Government subventions

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

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

Capital contribution

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

CONSUMER COUNCIL

3. 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 accumulated impairment losses, if any.

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

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

Financial instruments

Financial assets and financial liabilities are recognised in the statement of financial position when the Council becomes a party to the contractual provisions of the instrument. Financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition.

Financial assets

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

Effective interest method

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

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

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

Financial assets - continued

Loans and receivables

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

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

Impairment on financial assets

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

Objective evidence of impairment could include:

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

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

Financial liabilities

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

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

Financial liabilities - continued

Effective interest method

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

Interest expense is recognised on an effective interest basis.

Financial liabilities

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

Derecognition

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

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

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

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Impairment on tangible assets

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

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

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

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

Leasing

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

The Council as lessee

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

Leasehold land and building

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

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Foreign currencies

In preparing the financial statements of the Council, transactions in currencies other than the functional currency (foreign currencies) are recorded in its functional currency (i.e. the currency of the primary economic environment in which the Council operates) at the rates of exchanges prevailing on the dates of the transactions. At the end of the reporting period, monetary items denominated in foreign currencies are retranslated at the rates prevailing at that date. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated.

Exchange differences on monetary items are recognised in income and expenditure statement in the period in which they arise.

Borrowing costs

All borrowing costs are recognised in the income and expenditure statement in the period in which they are incurred.

Retirement benefit costs

Payments to defined contribution retirement benefit plans are charged as an expense when employees have rendered service entitling them to the contributions.

4. CAPITAL RISK MANAGEMENT

The Council is funded mainly by Government subventions. The Council members manage its funds to ensure that the Council will be able to continue as a going concern. The Council's overall strategy remains unchanged from prior year.

5. FINANCIAL INSTRUMENTS

a. Categories of financial instruments

	<u>2014</u> HK\$	<u>2013</u> HK\$
Loans and receivables (including cash and cash equivalents)	<u>45,195,045</u>	<u>45,909,446</u>
Financial liabilities at amortised cost	<u>5,812,441</u>	<u>5,776,039</u>

CONSUMER COUNCIL

5. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies

The Council's major financial instruments include debtors, loans and advances to staff, amount due from the Consumer Legal Action Fund, bank balances and cash, accounts payable and secured bank borrowing. Details of these financial instruments are disclosed in respective notes. The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The Council's members manage and monitor these exposures to ensure appropriate measures are implemented on a timely and effective manner.

Credit risk

The Council has no significant concentration of credit risk on debtors, and loans and advances to staff as the Council's members consider the amounts involved are insignificant.

The credit risk on deposits at banks is limited because the counterparties are banks with high credit ratings.

The credit risk arising from default in the payment by the Consumer Legal Action Fund is limited as the counterparty is financially capable.

Market riskForeign 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:

	<u>Assets</u>		<u>Liabilities</u>	
	<u>2014</u> HK\$	<u>2013</u> HK\$	<u>2014</u> HK\$	<u>2013</u> HK\$
United States dollars	105,003	105,002	-	14,921
Euro	584,547	402,553	165,625	746,334
British Pound	-	-	-	111,180
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

CONSUMER COUNCIL

5. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies - continued

Market risk - continued

The following table indicates the approximate change in the Council's income and expenditure in response to reasonably possible changes in the foreign exchange rates to which the Council may have exposure at the end of the reporting period.

	<u>2014</u>		<u>2013</u>	
	Increase (decrease) in foreign exchange rates	Effect on income (expenditure) HK\$	Increase (decrease) in foreign exchange rates	Effect on income (expenditure) HK\$
United States dollars	3%	3,150	3%	2,702
	(3%)	(3,150)	(3%)	(2,702)
Euro	10%	41,892	10%	(34,378)
	(10%)	(41,892)	(10%)	34,378
British Pound	N/A	N/A	3%	(3,336)
	N/A	N/A	(3%)	3,336

In the opinion of the Council members, the sensitivity analysis is unrepresentative of the inherent foreign exchange risk as the year end exposure does not reflect the exposure during the year.

Interest rate risk

The Council's income and operating cash flows are substantially independent of changes in market interest rates. The Council's exposure to changes in interest rates is mainly attributable to its secured bank borrowing which bears interest at variable rates. The Council has a policy to place surplus funds with creditable financial institutions which offer the best rate on a short-term basis to facilitate the bank loan interest payment. The Council's members continuously monitor the cash flow interest rate risk.

Liquidity risk

The Council is dependent on the government subventions. The Council members consider that the Council is exposed to minimal liquidity risk as the Government would provide subvention for the Council based on budgets prepared by the Council annually. The Council members also closely monitor the Council's cash flow position.

Bank balances comprise of demanded deposits with an original maturity of three months or less.

CONSUMER COUNCIL

5. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies - continued

Liquidity risk - continuedLiquidity and interest rate table

The following tables detail the Council's remaining contractual maturity for its non-derivative financial liabilities. The tables have been drawn up based on the undiscounted cash flows of financial liabilities based on the earliest date on which the Council can be required to pay.

	Weighted average effective interest rate %	6 months or less HK\$	6-12 months HK\$	1-5 years HK\$	Over 5 years HK\$	Total undiscounted cash flows HK\$	Carrying amounts HK\$
2014							
Accounts payable	-	3,677,421	-	-	-	3,677,421	3,677,421
Secured bank borrowing	0.96	192,000	192,000	1,536,000	275,208	2,195,208	2,135,020
		<u>3,869,421</u>	<u>192,000</u>	<u>1,536,000</u>	<u>275,208</u>	<u>5,872,629</u>	<u>5,812,441</u>

	Weighted average effective interest rate %	6 months or less HK\$	6-12 months HK\$	1-5 years HK\$	Over 5 years HK\$	Total undiscounted cash flows HK\$	Carrying amounts HK\$
2013							
Accounts payable	-	3,279,379	-	-	-	3,279,379	3,279,379
Secured bank borrowing	1.03	192,000	192,000	1,536,000	668,008	2,588,008	2,496,660
		<u>3,471,379</u>	<u>192,000</u>	<u>1,536,000</u>	<u>668,008</u>	<u>5,867,387</u>	<u>5,776,039</u>

c. Fair value

The fair values of financial assets and financial liabilities are determined in accordance with generally accepted pricing models based on discounted cash flow analysis.

The Council's members consider that the carrying values of financial assets and financial liabilities recorded at amortised cost in the financial statements approximate their fair values.

6. NON-RECURRENT PROJECTS SUBVENTION

	<u>2014</u> HK\$	<u>2013</u> HK\$
Price surveillance project	2,435,794	4,019,790
Price Survey on diesel and gasoline	871,444	512,126
Consumer Council resources centre enhancement project	246,000	160,661
Strengthening consumer protection project	9,188	15,120
Enhancement of computer systems	309,718	699,943
Purchase of computer equipments	105,047	159,338
Unfair trade practice campaign	2,134,741	-
Other non-recurrent projects	1,340,780	1,298,889
	<u>7,452,712</u>	<u>6,865,867</u>

CONSUMER COUNCIL

7. SALES OF "CHOICE" MAGAZINE

Income from sale of "Choice" magazine, after deduction of printing, artwork, postage and promotion cost amounts to HK\$404,595 (2013: HK\$392,357).

8. STAFF COSTS

Staff costs include an amount of HK\$6,855,609 (2013: HK\$6,773,239) in respect of contributions to retirement benefits scheme.

9. NON-RECURRENT PROJECTS EXPENSES

	<u>2014</u> HK\$	<u>2013</u> HK\$
Price surveillance project	2,435,794	4,019,790
Unfair trade practice campaign	2,134,741	-
Consumer Council resources centre enhancement project	246,000	160,661
Price survey on diesel and gasoline	868,054	514,115
Other projects	668,682	789,165
	<u>6,353,271</u>	<u>5,483,731</u>

10. PROPERTY, PLANT AND EQUIPMENT

	Leasehold land and building in Hong Kong under long-term lease HK\$	Leasehold improvement HK\$	Office equipment HK\$	Computer equipment HK\$	Furniture and fixtures HK\$	Motor vehicle HK\$	Total HK\$
COST							
At 1 April 2012	62,638,435	7,473,251	1,744,660	10,054,938	738,062	247,291	82,896,637
Additions	-	459,551	28,736	1,124,533	124,234	-	1,737,054
At 31 March 2013	62,638,435	7,932,802	1,773,396	11,179,471	862,296	247,291	84,633,691
Additions	-	112,983	338,371	306,567	46,742	-	804,663
At 31 March 2014	62,638,435	8,045,785	2,111,767	11,486,038	909,038	247,291	85,438,354
DEPRECIATION							
At 1 April 2012	10,063,502	6,003,850	1,498,325	7,872,272	629,642	247,291	26,314,882
Charge for the year	875,972	334,697	193,633	1,617,868	68,370	-	3,090,540
At 31 March 2013	10,939,474	6,338,547	1,691,958	9,490,140	698,012	247,291	29,405,422
Charge for the year	875,971	439,901	169,206	1,070,893	90,132	-	2,646,103
At 31 March 2014	11,815,445	6,778,448	1,861,164	10,561,033	788,144	247,291	32,051,525
CARRYING VALUES							
At 31 March 2014	50,822,990	1,267,337	250,603	925,005	120,894	-	53,386,829
At 31 March 2013	51,698,961	1,594,255	81,438	1,689,331	164,284	-	55,228,269

CONSUMER COUNCIL

10. PROPERTY, PLANT AND EQUIPMENT - continued

The above items of property, plant and equipment are depreciated over their useful lives using the straight-line method, at the following rates per annum:

Leasehold land	Over the remaining term of the leases
Buildings	Over the shorter of their useful lives or the remaining term of the lease of land
Leasehold improvement	20%
Office equipment	33.33%
Computer equipment	33.33%
Furniture and fixtures	33.33%
Motor vehicle	33.33%

Leasehold properties with carrying value of HK\$13,147,396 (2013: HK\$13,259,238) are under mortgage to secure the bank loan of the Council. All the leasehold properties are under second mortgage in favour of the Government.

11. OTHER FINANCIAL ASSETS

Other financial assets included debtors, loans and advances to staff and management fee receivable from Consumer Legal Action Fund. The amounts are unsecured and interest-free. Except for the loans and advances to staff which will be settled by twelve monthly instalments, other amounts are repayable on demand.

12. BANK BALANCES AND CASH

Bank balances and cash comprise cash and short-term deposits with an original maturity of three months or less and carry interest at market rates which ranged from 0.8% to 1.2% (2013: 0.11% to 0.58%) per annum.

13. ACCOUNTS PAYABLE AND ACCRUED CHARGES

Accounts payable are unsecured, interest-free and repayable according to the respective credit terms. The Council has financial risk management policies in place to ensure that all payables are paid within the credit timeframe.

CONSUMER COUNCIL

14. SECURED BANK BORROWING

	<u>2014</u> HK\$	<u>2013</u> HK\$
Carrying amount repayable:		
On demand or within one year	365,042	361,282
More than one year, but not exceeding two years	368,574	364,819
More than two years but not more than five years	1,127,258	1,116,021
More than five years	274,146	654,538
	<u>2,135,020</u>	<u>2,496,660</u>
Less: Amounts due within one year shown under current liabilities	<u>(365,042)</u>	<u>(361,282)</u>
	<u>1,769,978</u>	<u>2,135,378</u>

The loan which is secured by the Council's properties with carrying value of HK\$13,147,396 (2013: HK\$13,259,238) bears interest at the lower of prime rate or 0.75% over the Hong Kong Interbank Offered Rate and will be repayable by monthly instalments, the last of which falls due in December 2019. The proceeds were used to finance the acquisition of a leasehold property.

15. SUBVENTIONS RECEIVED

	<u>2014</u> HK\$	<u>2013</u> HK\$
Subventions unexpended at the end of the reporting period for designated non-recurrent projects:		
Price surveillance project	221,165	1,916,208
Price survey on diesel and gasoline	1,849,509	1,858,207
Strengthening consumer protection project	797,090	806,278
35th anniversary activities	323,009	323,009
Enhancement of computer systems	2,708,288	3,023,371
Complaints interactive computer system	-	309,718
Unfair trade practice campaign	-	980,000
Consumer Council resource centre:		
leasehold improvement	256,244	256,244
enhancement project	48,899	-
air-conditioning system	46,000	101,200
Replacement of computers	-	25,800
Removal of storage devices	-	18,890
Office of the Communications Authority online price survey	-	7,491
Training program	1,025,408	1,306,512
Revamp of shopsmart website	-	270,000
Conference room refurbishment	544,000	748,000
Digitalisation of "Choice" magazine	73,333	128,333
Accomplishing sever virtualisation	1,600,000	1,600,000
Choice of tablet computer	550,000	550,000
Other projects	2,453,284	2,265,336
	<u>12,496,229</u>	<u>16,494,597</u>

CONSUMER COUNCIL

16. LEASEHOLD PROPERTY CONTROL ACCOUNT

The amount arises from capital contribution by the Government for the acquisition of leasehold properties and appropriation from general fund for subsequent purchase of capital assets reduced by depreciation of the related assets.

17. EQUIPMENT CONTROL ACCOUNT

The amount was appropriated from general fund in previous years for the acquisition of office equipment, computer equipment and furniture and fixtures and is reduced by depreciation of the related assets.

18. DESIGNATED FUND FOR APPROVED PROJECTS

The amount represents funds for current projects appropriated for the below designated activities not yet incurred by the end of the reporting period:

	<u>2014</u> HK\$	<u>2013</u> HK\$
Online "Choice" operation reserve	4,300,344	4,300,344
Office equipment and maintenance	249,026	249,026
Testing and research	294,724	1,682,435
	<u>4,844,094</u>	<u>6,231,805</u>

19. OPERATING LEASE COMMITMENT

At the end of the reporting period, the Council had commitments for future minimum lease payments under non-cancellable operating leases in respect of rented premises which fall due within one year and two to five years amounting to HK\$767,428 and HK\$480,947, respectively (2013: HK\$358,513 and nil).

Leases are negotiated for a term ranging from one to two years, with fixed rental over the terms of the leases.

20. RELATED PARTY TRANSACTION

The Council recharged a fee of HK\$2,354,000 (2013: HK\$2,374,000) for administrative service and office support (comprising salary costs and attributable overhead) provided to the Consumer Legal Action Fund (the "Funds") during the year. The recharge is in accordance with the provision of the Trust Deed governing the Funds and approved by both the Council and the Board of Administrators of the Funds.

