

在陽光下消費  
Consumption under the sunlight



CONSUMER COUNCIL ANNUAL REPORT  
消費者委員會年報  
2016-17



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## CHAIRMAN'S MESSAGE 主席的話

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To safeguard consumer rights and interests, it is imperative that we should have a foresight to discern any emerging consumer trends and hidden pitfalls.

要有效守護消費者權益，重點是洞悉先機，探索各項消費議題的新趨勢和風險隱患。

”

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



The wheel of time rolled on forever and so did the Consumer Council in keeping up its work with the changes in time. The past year has been one of fruitful achievements which saw the Council releasing a series of study reports, taking a long hard look at a myriad of consumer issues and concerns: ranging from sustainable consumption advocacy to the trend and risks in online shopping, and a new approach in consumer dispute arbitration to a proposed licensing regime for the regulation of medical beauty services. In our mission to safeguard consumer rights and interests, it is imperative that we should have a foresight to discern any emerging consumer trends and hidden pitfalls and, furthermore, put into place practical and feasible measures in ensuring the long-term development of a fair and sustainable consumption environment.

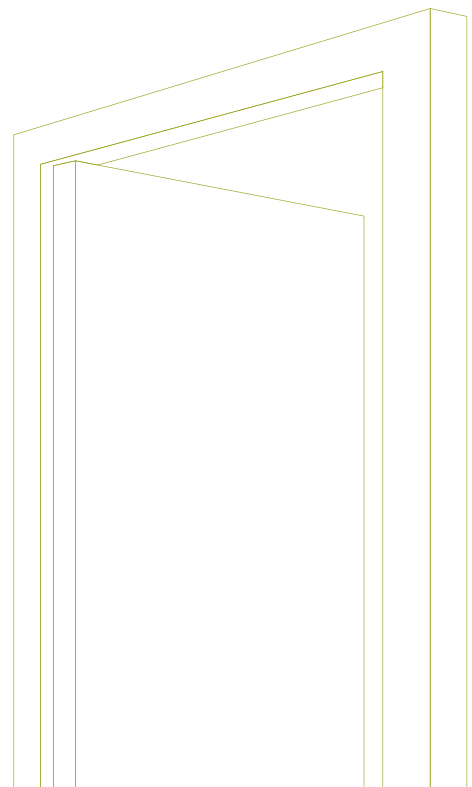
The past few years have seen, notably, the “Residential Properties (First-hand Sales) Ordinance”, the “Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance” and the “Competition Ordinance” coming into operation. In no small way, they symbolise the fruits of years of persistent advocacy, but we must nonetheless guard against any complacency. For what we have to deal with nowadays are consumer issues of growing complexity as never before. We must therefore dedicate more of our energy in policy research and strategy and at the same time secure greater consumer empowerment for the consumers to protect themselves.

Consumer dissatisfaction against the medical beauty services that led to complaints to the Council have risen sharply in recent years. In a report released at the end of last year, it was revealed that over 70% of the survey respondents reported having to endure undesirable sales tactics of all sorts while receiving beauty treatment. As a remedy, the Government is urged to consider introducing a licensing system to regulate the industry. Other initiatives included production of short videos based on actual complaint cases for transmission through the Council’s website and the social media. The Council is convinced that through a multi-pronged approach of policy research and case analyses coupled with a comprehensive consumer education initiative, the rights and interests of consumers would be protected more effectively.

時代巨輪不斷前進，本會維護消費者權益的工作也一直與時並進。回顧上年度，本會的工作成果豐碩，接連推出多份具前瞻性的研究報告，內容由倡議可持續消費、分析網購趨勢和風險、提出嶄新的消費仲裁機制，以至促請當局為醫學美容業界設立明確的牌照制度。本會的使命，要有效守護消費者權益，重點是洞悉先機，探索各項消費議題的新趨勢和風險隱患，並提出切實可行的措施，為長遠建立一個公平及可持續的消費環境播下種子。

過去幾年，《一手住宅物業銷售條例》、《商品說明(不良營商手法)(修訂)條例》和《競爭條例》陸續生效，標誌著消委會多年來的努力取得一定成果。然而，保障消費者的工作不能就此停下，面對社會上愈來愈複雜的消費議題，本會強調做好政策研究的同時，需加強消費者自我保護的能力。

近年涉及醫學美容的消費者投訴大幅上升，本會去年底發表大型研究報告，披露逾7成受訪用家在接受美容療程時面對各種不良營銷手法，倡議政府對症下藥，為業界引入發牌制度



Young people have always been the major focus in the work of the Council. In the face of an enticing kaleidoscope of goods and services of all kinds, fuelled by the ease and convenience of online shopping, electronic payment, and loans for borrowing as well as a consumer culture that encourages “spending money before it’s earned” and “instant gratification and enjoyment”, the challenge for the youngsters to resist impulse purchase is intensifying. In the absence of proper consumer values and guidance, young people could easily be confused by their “wants” and “needs” and led astray, resulting in excessive consumption or worse, rising debts. For 18 years continuously, the Council has been engaged in organising “Consumer Culture Study Award” for the young to raise their level of awareness and understanding towards various consumer issues, and empowerment for self-protection. Progressive plans are being drawn up to extend the programme all the way to primary school pupils in an effort to foster proper consumer concepts at a very young age.

At the other end of the spectrum, the aging population in our community have also brought new challenges. The Census and Statistics Department has projected in its estimate that within the next 30 years, there will be one in every three persons aged 65 or above. The rapidly aging population has brought drastic changes with the emergence of a silver market to cater to an increasing demand of the society for goods and services for the elderly. Besides the need to strengthen our surveillance on the quality of related goods and services, we will endeavour through our consumer education and other publicity activities to prevent exploitation of the silver consumers, and to their power for self-protection.

The Council continues to actively promote sustainable consumption, including the formation of a working group to oversee the dissemination of study reports pertaining to the durability and maintenance of different types of products for inclusion in all test and survey reports where relevant. A Council’s report released last year indicated that while people in Hong Kong are generally acquainted with the idea of sustainable consumption, they have yet to put it into practice. We have established an expert consultation group to target specifically primary school pupils to instill in them concepts of rational and sustainable consumption. We will do our utmost to galvanise all sectors of the society into action. A balance should be struck to ensure

和改善政策，又將部分真實投訴個案製作成短片，透過消委會網站及社交媒體發放相關訊息。本會深信，只要多管齊下，透過政策研究、個案分析，及全方位的消費者教育，便能更有效保障消費者的權益。

青少年一直是消委會關注的群體，面對各式產品服務的花花世界，加上網購和電子錢包的便利，消費模式愈來愈便捷。同時，市面上各種借貸服務亦大行其道，鼓吹「先使未來錢」和「及時行樂」等價值觀。年青人若沒有正確的消費觀念，容易混淆「想要」和「需要」，出現過度消費，甚至借貸消費等不良習慣。故此，本會連續18年舉辦「消費文化考察報告獎」，提升年青人對不同消費議題的瞭解，增強他們自我保護能力。本會未來將提出更具前瞻性的計劃，從小學開始，為下一代培養正確的消費觀念而努力。

除了年青人外，人口老齡化亦為消費者權益帶來挑戰。政府統計處早前推算，本港不足30年內，每三名市民中，就有一位是65歲以上的長者。急速的人口老齡化亦為消費模式帶來劇變，銀髮市場的興起，意味著社會對提供給長者產品或服務的需求日益殷切。本會除加強檢視相關產品服務質素外，亦會透過消費者教育及各類型宣傳活動，防範各種不良營商手法，以及加強銀髮消費社群的自我保護能力。

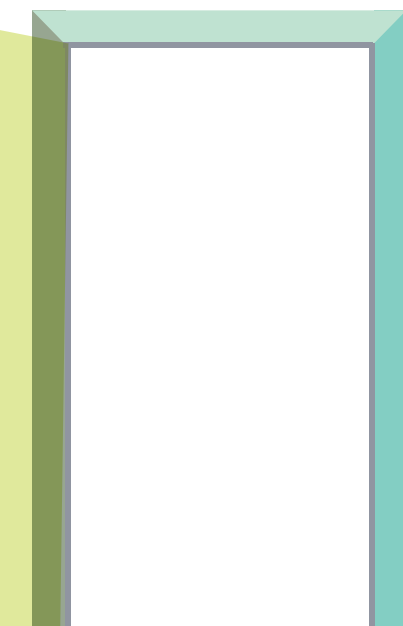
此外，本會也積極推行可持續消費的工作，包括成立工作小組，發表專題研究報告，將各類產品的耐用性及保養維修等議題，納入測試和調查項目中。根據本會去年發表的一份報告顯示，香港人普遍認識可持續消費的意義，卻未能付諸實行。本會已成立專為小學生消費教育

that the pursuit of economic growth and livelihood improvement must not be achieved at the expense of sustainable consumption for future generations.

A dedicated professional team is essential to successfully fulfilling all of our diverse range of functions in consumer protection and empowerment. I am immensely grateful to the Council's Chief Executive Ms Gilly WONG and the team she led for their perseverance and very hard work for the Council development and its work in consumer protection and empowerment. I would like to take this opportunity to also thank the outgoing Co-opted Members Prof. James SHE and Ms Clara SHEK; and to welcome the incoming Co-opted Members, namely Ms Eliza CHAN, Mr CHANG Kwong-tak, Mr Daniel C LAM, SBS, JP, Mr LEUNG Chun-kit, Mr Gabriel PANG, Mr Tony TANG Kwok-wai, Mrs Susanna TSOI LAI Yuet-sum, MH, Mr WONG Kam-leung, Ms WONG Mei-ling, and Dr Eunice YIM Pui-yu. Their contribution will, I am sure, bring the Consumer Council to a new height of achievement.

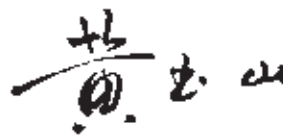


Professor Wong Yuk-shan, BBS, JP  
Chairman



而設的專家諮詢小組，把理性消費、可持續消費等重要觀念逐步帶給下一代。消委會將竭盡所能，期望結合社會各界的力量，落實可持續消費的工作，確保社會在追求經濟發展和生活改善的同時，不致犧牲下一代的福祉。

要順利地推展各項消費者保障工作，一支優秀的工作團隊必不可少。本人由衷感謝本會總幹事黃鳳嫻女士及她所帶領的團隊，堅持不懈為本會發展和消費者權益而努力。我亦藉此機會向卸任的增選委員許丕文教授和石嘉麗女士表達謝意。另外，謹在此歡迎新上任的增選委員陳芝瑛女士、張廣德校長、林濬先生，銀紫荊星章，太平紳士、梁俊傑校長、彭子傑先生、鄧國偉先生、蔡黎悅心女士，榮譽勳章、黃錦良校長、王美玲女士及嚴沛瑜博士，深信他們的加入，將使本會的消費者保障工作更上一層樓。



黃玉山教授，銅紫荊星章，太平紳士  
主席

# MEMBERSHIP OF THE CONSUMER COUNCIL

## 消費者委員會委員

### CHAIRMAN 主席



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



Ms Linda CHAN Ching-fan, SC  
陳靜芬資深大律師



Mr Samuel CHAN Ka-yan, JP  
陳家殷大律師，太平紳士



Ms Jo Jo CHAN Shuk-fong  
陳淑芳女士



Ms Amy FUNG Dun-mi, MH  
馮丹媚女士，榮譽勳章

### VICE CHAIRMAN 副主席



Mr Philip LEUNG Kwong-hon  
梁光漢先生



Mr Ambrose LAM San-keung, JP  
林新強律師，太平紳士



Mr Kevin LAM Sze-cay  
林詩棋先生



Mr SHIH Wing-ching, JP  
施永青先生，太平紳士



Dr Karen SHUM Hau-yan  
沈孝欣醫生





Dr Jason CHAN Kai-yue  
陳繼宇博士



Mr Clement CHAN Kam-wing  
陳錦榮先生



Ms Grace CHAN Man-yee  
陳文宜女士



The Hon Steven HO Chun-yin, BBS  
何俊賢議員，銅紫荊星章



Mr Marvin HSU Tsun-fai  
徐晉暉先生



Prof. Michael HUI King-man  
許敬文教授



Dr Raymond LEUNG Siu-hong  
梁少康博士



Mr Keith LIE Kin-fu  
李健虎先生



Prof. Angela NG Lai-ping  
吳麗萍教授



Prof. WONG Kam-fai, MH  
黃錦輝教授，榮譽勳章



Ms WONG Shu-ming, MH  
黃舒明女士，榮譽勳章



Mr Kent WONG Siu-kee  
黃紹基先生

# CO-OPTED MEMBERS OF THE CONSUMER COUNCIL

## 消費者委員會增選委員



Ms Eliza CHAN  
陳芝瑛女士  
( since由2016.06.01 )



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



Mr CHANG Kwong-tak  
張廣德校長  
( since由2016.06.01 )



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



Mr Kelvin KWOK Hiu-fai  
郭曉暉先生



Mr Daniel C. LAM, SBS, JP  
林澹先生  
銀紫荊星章，太平紳士  
( since由2016.07.04 )



Mr Gabriel PANG  
彭子傑先生  
( since由2016.06.01 )



Prof. James SHE  
許丕文教授  
( up to至2017.03.31 )



Ms Clara SHEK  
石嘉麗女士  
( up to至2017.03.31 )



Mr WONG Kam-leung  
黃錦良校長  
( since由2016.06.01 )



Ms WONG Mei-ling  
王美玲女士  
( since由2016.06.01 )



Mr Alvin WONG Tak-wai  
黃德偉先生



Mr Thomas CHENG Kin-hon, MH  
鄭建韓先生·榮譽勳章



Mr John CHIU Chi-yeung, JP  
趙志洋先生·太平紳士



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



Mr Francis FONG Po-kiu  
方保僑先生



Dr LAW Cheung-kwok  
羅祥國博士



Mr LEUNG Chun-kit  
梁俊傑校長  
( since由2016.06.01 )



Dr LO Pui-yin  
羅沛然大律師



Ms Bonnie NG Hoi-lam  
吳凱霖女士



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



Mr Tony TANG Kwok-wai  
鄧國偉先生  
( since由2016.06.01 )



Mrs Susanna TSOI LAI Yuet-sum, MH  
蔡黎悅心女士·榮譽勳章  
( since由2016.06.01 )



Dr Michael TSUI Fuk-sun  
徐福燊醫生



Dr Max WONG Wai-lun  
王慧麟博士



Ms Cecilia WOO Lee-wah  
鄔莉華律師



Dr Eunice YIM Pui-yu  
嚴沛瑜博士  
( since由2016.06.01 )



## MESSAGE FROM THE CHIEF EXECUTIVE

### 總幹事的話

The past year has been a bumper year for the Consumer Council, and one of cultivating growth for the future.

