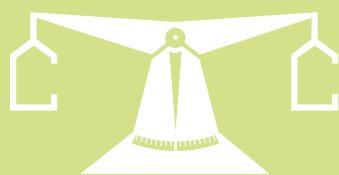
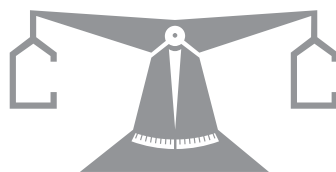


Consumer Council **Annual Report**



2007-08

消費者委員會年報



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Consumer Council **Annual Report**

消費者委員會**年報**

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Foreword . 前言

The year under review was both busy and eventful for the Council. Whilst we continued to fulfill our statutory functions through our daily work, we also strived to respond to emerging issues with limited resources and look for new strategies to meet new demands.

Encouraged by the positive response from the Government and the community to our advocacy for a cross-sector competition law, we continued our work in examining ways to improve the existing legislation to better protect consumer rights. Earlier this year, the Council launched the report "Fairness in the Marketplace for Consumers and Business", which contained a package of recommendations for a new comprehensive Trade Practices Statute. It is hoped that this proposed legislative framework will boost consumer confidence against unfair, misleading or deceptive marketplace conduct, as well as enable fair competition among traders, eventually attaining a win-win situation for both consumers and traders. We will continue to work closely with the Government to enlist the support of the business community and to gauge public views on this matter.

The development of Hong Kong is closely intertwined with the social and economic activities of the Mainland. With our wealth of experience and international networking, the Council is well positioned to help advance the level of consumer protection on the Mainland through sharing of experience and information. The Council delegation's visit to Beijing in April 2008 had laid a solid foundation for forging closer ties with our Mainland counterparts.

過去一年對本會來說是既忙碌亦充實。透過日常工作，我們一方面執行法定的職務，另一方面則盡力用我們有限資源去回應突發事件，和尋找新策略應付各種新訴求。

本會提倡跨行業競爭法，對政府及社會給予的正面回應，我們深感鼓舞，並繼續研究如何改善現行法例，保障消費者權益。今年年初，本會提出《公平營商 買賣共贏》報告，當中就訂立全面性營商手法條例作出一系列建議。我們希望建議中的新法律架構，可遏止不公平、誤導或欺騙性的市場行為，提升消費者信心及促進市場公平運作，達致消費者及營商者雙贏的局面。我們會繼續和政府緊密合作，爭取商界的 support 及聽取市民的意見。

香港的發展跟內地的社會及經濟活動，息息相關。憑藉豐富的經驗和良好的國際聯繫網絡，及透過經驗和資訊分享，本會在提升內地消費者保障水平方面，一直擔當重要角色。本會代表團於二零零八年四月訪問北京，為我們與內地消保機構建立更緊密關係，奠下牢固基礎。

The Council has also assumed an active role in protecting the interests of Mainland visitors to Hong Kong through the dissemination of pre-shopping information and advice in our new dedicated website “精明消費香港遊”. We are deeply grateful to the China National Tourism Administration and Mainland consumer bodies, particularly the China Consumers Association, for having made hyperlinks to the Council’s website in the official websites of consumer associations of various provinces/cities to facilitate easy access by consumers on the Mainland.

Internationally, the Council has always supported and contributed to the work of Consumers International (CI) in global consumer campaigning, a partnership spanning over three decades. We are both happy and honoured that CI had chosen Hong Kong to be the host city of its next World Congress to be held in 2011. After an interval of two decades, this will be the second time Hong Kong plays host to such an important and prestigious global assembly of world consumer leaders. It is anticipated that this 4-day Congress will draw a large assembly of delegates of over 700 - including Mainland consumer delegates from all levels given Hong Kong’s close proximity. Our special thanks go to the Government and other partnering organisations, particularly the Commerce and Economic Development Bureau, for their support and advice throughout the competitive bidding exercise.

Recognising the need to go in tandem with changes in the socio-economic environment and rising consumer expectations, the Council has been reviewing its role and looking for new strategies in order to meet the manifold demands and challenges ahead. A Council Retreat, involving current and former Members and senior management, was held at the start of 2008 to map out future directions of the Council.

本會亦積極保障訪港內地旅客的權益，為他們特別設立了新網站「精明消費香港遊」，發放訪港前購物資訊。我們非常感謝國家旅遊局和內地消費者組織，特別是中國消費者協會，為我們安排將這個網站連結到各個省市消費者組織的網頁，方便內地消費者瀏覽。

國際方面，本會一直支持及積極參與國際消費者聯會（國際消聯）的全球性消費者權益保障運動，合作關係已超過三十年。我們非常高興及榮幸香港獲國際消聯選為下屆全球會議的主辦城市。相隔二十年，這將會是香港第二次主辦如此重要及具影響力的全球消費者領袖會議。我們預期將有超過700名代表參加這個為期四天的會議。由於香港鄰近內地，參加者會包括內地不同層面的消費者代表。我們非常感謝政府及其他夥伴機構，特別是商務及經濟發展局，在競爭激烈的申辦過程中給予我們的支持及建議。

作為消費者保障機構，我們需要與時並進，緊貼社會的轉變和不斷高漲的消費者期望，所以我們一直以來都有檢討委員會的角色及思索新的策略，以應付繁多的訴求及未來的挑戰。本會在二零零八年初舉行了大型集思會，討論委員會的未來發展路向，參加者包括前任及現任委員和管理層職員。

We are always ready to rise to the new challenges brought by emerging issues. Wary of the need to help consumers withstand inflationary prices, we started conducting bi-weekly price surveillance on staple foods and daily necessities in early May 2008, focusing on one district at a time. We hope to drive home the message that by shopping around and comparing prices, consumers intent on beating inflation can achieve savings in the purchase of daily necessities.

Having achieved our initial mission and with additional resource support from the Government, we have decided to expand the scope of the survey with new initiatives, like increasing the frequency from bi-weekly to weekly and enlarging the basket of commodities. We will also carry out a daily wet market price reporting for the reference of consumers. In addition to price surveillance, we will strengthen our consumer education programmes to empower consumers on countering the adverse effects of inflation. Noting that inflation may linger on for quite a while, these initiatives will continue to claim a high priority on the Council's agenda in the coming year.

Finally, I wish to express my deep appreciation to Council staff led by Ms Connie Lau, the chief executive, for their hard work and commitment towards the betterment of consumer protection, both locally and globally. My sincere gratitude also goes to fellow Council Members for their unfailing support, valuable advice and wholehearted participation in various aspects of Council work through committees and working groups. With the Council's 35th anniversary just round the corner, I am confident that we will welcome it with renewed vigor and determination.



Anthony CHEUNG
Chairman, Consumer Council
July 2008

我們時刻準備迎接突發事件帶來的新挑戰。留意到有需要幫助消費者對抗通脹，我們從二零零八年五月初開始，每兩星期到不同類型零售店進行格價調查，比較食品和日用品在不同零售店的售價，每次調查集中在同一地區進行。我們希望讓消費者明白，多比較和格價可節省在日常必須品上的開支，對抗通脹。

鑒於已達初步目標，加上政府給予的額外資源，我們決定擴大調查的規範，包括調查密度由每兩星期一次加至每星期進行，一籃子貨品的數目亦大幅增加。我們同時會推出每日街市行情讓消費者參考並加強消費者教育，提高消費者對抗通脹的能力。由於通脹可能持續一段時間，本會在來年將繼續致力這方面的工作。

最後，我對由總幹事劉燕卿女士領導的委員會職員表示深切感謝，特別是他們對提高本港及全球消費者權益保障的努力及熱誠。我亦衷心感激各位委員，無論是透過小組委員會或工作小組，對委員會各方面工作給予的支持、意見及全情的投入。明年就是委員會的三十五周年，我有信心我們將以更充沛的活力和決心迎接它。



消費者委員會主席
二零零八年七月

Membership of the Consumer Council.

消費者委員會委員

Members 委員

Chairperson 主席



Prof. The Hon. Anthony CHEUNG Bing-leung,
BBS, JP (from 13.7.07)
張炳良教授，銅紫荊星章，太平紳士（由13.7.07）



Prof. The Hon. K.C.CHAN, SBS, JP (up to 30.6.07)
陳家強教授，銀紫荊星章，太平紳士（至30.6.07）

Vice-Chairperson 副主席



Mr. Ambrose HO, SC, JP (from 7.10.07)
何沛謙資深大律師，太平紳士（由7.10.07）



Mr. Larry KWOK Lam-kwong, BBS, JP (up to 6.10.07)
郭琳廣律師，銅紫荊星章，太平紳士（至6.10.07）



Mr. William CHAN Che-kwong,
陳志光先生



Dr. Polly CHEUNG Suk-ye
張淑儀醫生



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



Mrs. Christine FUNG TAM Pui-ling
馮譚佩玲女士



Prof. Ron HUI Shu-yuen
許樹源教授



Mr. Ernest IP Koon-wing
葉冠榮會計師



Mr. Philip LEUNG Kwong-hon
梁光漢先生



Mr. Michael LI Hon-shing, BBS, JP
李漢城先生，銅紫荊星章，太平紳士



Mr. Brian LI Man-bun
李民斌先生



Mr. Allen MA Kam-sing
馬錦星先生



Ms. Anita MA Wing-tseung
馬詠璋大律師



Mrs. Josephine MAK CHEN Wen-ning,
BBS (up to 17.9.07)
麥陳尹玲校長，銅紫荊星章 (至17.9.07)



Prof. WONG Yung-hou
王殷厚教授



Mrs. Lily YEW KUIN King-suk
姚姜敬淑大律師



Mr. Homer YU Sau-ning, MH
余壽寧先生，榮譽勳章

Retired on 31 December 2007 二零零七年十二月三十一日卸任



Dr. Elizabeth SHING Shiu-ching,
BBS, JP
成小澄博士，
銅紫荊星章，太平紳士



Mr. Peter SUN Kwok-wah, MH
孫國華先生，榮譽勳章



Dr. John WONG Yee-him
黃以謙醫生

Appointed on 1 November 2007 二零零七年十一月一日履任



Mr. Joe LAI Wing-ho
黎榮浩先生



Rev. Billy LAU Kam-sing
劉金勝牧師



The Hon. Fred LI Wah-ming, JP
李華明議員，太平紳士

Appointed on 1 January 2008 二零零八年一月一日履任



Mr. Paul CHAN Mo-po,
MH, JP
陳茂波會計師，
榮譽勳章，太平紳士



Ms. Amanda LIU Lai-yun
廖麗茵律師



Ms. Irene YAU Oi-yuen
邱譚源校長

Chief Executive
總幹事



Ms. Connie LAU
劉燕卿女士

Deputy Chief Executive
副總幹事



Ms. Wendy LAM
林婉梅女士

Co-opted Members of the Consumer Council 消費者委員會增選委員



From left to right
由左至右

Ms. Wendy W. Y. YUNG 容韻儀律師
 Prof. Japhet Sebastian LAW 羅文鈺教授
 Mr. CHAN Ka-kui, BBS, JP 陳家駒先生，銅紫荊星章，太平紳士
 Ms. Marina WONG Yu-pok, JP 黃汝璞會計師，太平紳士
 Ms. Priscilla WONG Pui-sze, JP 王沛詩大律師，太平紳士
 Mr. Addy LEE 李子揚先生
 Mr. Larry KWOK Lam-kwong, BBS, JP 郭琳廣律師，銅紫荊星章，太平紳士
 Mr. Daniel C. LAM, BBS, JP 林濬先生，銅紫荊星章，太平紳士
 Mrs. Sandra MAK 麥黃小珍女士
 Dr. Corinna SIU Miu-chee 蕭妙姿博士
 Mrs. Grace CHOW 周陳文琬女士
 Dr. Matthew NG 吳馬太醫生
 Ms. Clara SHEK 石嘉麗女士
 Dr. Thomas CHENG 鄭建韓博士

Management Team of the Consumer Council 消費者委員會管理層

Principal Complaints & Advice Officer,
Mr. CHAN Wing-kai
投訴及諮詢部首席主任，陳永佳先生

Principal Public Affairs Officer,
Mr. Kenneth SO
公共事務部首席主任，蘇偉生先生

Principal Research & Trade Practices Officer,
Ms. Rosa WONG
研究及商營手法事務部首席主任，黃蘊明女士

Senior Legal Counsel,
Mr. Simon CHUI
法律事務部首席主任，
徐振景先生

Senior Legal Counsel,
Ms. Eva SZE
法律事務部首席主任，
施潔文女士

Deputy Chief Executive,
Ms. Wendy LAM
副總幹事，林婉梅女士

Chief Executive,
Ms. Connie LAU
總幹事，劉燕卿女士

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

Head, Administration &
External Affairs Division,
Ms. Vennie LAI
行政及外事部總主任，
黎敏怡女士



The Consumer Council.

消費者委員會

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

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

Membership of the Council

The Chairman, Vice-Chairman and Members are all appointed by the Chief Executive of the HKSAR for a term of service not exceeding two years. They may be reappointed upon expiry of their respective terms of office.

In the year under review, Prof. The Hon. K. C. CHAN resigned from the Council as Chairman upon his appointment as Secretary for Financial Services and the Treasury. Prof. The Hon. Anthony CHEUNG was appointed

消費者委員會是法定組織，一九七四年成立。委員會根據《消費者委員會條例》(第216章)，職責為保障及促進貨品和服務消費者、及購買、抵押及承租不動產人士的權益。其工作包括：

- (a) 蒐集、接收及傳遞有關貨品、服務及不動產的資訊；
- (b) 接收及審查貨品及服務的消費者投訴、以及不動產的購買人、按揭人及承租人的投訴，並向他們提供意見；
- (c) 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；
- (d) 鼓勵商業及專業團體制訂工作守則，規管屬下會員的活動；及
- (e) 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

主席、副主席及各委員均由香港特別行政區行政長官委任，任期不超過兩年，但任期屆滿後可再獲委任。

年內，陳家強教授獲委任為財經事務及庫務局局長而辭任主席一職，現任主席張炳良教授於二零零七年七月起接任。加入委員會逾八年，當中六年擔任副主席的郭琳廣律師亦於年內卸任，由何沛謙資深大律師於二零零七年十月起接任副主席。

to succeed Prof. CHAN in July 2007. Mr. Larry KWOK retired from the Council after having served in the Council for over eight years, with six years as Vice-Chairman. Mr. Ambrose HO was appointed as Vice-Chairman in October 2007.

During the year, Mrs. Josephine MAK, Dr. Elizabeth SHING, Mr. Peter SUN and Dr. John WONG retired from the Council. Six new Members, namely Mr. Paul CHAN, Mr. Joe LAI, Rev. Billy LAU, The Hon. Fred LI, Ms. Amanda LIU and Ms. Irene YAU joined the Council. A list of the Council Members is at Appendix 1.

The Council wishes to express its heartfelt thanks to Prof. K. C. CHAN, Mr. Larry KWOK and the retired Members for their support, dedication and accrued contributions, particular the former two. Under the leadership of Prof. CHAN and Vice Chairmanship of Mr. KWOK, the Council had made a breakthrough in its long-standing effort in striving for the introduction of a comprehensive competition law and a comprehensive trade practices law in Hong Kong. The Government had proposed to introduce a comprehensive competition law in Hong Kong and had suggested the Council to review the consumer protection laws in Hong Kong for regulation of unethical trade practices. Breakthroughs in these two major consumer protection areas had marked the invaluable contributions of Prof. CHAN and Mr. KWOK during their tenure by steering the Council to overcome barriers in its way to rally support from the Government and the society for improvement of legal protection for consumers in Hong Kong.

Council and Committees

The Council meets bi-monthly. Committees and working groups are set up to examine specific areas of consumer concern. The Council invites from time to time appropriate professionals of relevant disciplines as co-opted members in order to benefit from their expertise. In the year under review, a new Working Group on Consumer Issues relating to Residential Property was set up. A list of Committees/Working Groups and their members is at Appendix 3.

此外，麥陳尹玲校長、成小澄博士、孫國華先生及黃以謙醫生卸任；陳茂波會計師、黎榮浩先生、劉金勝牧師、李華明議員、廖麗茵律師及邱藹源校長加入委員會。委員名錄見附錄一。

本會衷心感謝陳家強教授、郭琳廣律師及各離任委員對本會的支持和貢獻。在陳教授及郭律師的領導下，委員會於倡議制定全面公平競爭法及規管商營手法的法則 - 兩項委員會多年來一直致力爭取的事項上 - 取得突破性的進展。政府建議香港推行全面的公平競爭法，並要求委員會檢討本港消費者保障法例，以規管不良營商手法。上述兩項消費者議題上的突破，足見陳家強教授及郭琳廣律師在任期內的貢獻，領導委員會排除萬難，向政府及社會爭取改善香港的消費者權益保障法例。

委員會及小組

委員會每兩月召開會議，設有小組委員會及工作小組，專責處理特定消費者課題，並不時邀請外界專才加入各小組為增選委員，提供專業意見。年內新增了消費者住宅物業保障工作小組。小組委員會及工作小組的成員名錄見附錄三。

The Council Office

The Council Office, headed by the Chief Executive, has an establishment of 137 staff with about 12 % operating from the Council's Consumer Advice Centres in various districts of the territory and the Consumer Council Resource Centre in Tsimshatsui.

The Complaints and Advice Division and the North Point Consumer Advice Centre are situated in Room 1410, 14/F, Kodak House II, 39 Healthy Street, North Point.

The Council Office operates with six functional divisions, namely the Administration & External Affairs Division, Complaints and Advice Division, Consumer Education Division, Legal Affairs Division, Public Affairs Division, Research and Trade Practices Division. The organisation chart of the Council Office is at Appendix 4.

The Consumer Council is an equal opportunities employer who operates with due emphasis on sustainable development issues in support of environmental protection. In 2007 - 08, the number of disabled employees represented 1% of the Council Office's permanent establishment.

Finance

The Council derives its income mainly from government subvention. Other sources of income (about 7%) include proceeds from the sale of the Council's publications.

The Auditors' Report and financial statements for the Council's accounts are at Appendix 5.

消委會辦事處

以總幹事為首的消委會辦事處共有職員137人，約有12%在港九新界各區的諮詢中心及尖沙咀的消費者委員會資源中心工作。

投訴及諮詢部與北角諮詢中心則位於北角健康東街39號柯達大廈二期14樓1410室。

消委會辦事處的工作，由六個部門推行：行政及外事部、投訴及諮詢部、消費者教育部、法律事務部、公共事務部、及研究及商營手法事務部。委員會的組織架構見附錄四。

消委會是提供平等機會的僱主，辦公室運作重視環境保護，僱用的傷健職員，佔常額編制的1%。

財政

本會經費主要來自政府資助，其他收入(約7%)來自出版刊物等。

核數師報告和各財務報表分別見附錄五。

Forestalling & Mediating Disputes between Consumers and Businesses.

預防及調解消費者與經營者的糾紛

WHY THIS IS IMPORTANT

Consumer satisfaction is important to the marketplace. The Council offers a convenient service to consumers in making enquiries and lodging complaints so as to provide pre-shopping advice and help mediate disputes as they occur. Besides visiting our eight Consumer Advice Centres (CACs), consumers can also make complaints or enquiries by calling our hotline (Tel no: 2929 2222), through our website, by post or fax. Appendix 7 sets out the locations of the CACs.

Functions of Consumer Advice Centres

- collecting, receiving and disseminating information concerning goods and services;
- tendering advice on goods and services;
- receiving consumer complaints;
- keeping an eye on trade practices within the district; and
- acting as local representatives of the Council.

WHAT WE HAVE DONE

Serving Consumers

CACs & Hotline Centre received:

- 137 845 consumer enquiries (89.2% by telephone).
- 22 517 complaints (61.1 % of total complaints)
- 7 399 consumer information pamphlets distributed

Enquiry service and hotline were most busy when there were certain consumer 'crises' issues, ie., reports of unsafe products and big problems with certain traders in the market.

調解消費者投訴的重要性

心滿意足的顧客對市場是重要的。本會提供便捷的諮詢及投訴服務，讓消費者在購物前查詢資料，及在有需要時調解糾紛。消費者除可到本會的八個消費者諮詢中心，亦可以致電我們的消費者熱線（電話：2929 2222）、登入本會網頁、郵寄或傳真，向本會查詢資料或對經營者作出投訴。諮詢中心的地址見附錄七。

諮詢中心的工作

- 蒐集、接受及傳播有關貨品及服務的資料；
- 回應消費者的查詢；
- 接受消費者投訴；
- 關注區內的商業經營行為；及
- 作為本會在區內的代表。

我們完成的任務

服務消費者

年內本會的熱線及諮詢中心共接獲：

- 137 845宗消費者的查詢（電話查詢佔89.2%）。
- 22 517宗投訴（佔總投訴額的61.1%）。
- 派發了7 399份有關消費資訊的單張。

當市場上出現突發事件，例如發現危險產品及有影響消費者的重大事件時，諮詢服務會十分繁忙。

Mediating Consumer Complaints

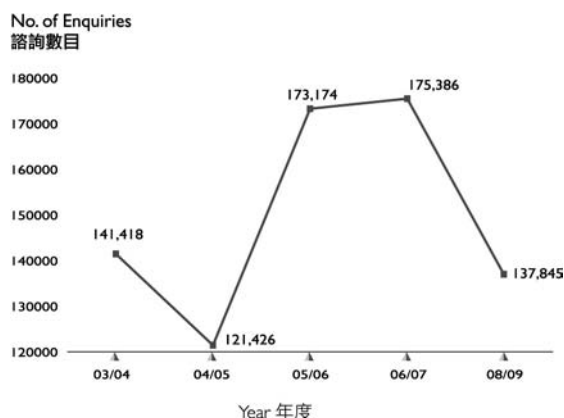
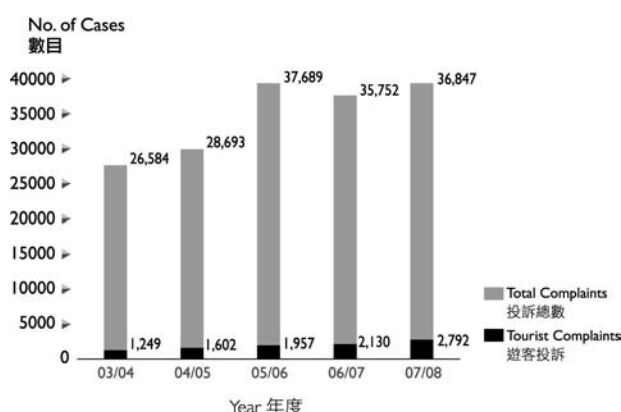
The Council staff mediates the consumer disputes to help resolve complaints with pursuable grounds.

Complaints received:

All: 36 847, second highest number ever recorded and 2.2% less than the record high of 37 689 of 2005-06.

Tourists: 2 792, 31% over 2006-07(2 130). Mainland tourists: 1 889, 26% over previous year (1 494). In 2007-08, complaints which involved shopping arranged by tour guides constituted 32% of all complaints lodged by Mainland tourists, with 444 cases in the first half year, dropping to 168 cases in the latter half of the year. There were two main reasons for this decrease. Firstly, the Council had launched the website “精明消費香港遊” in September 2007 to disseminate shopping advice to Mainland visitors. Secondly, the Travel Industry Council had introduced a new refund protection scheme for Mainland visitors. Under the scheme, group visitors who were taken to registered shops by their travel agents were entitled to a full refund unconditionally if they made a refund request within six months after purchase.

Telecommunications services continued to top the list of consumer complaints with a total of 9 983 cases, although 12% less than the proceeding year. They were mainly related to (a) delays in installation for broadband service, accounting errors and access speed, (b) mobile phones charges, (c) quality of mobile phone handsets, (d) problems of switching between fixed line suppliers, and (e) unsatisfactory customer services.



調解消費投訴

本會以調解人的身份處理可跟進的消費者投訴，協助投訴人與商戶排解糾紛。

接獲的消費者投訴：

總數：年內本會所接獲的消費者投訴達36 847宗，為歷年來第二最高，比2005-06年最高的37 689宗減少2.2%。

來自遊客的投訴共2 792宗，與上年度的2 130宗相較，增加31%，而內地遊客的投訴個案則由去年的1 494宗增加至1 889宗，升幅為26%。經分析，在2007-08年度，涉及導遊率團購物的投訴個案佔內地旅客投訴總數32%，當中上半年有444宗，下半年減少至168宗。投訴數字下降主要有兩個原因：首先，本會於二零零七年九月推出「精明消費香港遊」網站，提醒內地消費者訪港購物時要注意的事項。其次是旅遊業議會為內地旅客推出新的退款保障計劃，規定凡參加旅行團從內地訪港，而由導遊帶往登記店鋪購物者，可於六個月內無條件要求全數退款。

年內，涉及電訊服務的投訴繼續成為榜首，達9 983宗之多，但比上年度輕微下降12%。總體而言，投訴可分為以下五個類別：(1) 互聯網寬頻服務延誤安裝、賬目誤差及傳送速度緩慢等，(2) 流動電話服務收費，(3) 流動電話質素，(4) 轉換固網電話供應商所產生的問題，及(5) 客戶服務質素欠佳等。

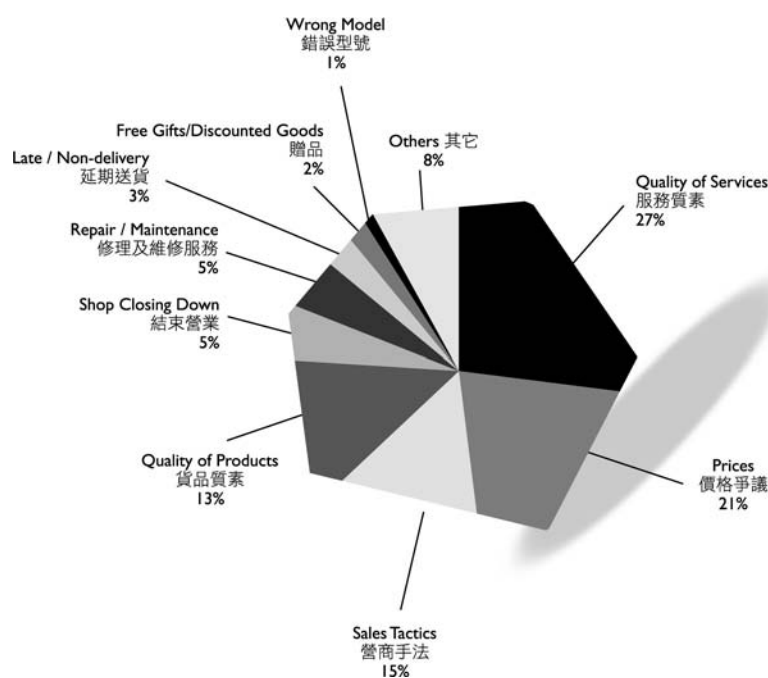
Apart from mediating to help resolve such complaints, Council staff drew attention of the regulator (OFTA) and worked closely with it with a view to curbing trade malpractices.

Generally speaking, complaints received in recent years had become increasingly complicated, many of which involved contract terms, e.g., Sales & Purchase Agreement for property transactions. This and the large case volume had exerted inordinate pressure on Council staff.

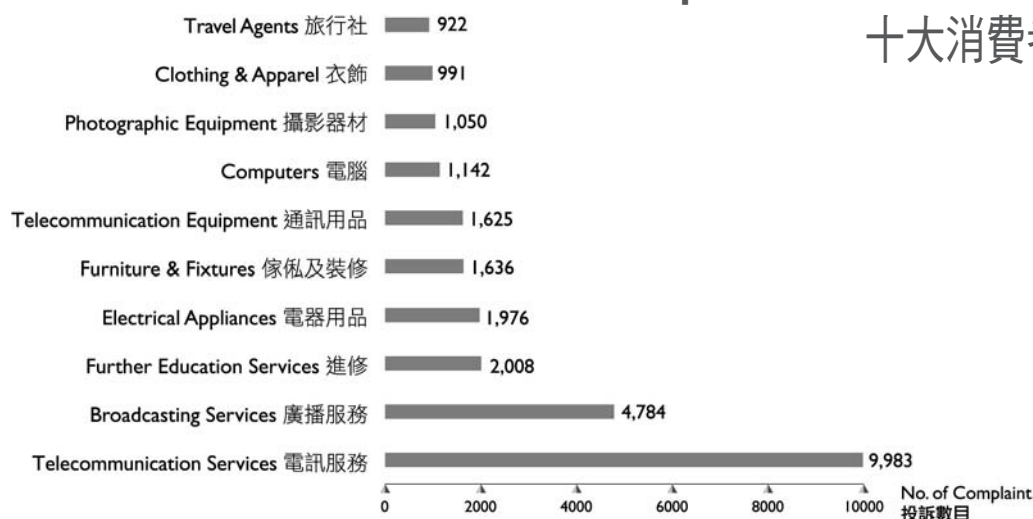
本會一方面協助調解投訴，同時與電訊管理局緊密合作，遏止不良經營行為。

近年投訴個案的性質愈來愈複雜，很多涉及合約條款如房地產的買賣合約條文。投訴個案的複雜性及大幅增加的數量，令本會職員的工作百上加斤。

Nature of Consumer Complaints 消費者投訴性質



Top Ten Consumer Complaints 十大消費者投訴



Outcome:

The Council helped resolved 96.65% of cases with pursuable grounds.

Nature of complaint Cases:

(a) Cases with pursuable grounds	26 887
(b) Cases where the complaint turned out to be unsubstantiated or unjustified	374
(c) Cases of a general nature where advice was given	8 184
(d) Cases where the trader ceased business while the complaint was being processed	1 402
Total number of complaints:	36 847

Results of mediation efforts in the pursuable cases (26 887):-

(a) cases resolved	
- redress obtained/complaints satisfactorily resolved	85.60%
- satisfactory and acceptable explanations provided by traders concerned	11.05%
(b) traders refused to co-operate	3.35%
Total:	100%

In the absence of regulatory power, the Council staff mediated the consumer disputes to help resolve complaints with pursuable grounds. If traders refused to co-operate in resolving justifiable complaint cases, consumers might seek redress at the Small Claims Tribunal and the Council would tender advice appropriate.

成果：

本會協助消費者解決可跟進投訴的成功率為96.65 %。

投訴分類：

(a) 可跟進的投訴	26 887宗
(b) 理據不足或缺乏証據支持的個案	374宗
(c) 投訴屬一般性質，已向消費者提供意見	8 184宗
(d) 處理投訴期間店方結束營業	1 402宗
總數	36 847宗

可跟進的投訴(26 887)宗的調解結果：

(a) 獲滿意解決個案	
- 取得賠償/投訴得到圓滿解決	85.60%
- 店方作出令人滿意及可接受的解釋	11.05%
(b) 店方拒絕合作	3.35%
總數	100%

由於沒有執法權力，本會職員只能就可跟進的消費者投訴進行調解。在有理據的投訴而店方拒絕合作的情況下，投訴人可向小額錢債審裁處申訴，本會職員會在可能的範圍內提供意見及協助。

Co-operation with Hong Kong Police

To curb complaints against traders at Chung Ying Street (a restricted district at the border), Council staff collaborated with the Hong Kong Police in launching campaigns against trade malpractices. Measures included public broadcasting of consumer advice, distributing of pamphlets to alert visitors and meeting with traders before the festive seasons such as the National Day, the Labour Day and the Re-unification Day.

To forestall problems, Council staff regularly exchanged information with various divisions of the Police Force on time sharing schemes, job-seeking traps and modeling fraud etc.

Co-operation with Shenzhen Consumer Association

In 2007-08, we had stepped up co-operation with Shenzhen Consumer Council through: (1) distribution of consumer information leaflets to Mainland tourists; (2) handling of complaints against shops in Chung Ying Street; and (3) providing training seminars for their staff and exchange of consumer protection information.

與香港警方合作

本會與香港警方聯手採取措施，遏止中英街（邊界禁區）商店不良營商手法的投訴個案，包括在中英街廣播及派發宣傳單張提醒消費者及在國慶日、勞動節及回歸日等大節日前與商店東主會晤。

本會亦定期與香港警務處各分區交換消息及情報，以預防消費者跌落分時渡假計劃、求職及模特兒等常見的消費陷阱。

與深圳市消費者委員會合作

年內，本會與深圳市消委會在下列各方面亦有加強合作:-

1. 分派消費資料及宣傳單張予內地旅客。
2. 處理沙頭角中英街的跨境消費投訴。
3. 在本港舉辦處理投訴的訓練研討會予深圳消委會職員參加，及交流消費保障訊息。

Advocating Best Practice and Competition in the Marketplace.

倡議最佳營商手法及公平競爭

WHY THIS IS IMPORTANT

In a market-based economy such as Hong Kong, the Council has a role to play in ensuring that best practice and competition in the marketplace bring desired effects of consumer satisfaction and economic efficiency, thereby benefiting consumer welfare – with lower prices, more choices and higher quality of products and services.

WHAT WE HAVE DONE

The Council undertakes research and study on various aspects of marketplace behaviour to identify matters of concern to consumers as well as to encourage responsible trade practices and fair competition. The following major work was performed during the year under review.

Introduction of a Minor Works Control System

The Council gave its views on the introduction of a minor works control system under the proposed Buildings (Amendment) Bill 2007. The Council was mainly concerned with consumers' ability, due to the lack of knowledge or being misinformed, to find the right contractor to carry out the type of minor works they require under the Bill.

To enable household owners to fulfill their obligations to ensure building safety but not incur penalties in doing so, the Council considered that:

- the categories of minor works to be included under each class of minor works should be well defined and made specifically clear to household owners;
- access to the register of minor works contractors should be made easy and convenient (e.g. via the website) to assist household owners to find the appropriate person to carry out minor works and to confirm the status of a "claimed-to-be" registered person; and

優良營商手法及公平競爭的重要性

香港是以市場主導的經濟體系，我們有責任通過市場的競爭及確保優良營商手法，令消費者滿意及達致理想的經濟效益，從而讓消費者得享較廉宜、較多選擇及更高品質的產品及服務。

我們完成的任務

本會就市場行為的不同方面進行研究，找出影響消費者的問題，並鼓勵負責任的營商手法和公平競爭。以下為本年度內進行的主要工作。

引進小型工程監管制度

本會就有關引進小型工程監管制度的《2007年建築物(修訂)條例草案》提出意見。本會主要關注消費者在缺乏資訊或被誤導的情況下，尋找合資格承建商進行小型工程的能力。

為確保樓宇業主不會因沒有負起作為業主應確保樓宇安全的責任而負上刑責，本會提出下列意見：

- 必須讓樓宇業主清楚知道各級別小型工程的分類，及其所包括之工程項目；
- 小型工程承建商名冊必須方便及容易使用（例如，將有關名冊上載於網頁內），便利樓宇業主尋找合資格承建商進行小型工程，及確定註冊承建商的認可身份；

- elaboration should be made to household owners as to whether the validation scheme for retaining unauthorised minor works installations was mandatory or voluntary, what exemption conditions would apply, and what consequences would be for failing to comply with the validation procedures.

The Council was of the view that a transparent and user-know-how system would be critical to the success of the minor works control system.

Retention of Consumer Credit Account Data

The Council provided its views to the Privacy Commissioner for Personal Data (PCPD) on the proposed amendments to the Code of Practice on Consumer Credit Data concerning the retention of account data.

The Council expressed concerns on prolonging the retention period for “write-off account” data for reasons as follows:

- adopting a broad-brush approach might not be appropriate as it was debatable to what extent early write-off of account data due to bankruptcy could infer material defaults in a bankrupt's all other accounts; and
- allowing the data relating to an account with no material default written-off due to the making of a bankruptcy order against an account holder to be retained in the credit reference agent's database might defeat the purpose of shortening the discharge period under the Bankruptcy Ordinance.

In brief, the Council was of the opinion that the data made available for credit assessment should not be excessive, as stipulated in the Personal Data (Privacy) Ordinance, in order to protect consumer interests.

- 向樓宇業主提供有關檢核計劃之詳情，包括：讓業主保留違例裝置的檢核計劃是否屬強制或自願性質、計劃有否豁免條款，以及若不遵從檢核計劃有何後果等。

本會認為，增加透明度及讓用家清楚知道制度之運作，是成功推行小型工程監管制度之要素。

保留消費者帳戶資料

就《個人信貸資料實務守則》的修訂，本會向個人資料私隱專員提供有關保留消費者帳戶資料的意見。

對建議延長「註銷帳戶」資料，本會表達了以下的關注：

- 有關修訂採用概括方式並不合適，因容許機構保留因破產令而提早註銷的帳戶還款資料，等同破產者有重要欠帳的處理方法是有爭議性的；
- 容許信貸資料機構在其資料庫內保留因破產令而註銷的帳戶還款資料，可能與《破產令》縮短破產解除期的目的相違背。

簡單而言，本會認為根據《個人資料（私隱）條例》所訂，信貸評估資料不應超乎適度，以保障消費者權益。

Regulation of Health Maintenance Organisations

This was the second time that the Council provided views on the issue of the regulation of "Health Maintenance Organisations" (HMOs). The Council was pleased to note that the Government had taken many of its views into account when considering the way forward.