消費者委員會

〔根據《消費者委員會條例》在香港成立〕

財務報表

截至二零一四年三月三十一日止年度

消費者委員會

財務報表

截至二零一四年三月三十一日止年度

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獨立核數師報告書

致消費者委員會委員

(根據《消費者委員會條例》在香港成立)

本核數師已完成審核消費者委員會(「委員會」)載於第3頁至第21頁的財務報表,包括二零一四年三月三十一日之財務狀況報表,以及截至該日止年度之收支結算表、權益變動表及現金流量表,連同主要會計政策概要及其他說明性資訊。

委員會委員就財務報表之責任

委員會委員須遵照香港會計師公會頒佈之香港財務報告準則編製真實且公平的財務報表,且實施其認為必要之內部監控,以使財務報表之編製不存在由於欺詐或錯誤而導致之重大錯誤陳述。

核數師之責任

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

審核涉及執行情序以獲取有關財務報表所載金額及披露資料的審核憑證。所選定的程序取決於核數師之判斷,包括評估由於欺詐或錯誤而導致財務報表存在重大錯誤陳述之風險。在評估該等風險時,核數師考慮與委員會編製真實且公平的財務報表相關之內部監控,以設計適當之審核程序,但並非為對委員會內部監控之效能發表意見。審核亦包括評價委員會委員所採用之會計政策之合適性及所作會計估計之合理性,以及評價財務報表的整體列報方式。

本核數師相信,所獲得之審核憑證已足夠和適當地為本核數師之審核意見提供基礎。

獨立核數師報告書

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)

意見

本核數師認為該等財務報表已根據香港財務報告準則真實而公平地反映委員會於二零一四年三月三十一日的財政狀況及委員會截至該日止年度的盈餘及現金流量。

德勤•關黃陳方會計師行

執業會計師

香港

二零一四年七月二十八日

消費者委員會

收支結算表

截至二零一四年三月三十一日止年度

	附註	二零一四年 港元	二零一三年 港元
收入			
政府撥款		94,537,000	85,885,000
非經常性項目撥款	6	7,452,712	6,865,867
銷售《選擇》雜誌	7	2,071,899	1,920,658
行政服務費收入		2,354,000	2,374,000
銀行存款利息		335,291	329,121
雜項收入		<u>164,918</u>	<u>270,903</u>
		<u>106,915,820</u>	<u>97,645,549</u>
減：			
支出			
僱員成本	8	77,074,272	74,574,245
測試及研究費		5,560,756	5,091,688
非經常性項目	9	6,353,271	5,483,731
物業、機器及設備折舊		2,646,103	3,090,540
辦事處設備及維修		1,511,638	966,467
辦事處有關費用		3,040,754	2,704,895
核數師酬金		148,500	142,000
消費者教育		566,909	472,610
國際消費者聯會會員費		356,369	343,228
委員會委員開支		53,000	48,000
非於五年內悉數償還的銀行貸款之利息開支		22,360	27,832
國際會議及外訪		430,471	312,584
《選擇》雜誌出版及推廣費		1,667,304	1,528,302
宣傳及公關費		1,465,950	437,473
其他行政費用		<u>4,884,727</u>	<u>2,286,541</u>
		<u>105,782,384</u>	<u>97,510,136</u>
本年度盈餘		<u>1,133,436</u>	<u>135,413</u>

消費者委員會

財務狀況表

截至二零一四年三月三十一日止年度

	附註	二零一四年 港元	二零一三年 港元
非流動資產			
物業、機器及設備	10	<u>53,386,829</u>	<u>55,228,269</u>
流動資產			
應收賬款、按金及預付款項	11	1,671,687	1,460,266
提供予僱員的貸款及墊款	11	58,192	65,845
消費者訴訟基金的應付款項	11	2,354,000	2,374,000
銀行結餘及現金	12	<u>42,521,376</u>	<u>43,124,710</u>
		<u>46,605,255</u>	<u>47,024,821</u>
流動負債			
已收訂閱費		839,724	732,488
應付賬款及應計費用	13	4,671,801	4,064,924
未放取之有薪年假撥備		4,795,357	4,543,904
有擔保銀行貸款	14	365,042	361,282
已收撥款	15	<u>12,496,229</u>	<u>16,494,597</u>
		<u>23,168,153</u>	<u>26,197,195</u>
流動資產淨額		<u>23,437,102</u>	<u>20,827,626</u>
非流動負債			
有擔保銀行貸款	14	<u>1,769,978</u>	<u>2,135,378</u>
		<u>75,053,953</u>	<u>73,920,517</u>
折合：			
租賃物業統制賬項	16	52,090,328	53,293,217
設備統制賬項	17	1,296,501	1,935,052
核准項目指定基金	18	4,844,094	6,231,805
累計盈餘		<u>16,823,030</u>	<u>12,460,443</u>
		<u>75,053,953</u>	<u>73,920,517</u>

載於第 3 頁至第 21 頁的財務報表已於二零一四年七月二十八日獲消費者委員會委員批准及授權發佈，並由以下代表簽署：

總幹事

消費者委員會

權益變動表

截至二零一四年三月三十一日止年度

	租賃物業 統制賬項 港元	設備 統制賬項 港元	核准項目 指定基金 港元	累計盈餘 〔虧損〕 港元	合計 港元
於二零一二年四月一日	54,044,335	2,537,420	6,898,316	10,305,033	73,785,104
本年度盈餘	-	-	-	135,413	135,413
本年度添置	459,551	1,277,503	1,686,023	(3,423,077)	-
本年度使用	<u>(1,210,669)</u>	<u>(1,879,871)</u>	<u>(2,352,534)</u>	<u>5,443,074</u>	-
於二零一三年三月三十一	53,293,217	1,935,052	6,231,805	12,460,443	73,920,517
本年度盈餘	-	-	-	1,133,436	1,133,436
本年度添置	112,983	691,680	294,724	(1,099,387)	-
本年度使用	<u>(1,315,872)</u>	<u>(1,330,231)</u>	<u>(1,682,435)</u>	<u>4,328,538</u>	-
於二零一四年三月三十一	<u>52,090,328</u>	<u>1,296,501</u>	<u>4,844,094</u>	<u>16,823,030</u>	<u>75,053,953</u>

消費者委員會

現金流量表

截至二零一四年三月三十一日止年度

	二零一四年 港元	二零一三年 港元
營運活動		
本年度盈餘	1,133,436	135,413
就下列項目作出調整：		
就添置物業、機器及設備之政府撥款	(1,099,441)	(1,385,724)
利息開支	22,360	27,832
物業、機器及設備折舊	2,646,103	3,090,540
利息收入	<u>(335,291)</u>	<u>(329,121)</u>
於流動資金變動前之營運現金流量	2,367,167	1,538,940
應收賬款、按金及預繳款項之增加	(201,346)	(24,303)
消費者訴訟基金的應付款項減少（增加）	20,000	(327,000)
預收訂閱費增加	107,236	7,821
應付賬款及應計費用增加（減少）	606,877	(1,831,685)
未放取之有薪年假撥備增加（減少）	<u>251,453</u>	<u>(71,634)</u>
營運中產生（使用）的現金	3,151,387	(707,861)
已付利息	<u>(22,360)</u>	<u>(27,832)</u>
來自（用於）營運活動之現金淨值	<u>3,129,027</u>	<u>(735,693)</u>
投資活動		
購置物業、機器及設備	(804,663)	(1,737,054)
提供予僱員的新貸款及墊款	(160,392)	(65,845)
僱員付還的貸款及墊款	168,045	269,712
已收利息	<u>325,216</u>	<u>326,348</u>
用於投資活動之現金淨值	<u>(471,794)</u>	<u>(1,206,839)</u>
融資活動		
非經常項目所用之政府撥款	(5,485,218)	(4,969,617)
其他非經常項目所用之資金	(868,054)	(510,526)
償還銀行貸款	(361,640)	(356,168)
其他非經常項目所得之資金	863,954	933,767
非經常項目所得之政府撥款	<u>2,590,391</u>	<u>6,326,398</u>
來自（用於）融資活動之現金淨值	<u>(3,260,567)</u>	<u>1,423,854</u>
現金及現金等價物減少淨值	(603,334)	(518,678)
年初之現金及現金等價物	<u>43,124,710</u>	<u>43,643,388</u>
年末之現金及現金等價物， 以銀行結餘及現金列示	<u>42,521,376</u>	<u>43,124,710</u>

消費者委員會

財務報表附註

截至二零一四年三月三十一日止年度

1. 組織及活動

消費者委員會（「委員會」）是根據一九七七年《消費者委員會條例》（香港法例第 216 章）成立的永久性法人團體，目的為保護及促進商品、不動產及服務消費者權益。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，目的是為消費者依循法律途徑尋求賠償、補償及保障，而提供經濟援助。

委員會的註冊辦事處及主要營運地址為香港北角渣華道 191 號嘉華國際中心 22 樓。

委員會根據《稅務條例》第 87 章條款獲豁免繳納利得稅。

財務報表乃以港元呈列，同時，港元亦是委員會的功能貨幣。

鑒於委員會為非營利機構，編製收入及開支賬目旨在反映機構的營運結果。

2. 採納新訂及經修訂香港財務報告準則（「香港財務報告準則」）

本年度內，委員會採用了由香港會計師公會所頒佈的以下新訂及經修訂香港財務報告準則。

香港財務報告準則（經修訂）	對二零零九至二零一一年週期香港財務報告準則之年度改進
香港財務報告準則第 7 號（經修訂）	披露－抵銷財務資產及金融負債
香港財務報告準則第 10 號、第 11 號及第 12 號（經修訂）	綜合財務報表、聯合安排及在其他主體中權益的披露：過渡指引
香港財務報告準則第 10 號	綜合財務報表
香港財務報告準則第 11 號	聯合安排
香港財務報告準則第 12 號	在其他主體中權益的披露
香港財務報告準則第 13 號	公允價值計量
香港會計準則第 19 號（二零一一年經修訂）	僱員福利
香港會計準則第 27 號（二零一一年經修訂）	獨立財務報表
香港會計準則第 28 號（二零一一年經修訂）	對聯屬公司及聯營公司的投資
香港會計準則第 1 號（經修訂）	其他全面收入項目之呈列
香港（國際財務報告詮釋委員會）－詮釋第 20 號	露天礦生產階段的剝離成本

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

消費者委員會

2. 採納新訂及經修訂香港財務報告準則（「香港財務報告準則」）—續

委員會並未提前採納下列已頒佈但尚未生效之新訂及經修訂之香港財務報告準則：

香港財務報告準則（經修訂）	對二零一零至二零一二年週期香港財務報告準則之年度改進 ²
香港財務報告準則（經修訂）	對二零一一至二零一三年週期香港財務報告準則之年度改進 ²
香港財務報告準則第 9 號	金融工具 ³
香港財務報告準則第 9 號及第 7 號（經修訂）	香港財務報告準則第 9 號及過渡披露之強制性有效日期 ³
香港財務報告準則第 10 號、第 12 號及第 27 號（經修訂）	投資實體 ¹
香港財務報告準則第 11 號（經修訂）	收購共同營運權益之會計安排 ⁴
香港會計準則第 16 號及第 38 號（經修訂）	可接受之折舊及攤銷方式之澄清 ⁴
香港會計準則第 19 號（經修訂）	界定福利計劃：僱員供款 ²
香港會計準則第 32 號（經修訂）	財務資產及金融負債之抵銷 ¹
香港會計準則第 36 號（經修訂）	非金融資產可收回金額之披露事項 ¹
香港會計準則第 39 號（經修訂）	衍生工具更替及對沖會計法之延續 ¹
香港（國際財務報告詮釋委員會）—詮釋第 21 號	徵稅 ¹

¹ 於二零一四年一月一日或其後開始之年度期間生效，准許提前採納

² 於二零一四年七月一日或其後開始之年度期間生效，除某些例外情況

³ 可供採納—強制生效日期將於香港財務報告準則第 9 號尚待確實之階段落實後再行釐定

⁴ 於二零一六年一月一日或其後開始之年度期間生效

委員會委員預期採納上述新訂及經修訂香港財務報告準則，將不會對委員會的業績及財務狀況產生重大影響。

消費者委員會

3. 主要會計政策

財務報表乃按歷史成本法並根據香港會計師公會所頒佈的香港財務報告準則編製。歷史成本一般基於為換取貨物及服務所給予的代價的公平價值。所採納的主要會計政策則詳列如下：

收入確認

收入乃按已收或應收代價的公平價值釐定，是日常業務營運中銷售商品及提供服務之應收金額，扣除折扣及銷售退回。

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

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

政府撥款

政府對經常性項目的撥款於政府劃撥資金時確認。

政府對非經常性項目的撥款在與他們擬定有系統地性補償的相關成本相配對後，確認為該期間相對應的收入。

認繳資本

香港特區政府認繳的現金及資本資產以認繳資本入賬，於適當之股本賬目中確認。

消費者委員會

3. 主要會計政策—續

物業、機器及設備

在財務狀況表中，物業、機器及設備乃按成本減隨後累積折舊及累積減值虧損（如有）入賬。

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

一項物業、機器及設備於出售時或預期繼續使用該項資產不會帶來未來經濟利益時予以註銷。任何因物業、機器及設備的出售或永久停用而產生的收益或虧損（按該資產之出售收入與賬面值之間差額計算）計入於收支結算表。

金融工具

金融資產及金融負債於委員會成為該等工具合約條文的訂約方時在財務狀況表內予以確認。金融資產及金融負債在初步確認時按公平價值計算。直接因金融資產及金融負債的購置或發行而產生的交易成本，在初步確認時將酌情在金融資產或金融負債的公平價值中增加或扣減。

金融資產

委員會的金融資產劃分為貸款及應收賬款。有關分類乃根據金融資產的性質及目的，於初步確認時決定。所有金融資產的正常交易應以交易日為基準進行確認及註銷。正常交易是指在市場規則或慣例規劃的時間範圍內進行資產交付的金融資產交易。

實際利率法

實際利率法為於相關期間計算金融資產之攤銷成本及分配利息收入之方法。實際利率是在金融資產的預計期限或（如適用）更短期限內，估計的未來現金收入（包括所有已付或已收的費用，而這些費用構成實際利率、交易成本及其他溢價或折讓的組成部分）準確貼現為初步確認時的賬面淨額所用的利率。

就債務工具而言，利息收入按實際利率確認。

3. 主要會計政策—續

金融工具—續

金融資產—續

貸款及應收賬款

貸款及應收賬款是指回收金額固定或可確定，且未在交投暢旺的市場上市的非衍生金融資產。在初步確認後，應採用實際利率法以攤銷成本對貸款及應收賬款（包括應收賬款、貸款及僱員墊款、消費者訴訟基金的應付款項和銀行結餘）進行計算，並扣除已確認的減值虧損（請參閱以下會計政策中金融資產減值虧損條款）。

利息收入按實際利率確認，惟利息極少的短期應收賬款除外。

金融資產的減值

金融資產評估在每個報告期結束時按減值指標進行。如有客觀證據顯示，因在金融資產初步確認後發生的一項或多項事件導致該金融資產的未來估計現金流量受到影響，該金融資產須予減值處理。

客觀證據顯示有減值必要的情形包括：

- 發行人或交易對手的重大財務困難；或
- 違約，如欠繳或拖欠利息或本金款項；或
- 借款人有可能陷入破產或金融重組。

就以攤銷成本列賬的金融資產而言，確認的減值虧損金額為該資產賬面值與按金融資產原實際利率折現的未來估計現金流量現值之間的差額。如果在隨後的期間減值虧損金額降低，而有關降低可客觀地與確認減值虧損後發生之事件相關聯，則之前已確認之減值虧損將透過收入或支出撥回，惟該資產於撥回減值該日之賬面值不超出倘並無確認減值原應有之攤銷成本。

金融負債

金融負債是按照簽訂的合約安排主旨及金融負債的定義來進行分類。

3. 主要會計政策—續

金融工具—續

金融負債—續

實際利率法

實際利率法為於相關期間計算金融負債之攤銷成本及分配利息開支之方法。實際利率是在金融負債的預計期限或（如適用）更短期限內，估計的未來現金付款（包括所有已付或已收的費用，而這些費用構成實際利率、交易成本及其他溢價或折讓的組成部分）準確貼現為初步確認時的賬面淨額所用的利率。

利息開支按實際利率確認。

金融負債

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

撤銷

當從資產獲得現金流量的合約權利屆滿，或委員會轉讓金融資產及實質轉讓金融資產所有權的全部風險及回報時，金融資產被註銷。如委員會不轉讓或保留所有權的幾乎全部風險及回報，並繼續控制被轉讓資產，則委員會繼續在持續參與的範圍內確認資產，並確認相關負債。

所有金融資產一經註銷，資產的賬面值與已收和應收代價、已經在其他綜合收入中確認並於權益累積之累計收益或虧損的總和之差額於收支結算表內確認。

當且僅當委員會的義務被解除、註銷或屆滿時，委員會註銷金融負債。被註銷的金融負債的賬面值與已付及應付代價之間的差額於收支結算表內確認。

3. 主要會計政策—續

有形資產之減值

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

可收回金額為公平價值減銷售成本所得金額與使用價值中的較高者。當評估使用價值時，會採用可反映當前市場評估時間價值的稅前貼現率，將估計的未來現金流量貼現為現值，而估計未來現金流量的資產的特定風險尚未作出調整。

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

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

租賃

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

委員會作為承租人

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

租賃土地及樓宇

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

3. 主要會計政策—續

外幣

在編製委員會財務報表時，以功能貨幣以外之貨幣（外幣）進行之交易均按交易日期之適用匯率換算為功能貨幣（即委員會營運之處主要經濟地區之貨幣）記賬。於報告期完結時，以外幣計值之貨幣項目均按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無需重新換算。

貨幣項目的匯兌差額均於該期間的收支結算表內確認。

貸款成本

所有貸款成本均確認為所發生期間的收支結算表的財務成本。

退休福利費用

就定額供款退休福利計劃支付的款項，在僱員提供服務並因此享有該供款的期間列為開支。

4. 資本風險管理

委員會的資金主要來自政府撥款。委員會委員管理該筆資金，以確保委員會能持續正常營運，委員會的整體策略與上年保持一致。

5. 金融工具

a. 金融工具類別

	<u>二零一四年</u>	<u>二零一三年</u>
	港元	港元
貸款及應收賬款（包括現金及現金等價物）	<u>45,195,045</u>	<u>45,909,446</u>
以攤銷成本計量的金融負債	<u>5,812,441</u>	<u>5,776,039</u>

5. 金融工具—續

b. 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、貸款及僱員墊款、消費者訴訟基金的應付款項、銀行結餘及現金、應付賬款及有擔保銀行貸款。該等金融工具的詳情披露於各個附註。與該等金融工具有關的風險及如何降低該等風險的政策載於下文，委員會委員管理並監察該等風險，以確保及時有效地實施適當措施。