Back in the 70s in Hong Kong when kerosene stoves were still commonly in use, colour TV sets a frequent fire hazard and edible oil adulterated with impurities, the Council had embarked on the mission to disseminate, through its monthly CHOICE Magazine, various product test and survey reports. By 2016, CHOICE has already accomplished 40 years of market surveillance of goods and services, playing a truly vital role in assisting consumers to make astute choices. The wide publicity and impact it generated had also helped in giving birth successfully to a body of consumer protection legislation such as the “Electrical Products (Safety) Regulation”, and the “Toys and Children’s Products Safety Ordinance”, bearing testimony to Hong Kong’s burgeoning development in consumer rights and interests.

As CHOICE crossed its 40-year threshold, it has now to face the challenges of the new internet era. In July 2016, CHOICE took on a new initiative – the launch of Facebook page to share with consumers selected test reports of back issues as well as reporting on the latest current issues. Among the topics uploaded were the “Deceitful Practices of Drugstores and Tourists Coerced into Forced Purchases” drawing a total of 45,000 page views on a single day. Such interactive posts invariably elicited much public discussions, successfully creating a new platform for consumer information.

Similarly, Hong Kong’s consumption model comes increasingly under the impact of internet and new technology. Consumers shopping on the internet is no longer a novelty but a way of life for many. During the year under review, the Council published its first report on “Online Retail – A Study on Hong Kong Consumer Attitudes, Business Practices and Legal Protection”. The study revealed that some 60% of Hong Kong consumers had made online purchase. Among the people surveyed, they made online purchase, on average, once every 10 days with an average spending of HK\$15,250 per year. 98% of the online shoppers were either satisfied or very satisfied with the overall experience, though they were largely uninformed of such important consumer issues as information transparency, return goods policy, personal privacy and legal safeguards. The study also unveiled hidden pitfalls and risks in the business model of internet shops. The Council has put forward a series of recommendations to the Government and the business sectors to mitigate the problems and to foster a fairer online marketplace to consumers.

Furthermore, the Council has responded to the call by the Consumers International on World Consumer Rights Day on 15 March - “Building a Digital World Consumers Can Trust”. Besides advocating for better

過去一年，是消費者委員會豐收的一年，也是播種的一年。

在香港人仍然用火水爐煮食、彩色電視機有冒煙着火危險、食油經常會混入雜質的70年代，本會已透過《選擇》月刊發表不同產品的檢測或調查報告。至2016年，《選擇》月刊已為本港消費市場把關40周年，一直肩負起幫助消費者作出精明「選擇」的角色。不單如此，《選擇》月刊帶出的訊息與迴響，同時成功推動香港完善多項保障消費者的法則，例如催生了《電器產品（安全）規例》和《玩具及兒童產品安全條例》，見證了本港消費權益的萌芽成長。

然而，當跨越了40個年頭，《選擇》月刊也迎上了網絡新挑戰。2016年7月，本會特別開設《選擇》面書，與消費者回顧過去的經典測試報告及發放最新資訊。這些互動貼文每每引起社會不少迴響，例如一則有關藥店欺詐及威迫旅客購物的貼文，單日瀏覽量便達 45,000次，成功開拓一個提供消費資訊的新領域。

同樣，香港的消費模式亦受科技網絡衝擊，網上購物已不再是新鮮事。年內，本會發表了首份「網上消費——香港消費者態度、營商手法及法律保障的研究」報告，發現約6成港人曾經網購，受訪網購者平均每10天網購一次、每年平均消費額達港幣15,250元。98%網購消費者表示滿意或非常滿意整體經驗，惟他們對於網購資訊透明度、退貨機制、私隱及法律保障等重要消費權益卻不甚了解。研究同時揭露了網上商店的營運模式存在一些隱患和風險。為此，本會向政府及商界提出連串建議，以減低相關問題，務求為消費者建立一個更公平的網上交易場所。

另於今年3月15日的「全球消費者權益日」，本會響應國際消費者聯會以「建構可信賴的網絡消費世界」為主題，倡議完善監管之餘，我們亦提醒消費者加強網絡保安。可以預期，未來消費者受網絡病毒或惡意軟件的威脅將愈來愈大。本會將繼續致力增強消費者的自我保護能力，並敦促商界及政府通力合作，應對隨時爆發的網絡保安危機。

“

**Consumers shopping on the internet is no longer a novelty... Besides advocating for better oversight, consumers are reminded also to enhance their web security.**

網上購物已不再是新鮮事…… 倡議完善監管之餘，我們亦提醒消費者加強網絡保安。

”

oversight, consumers are reminded also to enhance their web security. It is well expected that future consumers will face ever greater threat of internet hacking by web virus or malicious software. The Council will continue its effort to empower consumers for protection, and the business and the Government are urged to come together in collaboration in dealing with potential web security crises that could attack anytime.

Apart from changes brought on by internet shopping, the past year also recorded a few shocking incidents on consumer welfare. These included in July, the closure of a major fitness chain California Fitness – that the company was named by the Council for undesirable trade practices earlier in April, including the use of intimidating and misleading tactics to coerce consumers into signing purchase contracts for membership or private coaching sessions, and even worse to the extent that some staff arranged finance companies to lend money to consumers for the purchase of fitness services. Another company that went into default involved the online shopping platform BeeCrazy. Such business failures once again exposed the minimal or lack of consumer protection in prepayment consumption. In most cases, consumers being the unsecured creditors are left helpless and not infrequently suffer huge financial loss.

Prepayment consumption nowadays has found its way into many different types of goods and services, ranging from the traditional gift vouchers, cake coupons, audio/video rental, to even beauty treatment, fitness club and yoga centre membership. During the year,



**Ms Gilly WONG Fung-han**  
Chief Executive

黃鳳嫻女士  
總幹事

除了網購帶來的變化，過去一年亦發生不少令消費者震驚的事件，包括曾於去年4月被本會點名譴責的大型連鎖健身中心 California Fitness，其以威嚇及誤導手法強迫消費者簽約購買會籍或私人教練課堂，甚至有中心職員安排財務公司借款給消費者買新服務，結果同年7月健身中心全線停業。另亦有具規模商戶如BeeCrazy團購網站結業。再一次暴露了在預繳式消費下，消費者的保障是微乎其微。一旦商戶倒閉，消費者作為無抵押債權人，往往顯得無助，當中牽涉巨額損失亦屢見不鮮。

事實上，今時今日預繳式消費已滲透至各類型消費，由傳統的禮券、餅卡、影視店套票，以至美

the Council received at least 4,826 complaint cases relating to prepayment consumption transactions, an increase of 13% over the preceding year. At the same time, the amount of money involved rose sharply by 60% to over HK\$70 million. Some complainants also alleged they were forced, under coercion and bombardment, into signing purchase contracts or paying by credit cards for large sums of prepayment.

The Council has begun a study to consider the introduction of a mandatory cooling-off period by legislation to offer additional protection to consumers after making a purchase. The study will seek to make recommendations on scope of application and operational arrangement suitable for Hong Kong's specific circumstances and consumer behaviours.

Overall, the Council received 25,039 complaint cases in total during the year, representing a drop of 7% year on year. This reflects the rising recognition and respect of consumer rights and interests, and the efforts of law enforcement agencies in successfully curbing the incidence of unfair trade practices. This is indicative also of the growing fruitfulness of consumer education among the stakeholders in the various sectors.

Through the Council's role as the Consumers International's Vice President, we have been actively participating and making good use of the international cooperation network to closely follow the global consumer trends and take heed of practices in different countries when devising our own policy and advocacy strategy. A case in point, in September 2016, concerned the faulty Samsung Galaxy Note 7 batteries resulting in a number of fire incidents. At first, the manufacturer adopted varying tactics of either recall or refund in different markets. In Hong Kong, initially, it was limited to only replacement of a few hundred handsets of a certain batch of manufacture. But in this age of information transmission unhindered by national borders and product globalisation, once a product problem becomes known in any market it will swiftly galvanise all consumers affected, particularly if the defect relates directly to the product's core safety concern.

The Council is fully convinced that the timely provision of crucial information to consumers, can undoubtedly create a safe, fair and sustainable consumption environment. To this end, we will do our utmost in seizing this opportunity of the infinite power of the internet for disseminating information. We will continue to renew and research to upgrade our electronic consumer information service. It is our goal that in the near future, consumers can have, at their fingertips, the most practical and effective consumer information from the Council on their handsets, anywhere and anytime, to help them make the best consumer choices in today's ever-changing marketplace.



Ms Gilly WONG Fung-han  
Chief Executive

容療程、健身會籍及瑜伽中心。年內，本會接獲涉預繳式消費的投訴最少有4,826宗，較上年度增加13%；相關涉款更增加6成至逾港幣7,000萬元。而且根據投訴內容，部分消費者是在威逼利誘、疲勞轟炸下簽約或以信用卡預繳巨款。

為此，本會正着手研究考慮推動立法設訂售後冷靜期，將會因應香港的獨特環境和消費行為，就執行的範疇和實際運作的安排提出建議。

回顧全年整體消費投訴數字，本會共接獲25,039宗投訴，按年減少7%。當中或反映本港消費者的權益日益受到尊重，這一方面有賴本地各執法機關有效執法以起阻嚇作用，成功遏止各種不良營商手法；另一方面可見各持份者針對不同消費範疇的教育亦漸見成效。

此外，本會透過作為國際消費者聯會副主席的角色，積極參與及善用此國際性合作網絡，緊貼全球消費市場最新趨勢及做法，從而為香港的政策及倡議工作作出最佳建議。例如在2016年9月，三星手機 Galaxy Note7電池故障起火，事後生產商於全球各地採取的應變手法不一，或回收、或退款，而在香港最初只更換數百部某批次手機。但在這個資訊無疆界、商品全球化的年代，只要有事故發生在某個市場，特別當涉及產品最基本的安全問題，受影響的消費者便會迅速聚焦起來。

本會一直深信，能適時為消費者提供重要的資訊，絕對有助建立安全、公平及可持續的消費環境。我們會努力抓緊這個網絡時代的信息傳遞優勢，繼續革新及研究推動資訊電子化，目標將來消費者指尖一觸，便能在手機上取得本會最實用、最有效的消費資訊，幫助他們在現今瞬息萬變的市場上作出更精明的消費選擇。



黃鳳嫻女士  
總幹事

# MANAGEMENT TEAM OF THE CONSUMER COUNCIL

## 消費者委員會管理層

**CHIEF  
EXECUTIVE**  
總幹事



Ms Gilly WONG Fung-han  
黃鳳嫻女士

**DEPUTY CHIEF  
EXECUTIVE**  
副總幹事



Mr Simon CHUI Chun-king  
徐振景先生



Head of Legal Affairs Division  
Ms Terese AU-YEUNG Kar-wai  
法律事務部首席主任  
歐陽嘉慧女士



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



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



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



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



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



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



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



Head of Consumer Education Division  
Ms Carmen NG Ka-man  
消費者教育部總主任  
吳家雯女士

# THE CONSUMER COUNCIL

## 消費者委員會

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

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

### Consumer Council Membership

The Council comprises a Chairperson, a Vice Chairperson<sup>1</sup> and not more than 20 other Members<sup>2</sup> who are appointed by the Chief Executive of the Hong Kong Special Administrative Region for a term not exceeding 2 years. Members may be reappointed upon expiry of their respective terms of office.

### Council and Committees

The Council operates on a committee structure comprising 12 Committees and Working Groups<sup>3</sup>. Full Council meetings are held on a bi-monthly basis. The Council co-opts professionals of different disciplines, as members of relevant committees, in order to benefit from their expertise and to facilitate studies in specific fields.

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

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

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

### 消費者委員會委員

委員會成員包括主席、副主席<sup>1</sup>及不多於20名委員<sup>2</sup>。委員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。

### 委員會及小組

本會以委員會小組制度運作，設有12個委員會小組及工作小組<sup>3</sup>。委員會每兩月一次召開全體委員會議，並會邀請各界專才加入相關小組為增選委員，提供專業意見，並促進特定範疇的研究。

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

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

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





The Consumer Council is committed to serve as an authoritative voice for consumers and to foster a safe, fair and sustainable consumption environment. Consumers also are empowered to protect themselves through information provided by the Council, so that they can make informed choices with the full awareness of their rights and responsibilities.

本會致力成為消費者信賴的聲音，為消費者建立安全、公平及可持續的消費環境。同時透過為消費者提供資訊，加強他們的自我保護能力，讓消費者在清楚知悉自己的權利和責任下，作出最佳選擇。

Advocacy for consumer education for primary schools is one of the Council's priorities under its triennial Strategic Plan of 2016-19. In the year under review, the Advisory Committee on Consumer Education for Primary Schools was established to render valuable advice on the strategic direction and subsequent implementation for the related programmes.

In 2016-17, Prof. James SHE and Ms Clara SHEK retired as Co-opted Members. The Council expressed its sincere gratitude for their support and expert contributions.

## The Council Office

Under the leadership of the Council's Chief Executive, the Council Office, manned by 150 members of staff operates with 9 functional divisions, namely, Complaints and Advice Division, Consumer Education Division, Finance and Administration Division, Human Resources Division, Information Technology Division, Legal Affairs Division, Planning and Trade Practices Division, Public Affairs Division, and Research and Survey Division<sup>4</sup>.

The Council is an equal opportunities employer, with the number of disabled employees representing 0.7% of the Council Office's permanent staff in 2016-17.

## Finance

The Council derives its income mainly from Government subvention. Other sources of income (approximately 4%) include proceeds from the sales of the Council's CHOICE Magazine and interest income.

The total recurrent and non-recurrent expenditures for the year under review was HK\$113.87 million and HK\$9.05 million respectively<sup>5</sup>.

本會並透過執行委員會及管理委員會管理消費者訴訟基金。

推動小學生消費教育，乃本會2016-19年度策略發展計劃的重點工作之一。年內，本會成立了小學消費教育諮詢委員會，為本會在這方面的策略方向及實施，提供寶貴的意見。

年內，許丕文教授及石嘉麗女士卸任增選委員。本會衷心感謝他們任內作出的支持及貢獻。

## 消委會辦公室

以總幹事為首的消委會辦公室共有150名員工，工作主要由9個部門負責：投訴及諮詢部、消費者教育部、財務及行政部、人力資源部、資訊科技部、法律事務部、策劃及商營手法事務部、公共事務部，以及研究及普查部<sup>4</sup>。

本會乃提供平等機會的僱主，於2016-17年度聘用的殘疾僱員佔常額編制0.7%。

## 財務

本會經費主要來自政府資助，其他收入來源（約4%）包括出版《選擇》月刊及銀行利息。

年內經常及非經常開支分別為港幣1.1387億元及港幣905萬元<sup>5</sup>。

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

<sup>5</sup> See Appendix 5 for the Auditor's Report and Financial Statements for the accounts of the Council for 2016-17. 2016-17年度核數師報告及各財務報表見附錄五。



## RESOLVING DISPUTES BETWEEN CONSUMERS AND BUSINESSES

### 調停消費者與 營商者之間的糾紛

#### Complaints and Enquiries Received

Complaints and enquiries are received via telephone, fax, postal mail or the internet. During the year, a total of 85,702 enquiries and 25,039 complaints were received, representing a 10% and 7% decrease respectively, compared with figures in 2015-16.