The Council was in principle supportive of the Government's proposal of introducing the medical director concept as the first step in enhancing regulation of HMOs. However, apart from the requirement that all group medical practices should appoint medical doctor as Medical Director (MD), the Council recommended that the Government should require delegation of decision making power to the appointed MD for overseeing both the medical and operation-related aspects of the group practice. This is to assure that the appointed could effectively play the role of gatekeeper so that the delivery of medical services by the group medical practices would not be compromised by commercial decisions.

For the long run, the Council suggested that the Government should continue to study the need to introduce a comprehensive regulatory framework for HMOs (i.e. the regulation should include not only individual medical practitioners but also non-medical staff and owners of group medical practices).

The Council considered that apart from requiring group medical practices to appoint a MD, all organisations which provided medical services to the public, irrespective of their mode of operation, should be required to be licensed and to be accountable to the licensing authority in respect of their operational and medical-related matters. The Council was of the view that a proactive system should aim to regulate "medical activity" instead of "service providers", so that it could better protect the interests of consumers.

保健組織的規管

這是本會第二次向政府表達有關規管保健組織的看法。本會很高興政府在制定相關措施時參考了本會很多建議。

本會原則上支持政府建議引入醫務總監概念，作為加強規管保健組織的第一步。在要求醫療集團委任醫務總監的同時，本會認為，政府必須規定醫療集團賦予醫務總監在醫務及營運上擁有實際的「話事權」，讓醫務總監在醫療集團能夠做好「把關人」的角色，以確保醫療集團提供的醫療服務質素不會因商業決定的支配而有妥協。

長遠來說，本會建議，政府繼續研究是否需要為保健組織制定一套全面的監管制度（監管目標不單是以規管個別醫生為本，亦同樣包括醫療集團非醫護人員及其擁有人）。

此外，本會認為除了要求醫療集團必須委任醫務總監外，亦應規定在香港無論以任何經營模式運作，凡向公眾提供醫療服務的保健組織都必須申領牌照，以及向發牌機構負責，承擔在營運及醫務事宜的責任。本會希望政府設立一套具前瞻性的制度，以「醫療服務活動」而非以「服務提供者」作為規管對象，可以更佳保障消費者權益。

Digital Terrestrial Television Broadcasting

The Council submitted its views on the implementation of digital terrestrial television (DTT) broadcasting in Hong Kong, particularly on the issue of mandatory labelling on all types of digital TV receivers. The Council disseminated information to consumers to help them make informed choices regarding purchase of digital TV receivers and also educated consumers on how to choose between two-tier specifications (basic-tier and higher-tier).

As the two terrestrial broadcasters started producing high definition TV programs and DTT broadcasting, the Council suggested that the Government to monitor the development of the DTT market and the pace of DTT broadcasting, and to take necessary measures such as progress review at fixed intervals or introducing new competitors into the market to ensure there would be an acceptable level of competition in the relevant markets to bring the benefits of DTT to consumers.

Universal Service Arrangements for Telecommunications Services

The Council expressed its views on the following issues relevant to consumers for consideration in the formulation of the new universal service arrangements:

- Scope of universal services;
- Competitive provision of universal services; and
- Funding arrangements for universal service obligations.

The Council considered that voice services should remain a basic utility for everyone in the foreseeable future so the telephony services ("public switched telephone service") remain part of the basic service of the universal service arrangement. However, the Council also hoped the Government to consider extending the scope of universal services to cover broadband Internet access services.

數碼地面電視廣播

本會就香港實施數碼地面電視廣播的事宜提交意見，特別是在所有數碼電視接收器強制貼上標籤的建議。本會向消費者發布資訊，幫助消費者選購數碼電視接收器，及教育消費者分辨兩種技術規格(基本版及升級版)。

當兩間地面廣播持牌公司開始製作高清電視節目和數碼廣播，本會建議政府監察數碼地面電視市場的發展和其市場滲透進程，採取必要的措施，例如：定期進行檢討或在需要時引入新競爭者，確保市場有足夠競爭，令消費者得益。

電訊市場全面服務安排

本會就有關電訊市場的全面服務安排對消費者的影響，向政府提交下述三方面意見：

- 全面服務範圍；
- 在提供全面服務安排加入競爭；及
- 全面服務責任的財務安排

本會認為在可預見的將來，話音通訊仍是廣大公眾需求的基本電訊服務，電話服務(即公共交換電話網絡)應繼續是全面服務安排中的基本服務。不過，本會期望政府考慮將全面服務範圍擴展至包括寬頻互聯網接駁服務。

The Council held the view that universal services should be provided by the most cost-effective operator irrespective of whether they are mobile or fixed network operators. Competition provision should be introduced into the universal service arrangements such that universal services would be provided by operators for different areas so long as they could provide the services in the most cost-effective manner.

Given that IP Telephony traffic was increasingly bypassing the circuit-switched network with the advent of IP Telephony provided over broadband connections, the existing universal service funding mechanism based on IDD minutes delivered through the circuit-switched network might become inadequate in the future. The Council believed that using allocated number resources as the basis for universal service funding sharing could be more effective to prompt operators to make better utilisation of the number resources and take up a fair share of the obligation.

Review on the Mode of Operation and Quality of Taxi Services

The Council responded to the Transport Advisory Committee's review of taxi services in Hong Kong and submitted views on the following areas concerning taxi services:

- Mode of charging;
- Mode of services; and
- Service quality.

The Council was concerned that the lifting of price regulation could create chaos and confusion, resulting in disputes between drivers and passengers, and bargaining between drivers and passengers during rush hours could worsen the traffic condition. The Council noted that fare bargaining chiefly occurred with long distance journeys but not with taxis plying for hire for short distances. In the Council's view, fare bargaining on the

無論是流動或固網電訊服務，本會認為全面服務應由成本效益最佳的服務商提供。在全面服務安排中應引入競爭的機制，使全面服務可以就不同地區的條件，由最佳成本效益的服務商提供。

互聯網國際電話服務只需經寬頻接駁，毋需依賴電路切換網絡，現行全面服務的資金是依靠經由電路切換網絡的國際直撥電話的接駁費抽取的。將來互聯網電話服務日漸普及，這方面的資金來源可能並不足夠。本會認為使用分配號碼資源作為全面服務的資金來源和分配基礎，會使電訊服務商更善用號碼資源，而且更公平地分擔全面服務責任。

檢討的士服務的營運模式和質素

本會回應交通諮詢委員會香港的士服務的檢討，就以下幾方面提交意見：

- 收費模式；
- 服務模式；及
- 服務質素

本會關注解除監管的士車費會引起的混亂以及令消費者混淆的問題，例如引起的士司機和乘客的爭議和因司機和乘客在繁忙時間議價而導致交通情況惡化。本會知道現時的車費議價主要出現在長程的士服務，較少出現於短程服務。本會認為應繼續讓消費者有車費議價權。政府應繼續保持車費規管政策，但同時彈性地處理長途的士服務乘客議價問題。

part of consumers should continue to be allowed. Whilst the Government should continue its price regulation policy, it should introduce flexibility by allowing certain degree of price bargaining by consumers for long distance service.

The Council supported studying alternative modes of taxi services such as fixed-fare taxi services for specific locations to provide more choices for consumers. For service differentiation to work, passengers ought to be able to distinguish between different types of taxis before engaging them. That means the Government must lift the rigid rules on the appearance of taxis so that passengers could easily distinguish between a regular taxi and a premium service taxi.

Measures on improving quality of taxi services were recommended. The Council suggested that taxi operators should be encouraged to focus not only on price competition but also on competition in service quality. Moreover, the Government could introduce a grading system on service quality and arrange specific training for taxi drivers.

Beauty Industry Code of Practice

The Council continued to work closely with the beauty industry in promoting the Beauty Industry Code of Practice (the Code). In the end of 2007, the Code was incorporated into the industry manual of professional operation and business management as part of the industry initiative to provide the best beauty service.

Responses to Consultation Papers

In addition to the above, the Council also commented on consultation papers released by the Government and other bodies on matters affecting the interests of consumers. A list of the submissions can be found at Appendix 6.

本會支持政府研究不同類型的士的經營模式，例如定點定額車費的士服務，為消費者提供多些選擇。為區分不同的士以提升服務質素，乘客需在選定的士前能夠分辨不同種類的士。因此政府有需要放鬆對的士外型的嚴格規定，令乘客可以更容易分辨一般的士和優質服務的士。

本會提出改善的士服務質素的措施，建議鼓勵的士商除價格競爭外也要着重服務質素的競爭。政府可引入服務質素的評分制度，及為的士司機提供相關的培訓。

美容業營商實務守則

本會與美容行業繼續緊密合作，推廣美容業營商實務守則（守則）。二零零七年底，守則納入業界的優質營運及業務管理手冊內，成為行業承諾提供優質美容服務計劃的一部分。

對諮詢文件的回應

上述之外，本會亦就政府及不同團體的諮詢文件，有關影響消費者的課題，提供意見。詳情請參閱附錄六。

Ensuring Product Quality and Safety.

確保產品質素及安全

WHY THIS IS IMPORTANT

The Council conducts tests on consumer products to provide unbiased comparative test results for consumers to make rational choices, to alert them to product hazards and to induce improvements in product quality and safety. Major test items include safety, performance, ease of use, durability and environmental sustainability for most products.

Media coverage of testing results reach not only consumers in Hong Kong, but the neighbouring regions in the Mainland, as well as overseas Chinese who have access to Hong Kong's broadcast and printed news.

That explains why the Council's product testing reports are well sought after by consumers while at times received with mixed feelings by traders, depending on the ratings of their products in comparison with those of their competitors. This has in turn become an impetus for traders to improve their product and service quality.

HOW THIS IS DONE

There are three different types of tests, firstly, those which are initiated and solely conducted with the Council's own resources. Most of these tests are conducted by accredited and independent laboratories in Hong Kong. In case local testing facilities do not meet the Council's requirements, appropriate overseas laboratories will be commissioned. Secondly, joint tests conducted by International Consumer Research and Testing (ICRT), an association of 41 consumer organisations from 37 countries worldwide. As an active member, the Council has benefited from ICRT's joint tests through which utilisation of resources can be maximised and experience shared. Otherwise, the

產品測試的重要性

本會進行產品測試，是為消費者提供客觀、中肯的資訊，提醒他們注意產品的安全並作出適當的選擇。大部分產品測試主要在產品的安全、效能、使用方便程度、耐用程度及對環境的影響等多方面作出評估。

本會的產品測試結果獲傳媒廣泛報道，除了讓本港的消費者知悉外，鄰近的華南地區及海外能接觸本港新聞的華人，均能獲益。

這亦解釋了本會的產品測試報告相當受消費者重視，及商界因應其產品與競爭對手產品的評分差距而定作出的不同反應。與此同時，本會的測試有助推動製造商改善產品的質素及安全。

如何測試？

測試分三類，一是由本會獨立發起及進行的測試，所需費用及資源全由本會負責。此類測試由本會委託認可及獨立的測試機構進行，若本地未能提供所需的測試設施，便交由海外適合的化驗所測試。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乃37個國家合共41個消費者組織的協會，本會作為該組織的活躍成員，參與其主辦的聯合測試，使資源得以充分利用，及與海外組織分享經驗，獲益良多。若沒有這些聯合測試，本會未必能像現時般頻密地為本港消費者提供包括手提電話、數碼相機及MP3機等產品的測試報告。第三類是與個別海外消費者組織的聯合測試。特別一提，所有測試樣本均從市場上可靠的零售點採集。

Council could not have provided Hong Kong consumers with test findings of products such as mobile phones, digital cameras and MP3 players at such frequency. Thirdly, co-operation with selected overseas consumers associations. It should be noted that all test samples were sourced from reliable outlets in the market.

WHAT WE HAVE DONE

In the year under review, 41 product testing reports were published in CHOICE. Findings in a number of tests indicated that not all products fully complied with Government regulations, e.g. Electrical Products (Safety) Regulation. Based on the findings, the Council notified the Government regulatory bodies for follow-up action, or made proposals to the manufacturers and agents for product improvement. A list of the tests conducted is at Appendix 8.

HIGHLIGHTS OF TESTS

Electrical Products

Electric Herbal Pots

The Council tested 10 different electric herbal pots on electrical safety, leaching of heavy metals, volume description and marking, and convenience of use. The inappropriate fixing screws of two samples were found to be in contact with a live electrical component, posing electric shock hazard to the users. The Council notified the Electrical and Mechanical Services Department (EMSD) of the test findings. Eventually the products were voluntarily recalled by the manufacturers. Non-compliance was also found in marking, insufficient insulation distance, plastic materials not sufficiently flame-retardant to resist small flames, excessive overflow of liquid upon toppling, cracking of enclosure upon impacts, and insufficient resistance against water ingress. The capacities of the seven pots measured up to the maximum water level mark were found to be less than the claimed values. The capacities of the other three without the maximum water level mark, measured to the very top, were similar to the claimed values. However, the Council warned users not to fill in an excessive amount of water in the absence of a maximum level mark.

我們完成的任務

年內《選擇》月刊發表的產品測試報告共41個。多個測試的結果顯示，並非所有產品均符合本港法例規定，例如《電氣產品(安全)規例》。根據測試結果，本會知會了政府執法部門以便跟進，或建議製造商及代理商改善產品。產品試驗一覽表見附錄八。

試驗工作摘要

電氣產品

保健壺

本會共測試了十款保健壺，檢視產品的電氣安全程度、重金屬釋放量、容量標示說明及使用方便程度。兩個問題樣本底部用以固定的螺絲跟內部帶電部分有接觸，對使用者可能構成觸電危險。本會將測試報告知會機電工程署，有關供應商最終自願回收有關產品。其他未合乎標準的事項包括標示說明、絕緣距離不足、塑膠物料防火能力不足、水分可能滲入發熱底座、外殼受撞擊時易破裂、樣本打翻時藥液容易流出。七個樣本實際量度至最高水位標記的容量比聲稱的少。其餘三個沒有水位標記樣本量得的容量與聲稱相若，但由於沒有最高水位標示，本會提醒用者使用時切勿注入過量水分。



Christmas Decorative Light Chains

The Council tested the safety of 16 models of Christmas decorative light chains. The test showed that none of them could fully fulfill the safety requirements in a series of laboratory tests in accordance with international standard on luminaries.

In the majority of cases, these light chains were found to be poorly designed without independent over-current protection devices which, under internal component short-circuit condition, the mains source would be tripped off or might pose over-heating hazard. Another major safety problem with these unbranded samples concerned poor wiring – the cross sectional area of the wires was found to measure a mere 0.01 mm² to 0.05 mm², which was grossly under the standard requirement of 0.5 mm². Light chains with wire of insufficient thickness may cause over-heating, and melting of the external insulation of the wires. Other non-compliances in safety include failure in: heat and fire resistance requirement, electric strength, insufficient creepage distance and clearances, imperfect construction, and lack of marking or user instruction.

In the course of a pre-publication market survey on these products, the Council found that some were still fitted with 2-pin plugs of a poor quality. According to the Electrical Products (Safety) Regulation, all Christmas light chains should be sold with 3-pin plugs.

The Consumer Council notified the Electrical and Mechanical Services Department (EMSD) of the test findings. The EMSD promptly followed up with inspection and prosecution action on retail outlets selling unsafe decorative luminaries.

Mobile Phone Battery Chargers

The Council continued to work closely with the Electrical & Mechanical Services Department (EMSD) in publishing surveillance safety test results on electrical products. One of such tests published in the year was related to 10 models of mobile phone battery chargers. Six of the samples of mobile phone brands were in full compliance with the international safety standard. However, the



聖誕燈串

本會測試了16款聖誕燈串的安全，結果顯示全部未能完全符合國際安全標準的要求。

這些樣本大部分的設計欠佳，缺乏獨立的過流保護功能，若燈串的內部元件發生短路，最終可引致供電線路出現跳掣或有機會因短路造成過熱。該類無牌子燈串的另一安全問題是電線未符合要求，橫切面面積只量得約0.01至0.05平方毫米，跟標準要求0.5平方毫米相距甚大。過幼的電線可能造成過熱，有機會將電線的外層保護絕緣熔掉。其他不符合安全標準的項目包括：耐燃性不足、電氣強度不足、爬電距離及電氣間隙不足、結構有問題、缺乏標註及使用說明。

本會在出版報告前到市場查看售賣燈串的情況時，發現一些店舖仍有出售只配兩腳插頭的不安全聖誕燈串。根據《電氣產品（安全）條例》，所有聖誕燈串都需裝有三腳插頭。

本會已將測試結果通知機電工程署，該署立即跟進巡查和檢控售賣不安全燈串的零售店舖。

手機電池充電器

本會一直與機電工程署緊密合作，年內刊登的測試報告包括十款手機電池充電器。其中六款是手機原廠充電器，結果全部通過國際安全標準，但四款代用充電器，卻有以下未達標準的情況：絕緣距離及電線絕緣不足、電線在焊錫前未有固定、膠殼不耐熱、缺少保護阻抗或標示說明不完善。此外，一樣本的內部火牛絕緣不能抵禦高電壓測試，其後由代理商自願回收。本會建議打算購買代用充電器代替手機原廠提供的充電器的消費者，應考慮質素較佳的品牌。

four independently-branded chargers were found deviated from the standard for insufficient insulation distances, inadequate protection of internal wire, unreliable securement of internal live wire termination, inadequate heat resistance of plastic enclosure to heat, lack of protective impedance and missing of marking and symbols. Most significantly, one sample could not withstand a high electric voltage applied across the input and output of its transformer. This model was later voluntarily recalled. The Council advised consumers looking for an alternative choice to replace battery charger to consider some of the better quality independent brand models.

Food

Crocodile Meat

The Council tested 24 samples of dried crocodile meat available in Hong Kong, and only eight of them could be identified to be genuine crocodile meat. One of the eight samples was found to also contain the meat of a different reptile – snake. The remainder 16 samples of purportedly crocodile meat were of either monitor lizard (14) or snake (2) dried meat.

In the course of the test sample buying at 24 different retail outlets, it was observed that only 12 of the shops would specify the product as crocodile meat on the sales receipt. Many others would only record on the receipts “dried fish meat (魚肉干)” or “quality fish meat (靚魚肉)”. One outlet even refused to issue a proper receipt bearing the company name, but instead produced a small piece of blank paper printed with the price but with no specification of the product sold whatsoever.

The case was referred to the Customs and Excise Department, the Agriculture, Fisheries and Conservation Department and the Centre for Food Safety for follow-up action. At the time of writing this report, the Customs and Excise Department had charged several companies for selling counterfeit crocodile meat products.



食品

鱷魚肉

本會測試24個本港市面的鱷魚肉乾樣本，發現只有8個是鱷魚肉，而其中一個樣本雖檢出為鱷魚肉但卻攙雜了蛇肉。其餘16個樣本於出售時聲稱是鱷魚肉，但竟然是以巨蜥(14個)或蛇肉(2個)製成的假冒品。

樣本購於24間不同的零售店舖，只有12間店舖在單據上列明貨品為鱷魚肉。其餘不少只願意寫「魚肉干」、「靚魚肉」等字眼。一間店舖甚至不用印有公司名稱的紙張開列單據，只把價錢印在細小的白紙上，亦沒有註明所售是什麼產品。

本會已將測試結果知會香港海關、漁農自然護理署和食物安全中心等有關的政府部門跟進。在編製本年報時，海關已經向數家出售假鱷魚肉的店舖提出檢控。

Trans Fats in Daily Meals

In a joint project with the Centre for Food Safety, the Council tested a total of 80 food products over a diverse range of bakery products (58), fried foods (14) and butter/margarine/margarine-like products (8) for the level of trans fats.

The test revealed that some sampled foods contained high level of trans fats, for example, the cream-filled bread with shredded coconut (椰絲奶油包), which is a local favourite. In two samples of this kind, they were found to contain about 1.3 g and 1.5 g of trans fats in each (weighing 95 g and 83 g) respectively. That means the consumption of a single cream-filled, shredded-coconut bread will contribute to some 60% to 70% of the WHO/FAO recommended daily intake of trans fats (for a person with a daily energy intake of 2 000 Calories).

Trans fats are commonly found in industrially-produced hydrogenated vegetable oil. They have been linked to increased risk of coronary heart diseases with growing evidence and are considered to be worse than saturated fats that we are more familiar with.

Currently in Hong Kong, there is no legislative requirement for the labeling of trans fats content of prepackaged food products for consumer information. The Council's test revealed that there was plenty of choices for consumers to select carefully and wisely in the interest of cardiovascular health and it was possible for food manufacturers to reduce trans fats in their products.

反式脂肪

本會聯同食物安全中心，測試市面80款食品的反式脂肪含量，包括烘焙食品（58款）、油炸食品（14款）和牛油/軟人造牛油類食品（8款）。

測試結果反映日常膳食中有食品含大量反式脂肪，如富本地特色的椰絲奶油包。兩款椰絲奶油包樣本（分別重95克和83克），含約1.3克和1.5克反式脂肪。只要進食上述的椰絲奶油包一個，已經佔世衛和糧農組織建議的每天反式脂肪建議攝取限量（以一個每日攝取2 000千卡熱量的人計）的六至七成。

膳食中的反式脂肪主要來自食品工業中經過氫化的植物油。越來越多證據指出，反式脂肪增加患冠心病的風險，與我們較熟識的飽和脂肪比較，其影響更差。

現時本港沒有法例要求在預先包裝食品上標示反式脂肪含量給消費者參考。本會的測試結果讓消費者可於眾多產品中小心及明智地挑選，以保障心臟健康。結果亦顯示製造商減少食物內的反式脂肪是可行的。

Household Products

Household Dehumidifying Agents

Dehumidifying agents are commonly used at home to remove moisture. The Council tested 20 models of dehumidifying agents. Most models had calcium chloride as the main ingredient. The models were put to test for moisture removal capacity at constant environmental conditions of 25°C and relative humidity of 80% for a total duration of 80 days. The results revealed variations among the different types of models. The report noted that calcium chloride products performed far better than the non-calcium chloride products.

The dehumidifying capacities also varied with the conditions of use. For best effect, the Council advised consumers to choose the different types of dehumidifying agent according to their applications and requirements, and to use them in closed environment as air-tight as possible.

There were cases of desiccant ingestion reported in hospitals where some victims were found to be children at age five or below. The Council advised parents to keep dehumidifying agents away from children as well as urged manufacturers of food or products providing dehumidifying agents to clearly label the ingredients and the package with "Do not eat" to avoid accidental ingestion.

Personal Care

Blood Glucose Meters

The Council tested 12 models of blood glucose meters. The readings obtained by the blood glucose meters using capillary whole blood specimen from finger prick were compared to the readings obtained by hospital laboratory instrument using plasma from venous blood specimen.

The results were, on the whole, reassuring. Only two blood glucose meter samples were found with more than one-tenth of the readings deviated from those obtained by the laboratory instrument, by over 20%. The remainders were all found to be satisfactory.



家居產品

家用吸濕劑

家居常用吸濕劑除濕。本會測試了20款吸濕劑，大部分樣本的主要成分為氯化鈣。所有樣本均置於溫度25°C、相對濕度80%的恆溫恆濕環境下80日，以檢測吸濕效能。測試結果顯示不同種類吸濕劑的吸濕效能有差異，氯化鈣產品的表現比非氯化鈣產品優勝。

吸濕效能會隨使用條件改變。想取得較佳效果，本會建議消費者可按其用途和要求選擇不同種類的吸濕劑，並盡量在密封環境下使用。

醫院記錄顯示過去曾有誤服吸濕劑的個案，部分個案涉及五歲或以下兒童。本會忠告家長把吸濕劑遠離兒童，又呼籲製造商在附有吸濕劑的食物或產品包裝上，清楚標示其成分，及註明「不可食用」，避免出現意外吞食的情況。

個人護理產品

血糖機

本會測試了12款家用血糖機。測試時分別抽取病人手指頭的微血管血液以家用血糖機化驗，及抽取手臂的靜脈血液以醫院的大型化驗儀器化驗，比較兩種方法所得的讀數。



The Council reminded users to store the blood glucose meter and test strip properly to avoid adverse effect caused by humid weather and also note the importance of following proper testing procedure. Users were also advised to contact the suppliers for maintenance and perform a quality control check of the meters at least once a year.

Mascara

The Council tested 40 models of mascara purchased from the market, for microbial and heavy metals (mercury, lead and arsenic) determination. Two mascaras were detected with a total bacterial count of 78 000 cfu/g, which was more than 150 times over the permitted limit (standard plate count) of 500 cfu/g or per ml based on the mainland's Hygiene Standard for Cosmetics. Besides, a count of molds and yeast of 530 cfu/g and 4 100 cfu/g were detected respectively in the two samples.

The use of unhygienic mascara may greatly increase the risk of developing eye infection or inflammation.

Consumers were advised to purchase mascara with production date or use-by dates and stop use if it got dried, deteriorated or color changed, and not to dilute the dried mascaras with water, toner or other substances.

International Comparative Tests

During the year under review, the Council also joined forces with consumer associations overseas and stepped up its collaborations with ICRT to conduct international comparative tests, including those on:

Audio-visual and optical products – MP3 and PMP players, stereo headphones, digital cameras, digital camcorders, DVD recorders, video projectors, TV game consoles;

Computer and telecommunications products – mobile phone handsets, bluetooth headsets, colour inkjet and laser printers, multi-function printers, compact photo printers, PDA phones.

測試結果顯示，只有兩個血糖機樣本有超過一成的讀數與大型儀器的差距大於20%。其餘樣本的結果令人滿意。

本會提醒消費者須注意妥善儲存血糖機及試紙，以免受潮濕天氣影響，及注意正確的使用步驟。消費者可聯絡有關供應商，最少每年檢查血糖機是否運作正常。

睫毛液

本會測試了市面40款睫毛液，包括微生物檢驗和重金屬含量（水銀、鉛和砷）的測試。發現其中兩款睫毛液每克含有78 000個細菌菌落，數量超過中國《化妝品衛生規範》標準上限每克或每毫升500個菌落的150倍。此外，有關的兩款樣本亦分別檢出含有每克530和4 100個霉菌和酵母菌菌落。

使用含菌量超標的睫毛液會大大增加眼睛受感染或發炎的風險。

本會建議消費者最好選購標籤上有標示生產日期或使用期限等資料的睫毛液，及不要使用已乾涸、變質或變色的睫毛液，亦不要用水或其他物質稀釋已乾涸的睫毛液。

國際合作產品測試

年內，本會加強與國際消費者研究及試驗組織的合作，進行國際性比較測試，包括：

影音及光學產品—MP3/PMP播放機、耳筒、數碼相機、數碼攝錄機、DVD錄影機、多媒體投影機、電視遊戲機；

電腦及通訊產品—手提電話、藍牙耳機、彩色噴墨及鐳射打印機、多功能打印機、照片打印機、PDA電話。

碼產品的測試報告深受《選擇》月刊的讀者歡迎。

Test reports on digital products were very popular among CHOICE readers.

In-depth Reports on Products and Health Issues

Apart from product tests, studies were also carried out on a wide range of consumer products to provide consumer information and, in some cases, to verify certain product claims.

The lists of product study reports and regular columns published during the year are set out in Appendix 9.

Digital TV Set-top Boxes

Digital TV set-top boxes offer probably the easiest way to watch digital terrestrial TV broadcast with the existing TV set. The Council undertook a timely market survey of a total of 17 different digital TV set-top boxes, comparing them for their features and functions, and offering much-needed consumer advice.

The Council advised consumers to buy products with the OFTA (Office of the Telecommunications Authority) label to ensure capability to receive the local digital terrestrial TV broadcast.

The Council reminded consumers looking for cheaper-priced set-top boxes by buying from outside of Hong Kong to be wary – as the broadcast system adopted in Hong Kong is different from foreign countries. Though it is the same as that in Mainland China, it is still unique due to differences in parameter settings and video decoding method. Therefore, set-top boxes purchased in the Mainland may not receive all the digital channels in Hong Kong; and since one cannot test the reception there, there is no guarantee that it will work in Hong Kong.

The Council advised consumers to pay careful attention to the demonstration in the shop or showroom. Apart from the picture quality, they should also compare the display and layout of the EPG (Electronic Programme Guide) and operation response such as switching channels. Some models may be slow in switching channels with a few seconds lag.

產品及健康問題研究報告

除產品測試外，本會還研究各類消費品，為消費者提供資訊及分析若干產品的聲稱是否屬實。

年內完成的產品研究報告及專欄見附錄九。

數碼電視機頂盒

以現有的電視機收看數碼電視廣播，最簡單的方法就是外置一部機頂盒。本會合時地作出市場調查，比較17款樣本的功能和設計，為消費者提供極之需要的建議。

本會建議消費者認清產品是否有電訊管理局發出的標籤，以確保產品可接收本港數碼地面電視廣播。

消費者可能考慮在外地購買售價較低的機頂盒，但須留意大部分海外國家採用的制式，與本港的並不相同。內地採用的制式雖然與本港相同，但選取的參數可能有些差異，廣播的視頻壓縮編碼亦有別。故此在內地購到的機頂盒，未必能接收本港所有數碼頻道。加上在境外無法即場測試，不能保證可在港使用。

選購機頂盒時應要求店員即場測試，確保產品能正常運作。除比較畫面質素外，亦須比較電子節目表的編排和字體是否美觀清晰，及操作轉台的反應，不少款式轉台時要等候數秒才有畫面。

部分樣本有錄影功能，不過未必內置儲存媒體，須另行購買外置硬碟，以USB線接駁機頂盒才能錄影。

The survey also noted that some models offer video recording function though most do not provide built-in storage media and require connection to an external USB (Universal Serial Bus) hard disk.

Indoor Tanning

While indoor tanning may be getting more popular in Hong Kong, the Council conducted a research and warned consumers that indoor tanning is fraught with health hazards.

Research has shown that over-exposure to ultraviolet (UV) radiation including indoor tanning may result in the development of freckles and wrinkles, premature skin ageing, and the suppression of immune system. More seriously, it runs a higher risk of skin cancer, cataracts and other diseases.

But because skin ageing and cancer are delayed effects that do not usually show up immediately after the exposure, young people often are not aware of the dangers of indoor tanning.

The Council noted that in the absence of a regulatory regime, the use of tanning devices and the operation of the service providers were left entirely to the self-discipline of the industry in the territory. Under the present situation, service providers and consumers should beware of the potential health risks associated with the use of tanning devices. One must not underestimate the potential harm arising from UV exposure.

The Council reminded consumers that there was no safety limit for indoor tanning exposure as the UV harmful effect is accumulative. Some medicines may enhance skin photosensitivity, people taking medications of such description or using cosmetics should refrain from indoor tanning.

Self-claimed non-surgical cosmetic treatments

The Council surveyed some so called "non-surgical cosmetic treatments" which claimed to whiten skin or remove wrinkles. The treatments included whitening

室內照太陽燈

室內照太陽燈日漸流行，不過本會警告：室內照太陽燈會影響健康。

過度暴露在紫外線下，包括室內照太陽燈，可能令皮膚出現色斑和皺紋、肌膚提早老化和影響免疫系統的正常運作，更嚴重的是增加患皮膚癌、白內障和其他疾病的機會。

由於肌膚老化和患癌等反應一般不會在曝曬後立即出現，年青人往往忽視了照燈的危險。

由於現時本港沒有法例監管，使用紫外光燈和操作人員的技巧等，只有靠行業自律。在現時情況下，業界及市民需注意照室內太陽燈存在的風險，不應輕視紫外線可引致的傷害。

本會提醒消費者，由於紫外線對人體的影響是累積而來，故此室內照太陽燈沒有安全使用上限的標準。某些藥物和部分化妝品均可能提高皮膚的光感度，令皮膚比平常容易曬傷。服用上述藥物或使用化妝品後應避免照太陽燈。

毋需進行手術的美容療程

本會調查了聲稱可去皺或美白但毋需進行手術的美容療程，包括打點滴注射美白液、胎盤素、二氧化碳及用黃金線拉面，又徵詢多個專業團體對這些療程的意見。

drips, injection of placenta extract and carbon dioxide and gold thread facelift. The Council sought and reported on the views from various stakeholders.

One general consensus emerged: there was scant scientific evidence to support the use of whitening drips, placenta extract and carbon dioxide for their claimed effects. They could pose health risks such as infection, skin inflammation or thrombosis to the people taking such treatment.

The Council advised consumers to study the details of the treatments carefully, including evidence for claimed effects and short and long term undesirable effects, consider available options before coming to a final decision and ensure that the persons offering the service were adequately trained and sufficiently experienced.

Series on Proper Use of Medication

A series of articles was published to heighten consumer awareness on the proper use of drugs and medication in association with the Drug Education Resources Centre of The Society of Hospital Pharmacists of Hong Kong.

Articles covered contraceptive drugs, medications for common cold and influenza, tips on taking vitamins and minerals, and receiving vaccination against *Streptococcus pneumoniae*. Pharmacists were invited to give advice on the pharmacological effects of the ingredients of drugs and how to avoid possible side effects that would arise if drugs were used improperly.

International Exchange

The Council pays special attention to the movement of unsafe products into Hong Kong and will request suppliers to recall any such products as appropriate. Through communication with other consumer organisations and foreign authorities, such as the US Consumer Product Safety Commission (CPSC), the Council receives a constant flow of information about unsafe products found outside Hong Kong.

專家們一般的共識：沒有足夠科學證據顯示，用美白、胎盤素及二氧化碳可以達致聲稱的效用，但療程卻可能帶來健康風險例如感染、皮膚發炎或血栓形成。

本會籲請消費者必須尋求和清楚了解療程的詳細資料，包括對身體的短期及長期影響，已考慮過其他療程才作最後決定，及確保施行療程人士曾受過適當訓練及具足夠經驗。

《精明用藥》系列

本會與香港醫院藥劑師學會藥物教育資源中心合作，出版一系列關於正確使用藥物的文章，以提高消費者對藥物治療的認識。

文章包括避孕藥、傷風感冒藥、服用維他命及礦物質的知識及接受肺炎鏈球菌疫苗注射等。本會邀請藥劑師介紹藥物及產品成分的藥理，及如何防止因誤用藥物而可能出現的副作用。

國際間交換資訊

本會積極監察有否危險產品在本地市場出現，並要求有關供應商進行回收。本會透過與外地消費者機構（如美國消費品安全委員會）的聯繫，定期收到外地危險產品的資訊。

Collecting Market Information on Services and Products.

蒐集服務行業和消費品的市場資訊

WHY THIS IS IMPORTANT

Hong Kong has developed into a service-oriented economy and consumers need information on a wide range of services. The Council conducts opinion surveys, market surveys and price surveys to collect information on services for the benefit of consumers.

Furthermore, the Council has, for many years, collected on a regular and systematic basis the prices of petrol, supermarket products and textbooks which are necessary goods for consumers, in order to monitor long term trends and identify issues of concern, if any, arising therefrom.

WHAT WE HAVE DONE

Finance and Banking

Fees of Mandatory Provident Funds

The Council conducted a study on Mandatory Provident Fund (MPF) fees covering nearly 300 constituent funds. This was the first time that all fees and charges charged by fund managers from MPF schemes were released in a uniform and comparative manner since the MPF system was introduced in year 2000.

The Council's study was triggered by the lack of public awareness of the existence of the fund expenses and how they were calculated as these expenses were deducted from the fund asset before its latest value was reported to the scheme members. The study revealed serious questions about the impact of fees and charges on scheme members' retirement savings over the long term. It raised substantial repercussion in the community that a good sizeable proportion of their hard-earned retirement savings was being eroded by a host of MPF fees and charges. A wide range of variations in fee expense ratios

蒐集市場資訊的重要性

香港經濟漸以服務業為主導，消費者對於不同服務的資訊需求很大。本會經常進行各項調查，包括貨品及服務用家經驗調查、消費者意見調查及價格調查，供消費者參考。

此外，本會多年來一直定期及有系統地收集燃油、超級市場貨品和教科書等必需品的價格，以便評估長遠趨勢及提出消費者關注的問題。

我們完成的任務

銀行及財務

強積金收費

本會進行了一項強積金計劃收費調查，包括市場上接近300個強積金成分基金。這是強積金計劃自二千年成立以來，首次以統一及比較方式披露各強積金計劃的詳細收費資料。

本會作出調查的目的，旨在提高消費者對強積金收費的認識。公眾很少會留意到這些費用的存在，或知道費用是如何計算出來的。這是由於基金計劃成員知道的基金價，已事先將開支費用在基金資產中直接扣除。調查顯示，強積金基金的收費可能大大影響計劃成員將來作退休用的儲蓄，引起社會極大的回響，擔心儲存的強積金相當大部分，會因服務提供者各式各樣的收費而被蠶食。調查亦顯示基金開支比率（FER）的差異很大，大部分計劃均高於市場平均值。此外，亦發現同類別基金之間的FER數字也可以有很大差異。

(FER) was shown in the study, with a majority of them above the industry average. It was also found that for the same fund type, FER could vary significantly from one fund to the other.

The study findings highlighted the need for greater transparency and increased consumer choice and education. After the release of the study report, a substantial number of MPF service providers took steps to cut their MPF fees. The Council was pleased to see such a development but urged for more MPF service providers to follow suit and more types of funds to cut their fees.