信貸風險

由於委員會委員認為所涉金額並不重大，故委員會就其應收賬款以及貸款及僱員墊款並未面臨重大信貸風險。

由於交易對方是有較高信貸評級的銀行，故銀行存款的信貸風險有限。

由於交易對方有足夠的經濟能力進行支付，故因而消費者訴訟基金拖欠付款而引起的信貸風險有限。

市場風險

外幣風險管理

委員會的某些交易是以下列貨幣（不同於委員會的功能貨幣-港幣）計值，所以委員會會面臨外幣風險。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：

	<u>資產</u>		<u>負債</u>	
	<u>二零一四年</u>	<u>二零一三年</u>	<u>二零一四年</u>	<u>二零一三年</u>
	港元	港元	港元	港元
美元	105,003	105,002	-	14,921
歐元	584,547	402,553	165,625	746,334
英鎊	<u>-</u>	<u>-</u>	<u>-</u>	<u>111,180</u>

5. 金融工具—續

b. 金融風險管理目標及政策—續

市場風險—續

下表顯示委員會於報告期完結時因面臨外匯匯率合理的潛在變動的風險而產生的收入及開支變化情況。

	二零一四年		二零一三年	
	外匯匯率的 升幅(降 幅)	對收入(開 支)的影響 港元	外匯匯率的 升幅(降 幅)	對收入(開 支)的影響 港元
美元	3%	3,150	3%	2,702
	(3%)	(3,150)	(3%)	(2,702)
歐元	10%	41,892	10%	(34,378)
	(10%)	(41,892)	(10%)	34,378
英鎊	N/A	N/A	3%	(3,336)
	N/A	N/A	(3%)	3,336

委員會委員認為，由於年度末的風險狀況並不反映整年的風險狀況，因此靈敏度分析並非外匯的固定風險表現。

利率風險

委員會的收入及營運現金流量基本不受市場利率變動影響。委員會所面臨的利率變動風險主要來自其浮息有擔保銀行貸款。委員會的政策是將剩餘資金短期存放於可為委員會提供最佳回報的可靠金融機構，以償還銀行貸款利息付款。而委員會委員亦會持續監控現金流量的利率風險。

流動資金風險

委員會營運依靠政府撥款。由於政府會根據委員會每年編製的預算撥款，因此，委員會委員認為委員會所面臨的流動資金風險已降至最低。委員會委員亦密切監控其現金流量狀況。

銀行結餘包括原訂期限為三個月或以內的活期存款。

5. 金融工具—續

b. 金融風險管理目標及政策—續

流動資金風險—續流動資金及利率表格

下列表格詳細列出了委員會非衍生金融負債的剩餘合約到期時間。該等表格乃根據於委員會可能被要求付款之最早日期之金融負債未貼現現金流量編製。

	加權平均 實際利率 %	六個月或 以下 港元	六至十二 個月 港元	一至五年 港元	五年以上 港元	非貼現現金 流量總額 港元	賬面金額 港元
二零一四年							
應付賬款	-	3,677,421	-	-	-	3,677,421	3,677,421
有擔保銀行貸	0.96	<u>192,000</u>	<u>192,000</u>	<u>1,536,000</u>	<u>275,208</u>	<u>2,195,208</u>	<u>2,135,020</u>
		<u>3,869,421</u>	<u>192,000</u>	<u>1,536,000</u>	<u>275,208</u>	<u>5,872,629</u>	<u>5,812,441</u>

	加權平均 實際利率 %	六個月或 以下 港元	六至十二 個月 港元	一至五年 港元	五年以上 港元	非貼現現金 流量總額 港元	賬面金額 港元
二零一三年							
應付賬款	-	3,279,379	-	-	-	3,279,379	3,279,379
有擔保銀行貸	1.03	<u>192,000</u>	<u>192,000</u>	<u>1,536,000</u>	<u>668,008</u>	<u>2,588,008</u>	<u>2,496,660</u>
		<u>3,471,379</u>	<u>192,000</u>	<u>1,536,000</u>	<u>668,008</u>	<u>5,867,387</u>	<u>5,776,039</u>

c. 公平價值

金融資產及金融負債之公平價值乃按照公認定價模式及基於貼現現金流量分析而確定。

委員會委員認為，財務報表中以攤銷成本記錄的金融資產及金融負債的賬面值接近其公平價值。

6. 非經常性項目撥款

	<u>二零一四年</u> 港元	<u>二零一三年</u> 港元
物價監察項目	2,435,794	4,019,790
柴油及汽油價格調查	871,444	512,126
消費者委員會資源中心增強項目	246,000	160,661
加強保護消費者計劃	9,188	15,120
電腦系統優化	309,718	699,943
電腦設備的購買	105,047	159,338
不公平貿易實務活動	2,134,741	-
其他非經常性項目	<u>1,340,780</u>	<u>1,298,889</u>
	<u>7,452,712</u>	<u>6,865,867</u>

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7. 銷售《選擇》雜誌

在扣除印刷、版面設計、郵遞及推廣費用後，銷售《選擇》雜誌所得的收入是 404,595 港元（二零一三年：392,357 港元）。

8. 員工成本

員工成本包括款額為 6,855,609 港元（二零一三年：6,773,239 港元）的退休福利計劃供款。

9. 非經常性項目費用

	二零一四年 港元	二零一三年 港元
物價監察項目	2,435,794	4,019,790
不公平貿易實務活動	2,134,741	-
消費者委員會資源中心增強項目	246,000	160,661
柴油及汽油價格調查	868,054	514,115
其他非經常性項目	<u>668,682</u>	<u>789,165</u>
	<u>6,353,271</u>	<u>5,483,731</u>

10. 物業、機器及設備

	香港長期 租賃的租 賃土地及 樓宇 港元	租賃物業 裝修 港元	辦公室 設備 港元	電腦 設備 港元	傢俬及 裝置 港元	機動 車輛 港元	合計 港元
成本							
於二零一二年四月一 日	62,638,435	7,473,251	1,744,660	10,054,938	738,062	247,291	82,896,637
添置	-	459,551	28,736	1,124,533	124,234	-	1,737,054
於二零一三年三月三 十一日	62,638,435	7,932,802	1,773,396	11,179,471	862,296	247,291	84,633,691
添置	-	112,983	338,371	306,567	46,742	-	804,663
於二零一四年三月三 十一日	<u>62,638,435</u>	<u>8,045,785</u>	<u>2,111,767</u>	<u>11,486,038</u>	<u>909,038</u>	<u>247,291</u>	<u>85,438,354</u>
折舊							
於二零一二年四月一 日	10,063,502	6,003,850	1,498,325	7,872,272	629,642	247,291	26,314,882
本年度支出	875,972	334,697	193,633	1,617,868	68,370	-	3,090,540
於二零一三年三月三 十一日	10,939,474	6,338,547	1,691,958	9,490,140	698,012	247,291	29,405,422
本年度支出	875,971	439,901	169,206	1,070,893	90,132	-	2,646,103
於二零一四年三月三 十一日	<u>11,815,445</u>	<u>6,778,448</u>	<u>1,861,164</u>	<u>10,561,033</u>	<u>788,144</u>	<u>247,291</u>	<u>32,051,525</u>
賬面值							
於二零一四年三月三 十一日	<u>50,822,990</u>	<u>1,267,337</u>	<u>250,603</u>	<u>925,005</u>	<u>120,894</u>	<u>-</u>	<u>53,386,829</u>
於二零一三年三月三 十一日	<u>51,698,961</u>	<u>1,594,255</u>	<u>81,438</u>	<u>1,689,331</u>	<u>164,284</u>	<u>-</u>	<u>55,228,269</u>

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10. 物業、機器及設備—續

上述物業、機器及設備項目乃根據其可用年限以直線法按以下年率進行折舊：

租賃土地	依據租賃剩餘期限
樓宇	依據其可用年限的較短期限或土地租賃的剩餘期限
租賃物業裝修	20%
辦公室設備	33.33%
電腦設備	33.33%
傢俬及裝置	33.33%
機動車輛	33.33%

賬面值為 13,147,396 港元（二零一三年：13,259,238 港元）的租賃物業已抵押，作為委員會銀行貸款的擔保。所有該等租賃物業均以政府為受益人作出第二次抵押。

11. 其他金融資產

其他金融資產包括應收賬款、貸款及僱員墊款以及消費者訴訟基金的應付管理費。該等款項不設抵押，不計利息。除貸款及僱員墊款將透過十二個月的分期付款清償外，其他款項可隨時索還。

12. 銀行結餘及現金

銀行結餘及現金包括現金和原訂期限為三個月或以內的短期存款，其利息根據每年由 0.8% 至 1.2%（二零一三年：0.11% 至 0.58%）的市場利率計算。

13. 應付賬款及應計費用

應付賬款不設抵押，不計利息且須根據各自信貸條件予以償還。委員會有適當的金融風險管理政策，可確保在信貸期限內支付全部應付款項。

消費者委員會**14. 有擔保銀行貸款**

	<u>二零一四年</u> 港元	<u>二零一三年</u> 港元
應償還賬面金額：		
按要求即付或一年內	365,042	361,282
一年以上及兩年以內	368,574	364,819
兩年以上及五年以內	1,127,258	1,116,021
五年以上	<u>274,146</u>	<u>654,538</u>
	2,135,020	2,496,660
減：流動負債下的一年內應付款項	<u>(365,042)</u>	<u>(361,282)</u>
	<u>1,769,978</u>	<u>2,135,378</u>

委員會物業擔保所獲的貸款賬面值達 13,147,396 港元（二零一三年：13,259,238 港元），該貸款按最優惠利率或香港銀行同業拆出利率上浮 0.75% 的較低者利率計息，按月分期償還，最後一期於二零一九年十二月到期。所得收益用於購置一項租賃物業。

15. 已收撥款

	<u>二零一四年</u> 港元	<u>二零一三年</u> 港元
於報告期完結時指定非經常項目之未使用的撥款：		
物價監察項目	221,165	1,916,208
柴油及汽油價格調查	1,849,509	1,858,207
加強保護消費者計劃	797,090	806,278
三十五週年活動	323,009	323,009
電腦系統優化	2,708,288	3,023,371
投訴互動電腦系統	-	309,718
不公平貿易實務活動	-	980,000
消費者委員會資源中心：		
租賃物業裝修	256,244	256,244
增強項目	48,899	-
空調系統	46,000	101,200
電腦更換	-	25,800
移除存儲設備	-	18,890
電訊管理局網上價格調查	-	7,491
培訓計劃	1,025,408	1,306,512
Shopsmart 網站優化	-	270,000
會議室翻新	544,000	748,000
《選擇》月刊數碼化	73,333	128,333
完成伺服器虛擬化	1,600,000	1,600,000
《選擇》月刊流動應用程式	550,000	550,000
其他項目	<u>2,453,284</u>	<u>2,265,336</u>
	<u>12,496,229</u>	<u>16,494,597</u>

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16. 租賃物業統制賬項

該款項來自於用於購置租賃物業的政府認繳資本及隨後購置資本資產的從一般基金的撥款，扣減相關資產的折舊。

17. 設備統制賬項

該款項為往年的一般基金撥款，用以購置辦公室設備、電腦設備以及傢俬及裝置，並扣減相關資產的折舊。

18. 核准項目指定資金

於報告期完結時的未付的現有項目資金為用於以下指定活動的撥付資金：

	<u>二零一四年</u>	<u>二零一三年</u>
	港元	港元
網上《選擇》月刊營運儲備金	4,300,344	4,300,344
辦事處設備及維修	249,026	249,026
測試及研究費	<u>294,724</u>	<u>1,682,435</u>
	<u>4,844,094</u>	<u>6,231,805</u>

19. 營運租賃承擔

在報告期完結時，委員會在不可撤銷的營運租約下，就租用物業承擔的未來最低租賃付款到期。一年內及兩年及五年款項分別達 767,428 港元及 480,947 港元（二零一三年：358,513 港元及零）。

租賃之期限協定為一至兩年，且租賃期間的租金為固定租金。

20. 關聯方交易

消委會於年內就其向消費者訴訟基金提供的管理服務和辦公室支援（包括薪金及應佔行政費用）收取行政服務費為 2,354,000 港元（二零一三年：2,374,000 港元）。該收費乃根據信託聲明中的條款及經委員會與消費者訴訟基金執行委員會批核。

Contact Information of Consumer Advice Centres

消費者諮詢中心的聯絡資料

Hotline Centre 消費者投訴熱線 : 2929 2222

Fax 傳真號碼 : 2590 6271

Website 網站 : www.consumer.org.hk

E-mail 電郵地址 : cc@consumer.org.hk

Hong Kong 香港區

North Point Consumer Advice Centre

Room 1410, 14/F, Kodak House II

39 Healthy Street East

North Point

北角諮詢中心

北角健康東街39號柯達大廈二期14樓1410室

Kowloon 九龍區

Shamshuipo Consumer Advice Centre

G/F, Cheung Sha Wan Government Offices

303 Cheung Sha Wan Road

深水埗諮詢中心

長沙灣道303號長沙灣政府合署地下

Tsimshatsui Consumer Advice Centre

G/F, Consumer Council Resource Centre

3 Ashley Road

Tsimshatsui

尖沙咀諮詢中心

尖沙咀亞士厘道3號

消費者委員會資源中心地下

Wong Tai Sin Consumer Advice Centre

Unit 201, 2/F, Lung Cheung Office Block

138 Lung Cheung Road

Wong Tai Sin

黃大仙諮詢中心

黃大仙龍翔道138號 龍翔辦公大樓2樓201室

New Territories 新界區

Shatin Consumer Advice Centre

Room 442, 4/F, Shatin Government Offices

1 Sheung Wo Che Road

Shatin

沙田諮詢中心

沙田上禾輦路1號沙田政府合署4樓442室

Tsuen Wan Consumer Advice Centre

Room 105, 1/F, Princess Alexandra Community Centre

60 Tai Ho Road

Tsuen Wan

荃灣諮詢中心

荃灣大河道60號雅麗珊社區服務中心1樓105室

Yuen Long Consumer Advice Centre

G/F, Yuen Long District Office Building

269 Castle Peak Road

Yuen Long

元朗諮詢中心

元朗青山道269號元朗民政事務處大廈地下

Trader Named by Consumer Council in 2013-14

2013-14年度被本會點名公布之不良店舖

Carefree Travel (HK) Limited

佳遊旅運(香港)有限公司

Unit 1515, 15/F., Peninsula Tower, 538 Castle Peak Road, Lai Chi Kok, Kowloon, Hong Kong
九龍荔枝角青山道538號半島大廈15樓1515室

The travel club was alleged for persistent failures in honouring its offer of free hotel accommodation to club members. A total of 75 complaints were received, involving HK\$564,000.