58% of complaints were lodged in writing or via the internet, while most of the enquiries (86%) were received by telephone<sup>6</sup>.

#### Complaints Statistics Breakdown

The reduction of complaints occurred mainly in 2 categories: Furniture & Fixtures and Travel Matters. Complaints related to Furniture & Fixtures decreased 61% from 2,308 last year to 893 in 2016-17, whereas the figures related to Travel Matters fell 26% from 2,632 to 1,950.

#### 投訴及諮詢

本會透過電話、傳真、郵寄及網上接收消費者的諮詢及投訴。年度內，本會共接獲85,702宗消費諮詢及25,039宗消費投訴，較2015-16年度分別下跌10%及7%。

接獲的投訴個案中，58%透過書面或網上提出；而消費諮詢方面，則大部份(86%)經由電話熱線接獲<sup>6</sup>。

#### 投訴數據統計

年內消費投訴的跌幅主要來自傢俬及旅遊事務兩大消費類別。當中涉及傢俬的消費投訴錄得893宗，相比2015-16年度的2,308宗，大幅下跌61%；而有關旅遊事務的投訴，則由上年度的2,632宗減至1,950宗，下跌26%。

<sup>6</sup> See inside back cover for contact information of Consumer Advice Centres. 消費者諮詢中心之聯絡資料詳見於封底內頁。



When disputes arise between consumers and traders, the Council seeks redress for consumers through conciliation, with a view to helping both parties develop mutually acceptable agreements.

當消費者與營商者出現糾紛，消委會致力協助雙方透過調停達至雙方滿意的和解方案。

Despite the overall declining trend, complaints concerning Telecommunication Equipment rose 8% to 1,775 cases and complaints related to Recreation/Health Clubs increased 173% to 1,673 in 2016-17.

Although the Council is not given any law enforcement power, the Council was able to achieve a high resolution rate of complaint cases through conciliation, namely 74% of cases with pursuable grounds in 2016-17 (See Fig. 4). In cases where traders refused to settle or offer redress, complainants, generally, were counselled to seek redress through other channels, including civil litigation.

## Top 5 Consumer Complaints

### 1. Telecommunication Services

Telecommunication Services remained at the top, with 3,122 complaints in 2016-17. Notwithstanding the prevalence of complaints concerning this sector, the number reflected a new low in recent years, falling by 13% when compared with 2015-16. The bulk of the complaints were related to billing disputes (47%) arising from mobile phone service plans, internet service contracts and mobile data

儘管整體投訴數字有下跌趨勢，但個別範疇的投訴則錄得升幅，針對通訊用品的投訴數字達1,775宗，較上年度增加8%；而有關健身會的投訴在2016-17年度更顯著上升至1,673宗，升幅高達173%。

本會雖沒有執法權力，但本會的調停成功率十分理想，2016-17年度74%之可跟進個案經本會調停後獲得解決(見圖四)。對於商號拒絕和解或提出補償的個案，本會會建議投訴人考慮訴諸其他途徑，包括民事訴訟。

## 首5位消費投訴

### 1. 電訊服務

有關電訊服務的投訴仍居榜首，於2016-17年度共錄得3,122宗。雖然此消費類別的投訴仍屢見不鮮，但已較去年度下跌13%，投訴數字更創近年新低。當中相當部份涉及手機服務合約、互

charges. Complaints about service quality (e.g. slow transmission, connection failure, and insufficient customer support) accounted for 25% of the complaints.

## 2. Travel Matters

Complaints relating to Travel Matters dropped to 1,950 cases, a 26% decline over 2015-16. Among them, over 60% were related to air tickets and airline services. The remaining 20% concerned hotel bookings, travel tours, and hotel-air ticket packages. The complaints were mostly about quality of services (42%), price disputes (30%) and late or non-delivery of service (15%).

## 3. Telecommunication Equipment

Telecommunication Equipment drew the third highest number of complaints, with 1,775 cases, an increase of 8% over the previous year. 43% of the complaints arose from repair and maintenance of mobile phone sets. Complaints related to phone safety grew over 6 times to 191 cases in 2016-17 as a result of the battery failures of a new smartphone model that ultimately was recalled globally by the manufacturer.

## 4. Electrical Appliances

Fourth on the list were complaints regarding Electrical Appliances numbering 1,751, a slight drop of 2% over the year before. Repair and maintenance (37%) and quality of goods (27%) were the main areas of dispute within this category.

## 5. Recreation/Health Clubs

Recreation/Health Clubs ranked fifth, with 1,673 cases highlighted by a significant increase in complaints resulting from the closure of a large chain of fitness centres. As a whole, 60% of the complaints were related to shop closure and 16% to sales practices.

## Trends of Consumer Complaints

### Growing Concern over Internet Transactions

Although complaints related to online shopping declined, from a high of 5,404 cases (2014-15) to 3,462 (2015-16) and further to 3,102 cases this year, the variety of product/services and the mode of online transaction have evolved rapidly which brought great challenges to the Council's work of conciliation. Travel and Accommodation recorded the highest level of dissatisfaction among the online shoppers, with 965 cases of complaints filed; followed by Personal Care Products (233 cases). Cases related to Storage/Postal/Courier Services rose to 200 cases, an increase of 228% compared to last year.

**3,102**  
**Online Shopping**  
**Complaints**  
網上消費投訴

聯網服務合約及流動數據收費等爭議(47%)；另外25%投訴則涉服務質素，例如數據傳送速度緩慢、網絡失效及客戶支援不足等。

## 2. 旅遊事務

有關旅遊事務的投訴雖然較2015-16年度下跌26%，但仍錄得1,950宗，位列第二。超過60%的個案涉及機票銷售及航空公司服務，其餘約兩成涉及酒店預訂、旅行團及機票連酒店套票。引起消費者不滿的問題主要是關於服務質素(42%)、收費爭拗(30%)、及延誤/無法提供服務(15%)。

## 3. 通訊用品

位列第三的是涉及通訊用品的投訴，個案較去年度上升8%，共有1,775宗。當中43%乃由於消費者不滿手機維修及保養服務所致。於2016-17年度，因一款智能手提電話出現電池安全問題，結果導致涉及手機產品安全的投訴個案飆升6倍，達191宗。

## 4. 電器用品

涉及電器用品的投訴則位列第四，共錄得1,751宗，較去年輕微下跌2%，此類投訴主要涉及維修及保養服務(37%)和產品質素(27%)問題。

## 5. 健身會

受一間連鎖健身中心結業影響，投訴健身會的個案去年度飆升至1,673宗，使其躋身第五位。當中60%的個案涉及店舖結業，16%的個案則投訴銷售手法。

## 消費投訴趨勢

### 網上交易關注日增

雖然涉及網上消費的投訴逐漸回落，由高峰期5,404宗(2014-15年度)，下降至2015-16年度的3,462宗及本年度的3,102宗，但是其貨品和服務類別，及經營模式變化急速，給本會的調停工作帶來挑戰。最多消費者不滿的網上消費類別為旅遊事務及住宿，年內共接獲965宗投訴；其次是網購個人護理物品，共233宗。本年度網上消費的投訴中，涉及儲存/郵寄/速遞服務的個案升至200宗，升幅高達228%。

There were 178 complaints related to online shop closure, 6 times higher than in 2015-16, and 858 cases about late/non-delivery/loss of goods, accounting for 28% of all internet complaints. The sudden closure of BeeCrazy in June 2016, coupled with the rapid growth of online stores and online sale through social media, intensified the problems of late/non-delivery/loss of goods. Abrupt closure of online stores or loss of goods in transition often leave consumers unprotected, as usually full payment was made prior to the delivery of goods or services.

年內，本會接獲178宗涉及網店結業的投訴個案，較2015-16年度高出6倍；而涉及送貨延誤/未能送達/失件等共有858宗，佔網上消費投訴總數28%。隨著近年社交平台的網上交易迅速增長，加上BeeCrazy於2016年6月突然結業，令網購所衍生之送貨延誤/未能送達/失件等問題更形嚴重。由於網購消費者一般在收取貨品或享用服務前已繳付全數款項，一旦網上商店結業，消費者便沒有保障。

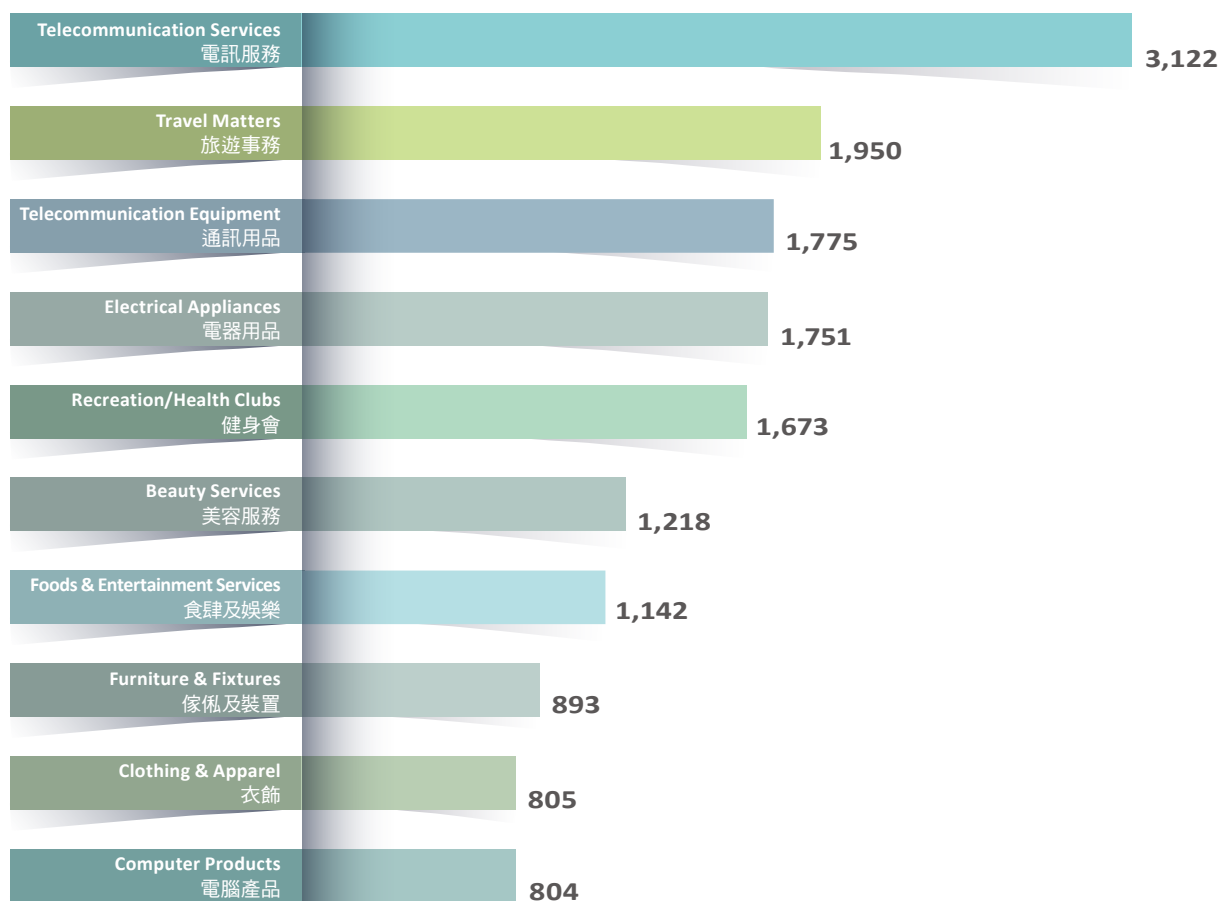
**Fig. 1 Numbers of Complaints in the Past 3 Years**

圖一 過去3年接獲的投訴數字

Year 年份	2016 - 17	2015 - 16	2014 - 15
Total no. of complaints 投訴個案總數	25,039	26,793	29,547

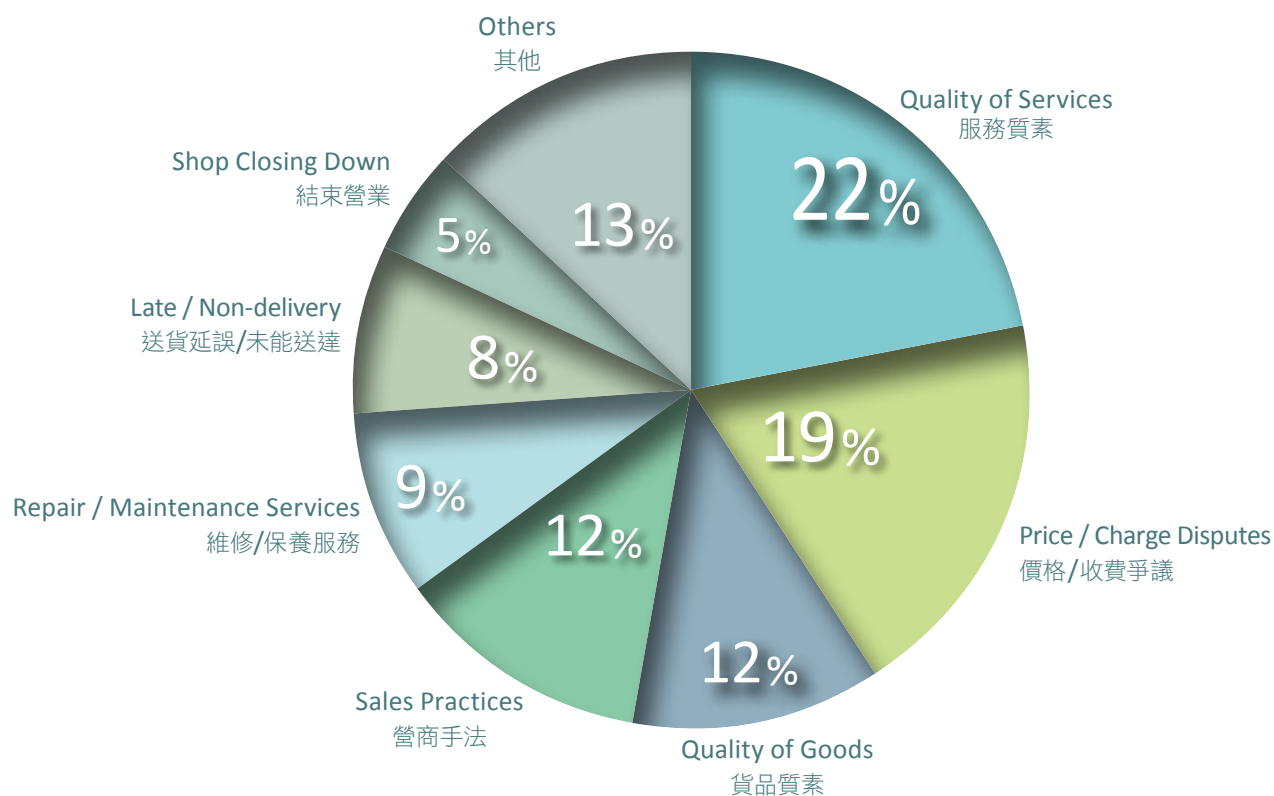
**Fig. 2 Top 10 Consumer Complaints on Industries in 2016-17**

圖二 2016-17年度首10位涉及消費投訴行業



**Fig. 3 Nature of Consumer Complaints in 2016-17**

圖三 2016-17年度接獲投訴性質



**Fig. 4 Resolution Rate of Cases with Pursuable Grounds in 2016-17**

圖四 2016-17年度調停成功率

Total no. of cases received 接獲投訴總數	25,039
No. of cases with pursuable grounds 可跟進的投訴個案 <sup>7</sup>	16,225
No. of cases in progress 仍在跟進中的個案	2,070
No. of cases resolved 獲得解決的個案	10,479
<b>Resolution rate 調停成功率</b>	<b>74%</b>

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

## Tourist Complaints Continue to Decline

The number of complaints from tourists received by the Council has fallen for 2 consecutive years. In 2016-17, the tourist complaints fell by 13%, compared with those of the previous year, to 2,062 cases. Complaints filed by Mainland tourists accounted for about 75% of the complaints. While the number of Mainland tourists visiting Hong Kong dropped 7% in 2016, complaints filed by Mainland tourists declined 19%, to 1,529 cases.