Survey on Monthly Stock Saving Plans

The Council conducted a survey on the service charge of these schemes provided by 12 banks. It was found that the standard rate of service charge in the majority of banks surveyed was 0.25% of the monthly contribution, or a minimum of \$50. However, due to the minimum charge of \$50, the standard rate was not applicable unless the monthly contribution was as high as \$20,000.

In the survey, the 12 banks were compared for their practice and levels of charges in respect of selections of stocks, minimum monthly contribution, subscription fee, sale arrangement of odd lot etc. In the report, the concept of "Dollar Cost Averaging" was explained and consumers were advised to consider their own circumstances before joining such schemes.

Survey on Tax Loan Survey

The Council conducted an annual survey on tax loans which covered 21 banks and financial institutions. The survey found generally declining Annualised Percentage Rates (APR) for tax loan schemes compared to those of the previous year. However, some banks apparently did not reduce their APRs despite the general downward trend of tax loan rate. A vast range of APRs from 3.52% to 15.94% was shown to be charged by different banks with variations by, for example, as much as 11.12% in a \$5,000 loan. In the report, consumers were strongly advised to shop around, and to compare the APRs for the cheapest loan possible available to them.

調查結果顯示，有需要提高市場透明度，增加消費者的選擇和加強教育。當調查報告出版後，市場上有為數不少的強積金服務提供者相繼公布減收費用。本會很高興見到這情況，但期望有更多強積金服務提供者及有更多其他類別的基金跟隨減價。

月供股票計劃調查

本會向12間有提供月供股票計劃的銀行進行了一項收費及服務調查。調查顯示，月供計劃的服務收費一般為每月供款額的0.25%，或最低50元。由於設有最低收費的關係，除非每月供款20,000元或以上，否則小額投資者需繳付最低收費50元，比率遠高於0.25%。

調查亦比較了不同月供股票計劃的收費及服務詳情，例如，可供選擇的股票、每月最低供款額、服務收費及沽出「碎股」的安排等。調查介紹了「平均成本法」這個投資概念，同時提醒消費者在決定是否參加「月供股票計劃」前，應仔細考慮自己的環境。

稅務貸款調查

本會向21間有提供稅務貸款的銀行及財務機構進行了一項稅務貸款服務調查。調查顯示，二零零七年稅貸的實際年利率普遍下調，由最低的3.52%至最高的15.94%。雖然息率普遍下調，但部分銀行並無減低徵收的實際年利率，而不同銀行的稅貸息率亦存在很大的差異，以5,000元的貸款為例，息差（最低至最高）可高達11.12%。調查提醒消費者應貨比三家，了解實際年利率支出，盡量選擇最便宜的稅貸。

Health and Care

Health Check Packages

The Council conducted a survey on 55 health check packages offered at promotional prices between April and May in 2007. These packages were marketed by 22 institutions encompassing eight private hospitals (ranging from \$350 to \$4,950), nine private medical centres (from \$280 to \$3,750) and five private medical laboratories (from \$398 to \$1,380). The survey uncovered that some packages did not include doctors' clinical health assessments and report interpretation with medical advice or comments. Extra fees could be charged for such services. According to the Department of Health (DH), the main purpose of health check is for the detection of disease at an early stage, so as to better control the disease and hence to decrease risk of complications and, in some cases, mortality. However, DH noted that not all, but only a few, chronic illnesses could be detected by a health check. The survey report warned that unnecessary investigation would not only waste money and time, it might actually lead to unnecessary anxiety. Further, unwarranted invasive investigations may even be harmful. Consumers were strongly advised not to rush into joining a health check package without first consulting their medical doctors.

Laser Eye Surgeries

The Council surveyed the market for LASIK surgery service at 4 private hospitals and 10 eye surgery clinics, and sought expert advice on LASIK treatment. The survey found these 14 service providers to offer quite a wide range of information covering potential risks or complications, and varying in content and level of details. Some provided comprehensive content listing out the potential risks in detail; but a few only briefly noted the possibility of complications that may arise, and the need to consult doctors beforehand. Where potential risks and complications were not covered in printed promotional leaflets, some service providers could offer free-of-charge preliminary eye assessment and medical consultation to potential clients. The survey report quoted the view of the experts: no surgical procedure is totally risk free; complications may arise and the actual risk may differ

保健及護理

健康檢查計劃

本會在二零零七年四至五月期間，收集了在市面上推廣的55個優惠健康檢查計劃的資料，這些計劃由22間機構提供，包括8間私家醫院（收費由350元至4,950元），9間醫療中心（由280元至3,750元）和5間醫務化驗中心（由398元至1,380元）。調查發現部分健康檢查計劃不包括醫生作臨床健康評估或解釋報告，該類服務或須另加費用。衛生署表示，進行健康檢查是希望能及早發現疾患，防止病情惡化，但只有小部分慢性疾病可以在健康檢查中及早發現。報告指出，不必要地進行健康檢查，不但浪費金錢和時間，亦可能引致無謂的擔心；更甚者，不必要的創傷性跟進檢查更可能會影響健康。消費者參加健康檢查計劃前，應先徵詢醫生意見。

激光矯視手術

本會在今年初搜集了四間私家醫院和十間眼科或激光矯視中心的激光矯視手術資料，並向專家徵詢這項治療的意見。調查發現該14間醫療機構都有提供有關手術涉及的風險、後遺症或副作用的資料，但詳盡程度差異頗大。有些機構用較多篇幅列舉並解釋手術可能涉及的風險、併發症或副作用。部分則只簡單交代手術有機會出現併發症，建議向醫生查詢。個別機構的宣傳單張沒有包括有關資料，但可安排預約中心提供的免費初步眼睛檢查和醫生諮詢服務。報告引述專家的意見，指出所有手術都帶風險，可能出現併發症，但實際風險會因人而異。欲接受激光矯視手術人士應小心考慮，諮詢眼科醫生的意見，並詳細交代個人的健康狀況。

from individual to individual. Consumers were urged to consider carefully, and discuss their medical history with ophthalmologists.

Daily Living

Supermarket Price Survey

In the year under report, the Council's supermarket price survey covered scan data on a basket of 200 items of commodities sold in 3 supermarket chains. The aggregate average price of the basket increased by 2.2% in 2006 compared to 2005. The findings showed that amongst the 11 categories of products, the price for one category, namely paper/household cleaning products fell by 0.4% in average prices when compared to 2005. On the other hand, prices for the ten remaining categories were up, ranging from 0.1% to 5.4%. They included personal care products, staple food, canned food/soup, candies/biscuits/snacks, non-staple food/sauces, beverages, hot drinks, bread/cakes, dairy food/yogurt drinks, and baby products/milk powder.

Survey on Pay TV Services

To respond to the soaring rate of consumer complaints against Pay TV service providers on contractual matters and sales practices, the Council conducted a survey of the existing four service providers. Apart from providing information on their fees and charges, the survey also looked into various aspects. It revealed that the service providers had different policies in handling a subscriber's removal to an address without network coverage. The Council noted that the contract period for the services was generally from 12 to 24 months, and early termination would usually involve a one-off payment equal to at least the sum of all monthly fees payable for the remaining period of the contract. Notification not to renew the contract was 30 days or one month.



日常生活

超市價格調查

年內發表的超級市場價格報告，涵蓋3間大型超市200項貨品的掃描數據資料。二零零六年200項貨品的總平均售價較二零零五年上升了2.2%，在11大類貨品中，唯一錄得跌幅的貨品為紙品/家居清潔用品，平均售價下跌0.4%；而其餘10大類則錄得0.1%至5.4%的升幅，包括個人護理用品、糧油食品、罐頭/湯、糖果/餅乾/小食、雜糧/調味、即飲飲品、即沖飲品、麵包/蛋糕、奶類飲品/乳酪食品，以及嬰兒用品/奶粉。

收費電視服務

有見消費者對收費電視服務商的投訴數字不斷上升，本會向四間服務供應商進行了一項調查，除了提供各項收費及服務資料外，調查亦研究其他問題。結果發現四間服務供應商在處理用戶搬遷到沒有服務覆蓋地區時的作法各有不同。本會留意到服務合約期普遍為12至24個月，若中途取消服務，一般須一次過繳付合約剩餘期數的月費總額。用戶亦須於合約到期前30天或一個月提交通知不再續約。

In light of the continuous spate of complaints against Pay TV service providers, the Council also put forward in the report suggestions to the operators which might help avoid misunderstanding and unnecessary dispute in relation to the service contracts.

Survey on Textbook Expenditures

The Council surveyed 54 primary schools and 47 secondary schools on their students' textbook expenditures, and concluded that in the year under report, the expenditures rose by 5.4% and 3% over the last year; while the average textbook expenditures amounted to \$1,942 and \$1,752, respectively for the primary and secondary sectors.

In the survey, the Council noted that some schools had taken measures to alleviate parents' burden on purchasing textbooks for their children through means such as using fewer textbooks, selecting less expensive textbooks, and producing their own teaching materials.

鑒於消費者對收費電視的投訴持續，報告同時向服務商提出改善建議，以期避免消費者對服務合約的誤解和不必要的爭拗。

教科書購書費

本會今年的教科書購書費調查包括了54間小學和47間中學，結果發現其購書費比去年分別上升了5.4%及3%，而小學和中學平均購書費則為1,942元及1,752元。

調查又發現部分學校已採用不同方法減少家長的購書負擔，例如使用較少書冊、轉用較便宜的課本、自製教材等。

Disseminating Consumer Information .

提供消費者資訊

WHY THIS IS IMPORTANT

Consumer information strikes at the heart of consumer protection and empowerment. The dissemination of consumer information to reach the widest audience possible is therefore crucial to the function of the Consumer Council. As consumers become better informed, they will be better able to safeguard their interests against undesirable trade practices and unsafe goods and services, to exercise rational choices, and to contribute to sustainable consumption. Towards this end, the Council is engaged in a diverse range of activities aimed at disseminating consumer information in a constant effort to enhance consumer awareness, and foster community support for its work.

WHAT WE HAVE DONE

Publication of CHOICE

A principal publication of the Council is its monthly magazine CHOICE which provides a regular outlet of information, advice and viewpoints on all matters of interest to consumers. CHOICE reports the results and evaluation, with brandname information, of comparative product testing, and service assessment through surveys and in-depth studies. Regular columns of consumer interest focusing on issues such as health and nutrition, consumer complaints, hazardous products, environmental concerns, drug safety, investor education, and issues of global consumer concern are also included. CHOICE is published in Chinese.

In addition to copyright protection, Section 20 of the Consumer Council Ordinance strictly prohibits the exploitation of the Council's name or its research information for commercial and promotional purposes. Section 20 is essential for protecting the independence

提供消費者資訊的重要性

消費者資訊對於保護消費者，和提高他們的自保能力都極為重要。因此，將消費者資訊推廣給最多的消費者是本會的重要工作。消費者充份掌握了資訊，會較易洞悉不當的經營手法及危險產品，作出明智的消費選擇和參與可持續消費。為此，本會以各種方式發放消費者資訊，提高大眾對消費權益的認識，促使社會人士支持消費者權益保障工作。

我們完成的任務

《選擇》月刊

本會出版的主要刊物為《選擇》月刊，定期發放有關消費者權益的資訊和意見。《選擇》詳列產品測試報告和產品資料，及評估服務質素的專題研究和調查，並有各類型的專欄，包括健康與營養常識、消費者投訴個案實錄、危險產品、環境保護、藥物安全、投資者教育及全球性消費者關注的問題等。《選擇》以中文出版。

除了版權保護，《消費者委員會條例》第二十条列明，禁止任何人士以本會名稱或節錄月刊內容，作商業及宣傳用途。該條文對保障本會在評定產品和服務時，可以持獨立和公正的立場，是十分重要的。《選擇》月刊並不接受商業廣告。

《選擇》以研究實證為消費者提供資訊，是權威的獨立消費指南，發揮的影響力，並不限於其印刷和網上讀者，更透過傳媒廣泛的報道，遍及全港各階層以至每家每戶。

and impartiality of the Council in its evaluation of goods and services available to consumers in the market. CHOICE does not accept any commercial advertising.

CHOICE has maintained its enormous influence as the independent authoritative source of research-based consumer information and guidance to the public. Its reach is far beyond its magazine and online readership, through frequent prominent media coverage penetrating all sectors of the community and households in Hong Kong.

CHOICE has consistently generated immense media coverage ever since its debut appearance in 1976. In an effort to reach as wide an audience as possible, a press conference is held to launch the publication of each and every issue of CHOICE, generating widespread coverage in all sectors of the media. Active assistance is also provided to meet media requests for additional coverage of articles of specific interest.

Multi-media CHOICE: Access for All

CHOICE has the distinction of being the first amongst consumer organisations in the world, to provide a fully multi-media access for all – from print to internet online, fixed-line and mobile phone users.

In 2004, CHOICE was ushered into the realm of online transmission in cooperation with a major internet service provider through the website (<http://choice.yip.com.hk>). CHOICE Online, a full PDF version in both traditional and simplified Chinese, provides all of the reports in each current edition and an archive of over six years of back issues of CHOICE for access by all internet users, for viewing on annual subscription or per issue or per report basis. The demand for online independent and impartial consumer information has grown steadily.

In 2006, a new service was inaugurated to embrace fixed-line and mobile phone users. Through PCCW New Generation Residential Fixed Line and PCCW Mobile, consumers will now be able to access - literally at their finger tip anytime and anywhere - a selected number of

《選擇》自一九七六年創刊以來，一直廣受傳媒關注。為盡量令更多人知悉，每期刊出版當日，會召開新聞發布會，內容均為各媒體大幅報道。本會又應傳媒要求，安排專訪作專題介紹。

網上《選擇》月刊：無遠弗屆

《選擇》月刊現已成為全方位的多媒體資訊服務，消費者可以從印刷本、互聯網、固網電話和流動電話取得資訊。這是全球首個消費者機構提供的全面多媒體服務。

《選擇》月刊最初只有印刷版本，二零零四年與電訊盈科指南有限公司合作，透過黃頁網站 (<http://choice.yip.com.hk>)向公眾提供跨媒體消費資訊服務。網上《選擇》有繁體和簡體字版，以PDF版面上載月刊最新一期所有報告，同時設有月刊過去六年的資料庫，所有上網人士都可瀏覽，分為一年訂閱收費，或以每期或每篇報告計算。數據顯示，越來越多上網人士在互聯網上搜尋不偏不倚的消費者資訊。

二零零六年《選擇》把服務擴展至固網和流動電話用戶，成為真正的跨媒體消費資訊服務，無論何時何地消費者只要輕輕一按，即可得到第一手資訊。消費者可使用電訊盈科新世代家居固網和電訊盈科流動通訊，收看精選的測試和普查報告，內容包括品牌產品評分。為配合獨特的傳送模式，每段報告都濃縮為最多600字，家居用戶更可收聽話音版本。

mainly test and survey reports in CHOICE complete with brandname information. To fit into the unique format of transmission, only an abridged text version of a maximum of 600 characters/spaces for each report is provided. For fixed-line users, an audio version is also available.

CHOICE magazine in print is available to the general public through sales of subscriptions and retail outlets covering newsstands, supermarkets, convenience stores and bookshops throughout the territory. During the year 2007, the combined sales averaged 23 873 copies per issue, splitting quite evenly between subscriptions and retail sales. The cover price of CHOICE is \$12 per copy while the regular subscription rates for one year (12 issues) and two years (24 issues) are currently \$110 and \$200 respectively. A diversified marketing programme including notably media publicity, book fair, poster campaigns, exhibition sales, mail drops, price discount promotions and free gifts, etc. was conducted at regular intervals.

Media Liaison

Media relations are actively fostered as the Council is in virtually daily contact with the mass media on all matters of consumer interest. Regular press conferences, news releases, briefings and interviews were arranged for all sectors of the media, contributing significantly to the dissemination of consumer information and advice to the public. The role the media play is much valued by the Council. It helps to heighten consumer awareness and understanding of the diverse range of functions and activities the Council performs in the protection and empowerment of consumers. It also helps gain community support.

Media reporting of the Council's publicity sanction against traders found persistently engaged in malpractices against consumers, is protected from defamation action by "qualified privilege" provided it is "fair and accurate".

《選擇》月刊的銷售途徑分為訂閱和零售，兩者在二零零七年的總銷量平均為每期23 873冊。

《選擇》訂戶約佔總銷量的一半，其餘則經由各區的報攤、超級市場、便利店和書店發售。《選擇》的售價在過去多年維持每本12元，訂閱一年（12期）及兩年（24期）分別為110元及200元。月刊的市務推廣活動非常多樣化，定期進行傳媒宣傳、參與書展、海報、展銷、郵遞、減價優惠和贈送禮品等，務求推廣月刊至各層面的讀者。

與傳播媒介的聯繫

本會十分重視與傳媒的聯繫，每天都就各種消費者權益問題，與傳媒接觸，包括定期的新聞發布會、新聞稿發放和專訪等，將本會的資訊和建議發放予公眾。本會十分重視傳媒所發揮的功用，它們的報道讓市民認識本會在消費者保障方面的各項工作和活動，有助本會取得公眾支持。

除了向傳媒公布《選擇》內容外，本會亦會點名公布經常以不良手法經營的商號，傳媒報道這些資訊時，若是「公正和準確」，為「受約制特權」所保障，如實報道，毋須負誹謗責任。

Consumer Rights Reporting Awards

The Consumer Rights Reporting Awards has gained increasing recognition of the news media as a coveted award for professional excellence. This year's Awards was the 8th organised by the Consumer Council in association with the Hong Kong Journalists Association (since 2000) and the Hong Kong Press Photographers Association (since 2007). A total of 177 entries were submitted for adjudication in the five categories of news (67), features (56), television (15), radio (14) and press photo (25) covering a wide diverse range of issues of consumer interest and concern.

Top Ten Consumer News

The concern over public safety and corporate governance in the suspension of the Ngong Ping cable car service was voted the top story in the Top Ten Consumer News for the Year of the Pig. The event, in this fourth year, was organised jointly by the Council in association with News Channel of Hong Kong Cable Television, Radio Television Hong Kong and Hong Kong Economic Times, with Fan, Chan and Co. as the Honorary Auditor.

Members of the public were invited to select and vote for the top 10 consumer news, out of a list of 20, which in their view were uppermost on the mind of consumers during the Year of the Pig in Hong Kong. It drew a total of 2 867 voters who cast their votes online or in print entry forms during the period between 15 and 29 January 2008.

Besides consumers' concern over public safety and corporate governance in the Ngong Ping incident, the introduction of two new suppliers breaking the monopoly in the import of live pigs came second place in the voting. The third most voted entry was related to the eventual merging of the MTR and KCR raising public expectation of reduced fares. Full results and their vote count of the Top 10 Consumer News of the Year of the Pig, in their order, are as follows:

消費權益新聞報道獎

消費權益新聞報道獎已被新聞界廣泛認同，認為有助提升專業水平。報道獎由本會與香港記者協會及香港攝影記者協會分別於二千年及二零零七年開始合辦，已經踏入第八屆。今年共有177份參賽作品提交予評審，分別是新聞組別（67份）、特寫（56份）、電視（15份）、電台（14份）和新聞攝影（25份），參賽作品題材十分廣泛。

豬年十大消費新聞揭曉

備受關注的公眾安全及企業管治課題 — 昂坪纜車停駛半年重開 — 被公眾投票選出成為豬年十大消費新聞的第一位。這是第四年舉辦十大消費新聞選舉，由消費者委員會聯同有線新聞台、香港電台與香港經濟日報合辦，范陳會計師行為義務核數師。

2 867名市民在二零零八年一月十五日至二十九日期間，透過互聯網、傳真和郵寄方式投票，在20則候選新聞中選出他們心目中的十大消費新聞。

市民除了重視昂坪纜車事件外，豬肉供應減少引致價格飆升亦引起關注，成為十大消費新聞的第二位（2 260票）。市民亦關注交通費用，第三位是《兩鐵合併 車費減幅受批評》，得票2 193。

- Suspension of Ngong Ping Cable Car Service (2 330 votes)
- Competition Spells End of Monopoly in Supply of Fresh Pork (2 262 votes)
- Merging of MTR and KCR (2 193 votes)
- Octopus Ceases EPS Add-Value Service (1 991 votes)
- Imported Inflation Fuels Soaring Food Prices (1 883 votes)
- Fiasco over Supermarket Move to Stop Plastic Bags (1 811 votes)
- Concern over Repeated Medical Blunders in Public Hospitals (1 695 votes)
- Lower Rate of Return Holds Out Hope of Electricity Tariffs Cut (1 665 votes)
- Digital Broadcast Conversion Raises Spectre of Massive Electronic Dumping (1 579 votes)
- Consumer Council Exposes High Costs of MPF Management Service (1 502 votes)

The Shopsmart Website

On 21 September 2007, the Consumer Council unveiled its new website dedicated to enhance consumer confidence and protection of Mainland visitors shopping in Hong Kong. The new website service (<http://www.consumer.org.hk/shopsmart>) was inaugurated by the Secretary for Commerce and Economic Development, The Honourable Frederick MA Si-hang, JP. The shopsmart website was initiated in response to the call by the former Financial Secretary in his 2007 - 08 Budget Speech that "the Council will, in conjunction with the tourism industry, provide additional shopping information and assistance to Mainland visitors".

Available in both the traditional and simplified Chinese versions, the website "精明消費香港遊" offers an unique one-stop consumer service covering a broad range of products and topics of interest and concern to Mainland tourists. A main focus of the web is the provision of practical shopping information on several categories of goods most favoured by Mainland visitors (audio visual consumer electronics, jewellery and watches, Chinese dried seafood, cosmetics, medicinal products, etc.).

豬年十大消費新聞的結果和排名如下：

- 昂坪纜車墜地無人傷 停駛半年重開 (2 330票)
- 政府引入競爭 終止獨市供應活豬 供應不增反減 價格飆升 (2 262票)
- 兩鐵合併 車費減幅受批評 (2 193票)
- 八達通扣錯數 永久取消EPS增值 (1 991票)
- 輸入通脹 帶動本港食品價格上漲 (1 883票)
- 超市膠袋停派又派 (1 811票)
- 政府醫院多次醫療事故惹關注 (1 695票)
- 兩電准許回報率下調 電費可減逾一成 (1 665票)
- 數碼廣播掀換機潮 可能製造大量電子垃圾 (1 579票)
- 強積金管理費高昂 消委會揭發後方見回落 (1 502票)

新網站「精明消費香港遊」

二零零七年九月二十一日本會啟動為內地旅客而設的新網站 (<http://www.consumer.org.hk/shopsmart>)，旨在提高內地旅客在港消費的信心與及加強保障他們的消費權益。啟動儀式由商務及經濟發展局馬時亨局長主持。本會推出新網站是回應前財政司司長在2007 - 08年度財政預算案演詞中，提出「消委會與旅遊業界，為內地旅客提供更多在港消費的資訊和協助」。

新網站「精明消費香港遊」有繁體和簡體字版，為消費者提供獨有的一站式消費服務，內容覆蓋熱門商品及內地旅客關注和感興趣的課題。網站的一個重點是因應內地旅客喜愛的商品而提供實用購物資訊，例如影音電子消費產品、珠寶手錶、蔘茸海味、化妝品、藥物等。

Further, the web features also useful consumer-related issues on, inter-alia, the differences in consumer culture and trade practices between Hong Kong and the Mainland, dining and sightseeing, money exchange and transportation, consumer safeguards and complaint channels, etc. It can be readily accessed via a network of hyperlinks with the websites of sister consumer organisations in the Mainland, through the co-operation and assistance of the China Consumers Association (<http://www.cca.org.cn>).

Welcoming and supporting the launch of the website, the Secretary General of the China Consumers' Association, Mr. MU Jian-hua noted that as more and more Mainland consumers travel to Hong Kong, the issue of how such visits could be facilitated without their consumer rights being injured is one of mutual concerns for consumer bodies in Hong Kong and the Mainland. The website is, therefore, a project in full manifestation of the care and concern shown by the Hong Kong SAR Government and its Consumer Council towards Mainland consumers, and of the high regard to protecting Hong Kong's reputation as a shoppers' paradise.

Said the Chairman of the Consumer Council, Prof. Anthony CHEUNG Bing-leung, at the launch ceremony: "The provision of accurate information is pivotal in our work to safeguard the interests of consumers. We earnestly hope that Mainland visitors armed with such information from this website will be better able to protect themselves".

"Coupled with our other consumer protection initiatives such as a special task force to handle tourist complaints and study on legislative reform to target undesirable trade practices, all these will assure our visitors a pleasant and satisfactory trip and shopping in Hong Kong," he added.

Up to the end of March, the cumulative hit rate of the new website has reached nearly 33 million.

World Consumer Rights Day

Advertising is goading children to unhealthy food – and obesity. This was the observation drawn on the food

網站亦列出中港兩地一些有關消費文化和營商手法的差異，與及飲食觀光資訊、貨幣兌換及交通、消費者保障和投訴途徑等。透過中國消費者協會 (<http://www.cca.org.cn>) 的協助，新網站得以超連結到內地各省市的消費者組織，方便內地消費者。

中國消費者協會常務副會長兼秘書長母建華先生歡迎和支持新網站的啟動。他表示，來港旅遊的內地消費者越來越多，如何方便內地消費者到香港旅遊，使他們的權益不受損害，成為香港和內地消費者組織共同關注的問題。

本會主席張炳良教授在啟動儀式上說：「獲得正確資訊是保障消費者權益工作重要的一環，我們期望旅客可透過新網站的資訊增強自保能力。」

他補充說：「再配合其他消費維權措施，如消委會專責處理旅客投訴的隊伍、針對不良營商手法的法例修訂，可令旅客在港旅遊和消費時都滿意稱心。」

截止三月底為止，新網站的累積點擊率高達三千三百多萬次。

全球消費者權益日

廣告可驅使兒童選擇不健康食品，甚至導致癡肥。以上觀察從農圃道官立小學24名學生自行揀選的食物結果而來。該項名為「午餐飯盒大挑戰」的活動在全球不同地區同步進行，為今年全球消費者權益日的主題活動。每年三月十五日為全球消費者權益日，今年的主題為「垃圾食品的一代 — 制止向兒童促銷不健康食品」。

choices of a group of 24 school children from the Farm Road Government Primary School. The occasion was the Lunch Box Challenge, an event conducted simultaneously worldwide to mark this year's World Consumer Rights Day (WCRD) which falls on March 15 every year. The theme of the WCRD 2008 is "Junk Food Generation – the Consumers International (CI) campaign to stop the marketing of unhealthy food to children".

In support of the WCRD, the Consumer Council has organised the Lunch Box Challenge where the young children are invited to pack their "ideal lunch box" from a range of 50 items/7 categories of healthy food and foods that are high in fat, sugar and salt, and heavily promoted – to gauge the power of advertising on children. The observations revealed that for the categories of drinks, sandwiches/savory pastry, savory snacks and sweet snacks, over half of the food items favoured by children were generally energy dense, nutrient poor foods that are high in fat, sugar and salt and well-known or heavily-promoted brands targeting children. The pattern of choice of familiar brands by children was observed also between similar food items such as potato chips, chocolate, candy and yoghurt.

As part of the Junk Food Generation Campaign, the Consumers International has developed a draft International Code on Marketing of Foods and Non-Alcoholic Beverages to children. CI is calling for the Code to be adopted by the World Health Organisation and by national governments. The Code demands:

- A ban on radio or TV advertisements promoting unhealthy food between 6am and 9pm.
- No marketing of unhealthy food using new media (such as websites, social networking sites and text messaging).
- No promotion of unhealthy food in schools.
- No inclusion of free gifts, toys or collectible items which appeal to children to promote unhealthy foods.
- No use of celebrities, cartoon characters, competitions or free gifts to market unhealthy food.



本會響應有關行動，舉行「午餐飯盒大挑戰」，學童在50款分為7類的食品中自行揀選自己的「理想午餐飯盒」食物。食品包括健康食品，及一些高脂、高糖和高鹽，與及生產商極力推銷的不健康食品，藉活動探究廣告對兒童的影響。觀察所得，飲料、烤焗包點類、鹹味小食和甜味小食四類食品中，學童挑選的食品過半為高熱量、低營養的高脂、高糖和高鹽食品，而且都是為人熟識或以兒童為對象廣為推銷的品牌。學童在類似的食品之間作出挑選時，亦見到選擇熟悉品牌的情況，例如薯片、巧克力、糖果和乳酪。

國際消費者聯會同時草擬了一套有關向兒童推銷食品及非酒精類飲料的國際守則，並促請世界衛生組織和各國政府採納守則。守則要求：

- 由上午六時至晚上九時，禁止在電台及電視推銷不健康的食品
- 不能透過新的傳播媒介（例如：網站、社交網站及文字短訊），推銷不健康的食品
- 不能在學校推廣不健康食品
- 不能以贈送免費禮品、玩具及可供收藏的物品吸引小童，藉以推廣不健康的食品
- 不能利用知名人士、卡通人物、競賽或免費禮品等方式推廣不健康的食品

Empowering Consumers through Education.

教育活動——加強消費者的自我保護能力

WHY THIS IS IMPORTANT

Great importance is attached to the Council's consumer empowerment objective of which consumer education forms an integral part. Through a systematic programme for various target groups, participants acquired the necessary skills and know-how of rational consumption. Their awareness of the rights and responsibilities of consumers was heightened as a result.

The Council has provided institutional support to other organisations and educational institutes to enable them to run their own consumer education programmes. Tailor-made activities are designed to cater for three major target groups – namely young people, senior citizens and new immigrants. The latter two groups are more vulnerable to trade malpractices and in need of guidance.

WHAT WE HAVE DONE

During the year, 208 educational talks, visits, workshops and seminars were organised for the above three target groups. Popular themes included consumer rights and responsibilities, consumer protection laws, consumer traps, sustainable consumption, consumer guides on health and safety issues as well as the purchase and subscription of telecommunications services. Topics related to the introduction of high resolution television broadcasting products and services were newly included to meet the needs and concerns of the public.

The Council has also organised the Consumer Culture Study Award as well as teacher training programmes to promote consumer education in schools.

Education resource materials were also produced to facilitate trainers to conduct consumer education programmes on their own.

消費者教育的重要性

本會一向極其重視提升消費者自我保護能力的教育工作。針對不同市民的需要，本會籌劃不同類型的消費者教育活動，讓他們認識消費者的權利和責任，從而成為明智的消費者。

為更有效推廣消費者教育，本會因應不同機構及院校的需要，提供協助及教材，讓他們可各自推行消費者教育活動。本會亦舉辦專為青少年、長者和新來港人士而設計的活動。長者和新來港人士因較易受不當經營手法影響，有必要加強他們的警覺性，以免墮入消費陷阱。

我們完成的任務

本會為上述三個目標社群全年共舉辦208項消費者教育活動，包括講座、參觀、工作坊和研討會等。主題包括消費者權益與責任、消費者保障法例、消費陷阱的自保法、可持續消費、健康和安全的消費、及電訊服務的選購指南等。本年亦加入了高清廣播的產品和服務等題目，以切合社會大眾的需要。

本會亦籌辦「消費文化考察報告獎」及教師培訓課程，在學校推廣消費者教育。

此外，本會亦製作各類教學資源材料，以協助導師自行策劃消費者教育活動。

因應不同團體和機構的需要，這些活動除了在本會的資源中心，亦會於各學校及社區中心舉行。

These programmes were held both in the Consumer Council Resource Centre as well as schools and other community centres to meet demands from different sectors of the society.

Enhancing Youth Awareness in Consumer Rights Consumer Culture Study Award

The Award, jointly organised with the Education Bureau (EDB) for the ninth consecutive year, is the largest and well-received territory-wide project-based learning programme designed for local secondary schools. Participants have to study a particular aspect of our local consumer culture, exploring the consumer attitudes, values and behaviours in Hong Kong. Over the years, the Award has generated a fruitful collection of over 4 000 study reports based on first-hand data collected by students, and in turn, helped enrich the archives of studies on local consumer culture.

A record high of 761 teams from 103 secondary schools took part in this year's Award. A list of the winners is at Appendix 12.

Introductory talks on consumer issues and how to conduct the study were organised for teachers and students attracting more than 1 200 participants to such sessions. It was through these talks and the subsequent active engagement of students in conducting the study that their understanding of consumer issues was enhanced and analytical ability strengthened.

110 workshops covering 17 thematic topics were organised for 5 338 teachers and students as an extension activity of the Study Award. These workshops aimed at stimulating creativity, arousing interest on issues like consumer responsibilities, care and concern of the environment as well as exposing participants to concepts and methods in conducting and presenting consumer culture studies.

The Consumer Education Division was also invited to conduct School Workshop Days as a new support and learning initiative for participating schools of the Study Award. A team of six workshop hosts would conduct six

提高年青人的消費權益意識

消費文化考察報告獎

由本會及教育局合辦，以中學生為對象，迄今已舉行九屆的「消費文化考察報告獎」，是本地學界最大型和最受歡迎的專題研習教育活動。參加同學自行挑選與本地消費文化有關的課題，探討消費者的行為、態度和價值觀等，並進行考察調查。歷屆完成的四千多份考察報告，都是同學實地考察所得到的第一手資料，豐富了本地消費文化研究的參考資源。

第九屆「報告獎」的參加者來自103間中學，共761隊，刷新了參加隊伍數目的紀錄。得獎名單見附錄十二。

本會特別為參加學校的老師和同學安排多次講座，講解各種消費問題及如何進行考察活動，吸引了逾一千二百位師生出席。透過出席講座及主動參與考察，同學對各種消費課題有更深入的了解，分析能力亦大大提高。

為支援參加的學校及作為延展的學習活動，本會為5 338位老師及同學舉辦了110次，共17個不同專題的工作坊，以啟發同學的創意，提高他們對消費者責任、可持續消費等課題的興趣，以及讓參加者掌握如何進行消費文化考察的概念和方法。

應學校的邀請，本會於新學年試驗推出「學校工作坊日」，教育部的團隊於工作坊日，為每間參與學校同年級的二百多位學生，主持兩節每節共六個不同的工作坊，讓每位學生一天內可以參與兩個不同主題的工作坊，以獲得不同的體驗和學習。年內共完成七所學校的工作坊日，反應良好。

different workshops in each session, for two sessions in a day's visit for each school, providing totally 12 workshops for the 200-strong students studying in the same form, each with a chance to participate in two different workshops. Seven School Workshop Days were conducted in the year with positive response.

Youth Development Service Scheme

The Youth Development Service Scheme aims to provide an opportunity for the trained youth volunteer leaders learning more about consumer issues through involvement in Council's activities. These youth leaders took up tasks, such as presentations to community groups and production of educational materials, independently. They are also actively involved in the running of various events and projects of the Consumer Education Division. Currently, over 20 secondary students and university undergraduates are involved in the Scheme, with new recruits joining each year.

Education Programmes for the Vulnerable Groups For Senior Citizens

Over 60 programmes were delivered to the senior citizens through joint efforts with social and community services organisations.

Programmes were tailored to meet the special needs and consumption patterns of the senior citizens.

The programmes were mainly on health and safety concerns in selecting and consuming products and services related to this particular cohort. These include health food and equipment, household appliances and dried seafood.

Precautions from falling into common consumer traps including subscribing telecommunications services and contractual obligations in different payment methods were also popular topics.

青年培訓服務計劃

「青年培訓服務計劃」目的旨在讓青年學員，通過參與協助籌辦消委會的教育活動，加深他們對保障消費者權益工作的認識。這批青年學員協助本會推動消費保障的社區教育活動、製作教材，並參與推行本會不同的活動和計劃。本年共有逾二十位中學生及大學生參與此計劃，每年並不斷有新學員加入。

協助弱勢社群的教育活動

長者的消費教育活動

本會聯同各社工及社區服務機構，為長者提供超過六十項教育活動。

這些活動針對長者的特別需要和消費模式而設計。活動主題為長者消費經常面對的各種健康及安全問題，包括選購健康食品及器材、家居電器、海味等需留意的地方。其他預防墮入常見消費陷阱的介紹，包括有關選用電訊服務、不同合約付款方法等，均甚受長者歡迎。

For New Immigrants

Regular programmes including visits and talks were also developed for the new comers from Mainland to familiarise them with local consumer protection measures with emphasis on employment traps within the year.

The Council, jointly with International Social Service Hong Kong Branch (ISS-HK), designed a new consumer education programme for new immigrant children. The programme aimed to familiarise them with the Council's work as well as the local consumer culture and consumer protection measures. The programme was held twice in August 2007 with was attended by over 40 children.

For Disadvantaged Groups

Two training workshops were held for the Kennedy Centre for their disabled students studying at secondary school levels.

A special programme had been arranged for the children with mild-grade mental retardation at SSNA Lau Pun Cheung School, introducing the concepts of being a consumer and their rights and responsibilities.

Training the Trainers

Teacher Development Courses on Consumer Education

Government's recent curricular reforms responded favourably to the Council's call for incorporating consumer education in the wider school curricular. To meet the increasing demand, the Education Bureau (EDB) commissioned the Council to design and host the following two Teacher Development Courses in 2007.