該旅遊會籍公司以免費酒店住宿作招徠，吸引顧客購買會籍，結果未能兌現承諾。本會共接獲75宗投訴，涉及金額港幣564,000元。

Product Testing Reports

產品試驗報告

1. ELECTRICAL & ELECTRONIC GOODS 電氣及電子產品

- 32" TVs - Performance Test 32吋電視機效能測試
- Air Conditioners 冷氣機
- AV Amplifiers 影音擴音器
- Christmas Decorative Lights 聖誕燈串
- Dehumidifiers 抽濕機
- Electric Food Processors 電動食物處理器
- Electric Hot Water Pots 電熱水瓶
- Electric Kettles 電水煲
- Electric Shavers 電鬚刨 * [1]
- Electric Heaters 電暖爐
- Espresso Coffee Makers 特濃咖啡機
- Halogen Ovens, Air Fryers and Convection Ovens
光波爐/氣炸鍋/小型焗爐
- Juicers and Blenders 榨汁機及攪拌機
- Mobile Phone Handsets (3 updates, total 66 models) 手機 (出版3次, 共66個型號) * [3]
- Printers 打印機
- Range Hoods 抽油煙機
- Refrigerators 雪櫃
- Rice Cookers 電飯煲
- Tablet PCs 平板電腦 * [1]
- TVs - Safety Test 電視機安全測試
- Warm Air Clothes Dryers 輕便式乾衣架
- Washing Machines 洗衣機

2. PHOTOGRAPHIC EQUIPMENT & SOFTWARE 攝影器材及軟件

- Camcorders 攝錄機 * [1]
- Cameras (3 updates, total 67 models) 相機 (出版3次, 共67個型號) * [3]
- Internet Security Software 網上保安軟件

3. FOOD & HEALTH FOOD PRODUCTS 食物及健康食品

- Caffeine in Coffee and Milk Tea 咖啡奶茶的咖啡因含量 * [1]
- GM Corn Ingredients in Corn and Corn-Based Foods 粟米和粟米類食物的「基因改造」粟米成分
- Heavy Metal Levels in Rice 食米的重金屬含量
- Honey 蜂蜜 * [1]
- Nutrition Labels 營養標籤

4. PERSONAL PRODUCTS 個人用品

- Condoms 安全套 * [1]
- Home-use Electronic Blood Pressure Monitors 家用電子血壓計 * [1]

5. HOUSEHOLD PRODUCTS 家庭用品

- Glass-Top Dining Tables and Coffee Tables 玻璃餐桌及茶几
- Household Gloves 家用手套
- Single Mattresses 單人床褥
- Toilet Rolls 廁紙

6. AUTOMOBILE & CYCLING PRODUCTS 汽車及單車用品

- Child Car Seats 兒童汽車安全座椅

7. OTHERS 其他

- Children's Plastic Footwear 兒童膠鞋
- Cigarettes 香煙
- Toys 玩具

* Published in CHOICE magazine and on Shoptsmart website
刊載於《選擇》月刊及「精明消費香港遊」網站

[] 括弧內數字為「精明消費香港遊」網站刊登的次數

Product In-depth Studies and Market Survey Reports

產品研究及市場調查報告

Various Studies and Reports 各類研究及報告

- Drugs for Athletes' Foot and Nail Fungus 治療香港腳及灰甲的藥物
- Ceramic Knives 廚用陶瓷刀
- Tumble Dryers 滾筒式乾衣機
- Coffee 咖啡
- Common Eye Diseases of Elderly People 長者常見眼疾
- Drugs for Canker Sores 疳滋藥物
- Fish Maw 花膠
- Cooking with Halogen Ovens and Convection Ovens - Health Concerns 光波爐及氣炸鍋煮食對健康的影響
- Health Related Claims of Juicers and Blenders 攪拌機及榨汁機的健康相關聲稱
- Home-use Facial Steamers, Electric Face Brushers, and Ion Beauty Devices 蒸面機/洗面刷/離子美容機
- Home-use LED Facial Devices 家用LED光學美容機
- Home-use RF Facial Devices 家用射頻美容機
- LED Light Bulbs LED燈泡
- Rotavirus Vaccine 輪狀病毒疫苗
- Smart TVs 智能電視機
- Surgical Masks 外科口罩

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

- After-sales Service on Washing Machines/Wash Dryers 洗衣機/洗衣乾衣機售後服務
- Annual Supermarket Price Survey 年度超市價格調查
- Credit Card Charges 信用卡收費
- Investment-Linked Assurance Schemes 投資相連壽險計劃調查
- Personal Loan Services and Sales Practices of Loan Intermediary 私人貸款計劃及貸款中介公司的銷售手法
- Opinion Survey on Residential Broadband Services 住宅寬頻服務意見調查
- Personal Data Privacy on Instant Messaging Apps 即時通訊軟件 - 個人資料私隱
- Market Survey on Residential Broadband Service Plans 光纖與非光纖寬頻服務計劃
- Rice Prices 食米價格
- Safe Deposit Box Services 保管箱服務
- Tax Loans 稅貸計劃
- Textbook Expenditure Survey 購書費調查
- Textbook Price Survey 教科書價格調查
- Textbook Revision Survey 教科書改版調查
- Travel Insurance on High-Risk Activities 旅遊保險計劃之高風險活動保障

Indepth Studies 深入研究

- Breakdown of Online Securities Trading System 網上證券交易系統故障
- Green Tips for Reduction of Waste on Festive Occasions 減少節日浪費
- Liberalization of Fresh Beef Market 開放活牛入口市場
- Life Insurance Policy Replacement 人壽保險轉保
- Mandatory Window Inspection Scheme 強制驗窗計劃
- Online Booking of Hotels 網上預訂酒店
- Online Dating Services 網上單身配對服務
- Pet Cremation Services 寵物善終服務
- The Vehicle Maintenance Workshops Charter 「車輛維修工場約章」計劃

Consultation Papers Responded to by the Council (2013-14)

回應諮詢文件

- United Nations Conference on Trade and Development (UNCTAD) – United Nations Guidelines for Consumer Protection (1985 – 2013)
聯合國貿易及發展會議 – 聯合國保護消費者準則 (1985 – 2013) (2013-04-05)
- Environmental Protection Department - New Producer Responsibility Scheme on Glass Beverage Bottles
環境保護署 - 《飲品玻璃樽生產者責任計劃》 (2013-05-14)
- Legislative Council Bills Committee – Stamp Duty (Amendment) Bill 2013
立法會法案委員會 - 《2013年印花稅(修訂)條例草案》 (2013-06-03)
- Hong Kong Monetary Authority - The Proposed Regulatory Regime for Stored Value Facilities and Retail Payment System in Hong Kong
香港金融管理局 - 儲值支付產品及零售支付系統的建議監察制度 (2013-06-13)
- Financial Services and the Treasury Bureau - Legislative Proposals on Improvement of Corporate Insolvency Law
財經事務及庫務局 - 優化公司破產法的立法建議 (2013-07-15)
- Pharmacy and Poisons Board Hong Kong - Draft Code of Practice for Listed Seller of Poisons
香港藥劑業及毒藥管理局 - 列載毒藥銷售商執業守則 - 草擬本 (2013-07-29)
- Securities and Futures Commission - Proposed Amendments to the Professional Investor Regime and the Client Agreement Requirements
證券及期貨事務監察委員會 – 建議修訂專業投資者制度及客戶協議規定 (2013-08-23)
- Legislative Council Bills Committee - Toys and Children's Products Safety (Amendment) Bill 2013
立法會法案委員會 - 《2013年玩具及兒童產品安全(修訂)條例草案》 (2013-11-05)
- Legislative Council Panel on Health Services - Legislative Proposals to Enhance the Regulation of Pharmaceutical Products
立法會衛生事務委員會 - 《加強規管香港藥劑製品的立法建議》 (2013-12-03)
- Land Registry - the Revised Proposal of Two Stage Conversion Mechanism
土地註冊處 - 兩階段轉換機制的修改建議書 (2013-12-05)
- Legislative Council Panel on Health Services - Regulation of Medical Beauty Treatments or Procedures
立法會衛生事務委員會 - 規管「醫學美容治療或程序」 (2013-12-16)
- Communications Authority - Application for Prior Consent Under Section 7P of the Telecommunications Ordinance in Respect of the Proposed Acquisition of CSL New World Mobility Limited and HKT Limited
通訊事務管理局 - 香港電訊有限公司就建議收購 CSL New World Mobility Limited 按《電訊條例》第7P條申請事先同意 (2014-01-21)

13th Consumer Rights Reporting Awards List of Adjudicators

第十三屆「消費權益新聞報道獎」評判名錄

Dr. Francis Lee, Associate Professor, School of Journalism and Communication, The Chinese University of Hong Kong

香港中文大學新聞與傳播學院副教授李立峯博士

Mr. Lau Chi-kuen, Principal Lecturer, Department of Journalism, School of Communication, Hong Kong Baptist University

香港浸會大學傳理學院新聞系首席講師劉志權先生

Ms. Sham Yee-lan, Executive Member, Hong Kong Journalists Association

香港記者協會執行委員岑倚蘭女士

Ms. Zoe Hung, Executive Member, Hong Kong Journalists Association

香港記者協會執行委員孔雪怡女士

Mr. Joe Lam, Chairman, Hong Kong Press Photographers Association

香港攝影記者協會主席林振東先生

Mr. Eddy Chung, Vice Chairman, Hong Kong Press Photographers Association

香港攝影記者協會副主席鍾式明先生

Mr. Ambrose Ho, Vice Chairman, Consumer Council

消費者委員會副主席何沛謙先生

Winning Entries of the 13th Consumer Rights Reporting Awards

第十三屆「消費權益新聞報道獎」得獎名單

Category: News 組別:新聞	
Gold Award 金獎	外傭供應減 中介劊加價 杜潔心 李安琪 蔡瑤 — 香港經濟日報
Silver Award 銀獎	本報記者扮遊客放蛇 往紅磡收150元 廣東道7載的士 3週黑的 林耀華 陸文 衛永康 — 明報
Bronze Award 銅獎	《蘋果》化驗超市火腿勁發水 蛋白質含量少 大量添加劑 無法例規管 張岳波 — 蘋果日報
Merit Award 優異	美容院高薪挖公院新醫生 冼韻姬 黎嘉愉 錢瑋琪 — 明報
Merit Award 優異	醫學美容研規管 英美星取經 楊玉珠 何詩韻 陳正怡 — 香港經濟日報

Category: Features 組別:特寫	
Gold Award 金獎	本港牛肉價格狂升之謎 李建人 郭增龍 蔡淑儀 — 星島日報
Silver Award 銀獎	強制驗樓實施 搶嚙百億肥肉 揭全港大維修黑幕 黃詠慈 陳明慧 — 東周刊
Bronze Award 銅獎	拆解教科書市場 翁煜雄 倪清江 — 蘋果日報
Merit Award 優異	山寨iPhone5 深圳熱賣 郭美華 — 頭條日報
Merit Award 優異	智能陷阱系列 陳家俊 吳光熙 — 明報

Category: Television News 組別:電視新聞	
Gold Award 金獎	探討醫學美容推銷手法 何海凌 — Now新聞台
Silver Award 銀獎	提升旅行社發牌透明度 星級假期分店結業 陳家俊 — Now新聞台
Bronze Award 銅獎	天宇海 趙燕婷 — 電視廣播有限公司

Category: Television Features 組別:電視特寫	
Gold Award 金獎	售騙 關銘麟及星期二檔案製作組 — 電視廣播有限公司
Silver Award 銀獎	小心個人資料 葉婉虹 — 香港電台
Bronze Award 銅獎	誰管醫學美容 盧敬華 宋紫皓 — 有線電視
Bronze Award 銅獎	吃的疑惑 葉婉虹 — 香港電台

Category: Radio News 組別:電台新聞	
Gold Award 金獎	油誰監管 袁梓珮 — 香港電台
Silver Award 銀獎	小心疫疫 鍾慧儀 — 香港電台
Bronze Award 銅獎	集體訴訟機制 蘇敬恆 — 香港電台

Category: Radio Features 組別:電台特寫	
Gold Award 金獎	強積金半自由行政略 洪艾爾 — 商業電台
Silver Award 銀獎	消費權宜計系列 崔蔚恩 周曉暘 任順熙 — 香港電台
Bronze Award 銅獎	美容? 醫學? 高福慧 — 香港電台

Category: Press Photos 組別:新聞攝影	
Gold Award 金獎	涉不良銷售手法 黑店美容院被傳媒圍訪 無言以對 潘政祁 — 香港經濟日報
Silver Award 銀獎	政府出招打壓樓市 地產代理冇啖好食 梁志永 — 蘋果日報
Bronze Award 銅獎	追擊水貨客 廖雁雄 — 星島日報
Merit Award 優異	三千人優惠日掃貨 張永康 — 香港經濟日報

Poll Results of Top Ten Consumer News (Year of the Snake)

「蛇年十大消費新聞」選舉結果

1. Government implements export control on powdered formula to ensure priority for Hong Kong parents
「奶粉荒」爆發 政府推限奶令 力保「港人港奶」 (3,337票)
2. 15 medical beauty treatments under new requirements to be performed by medical practitioners only
規管醫學美容15項美容程序 只准醫生處理 (2,572票)
3. Legislators called for refund for Octopus cardholders who had been overcharged
八達通歷年多扣款 議員斥隱瞞促回饋 (2,563票)
4. Trade Descriptions Ordinance (TDO) amended and extended to regulate the service industry
新修訂《商品說明條例》出爐 服務業納規管 加強消費者保障 (2,428票)
5. No more “false and misleading” sales tactics with Residential Properties (First-hand Sales) Ordinance came into effect and establishment of the regulator
一手樓銷售新例生效 加強規管 銷監局：不可失實 (2,362票)
6. Cheung Kong cancelled sale of Horizon Hotel apartments after Securities & Futures Commission (SFC) stepped in
雍澄軒風波 證監會介入 長實撤交易掀訴訟 (2,257票)
7. Quality of Chinese herbal turtle jelly (Gui Ling Gao) at issue
龜苓膏品質風波 (2,019票)
8. Hot air balloon tragedy in Egypt unveiled high risk activities not covered in travel insurance
埃熱氣球慘劇 揭旅保未必保障高危活動 (1,910票)
9. CLP reiterates that free increase is inevitable
加完再加 中電強調加費難免 (1,881票)
10. Communications Authority penalized Television Broadcasts Limited for violating competition by monopolizing the industry
通訊局重罰無綫壟斷 (1,835票)

Winners of the Consumer Culture Study Award XV(2013-14)

第十五屆消費文化考察報告獎得獎名單

Junior Division 初級組		
Award 獎項	Topic 考察題目	School 學校
Winner 冠軍	《進擊之子女》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
Second 亞軍	《多餘的筆氏定理》	Carmel Secondary School 迦密中學
Third 季軍	《「建」康》	Our Lady's College 聖母書院
	《折墮·麵包皮》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Distinguished Award 傑出作品獎	《不分雌雄皂白》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
	《「抵」死》	Madam Lau Kam Lung Secondary School of Miu Fat Buddhist Monastery 妙法寺劉金龍中學
	《被偷走的選擇》	Raimondi College 高主教書院
The Best Topic Award 最佳選題獎	《折墮·麵包皮》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Merit for the Best Topic Award 優異選題獎	《「建」康》	Our Lady's College 聖母書院
	《進擊之子女》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
	《被偷走的選擇》	Raimondi College 高主教書院
Presentation Award 表達方式獎	《多餘的筆氏定理》	Carmel Secondary School 迦密中學

Senior Division 高級組		
Award 獎項	Topic 考察題目	School 學校
Winner 冠軍	《己所不欲，施予人？》	South Tuen Mun Government Secondary School 南屯門官立中學
Second 亞軍	《即影即有》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
Third 季軍	《齒情·齒事》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
Distinguished Award 傑出作品獎	《人靠衣裝，貨靠包裝？》	Queen Elizabeth School 伊利沙伯中學
The Best Topic Award 最佳選題獎	《己所不欲，施予人？》	South Tuen Mun Government Secondary School 南屯門官立中學
Merit for the Best Topic Award 優異選題獎	《即影即有》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
	《休息，是為了更遠的路……》	St. Paul's College 聖保羅書院
	《不能沒有的消費》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Special Commended Award- Effective Evidence Finding Design 特別推介獎 - 搜証方法設計	《衣女莫若母》	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學

Outstanding Project Award 推介作品獎	
Junior Division 初級組	
Topic 考察題目	School 學校
《我們的紀念冊》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學(元朗)
《韓星襲港》	Carmel Secondary School 迦密中學
《韓風 = 寒瘋》	Madam Lau Kam Lung Secondary School of Miu Fat Buddhist Monastery 妙法寺劉金龍中學
《我們的「咗錢」故事》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Senior Division 高級組	
Topic 考察題目	School 學校
《有冇贈品先?》	Wa Ying College 華英中學
《鞋帶》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學

Commended Project Award 嘉許作品獎	
Junior Division 初級組	
Topic 考察題目	School 學校
《 Dream Cream 》	Buddhist Tai Hung College 佛教大雄中學
《「腐」「腐」得正》	CUHK Federation of Alumni Associations Thomas Cheung Secondary School 香港中文大學校友會聯會張煊昌中學
《全港最平!全港最抵?》	The Church of Christ in China Ming Yin College 中華基督教會銘賢書院
《宣傳單張 CCC?》	Carmel Secondary School 迦密中學
《好的不見了》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Senior Division 高級組	
Topic 考察題目	School 學校
《「窮」快樂》	Fukien Secondary School 福建中學(觀塘)
《物重情義「輕」?》	The Hong Kong Chinese Women's Club Fung Yiu King Memorial Secondary School 香港中國婦女會馮堯敬紀念中學
《貴中有道理!?》	Carmel Pak U Secondary School 迦密柏雨中學
《少年消費之旅》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
《最後一日》	St. Paul's School (Lam Tin) 藍田聖保祿中學
《顧客去哪兒?》	SKH Chan Young Secondary School 聖公會陳融中學
《少女們的慈善價與友情價》	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
《卡啦 OK 嗎?》	South Tuen Mun Government Secondary School 南屯門官立中學
《謝「私」宴?》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學

Special Mention Award 特別嘉許獎

Junior Division 初級組

Topic 考察題目	School 學校
《兩代消費觀念大解構》	Tseung Kwan O Government Secondary School 將軍澳官立中學
《我們的新年》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
《無肉新年》	Maryknoll Convent School (Secondary Section) 瑪利諾修院學校(中學部)
《成功之藥?》	St. Paul's Secondary School 聖保祿中學
《四個書櫃的故事》	HKBU Affiliated School Wong Kam Fai Secondary School 香港浸會大學附屬學校王錦輝中學