The most common tourist complaints were related to expensive Chinese Herbs/Ginseng (281 cases). An increase of complaints was recorded with regard to Personal Care Products (+58%), Accommodations (+43%) and Electrical Appliances (+43%).

Although complaints about sales practices (563 cases), remained at the top of the list of the nature of tourist complaints, the number represented a 36% decline over last year. A 33% drop was recorded for Chinese Herbs/Ginseng while a substantial drop of 70% was recorded for Medicine/Health Food. The figure may signify an improvement attributable to the collaborative efforts of the Customs and Excise Department and the Council to strengthen protection for consumers against unfair trade practices.

## 旅客投訴持續下跌

本會於年度內共接獲2,062宗訪港旅客投訴，總數較上年度下跌13%，已連續兩年錄得跌幅。其中內地旅客的投訴約佔整體7成半。不過隨着內地旅客訪港數目於2016年下降了7%，涉及內地旅客的投訴亦較上年度減少19%至1,529宗。

本會接獲的旅客投訴中，涉及購買昂貴的中藥材/人參仍佔最多(281宗)。其他升幅較大的消費類別分別是個人護理產品(+58%)、住宿(+43%)及電器用品(+43%)。

投訴性質方面，雖然針對商戶營商手法的投訴仍然高踞首位(563宗)，但較上年度下跌了36%。當中涉及中藥材/人參的投訴下跌33%；而涉及藥品/保健食品則下跌70%。投訴下跌相信與本會和香港海關緊密合作打擊不良營商手法有關。

## Naming of Malpractice Traders

By way of “name and shame”, in April 2016, the Council expressed strong disapproval of the aggressive and misleading trade practices adopted by a fitness centre chain – California Fitness, in the sale of membership and personal training lessons. The complaints received by the Council showed that both existing members and new customers of the chain fell prey to the malpractices such as heavy handed sales pressure from the staff, resulting in financial losses and mental distress to consumers. In view of this serious situation and to prevent further consumer entrapment, the Council decided to name and sanction California Fitness publicly. It was the first time the Council sanctioned a fitness centre by naming for malpractice.



Besides the press announcement, the Council produced a video as an alert to the public against the malpractices of the fitness centre.

除召開記者會外，本會特別攝製短片，向公眾揭示健身中心慣用的不良營商手法。



## 點名公布不良商戶

於2016年4月，本會以公開點名的形式，譴責連鎖健身中心California Fitness以威嚇及誤導的營商手法銷售健身會籍及私人教練課堂。本會收到的投訴顯示，無論是現有會員或新客戶，均成為被職員威嚇硬銷的對象，

令他們蒙受金錢及精神上的損失。鑑於本會認為情況嚴重及為免更多消費者誤墮陷阱，遂決定向其作出公開譴責。此乃首次有健身中心遭本會公開點名譴責營商手法不良。



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

### Research and Test Reports

67 product testing, survey and research reports were published in CHOICE Magazine during the year under review<sup>8</sup>. Testing covered a wide range of product categories, including electrical appliances and consumer electronics, daily food items, software, personal and household products. When products were found to be non-compliant with mandatory or established international standards, the Council notified regulatory bodies concerned to facilitate immediate follow-up. The Council also called on manufacturers and their agents to rectify faults and improve their products. Over the years, the Council's product research and testing, as well as its follow-up actions, have proven effective for facilitating enforcement and fostering the development of legislative measures to further protect the consumers.

### Types of Product Tests

The Council's product tests published in CHOICE Magazine are the results of either Council's own initiatives or partnership with various Government and statutory bodies. As an active member of International Consumer Research & Testing (ICRT), which is an international consortium of more than 35 consumer organisations, the Council has benefited from joining ICRT in its product tests, through which resources and experience from other markets may be applied effectively.

### 研究及測試報告

《選擇》月刊於本年度發表的產品測試、調查及研究報告共67份<sup>8</sup>，涵蓋廣泛的產品類別，包括電器及電子產品、日常食品、電腦軟件、個人及家居產品。當發現產品未能符合相關法例規定或適用的國際標準，本會會通知政府相關部門即時跟進，並建議生產商及其代理商糾正及改善產品。多年來，本會的產品研究、測試及跟進工作，均有效加強規管及推動相關的立法工作，以進一步保障消費者的權益。

67

Research &  
Test Reports  
研究及測試報告

### 產品測試種類

《選擇》月刊公布的产品测试一般可分为由本会自发安排进行，或联同不同的政府部门及法定团体进行。同时，本会作为国际消费者研究及试验组织(ICRT)的成员，亦会参与其主办的联合测试。ICRT由世界各地超过35个消费者组织组成，透过联合测试，本会得以有效运用其他市场的资源和经验。

<sup>8</sup> See Appendix 6 for the list of product testing, in-depth study and market survey reports published during 2016-17.  
於2016-17年度公布的产品测试、研究及市场调查报告一览表见附录六。





The Council undertakes examination of consumer products, through research and testing, to evaluate their safety, performance, ease of use, durability and environmental sustainability. The reports provide impartial information and test results for consumers to make rational choices, alert consumers to product hazards and induce improvements in product quality and safety.

消委會適時研究及測試產品的安全、效能、使用方便程度、耐用程度及產品對環境的影響等各方面，並透過報告提供測試結果及公正的資料，讓消費者作出理性的選擇，同時提醒消費者產品存在的危險，從而促進改善產品質素及安全。

## Food

### *ESBL-producing Bacteria in Chicken Products*

To continue to raise the community's awareness of the global health threat from antimicrobial resistant bacteria, the Council, for the first time, tested 100 samples of chicken products sold in the market, including whole chickens and chicken wings, to establish whether they contained extended-spectrum beta-lactamase(ESBL)-producing bacteria and to gauge public exposure. The test found that over 60% of chickens including 6 labelled "organic", among 100 tested, were found to contain ESBL-producing bacteria. Samples from Mainland China and Hong Kong revealed presence of the bacteria at 80% or higher.

To safeguard consumers' health, the Council advises the public to cook chicken more thoroughly instead of "just right", and to remain vigilant when buying, cleaning, storing, marinating and cooking chicken, to minimise the risk of cross-contamination in the food preparation. Consumers should also be aware that "organic" certification accredits the rearing or production process of chickens, but it does not attest to the final quality of the product that goes to the consumer. The products may become contaminated after being slaughtered.

The Council also expressed the hope that the Government's High-level Steering Committee on Antimicrobial Resistance, would make pragmatic suggestions and take a three-pronged approach, to review the current legislation in respect of regulations, healthcare and hygiene, and the rearing of food animals. The Council also recommended that authorities gradually cease to issue permits for regular use of antibiotics, and eventually to restrict use of antibiotics to situations in which they are prescribed for medical reasons, by veterinarians.

## 食品

### *雞肉產品含ESBL耐藥細菌*

為加強公眾對耐藥性細菌危害全球公共衛生的關注，本會首次測試市面出售的100款雞肉產品，包括整隻雞及雞翼，驗測含ESBL耐藥腸桿菌科細菌的情況，以了解消費者日常購買的雞肉產品有多大機會帶有該細菌。結果測試發現，超過6成檢出含ESBL耐藥細菌，當中包括6款標示或聲稱為「有機」的雞肉樣本；而內地及本地的樣本更有接近8成或以上。

為保障消費者健康，本會建議香港人改變將雞肉煮得「剛剛好」的飲食習慣，進食前必須把雞肉徹底煮熟，在選購、清洗、儲存、醃製和烹調雞肉時時刻保持警覺，務求把預備食物過程中交叉感染的風險降至最低。消費者亦應留意所謂「有機」認證只是確認了雞隻的飼養或生產過程，並不保證產品的最終品質，因為產品有可能在屠宰後才被污染。

本會希望政府成立的「抗菌素耐藥性高層督導委員會」可提供有效的建議，從法規、醫療衛生和飼養食用牲畜三方面檢討現行法例。同時，建議當局逐步停止簽發常規使用抗生素的許可證，務求令抗生素最終只可在獸醫處方下作治療用途。

## Soy Sauce

In Chinese culinary culture, soy sauce and seasonings are common condiments that, with an appropriate amount added, can draw out the umami of foods. From the Council's tests on 38 soy sauces and 2 seasonings, it was found that 11 soy sauce samples contained possible traces of the carcinogen, 4-methylimidazole. The aerobic colony count of 1 soy sauce sample greatly exceeded the limit under the Mainland standard. 2 samples contained high monosodium glutamate content and the quality of 10 soy sauce samples failed to meet the quality grading standard.

In terms of sodium content, 39 out of 40 samples contained a high level of 2,600 to 9,970 mg sodium in every 100ml. Only 1 sample had a relatively low sodium content of 814mg. By consuming 20ml of the highest sodium content sample, one would reach the recommended daily sodium intake limit (2,000mg).

The Council advised consumers to choose naturally brewed products with soybean, wheat, and bran listed among the first few ingredients on the labels and pay attention to raw materials, including the presence of colourants and other additives. Consumers should also note that excessive sodium intake increases the risk of hypertension, cardiovascular disease, stroke and coronary heart disease.

## Electrical Products

### Power Extension Sockets

The Council tested safety level of 12 electrical extensions containing 6 sockets and individual switches. Prices of the extensions ranged from HK\$99 to HK\$169.

None of the test models were in full compliance with the latest international safety standards. 10 samples were found unsatisfactory in the switch test, while 7 failed in the socket endurance test. Short circuit occurred during the socket endurance test in 1 model and the fuse of the power supply was blown. Other failures of compliance regarding product safety were found in the heating, insulation distance and socket construction etc. Following action by the Electrical and Mechanical Services Department (EMSD), 3 models were recalled voluntarily by their suppliers.

## Electronic Products

### Television Sets

The Council conducted its first test on 48- to 50-inch, big screen TV sets and compared picture and sound quality, ease of use, multimedia playback, functionality and energy efficiency. Prices of the tested samples ranged from HK\$3,888 to HK\$14,980. The results revealed that not only did the picture quality of the models vary, the sound quality also showed significant variance.

7 Ultra HD models achieved higher scores in overall performance. The Council reminded consumers that they may consider purchasing Ultra HD models to pursue personal interest, or to wait until the Ultra HD materials become more widely available.

## 醬油

在中國飲食文化中，醬油和鮮露都是烹調時常用的調味品，適量添加可以帶出食物的鮮味。本會測試38款醬油和2款鮮露，發現11款醬油樣本含微量可能致癌物質4-甲基咪唑，1款醬油樣本的菌落總數更遠超內地標準上限，2款樣本的味精含量較高。同時，有10款醬油樣本未達到品質評級水平。

鈉含量方面，40款樣本中，39款鈉含量偏高，由每100毫升含2,600至9,970毫克不等，只有1款樣本驗出相對較低的814毫克。最高鈉含量的1款，如進食20毫升，已達一天鈉攝取量的建議上限（2,000毫克）。



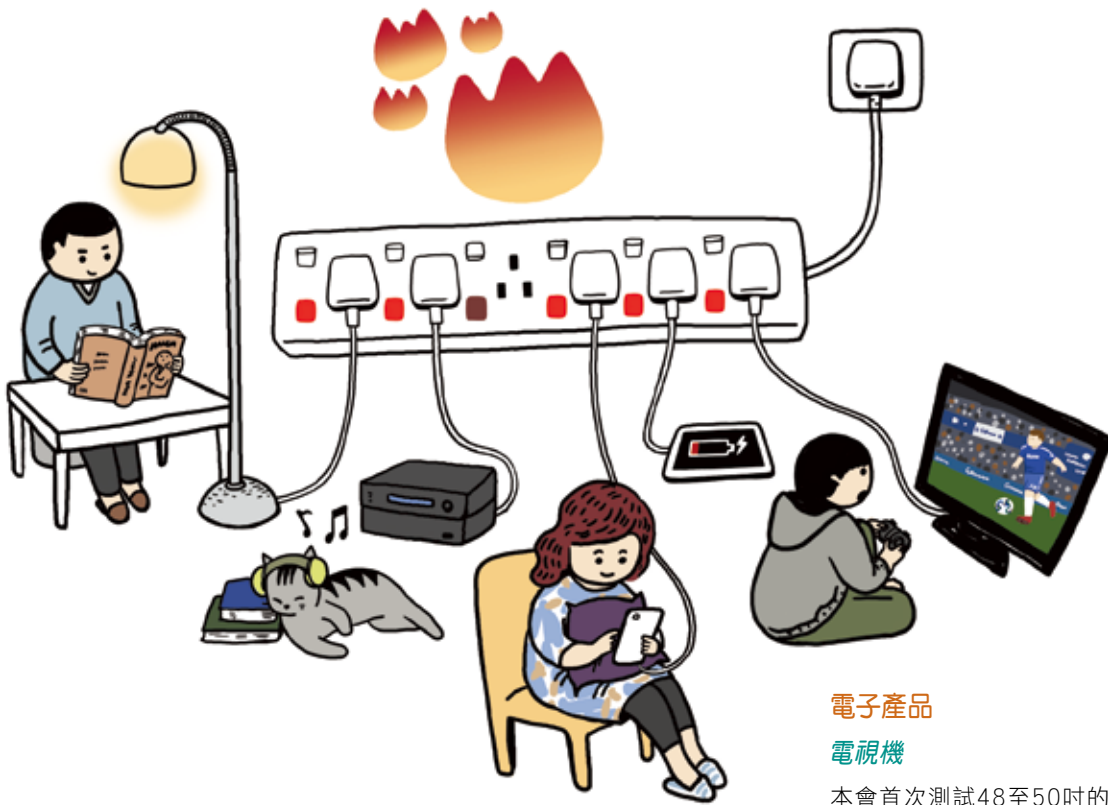
本會建議消費者選購天然釀造的醬油，盡量選用成分表中大豆、小麥、麩皮等排在較前位置的產品，並留意成分表的原材料、色素及其他添加劑。消費者應注意食用份量，過量攝取鈉會增加患高血壓、心血管疾病、中風和冠心病的風險。

## 電器產品

### 拖板

本會測試了12款6位插座連獨立開關掣的拖板的安全性，售價介乎\$99至\$169。

所有樣本均未能完全符合最新的國際安全標準要求。10款樣本的開關掣不符合標準要求，7款則未能通過插座耐用程度的測試。其中1款於插座耐用程度的測試途中出現短路，電源供應器的保險絲亦熔斷。其他安全問題還涉及過熱、絕緣距離及插座結構等。經機電工程署跟進後，3款樣本的供應商已自願從市面上回收產品。



Some sets produced blurred or shaky images when there was movement by the camera, such as panning shots or zooms. Other TV sets were equipped with dynamic picture enhancement functions, to create a smooth presentation.