新來港人士的消費教育活動

本會亦有定期舉辦參觀及講座，讓新來港人士了解本地的消費保障措施。本年以求職陷阱為重點。

本會與香港國際社會服務社合作舉行了一項消費者教育活動予新來港小童參加，讓他們了解本會的工作及認識本地的消費文化及有關保障消費者的措施。活動於二零零七年八月舉行了兩次，超過四十位小童參加。

傷健人士的消費教育活動

本會為就讀於甘迺迪中心中學部的身體弱能學生，舉行了兩次工作坊。

一項特別活動亦於三水同鄉會劉本章學校舉行，為輕度智障的小學生灌輸消費權益和義務的概念。

導師培訓

消費者教育教師培訓課程

政府接納了本會的倡議，在近年的課程改革中，將消費者教育納入中學課程。學校對「消費者教育」的教師培訓需求亦因而日趨殷切。教育局為此於二零零七年特別委託本會設計及統籌兩個消費者教育教師培訓課程。

Teacher Development Courses on Learning and Teaching PSHE KLA through The Consumer Education Perspective

A web-based training course for secondary schools teachers on Learning and Teaching PSHE KLA (Personal, Social and Humanities Education Key Learning Area) through Consumer Perspective was designed to enhance the competence and confidence of teachers in conducting consumer education in schools throughout social and humanity subjects.

The 30-hour course aims to train 200 teachers in five batches starting from early 2008 till 2009. Additional courses would be held pending on enrollment outcome.

57 teachers enrolled in the first course which would be completed at the end of April, 2008. Participants included teachers of Liberal Studies, Integrated Humanities, Economics, Business Studies and Home Economics. The second course was scheduled to start in mid-May till August, 2008.

Two supplementary seminars were organised for consolidating the knowledge of the enrolled teachers. Speakers included experts from Mandatory Provident Fund Schemes Authority and the Council.

Professional Development Programme for Liberal Studies: NSS Independent Enquiry Studies in the LS Curriculum

Also commissioned by the Education Bureau, the programme aims to assist teachers who would be leading students in conducting study projects as an integral part of the new Liberal Studies (LS) curriculum, in which consumer culture is deemed to be a popular theme of studies.

The design of the programme was based on the successful experiences gained by the Council in enhancing effectiveness in Project-based Learning through the highly acclaimed Study Award.

教師培訓課程：個人、社會及人文教育領域的學與教 — 消費者教育角度

這個網上教師培訓課程以「個人、社會及人文教育科」的中學教師為主要對象，旨在提升教師在社會及人文學科的課程中，教授消費者教育相關課題時的信心和能力的。

此三十小時的課程於二零零八年初至二零零九年分五期舉行，以培訓200位教師為目標。如報名反應熱烈，會加開課程，以回應殷切的需求。

第一期報名踴躍，共57位中學老師參加，他們分別在校任教通識教育科、綜合人文科、經濟科、商業學習及家政等科目。第二期已安排於二零零八年五月中至八月舉行。

為鞏固報讀老師對課程的吸收，課程並安排兩次研習班。第一期研習班的主講者包括強制性公積金計劃管理局的代表以及本會專家。

教師培訓課程：新高中通識教育科獨立專題探究

在新通識教育科的課程內，消費文化將會是熱門的研習題材。因此教育局特別委託本會設計及策劃一項教師培訓課程，以協助教師在新推行的通識教育科，帶領同學進行獨立專題探究。

課程的設計主要建基於本會歷年來籌辦「消費文化考察報告獎」的成功經驗，特別是如何將專題研習活動設計成有效的學習平台的獨特經驗總結。

課程以歷屆「報告獎」的作品作舉例示範，並介紹多種工作坊練習和學習活動，及研討專題研習的評核經驗和準則。

課程舉辦了共六個每個為期三天的工作坊，每個工作坊可供40位老師參加，已於二零零七年三月至八月舉行，共超過220位教師參與。參加者回應非常正面。

Workshop exercises, learning activities as well as assessment principles, through ample examples of the Study Award, were introduced.

The programme consisted of six three-day training workshops each for 40 teachers, starting in late March till August 2007. Over 220 teachers benefited from the programme. Feedbacks from the participants were highly favourable.

Training Workshops for Teachers

Organised by the School Support and Development Branch (Yuen Long District), EDB, five teacher training workshops were conducted by the Council, from January to March 2008, to equip the 33 Humanities Teachers with concepts and tools pertaining to Project-based Learning.

The Division was invited to conduct three Staff Development Programmes for teachers of TWGHs CY Ma Memorial School, Tseung Kwan O Government Secondary School and HKSYPIC Wong Tai Shan Memorial College during the school year 2007-2008, with 174 teachers attended.

Teaching Resources Development

Education Resources Kit on Project-based Learning for PSHE at Secondary Level

The Resources Kit, commissioned by EDB, aims to provide teachers with handy tools and successful examples in the training and learning through project studies in consumer culture.

The Kit comprised of three major winning student project reports of the Seventh Consumer Culture Study Award as exemplary projects, together with adjudicators' views and comments; project team members' experience sharing; as well as workshop exercises and learning activities to demonstrate the Council's unique experiences in enhancing the teaching and learning of generic skills including but not limited to knowledge construction, creativity, critical thinking as well as communication and presentation skills.

教師培訓工作坊

教育局學校支援及發展科（元朗區）邀請了本會於二零零八年一至三月期間，主持五節教師培訓工作坊。工作坊每節有33位教師參加，介紹了帶領專題研習的有關概念和培訓活動。

本會亦獲不同中學邀請，主持校內教師發展日活動。2007-08學年分別為東華三院馬振玉紀念中學、將軍澳官立中學及香港四邑商工總會黃棣珊紀念中學主持有關活動，共174位教師參加。

教學資源製作

個人、社會及人文教育科專題研習教材套

此由教育局委託製作的教材套，旨在從消費文化專題研習報告中，擷取其中適用於專題研習教學的工具和成功例子，以協助教師的相關教學。

教材套以三個「第七屆消費文化考察報告獎」主要得獎作品作為範例，並加上評判對作品的評語、同學組員的經驗分享。教材套亦加入本會設計的一系列獨特的工作坊練習和學習活動，以示範如何通過工作坊活動提昇同學在知識建構、創意思維、批判思考、溝通傳意和表達技巧等的能力。

Other Education Resources

Sponsored by EDB, the DVD-ROM containing the winning reports of Consumer Culture Study Award VIII was reproduced and distributed to all secondary schools as a teaching resource. 2 000 copies were made and sent in the year.

The interactive drama game developed with support from the Quality Education Fund was also useful resources for teachers. Other educational resources included teaching kits on labelling and advertising, a consumer education resource kit for new immigrants. These were produced to meet the need and demand of schools and community organisations.

Consumer Council Resource Centre

Located in Tsim Sha Tsui, the Council's Resource Centre was opened to service in October 2001. Facilities include a Consumer Advice Centre, a multi-purpose conference room equipped with audio-visual devices, and a resource library. Multimedia computers were installed giving visitors' access to the Council's web site and educational resources. Workshops, seminars and talks were held regularly in the Resource Centre. During the year, the Resource Centre attracted 1 707 visitors from over a hundred educational institutes and community organisations.

其他教學資源

教育局贊助本會複製了2 000片「第八屆消費文化考察報告獎」得獎作品光碟，並已派發予各中學，以供教師使用作教學資源。

此外，優質教育基金贊助本會出版的「消費互動劇場」教材套，一直是協助教師教授「消費者教育」的有效輔助教學工具。本會亦製作了《包裝及標籤》和《認識廣告》兩集教材套，及為新來港人士編製的消費者教育小冊子。這些教材廣為學校及社區機構採用。

消費者委員會資源中心

位於尖沙咀的消費者委員會資源中心，於二零零一年十月啟用。中心內設有消費者諮詢中心、配有多媒體設備的多用途會議室及資料中心。此外，還設有多媒體電腦，供訪客瀏覽本會網站及其他教育資源。資源中心全年共接待了1 707位來自百多間教育機構及團體的訪客。

Improving Legal Protection.

加強法律權益保障

WHY THIS IS IMPORTANT

Consumers' rights should be protected by law. We kept abreast of developments in the law that may affect consumers' positions and welfare as users of goods and services. Also we took all the initiative to improve and protect consumers' legal rights by submitting our views in that regard to the Government.

WHAT WE HAVE DONE

Improvement on the Trade Descriptions Ordinance

A series of complaints by Mainland tourists against unscrupulous trade practices revealed some deficiencies of the Trade Descriptions Ordinance. A working group led by the Commerce and Economic Development Bureau (formerly the Economic Development and Labour Bureau) was formed to review the existing consumer protection related legislation with a view to tackling unscrupulous trade practices more effectively. The Council was invited as a member of the working group and was actively involved in the tasks. It continued to give inputs to the Government for the introduction of the Trade Descriptions (Amendment) Bill 2007 after a public consultation based on the observations of the working group.

Fairness in the Marketplace for Consumers and Business

Meanwhile, in the 2007 – 08 Budget, the Financial Secretary invited the Council to examine the ways to improve the relevant legislation to combat misleading and undesirable sales practices. Having examined various trade practice related laws and administrative procedures of both Hong Kong and other jurisdictions, the Council made recommendations for improvement. The Council's observations and recommendations were contained in a report entitled "Fairness in the Marketplace for Consumers and Business" ("the Report") which had been submitted to the Government for its consideration.

加強法律權益保障的重要性

消費者的權益應受法律保障。委員會一向關注影響消費者權益的法律發展，盡力向政府表達意見，以改善及保護消費者的法律權益。

我們完成的任務

改善《商品說明條例》

內地旅客對不良營商手法的連串投訴，令人關注《商品說明條例》的不足之處。一個工作小組在商務及經濟發展局(前經濟發展及勞工局)的領導下成立，檢討目前與消費者權益保障相關的法例，以更有效應付不良營商手法。本會應邀加入工作小組，並積極參與各項工作。政府根據工作小組的觀察所得，廣泛作出公眾諮詢，提交《2007年商品說明(修訂)條例草案》，本會亦繼續就此向政府提出意見。

《公平營商 買賣共贏》

與此同時，在《2007-08政府財政預算案》中，當時的財政司司長邀請本會研究如何改善有關法例，以打擊誤導或不良的銷售手法。本會研究過本港及其他地區的與營商手法有關的法律及行政措施後，提出改善的建議。本會的看法及建議載於《公平營商 買賣共贏》報告中，報告已提交政府考慮。



In short, the Council recommended the introduction of a comprehensive trade practices statute enforced by a specific enforcement agency and private consumers. The Statute would provide mainly for civil liabilities arising from misleading or deceptive acts or omissions, aggressive or high pressure practices, or other improper or unfair trade practices performed by traders or their employees or agents acting in trade or commerce before, during or after a transaction. In formulating the statutory prohibitions, an approach combining general prohibition against unfair trade practices, with specific unfair conduct prohibitions in the form of distinct statutory provisions or a non-exhaustive list of specific unfair practices, should be adopted. To avoid uncertainty of the general prohibition, proper guidelines might be issued by the relevant public enforcer.

To achieve swift and cost-effective resolution of trade practices disputes, it was recommended that the public enforcer should take a measured approach in enforcement, starting from reconciliation, should it fail, where appropriate, to court enforceable undertakings given by traders or 'cease and comply' notices issued by the public enforcer. If the undertakings or notices are not adhered to, the public enforcer may apply to the court for declarations, injunctions, financial penalty and /or other orders.

Besides, the Council also recommended improvements to some existing consumer protection statutes that would run parallel with the new framework and to some areas currently subject to industry licensing.

The Report received wide media coverage and the public response was mostly positive.

Copyright Protection in the Digital Environment

In public consultation, the Government sought the Council's views on a number of issues concerning copyright protection in the digital context. The Council supported the proposal that the existing scope of exemption of temporary reproduction of copyright works in the Copyright Ordinance should be expanded to cover

扼要地說，本會建議制定一條全面的營商手法法例，分別由一特定的執法機構及消費者來執行。法例以民事責任為主，針對在交易進行之前、期間、或之後營商者(或其僱員或代理)所使用的各類不公平營商手法，包括：誤導或欺騙性的作為或不作為、威脅性或高壓的推銷手法或其他不當或不公平營商手法。制訂有關法定禁制，應以一般性禁制條文結合禁制特定不公平行為的條文，或載有特定不公平手法的可增補附表的形式進行。為確保對一般性禁制條文的清晰理解，相關執法機關可制定出適當的指引。

為求迅速及合乎成本效益地解決有關營商手法的糾紛，本會建議執法機關應採取漸進式的執法方法，由調解開始，若不成功，在適當的情況下，要求營商者提出「可由法院強制執行」的承諾書或向有關營商者發出「終止及遵從」通知書。若營商者違反之前作出的承諾書，或不遵從通知書的要求，執法機構可向法院申請聲明、禁制令、罰款及/或其他法令。

除此之外，本會亦就跟建議的法例框架並行的現有消費者保障法例，及行業發牌制度規管下的某些範疇，提出改善建議。

報告被傳媒廣泛報道，公眾的回應普遍均屬正面。

在數碼環境中加強保護版權

政府就一系列關於在數碼環境中保護版權的問題進行了公眾諮詢。本會支持把現行版權條例下對暫時複製版權作品的豁免範圍擴大至由互聯網服務供應商(互聯商)進行，或在其他情況下以快取形式，暫時複製以及貯藏版權作品的活動。

temporary reproduction and storage of copyright works in the form of caching activities by Online Service Providers (OSPs) or in any other circumstances.

However, the Council did not support criminalisation of unauthorised downloading, maintaining that the need for so doing had not been clearly demonstrated, while civil remedy had already been available. Further, it would inhibit the online use of and the communication involving copyright works, and thus adversely affect timely dissemination, freedom of expression and creation in the digital world. As conduct comparable to unauthorised downloading such as purchasing a physical unlicensed copyright work, receiving confidential information or purchasing a counterfeit was not a criminal offence under the current law, there was no justification for criminalising the unauthorised downloading.

As regards unauthorised file sharing, the Council was of the view that s.118(1)(f) of the Copyright Ordinance had afforded sufficient protection to copyright owners. What should be concerned about was the adequacy of enforcement.

Also, the Council had reservations about the notice and takedown procedures, which were mentioned in the Consultation as an option to be considered for improving copyright protection in the digital environment, on the grounds that

- (i) it would appear to be unfair to consumers using the Internet service if the OSPs were required to takedown the works they have uploaded merely because of a claim of copyright ownership which should have otherwise been adjudicated by court and not the OSPs;
- (ii) the procedures would be costly and eventually consumers would bear the costs; and
- (iii) the procedures might be abused and used for purposes other than copyright protection.

不過，本會不支持把未獲授權的下載活動刑事化，原因是受損一方現時可循民事索償，而刑事化的需要尚未清楚論證。再者，有關活動刑事化將會抑制版權作品在互聯網上的使用及傳播，以致影響數碼世界及時的訊息傳遞與表達及創作的自由。由於與未獲授權下載相若的行為，例如購買未獲授權生產的實體版權作品、接收保密訊息或購買冒牌貨品等，在現行的法律下並非刑事罪行，故此把未獲授權的下載活動刑事化，實欠理據。

至於未獲授權的檔案分享，本會認為版權條例 118(1)(f)條已為版權擁有人提供足夠保障。而問題關鍵之處是執法力度是否足夠。

有關的諮詢亦提及一項通知及移除程序，作為在數碼環境中加強保護版權的考慮方案，本會對此有所保留，原因是：

- (i) 如果互聯商在收到關於版權擁有權的聲稱時，便須移除經已上載的有關作品，這看來對使用互聯網服務的消費者不公平，因為該等聲稱的真偽應該由法院而不是互聯商裁定；
- (ii) 該程序的成本不菲，而最終會轉嫁至消費者身上；
- (iii) 該程序可能被濫用或用於保護版權以外的目的。

As regards the proposed mechanism compelling Internet Access Service Providers to disclose the identity of their clients allegedly engaged in online infringing activities, the Council expressed grave concern over the implications of the lack of judicial oversight, privacy infringement and the costs that might be involved.

The Council also had reservation on the proposal on awarding statutory damages to copyright owners who had been injured by copyright infringement. It saw no justification for exempting copyright owners from the established civil rule that the plaintiff should prove the actual losses suffered in order to seek damages.

Last but not least, the Council pointed out the alternatives to tightening legal control over online activities for the purpose of strengthening copyright protection in the digital environment, such as making wider use of technical solutions, and developing a more flexible licence system, like the one adopted by the creative commons.

Wasted Costs in Criminal Proceedings

The Council made submission to the Government pledging support for the expansion of the province of s.18 of the Costs in Criminal Cases Ordinance to the effect that any costs incurred by a party to criminal proceedings as a result of unjustifiable conduct on the part of his or her legal or other representative would be borne by that lawyer or representative. Nevertheless, the Council was of the view that wordings of the relevant statutory amendments should be carefully drafted to ensure that consumer interests in having proper and adequate representation would not be jeopardised; and accordingly, it made recommendations regarding the drafting of the proposed amendments.

eHealth Record Sharing

The Council also sat on the Working Group on Legal, Privacy and Security Issues of the Steering Committee on eHealth Record Sharing, giving its views from consumer protection perspective.

有關成立機制的建議，強制互聯網服務商透露其被指進行網上侵權活動的客戶身份，本會對這機制可能帶來的問題如缺乏司法監察、侵犯私隱及成本增加等甚表關注。

本會亦對給予受損的版權擁有人法定損害賠償的建議有所保留。在要求法院頒令賠償時，受損一方須證明實質蒙受的損失乃是早已確立的民事規則，本會看不到有合理理由，讓受損版權擁有人豁免這規則的限制。

最後，本會向政府指出除收緊對互聯網上的法律控制外，還有其他途徑可達致在數碼世界中加強版權保護的目的，如擴大技術解決方案的使用，以及發展較具彈性的使用權授予制度（如知識共享組織 (Creative Commons)）。

刑事程序的虛耗訟費

本會向政府表示支持擴大刑事案件訟費條例第十八條，令訴訟方的法律代表或其他代表須承擔因該法律代表或其他代表的不合情理行為而引致的訟費。

然而本會認為有關的法例修訂的草擬應小心謹慎，以免妨礙消費者在法院中得到合適和充足的法律代表服務。因此，本會亦向政府就該修訂的文本作出相關建議。

電子醫療紀錄分享

此外，本會亦參與電子醫療紀錄督導委員會下的法律、私隱及保安問題工作小組之工作，從保護消費者的角度給予意見。

Promoting Sustainable Consumption.

推廣可持續消費

WHY THIS IS IMPORTANT

As ultimate users consumers can exert influence in the sustainable consumption and production equation, although the latter is a much stronger party.

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

WHAT WE HAVE DONE

In comparative product testing, environmental parameters such as energy efficiency, recyclability of products and packaging materials, durability and emissions of volatile organic compounds are often incorporated with a view to informing consumers about the use of products and their impacts on health and the environment.

Collaborating with the Council for Sustainable Development

The Council was a partnering organisation to help in the public engagement process on better air quality or related activities, organised by the Council for Sustainable Development. To encourage members of the public or other stakeholders to submit their views over the better air quality issue, the Council published a short article giving information on the engagement process and distributed the questionnaires by way of insert through our magazine "CHOICE".

維持可持續消費的重要性

生產者的影響力較大，但作為最終使用者，消費者仍可以影響可持續消費和生產兩者之間的平衡。

本會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，以達到保護自然資源，減少廢物的目的。

我們完成的任務

我們的產品測試，也加進環境因素的評估，例如能源效率、產品及包裝的可循環再生性、耐用程度及會否釋出揮發性有機化合物等，讓消費者知悉產品對環境及健康的影響。

與可持續發展委員會合作

本會是可持續發展委員會舉辦的「更佳空氣質素社會參與過程」及有關活動的協辦機構。為鼓勵公眾或其他持份者就更佳空氣質素議題提供意見，本會於「選擇」月刊發出問卷及刊印短文提供該社會參與過程的資訊。

Concerns over Improper CFL Disposal

Improper disposal of Compact Fluorescent Lamps (energy saving lamps) has given rise to concern over its potential hazardous impact on the environment and humans. The main culprit is the toxic heavy metal, mercury, which is an essential ingredient of CFLs. Besides, the integrated electronic ballast inside contains other heavy metals and harmful chemicals that are non-biodegradable.

There has been concern over insufficient facilities for disposing and handling of CFLs to cope with the huge usage of energy saving lamps nowadays. Such facilities are also difficult for the general public to access.

The Council published a report urging the Government to establish active policy in handling used or dumped CFLs or light tubes, such as by strengthening co-operation with property management firms in setting up disposal or recycling facilities in public housing estates or private developments.

The general public was also urged to play its part by separating and wrapping up discarded CFLs and light tubes before disposal.

The Council is glad to note that a territory-wide Fluorescent Lamp Recycling Programme funded and organised by 15 members of the lighting trade with support of the Environmental Protection Department, Hong Kong Housing Authority, Hong Kong Housing Society, Hong Kong Association of Property Management Companies and environmental organisations was introduced in late March 2008. Recycling bins are placed in retail shops and housing estates to encourage proper collection and recycling of used fluorescent lamps.

Paints

Consumers are strongly urged to choose only paints in compliance of the new legal requirement on volatile organic compounds (VOC), before giving their home a new coat of paint.

關注不當棄置慳電膽的潛在危險

不當棄置慳電膽可能危害環境和人類健康，逐漸引起關注。慳電膽內含有毒重金屬成分水銀，而電子鎮流器內其他重金屬及有害化學成分亦不可分解。

本會關注現時的棄置及處理設施，未能應付每年慳電膽的棄置量。現有的設施亦不方便一般市民使用。

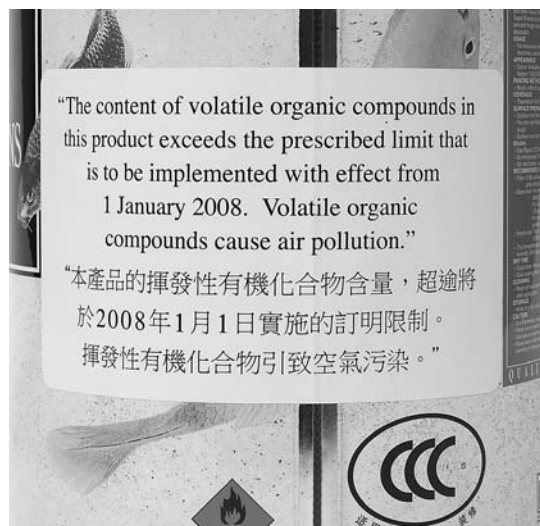
本會發表了一篇報告，促請政府積極推行慳電膽及光管的回收及處理計劃，例如加強與物業管理公司合作，在公共屋邨及私人屋苑提供收集設施。

市民亦應養成良好習慣，把慳電膽或熒光管包好才棄置。

15間主要慳電膽及光管供應商出資主辦的「慳電膽及光管回收計劃」，於二零零八年三月底推出。該計劃由環保署推動，香港房屋委員會、香港房屋協會、香港物業管理公司協會及多個環保組織支持，在零售商舖及屋苑設置回收點，鼓勵市民妥善回收用完的慳電膽及光管。

漆料

消費者計劃為居所粉飾一番的話，購買漆料時，應選擇符合法例就揮發性有機化合物（VOC）含量的最新管制。



Regulation on the VOC content of 25 types of architectural paints / coatings with limits set under the Air Pollution Control (Volatile Organic Compounds) Regulations came into force effective 1 January 2008.

It is common to experience eye irritation, headache, dizziness, cough, nose and throat irritations where renovation is in progress. Deteriorated indoor air quality may be due to the generation of VOC from paints, solvents, adhesives, etc. during and after renovation.

Some of the VOC are known to be carcinogenic or probably carcinogenic and, therefore, are detrimental to health. To reduce exposure to VOC, and to safeguard health and environment, consumers owe it to themselves to support and choose paints with lower VOC content and those that are water-based, and less glossy.

Consumers should first estimate the amount of usage prior to purchase so as to prevent unnecessary wastage. Aside from selection of colour and function, always compare the VOC content of different brands and series so as to choose a product with lower VOC content. Keep good ventilation during and after renovation and store unused paints in a proper way.

Green Housekeeping

At the Consumer Council Office, every endeavour has been made to reduce energy and paper consumption through minimising copying, reusing paper, electronic transfer of information, the use of energy efficient and environmentally friendly office equipment and refraining from the use of materials which are harmful to the environment.

自二零零八年一月一日起，《空氣污染管制（揮發性有機化合物）規例》有關管制25種漆料中的VOC含量的規定正式實施。

在正進行裝修工程時，感到刺眼、頭痛、頭暈、咳嗽或呼吸道不適等情況，非常普遍。室內空氣質素變壞，有可能是由於在裝修期間和完畢後，漆料、溶劑、黏合劑揮發出VOC所導致。

部分VOC已被證實或懷疑為致癌物質，可能嚴重影響健康。要避免吸入VOC，保障自己家人和環境的健康，消費者應選擇不含VOC或含量較低、水性和光澤度較低的漆料產品。

消費者選購漆料前，先計算使用量，避免購買過量，造成浪費。選擇漆料的顏色和功能之餘，應比較不同品牌和系列的VOC含量，最好選用VOC含量較低的產品。施工期間和完成工程後，均要保持室內空氣流通。剩餘的須妥善儲置。

環保辦公室

為求節省能源及減低紙張的消耗量，本會辦事處盡量減少影印、鼓勵員工雙面用紙、利用電子郵件傳達訊息，及使用慳電及環保的文儀器材，亦避免採用有害環境的物料。

Representing the Consumer Voice and Networking.

消費權益「發言人」的角色及聯繫網絡

WHY THIS IS IMPORTANT

Everyone is a consumer. Our efforts to promote consumer interests will become more effective when we work closely with other partners and stakeholders locally and overseas.

WHAT WE HAVE DONE

Locally, we maintain close liaison with the Government through the Commerce and Economic Development Bureau, which oversees consumer protection and competition policy and from which envelop 92.72% of our operating funds are derived. Liaison with over 10 other bureaux and 30 Government departments are well established, facilitating our work in addressing specific consumer issues that fall within their purview. We also attach great importance to working with community groups, regulators, professional bodies and trade associations.

Council's Representation on Other Bodies

Our representatives serve on a large number of public advisory committees and boards of regulatory or statutory bodies. We presented views from the consumer perspective in the regulation and monitoring of various business sectors, including financial, legal and telecommunications services as well as the tourist and insurance industries. By serving on relevant committees, Council representatives expressed consumer concerns and sought to enhance consumer protection relating to consumer health and safety, residential properties, financial and telecommunications services, regulating travel and estate agency business as well as environmental protection initiatives. Our views were formulated with first-hand knowledge of consumer needs acquired through surveys and direct contacts with consumers and traders. A full list of external committees and statutory bodies with representation by Council Members or staff is at Appendix 13.

消費權益「發言人」的角色及聯繫網絡的重要性

每個人都是消費者。本會深信，與本地及海外的伙伴機構或相關團體密切合作，能更有效地促進消費者權益。

我們完成的任務

本會透過負責保障消費者權益及競爭政策的商務及經濟發展局，與政府保持緊密聯繫；本會92.72%的經費經由該局劃撥。委員會亦與超過10個政策局及30個政府部門維持良好合作關係，令消委會在處理與這些部門有關的消費問題時，更具成效。本會亦十分著重與地區組織、監管機構、專業團體及商會的合作關係。

消費權益「發言人」

我們的委員和職員是多個公眾事務諮詢委員會、監管組織及法定機構的成員，代表消費者向這些組織提供監管各行各業的意見。涉及的行業包括財經、法律、電訊服務、旅遊及保險業等。本會並積極就消費者健康、安全、住宅物業、金融及電訊服務、監管旅行社及地產代理、及環保方案等方面，提出與消費者息息相關的課題，加強保障消費者的權益。我們發表的意見，是經詳細研究及調查、直接從消費者取得的第一手資料而來，反映消費者的實際需要。有本會代表列席的外界委員會名單，見附錄十三。

Close Liaison with Counterparts in the Mainland

Close liaison with the Council's counterparts in the Mainland (over 3 200 consumers associations in the whole country) is maintained through exchange of information, referral of complaints and receiving delegations from consumer associations and related bodies from different parts of the Mainland. During the year, 310 Mainland officials visited the Council. Apart from experience exchange, training sessions or arrangements for them to attend Council's activities such as the Consumer Culture Award Presentation Ceremony or the CHOICE magazine press conference might be offered during their visits. In August 2007, a three-day training course was arranged for staff of Shenzhen Consumer Council on the operation of different divisions of the Council.

A delegation from the State Administration of Industry and Commerce (SAIC) led by Mr. WONG Dong-feng, Vice Minister of SAIC, visited the Council in September 2007 and was received by the Council Chairman, Members and senior staff. Such a high-level exchange between SAIC and the Council effected to further strengthening of the Council's network in the Mainland.

Council's representatives attended seminars held by Mainland consumer organisations, e.g. the seminar organised by the Dalian Consumer Association on creation of a harmonious consuming environment, the 4th Pan-Pearl River Delta Commercial and Industrial Administration Conference on collaboration between consumer organisations in protecting consumer rights, and the national forum organised by Shenzhen Consumer Association and Shenzhen University on consumer protection theories.

With tourists from the Mainland topping the list of visitors to Hong Kong, the Council has taken a proactive role in ensuring shopping satisfaction of Mainland tourists. Since 2004, Memorandum of Understanding (MOU) for Co-operation of Consumers' Rights and Interests have been signed with consumer associations in major cities/provinces in the Mainland, including Beijing, Tianjin, Shanghai, Shenzhen, Zhejiang Province, Fujian Province,

與內地消費者組織緊密聯繫

我們與內地主要的消費者協會(全國共超過3 200個成員)緊密聯繫, 互相交流資訊和轉介投訴個案, 並不時接待來自各省市消費者組織和有關機構的訪港代表。年內到訪本會的內地代表共310名。除了經驗交流外, 本會亦提供培訓及安排他們參與本會活動, 例如出席消費文化考察報告獎頒獎典禮及《選擇》月刊新聞發布會。本會於二零零七年八月, 為深圳市消費者委員會職員提供為期三天的培訓課程, 讓他們了解本會各部門的運作。

二零零七年九月, 國家工商行政管理總局王東峰副局長率領代表團到訪本會, 由本會主席、委員及高級職員接待。是次交流進一步鞏固委員會在內地所建立的網絡。

本會代表亦出席了多個由內地消費者組織舉辦的研討會, 包括大連市消費者協會成立20周年「共履責任 創建和諧」高峰論壇, 第四屆泛珠三角區域工商行政管理部門高層聯席會議, 及深圳市消費者委員會及深圳大學主辦的全國消費理論與消費維權高峰論壇。

內地旅客佔訪港人數之冠, 我們採取積極措施, 確保內地旅客在港購物稱心滿意。自二零零四年, 本會先後與內地主要城市/省份, 包括北京市、天津市、上海市、深圳市、浙江省、福建省、山東省、成都市、澳門及泛珠三角區域的消費者組織簽署合作協議, 促進各地之間的資訊交流及協助調解跨區消費糾紛。

Shantung Province, Chengdu, Macau, the Pan-Pearl River Delta Region, etc. The MOUs facilitate information exchanges and assistance in resolving consumer disputes among the regions.

In early 2007, complaints from Mainland group tourists about malpractices in certain unscrupulous retail shops in Hong Kong aroused public concern. The Council was actively involved in the joint effort between the Mainland and Hong Kong in addressing the issue. Its representative attended the Mainland and Hong Kong Travel Industry Joint Meeting in Beijing in April 2007 on consumer protection measures for Mainland tourists. Before the Labour May 1 holidays, shopping advice was issued in the Mainland by the Council in collaboration with the China Consumer Association (CCA) and the consumer organisations in Beijing, Shanghai and Macau. Pamphlets were distributed to Mainland tourists upon their arrival in Lo Wu.

To further enhance consumer protection to Mainland visitors and their confidence in shopping in Hong Kong, a new website (<http://www.consumer.org.hk/shopsmart>) was launched on 21 September 2007 to provide consumer information to them. With assistance from CCA, 16 consumer organisations in the Mainland as well as the China National Tourism Administration have added in their official websites a hyperlink to the new website.

With all the joint efforts between the Mainland and Hong Kong, only a total of 12 complaints from Mainland visitors were received by the Hong Kong Tourism Board, Travel Industry Council and the Consumer Council during the National Day Golden Week in October 2007, a drastic decrease by two thirds from the complaints figure recorded in the Labour May 1 holidays in 2007.

Collaboration at Regional and International Levels

As an active member of the International Consumer Research & Testing (ICRT), the Council contributed ideas for joint tests that benefited all members sharing the test results. The Council co-organised the ICRT Main Meeting and the Asia Pacific Regional Meeting from 10 to 14 May 2007. It

二零零七年初，參加旅遊團的內地旅客對本港某些店舖的不良營商手法的投訴備受關注。本會積極參與內地及香港的聯合行動，以解決問題。二零零七年四月，本會代表出席內地及香港旅遊業在北京舉行有關內地遊客權益保障會議。在五一黃金周前，我們聯同中國消費者協會，及北京、上海及澳門的消費者組織發布消費警示，及在羅湖口岸派發單張，提醒內地旅客赴港購物需注意的地方。

為提高內地旅客在港消費的信心及加強保障他們的消費權益，本會於二零零七年九月二十一日啟動「精明消費香港遊」網站(<http://www.consumer.org.hk/shopsmart>)，為內地旅客提供消費資訊。透過中國消費者協會的幫助，網站得以超連結到16個內地省市的消費者組織及國家旅遊局官方網站，方便內地消費者。

透過內地及香港兩地的相互合作，二零零七年十月國慶黃金周期間，旅遊發展局、旅遊業議會及消委會只收到12宗內地旅客的投訴，跟二零零七年五一勞動節的投訴數字相比，下跌了三分之二。

地區及國際性合作網絡

作為國際消費者研究及測試組織的成員，本會主動建議新的測試項目，與其他會員分享測試結果。本會於二零零七年五月十至十四日，合辦首次在歐洲以外地區舉行的國際消費者研究及試驗組織主要會議及亞太區會議。來自20個國家的23個消費組織派出超過35名代表出席會議。

was the first time that the ICRT Main Meeting was held outside Europe. Over 35 representatives from 23 consumer organisations in 20 countries attended the meeting.

The Council also keeps abreast of the global development of consumer movement by taking part in international fora on various consumer issues. For example, Council's representative had participated the 2007 East Asia Training and Strategic Meeting for Youth Leader on Breastfeeding. Exchanges with overseas experts and consumer activists on these occasions enhanced the Council's foresight in overcoming emerging challenges in the ever-changing consumer market.

The Council is elected executive and council member of the Consumers International (CI), a federation of consumer organisations comprising over 220 members from 115 countries. Consumers International has two main goals: to support and strengthen member organisations and the consumer movement in general and to represent consumer interests at global and regional levels, e.g. at the Codex Alimentarius Commission on food standards, Organisation for Economic Co-operation and Development (OECD), etc. In the year under review, major CI meetings attended by Council's representatives included the CI Asia Pacific Members' Regional Meetings and the 2007 CI World Congress. Topics that were discussed at these meetings included sustainable consumption, unethical drug promotion, safety of street foods and unethical food marketing to children, etc. The Council also jointly organised a "Lunch Box Challenge" programme with other CI members in support of CI's campaign to stop the marketing of unhealthy food to children and the findings established in the programme were presented in the 2008 CI Asia Pacific Members' Regional Meeting.

In March 2008, CI voted to select Hong Kong as the venue for its 19th World Congress to be held in 2011. The Council would take an active role in enlisting support from the CCA and its sister organisations in the Mainland for this international event. The Government has pledged support to fully financing all the necessary costs to be involved as the host city.