Senior Division 高級組

Topic 考察題目	School 學校
《毛的疑惑?!》	Shun Tak Fraternal Association Cheng Yu Tung Secondary School 順德聯誼總會鄭裕彤中學
《推廣「有」「話」》	Caritas Chai Wan Marden Foundation Secondary School 明愛柴灣馬登基金中學
《隨身「夢」與「想」》	The Church of Christ in China Fong Yun Wah Secondary School 中華基督教會方潤華中學
《超市優惠 = 糖衣陷阱?》	St. Paul's School (Lam Tin) 藍田聖保祿中學
《知心禮·禮成商?》	St. Stephen's Church College 聖士提反堂中學
《婆婆上街買餸去 - 從消費看關係》	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
《政露有懸機》	South Tuen Mun Government Secondary School 南屯門官立中學
《網上團購行為對青少年消費模式的影響》	Tung Wah Group of Hospitals Mrs. Wu York Yu Memorial College 東華三院伍若瑜夫人紀念中學
《禮意》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
《猜情尋》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學

Special Mention (Topic) Award 特別嘉許(選題)獎

Junior Division 初級組

Topic 考察題目	School 學校
《消費陷阱 - 美容》	Carmel Pak U Secondary School 迦密柏雨中學
《收據?》	Carmel Secondary School 迦密中學
《四個少女闖街市》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
《誰是生活智障王?》	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
《以物易物》	HKBU Affiliated School Wong Kam Fai Secondary School 香港浸會大學附屬學校王錦輝中學
《繳費·寧》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學

Senior Division 高級組

Topic 考察題目	School 學校
《研究五十後退休人士的消費模式》	St. Stephen's Girls College 聖士提反女子中學
《你買我又買·點解佢唔賣?》	Wa Ying College 華英中學
《頭上一根針·這針值多金》	SKH Chan Young Secondary School 聖公會陳融中學
《為左件爛野·你可以去到幾盡?》	SKH Chan Young Secondary School 聖公會陳融中學
《老師們的錢包》	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學

Anniversary Award 周年紀念獎	
Teacher 指導老師	School 學校
陳晗老師	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
張志強老師	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
周寶琪老師	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
徐潔玲老師	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
林佩琪老師	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
劉仲永老師	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
李寶珊老師	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
沈婉群老師	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
楊似菊老師	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
陳婉馨老師	Caritas St. Joseph Secondary School 明愛聖若瑟中學
彭學妹老師	Caritas St. Joseph Secondary School 明愛聖若瑟中學
甄漢濂老師	Caritas St. Joseph Secondary School 明愛聖若瑟中學
蔡海虹老師	The Church of Christ in China Kei San Secondary School 中華基督教會基新中學
方錦鎮老師	Delia Memorial School (Yuet Wah) 地利亞修女紀念學校(月華)
姜愛琮老師	Diocesan Girls' School 拔萃女書院
鄺寶玲老師	Hotung Secondary School 何東中學
梁雪儀老師	Lok Sin Tong Ku Chiu Man Secondary School 樂善堂顧超文中學

Anniversary Award 周年紀念獎	
Teacher 指導老師	School 學校
陳美薇老師	Precious Blood Secondary School 寶血女子中學
李美寶老師	South Tuen Mun Government Secondary School 南屯門官立中學
黃俊傑老師	South Tuen Mun Government Secondary School 南屯門官立中學
黃愛玲老師	Tung Wah Group of Hospitals Yow Kam Yuen College 東華三院邱金元中學

Winners of the Third Age Persons Consumer Culture Study Award IV (2013-14)

第四屆第三齡消費文化考察報告獎得獎名單

Award 獎項	Topic 考察題目	Organization 機構
Gold Award 金獎	«「點只400萬」 湊仔湊孫何價»	The Evangelical Lutheran Church of Hong Kong Ma On Shan District Elderly Community Centre 基督教香港信義會馬鞍山長者地區中心
	«消費體驗»	The Hong Kong Society for the Blind Rehabilitation Centre 香港盲人輔導會復康中心
	«原來婚嫁還可以是»	Tsung Tsin Mission of Hong Kong Full Life Centre 基督教香港崇真會和禧天地
The Best Topic Award 最佳選題獎	«過時過節·出外進餐的消費模式 - 親情何價»	Pok Oi Hospital Mrs. Wong Tung Yuen District Elderly Community Centre 博愛醫院王東源夫人長者地區中心
Distinguished Award 傑出作品獎	«智能手機的多多少少?»	The Family Planning Association of Hong Kong Lam Tin Women's Club 香港家庭計劃指導會藍田婦女會
	«我們的追究權益»	The Hong Kong Society for the Blind Rehabilitation Centre 香港盲人輔導會復康中心
Merit 優異作品獎	«理想的消費環境»	The Hong Kong Society for the Blind Rehabilitation Centre 香港盲人輔導會復康中心
Merit for the Best Topic Award 優異選題獎	«我們的追究權益»	The Hong Kong Society for the Blind Rehabilitation Centre 香港盲人輔導會復康中心
	«理想的消費環境»	The Hong Kong Society for the Blind Rehabilitation Centre 香港盲人輔導會復康中心
Special Mention Award 特別嘉許獎	«飲食看世情»	The Hong Kong Society for the Aged Senior Council 耆康會長者中央議會
	«二元的樂趣»	Pok Oi Hospital Mr. Kwok Hing Kwan Neighbourhood Elderly Centre 博愛醫院郭興坤長者鄰舍中心
	«衣食住行 想當年話今天»	S.K.H. Holy Carpenter Church District Elderly Community Centre 聖公會聖匠堂長者地區中心
	«退休何處去?»	The Hong Kong Association of Senior Citizens 香港長者協會
Special Mention (Topic) Award 特別嘉許(選題)獎	«二元的樂趣»	Pok Oi Hospital Mr. Kwok Hing Kwan Neighbourhood Elderly Centre 博愛醫院郭興坤長者鄰舍中心
	«銀髮市場-另類篇»	Monitoring Alliance on Elderly Policies – Alliance Buddies 長者政策監察聯席之聯席之友
	«真係有得揀? - 笑談網綁式消費»	The Evangelical Lutheran Church of Hong Kong Chung On Neighbourhood Elderly Centre 基督教香港信義會頌安長者鄰舍中心

A List of External Committees Attended by Council Members and Staff

本會委員及職員參與的外界委員會

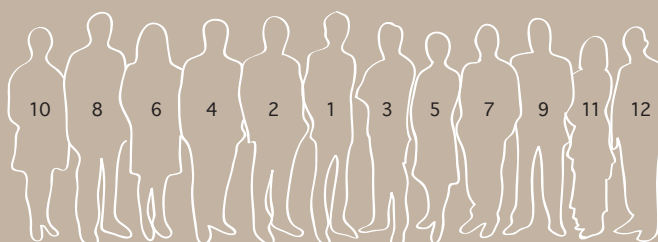
- CLP Power - Customer Consultative Group
中華電力有限公司 - 客戶諮詢小組
- Competition Commission
競爭事務委員會
- Competition Policy Advisory Group
競爭政策諮詢委員會
- Department of Health - Pharmacy and Poisons (Listed Sellers of Poisons) Committee
衛生署 - 藥劑業及毒藥 (列載毒藥銷售商) 委員會
- Department of Health - Taskforce on Hong Kong Code of Marketing of Breastmilk Substitutes
衛生署 - 香港母乳代用品銷售守則專責小組
- Department of Health - Working Group on Differentiation between Medical Procedures and Beauty Services under the Steering Committee on Review of Regulation of Private Healthcare Facilities
衛生署 - 私營醫療機構規管檢討督導委員會轄下區分醫療程序及美容服務工作小組
- Department of Justice - Costs Committee
律政司 - 事務費委員會
- Department of Justice - Public Education and Publicity Sub-committee
律政司 - 公眾教育及宣傳小組委員會
- Department of Justice - Steering Committee on Mediation
律政司 - 調解工作小組
- Department of Justice - Working Group on Class Actions
律政司 - 集體訴訟工作小組
- Education Bureau - Steering Committee on Selection, Quality Assurance and Review for the E-Textbook Market Development Scheme
教育局 - 電子教科書市場開拓計劃遴選、質素保證和檢討督導委員會
- Electrical & Mechanical Services Department - Appeal Board Panel (Electricity Ordinance CAP 406)
機電工程署 - 上訴委員會(電力條例第四百零六章)
- Electrical & Mechanical Services Department - Appeal Board Panel under Energy Efficiency (Labelling of Products) Ordinance Cap 598
機電工程署 - 上訴委員會能源效益(產品標籤)條例第五百九十八章
- Electrical & Mechanical Services Department - Disciplinary Tribunal Panel (Electricity) under the 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 & 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 & Mechanical Services Department - Task Force on the Mandatory Energy Efficiency Labelling Scheme
機電工程署 - 強制性能源效益標籤計劃工作小組
- Electrical & Mechanical Services Department - Task Force on the Voluntary Energy Efficiency Labelling Scheme
機電工程署 - 自願性能源效益標籤計劃工作小組
- Electrical and Mechanical Services Department - Working Group on Matters Relating to Responsible Persons
機電工程署 - 負責人事宜工作小組
- Estate Agents Authority
地產代理監管局
- Estate Agents Authority - Finance and Strategic Development Committee
地產代理監管局 - 財務及策略發展委員會
- Estate Agents Authority - Licensing Committee
地產代理監管局 - 牌照委員會
- Estate Agents Authority - Practice and Examination Committee
地產代理監管局 - 執業及考試委員會
- Food and Environmental Hygiene Department, Centre for Food Safety - Task Force on Nutrition Labelling Education
食物環境衛生署, 食物安全中心 - 營養標籤教育工作小組
- Food and Health Bureau - Committee on Improving Supply Chain of Powdered Formula
食物及衛生局 - 配方粉供應鏈委員會
- Food and Health Bureau - Expert Committee on Food Safety
食物及衛生局 - 食物安全專家委員會
- Food and Health Bureau - Health and Medical Development Advisory Committee - Working Group on Primary Care
食物及衛生局 - 健康與醫療發展諮詢委員會 - 基層健康護理工作小組
- Food and Health Bureau - Sub-group on Publicity and Communication of Working Group on Primary Care
食物及衛生局 - 基層健康護理工作小組 - 宣傳及通訊專責小組
- Food and Health Bureau - Task Force on Primary Care Delivery Models of Working Group on Primary Care
食物及衛生局 - 基層醫療服務模式專責小組
- Food and Health Bureau - Working Group on Legal, Privacy & Security Issues of the Steering Committee on eHealth Record Sharing
食物及衛生局 - 電子健康記錄互通督導委員會 - 法律、私隱及保安問題工作小組
- Food and Health Bureau - Working Group on Regulation of Private Hospitals
食物及衛生局 - 私營醫院規管事宜工作小組
- Home Affairs Department - Sub-committee on Property Management Companies
民政事務總署 - 物業管理公司小組委員會

- Home Affairs Department - Sub-committee on Property Management Practitioners
民政事務總署 - 物業管理從業員小組委員會
- Hong Kong Accreditation Service – Task Force on Accreditation of Consumer Product Certification Bodies
香港認可處 - 消費品認證機構認可計劃專責小組
- Hong Kong Accreditation Service – Users of HKAS Accredited Services Liaison Group
香港認可處 - 認可服務用戶聯絡小組
- Hong Kong Accreditation Service – Working Party for Accreditation of Certification Bodies
香港認可處 - 認證機構認可計劃工作小組
- Hong Kong Accreditation Service- Working Party for Physical and Mechanical Testing
香港認可處 - 物理及機械測試工作小組
- Hong Kong Council for Testing and Certification - Panel on Promoting Testing and Certification Services in Environmental Protection Trade
香港檢測和認證局 - 推動環保行業檢測和認證服務小組
- Hong Kong Council for Testing and Certification - Panel on Promoting Testing and Certification Services in Food Trade
香港檢測和認證局 - 食品檢測和認證服務推廣委員會
- Hong Kong Deposit Protection Board - Advisory Panel on Communication and Public Education
香港存款保障委員會 - 傳訊與教育小組
- Hong Kong Federation of Insurers - Appeals Tribunal
香港保險業聯會 - 上訴裁判處
- Hong Kong Federation of Insurers - Insurance Agents Registration Board
香港保險業聯會 - 保險業代理登記委員會
- Hong Kong Internet Registration Corporation Limited - Consultative and Advisory Panel
香港互聯網註冊管理有限公司 - 諮詢委員會
- Hong Kong Mediation Accreditation Association Limited - Council Membership
香港調解資歷評審協會有限公司 - 委員會會員
- Hong Kong Monetary Authority - Banking Consumer Education Taskforce
香港金融管理局 - 銀行消費者教育工作小組
- Hong Kong Monetary Authority - Deposit-taking Companies Advisory Committee
香港金融管理局 - 接受存款公司諮詢委員會
- Hong Kong Mortgage Corporation - Board of Directors
香港按揭證券有限公司 - 董事局委員
- Innovation and Technology Commission - Panel on Promoting Testing and Certification Services in Jewellery Trade
創新科技署 - 推動珠寶行業檢測和認證服務小組
- Insurance Claims Complaints Bureau - Insurance Claims Complaints Panel
保險索償投訴局 - 保險索償投訴委員會
- Investor Education Centre - Advisory Committee
投資者教育中心 - 諮詢委員會
- Judiciary - Advisory Group of the Working Party on Review of Solicitors' Hourly Rates for Party and Party Taxation
司法機構 - 按「訴訟各方對評基準」評定訟費的每小時律師收費率之檢討工作小組的顧問小組
- Judiciary - Chief Justice's Working Party on Review of Solicitors' Hourly Rates for Party and Party Taxation
司法機構 - 首席法官按「訴訟各方對評基準」評定訟費時律師的每小時收費率之檢討工作小組
- Land Registry - Land Titles Ordinance Steering Committee
土地註冊處 - 土地業權條例督導委員會
- Office of the Commissioner of Insurance - Insurance Advisory Committee
保險業監理處 - 保險業諮詢委員會
- Office of the Communications Authority - Radio Spectrum and Technical Standards Advisory Committee
通訊事務管理局辦公室 - 無線電頻譜及技術標準諮詢委員會
- Office of the Communications Authority - Telecommunications Regulatory Affairs Advisory Committee
通訊事務管理局辦公室 - 電訊規管事務諮詢委員會
- Office of the Communications Authority - Telecommunications Users and Consumers Advisory Committee
通訊事務管理局辦公室 - 電訊服務用戶及消費者諮詢委員會
- Official Receiver's Office - Services Advisory Committee
破產管理署 - 服務諮詢委員會
- Securities and Futures Commission - Products Advisory Committee
證券及期貨事務監察委員會 - 產品諮詢委員會
- Steering Committee on Review of Hospital Authority
醫院管理局檢討督導委員會
- Steering Committee on Review of Regulation of Private Healthcare Facilities
私營醫療機構規管檢討督導委員會
- Tourism Commission - Advisory Committee on Travel Agents
旅遊事務署 - 旅行代理商諮詢委員會
- Tourism Commission - Travel Industry Compensation Fund Management Board
旅遊事務署 - 旅遊業賠償基金管理委員會
- Transport Department - Quality Public Light Bus Services Steering Committee
運輸署 - 優質公共小巴服務事宜督導委員會
- Transport Department - Quality Taxi Services Steering Committee
運輸署 - 優質的士服務督導委員會
- Vocational Training Council - Beauty Care & Hairdressing Training Board
職業訓練局 - 美容美髮訓練委員會
- Vocational Training Council - Working Group on Regulation of Medical Devices (Aesthetics Related)
職業訓練局 - 醫療儀器(美容儀器)的規管工作小組
- Water Supplies Department – Task Force on Voluntary Water Efficiency Labelling Scheme
水務署 - 用水效益標籤計劃工作小組



Consumer Legal Action Fund Management Committee

消費者訴訟基金管理委員會



Chairman 主席

1. Mr. Samuel CHAN Ka-yan 陳家殷大律師

Vice-Chairman 副主席

2. Mr. Anderson CHOW Ka-ming, SC 周家明資深大律師

Member 委員

3. Mr. Selwyn YU Sing-cheung, SC 余承章資深大律師
4. Mr. Matthew LAM Kin-hong, MH 林建康先生·榮譽勳章
5. Ms. Gilly WONG Fung-han 黃鳳嫻女士
6. Ms. Jessica YOUNG Yee-kit 楊懿潔律師
7. Mr. Kenneth WONG Wing-yan 黃永恩律師
8. Mr. LO Pui-yin (since 2013-04-01) 羅沛然大律師 (由 2013-04-01)
9. Mr. Alex LAI Ting-hong 黎庭康律師
10. Prof. Angela NG Lai-ping 吳麗萍教授
11. Ms. Alice LEE Suet-ching 李雪菁女士
12. Dr. LUI Wing-cheong 雷永昌醫生

Annual Report Of The Consumer Legal Action Fund

消費者訴訟基金年報

The Consumer Council is the Trustee of the Consumer Legal Action Fund (CLAF) through a Declaration of Trust executed on 30 November 1994.