From evaluation by a panel of experts, 4 of the Ultra HD models scored 4 points or above in sound quality, on the basis of their clear sound reproduction, full and mellow tones and impactful bass. On the other hand, the 4 Full HD models all were judged to have flat sound reproduction, with audio dropouts either in low- or high-frequency sounds.

Despite the many functions available, some sets fell short when assessed for ease of use. Since the price and value of these models, and their warranty periods differ, the Council advised consumers to compare the TV sets carefully in selecting the right one to fit their home requirements.

## Household Products

### Gas Stoves

The Council conducted tests on 18 models of gas stoves and found that 3 models failed to meet the full safety requirements stipulated under the Basic Safety Assessment for Domestic Gas Appliances, formulated by EMSD. The calculated value based on test results of 2 built-in models and 1 table-top model powered by town gas exceeded the limit by 1.4 to 1.6 times. The test results were referred to EMSD for follow-up. Subsequently, the related importers took remedial action by contacting affected consumers to arrange free checking and rectification services. The importers also posted notices in newspapers announcing the service arrangement. The Council reminded consumers to ensure adequate ventilation when using gas stoves, to reduce the risk of carbon monoxide accumulation.

## 電子產品

### 電視機

本會首次測試48至50吋的大屏幕電視機，測試了畫質、音質、使用方便程度、多媒體播放、多功能程度及省電程度，樣本的售價介乎港幣3,888至14,980元，結果發現各樣本的畫質參差，音色亦表現懸殊。

7款超高清樣本總評較佳，本會提醒消費者可根據個人興趣或待超高清製作逐漸普及，才決定是否以較高價錢選購超高清電視。

另外，一般電視機在顯示鏡頭轉移及動作畫面時，會顯得不清晰或不順暢。部分產品設有動態影像優化功能，營造暢順的感覺。

音質測試由專家評分，其中4款超高清樣本，具備音質清晰、音樂柔和悅耳，低音夠重等優點；另外4款全高清樣本，則被指播放的聲音薄弱沉悶，甚至只有中音，沒有高低音，音質令人失望。

儘管測試的樣本功能多多，但部分並不方便使用。由於價格、質素及保用期各有差異，本會建議消費者小心比較及慎選適合自己家居的電視機。

## 家居產品

### 氣體煮食爐

本會測試18款氣體煮食爐，發現3款型號未能完全符合機電工程署制定的「住宅式氣體用具基本安全評估」規定的安全要求。有2款煤氣嵌入式及1款煤氣座枱式樣本的測試結果顯示，超出規定上限約1.4至1.6倍不等。本會將測試結果轉交機電工程署跟進。其後，有關的進口商採取補救措施，包括聯絡受影響的消費者安排免費檢查及修正服務，並在報章刊登通告宣布有關安排。本會提醒消費者在使用氣體煮食爐時，必須確保有足夠空氣流通，以減低一氧化碳積聚的機會。

## Cosmetics and Personal Care

### Intradermal Microinjection

Intradermal microinjection procedure involves skin puncture and injection, it is classified as invasive and should only be performed by registered doctors. It is a cosmetic procedure claimed to produce visible aesthetic effects in skin hydration, whitening, rejuvenation and facial contouring by injecting mixtures of substances directly into the dermis. But improper or unsafe injection procedures, may have serious consequences such as allergic reaction, infection or permanent scarring.



The Council's survey revealed that the safety factors of some injectables were questionable and the injection procedure itself was perilous. The websites of some 30 beauty salons were examined in detail and only 10 clearly stated that the procedures would be performed by registered doctors.

Injectables commonly used, included hyaluronic acid, botulinum toxin, Vitamin C, placenta extracts and growth factor. Only a few beauty salons, however, disclosed the brand names of the injectables they used. Consumers should beware that receiving injections of unknown ingredients may cause serious, adverse effects and pose health risks.

The Council urged medical beauty operators to increase information transparency in all aspects and consumers should also be cautioned on all the steps involving the procedure. The Council urged the enforcement agency to scale up its enforcement to mitigate those non-compliance and malpractice found.

### Bath Products

The Council tested 60 models of bath products. 1 model of bath lotion was found to contain an aerobic bacterial count (170,000 CFU per ml) exceeding the upper limit of the Mainland Hygienic Standard for Cosmetics, by 169 times. The molds and yeast count (2,900 CFU per ml) were 28 times higher than the permissible upper limit. The bath lotion also failed the preservative efficacy test.

Consumers must beware that using any bath products with microbial contamination, may pose greater risks of causing infection on the skin, eyes and intimate areas.

2 models (out of 7) of feminine washes were found to contain the allergy-causing preservative, methylisothiazolinone (MIT). Wounds on ladies' private parts, could become irritated and uncomfortable, after using products containing MIT.

In addition, the test also revealed that 2 of the products found to contain MIT or CMIT/MIT mixture in the test did not disclose those ingredients on their labels. The product suppliers were urged to review their labelling, to ensure the product ingredients are listed accurately, for consumers' reference.

## 美容及個人護理

### 水光槍注射

水光槍注射是涉及皮膚穿刺並注入物質的入侵性美容程序，只應由註冊醫生施行。此服務聲稱可以配合不同針劑直接注射入真皮層，從而達到補濕、美白、嫩膚和提升面部輪廓等功效。不過，不當或不安全的注射程序，可能產生過敏、感染，甚或造成永久性疤痕等嚴重後果。

本會的研究發現部分針劑的安全性成疑，而且整個注射程序風險重重。研究檢視了30多間有提供相關服務的美容中心網頁，發現只有10間有清楚說明程序會由註冊醫生負責。

至於普遍使用的針劑有透明質酸、肉毒桿菌毒素、維他命C、胎盤精華和生長因子等，但只有部分美容中心網頁有說明所用針劑的品牌。消費者須注意，接受注射成分不明的針劑可能產生嚴重的不良反應及構成健康風險。

本會敦促美容從業員必須對注射程序涉及各個範疇提高資訊透明度，消費者亦需小心留意注射程序的每個步驟。同時，本會呼籲相關監管機關加強執法，以遏止違規及不當行為。

### 沐浴產品

本會測試了60款沐浴產品，發現1款樣本檢出菌落總數（每毫升170,000 CFU）超過內地化妝品衛生規範上限的169倍，霉菌和酵母菌總數（每毫升2,900 CFU）同樣較上限高28倍。該款沐浴產品亦未能通過防腐效能測試。

消費者須留意，如果使用受微生物污染的沐浴產品，有機會增加皮膚、眼睛和敏感部位受感染的風險。

此外，7款女性潔膚液樣本中，有2款檢出可致敏防腐劑甲基異噻唑啉酮（MIT）。倘使用者的私密部位有傷口，選用含有 MIT的產品可能增加引起不適反應的機會。



## Moisturisers

The Council conducted tests on moisturising day creams (for normal to combination skin types), jointly with ICRT. Approximately 530 women, aged between 25 and 66 were invited to test sampled products' moisturising effects over a period of 4 weeks. Findings showed that

most moisturisers delivered satisfactory results in terms of skin moisturising efficacy, but those sold at higher prices did not, necessarily, produce better results. The highest-priced (HK\$2,700) and the lowest-priced (HK\$108) models attained both 2.5 points in their moisturising efficacy.

Aside from the product's moisturising efficacy, product ingredients should not be overlooked. Consumers should examine the listed ingredients closely for substances that may trigger skin allergies

or irritation. These include fragrance allergens, preservatives, alcohol, and even endocrine disrupting chemicals (such as cyclomethicone). Consumers were advised to select a product that fits their best on skin types and conditions, climate and expected outcome.



測試另發現2款有檢出MIT或CMIT/MIT混合物的樣本，其產品標籤成分列表上並沒有標示含有相關成分。本會促請代理商檢視產品的標籤資料，以確保消費者能參閱正確標籤。

## 保濕面霜

本會聯同ICRT測試保濕面霜(中性/正常至混合性膚質適用)，約530位年齡介乎25至66歲的試用者參與為期4星期的試驗，發現大部分樣本的保濕效果良好，但並非價錢越貴、或使用時的觸感越好，代表功效越佳。價錢最高(港幣2,700元)和最低(港幣108元)的樣本，在保濕效能方面同獲2.5分。

除了重視面霜的保濕效果外，產品的成分資料亦不容忽視。消費者宜細閱產品列出的成分資料，確定當中有否常見可能引致皮膚過敏和刺激反應的成分，包括容易導致皮膚過敏的香料、防腐劑、酒精，甚至可能干擾內分泌的化學物質。消費者宜按個人膚質、皮膚狀況、氣候和護膚期望作出選擇。

## Naming of Shops Involved in Selling Counterfeit Drugs

Since 2011, the Council has collaborated with the Customs and Excise Department, to publish names of shops involved in the sale of counterfeit drugs, once cases are concluded. The main offences were the use of forged trademarks on drugs sold as genuine items, or supplying drugs with false trade descriptions, in which, the actual ingredients were inconsistent with the labelling.

In 2016, convictions for selling counterfeit drugs involved 20 shops, 9 companies and 24 individuals were convicted. Penalties in most cases were limited to fines. In 1 case a salesperson, company director and the company operating the shop were fined a total of HK\$98,000. 1 shop owner was jailed 14 days in another case. Some other shopkeepers or shop owners were given prison sentences of 2 weeks to 6 months, suspended for 1 to 3 years. Another 5 individuals were ordered to carry out community service. The maximum service time imposed was 240 hours.

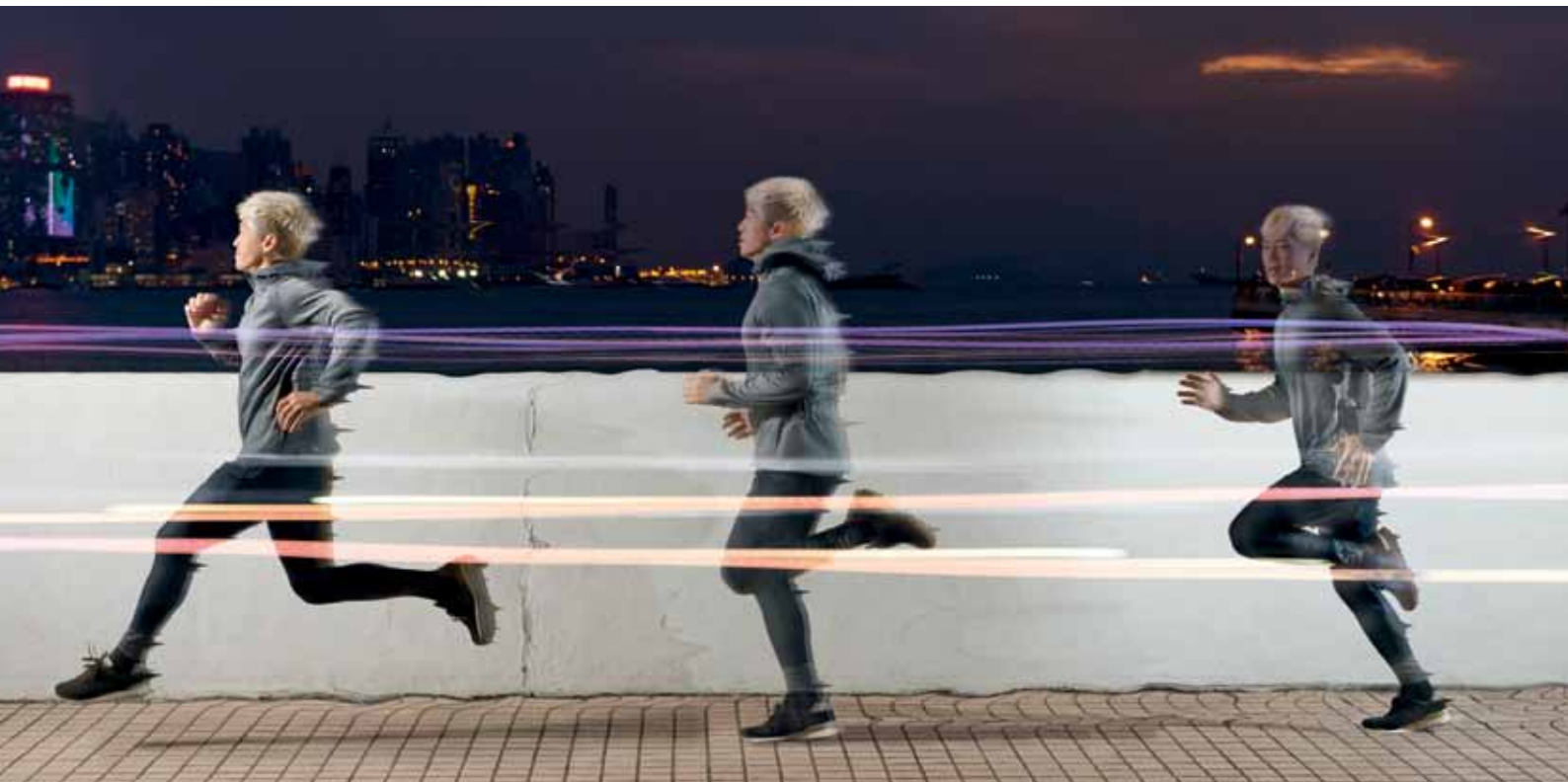
The naming mechanism helps to alert consumers to unscrupulous traders and the drugs involved. The mechanism also serves as a deterrent to other shops that the reputation of their shops is at risk if they sell counterfeit drugs.