為掌握全球消費者運動的最新發展方向，本會積極參加涉及各種消費者問題的國際會議。年內，本會代表出席了東亞母乳育嬰年輕領袖培訓會議。我們藉着這些會議及研討會，與外地專家及消費者組織代表進行交流、討論，促使本會在面對多變的消費市場問題時，思維更具前瞻性。

本會是國際消費者聯會(國際消聯)的理事會及執委會成員(國際消聯共220個會員來自115個國家)。國際消聯的兩大宗旨是：協助成員機構加強保障消費者權益的工作、及在國際和地區的層面上爭取制訂促進消費者權益的政策(例如：聯合國食品法典委員會制訂食品標準、經濟合作及發展組織等。)年內，本會代表參與的國際消聯主要會議包括：國際消聯亞太會員地區會議及二零零七年國際消聯全球會議。討論的議題包括可持續消費、不道德的藥物推銷、街頭食物的安全及向兒童促銷不健康食物等。本會又與其他國際消聯會員合辦「午餐飯盒大挑戰」活動，支持國際消聯提倡停止向兒童推銷不健康食物，有關活動的調查結果已於二零零八年的國際消聯亞太會員地區會議公布。

二零零八年三月，香港成功申辦二零一一年第十九屆國際消費者聯會全球會議。本會將會繼續與中國消費者協會及內地有關機構就舉辦是項國際盛事的事宜上保持緊密聯繫，加強合作。香港特區政府亦承諾會於財政方面全力支持作為主辦城市所需的必要開支。



Kicking off the new Shopsmart website in a shower of confetti and applause are (L to R): Ms. Connie LAU, Chief Executive, Prof. Anthony CHEUNG, Chairman, the Hon. Frederick MA, Secretary for Commerce and Economic Development, Mr. MU Jian-hua, Secretary General of China Consumers' Association, and Mr. Larry KWOK, Vice Chairman. 新網頁「精明消費香港遊」在歡呼及掌聲中正式啟動(由左至右)：總幹事劉燕卿女士、主席張炳良教授、商務及經濟發展局馬時亨局長、中國消費者協會秘書長母建華先生、副主席郭琳廣先生。



The Hon. Frederick MA inaugurating the website and being shown a demonstration of the portal dedicated to the protection of Mainland visitors. 網站特別為保障內地來港消費者而設，馬時亨局長為啟動儀式的主禮嘉賓，禮成後觀看網站示範。



Some of the proud winners from the various categories – News, Features, TV, Radio, and photos. 來自不同組別的部分得獎人 — 新聞、特寫、電視、電台及新聞攝影。



Ms. Yvonne CHOI, Permanent Secretary for Commerce and Economic Development, taking a keen interest in the winning entries of the 7th annual Consumer Rights Reporting Awards. 商務及經濟發展局常任秘書長蔡瑩璧女士，對第七屆消費權益新聞報道獎的得獎作品非常感興趣。

A 3-member delegation of the Consumer Council took part in the 18th World Congress of Consumer International (CI) in Sydney in October 2007.

本會三人代表團於二零零七年十月出席國際消費者聯會(國際消聯)在悉尼舉行的第十八屆全球會議。

The Chairman, Prof CHEUNG, presiding over a special session on "Emerging trends and scientific research on food issues related to obesity".

主席張炳良教授列席討論「肥胖與食物潮流及科研」的課題。



Ms Connie LAU addressing a session on "Consumer groups and Government". 劉燕卿女士在討論環節「消費者組織與政府」上發言。

Ms LAU congratulating the new-elected CI President, Mr. Samuel OCHIENG of Kenya who took over from Ms Marilene LAZZARINI of Brazil(R).

劉女士恭賀來自肯雅的新任國際消聯主席Samuel Ochieng先生，前任主席為巴西的Marilene Lazzarini女士(右)。



Posing a photo at the World Congress are (L to R): Ms LAU, Mr WU Gao-han, Deputy Secretary General of China Consumers' Association (CCA) and Prof CHEUNG.

全球會議上合照(由左至右)：劉燕卿女士、中國消費者協會副秘書長武高漢先生、張炳良教授。



The Council warmly welcomes the visit of a delegation from the State Administration of Industry and Commerce, headed by its Vice Minister, Mr WANG Dong-feng (4th from L).

國家工商管理總局王東峰副局長(前排左起第四)率領訪問團到本會交流。



Mr DONG Jing-sheng, Deputy Secretary General of CCA, in a visit to the Council.

中國消費者協會副秘書長董京生先生訪問本會。

The Consumer Council bade farewell to its outgoing Chairman Prof K.C. CHAN and Vice Chairman Mr Larry KWOK, and welcomed its incoming Chairman, Prof Anthony CHEUNG, and Vice Chairman, Mr Ambrose HO, in a reception in October.

本會於十月歡送上屆正副主席陳家強教授及郭琳廣先生，並歡迎新任正副主席張炳良教授及何沛謙先生。

Souvenirs time with Prof CHEUNG presenting a Chinese couplet to Prof CHAN and Mrs LAU a mock-up CHOICE cover to Mr KWOK.

張炳良教授代表致送對聯予陳家強教授，劉燕卿女士致送《選擇》月刊「封面」予郭琳廣先生。



Toasting by (L to R): Prof CHAN, Ms LAU, Prof CHEUNG, Mr KWOK and Mr HO.

祝酒(由左至右)：陳家強教授、劉燕卿女士、張炳良教授、郭琳廣先生及何沛謙先生。



Ms Lau with the champion team of CCSA8 at the award presentation ceremony.

劉燕卿女士與第八屆消費文化考察報告獎冠軍隊於頒獎禮。



One of the series of teachers training workshops at schools. 於中學舉行的一系列教師培訓工作坊。



At a one-day retreat, present and former Council Members brainstorming together to map out the way ahead for the Council focusing on the 4 themes of (a) Engagement of Stakeholders, (b) Complaints Handling, Mediation, Sanctions, Consumer Alert, (c) Improvement of Consumer Protection Laws and (d) Organisation Capacity Building. 本會舉辦集思會，前任及現任委員濟濟一堂，討論本會的四個發展方向並提出建議：(一)與持份者的關係；(二)處理投訴、調解、制裁和消費者警示；(三)改善消費者保障法例；(四)機構的發展能力。



Mr YAU Shing-mu of HKET presenting a prize to the lucky first runner-up. 香港經濟日報代表邱誠武先生頒發二獎。



At the prize presentation ceremony of the Council's Top 10 Consumer News of the Year of the Pig contest, winners and representatives of the organizers – Consumer Council, Cable TV News, Hong Kong Economic Times and RTHK – posing for a group photo. 豬年十大消費新聞頒獎禮的得獎人與合辦機構代表合照。合辦機構包括本會、有線新聞台、香港電台及香港經濟日報。

Appendix . 附件 2007 - 2008

Membership of the Consumer Council 消費者委員會委員

Chairperson 主席

Prof. The Hon. K. C. CHAN, SBS, JP (up to 30.6.07) 陳家強教授，銀紫荊星章，太平紳士 (至30.6.07)

Prof. The Hon. Anthony CHEUNG Bing-leung, BBS, JP (from 13.7.07) 張炳良教授，銅紫荊星章，太平紳士 (由13.7.07)

Vice-Chairperson 副主席

Mr. Larry KWOK Lam-kwong, BBS, JP (up to 6.10.07) 郭琳廣律師，銅紫荊星章太平紳士 (至6.10.07)

Mr. Ambrose HO, SC, JP (from 7.10.07) 何沛謙資深大律師，太平紳士 (由7.10.07)

Members 委員

Mr. William CHAN Che-kwong 陳志光先生

Mr. Paul CHAN Mo-po, MH, JP (from 1.1.08) 陳茂波會計師，榮譽勳章，太平紳士 (由1.1.08)

Prof. The Hon. Anthony CHEUNG Bing-leung, BBS, JP (up to 12.7.07) 張炳良教授，銅紫荊星章，太平紳士 (至12.7.07)

Dr. Polly CHEUNG Suk-yeet 張淑儀醫生

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

Mrs. Christine FUNG TAM Pui-ling 馮譚佩玲女士

Mr. Ambrose HO, SC, JP (up to 6.10.07) 何沛謙資深大律師，太平紳士 (至6.10.07)

Prof. Ron HUI Shu-yuen 許樹源教授

Mr. Ernest IP Koon-wing 葉冠榮會計師

Mr. Joe LAI Wing-ho (from 1.11.07) 黎榮浩先生 (由1.11.07)

Rev. Billy LAU Kam-sing (from 1.11.07) 劉金勝牧師 (由1.11.07)

Mr. Philip LEUNG Kwong-hon 梁光漢先生

Mr. Michael LI Hon-shing, BBS, JP 李漢城先生，銅紫荊星章，太平紳士

Mr. Brian LI Man-bun 李民斌先生

The Hon. Fred LI Wah-ming, JP (from 1.11.07) 李華明議員，太平紳士 (由1.11.07)

Ms. Amanda LIU Lai-yun (from 1.1.08) 廖麗茵律師 (由1.1.08)

Mr. Allen MA Kam-sing 馬錦星先生

Ms. Anita MA Wing-tseung 馬詠璋大律師

Mrs. Josephine MAK CHEN Wen-ning, BBS (up to 17.9.07) 麥陳尹玲校長，銅紫荊星章 (至17.9.07)

Dr. Elizabeth SHING Shiu-ching, BBS, JP (up to 31.12.07) 成小澄博士，銅紫荊星章，太平紳士 (至31.12.07)

Mr. Peter SUN Kwok-wah, MH (up to 31.12.07) 孫國華先生，榮譽勳章 (至31.12.07)

Dr. John WONG Yee-him (up to 31.12.07) 黃以謙醫生 (至31.12.07)

Prof. WONG Yung-hou 王殷厚教授

Ms. Irene YAU Oi-yuen (from 1.1.08) 邱藹源校長 (由1.1.08)

Mrs. Lily YEW KUIN King-suk 姚姜敬淑大律師

Mr. Homer YU Sau-ning, MH 余壽寧先生，榮譽勳章

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

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

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

Mr. Gallant HO Yiu-tai, JP
何耀棣先生，太平紳士

The Hon. Mrs. Selina CHOW LIANG Shuk-ye, GBS, JP
周梁淑儀議員，金紫荊星章，太平紳士

The Hon. Martin LEE Chu-ming, SC, JP
李柱銘議員，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

Ms. Anna WU Hung-yuk, SBS, JP
胡紅玉女士，銀紫荊星章，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

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, JP
王津先生，太平紳士

Ms. Anna WU Hung-yuk, SBS, JP
胡紅玉女士，銀紫荊星章，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

Membership of Committees, Working Groups and Advisory Group 小組委員

Staff & Finance Committee 人事及財務小組

Chairperson 主席

Prof. The Hon. K. C. CHAN, SBS, JP (up to 30.6.07) 陳家強教授，銀紫荊星章，太平紳士 (至30.6.07)
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Mr. Ernest IP Koon-wing 葉冠榮會計師
Mr. Brian LI Man-bun 李民斌先生
Dr. Elizabeth SHING Shiu-ching, BBS, JP (up to 31.12.07) 成小澄博士，銅紫荊星章，太平紳士 (至31.12.07)

Audit Committee 審核小組

Convenor 召集人

Mr. Allen MA Kam-sing 馬錦星先生

Members 委員

Dr. Polly CHEUNG Suk-ye (from 14.11.07) 張淑儀醫生 (由14.11.07)
Mr. Larry KWOK Lam-kwong, BBS, JP (up to 6.10.07) 郭琳廣律師，銅紫荊星章，太平紳士 (至6.10.07)
Mr. Michael LI Hon-shing, BBS, JP (from 14.11.07) 李漢城先生，銅紫荊星章，太平紳士 (由14.11.07)

Co-opted Member 增選委員

Ms. Marina WONG Yu-pok, JP 黃汝璞會計師，太平紳士

Competition Policy Committee 競爭政策研究小組

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Prof. The Hon. K. C. CHAN, SBS, JP (up to 30.6.07) 陳家強教授，銀紫荊星章，太平紳士 (至30.6.07)
Prof. The Hon. Anthony CHEUNG Bing-leung, BBS, JP (from 13.7.07) 張炳良教授，銅紫荊星章，太平紳士 (由13.7.07)

Vice-Chairperson 副主席

Mr. Brian LI Man-bun 李民斌先生

Members 委員

Prof. The Hon. Anthony CHEUNG Bing-leung, BBS, JP (up to 12.7.07) 張炳良教授，銅紫荊星章，太平紳士 (至12.7.07)
Mr. Ambrose HO, SC, JP (from 7.10.07) 何沛謙資深大律師，太平紳士 (由7.10.07)
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Mr. Allen MA Kam-sing 馬錦星先生

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Mrs. Grace CHOW 周陳文琬女士

Legal Protection Committee 法律保障事務小組

Chairperson 主席

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Vice-Chairperson 副主席

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Ms. Anita MA Wing-tseung (from 14.1.08) 馬詠璋大律師 (由14.1.08)

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Mrs. Lily YEW KUIN King-suk 姚姜敬淑大律師

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Ms. Priscilla WONG Pui-sze, JP 王沛詩大律師，太平紳士
Ms. Wendy W Y YUNG 容韻儀律師

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

Chairperson 主席

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Prof. Ron HUI Shu-yuen (from 14.11.07) 許樹源教授 (由14.11.07)

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Mr. Paul CHAN Mo-po, MH, JP (from 1.1.08) 陳茂波會計師，榮譽勳章，太平紳士 (由1.1.08)
Mr. Raymond CHOY Wai-shek, MH, JP 蔡偉石先生，榮譽勳章，太平紳士
Prof. Ron HUI Shu-yuen (up to 13.11.07) 許樹源教授 (至13.11.07)
Rev. Billy LAU Kam-sing (from 1.11.07) 劉金勝牧師 (由1.11.07)
Mr. Philip LEUNG Kwong-hon 梁光漢先生
The Hon. Fred LI Wah-ming, JP (from 1.11.07) 李華明議員，太平紳士 (由1.11.07)
Ms. Amanda LIU Lai-yun (from 1.1.08) 廖麗茵律師 (由1.1.08)
Mr. Allen MA Kam-sing 馬錦星先生
Mrs. Josephine MAK CHEN Wen-ning, BBS (up to 17.9.07) 麥陳尹玲校長，銅紫荊星章 (至17.9.07)
Ms. Irene YAU Oi-yuen (from 1.1.08) 邱藹源校長 (由1.1.08)
Mr. Peter SUN Kwok-wah, MH (up to 31.12.07) 孫國華先生，榮譽勳章 (至31.12.07)
Dr. John WONG Yee-him (up to 31.12.07) 黃以謙醫生 (至31.12.07)
Mr. Homer YU Sau-ning, MH 余壽寧先生，榮譽勳章

Co-opted Member 增選委員

Mrs. Sandra MAK 麥黃小珍女士

Research & Testing Committee 研究及試驗小組**Chairperson 主席**

Dr. John WONG Yee-him (up to 31.12.07) 黃以謙醫生 (至31.12.07)

Prof. WONG Yung-hou (from 14.1.08) 王殷厚教授 (由14.1.08)

Vice-Chairperson 副主席

Prof. WONG Yung-hou (up to 13.1.08) 王殷厚教授 (至13.1.08)

Mr. Philip LEUNG Kwong-hon (from 14.1.08) 梁光漢先生 (由14.1.08)

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Dr. Polly CHEUNG Suk-yee 張淑儀醫生

Mr. Raymond CHOY Wai-shek, MH, JP (from 11.12.07) 蔡偉石先生，榮譽勳章，太平紳士 (由11.12.07)

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

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Mr. Peter SUN Kwok-wah, MH (up to 31.12.07) 孫國華先生，榮譽勳章 (至31.12.07)

Co-opted Members 增選委員

Mr. Addy LEE 李子揚先生

Dr. Matthew NG 吳馬太醫生

Trade Practices Committee 商營手法研究小組**Chairperson 主席**

Mrs. Lily YEW KUIN King-suk 姚姜敬淑大律師

Vice-Chairperson 副主席

Mr. Homer YU Sau-ning, MH 余壽寧先生，榮譽勳章

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Dr. Polly CHEUNG Suk-yee 張淑儀醫生

Mrs. Christine FUNG TAM Pui-ling 馮譚佩玲女士

Mr. Joe LAI Wing-ho (from 1.11.07) 黎榮浩先生 (由1.11.07)

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

Prof. Japhet Sebastian LAW 羅文鈺教授

Dr. Corinna SIU Miu-chee 蕭妙姿博士

Consumer Complaints Review Committee 消費者投訴審查小組

By rotation in groups of five Council Members 每組五位委員輪流擔任

Advisory Group on Investment Strategy 投資策略小組

Chairperson 主席

Dr. Elizabeth SHING Shiu-ching, BBS, JP (up to 31.12.07) 成小澄博士，銅紫荊星章，太平紳士 (至31.12.07)*
Mr. Brian LI Man-bun (from 14.1.08) 李民斌先生 (由14.1.08)

Vice-Chairperson 副主席

Mr. Brian LI Man-bun (up to 13.1.08) 李民斌先生 (至13.1.08)
Mr. Ernest IP Koon-wing (from 10.3.08) 葉冠榮會計師 (由10.3.08)

Members 委員

Ms. Cecilia WOO Lee-wah 鄺莉華女士*
Dr. YU Wing-tong 余永棠博士*

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

Task Force for Strategic Plan Development 發展策略工作小組

Chairperson 主席

Prof. The Hon. K. C. CHAN, SBS, JP (up to 30.6.07) 陳家強教授，銀紫荊星章，太平紳士 (至30.6.07)
Prof. The Hon. Anthony CHEUNG Bing-leung, BBS, JP (from 13.7.07) 張炳良教授，銅紫荊星章，太平紳士 (由13.7.07)

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Co-opted Member 增選委員

Dr. Matthew NG 吳馬太醫生

Trade Liaison Working Group 企業聯絡小組

Chairperson 主席

Mr. Larry KWOK Lam-kwong, BBS, JP (up to 6.10.07) 郭琳廣律師，銅紫荊星章，太平紳士 (至6.10.07)
Mr. Homer YU Sau-ning, MH (from 14.1.08) 余壽寧先生，榮譽勳章 (由14.1.08)

Members 委員

Mr. Raymond CHOY Wai-shek, MH, JP 蔡偉石先生，榮譽勳章，太平紳士
Mr. Joe LAI Wing-ho (from 11.2.08) 黎榮浩先生 (由11.2.08)
Mr. Homer YU Sau-ning, MH (up to 13.1.08) 余壽寧先生，榮譽勳章 (至13.1.08)

Co-opted Members 增選委員

Mrs. Sandra MAK 麥黃小珍女士
Ms. Clara SHEK 石嘉麗女士

Working Group on Consumer Council Resource Centre Building Management

消委會資源中心物業管理工作小組

Chairperson 主席

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

Working Group Member 工作小組成員

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

Working Group on Consumer Issues relating to Residential Property (from 16.5.07)**住宅物業消費者問題工作小組（二零零七年五月十六日成立）****Convenor 召集人**

Mr. Larry KWOK Lam-kwong, BBS, JP (up to 6.10.07) 郭琳廣律師，銅紫荊星章，太平紳士（至6.10.07）
Mr. Ambrose HO, SC, JP (from 7.10.07) 何沛謙資深大律師，太平紳士（由7.10.07）

Vice-Convenor 副召集人

Mr. Brian LI Man-bun 李民斌先生

Members 委員

Mr. William CHAN Che-kwong 陳志光先生
Mr. Raymond CHOY Wai-shek, MH, JP 蔡偉石先生，榮譽勳章，太平紳士
Mr. Ambrose HO, SC, JP (up to 6.10.07) 何沛謙資深大律師，太平紳士（至6.10.07）
Mr. Joe LAI Wing-ho (from 1.11.07) 黎榮浩先生（由1.11.07）
The Hon. Fred LI Wah-ming, JP (from 1.11.07) 李華明議員，太平紳士（由1.11.07）
Ms. Amanda LIU Lai-yun (from 1.1.08) 廖麗茵律師（由1.1.08）
Ms. Anita MA Wing-tseung 馬詠璋大律師
Mrs. Lily YEW KUIN King-suk 姚姜敬淑大律師

Co-opted Members 增選委員

Mr. Larry KWOK Lam-kwong, BBS, JP (from 14.11.07) 郭琳廣律師，銅紫荊星章，太平紳士（由14.11.07）
Mr. Daniel C. LAM, BBS, JP (from 1.8.07) 林濬先生，銅紫荊星章，太平紳士（由1.8.07）
Ms. Amanda LIU Lai-yun (from 1.8.07 up to 31.12.07) 廖麗茵律師（由1.8.07至 31.12.07）

Working Group on Improvement of Consumer Protection Laws 改善保障消費者法例小組**Chairperson 主席**

Prof. The Hon. K. C. CHAN, SBS, JP (up to 30.6.07) 陳家強教授，銀紫荊星章，太平紳士（至30.6.07）
Prof. The Hon. Anthony CHEUNG Bing-leung, BBS, JP (from 13.7.07) 張炳良教授，銅紫荊星章，太平紳士（由13.7.07）

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Prof. Johannes M M CHAN, SC (Hon) 陳文敏教授，名譽資深大律師*
Mr. William CHAN Che-kwong 陳志光先生
Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士
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Ms. Anita MA Wing-tseung 馬詠璋大律師
Dr. John WONG Yee-him (up to 31.12.07) 黃以謙醫生（至31.12.07）

Co-opted Members 增選委員

Ms. Priscilla WONG Pui-sze, JP 王沛詩大律師，太平紳士
Ms. Wendy W Y YUNG 容韻儀律師

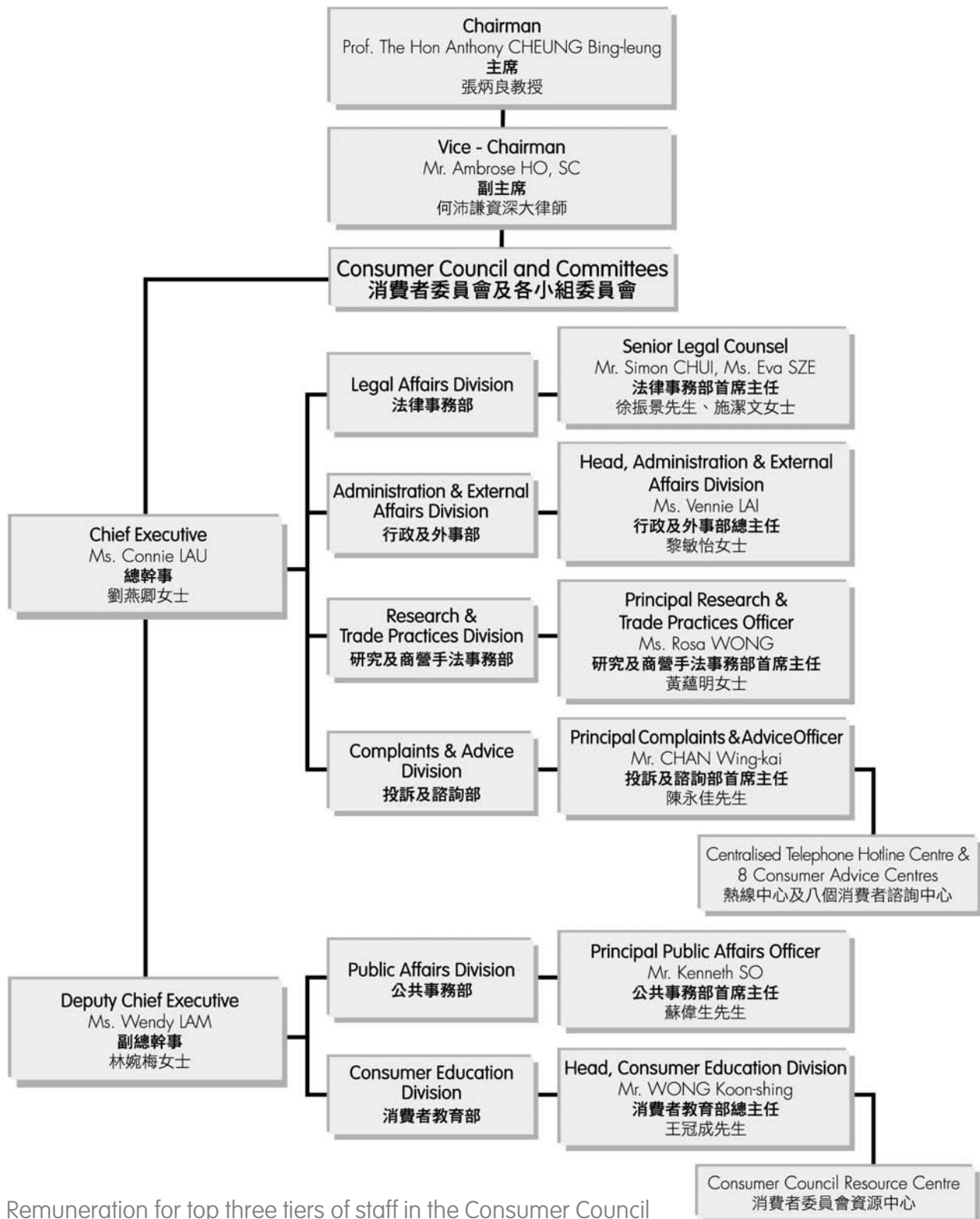
* Chairman of the Management Committee of Consumer Legal Action Fund 消費者訴訟基金管理委員會主席

Working Group on Web-based Services and Computer Network**網站服務及電腦網絡工作小組****Chairperson 主席**

Mr. Philip LEUNG Kwong-hon 梁光漢先生
Mr. Larry KWOK Lam-kwong, BBS, JP (up to 6.10.07) 郭琳廣律師，銅紫荊星章，太平紳士（至6.10.07）

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 — 首長級薪級表薪點 D3
 Deputy Chief Executive - Directorate Pay Scale Point D1 副總幹事 — 首長級薪級表薪點 D1
 Principal Officer / Senior Legal Counsel - Master Pay Scale Point 45-49 首席主任 — 總薪級表薪點 45-49

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

Report and Financial Statements
For the year ended 31 March 2008

CONSUMER COUNCIL

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2008

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INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF THE CONSUMER COUNCIL (the "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 20, which comprise the balance sheet as at 31 March 2008, and the income and expenditure account, the statement of changes in equity and the cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

Council members' responsibilities for the financial statements

The Council's members are responsible for the preparation and the true and fair presentation of these financial statements in accordance with Hong Kong Financial Reporting Standards issued by the Hong Kong Institute of Certified Public Accountants (the "HKICPA"). This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and the true and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

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 HKICPA. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance as to 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 entity's preparation and true and fair presentation of the financial statements 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 entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the council 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 THE CONSUMER COUNCIL (the "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 2008 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
7 July 2008

CONSUMER COUNCILINCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2008

	<u>NOTES</u>	<u>2008</u> HK\$	<u>2007</u> HK\$
INCOME	6	71,940,334	66,890,605
LESS:			
EXPENDITURE			
Amortisation of prepaid lease payments		335,299	332,000
Auditor's remuneration		145,000	125,000
Consumer education		395,222	421,884
Consumer international membership fees		291,410	220,000
Council member expenses		40,950	48,400
Depreciation for property, plant and equipment		3,159,294	2,423,772
Interest expense on bank borrowing not wholly repayable within five years		207,367	161,599
International conferences and duty visits		319,594	219,374
Other administrative expenses		2,078,264	1,692,395
Office accommodation related expenses		1,885,668	1,806,095
Office rental expenses		-	56,280
Office equipment and maintenance		974,071	892,043
Production and marketing cost of "Choice"		1,738,738	1,685,577
Publicity and public relations		433,965	313,617
Staff costs	7	55,533,163	52,148,043
Testing and research		2,903,376	3,768,614
Non-Recurrent Projects			
Promotion on new legislation		19,226	8,751
Review of web based services		5,000	60,900
Strengthening Consumer Protection Project		343,630	-
Other projects		557,240	784,795
TOTAL EXPENDITURE		71,366,477	67,169,139
SURPLUS (DEFICIT) FOR THE YEAR		573,857	(278,534)

CONSUMER COUNCILBALANCE SHEET
AT 31 MARCH 2008

	<u>NOTES</u>	<u>2008</u> HK\$	<u>2007</u> HK\$
NON-CURRENT ASSETS			
Property, plant and equipment	8	17,563,668	20,126,216
Prepaid lease payments	9	42,805,877	43,141,176
		<u>60,369,545</u>	<u>63,267,392</u>
CURRENT ASSETS			
Sundry debtors, deposits and prepayments	10	804,529	1,194,424
Loans and advances to staff	10	264,968	264,245
Prepaid lease payments	9	335,284	335,284
Bank balances and cash	11	13,677,047	8,716,683
		<u>15,081,828</u>	<u>10,510,636</u>
CURRENT LIABILITIES			
Subscriptions received in advance		850,427	808,322
Accounts payable and accrued charges	12	2,685,632	2,557,319
Provision for untaken leave		3,632,492	3,442,403
Deferred income	13	4,042,533	2,631,718
Secured bank borrowing	14	243,198	184,175
		<u>11,454,282</u>	<u>9,623,937</u>
NET CURRENT ASSETS		<u>3,627,546</u>	<u>886,699</u>
		<u>63,997,091</u>	<u>64,154,091</u>
REPRESENTING:			
Leasehold property control account	15	59,143,261	61,186,163
Equipment control account	16	1,561,568	2,416,513
Designated fund for approved projects	17	5,727,619	3,956,513
Accumulated deficit		(15,099,924)	(16,800,522)
		<u>51,332,524</u>	<u>50,758,667</u>
NON-CURRENT LIABILITIES			
Deferred income	13	8,710,800	9,206,000
Secured bank borrowing	14	3,953,767	4,189,424
		<u>12,664,567</u>	<u>13,395,424</u>
		<u>63,997,091</u>	<u>64,154,091</u>

The financial statements on pages 3 to 20 were approved and authorised for issue by the members of the Consumer Council on 7 July 2008 and are signed on its behalf by:


 CHIEF EXECUTIVE

CONSUMER COUNCILSTATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 MARCH 2008

	<u>Leasehold property control account</u> HK\$	<u>Equipment control account</u> HK\$	<u>Designated fund for approved projects</u> HK\$	<u>Accumulated deficit</u> HK\$	<u>Total</u> HK\$
At 1 April 2006	46,195,815	1,345,433	5,102,477	(1,606,524)	51,037,201
Deficit for the year	-	-	-	(278,534)	(278,534)
Transfer from designated fund for approved projects	-	-	(1,145,964)	1,145,964	-
Transfer to equipment control account	-	1,071,080	-	(1,071,080)	-
Transfer to leasehold property control account	14,990,348	-	-	(14,990,348)	-
At 31 March 2007	61,186,163	2,416,513	3,956,513	(16,800,522)	50,758,667
Surplus for the year	-	-	-	573,857	573,857
Transfer to designated fund for approved projects	-	-	1,771,106	(1,771,106)	-
Transfer from equipment control account	-	(854,945)	-	854,945	-
Transfer from leasehold property control account	(2,042,902)	-	-	2,042,902	-
At 31 March 2008	59,143,261	1,561,568	5,727,619	(15,099,924)	51,332,524

CONSUMER COUNCILCASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2008

	<u>2008</u> HK\$	<u>2007</u> HK\$
OPERATING ACTIVITIES		
Surplus (deficit) for the year	573,857	(278,534)
Adjustment for:		
Government grant for addition of leasehold property	(396,100)	(297,000)
Government grant for addition of property, plant and equipment	(158,870)	-
Interest expense for bank borrowing	207,367	161,599
Depreciation for property, plant and equipment	3,159,294	2,423,772
Amortisation of prepaid lease payments	335,299	332,000
Interest income	(515,567)	(669,343)
Operating cash flows before movements in working capital	3,205,280	1,672,494
Decrease (increase) in sundry debtors, deposits and prepayments	388,392	(777,049)
(Increase) decrease in loans and advances to staff	(723)	48,249
Increase in subscriptions received in advance	42,105	53,209
Increase (decrease) in accounts payable and accrued charges	128,313	(905,702)
Increase in provision for untaken leave	190,089	56,426
CASH GENERATED FROM OPERATIONS	<u>3,953,456</u>	<u>147,627</u>
Interest paid	(207,367)	(161,599)
NET CASH FROM (USED IN) OPERATING ACTIVITIES	<u>3,746,089</u>	<u>(13,972)</u>
INVESTING ACTIVITIES		
Interest received	517,070	708,410
Additions to prepaid lease payments	-	(11,383,661)
Purchases of property, plant and equipment	(596,746)	(6,213,539)
NET CASH USED IN INVESTING ACTIVITIES	<u>(79,676)</u>	<u>(16,888,790)</u>
FINANCING ACTIVITIES		
New secured bank borrowing raised	-	4,500,000
Repayment of secured bank borrowing	(176,634)	(126,401)
Government subventions received for Non-Recurrent Projects	1,986,031	453,800
Government subventions utilised for Non-Recurrent Projects	(367,854)	(69,651)
Funds received for other Non-Recurrent Projects	409,648	422,972
Funds utilised for other Non-Recurrent Projects	(557,240)	(323,483)
NET CASH FROM FINANCING ACTIVITIES	<u>1,293,951</u>	<u>4,857,237</u>
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	<u>4,960,364</u>	<u>(12,045,525)</u>
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	<u>8,716,683</u>	<u>20,762,208</u>
CASH AND CASH EQUIVALENTS AT END OF THE YEAR, represented by bank balances and cash	<u><u>13,677,047</u></u>	<u><u>8,716,683</u></u>

CONSUMER COUNCILNOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2008

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 funded mainly by Government subventions.

The address of the registered office and principal place of operation of the Council is 22nd Floor, K. Wah Centre, 19 Java Road, North Point, Hong Kong.

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

2. APPLICATION OF NEW AND REVISED HONG KONG FINANCIAL REPORTING STANDARDS

In the current year, the Council, has applied, for the first time, a number of new standard, amendment and interpretations (herein collectively referred as "new HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants (the "HKICPA"), which are effective for the current year beginning from 1 April 2007.

HKAS 1 (Amendment)	Capital Disclosures
HKFRS 7	Financial Instruments: Disclosures
HK(IFRIC) - Int 8	Scope of HKFRS 2
HK(IFRIC) - Int 9	Reassessment of Embedded Derivatives
HK(IFRIC) - Int 10	Interim Financial Reporting and Impairment
HK(IFRIC) - Int 11	HKFRS 2: Group and Treasury Share Transactions

The adoption of the new HKFRSs has resulted in the following areas:

- The impact of application of HKFRS 7 "Financial instruments: Disclosures" has been to expand the disclosures provided in the financial statements regarding the Council's financial instruments, especially on the sensitivity analysis to market risk.
- The impact of application of HKAS 1 (Amendment) "Capital Disclosures" has been to disclose information regarding its objectives, policies and processes for managing capital.

The application of the remaining new HKFRSs has had no material effect on how the results and financial position for the current or prior accounting periods are prepared and presented. Accordingly, no prior period adjustment has been required.

CONSUMER COUNCIL

2. APPLICATION OF NEW AND REVISED HONG KONG FINANCIAL REPORTING STANDARDS - continued

The Council has not early adopted the following new standards, amendments or interpretations that have been issued but are not yet effective.

HKAS 1 (Revised)	Presentation of Financial Statements ¹
HKAS 23 (Revised)	Borrowing Costs ¹
HKAS 27 (Revised)	Consolidated and Separate Financial Statements ²
HKAS 32 & 1 (Amendments)	Puttable Financial Instruments and Obligations Arising on Liquidation ¹
HKFRS 2 (Amendment)	Vesting Conditions and Cancellations ¹
HKFRS 3 (Revised)	Business Combinations ²
HKFRS 8	Operating Segments ¹
HK(IFRIC) - Int 12	Service Concession Arrangements ³
HK(IFRIC) - Int 13	Customer Loyalty Programmes ⁴
HK(IFRIC) - Int 14	HKAS 19 - The Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction ³

¹ Effective for annual periods beginning on or after 1 January 2009

² Effective for annual periods beginning on or after 1 July 2009

³ Effective for annual periods beginning on or after 1 January 2008

⁴ Effective for annual periods beginning on or after 1 July 2008

The Council's members anticipate that the application of these standards, amendments or interpretations will have no material impact on the results and the financial position of the Council.

3. SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared on the historical cost basis and in accordance with Hong Kong Financial Reporting Standards issued by the HKICPA. The principal accounting policies adopted are as follows:

Revenue recognition

Revenue is measured at the fair value of the consideration received or receivable and represents amounts receivable for goods and services provided in the normal course of business, net of discounts and sale related taxes.

Interest income from bank deposits is accrued on a time proportion basis by reference to the principal outstanding and at the effective interest rate applicable.

Sales of "Choice" and other publication are recognised when goods are delivered.

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 lease term.

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Government grants*Recurrent Projects*

Recurrent Government subventions are recognised when funds are appropriated by the Government.

Non-Recurrent Projects

Non-Recurrent Government grants are recognised as income over the periods necessary to match them with the related costs which they are intended to compensate on a systematic basis.

Leasehold property

Government grant towards the cost of acquisition of leasehold property is recognised as income over the useful lives of the relevant assets.

Property, plant and equipment

Property, plant and equipment are stated at cost less subsequent accumulated depreciation and accumulated impairment losses.

Depreciation is provided to write off the cost of items of property, plant and equipment over their estimated useful lives and after taking into account of their estimated residual value, using the straight-line method.

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 derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the item) is included in the income and expenditure account in the year in which the item is derecognised.

Leasehold land and building

The land and building elements of leasehold land and building are considered separately for the purpose of lease classification. Leasehold land which title is not expected to pass to the lessee by the end of the lease term is classified as an operating lease unless the lease payments cannot be allocated reliably between the land and building elements, in which case, the entire lease is classified as a finance lease.

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial Instruments

Financial assets and financial liabilities are recognised on the Council's balance sheet 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. 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.

Loans and receivables

Loans and receivables including sundry debtors and loans and advances to staff are initially measured at fair value, and are subsequently measured at amortised cost using the effective interest method. Appropriate allowance for estimated irrecoverable amounts is recognised in income and expenditure account when there is objective evidence that the asset is impaired. The allowance recognised is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the effective interest rate computed at initial recognition.

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 on points paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial asset, or where appropriate, a shorter period.

Impairment on financial assets

Financial assets are assessed for indicators of impairment at each balance sheet date. Financial assets are 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 impacted.