消費者委員會是消費者訴訟基金（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 \$10 million. A further sum of \$10 million was granted by the Government to the Fund in May 2010. The Fund aims to give easier consumer access to legal remedies by providing financial support and legal assistance for the benefit of consumers, particularly, groups with similar grievances in cases involving significant public interest and injustice. Through supporting justifiable cases, the Fund also aims to deter business malpractices and enhance public awareness of their consumer rights.

Administration

The Consumer Council, as the Trustee, is responsible, through a Board of Administrators, for the overall administration and investment of the Fund. The Board of Administrators is in turn underpinned by a Management Committee. The latter, whose members were appointed by the Commerce and Economic Development Bureau, is responsible for advising on the eligibility and merits of applications seeking assistance from the Fund.¹

Operation

It is a long-standing practice of the Council to help consumers resolve their complaints vis-à-vis the traders concerned. The Council may, if it considers appropriate or if the complainants so request, refer cases of complaints to the Fund for consideration. Consumers may also apply to the Fund directly for assistance.

Generally, the Fund, in examining an application for assistance, will consider whether all other means of dispute resolution have been exhausted and 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

目的

基金成立初時獲政府撥款1,000萬元，在2010年5月再獲政府撥款1,000萬元，為消費者提供法律援助及經費，在涉及重大公眾利益和公義的事件上，協助有相似遭遇的消費者循法律途徑追討賠償。透過協助有理據個案，基金旨在遏止不當的經營手法，及讓公眾認識他們作為消費者的權利。

行政管理

作為基金的信託人，本會透過基金執行委員會，處理基金的行政及投資。執行委員會在批核申請個案時，會聽取基金管理委員會的意見，包括申請人是否符合資格，及個案的理據是否充分等，管理委員會成員由商務及經濟發展局委任。¹

基金運作

本會一向致力協助消費者解決他們與商戶之間的糾紛，在適當情況或在投訴人要求下，會將個案轉介基金考慮給予協助。消費者亦可直接向基金提出申請。

一般來說，基金在處理申請時，會考慮個案是否已嘗試其他解決辦法，並根據既定的準則審批申請，這些準則包括，個案是否涉及重大的消費者利益、受影響人數是否眾多、勝訴的機會、是否有

¹ See Annex A for the Membership of the Board of Administrators and Management Committee. 消費者訴訟基金的執行委員會和管理委員會名錄見附錄甲。

or will potentially be adversely affected; whether the case has a reasonable chance of success; whether the matter concerned can promote the consumer cause and produce deterrent effects on unscrupulous business practices; and whether it is practicable for the Fund to offer timely assistance.

Deliberation

During the year under review, the Management Committee held four meetings and resolved matters by circulation on 12 occasions, while the Board of Administrators held one meeting and resolved matters by circulation on 9 occasions.

Altogether, the Fund considered 23 applications of different categories during the year under review.

After thorough consideration, the Fund declined 18 applications relating to complaints about financial services, telecommunication services, insurance, sale of real property, sale of goods, property related services, and funeral and burial services. There are 2 applications which are still under consideration, which are concerned with property related services and food and catering services respectively.

During the reporting period, the Fund has granted assistance to 3 applications relating to financial services, property related services, and time sharing scheme respectively.

助促進消費者權益、對不當經營手法能否產生阻嚇作用，以及基金實際上是否可以提供及時的協助等。

處理個案

本年度基金管理委員會共舉行了4次會議，另12次以文件通傳方式議決事項。而執行委員會則舉行了一次會議並共9次以文件通傳方式議決事項。

年內，基金共審議了23宗不同類別的申請。

基金經詳細考慮後，否決18項申請，分別關於金融服務、電訊服務、保險、物業銷售、貨品銷售、物業相關服務及殯儀和殮葬服務等。另外，基金對兩項分別關於物業相關服務及食品及餐飲服務的申請仍在考慮中。

本年度基金對3宗申請給予資助，分別關於金融服務、物業相關服務及時光共享計劃。

New Assisted Cases 受資助的新個案

Lehman-related Financial Product (Case 5)

The Fund has granted assistance to one Lehman-related case this year.

The assisted consumers of this case are a retired couple. They alleged that a bank officer had made false or misleading representations regarding the nature and potential risks of Equity Linked Notes, and that the bank officer had failed to properly conduct risk assessment for them before they purchased the product. They also doubted the accuracy of the outcome of the risk assessment.

At the pre-action stage, the defendant bank made settlement offers, which however were rejected by the assisted consumers since they considered the offers to be too low.

涉及雷曼的金融產品(個案五)

基金本年度為一宗涉及雷曼的金融產品個案提供資助。

受助消費者是一對已退休的夫婦。他們指稱，涉案的銀行職員，就股票掛鈎票據的性質及潛在風險，作出虛假或誤導性的陳述；他們並指，該銀行職員未能於他們買入相關的票據前，為他們恰當地進行風險評估。他們亦質疑風險評估結果的準確性。

訴訟正式展開前，被告銀行提出和解建議。但由於建議的和解金額太低，受助消費者拒絕接受。

After commencement of proceedings, the defendant bank made a further offer by way of sanctioned payment. On the advice of counsel and solicitors, and with the endorsement of the Fund, the assisted consumers accepted the defendant bank's offer in full and final settlement of their claim. The defendant bank also paid an agreed sum in full and final settlement of the assisted consumers' legal costs.

在法律程序開始後，被告銀行以附帶條款付款方式再次提出和解建議。在聽取代表律師及大律師的意見，以及得到基金的同意後，受助消費者接受了被告銀行的和解建議，作為他們申索的完全及最終的和解。受助消費者的訟費經被告銀行支付了一筆雙方同意的金額後，亦得到完全及最終的和解。

Headquarters and Professional Staff Cost Charged by a Management Company of a Residential Housing Estate

In addition to the remuneration provided for under the Deed of Mutual Covenant (DMC), the management company of a residential housing estate charged the owners a fee under the description of "Headquarters and Professional Staff Costs", which was invariably charged at 3% of the management fees received though the management company intimated that 3% was only the cap. The owners considered that the management company was not entitled to this charge on top of the management fees. They alleged that all along such fee had been charged without their knowledge or consent and it was not provided for under the terms of the DMC.

住宅屋苑管理公司收取總部及專業行政人員費用

除了根據公契收取酬金外，一住宅屋苑的管理公司向業主從收取的管理費中，劃一地抽取百分之三的費用，並稱之為「總部及專業行政人員費用」。管理公司暗指此百分之三的比率為有關收費的上限。業主認為管理公司並無權在收取管理費時再額外收取這一項費用。他們指稱，一直以來管理公司在未有知會或未得他們同意下收取這項費用，並認為公契的條款並未有提及可收取這項費用。

The Fund considered that the issues involve significant consumer and public interests. Therefore, assistance was granted to 3 individual owners of the housing estate to apply for declaratory relief from the Court on the justifiability of the Headquarters and Professional Staff Costs charged by the management company. Preparation for commencement of legal proceedings by the solicitors instructed by the Fund for the assisted consumers was underway during the reporting period.

基金認為這些問題涉及重大消費者及公眾利益。故此，基金為屋苑的三位身為業主的人士提供資助，以協助他們向法院申請聲明的濟助，釐清屋苑管理公司所收取的總部及專業行政人員費用是否具有充分理據支持。基金委託的律師現正為受助消費者提出訴訟進行準備工作。

Time-sharing Scheme

This case is concerned with an agreement for membership of a time-sharing scheme. The assisted consumer was allegedly induced into the contract by misrepresentation and unconscionable conduct. Before making an application to the Fund, the assisted consumer has commenced legal proceedings on his own. The Fund assisted him to continue the legal proceedings in the District Court for the purpose of, among others, obtaining declaratory relief that the contract was unconscionable and not enforceable.

時光共享計劃

本個案是有關時光共享計劃的會籍合約。受助消費者指稱他是在受到誤導和不合情理手法的影響下簽了一份時光共享會籍合約。受助消費者在向基金提出申請之前，已自行提出法律訴訟。基金現協助受助消費者繼續其於區域法院的訴訟，向法院申請包括指會籍合約為不合情理及不可強制執行的聲明濟助。

Preparation was underway during the reporting period by the solicitors instructed by the Fund for making the application to the court for the redress sought by the assisted consumer.

報告期內，基金所委託的律師已展開預備工作，準備為受助消費者向法院申請有關濟助。

Cases Carried over from Previous Year 繼續跟進的個案

The Fund continued to work on the following cases brought forward from the previous year.

Delay in Completion of a Residential Development

After the assisted consumers' claims in the High Court proceedings and the related District Court proceedings were settled, the outstanding issue was the amount of legal costs payable to the assisted consumers by the defendant developer. The issue was finally resolved by having the costs assessed by the Court in taxation proceedings which was completed around the end of 2013. By the end of the reporting period, the Fund was in the course of finalizing the accounts on costs and deliberating on the contribution to be made by the assisted consumers.

基金繼續跟進上年度未完成的個案，進展如下：

住宅發展項目延遲完成

受助消費者於高等法院所提出的申索及於區域法院所提出的相關申索達成和解後，餘下須處理的是被告發展商須向受助消費者支付的訟費金額。這一事項最終透過訟費評定(即由法庭釐定金額)得以解決。整個個案的訟費評定程序於2013年底完成。在本年度結束時，基金正在確定相關費用的賬目，及審議受助消費者須支付的分擔費用。

Lehman-related Financial Product (Case 3)

After the assisted consumer had accepted the defendant bank's offer in full and final settlement of her claim as stated in the last report, through negotiations, the parties reached an agreement on the legal costs and the defendant bank paid an agreed sum in full and final settlement of the assisted consumer's legal costs incurred.

涉及雷曼的金融產品(個案三)

如前匯報，受助消費者接受了被告銀行的和解建議，作為她申索的完全及最終的和解。其後，透過磋商，雙方就受助消費者的訟費達成協議。而被告銀行已支付雙方同意的金額，就受助消費者的訟費達成完全及最終的和解。

Lehman-related Financial Product (Case 4)

When this case was at the interlocutory stage, the defendant bank made a settlement offer containing a confidentiality requirement. This offer was rejected by the assisted consumer because the confidentiality requirement was against the Fund's Non-Confidentiality Policy and the amount offered was on the low side.

涉及雷曼的金融產品(個案四)

當這受助個案仍在非正審階段時，被告銀行提出附有保密要求的和解建議。由於保密要求有違基金的不保密政策，以及建議的和解金額偏低，受助消費者拒絕接受建議。

Subsequently, the defendant bank made a further settlement attempt by way of sanctioned payment without imposing any confidentiality requirement. Having considered the advice of the counsel and the solicitors, and with the agreement of the Fund, the assisted consumer accepted the defendant bank's offer in full and final settlement of her claim. The defendant bank also paid an agreed sum in full and final settlement of the legal costs incurred by the assisted consumer.

其後，被告銀行以沒有保密要求的附帶條款付款方式，再次提出和解建議。在聽取代表律師及大律師的意見，以及得到基金的同意後，受助消費者接受了被告銀行的和解建議，使申索得到完全及最終的和解。被告銀行亦已支付雙方同意的金額，就受助消費者的訟費達成完全和最終的和解。

Sale of a Private Vehicle - Claims of Misrepresentation and Unfair Sales Tactics

The assisted consumer's claim against the car dealer in the Small Claims Tribunal continued during the reporting period. Settlement negotiations between the parties were conducted during the reporting period. Eventually, with the assistance of the Fund, the defendant conceded that the confidentiality requirement proposed by the defendant should be confined to the settlement amount only, which was acceptable by the assisted consumer and endorsed by the Fund. Shortly after the reporting period, the assisted consumer and the car dealer have finally reached a settlement of the claim satisfactorily.

Beauty Services - Claims of Fraudulent Misrepresentation and Unconscionable Conduct

This assisted case is concerned with a beauty salon which was named and reprimanded by the Council in February 2012 for complaints of repeated engagement in unscrupulous sales tactics, involving misrepresentations and high pressure sales tactics.

The assisted consumer claims that as a result of fraudulent misrepresentations regarding a 'Spokesperson Programme' and unconscionable conduct of the trader, she entered into various contracts for beauty and slimming treatments.

Solicitors instructed by the Fund have issued demand letters for the assisted consumer to the beauty salon and its related company, which however denied the assisted consumer's claim. The solicitors and counsel are in the course of finalizing the Statement of Claim and the Writ of Summons and will commence legal proceedings shortly.

私家車銷售 - 失實陳述及不良銷售手法的申索

這個關於向一間汽車零售商於小額錢債審裁處追討的個案於本年度繼續。雙方在本報告期內進行進一步的磋商。最終在基金的協助下，被告作出讓步，只要求將和解金額保密。這保密要求得到受助消費者的接受，並獲得基金同意。在本報告期後不久，受助消費者與汽車零售商終於就有關申索達成令雙方滿意的和解。

美容服務 - 欺騙性失實陳述及不合情理行為的申索

這個受助個案是關於一間被本會於2012年2月點名批評的美容院，該美容院多次被投訴以不道德的銷售手法經營，當中包括失實陳述及高壓式銷售手法。

受助消費者指稱，由於受到該美容院就一個關於「代言人計劃」的欺騙性失實陳述及不合情理的對待，她與該美容院簽訂了多份美容及瘦身療程合約。

基金為受助消費者所委託的律師已向美容院及相關公司發出要求賠償的信件。然而，該美容院及相關的公司均否認受助消費者的申索。受託律師及大律師現正在草擬確定申索陳述書及傳訊令狀，並會於短期內提出法律訴訟。

Statistics

Since its establishment and up until the year under review, the Fund has received a total of 1,283 applications and has granted assistance to 687 applications.²

Finance

The Fund is self-financed with income derived from:

- (a) investing the capital sum in fixed deposits and bonds;
- (b) charging each applicant a fee of HK\$100 each for cases within the jurisdiction of the Small Claims Tribunal and HK\$1,000 each for other court cases;
- (c) recovering legal costs from defendants in successful cases; and
- (d) receiving from each successful case a contribution of 10% of the benefits gained by the assisted consumer.

As at 31 March 2014, the Fund had a balance of about HK\$15.74 million.³

Acknowledgements

During the year, Mr. Ambrose HO, SBS, SC, JP retired as Vice-Chairman of the Board of Administrators. Mr. Philip LEUNG Kwong-hon succeeded him as the new Vice-Chairman. Member Ms. Irene YAU Oi-yuen retired at the end of 2013 as Board of Administrators Member. Mr. Chapman CHAN Chor-man was elected to the Board as new Member.

As to the Management Committee of the Fund, Mr. LO Pui-yin was appointed as new Member.

To Mr. Ambrose HO and Ms. Irene YAU Oi-yuen, the Fund wishes to express its heartfelt thanks for their staunch support and invaluable contributions. It also welcomes the new Members of the two bodies.

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 HKSAR Government for financial support to the Fund.