## 公布涉及售賣偽冒藥物店舖名單

自2011年起，本會與香港海關合作，公開涉及出售偽冒藥物而案件在法庭已審結的店舖名單。個案涉及的罪行主要為「應用偽冒商標」以假亂真，或「應用虛假商品說明」，即藥物成分與標籤不符。

2016年內審理完結的售賣偽冒藥物案件共涉及20間店舖，有9間公司及24人被判罰，主要是罰款。其中一宗案件的售貨員、公司董事及經營該店舖的公司共罰款港幣98,000元。另一宗案件的店東被判監禁14日，亦有個別店舖負責人或店東被判監禁2星期至6個月，但獲准緩刑1至3年。另有5人被判社會服務令，服務時數最長達240小時。

公開店舖名稱機制讓市民大眾取得涉案的不良店舖及藥物資料，於選購時能提高警覺。同時對其他藥店也會產生阻嚇作用，警剔因售賣偽冒藥物而令商譽受損之風險。



## Clothing Products

### Running Tights

The Council's test on 15 models of running tights produced variable performance results for water vapour permeability, water absorbency, sweat wicking and quick drying. In the tested models, 5 showed better performance, keeping the wearer dry and comfortable while exercising.

The capabilities and performance of running tights in terms of water absorption, sweat-wicking and quick drying, affect moisture management and help maintain the body temperature of the runner, while also affecting his/her comfort. The findings revealed that 9 models performed well, absorbing a drop of water (0.05ml) within 3 seconds, with the fastest took only 1 second, but the slowest took about 3 minutes to absorb one droplet.

The drying time of the 15 models ranged from 102 to 520 minutes for tights to dry thoroughly, after becoming soaked. Wearing apparel with poor performance in sweat wicking and quick drying may cause itchiness or skin rash.

The Council advised consumers to read the fibre label and tags on the tights, if they bear wording like "moisture management", "quick dry", "stay dry", etc., or indicating composition of synthetic fibre like polyester or nylon, they are more likely to be efficient at sweat wicking and quick drying. If the fibre label shows cotton only, or cotton composition exceeding 50%, the tights may perform less efficiently in this aspect.

## 服裝產品

### 跑步緊身褲

本會測試15款跑步緊身褲，測試發現樣本在透氣、吸濕、排汗快乾等表現參差。測試樣本中，5款的透氣性能較佳，使穿著者於運動時感覺通爽及舒適。

緊身褲的排汗快乾性能（吸水、水分傳導及水分蒸發的速度），有助跑者在運動時保持適當的體溫，同時亦影響其舒適度。而測試結果發現，樣本間的吸水表現參差，9款樣本在3秒內便能將0.05毫升的水分完全吸收，而最快的樣本更只需1秒；惟最慢的1款則需時約3分鐘。

15款樣本由濕透至完全乾透，需時由102至520分鐘不等。穿著排汗快乾性能較差的衣物，有機會因汗水積聚而使皮膚痕癢或出現紅疹。

本會建議消費者在購買跑步緊身褲時，檢視褲上的成分標籤及掛牌上的資料，如有「吸濕排汗」、「快乾」、「保持乾燥」等字樣，或標示成分為人造纖維，如聚酯纖維、尼龍等，代表排汗快乾性能可能較佳。若成分標示為全棉或棉纖維比例超過50%，其排汗快乾性能可能較遜色。

## Health Issues

### Series of Articles on Medicine and Health Care

A series of educational articles was published to heighten consumer awareness on the proper use of drugs and medication, in collaboration with various medical and healthcare professional associations, colleges and experts in Hong Kong.

Articles covered pneumococcal vaccines, gout, traditional medicines for infertility, patches and ointment for scars, common cold medications and misuse of antibiotics, thyroid diseases, genetic testing and wheelchair selection tips for the elderly. Medical and healthcare experts were invited to give advice. The advice covered pharmacological effects and use of the ingredients of drugs and products and how to avoid possible side effects and problems that may arise if drugs, products or services were used improperly.

## International Comparative Tests

During the year under review, the Council stepped up collaboration with ICRT and joined forces with consumer associations in other jurisdictions, to conduct international comparative tests on:

- Audio-visual and optical products including vinyl record players, bluetooth speakers, digital cameras, interchangeable lens camera kits and action camcorders;
- Computer and telecommunication products, comprising internet security software, cloud storage, external hard disk drives, smartphones, tablet PCs;
- Automobiles, road vehicles, and related products, including folding bikes and baby strollers;
- Household, personal and travel products, such as bathroom scales, highchairs for toddlers, espresso makers, robot vacuum cleaners, and moisturising day creams; and
- Sports products including fitness tracker wristbands and running apps for smartphones.

Of the tests conducted, the report on moisturising day creams turned out to be highly popular among CHOICE Magazine readers. The test results on cameras, mobile phones and fitness tracker wristbands, meanwhile, were viewed by a significant number of visitors to the Council's Shopsmart website, targeting tourists from Mainland China.

International comparative tests make efficient use of resources and many test results offer useful and practical purchase advice to consumers, particularly for more expensive or durable products.



## 健康

### 醫藥系列

本會經常與本港不同的醫藥專業團體、學院和專家等合作，發佈關於疾病和藥物的教育性文章，以提高消費者的保健知識。

文章內容涵蓋肺炎鏈球菌疫苗、痛風、不孕的中醫治療、除疤貼及除疤藥膏、傷風感冒與誤用抗生素、甲狀腺疾病、基因測試及為長者選購輪椅等。由醫藥專家介紹藥物及產品的用法和藥理成效，及如何防止因誤用藥物、產品或服務而可能出現的副作用及問題。

## 國際性產品比較測試

年內，本會加強與ICRT及其他地區的消費者組織合作，進行國際性產品比較測試，有關產品包括：

- 影音及光學產品 — 黑膠碟唱盤、藍牙揚聲器、數碼相機、可換鏡頭相機套裝及動作攝錄機；
- 電腦及通訊產品 — 網絡安全軟件、雲端寄存服務、外置硬碟機、智能手機及平板電腦；
- 汽車、道路車輛及相關產品 — 摺合單車、嬰孩手推車；
- 家居、個人及旅行產品 — 浴室電子磅、兒童高腳餐椅、咖啡機、吸塵機、機械人、保濕面霜；
- 運動用品 — 運動手環及智能手機運動應用程式。



其中保濕面霜的測試報告，深受《選擇》月刊讀者歡迎。而相機、手機及運動手環測試報告，則成為專為內地旅客而設的「精明消費香港遊」網站的熱門瀏覽。

國際性的產品比較測試，不單讓本會更有效運用資源，還為消費者提供實用的購買建議，特別是針對價格較昂貴或耐用的產品。

# PROMOTING SUSTAINABLE CONSUMPTION

## 推廣可持續消費



### 讓消費更具可持續性

#### 提倡能源效益責任制

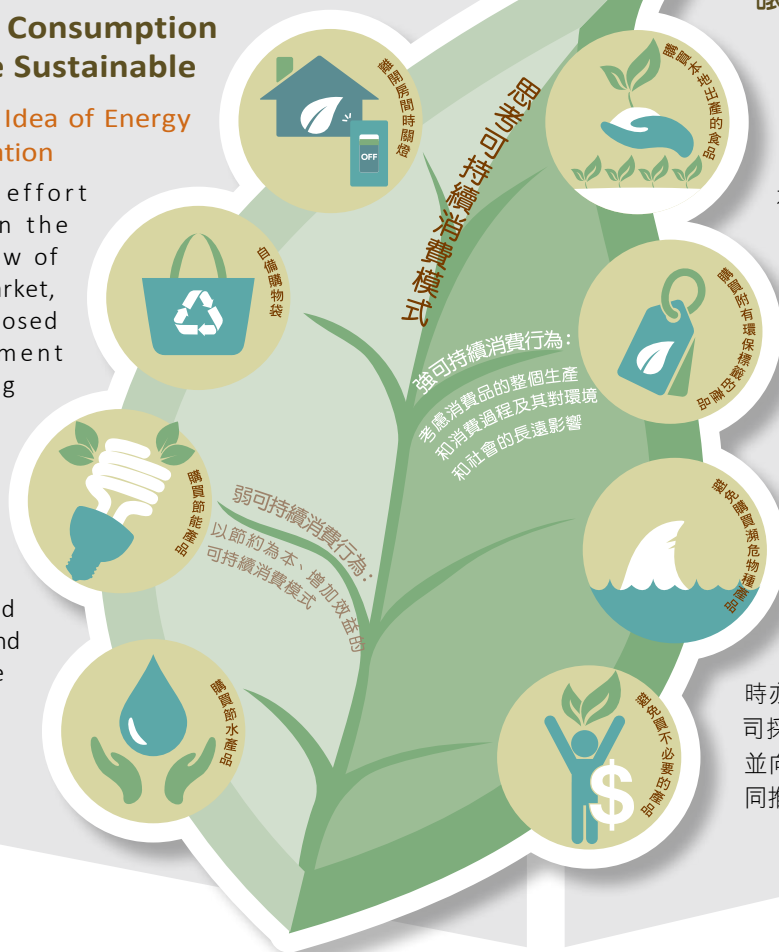
為繼續推進電力市場規管的檢討工作，本會向政府提交意見文件，建議於本港推行「能源效益責任制」，作為推動節約能源的策略，以取代使用公帑開展相關基礎建設。

意見書討論了若干需考慮的事項，包括如何量度及驗證以達致最佳的能源效益、提供誘因和罰則以鼓勵履行責任，及容許自由開放有關市場可帶來的成本效益。整體而言，本會同意消費者應盡力節能，同時亦促請政府積極要求電力公司採立「能源效益責任制」，並向相關持分者提供誘因，共同推動以取得成果。

### Making Consumption More Sustainable

#### Introducing the Idea of Energy Efficiency Obligation

As continuous effort to capitalise on the regulatory review of the Electricity Market, the Council proposed to the Government on introducing Energy Efficiency Obligation (EEO) in Hong Kong as an alternative strategy to drive energy conservation instead of sparing public fund in infrastructure development.







The Council promotes and supports sustainable consumption through comparative product testing and dissemination of information which enables consumers to make green choices that can preserve our environment for the next generation.

本會一直推廣及支持可持續消費，透過可供比較的產品測試及訊息發放，讓消費者得以作出更環保的選擇，致力為我們的下一代保護現有的環境。

In the Council's proposal to the Government, considerations of measurement and verification to achieve better energy efficiency, to provide incentives and penalties to help meet obligations, and the cost and benefit of allowing free access to the market were discussed. Overall, while agreeing that consumers should work towards energy efficiency, the Council urged the Government to take proactive measures to impose EEO on energy companies and introduce incentives for stakeholders, to achieve a positive outcome collectively.

### Product Comparative Test on Appliances with High Energy Consumption

In these testing, environmental parameters are often included to gauge their performance and their subsequent impact on health and the environment. In the year, the Council's sustainable consumption efforts focused on increasing the efficiency of Hong Kong in energy consumption, to achieve better quality of living without compromising the environment.

#### Air-conditioners

In tests on 14 models of small cooling capacity (around 2.5kW), split-type air conditioners, results showed that inverter type models (10 models), consumed approximately 40% less energy annually than fixed-capacity type. The difference in the costs of electricity consumption could be up to 48%.

### 高耗電量產品比較測試

在本會的產品測試中，經常會加入環境因素的表現評估，以及產品最終對環境及健康的影響。年內，本會重點提升本港的能源效益，務求讓我們得以在沒有破壞環境下享受優質的生活。

#### 冷氣機

本會測試了14款較低製冷量（約2.5千瓦）的分體式冷氣機，結果顯示10款變頻式型號較定頻式每年可節省電力約4成，而電費開支可相差達48%。

這是由於變頻式冷氣機的壓縮機在室溫達到預設溫度後，便會自動調節轉速，以減少浪費能源。

按「強制性能源效益標籤計劃」的新評級標準，以及本會的測試結果計算，所有變頻式型號可評定為1級，而4款定頻式型號則為3級或4級。

It is due to the design of the compressors of the inverter type adjusts speed once it reaches the room temperature set, minimising wastage in energy consumption.

When measured against the latest grading standard of the Mandatory Energy Efficiency Labelling Scheme and calculated on the basis of our test results, all inverter type models were rated Grade 1, while the 4 fixed-capacity models were rated Grade 3 to 4.

The Council also urged manufacturers or their agents to offer longer warranty periods and to lower the annual renewal fees and maintenance charges, to help extend the lifespan of air conditioners.

### Electric Fans

The Council and the Electrical and Mechanical Services Department (EMSD) jointly tested 14 pedestal fans for both safety and performance. 8 models were traditional, alternating current (AC) fans and 6 models used relatively newer, direct current (DC) motors that rely on an external transformer for low voltage operation.

The average energy efficacy of DC models was found to be 1.2 times higher than that of traditional AC models. And the overall results also showed that DC electric fans performed better in terms of air delivery. Manufacturers' claims of performance also showed greater accuracy and the devices were less noisy.

Most traditional AC electric fans used induction motors. These result in greater heat loss while spinning, particularly at high speeds, therefore lowering their energy efficiency. DC models, by contrast, used inverter-type motors. Their speed was adjusted electronically, thus delivering higher energy efficiency and finer speed control.

### Electric Hot Water Pots

The Council and the EMSD conducted joint testing, to evaluate the performance of 11 models of electric hot water pot. 8 models were regular pots, priced from HK\$258 to HK\$798, while 3 claimed to have vacuum insulation, and were sold at prices between HK\$1,098 and HK\$2,298.

The tests confirmed that models claiming to be equipped with vacuum insulation did consume less energy than the regular models.

Since electric hot water pots have to be powered all the time to maintain the hot water temperature, energy consumption inevitably will be high. The Council suggested that consumers consider using electric kettles instead, which boil small amounts of water quickly.