Objective evidence of impairment could include:

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

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial Instruments - continued**Financial assets** - continued*Impairment on financial assets* - continued

For financial assets carried at amortised cost, an impairment loss is recognised in profit or loss when there is objective evidence that the asset is impaired, and is measured as 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.

The carrying amount of the financial asset is reduced by the impairment loss directly for all financial assets.

For financial assets measured at amortised cost, 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 profit or loss to the extent that the carrying amount of the investment 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 according to the substance of the contractual arrangements entered into and the definitions of a financial liability and an equity instrument.

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 through the expected life of the financial liability, or where appropriate, a shorter period.

Interest expense is recognised on an effective interest basis.

Other financial liabilities

Other financial liabilities are initially measured at fair value and are subsequently measured at amortised cost, using the effective interest method.

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial Instruments - continued**Derecognition**

Financial assets are derecognised when the rights to receive cash flows from the assets expire or, the financial assets are transferred and the Council has transferred substantially all the risks and rewards of ownership of the financial assets. On derecognition of a financial asset, the difference between the asset's carrying amount and the sum of the consideration received and the cumulative gain or loss that had been recognised directly in equity is recognised in profit or loss.

Financial liabilities are derecognised when the obligation specified in the relevant contract is discharged, cancelled or expires. The difference between the carrying amount of the financial liability derecognised and the consideration paid or payable is recognised in profit or loss.

Impairment of tangible assets

At each balance sheet date, 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 the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. An impairment loss is recognised as an expense immediately.

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 income and expenditure account.

Operating leases

Rentals payable under operating leases are charged to income and expenditure account on a straight-line basis over the term of the relevant lease. Benefits received and receivables as an incentive to enter into an operating lease are recognised as a reduction of rental expense over the lease term on a straight-line basis.

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 each balance sheet date, monetary items denominated in foreign currencies are retranslated at the rates prevailing on the balance sheet date. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated.

Exchange differences arising on the settlement of monetary items, and on the translation of monetary items, are recognised in income and expenditure account in the period in which they arise.

Borrowing costs

All borrowing costs are recognised as and included in finance costs in the income and expenditure account 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 and the Council's 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.

CONSUMER COUNCIL

5. FINANCIAL INSTRUMENTS

a. Categories of financial instruments

	<u>2008</u> HK\$	<u>2007</u> HK\$
Loans and receivables (including cash and cash equivalents)	14,217,165	9,679,857
Financial liabilities at amortised cost	<u>6,006,359</u>	<u>5,948,088</u>

b. Financial risk management objectives and policies

The Council's major financial instruments include sundry debtors, loans and advances to staff, cash and deposits at banks 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 sundry 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.

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 reporting date are as follows:

	<u>Assets</u>		<u>Liabilities</u>	
	<u>2008</u> HK\$	<u>2007</u> HK\$	<u>2008</u> HK\$	<u>2007</u> HK\$
United States dollars	208,001	205,467	-	-
Euro	-	298,209	400,207	208,120

CONSUMER COUNCIL

5. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies - continued

Market risk - continued*Foreign currency risk management* - 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 has significant exposure at the balance sheet date.

	<u>2008</u>		<u>2007</u>	
	Increase (decrease) in foreign exchange rates	Effect on income and (expenditure) HK\$	Increase (decrease) in foreign exchange rates	Effect on income and (expenditure) HK\$
United States dollars	3%	6,240	3%	6,164
	(3%)	(6,240)	(3%)	(6,164)
Euro	10%	(40,021)	10%	(9,009)
	(10%)	40,021	(10%)	9,009

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

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 bank borrowing at variable rates. The Council has a policy to place surplus funds with creditable financial institutions which offer the best return for the Council on a short-term basis and the Council's members continuously monitor the cash flow interest rate risk.

Liquidity risk

The Council is dependent on the government subventions receivable from the Government. The Council's members consider that the Council is exposed to minimal liquidity risk as the Council prepares and submits budgets to the Government annually for government subvention and it also closely monitors its cash flow position.

Bank balances and cash comprise cash and demanded deposits held by the Council 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 - continued**Liquidity and interest rate table*

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

	Weighted average effective interest rate %	6 months or less HK\$	6-12 months HK\$	1-5 years HK\$	Over 5 years HK\$	Total undiscounted cash flows HK\$	Carrying amount HK\$
2008							
Accounts payable and accrued charges	-	1,809,394	-	-	-	1,809,394	1,809,394
Secured bank borrowing	3.45	192,000	192,000	1,536,000	3,354,071	5,274,071	4,196,965
		<u>2,001,394</u>	<u>192,000</u>	<u>1,536,000</u>	<u>3,354,071</u>	<u>7,083,465</u>	<u>6,006,359</u>
2007							
Accounts payable and accrued charges	-	1,468,207	106,282	-	-	1,574,489	1,574,489
Secured bank borrowing	4.90	192,000	192,000	1,536,000	4,493,714	6,413,714	4,373,599
		<u>1,660,207</u>	<u>298,282</u>	<u>1,536,000</u>	<u>4,493,714</u>	<u>7,988,203</u>	<u>5,948,088</u>

c. Fair value

The fair value of financial assets and financial liabilities are determined in accordance with generally accepted pricing models based on discounted cash flow analysis using prices from observable current market transactions.

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

6. INCOME

	<u>2008</u> HK\$	<u>2007</u> HK\$
Government subventions - recurrent	66,703,679	61,405,000
Interest on bank deposits	515,567	669,343
Licence fees	750,000	1,000,000
Sales of "Choice" and other publication	2,222,654	2,119,454
Sundry income	268,368	327,049
Income from Non-Recurrent Projects Government subventions		
- Grant for addition of leasehold property	396,100	297,000
- Promotion on new legislation	19,226	8,751
- Review of web based services	156,137	60,900
- Strengthening Consumer Protection Project	351,363	-
Other Non-Recurrent Projects	557,240	1,003,108
	<u>71,940,334</u>	<u>66,890,605</u>

CONSUMER COUNCIL

7. STAFF COSTS

Staff costs include an amount of HK\$5,479,954 (2007: HK\$4,889,316) in respect of contributions to retirement benefits scheme.

8. PROPERTY, PLANT AND EQUIPMENT

	<u>Buildings</u> HK\$	<u>Leasehold improvement</u> HK\$	<u>Office equipment</u> HK\$	<u>Computer equipment</u> HK\$	<u>Furniture and fixtures</u> HK\$	<u>Total</u> HK\$
COST						
At 1 April 2006	11,824,256	2,985,985	546,397	790,948	166,835	16,314,421
Addition	2,630,518	2,848,666	560,436	1,111,318	282,601	7,433,539
At 31 March 2007	14,454,774	5,834,651	1,106,833	1,902,266	449,436	23,747,960
Addition	-	-	46,464	532,602	17,680	596,746
At 31 March 2008	14,454,774	5,834,651	1,153,297	2,434,868	467,116	24,344,706
DEPRECIATION						
At 1 April 2006	442,028	597,197	13,335	91,248	54,164	1,197,972
Provision for the year	516,012	1,024,485	378,960	430,241	74,074	2,423,772
At 31 March 2007	958,040	1,621,682	392,295	521,489	128,238	3,621,744
Provision for the year	540,673	1,166,930	441,468	835,196	175,027	3,159,294
At 31 March 2008	1,498,713	2,788,612	833,763	1,356,685	303,265	6,781,038
CARRYING VALUES						
At 31 March 2008	12,956,061	3,046,039	319,534	1,078,183	163,851	17,563,668
At 31 March 2007	13,496,734	4,212,969	714,538	1,380,777	321,198	20,126,216

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:

Buildings	3.75%
Leasehold improvement	20%
Office equipment	33.33%
Computer equipment	33.33%
Furniture and fixtures	33.33%

The Council has pledged the buildings having a net book value of approximately HK\$4,309,535 (2007: HK\$4,977,913) to secure general banking facilities granted to the Council.

CONSUMER COUNCIL

9. PREPAID LEASE PAYMENTS

The prepaid lease payments represents leasehold land in Hong Kong held under long-term lease and are analysed for reporting purposes as:

	<u>2008</u> HK\$	<u>2007</u> HK\$
Non-current asset	42,805,877	43,141,176
Current asset	335,284	335,284
	<u>43,141,161</u>	<u>43,476,460</u>

The Council has pledged the buildings having a net book value of approximately HK\$11,360,563 (2005: HK\$11,373,761) to secure general banking facilities granted to the Council.

10. OTHER FINANCIAL ASSETS

Other financial assets included sundry debtors and loans and advances to staff. The amounts are unsecured and interest-free. Except for the loans and advances to staff are with fixed repayment terms, the other amounts are repayable on demand.

11. 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 1.1% to 5.2% (2007: 2.8125% to 4.55%) per annum.

12. ACCOUNTS PAYABLE AND ACCRUED CHARGES

The amount is unsecured, interest-free and repayable on demand.

13. DEFERRED INCOME

	<u>2008</u> HK\$	<u>2007</u> HK\$
Unexpended deferred income (note 1)		
Consumer Council Resource Centre	256,243	149,962
New Legislation Publicity Campaign	298,690	317,916
Parallel Importation Education Program	21,080	21,080
Review of web based services	983,693	629,080
Strengthening Consumer Protection Project	1,017,639	-
Other projects	1,069,088	1,216,680
	<u>3,646,433</u>	<u>2,334,718</u>
Deferred income in respect of grant received for acquisition of leasehold property (note 2)	9,106,900	9,503,000
	<u>12,753,333</u>	<u>11,837,718</u>
Analysed for reporting purposes as:		
Current	4,042,533	2,631,718
Non-current	8,710,800	9,206,000
	<u>12,753,333</u>	<u>11,837,718</u>

CONSUMER COUNCIL

13. DEFERRED INCOME - continued

Notes:

- 1) This represents the unexpended portion of Government grants for Non-Recurrent Projects and funds for other Non-Recurrent Projects.
- 2) In 2006, the Council received a government grant of HK\$9,800,000 towards the cost of acquisition of a leasehold property which was acquired during the year ended 2007. The amount had been treated as deferred income and was transferred to income over the useful lives of the relevant assets. This policy has resulted in a credit to the income and expenditure account of HK\$396,100 (2007: HK\$297,000) during the year.

14. SECURED BANK BORROWING

	<u>2008</u> HK\$	<u>2007</u> HK\$
Carrying amount repayable:		
On demand or within one year	243,198	184,175
More than one year, but not exceeding two years	251,711	182,206
More than two years but not more than five years	809,250	603,274
More than five years	<u>2,892,806</u>	<u>3,403,944</u>
	4,196,965	4,373,599
Less: Amounts due within one year shown under current liabilities	<u>(243,198)</u>	<u>(184,175)</u>
	<u>3,953,767</u>	<u>4,189,424</u>

In 2007, the Council obtained a mortgage loan of HK\$4,500,000. The loan bears interest at lower of prime rate or 0.75% over the HIBOR and will be repayable by monthly instalments. The proceeds were used to finance the acquisition of a leasehold property.

The bank borrowing as at the balance sheet date was secured by the pledge of assets as set out in notes 8 and 9.

15. LEASEHOLD PROPERTY CONTROL ACCOUNT

This represents the expenditure related to the acquisition of the Council's leasehold property and includes the purchase consideration, legal fees and disbursements, interest paid on the down payment, fitting-out and removal costs, less accumulated depreciation of buildings and leasehold improvement and accumulated amortisation of prepaid lease payments.

CONSUMER COUNCIL

16. EQUIPMENT CONTROL ACCOUNT

This represents the expenditure related to the acquisition of the Council's office equipment, computer equipment and furniture and fixtures, less accumulated depreciation.

17. DESIGNATED FUND FOR APPROVED PROJECTS

The amount represents the funding available to the Council for various activities approved/contracted by the Council but not yet incurred by the balance sheet date.

At the balance sheet date, the amounts represents:

	<u>2008</u> HK\$	<u>2007</u> HK\$
Online Choice Operation Reserve	4,000,000	3,250,000
Office equipment and maintenance	295,913	320,913
Testing and research projects	1,431,706	385,600
	<u>5,727,619</u>	<u>3,956,513</u>

CONSUMER COUNCILFOR MANAGEMENT PURPOSES ONLYFOR THE YEAR ENDED 31 MARCH 2008

NET INCOME FROM SALES OF "CHOICE" AND OTHER PUBLICATION

	<u>2008</u> HK\$	<u>2007</u> HK\$
SALES	<u>2,222,654</u>	<u>2,119,454</u>
DIRECT COST		
Printing, artwork and promotion cost	1,299,719	1,310,962
Postage	<u>439,019</u>	<u>374,616</u>
	<u>1,738,738</u>	<u>1,685,578</u>
NET INCOME	<u><u>483,916</u></u>	<u><u>433,876</u></u>

消費者委員會
(根據消費者委員會條例在香港註冊成立)

報告書及財務報表
截至二零零八年三月三十一日止年度

消費者委員會

報告書及財務報表
截至二零零八年三月三十一日止年度

內容	頁次
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獨立核數師報告書

致消費者委員會（「委員會」）

（根據香港消費者委員會條例在香港註冊成立）

本核數師行已完成審核消費者委員會（「委員會」）載於第 3 頁至第 20 頁的財務報表，包括二零零八年三月三十一日之資產負債表，以及截至該日止之收支結算表、權益變動表及現金流量表，以及主要會計政策概要及其他附註解釋。

委員會委員對財務表的責任

委員會委員須根據香港會計師公會頒佈的香港財務報告準則編制真實與公平的財務報表。有關責任包括設計、實施及維持與編制真實與公平的財務報表相應之內部監控，以使財務報表不存在由於欺詐或錯誤而導致的重大錯誤陳述；選擇及運用合適的會計政策；及按情況作出合理的會計估計。

核數師的責任

本行的責任是根據本行之審核，對該等財務報表提出意見，並只向整體委員會根據委託條款作出報告，而非作任何其他用途。本行並不會就本報告的內容，對任何人士負責或承擔任何責任。本行乃根據香港會計師公會頒佈的香港審計準則進行審核工作。該等準則要求本行遵守道德規範，並策劃及進行審核，以合理確定該等財務報表是否不存在有任何重大錯誤陳述。

審核涉及執行程序已獲取與財務報表所載數額及披露事項有關的審核憑證。所選擇的程序取決於核數師的判斷，包括評估由於欺詐或錯誤而導致財務報表存有重大錯誤陳述的風險。在評估該等風險時，核數師須考慮與委員會編制及真實與公平地呈列財務報表相關的內部監控，以設計適當的審核程序，但並非是對委員會內部監控的效能表達意見。審核亦包括評價執行委員會委員所採用會計政策的合適性及所作會計估計的合理性，以及評價財務報表的整體呈列方式。

本行相信，本行所獲得的審核憑證充足及適當，為本行的審核意見提供基礎。

獨立核數師報告書

致消費者委員會（「委員會」） - 續

（根據香港消費者委員會條例在香港註冊成立）

意見

本行認為，該等財務報表已根據香港財務報告準則真實並公平反映委員會於二零零八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

二零零八年七月七日

消費者委員會

收支結算表

截至二零零八年三月三十一日止年度

	附註	二零零八年 港幣	二零零七年 港幣
收入	6	<u>71,940,334</u>	<u>66,890,605</u>
減：			
支出			
預繳租賃款項攤銷		335,299	332,000
核數師酬金		145,000	125,000
消費者教育		395,222	421,884
國際消費者聯會會員費		291,410	220,000
委員津貼		40,950	48,400
物業、廠房及設備折舊		3,159,294	2,423,772
並非於五年內全部償還的銀行貸款的利息開支		207,367	161,599
國際會議及外訪		319,594	219,374
其他行政費用		2,078,264	1,692,395
辦事處有關費用		1,885,668	1,806,095
辦事處租賃費用		-	56,280
辦事處設備及維修		974,071	892,043
《選擇》月刊製作及推廣費		1,738,738	1,685,577
宣傳及公關費		433,965	313,617
僱員支出	7	55,533,163	52,148,043
研究及測試費		2,903,376	3,768,614
非經常性項目			
新法案的推廣		19,226	8,751
網站服務審閱		5,000	60,900
強化保護消費者計劃		343,630	-
其他項目		<u>557,240</u>	<u>784,795</u>
總支出		<u>71,366,477</u>	<u>67,169,139</u>
本年度淨盈餘（虧損）		<u>573,857</u>	<u>(278,534)</u>

消費者委員會

資產負債表

截至二零零八年三月三十一日止年度

	附註	二零零八年 港幣	二零零七年 港幣
非流動資產			
物業、廠房及設備	8	17,563,668	20,126,216
預繳租賃款項	9	<u>42,805,877</u>	<u>43,141,176</u>
		<u>60,369,545</u>	<u>63,276,392</u>
流動資產			
雜項債務人、按金及預繳款項	10	804,529	1,194,424
貸款及僱員墊款	10	264,968	264,245
預繳租賃款項	9	335,284	335,284
銀行結餘及現金	11	<u>13,677,047</u>	<u>8,716,683</u>
		<u>15,081,828</u>	<u>10,510,636</u>
流動負債			
已收訂閱費		850,427	808,322
應付賬項及應計費用	12	2,685,632	2,557,319
未放取之有薪年假撥備		3,632,492	3,442,403
遞延收入	13	4,042,533	2,631,718
有擔保銀行貸款	14	<u>243,198</u>	<u>184,175</u>
		<u>11,454,282</u>	<u>9,623,937</u>
流動資產淨額		<u>3,627,546</u>	<u>886,699</u>
		<u>63,997,091</u>	<u>64,154,091</u>
折合：			
自置物業統制賬項	15	59,143,261	61,186,163
設備統制賬項	16	1,561,568	2,416,513
核准項目指定基金	17	5,727,619	3,956,513
累積虧損		<u>(15,099,924)</u>	<u>(16,800,522)</u>
		<u>51,332,524</u>	<u>50,758,667</u>
非流動負債			
遞延收入	13	8,710,800	9,206,000
有擔保銀行貸款	14	<u>3,953,767</u>	<u>4,189,424</u>
		<u>12,664,567</u>	<u>13,395,424</u>
		<u>63,997,091</u>	<u>64,154,091</u>

載於第 3 頁至第 20 頁之財務報表已於二零零八年七月七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

-4-

消費者委員會

權益變動表

截至二零零八年三月三十一日止年度

	自置物業 統制賬項	設備統制 賬項	核准項目 指定基金	累積虧損	合計
	港幣	港幣	港幣	港幣	港幣
於二零零六年四月一日	<u>46,195,815</u>	<u>1,345,433</u>	<u>5,102,477</u>	<u>(1,606,524)</u>	<u>51,037,201</u>
年度虧損	-	-	-	(278,534)	(278,534)
由指定基金之調撥	-	-	(1,145,964)	1,145,964	-
由設備統制賬項之調撥	-	1,071,080	-	(1,071,080)	-
由自置物業統制賬項之調撥	<u>14,990,348</u>	-	-	<u>(14,990,348)</u>	-
於二零零七年三月三十一日	<u>61,186,163</u>	<u>2,416,513</u>	<u>3,956,513</u>	<u>(16,800,522)</u>	<u>50,758,667</u>
年度盈餘	-	-	-	573,857	573,857
由指定基金之調撥	-	-	1,771,106	(1,771,106)	-
由設備統制賬項之調撥	-	(854,945)	-	854,945	-
由自置物業統制賬項之調撥	<u>(2,042,902)</u>	-	-	<u>2,042,902</u>	-
於二零零八年三月三十一日	<u>59,143,261</u>	<u>1,561,568</u>	<u>5,727,619</u>	<u>(15,099,924)</u>	<u>51,332,524</u>

消費者委員會

現金流量表

截至二零零八年三月三十一日止年度

	二零零八年 港幣	二零零七年 港幣
經營業務		
本年度盈餘（虧損）	573,857	(278,534)
就作下列調整：		
就增加自置物業之政府資助	(396,100)	(297,000)
就增加物業、廠房及設備之政府資助	(158,870)	-
按揭貸款的利息開支	207,367	161,599
物業、廠房及設備折舊	3,159,294	2,423,772
預繳租賃款項攤銷	335,299	332,000
利息收入	<u>(515,567)</u>	<u>(669,343)</u>
於流動資金變動前之經營現金流量	3,205,280	1,672,494
應收賬項、按金及預繳款項之減少(增加)	388,392	(777,049)
貸款及向僱員預先付款之增加（減少）	(723)	48,249
預售訂閱費增加	42,105	53,209
應付賬項及應計費用增加（減少）	128,313	(905,702)
未放取之有薪年假撥備增加	<u>190,089</u>	<u>56,426</u>
經營業務產生的現金	3,953,456	147,627
已付利息	<u>(207,367)</u>	<u>(161,599)</u>
來自（用於）經營業務之現金淨額	<u>3,746,089</u>	<u>(13,972)</u>
投資活動		
已付利息	517,070	708,410
預付租賃款項新增	-	(11,383,661)
購置物業、廠房及設備	<u>(596,746)</u>	<u>(6,213,539)</u>
用於投資活動之現金淨額	<u>(79,676)</u>	<u>(16,888,790)</u>
融資活動		
新獲得有擔保銀行貸款	-	4,500,000
償還有擔保銀行貸款	(176,634)	(126,401)
非經常性項目所得之政府撥款	1,986,031	453,800
非經常性項目支出之政府撥款	(367,854)	(69,651)
其他非經常性項目所得之基金	409,648	422,972
其他非經常性項目支出之基金	<u>(557,240)</u>	<u>(323,483)</u>
來自融資活動之現金淨額	<u>1,293,951</u>	<u>4,857,237</u>
現金及現金等值增加（減少）淨額	4,960,364	(12,045,525)
於年度初之現金及現金等值	<u>8,716,683</u>	<u>20,762,208</u>
於年度末之現金及現金等值，代表銀行結存及現金	<u>13,677,047</u>	<u>8,716,683</u>

消費者委員會

財務報表附注

截至二零零八年三月三十一日止年度

1. 組織及活動

消費者委員會是根據 1977 年消費者委員會條例（香港法例第 216 章）成立的永久性法定團體，目的為保障及促進貨品、不動產及服務消費者的權益，資金來源主要是由政府撥款資助。

消費者委員會的註冊辦事處及主要運作地址為香港北角渣華道 191 號嘉華國際中心 22 樓。

財務報表乃以港幣呈列，同時，港幣亦是委員會的功能貨幣。

2. 採納新訂及經修訂香港財務報告準則

本年度內，委員會首次應用由香港會計師公會所頒佈二零零七年四月一號開始生效的多項新準則，修訂及詮釋。

香港會計準則第 1 號（經修訂）	資本披露
香港財務報告準則第 7 號	金融工具：披露
香港（國際財務報告詮釋委員會）詮釋第 8 號	香港財務報告準則第 2 號之範圍
香港（國際財務報告詮釋委員會）詮釋第 9 號	內置衍生工具之重估
香港（國際財務報告詮釋委員會）詮釋第 10 號	中期財務報告及減值
香港（國際財務報告詮釋委員會）詮釋第 11 號	香港財務報告準則第 2 號—集團及庫存股份交易

新訂之香港財務報告準則之採納發生在以下領域：

- 香港財務報告準則第 7 號“金融工具：披露”的影響是擴大了委員會財務報告中關於金融工具的披露範圍，尤其是對於市場風險的靈敏度分析。
- 香港會計準則第 1 號（經修訂）“資本披露”的影響是導致有關營運資本之目標、政策和運用過程資訊之披露。

其餘的新訂之香港財務報告準則之運用並未對目前或前期會計期限已準備和呈現之會計結果和財務狀況造成實質影響。因此，前期並沒調整需要。

消費者委員會

2. 採納新訂及經修訂香港財務報告準則 - 續

委員會並未提前採納以下已頒佈但尚未生效之新準則、修訂或詮釋。

香港會計準則第 1 號 (修訂本)	財務報告表之呈報 ¹
香港會計準則第 23 號 (修訂本)	貸款成本 ¹
香港會計準則第 27 號 (修訂本)	綜合及獨立財務報表 ²
香港會計準則第 32 號和第 1 號 (經修訂)	可贖回金融工具及清盤產生之義務 ¹
香港財務報告準則第 2 號 (經修訂)	歸屬條件及註銷 ¹
香港財務報告準則第 3 號 (修訂本)	業務合併 ²
香港財務報告準則第 8 號	營運分類 ¹
香港 (國際財務報告詮釋委員會) 詮釋第 12 號	特許服務權安排 ³
香港 (國際財務報告詮釋委員會) 詮釋第 13 號	客戶忠誠度計劃 ⁴
香港 (國際財務報告詮釋委員會) 詮釋第 14 號	香港會計準則第 19 號-對界定利益資產之限制, 最低資金規定和其之間相互作用 ³

¹由二零零九年一月一日或之後的年期生效

²由二零零九年七月一日或之後的年期生效

³由二零零八年一月一日或之後的年期生效

⁴由二零零八年七月一日或之後的年期生效

委員會委員預期以上準則、經修訂及詮釋委員會的結果和財政狀況並沒重大影響。

3. 主要會計政策

本財務報表是按實際成本法, 並根據香港會計師公會所頒佈的香港財務報告準則編制, 而所採用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價款的公平值釐定, 是日常業務運作中提供的商品及服務的應收金額, 扣除折扣及相關銷售稅項。

利息收入是以時間比例為基準, 按尚餘的本金結存及適用利率計算。

《選擇》月刊及其他刊物的銷售額, 以交付客戶時確認。

《選擇》月刊的網上訂閱服務, 收入於服務完成時確認。

《選擇》月刊的網上許可費, 收入以直線法與每份合約期內予以確認。

消費者委員會

3. 主要會計政策 - 續

政府資助

經常性項目

政府經常性撥款於政府劃撥資金時確認。

非經常性項目

政府非經常性撥款有規則地在有關期間確認為收益，以將該等撥款與需要彌補的有關費用相匹配。

自置物業

為彌補租賃物業購置成本的政府資助，在有關資產的可使用年期內確認為收益。

物業、廠房及設備

物業、廠房及設備乃按成本減折舊以及累計減值虧損入賬。

折舊乃經估計剩餘價值後按物業、廠房及設備之估計可使用年期以直線法註銷其正本計算。

一項物業、廠房及設備於出售時或預期繼續使用該項資產不會帶來經濟利益時予以註銷。註銷該項資產所產生的任何損益（按該項資產出售淨收益與其賬面值之間差額計算）在該項資產註銷之年度與該年度收支結算表內列賬。

租賃土地及建築物

為對租賃進行分類，租賃土地及建築物的土地及建築物要素會被分別考慮。所有權並不會在租賃期滿時轉讓予承租人的租賃土地屬於經營性租賃，除非租金不能在土地及建築物之間確實地分配，在這種情況下，整個租賃被視為金融租賃。

消費者委員會

3. 主要會計政策 - 續

金融工具

金融資產及金融負債於委員會已成為該等工具合約條文的訂約方時在委員會的資產負債表內予以確認。金融資產及金融負債初步按公平值計算，直接因金融資產及金融負債獲得或發行而產生的交易成本在初步確認時酌情增加或減少金融資產或金融負債的公平值。

金融資產

委員會的金融資產劃分為借貸和應收款項。所有金融資產的正常交易應以交易日為基準進行計量確認。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交易。

貸款與應收款項

貸款及應收款項包括各種債務人、貸款及僱員墊款，初步按照公平值計算，其後採用實際利率法以攤銷成本計算。如存在客觀證據顯示資產出現減值，應計提減值準備，計入收支結算表內。減值金額按照資產賬面值與實際利率折現的預計未來現金流量現值之間的差額而計算。

實際利率法

實際利率法是一種計算某金融資產的攤銷成本和各期利益收入的方法。實際利率是指將金融資產在預期存續間或適用的更短期間內的未來現金淨流量(包括所有支付的或收取的，屬於實際利率組成部分的費用、交易成本、和其他溢價或折讓)進行折現的利率。

金融資產的減值

金融資產評估是在每一個資產負債表日期按減值指標進行。金融資產減值是有客觀證據顯示，作為在該金融資產初步確認後發生的一件或以上事件的結果，估計未來金融資產的現金流量受影響。

客觀證據顯示減值情形包括：

- 發行人或交易對手的重大財政困難；或
- 默認或拖欠的利息或本金；或
- 債務人有可能陷入破產或金融重組。

消費者委員會

3. 主要會計政策 - 續

金融工具 - 續

金融資產 - 續

金融資產的減值 - 續

以攤銷成本列賬的金融資產，減值損失在有客觀證據顯示資產減值時可確認於利潤或虧損中，並按照資產賬面值與實際利率折現的預計未來現金流量現值之間的差額而計算。

金融資產賬面價值的減少是受其減值虧損直接影響。

以攤銷成本衡量的金融資產，如果在隨後的期間，減值損失降低，並且該降低客觀上與減值被確認後相應事件有關，在該資產的減值撥回日之賬面值不會超過如減值未被確認攤銷成本本來的價值的程度上，前期確認的減值損失便通過利潤或虧損的方式撥回。

金融債務

金融債務是按照簽訂的合同安排主旨及金融債務和資產工具的定義來進行分類。

實際利率法

實際利率法是一種計算某金融債務的攤銷成本和各期利益支出分配的方法。實際利率是指將金融債務在預期存續間或適用的更短期間內的未來現金淨流量進行折現的利率。

利息開支基於實際利獲得確認。

其他金融負債

其他金融負債是最初以公平價值計算，並隨後採用實際利率法以攤銷成本計算。

消費者委員會

3. 主要會計政策 - 續

金融工具 - 續

撤銷

當從資產獲得現金流量的權利屆滿，或金融資產被轉讓和委員會實質轉移金融資產所有權的風險及回報時，金融資產被註銷。金融資產一經註銷，資產的賬面值及所獲價款的數額與已直接確認為權益的累計收益或虧損之間的差額，便被確認為利潤或虧損額。

相關合同中規定的義務被解除、註銷或屆滿時，金融負債將撤銷。被撤銷的金融負債的賬面價值和已支付或應支付的價款之間的差額確認為的利潤或虧損額。

有形資產的減值

委員會於每個結算日審查有形資產之賬面值，以決定有否任何跡象顯示該等資產已經出現減值虧損。如果估計資產的可收回金額會少於賬面值則資產的賬面值將減少為其可收回金額。減值虧損即時確認為開支。

當減值虧損隨後撥回，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會超過該資產於過往年度並無出現虧損所擬定之賬面值。該撥回的減值損失即時列入收入與支出賬目。

營運租賃

根據租約所須支付之租金乃於有關租約期內按直線基準以收入及支出形式扣除。作為訂立經營租約之鼓勵因素所收取或應收取的利益乃於租約期內按直線基準作為租金支出減少確認。

消費者委員會

3. 主要會計政策 - 續

外幣交易

在編制委員會財務報表時，以功能貨幣以外之貨幣（外幣）所進行之交易以其功能貨幣（即該委員會經營所在主要經濟環境使用的貨幣）交易日期當日的匯率記賬。於各結算日，以外幣項目均按結算日當日的匯率重新換算。以外幣實際成本計算的非貨幣項目則毋須重新換算。

因結算貨幣項目及換算貨幣項目而產生的匯兌差額均計入該期間的收支結算表內。

借貸成本

所有借貸成本均確認為並記入所發生期間的收支結算表的財務成本內。

退休福利費用

就定額供款退休福利計劃所支付的款項，在員工提供服務並因此享有供款資格時確認為開支。

4. 資本風險管理

委員會得到的基金主要來自政府資助，委員會委員對其進行管理以確保委員會持續正常運作。委員會整體策略從上年度至今保持不變。

消費者委員會

5. 金融工具

a) 金融工具的種類

	<u>二零零八年</u> 港幣	<u>二零零七年</u> 港幣
貸款及應收賬項（包括現金和現金等值）	<u>14,217,165</u>	<u>9,679,857</u>
已攤銷成本的金融負債	<u>6,006,359</u>	<u>5,948,088</u>

b) 財務風險管理目標及政策

委員會的主要金融工具包括雜項應收賬項、貸款及員工墊款、現金及銀行存款、應付賬項以及有擔保銀行貸款，該等金融工具之詳情披露於各附註中。與該等金融工具有關的風險及如何減緩該等風險的政策載於下文，委員會委員對該等風險進行管理與監控，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及金額並不重大，故委員會就其雜項應收賬以及貸款和員工墊款並無重大信貸風險。

銀行存款的信貸風險有限，概因對方大多是有著較高信貸評級的銀行。

市場風險

外幣風險管理

委員會在某些交易是以下列貨幣（不同於委員會功能貨幣即港幣）作為計算單位，所以委員會會遇有外幣風險。在作出報告之日，委員會外幣金融資產及負債之賬面價值如下：

	<u>資產</u>		<u>債務</u>	
	<u>二零零八年</u> 港幣	<u>二零零七年</u> 港幣	<u>二零零八年</u> 港幣	<u>二零零七年</u> 港幣
美金	208,001	205,467	-	-
歐元	-	<u>298,209</u>	<u>400,207</u>	<u>208,120</u>

消費者委員會

5. 金融工具 - 續

b. 財務風險管理目標及政策 - 續

市場風險 - 續外幣風險管理 - 續

委員會於年結日受到外匯匯率可能的合理變化的顯著影響，以下的列表顯示委員會收入及支出因此而產生的變化概況：

	二零零八年		二零零七年	
	增加(減少) 的外幣匯率	對收入(支出) 的影響 港幣	增加(減少) 的外幣匯率	對收入(支出) 的影響 港幣
美金	3%	6,240	3%	6,164
	(3%)	(6,240)	(3%)	(6,164)
歐元	10%	(40,021)	10%	(9,009)
	(10%)	40,021	(10%)	9,009

委員會委員認為由於年度末的披露並不反映整年的披露情況，因此靈敏度分析並不是外匯匯率風險的存在表現。

利息風險

委員會的收入及經營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可變利率計息的銀行貸款。委員會的政策是將多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，而委員會亦會持續關注現金流量的利率風險。

流動風險

委員會經營主要由政府撥款資助。由於委員會每年編制預算並上報政府申請政府資助，且其嚴密監控其現金流量狀況，因此，委員會認為其所承受的流動風險已降至最低。

銀行結餘及現金包括現金以及委員會所持有的原到期日到三個月左右的通知存款。

消費者委員會

5. 金融工具 - 續

b. 財務風險管理目標及政策 - 續

流動風險 - 續

流動和利息列表

下列表格詳細列出了委員會非衍生金融負債的剩餘合約到期日。本表格是按照委員會基於需要付款的最早日期為金融負債的非貼現現金流來編制的。

	加權平均 實際有效利率 %	六個月 或以下 港幣	六至十 二個月 港幣	一至五年 港幣	五年以上 港幣	非折現 現金流金額 港幣	賬面淨額 港幣
二零零八年							
應付款和應計費用	-	1,809,394	-	-	-	1,809,394	1,809,394
有擔保銀行貸款	3.45	<u>192,000</u>	<u>192,000</u>	<u>1,536,000</u>	<u>3,354,071</u>	<u>5,274,071</u>	<u>4,196,965</u>
		<u>2,001,394</u>	<u>192,000</u>	<u>1,536,000</u>	<u>3,354,071</u>	<u>7,083,465</u>	<u>6,006,359</u>
二零零七年							
應付款和應計費用	-	1,468,207	106,282	-	-	1,574,489	1,574,489
有擔保銀行貸款	4.90	<u>192,000</u>	<u>192,000</u>	<u>1,536,000</u>	<u>4,493,714</u>	<u>6,413,714</u>	<u>4,373,599</u>
		<u>1,660,207</u>	<u>298,282</u>	<u>1,536,000</u>	<u>4,493,714</u>	<u>7,988,203</u>	<u>5,948,088</u>

c. 公平值

金融資產及金融負債的公平值乃根據公認定價模式而定，該模式是以通過可見的現行市場交易價格來進行的折現現金流量分析為基礎。

委員會委員認為，按攤銷成本記入財務報表的金融資產及金融負債的帳面值接近其相應的公平值。

消費者委員會

6. 收入

	二零零八年 港幣	二零零七年 港幣
政府資助額-經常性	66,703,679	61,405,000
銀行存款利息	515,567	669,343
許可費用	750,000	1,000,000
銷售《選擇》月刊及其他刊物	2,222,654	2,119,454
雜項收入	268,368	327,049
非經常性項目政府津貼收入		
-增加自置物業的資助	396,100	297,000
-新法規推廣	19,226	8,751
-網站服務審閱	156,137	60,900
-加強消費者保護項目	351,363	-
其他非經常性項目	<u>557,240</u>	<u>1,003,108</u>
	<u>71,940,334</u>	<u>66,890,605</u>