統計

成立至今，基金共處理了1,283宗申請，其中687宗申請獲基金協助。²

財務狀況

基金自負盈虧，收入來源如下：

- (a) 利用資金作定期儲蓄收取利息及投資債券；
- (b) 向申請人收取費用：小額錢債審裁處案件每宗收取港幣100元，其他案件每宗收取港幣1,000元；
- (c) 成功個案中被告人賠償的訟費；及
- (d) 受助消費者勝訴後，基金從他們所獲的利益中收取一成金額，作為分擔費用。

截至2014年3月31日止，基金結餘約港幣1,574萬元。³

鳴謝

年內，何沛謙資深大律師，銀紫荊星章，太平紳士卸任執行委員會的副主席，由梁光漢先生接任。此外，邱藹源校長亦於2013年底卸任執行委員會委員，而陳楚文先生則加入成為新委員。

羅沛然大律師加入管理委員會成為新委員。

本會衷心感謝何沛謙資深大律師及邱藹源校長對本會作出的支持、努力和貢獻，並歡迎加入兩個委員會的新委員。

本會謹向基金兩個委員會的成員，及曾經協助基金順利運作的各界人士，包括基金聘請的大律師和律師，為基金付出的努力和貢獻，致以深切謝意。本會亦非常感謝香港特別行政區政府在財政上對基金的支持。

² See Annex B for the statistics of applications for Consumer Legal Action Fund. 消費者訴訟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 Statement for the period under review. 基金本年度的核數師報告及財政報告見附錄丙。

Consumer Legal Action Fund

Board of Administrators

消費者訴訟基金執行委員會

Chairman 主席

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

Vice-Chairman 副主席

Mr. Ambrose HO, SBS, SC, JP (up to 2013-10-06) 何沛謙資深大律師，銀紫荊星章，太平紳士 (至 2013-10-06)

Mr. Philip LEUNG Kwong-hon (since 2013-10-07) 梁光漢先生 (由 2013-10-07)

Member 委員

Mr. Chapman CHAN Chor-man (since 2014-01-27) 陳楚文先生 (由 2014-01-27)

Ms. Miranda KWOK Pui-fong 郭珮芳女士

Ms. Gilly WONG Fung-han 黃鳳嫻女士

Ms. Irene YAU Oi-yuen (up to 2013-12-31) 邱藹源校長 (至 2013-12-31)

Consumer Legal Action Fund

Management Committee

消費者訴訟基金管理委員會

Chairman 主席

Mr. Samuel CHAN Ka-yan 陳家殷大律師

Vice-Chairman 副主席

Mr. Anderson CHOW Ka-ming, SC 周家明資深大律師

Member 委員

Mr. Alex LAI Ting-hong 黎庭康律師

Mr. Matthew LAM-kin-hong, MH 林建康先生，榮譽勳章

Ms. Alice LEE Suet-ching 李雪菁女士

Mr. LO Pui-yin (since 2013-04-01) 羅沛然大律師 (由 2013-04-01)

Dr. LUI Wing-cheong 雷永昌醫生

Prof. Angela NG Lai-ping 吳麗萍教授

Ms. Gilly WONG Fung-han 黃鳳嫻女士

Mr. Kenneth WONG Wing-yan 黃永恩律師

Ms. Jessica YOUNG Yee-kit 楊懿潔律師

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

Applications for Consumer Legal Action Fund

消費者訴訟基金申請個案統計

Number of applications received since 30 November 1994

自1994年11月30日以來，基金接獲的申請數目 1,283

- Problem solved during application 在申請期間問題已獲解決 170
- Under consideration 仍在考慮中 5
- Assistance granted 獲基金批予協助之申請 687

Compensation recovered 獲得賠償

- out-of-court settlement 庭外和解 189
- judgment obtained 經勝訴獲取 16

Not pursued further 未再跟進

- no recovery prospect 因無賠償可能 465
- application withdrawn 因申請撤回 5
- terminated by the Fund 被基金終止 7

Referred to Legal Aid 轉交法律援助署 1

In process 處理中 4

- Referred to Council for policy consideration 轉交消委會作政策處理 3
- Referred to Council for conciliation/monitoring 轉交消委會調停/監察 10
- Assistance declined 不接納申請 408

CONSUMER LEGAL ACTION FUND
(Established in Hong Kong under a Deed of Trust)

Financial Statements
For the year ended 31 March 2014

CONSUMER LEGAL ACTION FUNDFINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2014

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Deloitte.

德勤

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

We have audited the financial statements of Consumer Legal Action Fund (the "Fund") set out on pages 3 to 14, which comprise the statement of financial position as at 31 March 2014, and the income and expenditure statement, the statement of changes in equity and the statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Board of Administrators' Responsibilities for the Financial Statements

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

Auditor's Responsibility

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

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

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

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND - continued
(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

Opinion

In our opinion, the financial statements give a true and fair view of the state of the Fund's affairs as at 31 March 2014 and of its deficit and cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards.



Deloitte Touche Tohmatsu
Certified Public Accountants
Hong Kong
28 July 2014

CONSUMER LEGAL ACTION FUNDINCOME AND EXPENDITURE STATEMENT
FOR THE YEAR ENDED 31 MARCH 2014

	<u>2014</u> HK\$	<u>2013</u> HK\$
Income		
Bank interest income	119,018	106,740
Interest income from a held-to-maturity debt security	35,323	189,600
Application fee from assisted consumers	7,300	14,200
Sundry income	386,287	2,119,575
	<u>547,928</u>	<u>2,430,115</u>
Less:		
Expenditure		
Auditor's remuneration	13,900	13,300
Administrative service expenses	2,354,000	2,374,000
Bank charges	2,850	1,930
Legal fees for assisted consumers	75,464	202,540
Amortisation of premium on a held-to-maturity debt security	1,857	11,139
Sundry expenses	2,730	1,532
	<u>2,450,801</u>	<u>2,604,441</u>
Deficit for the year	<u>(1,902,873)</u>	<u>(174,326)</u>

CONSUMER LEGAL ACTION FUNDSTATEMENT OF FINANCIAL POSITION
AT 31 MARCH 2014

	<u>NOTES</u>	<u>2014</u> HK\$	<u>2013</u> HK\$
Non-current assets			
Held-to-maturity debt security	6	-	3,951,857
Current assets			
Interest and other receivables		11,455	101,231
Bank balances	7	20,292,687	18,215,100
		<u>20,304,142</u>	<u>18,316,331</u>
Current liabilities			
Accounts payable and accrued expenses		2,207,113	2,248,286
Amount due to the Trustee	8	2,354,000	2,374,000
		<u>4,561,113</u>	<u>4,622,286</u>
Net current assets		<u>15,743,029</u>	<u>13,694,045</u>
		<u><u>15,743,029</u></u>	<u><u>17,645,902</u></u>
Capital and reserve			
Capital		20,000,000	20,000,000
Accumulated deficit		<u>(4,256,971)</u>	<u>(2,354,098)</u>
		<u>15,743,029</u>	<u>17,645,902</u>

The financial statements on pages 3 to 14 were approved and authorised for issue by the Board of Administrators on 28 July 2014 and are signed on its behalf by:


ADMINISTRATOR


ADMINISTRATOR

CONSUMER LEGAL ACTION FUNDSTATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 MARCH 2014

	<u>Capital</u> HK\$	<u>Accumulated</u> <u>deficit</u> HK\$	<u>Total</u> HK\$
At 1 April 2012	20,000,000	(2,179,772)	17,820,228
Deficit for the year	-	(174,326)	(174,326)
At 31 March 2013	20,000,000	(2,354,098)	17,645,902
Deficit for the year	-	(1,902,873)	(1,902,873)
At 31 March 2014	<u>20,000,000</u>	<u>(4,256,971)</u>	<u>15,743,029</u>

CONSUMER LEGAL ACTION FUNDSTATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2014

	<u>2014</u> HK\$	<u>2013</u> HK\$
Operating activities		
Deficit for the year	(1,902,873)	(174,326)
Adjustments for:		
Bank interest income	(119,018)	(106,740)
Interest income from a held-to-maturity debt security	(35,323)	(189,600)
Amortisation of premium on a held-to-maturity debt security	1,857	11,139
Operating cash flows before movements in working capital	(2,055,357)	(459,527)
Increase in interest and other receivables	(7,480)	-
(Decrease) increase in amount due to the Trustee	(20,000)	327,000
(Decrease) increase in accounts payable and accrued expenses	(41,173)	1,938,485
Net cash (used in) from operating activities	<u>(2,124,010)</u>	<u>1,805,958</u>
Investing activities		
Interest received	251,597	316,621
Redemption of a held-to maturity debt security	3,950,000	-
Cash from investing activities	<u>4,201,597</u>	<u>316,621</u>
Net increase in cash and cash equivalents	2,077,587	2,122,579
Cash and cash equivalents at beginning of the year	<u>18,215,100</u>	<u>16,092,521</u>
Cash and cash equivalents at end of the year, represented by bank balances	<u><u>20,292,687</u></u>	<u><u>18,215,100</u></u>

CONSUMER LEGAL ACTION FUNDNOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2014

1. OBJECTIVES AND OPERATION OF THE FUND

The Consumer Legal Action Fund (the "Fund") was established on 30 November 1994 under a Deed of Trust with the Consumer Council as the trustee (the "Trustee") for the purpose of offering financial assistance to consumers in seeking legal redress, remedies and protection. The Government of the Hong Kong Special Administrative Region (the "HKSAR") has granted a sum of HK\$10 million as initial capital to the Fund. The capital should be repayable to the HKSAR upon termination. Additional capital amounting to HK\$10 million was further injected by the HKSAR to the fund on 6 September 2010 increasing the capital to HK\$20 million.

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

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

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

In the current year, the Fund has applied the following new and revised HKFRSs issued by the Hong Kong Institute of Certified Public Accountants (the "HKICPA").

Amendments to HKFRSs	Annual Improvements to HKFRSs 2009 - 2011 Cycle
Amendments to HKFRS 7	Disclosures - Offsetting Financial Assets and Financial Liabilities
Amendments to HKFRS 10, HKFRS 11 and HKFRS 12	Consolidated Financial Statements, Joint Arrangements and Disclosures of Interests in Other Entities: Transition Guidance
HKFRS 10	Consolidated Financial Statements
HKFRS 11	Joint Arrangements
HKFRS 12	Disclosure of Interests in Other Entities
HKFRS 13	Fair Value Measurements
HKAS 19 (as revised in 2011)	Employee Benefits
HKAS 27 (as revised in 2011)	Separate Financial Statements
HKAS 28 (as revised in 2011)	Investments in Associates and Joint Ventures
Amendments to HKAS 1	Presentation of Items of Other Comprehensive Income
HK(IFRIC) - Int 20	Stripping Costs in the Production Phase of a Surface Mine

The application of the above new and revised HKFRSs in the current year has had no material effect on these financial statements for the current and prior years and/or on the disclosures set out in these financial statements.

CONSUMER LEGAL ACTION FUND

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

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

Amendments to HKFRSs	Annual Improvements to HKFRSs 2010 - 2012 Cycle ²
Amendments to HKFRSs	Annual Improvements to HKFRSs 2011 - 2013 Cycle ²
HKFRS 9	Financial Instruments ³
HKFRS 15	Revenue from Contracts with Customers ⁵
Amendments to HKFRS 9 and HKFRS 7	Mandatory Effective Date of HKFRS 9 and Transition Disclosures ³
Amendments to HKFRS 10, HKFRS 12 and HKAS 27	Investment Entities ¹
Amendments to HKFRS 11	Accounting for Acquisitions of Interests in Joint Operations ⁴
Amendments to HKAS 16 and HKAS 38	Clarification of Acceptable Methods of Depreciation and Amortisation ⁴
Amendments to HKAS 19	Defined Benefit Plans: Employee Contributions ²
Amendments to HKAS 32	Offsetting Financial Assets and Financial Liabilities ¹
Amendments to HKAS 36	Recoverable Amount Disclosures for Non-Financial Assets ¹
Amendments to HKAS 39	Novation of Derivatives and Continuation of Hedge Accounting ¹
HK(IFRIC) - Int 21	Levies ¹

¹ Effective for annual periods beginning on or after 1 January 2014, with earlier application permitted.

² Effective for annual periods beginning on or after 1 July 2014, with certain exceptions.

³ Available for application - the mandatory effective date will be determined when the outstanding phases of HKFRS 9 are finalised.

⁴ Effective for annual periods beginning on or after 1 January 2016.

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

The Board of Administrators anticipates that the application of the above new and revised HKFRSs will have no material impact on the results and the financial position of the Fund.

3. SIGNIFICANT ACCOUNTING POLICIES

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

Revenue recognition

Interest income from a financial assets is recognised when it is probable that the economic benefits will flow to the Fund and the amount of income can be measured reliably. Interest income is accrued on a time basis, by reference to the principal outstanding and at the effective interest rate applicable, which is the rate that exactly discounts the estimate future cash receipts through the expected life of the financial asset to that asset's net carrying amount on initial recognition.

CONSUMER LEGAL ACTION FUND

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Cost of financial assistance

All costs connected with the provision of financial assistance rendered to consumers are recorded on an accrual basis and charged against income and expenditure account in the period incurred. Any costs recoverable from assisted consumers are recorded as income upon receipt.

Financial instruments

Financial assets and financial liabilities are recognised on the Fund's statement of financial position when the Fund becomes a party to the contractual provisions of the instrument. Financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition.

Financial assets

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

Effective interest method

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

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

Held-to-maturity debt securities

Held-to-maturity investments are non-derivative financial assets with fixed or determinable payments and fixed maturities that the Board of Administrators of the Fund has the positive intention and ability to hold to maturity. Subsequent to initial recognition, held-to-maturity debt securities are measured at amortised cost using the effective interest method, less any identified impairment losses (see accounting policy on impairment loss on financial assets below).

CONSUMER LEGAL ACTION FUND

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

Financial assets - continued

Loans and receivables

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

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

Impairment on financial assets

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

Objective evidence of impairment could include:

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

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

Financial liabilities and equity instruments

Financial liabilities 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 entered into and the definitions of a financial liability and an equity instrument.

Equity instruments

An equity instrument is any contract that evidences a residual interest in the assets of the Fund after deducting all of its liabilities. Equity instruments issued by the Fund are recognised at the proceed received, net of direct issue cost.

CONSUMER LEGAL ACTION FUND

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

Financial liabilities and equity instruments - continued

Effective interest method

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

Interest expense is recognised on an effective interest basis.

Financial liabilities

Financial liabilities (including accounts payable and accrued expenses, and amount due to the Trustee) are subsequently measured at amortised cost, using the effective interest method.

Derecognition

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

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

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

4. CAPITAL RISK MANAGEMENT

The capital structure of the Fund consists of capital from HKSAR and accumulated surplus, if any.

The HKSAR has granted a sum of HK\$20 million as capital to the Fund. The Board of Administrators of the Fund manages the Fund's capital to ensure that the Fund will be able to continue as a going concern. The overall strategy of capital management remains unchanged from prior year.

CONSUMER LEGAL ACTION FUND

5. FINANCIAL INSTRUMENTS

a. Categories of financial instruments

	<u>2014</u> HK\$	<u>2013</u> HK\$
Financial assets		
Held-to-maturity debt security	-	3,951,857
Loans and receivables (including cash and cash equivalents)	<u>20,304,142</u>	<u>18,316,331</u>
	<u>20,304,142</u>	<u>22,268,188</u>
Financial liabilities		
Financial liabilities at amortised cost	<u>4,561,113</u>	<u>4,622,286</u>

b. Financial risk management objectives and policies

The Fund's major financial instruments include held-to-maturity debt security, interest and other receivables, bank balances, accounts payable and accrued expenses, and amount due to the Trustee.

The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The Board of Administrators of the Fund manages and monitors these exposures to ensure appropriate measures are implemented on a timely and effective manner.

Credit risk

The credit risk on liquid funds is limited because majority of the counterparties are banks with high credit ratings.

Market riskForeign exchange risk

The Fund's functional currency is Hong Kong dollars since the transactions are mainly denominated in Hong Kong dollars. Accordingly, the Board of Administrators of the Fund considers the foreign exchange risk is not significant.

Interest rate risk

The Fund has no significant interest rate risk as it does not have any interest-bearing financial assets or financial liabilities other than cash placed with financial institutions.

CONSUMER LEGAL ACTION FUND

5. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies - continued

Liquidity risk

The Fund is exposed to minimal liquidity risk as the Board of Administrators closely monitors its cash flow.

The earliest date on which the undiscounted cash flows of financial liabilities, representing non-interest bearing financial liabilities of the Fund, can be required to pay is 3 months or less.

c. Fair value

The fair values of financial assets and financial liabilities are determined in accordance with generally accepted pricing models based on discounted cash flow analysis.

The Board of Administrators of the Fund considers that the carrying values of financial assets and financial liabilities recorded at amortised cost in the financial statements approximate their fair values.

6. HELD-TO-MATURITY DEBT SECURITY

	<u>2014</u> HK\$	<u>2013</u> HK\$
Debt security listed in Hong Kong	-	3,951,857
Market value of debt security	-	3,977,315

7. BANK BALANCES

Bank balances comprise cash and short-term deposits with an original maturity of three months or less and carry interest at market rates which ranged from 0.7% to 1.45% (2013: 0.5% to 1.25%) per annum.

8. AMOUNT DUE TO THE TRUSTEE

The amount represents administrative service expenses payable to the Trustee, details of which are set out in note 9.

CONSUMER LEGAL ACTION FUND

9. RELATED PARTY TRANSACTIONS

During the year, the Fund incurred administrative service expenses amounted to HK\$2,354,000 (2013: HK\$2,374,000) for the administrative service and office support (comprising salary costs and attributable overheads) provided to the Fund. The recharge by the Trustee is in accordance with the provision of the Trust Deed governing the Fund and approved by both the Council and the Board of Administrators of the Fund.