本會另呼籲廠商或代理商提供較長的保用期，及降低續保年費與維修費，以助延長冷氣機的壽命。

### 電風扇

本會聯同機電工程署（機電署）合作測試了14款座地式電風扇的效能及安全表現。當中8款為傳統式交流式設計，其餘6款採用直流電摩打、依靠外置火牛提供低電壓操作的較新款型號。

測試發現直流式型號的平均能源效益較交流式型號高1.2倍。此外，送風量、寧靜程度及生產商聲稱的表現，都以直流式型號表現較佳。

傳統交流式電風扇普遍採用感應摩打，高速轉動時熱能散失較大，影響能源效率；而直流式型號的採用變頻式摩打，以電子電路操控轉速，能源效率較佳，風速調節亦較細緻。

### 電熱水瓶

本會與機電署合作測試了11款電熱水瓶，其中8款為普通保溫型號，價錢由港幣258至798元不等；3款聲稱有真空保溫技術，價錢由港幣1,098至2,298元不等。

測試結果顯示，聲稱備有真空保溫設計的型號，其耗電量較普通型號少。

由於電熱水瓶需要全日接駁電源才可將水保持一定溫度，因此耗電量無可避免較高。本會建議消費者考慮使用可以快速煲滾少量食水的電熱水煲。

### 連鎖服裝店換貨退款政策

本會向本地連鎖時裝店發出問卷，查詢它們的換貨、退款、改衣和衣物回收服務政策。

在11間回覆本會的連鎖時裝店中，5間表示不會退換減價貨品。其餘6間表示正價或減價貨品都可更換，不過當中1間註明「特別減價優惠」的貨品則不能換貨。

消費者需留意，即使部分連鎖店容許更換貨品，但限期的差別頗大，由最短7日至最長35日不等。

本會建議消費者在購買衣物時，除了要留意衣物的用料和耐用程度，亦可注意商店會否提供衣物回收的服務。本會亦鼓勵商舖為客戶提供退換服務和回收舊衣，從而減少浪費，為可持續消費作出貢獻。

## Exchange and Refund Policies of Fashion Chain Stores

The Council sent out questionnaires to local fashion chain stores to enquire about their exchange, refund, alteration and recycling service policies.

Among the 11 surveyed chain stores, 5 stated that they did not exchange discounted items. The remaining 6 chain stores responded that they would offer exchange for both regular-priced and discounted items with 1 specifying that “Special Discount Offers” were excluded.

Though some chains entertain exchange requests, consumers must be aware that the exchange period may vary significantly from the shortest period of only 7 days, to the longest, 35 days.

Consumers were advised to pay attention to fabrics and their durability, and to learn whether the shops offered recycling services for clothing. The Council also encouraged retailers to offer exchange and recycling service for used clothing to reduce waste and contribute to sustainable consumption.



## Where have all the Tested Products gone?

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

During the year, a total of 596 items were sent to 8 recipient organisations, including electrical appliances, household consumables, health products, books as well as food and beverages. The recipient organisations were: Caritas Hong Kong, Caritas Mutual Aid Centre for Single Parent Families (Fortress Hill), Christian Family Service Centre, Kwun Tong Methodist Social Service, Ladder Mission, The Salvation Army, Shatin Women’s Association and World Vision Hong Kong.

## 產品測試完畢後的去向

部分經消委會測試的產品會捐贈予環保團體、慈善組織及非牟利機構使用及回收。

本年度，共轉贈596件物品至8間機構，當中包括電器、家庭消耗品、健康產品、書本及食品飲料等。相關受惠機構為：香港明愛、明愛單親家庭互助中心(炮台山)、基督教家庭服務中心、循道衛理觀塘社會務處、天梯使團、救世軍、沙田婦女會，及香港世界宣明會。



## COLLECTING MARKET INFORMATION ON GOODS AND SERVICES

### 蒐集消費品和服務業的市場資訊

#### Topics of Market Surveillance

Today's consumer market is significantly changed from past decades, given the rise of online shopping, digital services and the need for greater emphasis on consumer financial protection. In recognition of this, the Council continued to expand its market surveillance, including daily monitoring of grocery prices at online food vendors, mobile payment services, websites specialising in hotel reservations, residential fixed-line broadband services, endowment insurance plans, and health care insurance covering cancer treatment. In the meantime, the Council has continued efforts to ensure consumers are apprised of trends in supermarket prices, prices for student textbooks, and other issues which have been the traditional core of the Council's work<sup>9</sup>.

#### Digital Services

##### Mobile Payment Services

The Council examined 10 mobile payment services available in the market, among which, 4 supported merchant payment, 3 supported peer-to-peer (P2P) money transfer, and 3 supported both aforementioned services. From the survey, 5 payment services were limited to partnerships with only 1 financial institution, these users of the payment services were required to hold an account or credit card of that particular financial institution. Some services allowed users to connect up to 8 bank accounts, effectively functioning as mini wallets for users.

#### 市場調查焦點

今日的消費市場已在過去數十年發生了重大變化，因應網購、數碼服務的興起及消費者更著重財務保障，本會繼續擴大市場監察的功能，涵蓋至網上食品店的每日雜貨價格監察、流動支付服務、預訂酒店房間的網站服務、家居固網寬頻服務、儲蓄壽險計劃及覆蓋癌症保障的醫療保險等。與此同時，本會亦繼續確保消費者掌握超市貨品價格趨勢、教科書價格及其他本會的傳統核心工作<sup>9</sup>。

#### 數碼服務

##### 流動支付服務

本會檢視了市面10款流動支付服務，當中包括4款支援購物付款、3款支援個人對個人（P2P）轉賬，及3款同時提供上述兩項服務。調查發現，5款支付服務只得1間夥伴金融機構，用戶須先在指定銀行開設賬戶或申請某一款信用卡才能使用。也有個別系統可連結多達8個銀行賬戶，成為用戶的小錢包。

<sup>9</sup> See Appendix 7 for the list of survey and service study reports published during 2016-17.  
於2016-17年度公布的調查及服務研究報告一覽表見附錄七。



Information is the key for consumers to spend their money wisely and to make informed consumer choices. The Council assists them by collecting, analysing and correlating information on goods and services that factor into the everyday lives of consumers, enabling them to be aware of long-term trends and issues of concern.

資訊是消費者作出明智消費及知情選擇的關鍵，本會透過蒐集及分析與消費者生活息息相關的產品及服務資訊，讓消費者知悉市場趨勢及意識到需關注的事項。

In terms of personal data protection, in addition to general personal information, some service providers also required users to provide copies of their identity card, proof of address, or a credit card to register their accounts. 3 service providers required users to provide different amounts of personal information, depending on membership grade or service scope. The Council's study found that 3 service providers would retain users' personal data for up to 7 years and 1 disclosed that such data would be permanently kept. On the security aspect, all payment services examined had in place basic security measures, before and after transactions, including log-in passwords and two-factor authentication.

### *Residential Fixed-line Broadband Services*

Price is one of the key considerations when choosing residential fixed-line broadband services. The Council compared residential broadband service plans provided by 5 operators in the local market and discovered that the monthly fees for the same broadband service plan offered by the same operator through different subscription channels could differ by more than 40%.

在個人資料保障上，除一般的個人資料外，有服務商亦會要求用戶在申請開戶時，提供如身份證、地址證明或信用卡等個人資料。另有3個服務商會因應會員級別、使用限制等，要求用戶提供數量不同的個人資料。是次調查發現，有3個

服務商會保留客戶的個人資料達7年，另有1個服務商表明會永久保留用戶資料。在保安方面，所有服務應用程式於交易前後均設置了基本的保安措施，例如需使用登入密碼及交易雙重認證等。

### *家居固網寬頻計劃*

選擇家居固網寬頻，收費是最重要的考慮因素之一，本會比較市面上5間家居寬頻服務營辦商提供的計劃，發現相同計劃於不同銷售點登記的月費可相差逾4成。



It was noteworthy that arrangements for contract termination were tedious for customers when their contracts expired. 3 operators required customers to visit their stores or call their hotline to acquire the designated form. 1 operator demanded that customers log into their accounts before they were granted access to the termination form. All operators also required customers to return their equipment to designated locations.

In terms of network speed, all 5 operators provided service plans with bandwidth specifications up to 1,000M. Consumers should be aware that the network speed or bandwidth claimed in the service plan referred only to the specific path between the connection socket in the customer's premises and the IP switch installed in the relevant building. Network speed may be influenced by other factors such as the data transmission through different routers located outside their building, the number of routings and the reliability of the underlying network.

## Groceries

### Annual Supermarket Price Survey

In the year under review, the Council continued its annual supermarket price survey on scan data for a basket of 200 top-selling items sold in 3 major supermarket chains. Compared with 2014, the aggregate average price of the basket increased by 0.4% in 2015. Among the 13 categories of products, 8 recorded an upward trend with aggregate average increases ranging from 0.1% to 4.8%. Instant drinks recorded the most significant increases, exceeding the 2015 Composite Consumer Price Index of 3%. Aggregate average prices for 5 categories were down, ranging from -0.1% to -1.6%.

In the 45 sub-categories, analysis showed 23 product groups were up in aggregate average prices, from 0.1% to 16.3%. The 2 product groups with double-digit increases were nuts (16.3%) and evaporated/condensed milk (11.3%). On the other hand, 20 product groups were down in aggregate average prices, from -0.4% to -3.9%, notably, adult milk powder (-3.9%) and instant noodles (-3.4%). Yoghurt/yoghurt drinks and noodles were the only 2 product groups that remained unchanged in aggregate average price.

值得關注的是，現時客戶在合約期屆滿時，需要通過繁瑣的申請手續才能終止合約。3間營辦商要求客戶到門市或透過熱線索取指定表格。另1間要求客戶登入網上個人帳戶方可獲取表格。同時，全部營辦商均要求終止服務的客戶自行交還相關器材到指定地點。

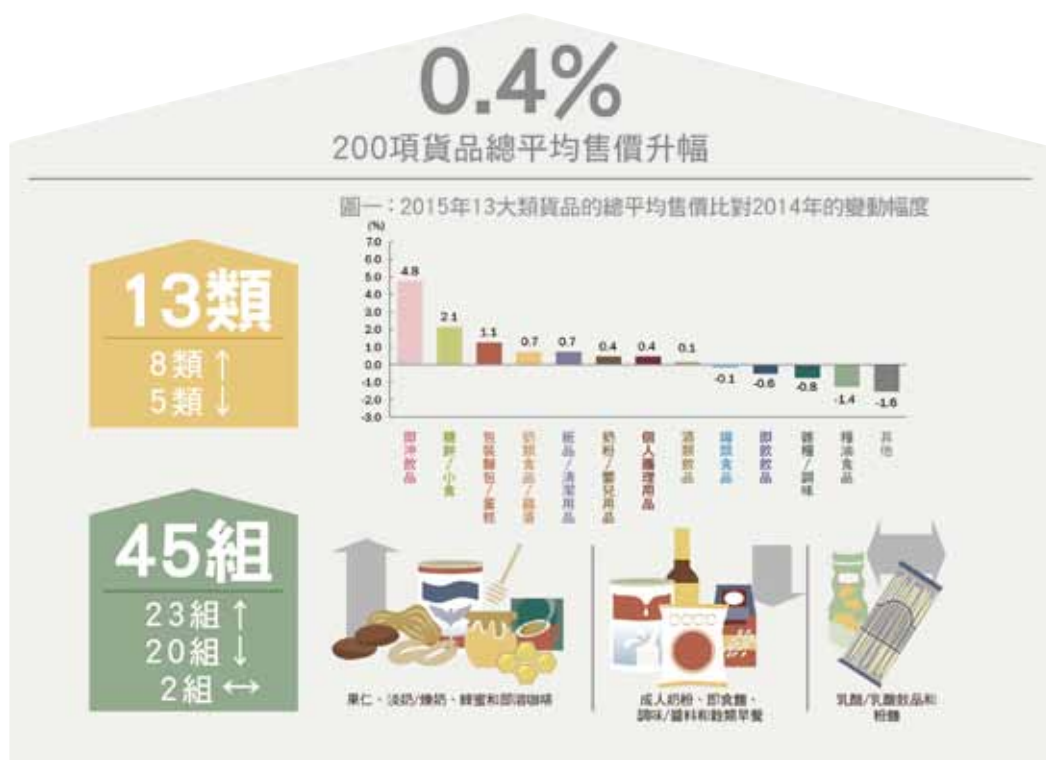
在網速方面，5間營辦商都有提供最高1,000M的寬頻計劃。消費者須留意，寬頻服務計劃所聲稱的網絡速度或頻寬，僅指家居插座接駁至大廈機樓之間的一段網絡。而整體上網的速度，尚有多個因素影響，例如數據在機樓以外傳輸時需經不同接駁器，且會受到轉接次數、鋪設網絡質素等因素影響。

## 雜貨

### 年度超市價格調查

年內本會繼續發表年度超市價格報告，使用3間主要大型超市200項受歡迎貨品的掃描數據資料進行調查。與2014年比較，該一籃子貨品的總平均售價在2015年上升了0.4%。在13項貨品主要分類中，8類貨品在同期錄得升幅由0.1%至4.8%，以即沖飲品的升幅最大，超過了2015年綜合消費物價指數的3%；5類貨品售價則下跌，跌幅由-0.1%至-1.6%不等。

在45個再分類的貨品組別中，有23組的總平均售價上升，升幅0.1%至16.3%，當中錄得雙位數升幅的2組貨品，分別是果仁(16.3%)及淡奶/煉奶(11.3%)；另一方面，有20組貨品的總平均售價錄得跌幅，由-0.4%至-3.9%不等，有較顯著跌幅的貨品包括成人奶粉(-3.9%)及即食麵(-3.4%)。乳酪/乳酸飲品和粉麵，則是年內總平均售價不變的兩組貨品。



## Online Price Watch

The Council collects daily prices of products from online food stores/supermarkets/personal care stores, to be displayed on the Council's Online Price Watch website. During the year, the site was further enhanced to include new sub-categories of products like first aid products and insecticides. In March 2017, average prices of bulk purchase discounts and EAN/UPC barcode information were added. The system optimisation during the year under review saw the total number of items monitored, increasing from around 2,000 to 2,100. The website's average number of unique visitors per month increased from approximately 27,900 to 38,800. A majority of these visitors came from Hong Kong (72%), the Mainland (12%) and Taiwan (4%).

## Insurance

### Cancer Insurance

The Council surveyed 13 insurance companies in the market. Of those, 8 responded, providing information on 10 cancer-specific insurance plans. Among them, 4 fell within the category of critical illness insurance, while 6 were categorised as medical insurance. Although these 2 types of insurance provide specific protection for cancers, the means of payout differ. The 4 critical illness insurance plans differed as to the organs covered and medical definitions, such as carcinoma-in-situ or early stage cancer. Moreover, the number of organs covered ranged from 9, being the least and 19 being the most. In the 6 cancer-specific medical insurance plans, only 3 stated in their promotional material or website that not all cancer types are covered. Consumers insured under the other 3 plans which have no such reminder may mistake the plans to be all inclusive.

In terms of the calculation of benefits, if the person insured under a critical illness insurance policy were diagnosed with a carcinoma-in-situ or early-stage cancer, he/she would receive benefit payment for 10%-30% of the insured sum. When cancer was diagnosed, 100% of the insured sum would be paid. The 4 cancer-specific critical illness insurance plans placed limits on the number of claims for carcinoma-in-situ or early stage cancer to 2-3 times and each claim for a different organ. Cancer-specific medical insurance plans, on the other hand, offer reimbursement but with restrictions. For instance, 1 plan set per cancer coverage limit at HK\$1 million, while the maximum lifetime benefit was HK\$3 million.