7. 員工成本

員工成本包括對退休福利計劃之供款，金額為港幣 5,479,954 元（二零零七年：港幣 4,889,316 元）。

8. 物業、廠房及設備

	樓宇 港幣	租賃物業裝修 港幣	辦公設備 港幣	電腦設備 港幣	傢俬及裝置 港幣	合計 港幣
成本						
於二零零六年四月一日	11,824,256	2,985,985	546,397	790,948	166,835	16,314,421
添置	<u>2,630,518</u>	<u>2,848,666</u>	<u>560,436</u>	<u>1,111,318</u>	<u>282,601</u>	<u>7,433,539</u>
於二零零七年三月三十一日	14,454,774	5,834,651	1,106,833	1,902,266	449,436	23,747,960
添置	<u>-</u>	<u>-</u>	<u>46,464</u>	<u>532,602</u>	<u>17,680</u>	<u>596,746</u>
於二零零八年三月三十一日	<u>14,454,774</u>	<u>5,834,651</u>	<u>1,153,297</u>	<u>2,434,868</u>	<u>467,116</u>	<u>24,344,706</u>
折舊						
於二零零六年四月一日	442,028	597,197	13,335	91,248	54,164	1,197,972
本年度折舊額	<u>516,012</u>	<u>1,024,485</u>	<u>378,960</u>	<u>430,241</u>	<u>74,074</u>	<u>2,423,772</u>
於二零零七年三月三十一日	958,040	1,621,682	392,295	521,489	128,238	3,621,744
本年度折舊額	<u>540,673</u>	<u>1,166,930</u>	<u>441,468</u>	<u>835,196</u>	<u>175,027</u>	<u>3,159,194</u>
於二零零八年三月三十一日	<u>1,498,713</u>	<u>2,788,612</u>	<u>833,763</u>	<u>1,356,685</u>	<u>303,265</u>	<u>6,781,038</u>
帳面值						
於二零零八年三月三十一日	<u>12,956,061</u>	<u>3,046,039</u>	<u>319,534</u>	<u>1,078,183</u>	<u>163,851</u>	<u>17,563,668</u>
於二零零七年三月三十一日	<u>13,496,734</u>	<u>4,212,969</u>	<u>714,538</u>	<u>1,380,777</u>	<u>321,198</u>	<u>20,126,216</u>

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上述物業、廠房及設備項目乃根據其估計可使用年期以直線法按以下年率進行折舊：

樓宇	3.75%
租賃物業裝修	20%
辦公設備	33.33%
電腦設備	33.33%
傢俬及裝置	33.33%

委員會已抵押賬面淨值約港幣 4,309,535(二零零七年：港幣 4,977,913)的樓宇，作為獲得一般銀行貸款的擔保。

9. 預繳租賃款項

預繳租賃款項乃為於香港根據長期租約持有之租賃土地，按呈報目的分析如下：

	二零零八年 港幣	二零零七年 港幣
非流動資產	42,805,877	43,141,176
流動資產	<u>335,284</u>	<u>335,284</u>
	<u>43,141,161</u>	<u>43,476,460</u>

委員會已抵押賬面淨值約港幣 11,360,563(二零零五年：港幣 11,373,761)的樓宇，作為獲得一般銀行貸款的擔保。

10. 其他金融資產

其他金融資產包括各種債務人和貸款及員工墊款。總數是沒有擔保和無利息的。除了貸款及員工墊款適用固定的償還條件外，其他數額均應即期償還。

11. 銀行結餘和現金

銀行結餘與現金包括了現金和 3 個月或更短時間到期的存款，其利息根據每年由 1.1%到 5.2%的市場利率（二零零七年：2.8125%到 4.55%）計算。

12. 應付賬項和應計費用

此數額是沒有擔保、無利息和需要即期償還的。

消費者委員會

13. 遞延收入

	<u>二零零八年</u> 港幣	<u>二零零七年</u> 港幣
未支付的遞延收入（附註一）		
消費者協會資源中心	256,243	149,962
新法案宣傳活動	298,690	317,916
水貨教育宣傳計劃	21,080	21,080
網站服務審閱	983,693	629,080
加強保護消費者計劃	1,017,639	-
其他項目	<u>1,069,088</u>	<u>1,216,680</u>
	3,646,433	2,334,718
購置自置物業所獲資助的遞延收入（附註二）	<u>9,106,900</u>	<u>9,503,000</u>
	<u>12,753,333</u>	<u>11,837,718</u>
就呈報目的分析如下：		
流動	4,042,533	2,631,718
非流動	<u>8,710,800</u>	<u>9,206,000</u>
	<u>12,753,333</u>	<u>11,837,718</u>

附註：

- 1) 此乃非經常性項目的政府資助以及其他非經常性項目的資金的未支付部分。
- 2) 委員會在 2006 年獲得政府資助港幣 9,800,000 元用來購置一項自置物業並於 2007 年末購得此物業。該款項按遞延收入處理，在有關資產的可使用年期內轉為收入。此政策令年內收支結算表產生貸項金額港幣 396,100 元（2007 年為港幣 297,000）。

14. 有擔保銀行貸款

	<u>二零零八年</u> 港幣	<u>二零零七年</u> 港幣
應償還賬面金額：		
按要求或一年內	243,198	184,175
一年以上及兩年以內	251,711	182,206
兩年以上及五年以內	809,250	603,274
五年以上	<u>2,892,806</u>	<u>3,403,944</u>
	4,196,965	4,373,599
減：流動負債項下的一年內到期金額	<u>(243,198)</u>	<u>(184,175)</u>
	<u>3,953,767</u>	<u>4,189,424</u>

消費者委員會

2007年，委員會獲得一項按揭貸款港幣4,500,000元。該貸款按最優惠利率或香港銀行同業隔夜拆息率（HIBOR）上浮0.75%的較低者計息，按月分期還債。貸款所得用於購置一項自置物業。

結算日的銀行貸款以附註8及附註9所述的資產抵押作為擔保。

15. 自置物業統制賬項

該賬項為委員會自置物業的有關支出，包括購入價、法律費用及其他支出、分期付款之首期的利息支出、裝配及搬運費，扣除樓宇以及租賃裝修的累計折舊和預繳租賃款項的累積攤銷。

16. 設備統制賬款

此與乃購置委員會辦事處設備、電腦設備、傢俬及裝置有關的開支，並經扣除累積折舊。

17. 已批准項目指定基金

此基金為與委員會已批准/訂約項目各類業務活動有關可供委員會動用但於年結日尚未使用的資金。

於年結日，該基金為：

	<u>二零零八年</u>	<u>二零零七年</u>
	港幣	港幣
網上《選擇》月刊營運儲備	4,000,000	3,250,000
辦事處設備及維修	295,913	320,913
測試及研究項目	<u>1,431,706</u>	<u>385,600</u>
	<u>5,727,619</u>	<u>3,956,513</u>

消費者委員會

供管理人員參考

截至二零零八年三月三十一日止年度

《選擇》月刊及其他刊物銷售淨收入

	<u>二零零八年</u> 港幣	<u>二零零七年</u> 港幣
銷售額	<u>2,222,654</u>	<u>2,119,454</u>
直接成本		
印刷、排版及推廣費用	1,299,719	1,310,962
郵費	<u>439,019</u>	<u>374,616</u>
	<u>1,738,738</u>	<u>1,685,578</u>
淨收入	<u>483,916</u>	<u>433,876</u>

Consultation Papers Responded to by the Council (2007-2008)

回應諮詢文件

Legislative Council Panel on Economic Services on "Strengthen the Protection for Mainland Visitors"
立法會經濟事務委員會 — 就「加強保障內地旅客」呈交的意見 (18.4.07)

Legislative Council Panel on Food Safety and Environmental Hygiene on "Regulation of the level of arsenic in dried food products"
立法會食物安全及環境衛生事務委員會 — 就《食物內砷含量的規管》呈交的意見 (8.5.07)

Commerce, Industry and Technology Bureau – Submission on Copyright Protection in the Digital Environment
工商及科技局 — 就「數碼世界之版權保護」提交的意見書 (21.5.07)

Legislative Council Bills Committee on Revenue Bill 2007
立法會法案委員會 - 就2007年收入條例草案呈交的意見 (25.5.07)

Legislative Council Bills Committee on the "Energy Efficiency (Labelling of Products) Bill"
立法會法案委員會 - 就《能源效益(產品標籤)條例草案》提交的意見書 (1.6.07)

Legislative Council Panel on Health Services on "Regulation of Health Maintenance Organisations"
立法會衛生事務委員會 — 就「保健組織的規管」提交的意見書 (11.6.07)

Legislative Council Panel on Information Technology and Broadcasting - "Progress in the implementation of digital terrestrial television broadcasting in Hong Kong"
立法會資訊科技及廣播事務委員會 — 就「香港數碼地面電視廣播的推行」提交的意見書 (11.6.07)

Legislative Council Bills Committee on Clauses 21 and 22 of the Statute Law (Miscellaneous Provisions) Bill 2007
立法會法案委員會 — 就《2007年成文法(雜項規定)條例草案》第廿一及廿二條提交的意見書 (16.6.07)

Legislative Council Panel on Information Technology and Broadcasting – Report on Review of Public Service Broadcasting in Hong Kong
立法會資訊科技及廣播事務委員會 — 就「香港公共廣播服務檢討報告」提交的意見書 (29.6.07)

Legislative Council Panel on Information Technology and Broadcasting – Release of Spectrum for Broadband Wireless Access Services
立法會資訊科技及廣播事務委員會 — 就「騰出頻譜以提供寬頻無線接達服務」提交的意見書 (18.7.07)

Legislative Council Panel on Information Technology and Broadcasting – Review of Regulatory Framework for Universal Service Arrangements
立法會資訊科技及廣播事務委員會 — 就「檢討全面服務安排的規管架構」提交的意見書 (18.7.07)

Legislative Council Panel on Information Technology and Broadcasting – Provision of Consumer Information in relation to Residential Broadband Use in Hong Kong
立法會資訊科技及廣播事務委員會 — 就「香港使用住宅寬頻服務向消費者提供資訊」提交的意見書 (18.7.07)

Department of Health (Pharmaceutical Service) – Proposals for types of products which may be excluded from control as pharmaceutical products
衛生署(藥劑事務部) — 撇除於藥劑製品管制的建議產品類別 (23.7.07)

Office of the Privacy Commissioner for Personal Data – Consultation Paper on Amendments to Code of Practice on Consumer Credit Data

香港個人資料私隱專員公署 — 就「個人信貸資料實務守則的修訂」提交的意見書 (24.7.07)

Medical Devices RIA Team on “Regulation of Medical Devices”

醫療儀器規管影響評估小組 - 就《建議規管醫療儀器的規管影響評估》提交的意見書 (8.10.07)

Office of the Telecommunications Authority – Code of Practice under the Unsolicited Electronic Messages Ordinance

電訊管理局 — 就《非應邀電子訊息條例》實務守則提交的意見書 (10.10.07)

Legislative Council Bills Committee – Buildings (Amendment) Bill 2007

立法會法案委員會 — 就《2007年建築（修訂）條例草案》提交的意見書 (26.1.08)

Transport Advisory Committee – A Review on the Mode of Operation and Quality of the Taxi Services in Hong Kong

交通諮詢委員會 — 就「的士營運檢討」提交的意見書 (31.1.08)

Legislative Council Bills Committee - Trade Descriptions (Amendment) Bill 2007

立法會法案委員會 — 《2007年商品說明（修訂）條例草案》 (18.2.08)

Legislative Council Bills Committee on the “Product Eco-responsibility Bill”

立法會法案委員會 - 就《產品環保責任條例草案》提交的意見書 (18.2.08)

Commerce and Economic Development Bureau – Report on Fairness for all in the Marketplace for Consumers and Business

商務及經濟發展局 — 《公平營商·買賣共贏》報告 (25.2.08)

Legislative Council Subcommittee on Draft Subsidiary Legislation Relating to the Civil Justice Reform

立法會小組委員會 — 就《民事司法改革附屬法例草擬》提交的意見書 (4.3.08)

Office of the Telecommunications Authority – Consultation Paper on Licensing Framework for Unified Carrier Licence

電訊管理局 — 就「綜合傳送者牌照架構」諮詢文件提交的意見書 (18.3.08)

Food and Health Bureau on the Proposed “Food Safety Bill”

食物及衛生局 - 就《食物安全條例草案》提交的意見書 (31.3.08)

Consumer Advice Centres

消費者諮詢中心

Hotline Centre 消費者投訴熱線：2929 2222

Fax 傳真號碼：2590 6271

Website 網站：<http://www.consumer.org.hk>

E-mail 電郵地址：cc@consumer.org.hk

Hong Kong 香港區

a. 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

b. Central & Western Consumer Advice Centre

G/F, Harbour Building

38 Pier Road

Central

中西區諮詢中心

中環統一碼頭道38號海港政府大樓地下

Kowloon 九龍區

a. 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

b. 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

c. 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

a. 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

b. 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

c. 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

Product Testing Reports

產品試驗報告

1. ELECTRICAL & ELECTRONIC GOODS

電氣及電子產品

- Mobile Phone Handsets (3 updates, total 69 models)
流動電話手機（出版3次，共69個型號）
- Printers 打印機
- All-in-one Printers 多功能打印機
- Smartphones 智能手機
- Multimedia Projectors 多媒體投影機
- CRT Television Sets 顯像管電視機
- DVD / HD Video Recorders DVD / HD 錄影機
- Portable Audio/Video Players
(2 updates, total 39 models)
MP3/PMP機（出版2次，共39個型號）
- Mobile Phone Batteries 手機充電電池
- Mobile Phone Chargers 手機充電器
- Electric Fans 電風扇
- Headphones 耳筒
- Bluetooth Headsets for Mobile Phones
藍牙耳機
- Blood Glucose Meters 家用血糖機
- Game Consoles 電視遊戲機
- Vacuum Cleaners and Electric Sweepers
吸塵機及電掃把
- Split-type Air Conditioners 分體式冷氣機
- Refrigerators 雪櫃
- Washing Machines and Washer-dryers
洗衣機及洗衣乾衣機
- Electric Herbal Medicine Pots 保健壺
- Christmas Lights 聖誕燈串

2. PHOTOGRAPHIC EQUIPMENT & SOFTWARE

攝影器材及軟件

- Digital Cameras (2 updates, total 55 models)
數碼相機（出版2次，共55個型號）

- Photo Printers 相片打印機
- Digital Camcorders 數碼攝錄機
- Photo Software 數碼照片管理軟件

3. FOOD & HEALTH FOOD PRODUCTS

食物及健康食品

- Dried Pork, Dried Beef and Shredded Squid
豬肉乾、牛肉乾、魷魚絲
- Peanuts and Tree Nuts 花生及木本堅果
- Prepackaged Fruit Teas and Drinks
東南亞風味的預先包裝飲品
- Bakery Products, Fried Foods and Butter
and Margarine/Margarine-like Products
烘焙、油炸及軟人造牛油類食品
- Dried Crocodile Meat 鱷魚肉乾
- Lingzhi Spore Health Food
靈芝孢子健康食品

4. PERSONAL PRODUCTS 個人用品

- Mascara 睫毛液
- Face Cream 面霜
- Eyeglasses 眼鏡

5. HOUSEHOLD PRODUCTS 家庭用品

- Household Dehumidifying Agents
家用吸濕劑

6. OTHERS 其他

- Cigarettes 香煙
- Suitcases 行李喼

Product Study Reports

產品研究報告

1. FOOD & NUTRITION 食品及營養

- Red Rice and Black Rice 紅米及黑米
- Oilfish and Cod 油魚及鱈魚
- Biscuits, Cakes, Yoghurt and Frozen Confectionery 餅乾、蛋糕、乳酪及冰凍甜點

2. HEALTH & BEAUTY 保健美容

- Blueberry and Bilberry Health Food Products 藍莓精華
- Apnea and Breathing Machines 睡眠窒息症及呼吸機
- Contraceptive Pills and Patches 避孕藥與避孕貼
- Durability Period After Opening of Cosmetic Products 化妝品開封後的使用期
- Medicines for Common Cold and Influenza 傷風感冒藥物
- Vitamin and Mineral Supplements 維他命與礦物質補充劑
- Choosing Blood Glucose Meters 選購血糖機
- Vaccines for Pneumococcus Pneumonia 肺炎鏈球菌疫苗
- Herbal Drinks 涼茶
- Cycling 踏單車
- Escalator Safety 扶手電梯意外
- Polycarbonate Feeding Bottles 聚碳酸酯奶樽
- Better Air Quality 清新空氣

3. COMPUTER, ELECTRICAL & ELECTRONIC PRODUCTS 電腦、電氣及電子產品

- Electric Water Heaters 電熱水爐
- Power Windows and Doors of Cars 汽車電動門窗安全提示
- Electric Fans 電風扇

- Headlamps 車頭燈
- Disposal of Compact Fluorescent Lamps 棄置慳電膽
- Protection of Personal Data Stored in Computers 保護電腦內的個人資料
- HDTV 高清電視機
- HDTV Set-top Boxes 高清電視機頂盒
- Labelling of Digital TV Tuners 數碼電視接收器標籤

4. HOUSEHOLD PRODUCTS 家庭用品

- Air Fresheners & Formaldehyde Eliminators 空氣清新劑及甲醛消除劑
- Paints 油漆
- Patients of G6PD Deficiency and Insect Repellent Products 蠶豆症患者與衣物防蟲劑
- Down Clothes and Down Quilts 羽絨衣及羽絨被
- DIY Installation of Hanged Cupboards 自行安裝吊櫃

5. PERSONAL PRODUCTS 個人用品

- Weight of School Bags 書包重量

6. REGULAR COLUMNS 專欄

ANSWERING CONSUMERS' QUERIES

消費者信箱 / 讀者回響

- Fried Fritters 油炸鬼

Surveys and Service Study Reports

調查及服務研究報告

Opinion Surveys / Price Surveys 消費者意見普查 / 價格普查

- Supermarket Price Survey 超市價格調查
- Advance Bonus Point Schemes 預支信用卡積分
- Pay TV Services 收費電視服務
- Health Check Packages 健康檢查套餐
- Fees and Charges of MPF Funds 強積金收費
- Textbook Price Survey 教科書價格調查
- Evaluation of MPF Performance 強積金「成績表」
- Textbook Expenditure Survey 購書費調查
- Monthly Stocks Saving Plan 月供股票計劃
- Textbook Revision 教科書改版
- Tax Loans 稅貸計劃
- Laser Eye Surgery Treatment 激光矯視服務
- Bread Price Survey 麵包價格調查
- Terms and Fees of Warranty and Maintenance Services of Household Electrical Appliances 家電保養和維修服務收費

Other Surveys / In-depth Studies 其他調查報告及深入研究

- Medical Discount Cards 醫療折扣卡
- Air Tickets 機票
- Indoor Tanning 室內照太陽燈
- Postnatal Care Services 陪月服務
- Height Increase Scams 誤導廣告 — 「特快增高」
- Nail Enhancement Services 水晶甲服務
- Food Prices 食品價格
- Mini-storage Rental Services 迷你倉租賃服務
- Myths in Beauty Treatment of Double Eyelids 誤導廣告 — 「永久雙眼皮」
- Removal of Wrinkles and Whitening Drips 除皺美容和美白針
- Electronic Air Tickets 電子機票
- Mobile Data Roaming Service 流動數據漫遊服務

Consumer Rights Reporting Awards 2008 Award Winners

消費權益新聞報道獎2008得獎名單

Category : News

組別：新聞

Gold Award 金獎

有線涉謊言教材派員工
勞康言、陳志偉 — 明報

Silver Award 銀獎

東海堂竄改麵包食用日期
隔夜麵包當新鮮麵包賣
鄔詠恩、陳志偉 — 明報

Bronze Award 銅獎

豬肉每斤44元 歷來新高
冼韻姬、陳凱迎 — 經濟日報

Merit Award 優異

機場咖啡店「熱點」存大漏洞
Wi-Fi上網隨時泄資料
陳志偉 — 明報

Merit Award 優異

「扇油」魚扒 食肆照賣
張一華、陳意婷 — 星島日報

Merit Award 優異

Open more doors,
medical body urged
Lilian Goh, Ella Lee — SCMP

Category : Features

組別：特寫

Gold Award 金獎

低脂奶不低脂 標籤例下現形
冼韻姬 — 香港經濟日報

Silver Award 銀獎

公平綠茶
陳曉蕾 — 明報周刊

Bronze Award 銅獎

發1短訊變700個 收\$1500
冼韻姬、梁寶華 — 香港經濟日報

Merit Award 優異

凍飲冰塊勁含菌易肚扁
白琳、林浚川 — 蘋果日報

Merit Award 優異

食物通脹狂飆 10元貶至9元
陳凱迎、伍瑋瑋、冼韻姬、王嘉嘉
經濟日報

Merit Award 優異

手機誤上網 埋單萬六元
陳志偉 — 明報

Category : Television

組別：電視

Gold Award 金獎

公平貿易 — 杯中的貧與富
良心消費者
岑應

A Fairer Future

Fair's Fare

Patrick Fok

電視廣播有限公司

Silver Award 銀獎

食物恐慌
翁振輝 — 電視廣播有限公司

Bronze Award 銅獎

雞蛋紅了
方曉山、熊嘉榮 — 香港電台

Merit Award 優異

毒菜
盧綽怡 — 亞洲電視

Category : Radio

組別：電台

Gold Award 金獎

美·白老鼠
黃凱宜 — 香港電台

Silver Award 銀獎

餿水油的滋味
何景文 — 自由亞洲電台

Bronze Award 銅獎

<保險·有險>系列
任順熙 — 香港電台

Merit Award 優異

教科書價年年加，家長無奈
丁萍 — 商業電台

Merit Award 優異

從巴布亞新畿內亞樹林消失，
看FSC認證木材製傢俬之重要性
劉雅欣 — 香港電台

Category : Press Photo

組別：新聞攝影

Gold Award 金獎

誤導購買
黃賢創 — 蘋果日報

Silver Award 銀獎

"踩界"算不算違法
楊陽明 — 明報

Bronze Award 銅獎

鱈魚風波狂肚瀉，
疑患腸癌惶恐渡日
車耀開 — 香港經濟日報

Merit Award 優異

遇火測試
曾顯華 — 蘋果日報

Merit Award 優異

決定退貨
曾國宗 — 明報

Winners of the Consumer Culture Study Award XI (2007-2008)

第九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	《「中」「環」交錯 — 中環嘉咸街街市》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
Second 亞軍	《「燒」費文化》	Madam Lau Kam Lung Secondary School of Miu Fat Buddhist Monastery 妙法寺劉金龍中學
Third 季軍	《神通廣大》	Lai King Catholic Secondary School 荔景天主教中學
	《漂綠真相》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學（元朗）
Distinguished Award 傑出作品獎	《高清·貧》	TWGHs C Y Ma Memorial College 東華三院馬振玉紀念中學
Merit 優異獎	《求求祈祈》	Shi Hui Wen Secondary School 釋慧文中學
The Best Topic Award 最佳選題獎	《漂綠真相》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學（元朗）
Merits for the Best Topic Award 優異選題獎	《「燒」費文化》	Madam Lau Kam Lung Secondary School of Miu Fat Buddhist Monastery 妙法寺劉金龍中學
	《「中」「環」交錯 — 中環嘉咸街街市》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
	《求求祈祈》	Shi Hui Wen Secondary School 釋慧文中學
	《高清·貧》	TWGHs C Y Ma Memorial College 東華三院馬振玉紀念中學

Senior Division 高級組

Award 獎項	Topic 考察題目	School 學校
Winner 冠軍	《Speed Up》	St. Paul's Secondary School 聖保祿中學
Second 亞軍	《時間與消費》	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Third 季軍	《廿一世紀「易」手網絡》	Tin Ka Ping Secondary School 田家炳中學
	《「叟」望「商」助》	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學

Distinguished Awards 傑出作品獎	《愛是這樣甜》	Pentecostal School 五旬節中學
	《Love Actually》	Wa Ying College 華英中學
	《為善最樂？》	Wa Ying College 華英中學
The Best Topic Award 最佳選題獎	《時間與消費》	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Merits for the Best Topic Award 優異選題獎	《愛是這樣甜》	Pentecostal School 五旬節中學
	《為善最樂？》	Wa Ying College 華英中學
	《「叟」望「商」助》	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
The Best Presentation Award 最佳表達方式獎	《廿一世紀「易」手網絡》	Tin Ka Ping Secondary School 田家炳中學
Merit for the Best Presentation Award 優異表達方式獎	《時間與消費》	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學

Special Commend 特別推介

Award 獎項	Topic 考察題目	School 學校
Convenient Browsing Design 便捷瀏覽設計	《有限選擇·無限可樂》	Carmel Alison Lam Foundation Secondary School 迦密愛禮信中學

Special Mentions 特別嘉許

Award 獎項	Topic 考察題目	School 學校
Special Mentions 特別嘉許	《積分何處come?》	St. Mary's Canossian College 嘉諾撒聖瑪利書院
	《消費人情味 人情味消費》	Baptist Wing Lung Secondary School 浸信會永隆中學
	《五「齡」鏡》	Cognitio College (Hong Kong) 文理書院(香港)
	《唔「晒」吾水》	HKMA David Li Kwok Po College 香港管理專業協會李國寶中學
	《阿占與阿卜》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學(元朗)
	《擲出彩虹》	Kiangsu-Chekiang College (Kwai Chung) 葵涌蘇浙公學
	《明智の選》	China Holiness Church Living Spirit College 中華聖潔會靈風中學
	《「謎」上師奶 一探討香港低下階層的家庭主婦在街市的消費文化》	Po Leung Kuk 1983 Board of Directors' College 保良局八三年總理中學
《「鈴」的誘惑》	Po Leung Kuk 1984 College 保良局甲子年中學	

《一杯啡》	Pok Oi Hospital Chan Kai Memorial College 博愛醫院陳楷紀念中學
《玄消？玄來如此》	SKH Chan Young Secondary School 聖公會陳融中學
《凡·飯·煩》	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
《你今日扭左未？》	Chiu Lut Sau Memorial Secondary School 趙聿修紀念中學

Special Mentions (Topic) 特別嘉許（選題）

Award 獎項	Topic 考察題目	School 學校
Special Mentions (Topic) 特別嘉許（選題）	《儷影雲裳》	Heung To Middle School 香島中學（正校）
	《大小同價》	Madam Lau Kam Lung Secondary School of Miu Fat Buddhist Monastery 妙法寺劉金龍中學
	《擲出彩虹》	Kiangsu-Chekiang College (Kwai Chung 葵涌蘇浙公學
	《有「資」婦「餘」— 探討一般主婦的格價文化》	China Holiness Church Living Spirit College 中華聖潔會靈風中學
	《消費有責任？》	Queen's College 皇仁書院

Anniversary Award 周年紀念獎

Teachers 指導老師	陳大為老師	Wa Ying College 華英中學
	周鑑明老師	Elegantia College 風采中學
	許玉麟老師	TWGHs Lui Yun Choy Memorial College 東華三院呂潤財紀念中學
	古運疆老師	Tin Ka Ping Secondary School 田家炳中學
	彭惠卿老師	Caritas Tuen Mun Marden Foundation Secondary School 明愛屯門馬登基金中學
	譚美玲老師	King's College 英皇書院
	胡陳佩蓮老師	Sha Tin Methodist College 沙田循道衛理中學
	楊杏玲老師	Maryknoll Convent School (Secondary Section) 瑪利諾修院學校（中學部）
	葉淑儀老師	Caritas Tuen Mun Marden Foundation Secondary School 明愛屯門馬登基金中學

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

- Advisory Committee on Travel Agents 旅行代理商諮詢委員會
- Appeal Board Panel (Electricity Ordinance Cap 406) 上訴委員會(電力條例第四百零六章)
- CLP Customer Consultative Group 中華電力客戶諮詢小組
- Commerce and Economic Development Bureau - Anti-Spamming Task Force 商務及經濟發展局 - 反濫發訊息工作小組
- Commerce and Economic Development Bureau - Management Committee of the Consumer Legal Action Fund (CLAF)
商務及經濟發展局 - 消費者訴訟基金管理委員會
- Competition Policy Advisory Group 競爭政策諮詢委員會
- Department of Health - Publicity & Education Working Group on EatSmart@restaurant campaign
衛生署 - 有「營」食肆運動宣傳及教育工作小組
- Department of Justice - Costs Committee 律政司 - 事務費委員會
- Department of Justice - Working Group on Mediation 律政司 - 調解工作小組
- Disciplinary Tribunal Panel (Electricity) under the Electricity Ordinance (Cap. 406)
紀律審裁委員會(電力條例第四百零六章)
- Education Bureau & Examinations and Assessment Authority - Joint Working Group on Independent Exploratory
Studies, NSS Liberal Studies
教育局、考試及評核局 - 新高中通識教育科獨立專題探究聯合工作小組
- 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
- Environmental Protection Department - Working Group on Regulatory Control of Volatile Organic Compounds - Paint
Subgroup 環境保護署 - 規管揮發性有機化合物工作小組 - 塗料小組
- Estate Agents Authority 地產代理監管局
- Estate Agents Authority - Disciplinary Committee 地產代理監管局 - 紀律委員會
- Estate Agents Authority - Training Committee 地產代理監管局 - 培訓委員會
- Food and Environmental Hygiene Department - Expert Committee on Food Safety
食物環境衛生署 - 食物安全專家委員會
- Food and Environmental Hygiene Department, Centre for Food Safety - Working Group on Naming of Codfish/Oilfish
食物環境衛生署, 食物安全中心 - 鱈魚/油魚定名工作小組
- Food and Health Bureau - The Steering Committee on eHealth Record (eHR) Sharing
食物及衛生局 - 電子健康紀錄互通督導委員會
- 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 - 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 Advisory Council on AIDS - Committee on Promoting Acceptance of People Living with HIV/AIDS
愛滋病顧問局 - 接納愛滋病患者促進委員會
- 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 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 Ltd. 香港按揭證券有限公司
- Independent Commission Against Corruption – Sub-Committee of Citizens Advisory Committee on Community Relations 廉政公署 - (社區關係市民諮詢委員會)社區研究小組委員會
- Insurance Agents Registration Board - Insurance Intermediaries Quality Assurance Scheme (IIQAS) Steering Committee
保險代理登記委員會 - 保險中介人質素保證計劃督導委員會
- Insurance Claims Complaints Bureau – Insurance Claims Complaints Panel 保險索償投訴局 - 保險索償投訴委員會
- Land Registry – Title Registration Education Committee 土地註冊處 - 業權註冊教育事宜委員會
- Law Reform Commission - Privity of Contract Sub-Committee 法律改革委員會 - 合約參與關係小組委員會
- Law Society of Hong Kong – Mediator Accreditation Committee 香港律師會 — 調解員評審委員會
- Law Society of Hong Kong – Sub-committee on Class Actions 香港律師會 — 集體訴訟小組委員會
- Office of the Telecommunications Authority - Numbering Advice Committee
電訊管理局 - 電訊服務號碼諮詢委員會
- Office of the Telecommunications Authority - Radio Spectrum Advice Committee 電訊管理局 - 無線電頻譜諮詢委員會
- Office of the Telecommunications Authority - Telecommunications Standard Advisory Committee
電訊管理局 — 電訊標準諮詢委員會
- Office of the Telecommunications Authority - Telecommunications Users and Consumers Advisory Committee and its Consumer Education Working Group 電訊管理局 — 電訊服務用戶及消費者諮詢委員會及其消費者教育工作小組
- Official Receiver's Office - Services Advisory Committee 破產管理署 — 服務諮詢委員會
- Official Receiver's Office - Working Party on Consumer Debts and Bankruptcy
破產管理署 — 消費者債務及破產事宜工作小組
- Quality Public Light Bus Services Steering Committee 優質公共小巴服務事宜督導委員會
- Quality Taxi Services Steering Committee 優質的士服務督導委員會
- Securities and Futures Commission - Investor Education Advisory Committee
證券及期貨事務監察委員會 — 投資者教育諮詢委員會
- Securities and Futures Commission - Public Shareholders Group 證券及期貨事務監察委員會 — 股東權益小組
- Telecommunications (Competition Provisions) Appeal Board 電訊 (競爭條文) 上訴委員會
- Travel Industry Compensation Fund Management Board 旅遊業賠償基金管理委員會
- 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
- Vocational Training Council- Working Group on Trade Testing for the Beauty Care Sector
職業訓練局 — 美容護理技能測驗工作小組

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 through a Declaration of Trust executed on 30th November 1994.

Purpose

The Fund was established with a Government grant of \$10 million. 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 (formerly the Economic Development and Labour Bureau), is responsible for advising on the eligibility and merits of applications seeking assistance from the Fund. The membership of the Board of Administrators and Management Committee is at Annex A.

Operation

It is a long-standing practice of the Consumer Council to help consumers resolve their complaints vis-à-vis 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.

本會是消費者訴訟基金（以下簡稱基金）的信託人。基金於一九九四年十一月三十日，依據信託聲明成立。

目的

基金成立初時獲政府撥款一千萬元，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，協助有同樣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（前經濟發展及勞工局）委任，兩個委員會的成員名單見本章附錄甲。

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，在本會認為適當情況下或在投訴人要求下，會將投訴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。

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 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 has 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 two meetings and deliberated matters by circulation on five occasions, while the Board of Administrators deliberated matters by circulation on three occasions.

New Cases

Altogether, the Fund considered 11 groups of cases of different categories during the year under review. The number of aggrieved individual in each group ranged from 1 to 13.

After thorough consideration, the Fund declined 10 groups of applications relating to complaints about real properties, insurance contracts, traveling services, telecommunication services, beauty and slimming services, and sale of goods. On the other hand, the Fund granted assistance to one case concerned with delay in completion of a residential development.

一般來說，基金在處理申請時，會考慮個案是否已嘗試所有其他解決辦法，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、受影響或可能受影響的消費者人數是否眾多、是否有合理的勝訴機會、是否有助促進消費者權益、對不當經營手法能否產生阻嚇作用，以及基金實際上是否可以提供及時的協助等。

處理個案

本年度基金管理委員會共舉行了兩次會議，另五次以文件通傳方式議決事項。而執行委員會則三次以文件通傳方式議決事項。

新資助個案

本年度基金共審議了11組不同類別的新個案，每組所涉及的人數為1至13位。

基金經詳細考慮後，否決了十組申請，分別涉及物業、保險合約、旅遊服務，電訊服務、美容及纖體服務，以及貨物銷售等。另一方面，基金就一宗有關延遲完成住宅發展項目的個案給予資助。

Assisted Case

1. Delay in Completion of a Residential Development
Apart from the High Court proceedings for undue delay in completion of a residential development (which will be reported in the latter section), the Fund assisted a couple who had allegedly suffered from the same grievance to pursue claims in the District Court. The parties had exchanged pleadings and proceeded to discovery procedures.

Cases Carried Over From Previous Year

The Fund continued to work on the following cases brought forward from the previous year.

1. Representation of the Interiors in Sales Literature
Assistance was granted to three cases concerning representation of the height of residential units in sales brochure and newspaper advertisement. Two of the cases were scheduled to be tried on 4 June 2007 with six days reserved. On the first day of the trial, the parties reached settlement agreements on all three cases. In view of the special circumstances of these cases, the Council agreed, as an exception (for these three cases only) to the general non-confidentiality policy, to keep the terms of settlement confidential.

2. Delay in Completion of a Residential Development
The High Court proceedings instituted by seven groups of assisted consumers claiming for damages for alleged delay in completion of the said residential development continued. The Defendant's appeal against the Master's decision on dismissing its application for striking out and preliminary issue hearing was heard in May 2007. The Master's decision that the Plaintiffs' claims would not be struck out was upheld. But, a trial on preliminary issues on the legal effect of the settlement deed was ordered. The parties then proceeded to prepare for the preliminary issue hearing which was fixed to be heard for six days from 11 September 2008 to 19 September 2008.

受資助個案

1. 住宅發展項目延遲完成

除現時正於高等法院進行的訟案外(有關報告見本章其後部份)，基金亦協助一對聲稱受到相同遭遇的夫婦，就其對發展商不當延遲完成住宅發展項目的指控入稟區域法院進行訴訟。雙方已交換狀書，並進行文件披露的法律程序。

繼續跟進的個案

基金繼續跟進上年度未完成的個案，進展如下：

1. 涉及售樓說明書中有關住宅內部陳述的個案

基金協助三宗涉及售樓說明書及報章廣告中有關住宅單位樓高說明的個案。其中兩宗個案定於二零零七年六月四日審理(預留六天)。在審訊的首天，各方就所有三宗個案達成和解協議。考慮到這些個案的特別情況，本會同意這三宗個案為其不保密政策下的例外情況，故答應將有關和解條款保密。

2. 住宅發展項目延遲完成

七組受助消費者早前在高等法院向發展商提出的索償訴訟仍在進行中，該訴訟是有關於受助消費者對發展商未能如期完成住宅發展項目的指控。被告人就聆案官早前決定駁回其剔除原告人申索及審理初步爭論點的申請一事，提出上訴，有關上訴已於二零零七年五月審理，法庭維持聆案官不剔除原告人申索的決定，但命令雙方須就和解契據的法律效力進行初步爭論點審訊。其後雙方就初步爭論點審訊作出準備，有關審訊將於二零零八年九月十一日至十九日進行(共六天)。

3. Time-sharing Scheme

The case related to an agreement for membership of a time-sharing scheme, allegedly signed by the assisted consumers under undue pressure, misrepresentation and unfair sales tactics. A demand letter was sent to the company demanding, inter alia, for refund of membership fee paid under the agreement.

4. Other Cases

With regard to two other cases concerning insurance contracts and broadcasting services respectively, the Fund has, after further deliberation, decided not to pursue the same.