消費者訴訟基金

〔根據信託聲明在香港成立〕

財務報表

截至二零一四年三月三十一日止年度

消費者訴訟基金

財務報表

截至二零一四年三月三十一日止年度目錄頁次

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獨立核數師報告書

致消費者訴訟基金受託人

(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

本核數師已完成審核消費者訴訟基金(「基金」)載於第 3 頁至第 14 頁的財務報表,包括二零一四年三月三十一日之財務狀況報表,以及截至該日止年度之收支結算表、權益變動表及現金流量表,連同主要會計政策概要及其他說明性資訊。

基金執行委員會就財務報表之責任

基金執行委員會須遵照香港會計師公會頒佈之香港財務報告準則編製真實且公平的財務報表,且實施其認為必要之內部監控,以使財務報表之編製不存在由於欺詐或錯誤而導致之重大錯誤陳述。

核數師之責任

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

審核涉及執行程序以獲取有關財務報表所載金額及披露資料的審核憑證。所選定的程序取決於核數師之判斷,包括評估由於欺詐或錯誤而導致財務報表存在重大錯誤陳述之風險。在評估該等風險時,核數師考慮與基金編製真實且公平的財務報表相關之內部監控,以設計適當之審核程序,但並非為對基金內部監控之效能發表意見。審核亦包括評價基金執行委員會所採用之會計政策之合適性及所作會計估計之合理性,以及評價財務報表的整體列報方式。

本核數師相信,所獲得之審核憑證已足夠和適當地為本核數師之審核意見提供基礎。

獨立核數師報告書

致消費者訴訟基金（「基金」）受託人一續

（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）

意見

本核數師認為，該等財務報表已根據香港財務報告準則真實而公平地反映基金於二零一四年三月三十一日的財政狀況及基金截至該日止年度的虧損及現金流量。

德勤·關黃陳方會計師行

執業會計師

香港

二零一四年七月二十八日

消費者訴訟基金

收支結算表

截至二零一四年三月三十一日止年度

	<u>二零一四年</u> 港元	<u>二零一三年</u> 港元
收入		
銀行利息收入	119,018	106,740
持有至到期債務證券的利息收入	35,323	189,600
受助消費者申請費	7,300	14,200
雜項收入	<u>386,287</u>	<u>2,119,575</u>
	<u>547,928</u>	<u>2,430,115</u>
減：		
支出		
核數師酬金	13,900	13,300
行政服務費支出	2,354,000	2,374,000
銀行手續費	2,850	1,930
受助消費者的律師費	75,464	202,540
持有至到期債務證券的溢價攤銷	1,857	11,139
雜項支出	<u>2,730</u>	<u>532</u>
	<u>2,450,801</u>	<u>2,604,441</u>
本年度虧損	<u>(1,902,873)</u>	<u>(174,326)</u>

消費者訴訟基金

財務狀況表

截至二零一四年三月三十一日止年度

	附註	二零一四年 港元	二零一三年 港元
非流動資產			
持有至到期債務證券	6	-	<u>3,951,857</u>
流動資產			
應收利息		11,455	101,231
銀行結餘	7	<u>20,292,687</u>	<u>18,215,100</u>
		<u>20,304,142</u>	<u>18,316,331</u>
流動負債			
應付賬款及應計費用		2,207,113	2,248,286
應付予受託人之款項	8	<u>2,354,000</u>	<u>2,374,000</u>
		<u>4,561,113</u>	<u>4,622,286</u>
流動資產淨額		<u>15,743,029</u>	<u>13,694,045</u>
		<u>15,743,029</u>	<u>17,645,902</u>
資本及儲備			
資本		20,000,000	20,000,000
累計虧損		<u>(4,256,971)</u>	<u>(2,354,098)</u>
		<u>15,743,029</u>	<u>17,645,902</u>

載於第 3 頁至第 14 頁的財務報表已於二零一四年七月二十八日獲基金執行委員會批准及授權發佈，並由以下代表簽署：

基金執行委員會委員

基金執行委員會委員

消費者訴訟基金

權益變動表

截至二零一四年三月三十一日止年度

	資本 港元	累計虧損 港元	合計 港元
於二零一二年四月一日	20,000,000	(2,179,772)	17,820,228
本年度虧損	-	(174,326)	(174,326)
於二零一三年三月三十一日	20,000,000	(2,354,098)	17,645,902
本年度虧損	-	(1,902,873)	(1,902,873)
於二零一四年三月三十一日	<u>20,000,000</u>	<u>(4,256,971)</u>	<u>15,743,029</u>

消費者訴訟基金

現金流量表

截至二零一四年三月三十一日止年度

	二零一四年 港元	二零一三年 港元
營運活動		
本年度虧損	(1,902,873)	(174,326)
就下列項目作出調整：		
銀行利息收入	(119,018)	(106,740)
持有至到期債務證券之利息收入	(35,323)	(189,600)
持有至到期債務證券之溢價攤銷	<u>1,857</u>	<u>1,139</u>
於流動資金變動前之營運現金流量	(2,055,357)	(459,527)
利息及其他應收賬款增加	(7,480)	-
應付予受託人之款項（減少）增加	(20,000)	327,000
應付賬款及應計費用（減少）增加	<u>(41,173)</u>	<u>1,938,485</u>
來自（用於）營運活動之現金淨值	<u>(2,124,010)</u>	<u>1,805,958</u>
投資活動		
已收利息	251,597	316,621
贖回持有至到期債務證券	<u>3,950,000</u>	-
來自投資活動之現金	<u>4,201,597</u>	<u>316,621</u>
現金及現金等價物增加淨值	2,077,587	2,122,579
年初之現金及現金等價物	<u>18,215,100</u>	<u>16,092,521</u>
年末之現金及現金等價物， 以銀行結餘列示	<u>20,292,687</u>	<u>18,215,100</u>

消費者訴訟基金

財務報表附註

截至二零一四年三月三十一日止年度

1. 基金之目的及運作

消費者訴訟基金（「基金」）於一九九四年十一月三十日根據信託聲明成立，由消費者委員會擔任受託人，目的是為協助消費者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撥款 1,000 萬港元作為創辦基金。此撥款在基金停止運作時歸還政府。二零一零年九月六日基金獲香港特別行政區政府注入另一筆資金 1,000 萬港元，總資金增至 2,000 萬港元。

受託人的註冊辦事處及主要營運地址為香港北角渣華道 191 號嘉華國際中心 22 樓。

財務報表乃以港元呈列，同時，港元亦是基金的功能貨幣。

2. 採納新訂及經修訂香港財務報告準則（「香港財務報告準則」）

本年度內，委員會採用了由香港會計師公會所頒佈的以下新訂及經修訂香港財務報告準則。

香港財務報告準則（經修訂）	對二零零九至二零一一年週期香港財務報告準則之年度改進
香港財務報告準則第 7 號（經修訂）	披露－抵銷財務資產及金融負債
香港財務報告準則第 10 號、第 11 號及第 12 號（經修訂）	綜合財務報表、聯合安排及在其他主體中權益的披露：過渡指引
香港財務報告準則第 10 號	綜合財務報表
香港財務報告準則第 11 號	聯合安排
香港財務報告準則第 12 號	在其他主體中權益的披露
香港財務報告準則第 13 號	公允價值計量
香港會計準則第 19 號（二零一一年經修訂）	僱員福利
香港會計準則第 27 號（二零一一年經修訂）	獨立財務報表
香港會計準則第 28 號（二零一一年經修訂）	對聯屬公司及聯營公司的投資
香港會計準則第 1 號（經修訂）	其他全面收入項目之呈列
香港（國際財務報告詮釋委員會）－詮釋第 20 號	露天礦生產階段的剝離成本

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

消費者訴訟基金

2. 採納新訂及經修訂香港財務報告準則（「香港財務報告準則」）—續

基金並未提前採納下列已頒佈但尚未生效之新訂及經修訂之香港財務報告準則：

香港財務報告準則（經修訂）	對二零一零至二零一二年週期香港財務報告準則之年度改進 ²
香港財務報告準則（經修訂）	對二零一一至二零一三年週期香港財務報告準則之年度改進 ²
香港財務報告準則第 9 號	金融工具 ³
香港財務報告準則第 9 號及第 7 號（經修訂）	香港財務報告準則第 9 號及過渡披露之強制性有效日期 ³
香港財務報告準則第 10 號、第 12 號及第 27 號（經修訂）	投資實體 ¹
香港財務報告準則第 11 號（經修訂）	收購共同營運權益之會計安排 ⁴
香港會計準則第 16 號及第 38 號（經修訂）	可接受之折舊及攤銷方式之澄清 ⁴
香港會計準則第 19 號（經修訂）	界定福利計劃：僱員供款 ²
香港會計準則第 32 號（經修訂）	財務資產及金融負債之抵銷 ¹
香港會計準則第 36 號（經修訂）	非金融資產可收回金額之披露事項 ¹
香港會計準則第 39 號（經修訂）	衍生工具更替及對沖會計法之延續 ¹
香港（國際財務報告詮釋委員會）—詮釋第 21 號	徵稅 ¹

¹於二零一四年一月一日或其後開始之年度期間生效，准許提前採納

²於二零一四年七月一日或其後開始之年度期間生效，除某些例外情況

³可供採納—強制生效日期將於香港財務報告準則第 9 號尚待確實之階段落實後再行釐定

⁴於二零一六年一月一日或其後開始之年度期間生效

基金執行委員會預期採納上述新訂及經修訂香港財務報告準則，將不會對基金的業績及財務狀況產生重大影響。

3. 主要會計政策

財務報表乃按歷史成本法並根據香港會計師公會所頒佈之香港財務報告準則編製。歷史成本一般基於為換取服務所給予的代價的公平價值。所採納的主要會計政策則詳列如下：

收入確認

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

消費者訴訟基金

3. 主要會計政策一續

財務資助費用

所有有關為受助消費者提供財務資助的費用按權責發生制在該等費用發生期間的收支結算表內扣除。任何從受助消費者處收回的費用，在收到付款時以收入入賬確認。

金融工具

金融資產及金融負債於基金成為該等工具合約條文的訂約方時在基金的財務狀況表內予以確認。金融資產及金融負債在初步確認時按公平價值計算。直接因金融資產及金融負債的購置或發行而產生的交易成本，在初步確認時將酌情在金融資產或金融負債的公平價值中增加或扣減。

金融資產

基金的金融資產劃分為持有至到期投資以及貸款和應收賬款。有關分類乃根據金融資產的性質及目的，於初步確認時決定。所有金融資產的正常交易應以交易日為基準進行確認及註銷。正常交易是指在市場規則或慣例規劃的時間範圍內進行資產交付的金融資產交易。

實際利率法

實際利率法為於相關期間計算金融資產之攤銷成本及分配利息收入之方法。實際利率是在金融資產的預計期限或（如適用）更短期限內，估計的未來現金收入（包括所有已付或已收的費用，而這些費用構成實際利率、交易成本及其他溢價或折讓的組成部分）準確貼現為初步確認時的賬面淨額所用的利率。

就債務工具而言，收入按實際利率確認。

持有至到期債務證券

持有至到期投資是指到期日固定，回收金額固定或可確定，且基金執行委員會有明確意圖和能力持有至到期的非衍生金融資產。在初步確認後，應採用實際利率法以攤銷成本對持有至到期債務證券進行計算，並扣除已確認的減值虧損（請參閱以下會計政策中金融資產減值虧損條款）。

消費者訴訟基金

3. 主要會計政策一續

金融工具一續

金融資產一續

貸款及應收賬款

貸款及應收賬款是指回收金額固定或可確定，且未在交投暢旺的市場上市的非衍生金融資產。在初步確認後，應採用實際利率法以攤銷成本對貸款及應收賬款（包括利息及其他應收賬款和銀行結餘）進行計算，並扣除已確認的減值虧損（請參閱以下會計政策中金融資產減值虧損條款）。

利息收入按實際利率確認，惟利息極少的短期應收賬款除外。

金融資產的減值

金融資產評估是在每個報告期末按減值指標進行。如有客觀證據顯示，因在金融資產初步確認後發生的一項或多項事件導致該金融資產的未來估計現金流量受到影響，該金融資產須予減值處理。

客觀證據顯示有減值必要的情形包括：

- 發行人或交易對手的重大財務困難；或
- 違約，如欠繳或拖欠利息或本金款項；或
- 借款人有可能陷入破產或金融重組。

就以攤銷成本列賬的金融資產而言，確認的減值虧損金額是指資產賬面值與按照金融資產的原始實際利率折現的未來估計現金流量現值之間的差額。如果在隨後的期間減值虧損金額降低，而有關降低在客觀上與確認減值虧損後發生之事件相關聯，則之前已確認之減值虧損將透過收入或支出撥回，惟該資產於撥回減值該日之賬面值不超出減值尚未確認之原應有之攤銷成本。

金融負債及權益工具

基金發行的金融負債及權益工具是按照簽訂的合約安排主旨及金融負債及權益工具的定義來進行分類為金融負債或權益。

權益工具

權益工具是證明於扣除所有負債後基金資產剩餘利息的合約。基金發行的權益工具乃按所得收益及直接發行淨成本予以確認。

3. 主要會計政策—續

金融工具—續

金融負債及權益工具—續

實際利率法

實際利率法為於相關期間計算金融負債之攤銷成本及分配利息開支之方法。實際利率是在金融負債的預計期限或（如適用）更短期限內，對估計的未來現金款項（包括所有已付或已收的費用，而這些費用構成實際利率、交易成本及其他溢價或折讓的組成部分）準確貼現為初步確認時的賬面淨額所用的利率。

利息開支按實際利率確認。

金融負債

金融負債（包括應付賬款及累計開支和應付予受託人之款項）隨後採用實際利率法以攤銷成本計算。

撤銷

當從資產獲得現金流量的合約權利屆滿，或將金融資產及資產所有權的全部風險及回報時轉讓予另一實體時，金融資產被註銷。如基金不轉讓或保留所有權的全部風險及回報，並繼續控制被轉讓資產，則基金繼續在持續參與的範圍內確認資產，並確認相關的負債。

所有金融資產一經註銷，資產的賬面值與已收和應收代價、已經在其他綜合收入中確認並於權益累積之累計收益或虧損的總和之差額於收支結算表內確認。

當且僅當基金的義務被解除、註銷或屆滿時，基金註銷金融負債。被註銷的金融負債的賬面值與已付及應付代價之間的差額於收支結算表內確認。

4. 資本風險管理

基金的資本結構由香港特別行政區的資本及累積盈餘（如有）組成。

香港特別行政區已撥款 2,000 萬港元作為基金的資本。基金執行委員會管理該基金的資本，以確保基金能維持正常營運。資本管理的整體策略與上年保持一致。

消費者訴訟基金

5. 金融工具

a. 金融工具類別

	<u>二零一四年</u> 港元	<u>二零一三年</u> 港元
金融資產		
持有至到期債務證券	-	3,951,857
貸款及應收賬款（包括現金及現金等價物）	<u>20,304,142</u>	<u>18,316,331</u>
	<u>20,304,142</u>	<u>22,268,188</u>
金融負債		
以攤銷成本計量的金融負債	<u>4,561,113</u>	<u>4,622,286</u>

b. 金融風險管理目標及政策

基金的主要金融工具包括持有至到期債務證券、利息和其他應收賬款、銀行結餘、應付賬款、累計開支及應付予受託人之款項。

與該等金融工具有關的風險以及如何降低該等風險的政策載於下文，基金執行委員會管理並監察該等風險，以確保及時有效地採取適當措施。

信貸風險

由於大多數交易對手是具有高信貸評級的銀行，故流動資金的信貸風險有限。

市場風險

外匯風險

由於基金的交易主要以港元計值，故此其功能貨幣為港元。因此，基金執行委員會認為外匯風險不屬重大。

利率風險

基金並無重大利率風險，概因其除了存放在金融機構的現金外，並無任何計息金融資產或金融負債。

消費者訴訟基金

5. 金融工具一續

b. 金融風險管理目標及政策一續

流動資金風險

由於基金執行委員會密切監控其現金流量狀況，因此基金面臨的流動資金風險已降至最低。

金融負債未貼現現金流量（以基金之無息金融負債列示）的最早支付日期為三個月或以內。

c. 公平價值

金融資產及金融負債之公平價值乃按照公認定價模式釐定，基於採用從目前市場交易觀察所得價格的貼現現金流量分析而確定。

基金執行委員會認為，財務報表中以攤銷成本記錄的金融資產及金融負債的賬面值接近其相應公平價值。

6. 持有至到期債務證券

	<u>二零一四年</u>	<u>二零一三年</u>
	港元	港元
香港上市債務證券	<u>-</u>	<u>3,951,857</u>
證券的市值	<u>-</u>	<u>3,977,315</u>

7. 銀行結餘

銀行結餘包括現金及原訂期限為三個月或以內的短期存款，其利息根據每年 0.7%至 1.45%（二零一三年：0.5%至 1.25%）的市場利率計算。

8. 應付予受託人之款項

受託人應收之行政服務費用詳情載於附註 9。

消費者訴訟基金

9. 關聯方交易

年內，基金就獲提供的行政服務和辦公室支援（包括薪金及應佔行政費用）須支付管理服務費用 2,354,000 港元（二零一三年：2,374,000 港元）。該收託人收費乃根據信託聲明中的條款及經委員會與消費者訴訟基金執行委員會批核。

CONSUMER COUNCIL Annual Report 2013-14 年報

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