Since its establishment and up until the year under review, the Fund had considered 106 and granted assistance to 32 groups of cases. A statistical report is at Annex B.

Finance

The Fund is self-financed with income derived from:

- (a) investing the capital sum in fixed deposits, bonds and stocks;
- (b) charging each applicant a fee of \$100 for each case within the jurisdiction of the Small Claims Tribunal and \$1,000 for each other court case;
- (c) recovering 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 31st March 2008, the Fund had a balance of about \$16.1 million. The Fund's Auditors' Report and Financial Statements for the period under review are at Annex C.

3. 分時渡假計劃

個案中的受助消費者聲稱在受到不當壓力、失實陳述及不良銷售手法的影響下，簽訂了一份分時渡假計劃的會員協議書。受助消費者的代表律師已向有關公司發信要求退還受助消費者早前繳交的會員費等。

4. 其他個案

就另外兩宗分別關於保險合約及廣播服務的個案，基金經進一步考慮及商議後，決定不再繼續跟進有關個案。

成立至今，基金共處理了106組個案，其中32組獲基金協助。統計報告見本章附錄乙。

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、投資債券及股票；
- (b) 向申請人收取費用：小額錢債審裁處案件每宗收取100元，其他案件每宗收取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。

截至二零零八年三月三十一日止，基金結餘約1,610萬元。基金本年度的核數師報告及財政報表見本章之附錄丙。

Acknowledgements

During the year, Prof. the Hon. Anthony CHEUNG assumed Chairmanship of the Board of Administrators in succession of Prof. The Hon. K. C. CHAN who had resigned as Council Chairman upon his appointment as the Secretary for Financial Services and the Treasury in July 2007. Mr. Larry KWOK retired as Vice Chairman of the Board in October 2007 and Mr. Ambrose HO succeeded him as the new Vice Chairman. Member Dr. John WONG retired at the end of 2007. Mr. Raymond CHOY and Ms. Anita MA were elected into the Board as new Members.

As to the Management Committee of the Fund, retirees in the year under review included Mr. Larry KWOK, who retired as Vice Chairman, and Mr. LEUNG Lit-on. Mr. Anthony CHAN was elected as the new Vice Chairman in March 2008. Ms. Angela LEE and Ms. Mon-in UNG were newly appointed into the Management Committee.

To Prof. The Hon. K. C. CHAN, Mr. Larry KWOK and the above named retirees, the Fund wishes to express its heartfelt thanks for their staunch support and invaluable contributions. Besides, the Fund also welcomes the new members of the two bodies.

The Fund would also like to express gratitude to Members of the Board of Administrators and the Management Committee, and to all those who have rendered assistance for all their efforts and contributions to the Fund throughout the year.

鳴謝

年內張炳良教授擔任執行委員會主席，接替於二零零七年七月卸任消費者委員會主席的陳家強教授，陳家強教授於同月被委任為財經事務及庫務局局長。在二零零七年十月，郭琳廣律師卸任執行委員會副主席，何沛謙資深大律師獲委任為執行委員會的新任副主席。年內蔡偉石先生及馬詠璋大律師加入執行委員會，成為新委員，接替於二零零七年尾卸任的黃以謙醫生。

至於基金的管理委員會，年內卸任的委員包括梁烈安律師及管理委員會副主席郭琳廣律師。而自二零零八年三月起，陳健強資深大律師獲委任為管理委員會新任副主席。此外，李慧賢女士及黃夢瑩女士獲委任加入管理委員會，成為新委員。

基金衷心感謝陳家強教授、郭琳廣律師及其他卸任的委員過去對基金作出的支持和寶貴貢獻。另外，基金亦歡迎所有新委員加入上述兩個委員會。

此外，基金對執行委員會及管理委員會各成員，及所有為基金出力的人士致意，感謝他們在過去一年為基金所作的努力和貢獻。

Membership List of the Board of Administrators of Consumer Legal Action Fund

消費者訴訟基金執行委員會委員

Chairperson 主席

Prof. The Hon. K. C. CHAN, SBS, JP (up to 30.6.07) 陳家強教授，銀紫荊星章，太平紳士 (至30.6.07)

Prof. The Hon. Anthony CHEUNG Bing-leung, BBS, JP (from 13.7.07) 張炳良教授，銅紫荊星章，太平紳士 (由13.7.07)

Vice-Chairperson 副主席

Mr. Larry KWOK Lam-kwong, BBS, JP (up to 6.10.07) 郭琳廣律師，銅紫荊星章，太平紳士 (至6.10.07)

Mr. Ambrose HO, SC, JP (from 7.10.07) 何沛謙資深大律師，太平紳士 (由7.10.07)

Members 委員

Mrs. Pamela CHAN WONG Shui, BBS, JP (up to 31.3.07) 陳黃穗女士，銅紫荊星章，太平紳士 (至31.3.07)

Mr. Raymond CHOY Wai-shek, MH, JP (from 14.1.08) 蔡偉石先生，榮譽勳章，太平紳士 (由14.1.08)

Mr. Ambrose HO, SC, JP (up to 6.10.07) 何沛謙資深大律師，太平紳士 (至6.10.07)

Ms. Connie LAU (from 1.4.07) 劉燕卿女士 (由1.4.07)

Ms. Anita MA Wing-tseung (from 14.11.07) 馬詠璋大律師 (由14.11.07)

Dr. John WONG Yee-him (up to 31.12.07) 黃以謙醫生 (至31.12.07)

Membership List of the Management Committee of Consumer Legal Action Fund

消費者訴訟基金管理委員會委員

Chairperson 主席

Prof. Johannes CHAN Man-mun, SC (Hon) 陳文敏教授，名譽資深大律師

Vice-Chairperson 副主席

Mr. Larry KWOK Lam-kwong, BBS, JP (up to 6.10.07) 郭琳廣律師，銅紫荊星章，太平紳士 (至6.10.07)

Mr. Anthony CHAN Kin-keung, SC (from 13.3.08) 陳健強資深大律師，太平紳士 (由13.3.08)

Members 委員

Mr. Samuel CHAN Ka-yan 陳家殷大律師

Mr. Anthony CHAN Kin-keung, SC (up to 12.3.08) 陳健強資深大律師 (至12.3.08)

Mrs. Pamela CHAN WONG Shui, BBS, JP (up to 31.3.07) 陳黃穗女士，銅紫荊星章，太平紳士 (至31.3.07)

Ms. Connie LAU (from 1.4.07) 劉燕卿女士 (由1.4.07)

Ms. Angela LEE Wai-yin, BBS, JP (from 6.12.07) 李慧賢律師，銅紫荊星章，太平紳士 (由6.12.07)

Mr. LEUNG Lit-on (up to 5.12.07) 梁烈安律師 (至5.12.07)

Ms. Amanda LIU Lai-yun 廖麗茵律師

Ms. Anita MA Wing-tseung 馬詠璋大律師

Dr. Elizabeth SHING Shiu-ching, BBS, JP 成小澄博士，銅紫荊星章，太平紳士

Ms. Mon-in UNG (from 6.12.07) 黃夢瑩律師 (由6.12.07)

Ms. Priscilla WONG Pui-sze, JP 王沛詩大律師，太平紳士

Ms. Cecilia WOO Lee-wah 鄔莉華女士

Dr. YU Wing-tong 余永棠博士

Cases of Consumer Legal Action Fund

消費者訴訟基金個案統計

The Fund was set up on 30th November 1994. The Fund has altogether considered 106 groups of cases. Number of persons likely affected by the cases may be up to thousands of consumers.

基金於一九九四年十一月三十日設立。經處理的個案共有106組，涉及的消費者數目可能達數千人。

Groups of Cases considered since 30 Nov 1994	106
自一九九四年十一月三十日以來，經基金處理的個案組數	
■ Problem solved during application 申請協助期間問題已獲解決	1
■ Under Consideration 仍在考慮中	0
■ Assistance granted 獲基金審批協助之個案	32
Compensation obtained 獲得賠償	10 ^a
Liquidation 清盤	2
Judgment obtained 獲判決	6 ^b
Settled (with confidential agreement) 和解 (有保密協議)	1
Cases not pursued – no recovery prospect 未再跟進 - 因無賠償可能	5
Cases not pursued – applicants' withdrawal 未再跟進 - 因申請人撤回	2
Cases not pursued – miscellaneous 未再跟進 — 其他	2
Referred to Legal Aid 轉交法律援助署	1
In process 在處理中	3
■ Referred to Council for Policy Consideration 轉交消委會作政策處理	3
■ Referred to Council for Mediation/Monitoring 轉交消委會斡旋/監察	5
■ Assistance declined 不接納申請	65

a In one group of cases, only partial compensation was obtained. Further action showed no recovery prospect. Case was therefore not further pursued. In another group of cases, partial compensation was obtained through settlements.

其中一組個案只獲部分賠償，雖已採取進一步行動，但再無賠償可能，所以不再跟進。另一組個案通過和解獲得部分賠償。

b In one group of cases, one case of the group obtained judgment while the rest obtained compensation by settlement.

其中一組個案當中有一個個案獲得判決，而該組的其餘個案則通過和解獲得賠償。

CONSUMER LEGAL ACTION FUND
(Established in Hong Kong under a Deed of Trust)

Report and Financial Statements
For the year ended 31 March 2008

CONSUMER LEGAL ACTION FUNDREPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2008

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Deloitte.

德勤

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND (the "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 13, which comprise the balance sheet as at 31 March 2008, and the income and expenditure account, the statement of changes in equity and the cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

Board of administrators' responsibilities for the financial statements

The board of administrators is responsible for the preparation and the true and fair presentation of these financial statements in accordance with Hong Kong Financial Reporting Standards issued by the Hong Kong Institute of Certified Public Accountants. In preparing financial statements which give a true and fair view it is fundamental that appropriate accounting policies are selected and applied consistently. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and the true and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

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 as to 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 and true and fair presentation of the financial statements 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 (the "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 2008 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
7 July 2008

CONSUMER LEGAL ACTION FUNDINCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2008

	<u>2008</u> HK\$	<u>2007</u> HK\$
INCOME		
Bank interest income	225,930	220,322
Interest income from held-to-maturity debt securities	411,050	410,444
Application fee from assisted consumers	20,600	13,400
Amortisation of discount on a held-to-maturity debt security	13,831	13,831
Sundry income	320,469	640,052
	<u>991,880</u>	<u>1,298,049</u>
EXPENDITURE		
Auditor's remuneration	14,000	13,000
Bank charges	1,590	1,350
Legal fees for assisted consumers	374,587	635,835
Amortisation of premium on a held-to-maturity debt security	11,139	11,139
Sundry expenses	4,091	2,670
	<u>405,407</u>	<u>663,994</u>
SURPLUS FOR THE YEAR	<u>586,473</u>	<u>634,055</u>

CONSUMER LEGAL ACTION FUNDBALANCE SHEET
AT 31 MARCH 2008

	<u>NOTES</u>	<u>2008</u> HK\$	<u>2007</u> HK\$
NON-CURRENT ASSETS			
Held-to-maturity debt securities	6	9,129,887	9,127,195
CURRENT ASSETS			
Interest receivable		65,414	75,373
Bank balances		6,896,920	6,302,180
		<u>6,962,334</u>	<u>6,377,553</u>
CURRENT LIABILITIES			
Accounts payable		2,500	2,500
Accrued expenses		14,000	13,000
		<u>16,500</u>	<u>15,500</u>
NET CURRENT ASSETS			
		<u>6,945,834</u>	<u>6,362,053</u>
		<u>16,075,721</u>	<u>15,489,248</u>
CAPITAL AND RESERVE			
Capital	1	10,000,000	10,000,000
Accumulated surplus		6,075,721	5,489,248
		<u>16,075,721</u>	<u>15,489,248</u>

The financial statements on pages 3 to 13 were approved and authorised for issue by the Board of Administrators on 7 July 2008 and are signed on its behalf by:


ADMINISTRATOR


ADMINISTRATOR

CONSUMER LEGAL ACTION FUNDSTATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 MARCH 2008

	<u>Capital</u> HK\$	<u>Accumulated</u> <u>surplus</u> HK\$	<u>Total</u> HK\$
At 1 April 2006	10,000,000	4,855,193	14,855,193
Surplus for the year	-	634,055	634,055
At 31 March 2007	10,000,000	5,489,248	15,489,248
Surplus for the year	-	586,473	586,473
At 31 March 2008	<u>10,000,000</u>	<u>6,075,721</u>	<u>16,075,721</u>

CONSUMER LEGAL ACTION FUNDCASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2008

	<u>2008</u>	<u>2007</u>
	HK\$	HK\$
OPERATING ACTIVITIES		
Surplus for the year	586,473	634,055
Adjustments for:		
Bank interest income	(225,930)	(220,322)
Interest income from held-to-maturity debt securities	(411,050)	(410,444)
Amortisation of discount on a held-to-maturity debt security	(13,831)	(13,831)
Amortisation of premium on a held-to-maturity debt security	11,139	11,139
Operating cash flows before movements in working capital	(53,199)	597
Decrease in accounts payable	-	(361,277)
Increase in accrued expenses	1,000	3,000
NET CASH USED IN OPERATING ACTIVITIES	<u>(52,199)</u>	<u>(357,680)</u>
CASH FROM INVESTING ACTIVITY		
Interest received	646,939	622,871
NET INCREASE IN CASH AND CASH EQUIVALENTS	594,740	265,191
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR		
	<u>6,302,180</u>	<u>6,036,989</u>
CASH AND CASH EQUIVALENTS AT END OF THE YEAR, represented by bank balances	<u>6,896,920</u>	<u>6,302,180</u>

CONSUMER LEGAL ACTION FUNDNOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2008

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 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 dissolution.

The address of the registered office and principal place of operation of the Fund is 22nd Floor, K. Wah Centre, 19 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. ADOPTION OF NEW AND REVISED HONG KONG FINANCIAL REPORTING STANDARDS

In the current year, the Fund, has applied, for the first time, a number of new standard, amendment and interpretations (herein collectively referred as "new HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants (the "HKICPA"), which are effective for the current year beginning from 1 April 2007.

HKAS 1 (Amendment)	Capital Disclosures
HKFRS 7	Financial Instruments: Disclosures
HK(IFRIC) - Int 8	Scope of HKFRS 2
HK(IFRIC) - Int 9	Reassessment of Embedded Derivatives
HK(IFRIC) - Int 10	Interim Financial Reporting and Impairment
HK(IFRIC) - Int 11	HKFRS 2: Group and Treasury Share Transactions

The adoption of the new HKFRSs has resulted in the following areas:

- The impact of application of HKFRS 7 "Financial instruments: Disclosures" has been to expand the disclosures provided in the financial statements regarding the Fund's financial instruments, especially on the sensitivity analysis to market risk.
- The impact of application of HKAS 1 (Amendment) "Capital Disclosures" has been to disclose information regarding its objectives, policies and processes for managing capital.

The application of the remaining new HKFRSs has had no material effect on how the results and financial position for the current or prior accounting periods are prepared and presented. Accordingly, no prior period adjustment has been required.

CONSUMER LEGAL ACTION FUND

2. ADOPTION OF NEW AND REVISED HONG KONG FINANCIAL REPORTING STANDARDS - continued

The Fund has not early adopted the following new standards, amendments or interpretations that have been issued but are not yet effective.

HKAS 1 (Revised)	Presentation of Financial Statements ¹
HKAS 23 (Revised)	Borrowing Costs ¹
HKAS 27 (Revised)	Consolidated and Separate Financial Statements ²
HKAS 32 & 1 (Amendments)	Puttable Financial Instruments and Obligations Arising on Liquidation ¹
HKFRS 2 (Amendment)	Vesting Conditions and Cancellations ¹
HKFRS 3 (Revised)	Business Combinations ²
HKFRS 8	Operating Segments ¹
HK(IFRIC) - Int 12	Service Concession Arrangements ³
HK(IFRIC) - Int 13	Customer Loyalty Programmes ⁴
HK(IFRIC) - Int 14	HKAS 19 - The Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction ³

¹ Effective for annual periods beginning on or after 1 January 2009

² Effective for annual periods beginning on or after 1 July 2009

³ Effective for annual periods beginning on or after 1 January 2008

⁴ Effective for annual periods beginning on or after 1 July 2008

The board of administrators of the Fund anticipates that the application of these standards, amendments or interpretations 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 Hong Kong Financial Reporting Standards issued by the HKICPA. The principal accounting policies adopted are as follows:

Revenue recognition

Bank interest income and interest income from held-to-maturity debt securities are recognised on a time proportion basis by reference to the principal outstanding and the interest rate applicable.

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 balance sheet 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.

CONSUMER LEGAL ACTION FUND**3. SIGNIFICANT ACCOUNTING POLICIES - continued****Financial Instruments - continued****Financial assets**

The Fund's financial assets are classified as held-to-maturity investments, and loans and receivables. 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.

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. At each balance sheet date 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).

Loans and receivables

Loans and receivables including interest receivables are initially measured at fair value, and are subsequently measured at amortised cost using the effective interest method. Appropriate allowance for estimated irrecoverable amounts is recognised in income and expenditure account when there is objective evidence that the asset is impaired. The allowance recognised is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the effective interest rate computed at initial recognition.

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 on points paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial asset, or, where appropriate, a shorter period.

Income is recognised on an effective interest basis for debt instruments.

CONSUMER LEGAL ACTION FUND

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial Instruments - continued**Financial assets** - continued*Impairment of financial assets*

Financial assets are assessed for indicators of impairment at each balance sheet date. Financial assets are 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 impacted.

Objective evidence of impairment could include:

- significant financial difficulty of the issuer or counterparty; or
- 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, an impairment loss is recognised in profit or loss when there is objective evidence that the asset is impaired, and is measured as the difference between the asset's carrying amount and the present value of the estimated future cash flows discounted at the original effective interest rate.

The carrying amount of the financial asset is reduced by the impairment loss directly for the financial assets.

For financial assets measured at amortised cost, if, in a subsequent period, the amount of impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment losses was recognised, the previously recognised impairment loss is reversed through profit or loss 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

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability and an equity instrument.

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 recorded at the proceeds received, net of direct issue cost.

CONSUMER LEGAL ACTION FUND

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial Instruments - continued

Financial liabilities and equity - 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 through the expected life of the financial liability, or, where appropriate, a shorter period.

Interest expense is recognised on an effective interest basis.

Other financial liabilities

Other financial liabilities are initially measured at fair value and are subsequently measured at amortised cost, using the effective interest method.

Derecognition

Financial assets are derecognised when the rights to receive cash flows from the assets expire or, the financial assets are transferred and the Fund has transferred substantially all the risks and rewards of ownership of the financial assets. On derecognition of a financial asset, the difference between the asset's carrying amount and the sum of the consideration received and the cumulative gain or loss that had been recognised directly in equity is recognised in profit or loss.

Financial liabilities are derecognised when the obligation specified in the relevant contract is discharged, cancelled or expires. The difference between the carrying amount of the financial liability derecognised and the consideration paid or payable is recognised in profit or loss.

4. CAPITAL RISK MANAGEMENT

The HKSAR has granted a sum of HK\$10 million as initial capital to the Fund. The board of administrators of the Fund manages its capital to ensure that the Fund will be able to continue as a going concern. The Fund's overall strategy remains unchanged from prior year.

The capital structure of the Fund consists of the capital and accumulated surplus.

CONSUMER LEGAL ACTION FUND

5. FINANCIAL INSTRUMENTS

a. Categories of financial instruments

	<u>2008</u> HK\$	<u>2007</u> HK\$
Held-to-maturity debt securities	9,129,887	9,127,195
Loans and receivables (including cash and cash equivalents)	<u>6,962,334</u>	<u>6,377,553</u>
	<u>16,092,221</u>	<u>15,504,748</u>
Financial liabilities at amortised cost	<u>16,500</u>	<u>15,500</u>

b. Financial risk management objectives and policies

The Fund's major financial instruments include held-to-maturity debt securities, interest receivable, bank balances, accounts payable and accrued expenses.

The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The board of administrators of the Fund manages and monitors these exposures to ensure appropriate measures are implemented on a timely and effective manner.

Credit risk

The credit risk on liquid funds is limited because majority of the counterparties are banks with high credit ratings.

*Market risk**Foreign exchange risk*

The Fund's functional and presentation currency has been in Hong Kong dollars since the operations are mainly 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 significant interest-bearing financial assets and liabilities other than cash and deposits 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 Fund closely monitors its cash flow position.

Based on the undiscounted cash flows of financial liability (representing non-interest bearing financial liability), the earliest date on which the Fund can be required to pay is 3 month or less.

c. Fair value

The fair value of financial assets and financial liabilities are determined in accordance with generally accepted pricing models based on discounted cash flow analysis using prices from observable current market transactions.

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 to their corresponding fair values.

6. HELD-TO-MATURITY DEBT SECURITIES

	<u>2008</u> HK\$	<u>2007</u> HK\$
Held-to-maturity debt securities, listed	<u>9,129,887</u>	<u>9,127,195</u>
Market value of listed securities	<u>9,521,720</u>	<u>8,960,630</u>

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 1.10% to 5.20% (2007: 2.81% to 4.55%) per annum.

消費者訴訟基金
(根據信託聲明在香港註冊成立)

報告書及財務報表
截至二零零八年三月三十一日止年度

消費者訴訟基金

報告書及財務報表
截至二零零八年三月三十一日止年度

內容	頁次
獨立核數師報告書	1 & 2
收支結算表	3
資產負債表	4
權益變動表	5
現金流量表	6
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獨立核數師報告書

致消費者訴訟基金信託人（「基金」）

（根據一九九四年十一月三十日信託聲明在香港註冊成立）

本核數師行已完成審核消費者訴訟基金（「基金」）載於第 3 頁至第 13 頁的財務報表，包括二零零八年三月三十一日之資產負債表、以及截至該日止之收支結算表、權益變動表及現金流量表，以及主要會計政策概要及其他附註解釋。

基金執行委員會對財務報表的責任

基金執行委員會須根據香港會計師公會頒佈的香港財務報告準則編制真實與公平的財務報表。在編制真實與公平的財務報表時，必須貫徹採用合適的會計政策。有關責任包括設計、實施及維持與編制真實與公平的財務報表相應之內部監控，以使財務報表不存在由於欺詐或錯誤而導致的重大錯誤陳述；選擇及運用合適的會計政策；及按情況作出合理的會計估計。

核數師之責任

本行的責任是根據本行之審核，對該等財務報表提出意見，並只向整體基金信託人根據委託條款作出報告，而非作任何其他用途。本行並不會就本報告的內容，對任何人士負責或承擔任何責任。本行乃根據香港會計師公會頒佈的香港審計準則進行審核工作。該等準則要求本行遵守道德規範，並策劃及進行審核，以合理確定該等財務報表是否不存在有任何重大錯誤陳述。

審核涉及執行情序已獲取與財務報表所載數額及披露事項有關的審核憑證。所選擇的程序取決於核數師的判斷，包括評估由於欺詐或錯誤而導致財務報表存有重大錯誤陳述的風險。在評估該等風險時，核數師須考慮與 貴基金編制及真實與公平地呈列財務報表相關的內部監控，以設計適當的審核程序，但並非是對 貴基金內部監控的效能表達意見。審核亦包括評價執行委員會所採用會計政策的合適性及所作會計估計的合理性，以及評價財務報表的整體呈列方式。

本行相信，本行所獲得的審核憑證充足及適當，為本行的審核意見提供基礎。

獨立核數師報告書

致消費者訴訟基金信託人（「基金」） - 續

（根據一九九四年十一月三十日信託聲明在香港註冊成立）

意見

本行認為，該等財物報表已根據香港財務報告準則真實並公平反映 貴基金於二零零八年三月三十一日的財政狀況及 貴基金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

二〇〇八年七月七日

消費者訴訟基金

收支結算表

截至二零零八年三月三十一日止年度

	<u>二零零八年</u> 港幣	<u>二零零七年</u> 港幣
收入		
銀行利息收入	225,930	220,322
持有至到期日之債務證券的利息收入	411,050	410,444
受助消費者申請費	20,600	13,400
持有至到期日之債務證券的折價攤銷	13,831	13,831
雜項收入	<u>320,469</u>	<u>640,052</u>
	<u>991,880</u>	<u>1,298,049</u>
支出		
核數師酬金	14,000	13,000
銀行手續費	1,590	1,350
受助消費者的律師費	374,587	635,835
持有至到期日之債務證券的溢價攤銷	11,139	11,139
雜項支出	<u>4,091</u>	<u>2,670</u>
	<u>405,407</u>	<u>663,994</u>
本年度盈餘	<u>586,473</u>	<u>634,055</u>

消費者訴訟基金**資產負債表**

於二零零八年三月三十一日

	附註	二零零八年 港幣	二零零七年 港幣
非流動資產			
持有至到期日之債務證券	6	<u>9,129,887</u>	<u>9,127,195</u>
流動資產			
應收利息		65,414	75,373
銀行結餘		<u>6,896,920</u>	<u>6,302,180</u>
		<u>6,962,334</u>	<u>6,377,553</u>
流動負債			
應付賬項		2,500	2,500
應計費用		<u>14,000</u>	<u>13,000</u>
		<u>16,500</u>	<u>15,500</u>
流動資產淨值		<u>6,945,834</u>	<u>6,362,053</u>
		<u>16,075,721</u>	<u>15,489,248</u>
資本及儲備			
資本	1	10,000,000	10,000,000
累積盈餘		<u>6,075,721</u>	<u>5,489,248</u>
		<u>16,075,721</u>	<u>15,489,248</u>

載於第 3 頁至第 13 頁之財務報表已獲基金執行委員會於二零零八年七月七日批准及授權發佈，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

截至二零零八年三月三十一日止年度

	資本 港幣	累計盈餘 港幣	合計 港幣
於二零零六年四月一日	10,000,000	4,855,193	14,855,193
年度盈餘	-	634,055	634,055
於二零零七年三月三十一日	10,000,000	5,489,248	15,489,248
年度盈餘	-	586,473	586,473
於二零零八年三月三十一日	10,000,000	6,075,721	16,075,721

消費者訴訟基金**現金流量表****截至二零零八年三月三十一日止年度**

	<u>二零零八年</u> 港幣	<u>二零零七年</u> 港幣
經營業務		
本年度盈餘	586,473	634,055
就下列做出調整：		
銀行利息收入	(225,930)	(220,322)
持有至到期日之債務證券之利息收入	(411,050)	(410,444)
持有至到期日之債務證券之折價攤銷	(13,831)	(13,831)
持有至到期日之債務證券之溢價攤銷	<u>11,139</u>	<u>11,139</u>
於運營資金變動前之經營現金流量	(53,199)	597
應付賬項減少	-	(361,277)
應計費用增加	<u>1,000</u>	<u>3,000</u>
用於經營業務之現金淨值	<u>(52,199)</u>	<u>(357,680)</u>
來自投資活動之現金		
已收利息	<u>646,939</u>	<u>622,871</u>
現金及現金等值增加淨值	594,740	265,191
於年度初之現金及現金等值	<u>6,302,180</u>	<u>6,036,989</u>
於年度末之現金及現金等值，代表銀行結餘	<u>6,896,920</u>	<u>6,302,180</u>

消費者訴訟基金

財務報表附註

截至二零零八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信託人，目的是為協助消費者循法律途徑尋找賠償、補償及保障，並由香港特別行政區政府撥款港幣一千萬元作為創辦基金。此撥款在基金停止運作時歸還政府。

基金的註冊辦事處及主要運作地址為香港北角渣華道 191 號嘉華國際中心 22 樓。

財務報表乃以港幣呈列，同時，港幣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

本年度內，基金首次應用由香港會計師公會（「香港會計師公會」）所頒佈的由二零零七年四月一日起施行之多項新準則、修訂及詮釋（新「香港財務報告準則」）。

香港會計準則第 1 號（經修訂）	資本披露
香港財務報告準則第 7 號	金融工具：披露
香港（國際財務報告詮釋委員會）詮釋第 8 號	香港財務報告準則第 2 號之範圍
香港（國際財務報告詮釋委員會）詮釋第 9 號	內置衍生工具之重估
香港（國際財務報告詮釋委員會）詮釋第 10 號	中期財務報告及減值
香港（國際財務報告詮釋委員會）詮釋第 11 號	香港財務報告準則第 2 號 - 集團及庫存股份交易

新訂之香港財務報告準則之採納發生在以下領域：

- 香港財務報告準則第 7 號“金融工具：披露”的影響是擴大了基金財務報告中關於金融工具的範圍，尤其是對於市場風險的靈敏度分析。
- 香港會計準則第 1 號（經修訂）“資本披露”的影響是導致有關營運資本之目標、政策和運用過程之資訊披露。

其餘的香港財務報告準則之運用並未對目前或前期會計期限已準備和呈現之會計結果和財務狀況造成實質上影響。因此，前期並沒調整需要。

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消費者訴訟基金

2. 採納新訂及經修訂香港財務報告準則 – 續

貴基金早期並未採用以下已頒佈但未生效的新訂、經修訂及詮釋的財務會計準則。

香港會計準則第 1 號 (修訂本)	財務報告表之呈報 ¹
香港會計準則第 23 號 (修訂本)	貸款成本 ¹
香港會計準則第 27 號 (修訂本)	綜合及獨立財務報表 ²
香港會計準則第 32 號和第 1 號 (經修訂)	可贖回金融工具及清盤產生之義務 ¹
香港財務報告準則第 2 號 (經修訂)	歸屬條件及註銷 ¹
香港財務報告準則第 3 號 (修訂本)	業務合併 ²
香港財務報告準則第 8 號	經營分類 ¹
香港 (國際財務報告詮釋委員會) 詮釋第 12 號	特許服務權安排 ³
香港 (國際財務報告詮釋委員會) 詮釋第 13 號	客戶忠誠計劃 ⁴
香港 (國際財務報告詮釋委員會) 詮釋第 14 號	香港會計準則第 19 號-對界定利益資產之限制, 最低資金規定和其之間相互作用 ³

¹由二零零九年一月一日或之後之年期生效

²由二零零九年七月一日或之後之年期生效

³由二零零八年一月一日或之後之年期生效

⁴由二零零八年七月一日或之後之年期生效

基金的管理局預期以上準則、經修訂及詮釋對基金的財政結果和財務狀況並沒重大影響。

3. 主要會計政策

本財務報表是按實際成本法, 並根據香港會計師公會所頒佈的香港財務報告準則編制, 而所採用的主要會計政策則詳列如下:

收入確認

銀行利息收入以及持至到期日之債務證券利息收入是以時間比例為基準, 按尚餘的本金結存及適用利率計算。

財務資助費用

為受助消費者提供財務資助的所有有關開支按權責發生制在該等開支發生期間的收入結算表內扣除。可從受助消費者處收回的任何款項, 在收到付款時才入賬確認。

金融工具

金融資產及金融負債於委員會已成為該等工具合約條文的訂約方時在委員會的資產負債表內予以確認。金融資產及金融負債初步按公平值計算, 直接因金融資產及金融負債獲得或發行而產生的交易成本在初步確認時酌情增加或減少金融資產或金融負債的公平值。

消費者訴訟基金

3. 主要會計政策 – 續

金融工具 – 續

金融資產

貴基金的金融資產劃分為持有至到期日之投資、貸款和應收款項。所有金融資產的正常交易應以交易日為基準進行計量確認。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交易。

持有至到期日之債務證券

持有至到期日之投資是指到期日固定、回收金額固定或可確定，且基金管理層有明確意圖和能力持有至到期日的非衍生金融資產。在初如步確認後的每個資產負債表日，應採用實際利率法以攤銷成本對持有至到期日投資進行計算，如存在任何確定的減值跡象，應扣除減值準備（參閱以下會計政策中金融資產所列的減值條款）。

貸款及應收款項

貸款及應收款項包括應收利息，初步按照公平值計算，其後採用實際利率法以攤銷成本計算。如存在客觀證據顯示資產出現減值，應計提減值準備，計入收支結算表內。減值金額按照資產賬面值與實際利率折現的預計未來現金流量現值之間的差額而計算。

實際利率法

實際利率法是一種計算某金融資產的攤銷成本和各期利益收入的方法。實際利率是指將金融資產在預期存續間或適用的更短期間內的未來現金淨流量（包括所有支付的或收取的，屬於實際利率組成部分的費用、交易成本、和其他溢價或折讓）進行折現的利率。

收入是以債務工具之實際利率為基準，得以確認。

消費者訴訟基金

3. 主要會計政策 – 續

金融工具 – 續

金融資產 – 續

金融資產減值損失

金融資產評估是在每一個資產負債表日期按減值指標進行。金融資產減值是有客觀證據顯示，作為在該金融資產初步確認後發生的一件或以上事件的結果，估計未來金融資產的現金流量受影響。

客觀證據顯示減值情形包括：

- 發行人或交易對手的重大財政困難；或
- 默認或拖欠的利息或本金；或
- 債務人有可能陷入破產或金融重組。

以攤銷成本列賬的金融資產，減值損失在有客觀證據顯示資產減值時可確認於利潤或虧損中，並按照資產賬面值與實際利率折現的預計未來現金流量現值之間的差額而計算。

金融資產賬面價值的減少是受其減值虧損直接影響。

以攤銷成本衡量的金融資產，如果在隨後的期間，減值損失降低，並且該降低客觀上與減值被確認後相應事件有關，在該資產的減值撥回日之賬面值不會超過如減值未被確認攤銷成本本來的價值的程度上，前期確認的減值損失便通過利潤或虧損的方式撥回。

金融負債及權益

金融負債及權益證書是按照簽訂的合同安排主旨及金融負債及權益證書的定義來進行分類。

權益證書是這樣一類合同，證明於扣除所有負債後基金資產的剩餘利息。權益證書由基金會發行，記錄於收穫的利息中，並扣除直接成本。

消費者訴訟基金

3. 主要會計政策 – 續

金融工具 – 續

金融負債及權益 – 續

實際利率法

實際利率法是一種計算過去有關時間金融負債的攤銷成本和利益支出分配的方法。實際利率是指將金融負債在預期存續間或適用的更短期間內的未來現金淨流量進行折現的利率。

利息開支基於實際利率獲得確認。

其他金融負債

其他金融負債最初以公平價值計算，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權利屆滿，或金融資產被轉讓和委員會實質轉移金融資產所有權的風險及回報時，金融資產被註銷。金融資產一經註銷，資產的賬面值及所獲價款的數額與已直接確認為權益的累計收益或虧損之間的差額，便被確認為利潤或虧損額。

相關合同中規定的義務被解除、註銷或屆滿時，金融負債將撤銷。被撤銷的金融負債的賬面價值和已支付或應支付的價款之間的差額確認為的利潤或虧損額。

4. 資本風險管理

香港特別行政區政府已撥款港幣一千萬元作為創辦基金。基金執行委員會管理該筆基金並確保基金會繼續運作。該基金會的整體政策與之前一年保持一致。

基金會的資本機構由資本和累積盈餘組成。

消費者訴訟基金

5. 金融工具

a. 金融工具類別

	<u>二零零八年</u> 港幣	<u>二零零七年</u> 港幣
持有至到期日之債務證券	9,129,887	9,127,195
貸款與應收款項（包括現金和現金等值）	<u>6,962,334</u>	<u>6,377,553</u>
	<u>16,092,221</u>	<u>15,504,748</u>
攤銷成本的金融負債	<u>16,500</u>	<u>15,500</u>

b. 財務風險管理目標及政策

貴基金的主要金融工具包括持至到期日之債券、應收利息、銀行結餘、應付賬款和累計費用。

與該等金融工具有關的風險以及如何減緩該等風險的政策載於下文。基金執行委員會對該等風險進行管理及監控，以確保及時有效地實施適當措施。

信貸風險

流動資金的信貸風險有限，概因大多數對方是有較高信譽評價的銀行。

市場風險外匯風險

由於基金的運作主要以港幣進行，故此其功能及呈列貨幣是港幣。因此，執行委員會認為外匯風險微不足道。

利率風險

基金並無任何重大利率風險，概因除現金及在金融機構處的存款外，並無擁有任何重大生息資產及負債。

消費者訴訟基金

5. 金融工具 – 續

b. 財務風險管理目標及政策 – 續

流動性風險

基金嚴密監控現金流量狀況，因此，所承受的流動風險已降至最低。

基於金融負債未貼現現金流量（代表非利息金融負債），基金的最早交付日為3個月以內。

c. 公平值

金融資產及金融負債的公平值乃按照公認定價模式而確定，此一模式是以按可觀察的現行市場交易價格進行的折現現金流量分析為基礎的。

執行委員會認為，按攤銷成本記入財務報表的金融資產及金融負債的賬面值接近其相應的公平值。

6. 持有至到期日之債務證券

	<u>二零零八年</u> 港幣	<u>二零零七年</u> 港幣
持有至到期日之上市債務證券	<u>9,192,887</u>	<u>9,127,195</u>
上市證券市值	<u>9,521,720</u>	<u>8,960,630</u>

7. 銀行存款結餘

銀行結餘包括現金、少於或相等於3個月的短期存款及其利息根據每年由1.10%到5.20% (2007年: 2.81% 至 4.55%)的市場年利率計算。

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消費者委員會
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