## 網上價格一覽通

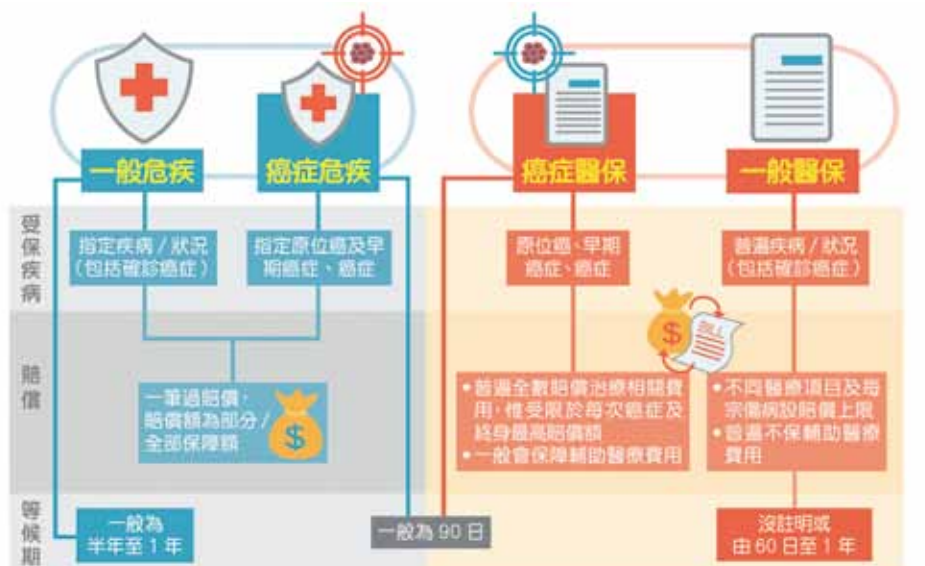
本會每天從網上食品店/超市/個人護理用品店收集部分貨品價格，然後在本會的「網上價格一覽通」網站展示。年度內，本會提升網站服務，加入更多新產品類別如急救用品及殺蟲用品。於2017年3月，網站更新增了產品量購優惠的平均價格及國際貨品條碼資料。此外，本會透過優化網站系統，令「網上價格一覽通」的監察貨品數目由約2,000件增至約2,100件。網站的每月平均獨立訪客數目亦由約27,900人上升至38,800人，訪客大部分來自香港(72%)、內地(12%)及台灣(4%)。

## 保險

### 癌症保險

本會向市面13間保險公司查詢，收到其中8間公司的10個癌症保險計劃資料。當中4個屬危疾保險類，6個為醫療保險（醫保）類，兩類保險雖然同樣提供針對癌症的保障，但賠償形式有異。4個危疾類計劃所涵蓋的癌症和其定義各有不同，各計劃所受保的器官數目由最少只有9個至最多達19個。至於6個癌症醫保類計劃中，只有3個在宣傳品或網頁註明並非所有類別的癌症都受保，其餘3個沒相關提示，容易令投保人誤解保障涵蓋所有癌症。

就賠償計算方法而言，各癌症危疾類計劃的投保人確診原位癌及初期癌症，可獲賠償保額的10%至30%不等，而確診癌症則可獲賠償十足保額。不過，4個癌症危疾類計劃都規定原位癌及初期癌症的賠償申請最多2-3次不等，且每次必須屬不同器官。而癌症醫保類計劃，則以實報實銷的方式計算，但亦有所限制，例如其中1個計劃的每次癌症最高賠償額為港幣100萬元，終身賠償上限為港幣300萬元。



## Endowment

The Council approached 19 insurance companies. 14 endowment plans from 7 companies were collected for review. Great variability was found among plans in areas of payment tenure, guaranteed payback period, period of life insurance protection, insured amount and minimum premium requirement. Consumers must be vigilant concerning the proffered returns shown in promotional materials or highlighted in policy proposals prepared by intermediaries. These proposals are not to be taken as “guaranteed returns”. This is particularly true for participating plans, wherein the policy dividend is subject to the profit and investment returns of the insurer. Returns therefore may not match proffers in promotional leaflets or projected in policy proposals. In fact, the amount of dividends paid is at the sole discretion of the insurance company, while its rate is not guaranteed either. The insurance company may make further adjustments subsequent to the issuance of the policy.

The guaranteed payback period is based on the length of payment tenure, and some plans had a relatively longer guaranteed payback terms over the others. Before purchasing any endowment plan, consumers should consider their personal needs and affordability. If the policy is terminated before maturity, the surrender value will be substantially less than the total premium paid. Consumers were also reminded that endowments in foreign currencies may yield higher rates of return, but the returns will be influenced by fluctuations in the exchange rate. The principal payout of the endowment, at maturity, could be affected, by devaluation of the currency in which the endowment is held.

## Travel Services

### Online Hotel Bookings

In recent years, online hotel bookings have gained popularity. The Council surveyed 8 websites, resolved in Hong Kong dollars, providing booking services for hotel accommodation. 5 hotel booking websites surveyed provided “lowest price guarantees”. After confirming reservations, patrons could apply for rebates, based on price differential, if they came across lower priced options for the same booking on other websites. Lowest price guarantees however, were limited to exact matches in all stipulated terms of the bookings.

The survey also showed that 6 hotel booking websites listed disclaimers stating they would not be responsible for erroneous information concerning hotels or hotel services. 3 websites set out in their terms and conditions that, the information was provided by hotels or their agents, and therefore could not be guaranteed by the websites in terms of “completeness and accuracy”. 2 websites claimed that all information was provided directly by the hotels, including updated information.

Given that many companies operating hotel booking websites were located overseas, consumers might encounter difficulties in managing disputes with overseas companies and in receiving compensation on claims. Among the 8 websites surveyed, 5 were licensed travel agents and members of the Travel Industry Council of Hong Kong. Thus, consumers who booked hotels through licensed travel agents in Hong Kong were better protected by related regulation.

## 儲蓄壽險

本會向19間保險公司查詢，結果獲7間保險公司提供合共14個儲蓄壽險計劃的資料，各個計劃無論在付款年期、保證回本期、壽險保障年期、保額及最低保費等，都有極大差異。消費者須留意，不少儲蓄壽險在宣傳單張或銷售人員提供的計劃書上，列出的回報金額不一定代表「保證回報」，尤其有提供分紅的計劃，一般分紅是以保險公司的利潤及投資回報計算，因此，最終派發的分紅不一定跟宣傳或計劃書列載的回報率相同。事實上派發紅利的多寡全權由保險公司決定，其利率並非保證。在保單發出後，保險公司仍會不時更改利率。

保證回本期即保證現金價值高於已繳保費的年期，則按付款年期而有所不同。消費者在決定購買儲蓄壽險前，應先衡量負擔能力及需要。如提早終止計劃，取回的款項更會遠較已供金額少。同時，本會提示消費者須留意以外幣作為保單貨幣，雖然或可享較高的回報率，但當中牽涉兌換率升跌的風險，如投保人在保單到期取回款項時，該貨幣在當時大幅貶值，便可能影響最終所得的回報。

## 旅遊服務

### 網上預訂酒店

近年網上預訂酒店愈來愈普及，本會檢視了8個可直接以港元預訂酒店房間的網站，調查顯示，有5個訂房網站標榜「最優惠價格保證」，即用戶預訂酒店後，若在其他訂房網站找到更低廉的價格，便可申請退還差額或補償等，但價格保證只適用於一模一樣的預訂。

調查也發現，有6個網站列有免責聲明，說明不會對網站顯示的酒店服務資訊負上責任。有3個網站更在條款列明，資料由酒店或相關代理商提供，網站不對其「完整性及準確性」作任何保證。有2個網站聲稱資料是由酒店直接輸入及更新。

由於不少營運訂房網的公司都設於海外，一旦出現交易糾紛，消費者的追討過程可能困難重重。在本會檢視的8個網站中，有5個屬於香港持牌旅行社及旅遊業議會會員。消費者凡經香港持牌旅行社預訂外遊住宿，可獲得相關條例較佳的保障。



## Textbooks

### Textbook Price Survey

In 2016, result of the textbook price survey showed that the average increase in textbook prices was 2.9%, a bit higher than the rate of inflation.

In this survey of 678 commonly used textbooks from 24 publishers, the Council found that a majority (94.5%) of them, increased prices between 0.4% and 6.8% at the commencement of academic year. Only 37 textbooks (5.5%) did not make price changes but most of these were for non-core subjects such as Religious Education, Music, Putonghua, Home Economics, Chinese Literature and Tourism & Hospitality. None of the textbooks surveyed reduced its price, a scenario that had been observed over 4 consecutive years.

### Textbook Expenditure Survey

For the annual textbook expenditure survey, conducted with the help of the Education Bureau, the Council collected textbook lists for the new academic year from 41 secondary schools and 50 primary schools. The survey results revealed that the expenditure for mandatory textbooks and learning materials had increased from the previous year by an average of 2.9% for secondary school classes and 2.7% for primary school classes. The increases were slightly higher than the increase in the Consumer Price Index (CPI) of 2.5% during the same period. The average textbook expenditure for primary school students was HK\$2,497, while the average textbook expenditure of the secondary school classes was HK\$2,619. The survey found that only few schools surveyed (20% of primary schools and less than 10% of secondary schools) had adopted e-textbooks, an area to be developed further.

## 教科書

### 教科書價格調查

於2016年度，教科書價格調查發現書本的訂價整體平均升幅為2.9%，略高於通脹。

調查涵蓋24間出版社共678本廣用書，本會發現大部分（94.5%）教科書在新學年均加價，加幅由0.4%至6.8%不等。調查中僅37本（5.5%）教科書凍結訂價，大部分屬非主科科目，包括宗教、音樂、普通話、家政、中國文學、旅遊與款待等。此外，本年度沒有任何課本減價，是連續4年出現沒有減價的情況。

### 教科書購書費調查

獲得教育局的協助，調查包括41間中學及50間小學，結果發現今年中、小學必須購買的教科書及學習材料的平均支出較上年度分別增加2.9%及2.7%，升幅略高於同期通脹2.5%。小學的平均購書費為港幣2,497元。中學方面，平均購書費為港幣2,619元。調查的學校只有少數（兩成小學及少於一成中學）採用電子教科書，顯示這方面仍然有待發展。





## FOSTERING COMPETITION AND A FAIR MARKETPLACE 促進市場競爭及公平交易

The Council advised the Government and traders on various matters by way of in-depth studies regarding competition and trade practices in different sectors, as well as through consultation submissions<sup>10</sup>.

### Block Exemption Regarding Certain Liner Shipping Agreements

The Council made a submission to the Competition Commission (the Commission) in response to a block exemption application submitted by the Hong Kong Liner Shipping Association (HKLSA). The application was in respect to certain liner shipping agreements, i.e. voluntary discussion agreements (VDAs) and vessel sharing agreements (VSAs). The Council noted a lack of solid evidence from overseas studies on any adverse effect in both tariff rates and service quality in the liner shipping market due to the withholding of a block exemption. Therefore, the Council suggested the Commission take a cautious approach and deny the exemption, unless quantitative evidence could be put forward by the HKLSA demonstrating clearly, the economic benefits accruing from maintaining the arrangements found in the subject VSAs.

The Commission, later published a block exemption order in respect of VSAs for 5 years, subject to certain conditions. The exemption order did not cover VDAs, on the basis that it was not demonstrated that the relevant VDA activities meet the terms of efficiency exclusion.

本會深入研究不同議題，包括不同行業的競爭及營商手法，向政府及業界提供意見，並就各政策諮詢作出回應<sup>10</sup>。

### 若干定期班輪協議之集體豁免命令申請

就香港定期班輪協會向香港競爭事務委員會（競委會）提交的集體豁免申請，本會作出回應。該集體豁免申請的相關班輪協議包括「自願討論協議」及「船舶共用協議」，本會注意到，海外研究並沒有實質證據顯示，任何競爭法執法機構因拒絕向船舶公司發出集體豁免而對貨櫃船航次服務收費和相關服務質素造成負面影響。因此，本會建議除非該協會能提出實質數據證明維持「船舶共用協議」或類似協定能帶來特定的經濟利益，否則，競委會應採取審慎態度，對申請不予以豁免。

及後競委會公布了一份為期5年的「建議集體豁免命令」，列明需符合的特定條件。由於相關的「自願討論協議」行為，在同樣情況下並不符合提升整體經濟效率的豁免條件，因而不包括在該豁免命令內。

10 See Appendix 8 for the list of submissions during 2016-17. 於2016-17年度本會提交的意見書一覽表見附錄八。



The Council is a leading advocate for fair competition and good trade practices in the marketplace. In that pursuit, the Council undertakes research and studies of various aspects of market behaviour to ensure that consumers stand on responsible trade practices and a level playing field in their dealings with the traders. These all are conducive to ensuring better prices, broader choices and a higher quality of products and services.

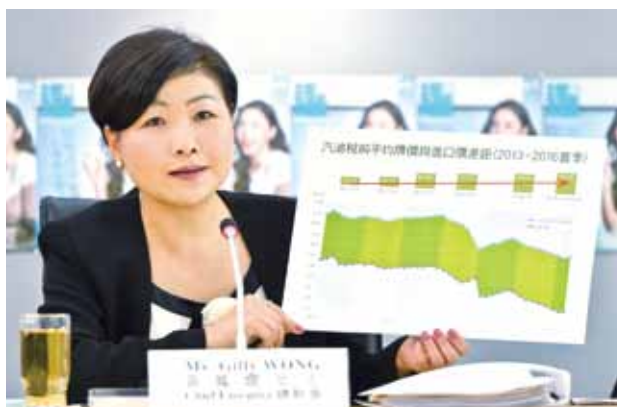
作為公平競爭及良好營商手法的倡議者，本會深入研究不同的市場行為，確保消費者在負責任的營商手法和公平的營商環境下，與商戶交易，最終有助為消費者帶來更相宜的價格、更多的選擇，以及更優質的產品和服務。

## Auto-fuel Price Monitoring

The Council addressed public concerns about the continuous decline in international crude oil prices while there was no equivalent reduction in local auto-fuel pump prices. The Council in its “2016 Auto-fuel Price Monitoring Report” revealed that the gap between the average price of imported auto-fuel and pump prices widened. Given no substantial increment in major cost of doing business items such as land costs for petrol filling service stations was found, the Council concluded that the trend served to disadvantage consumers, while likely increasing profits for oil companies.

The report also found that unless consumers paid special attention to various promotion details, the best discounts might elude them. The Council based its conclusion on the fact that discounts offered by the oil companies were complex and difficult for consumers to grasp. In this regard, the Council recommended the oil companies replace the current complicated discount offers with direct price reductions.

The Council also urged the Government to enhance market information disclosure, by publishing more data frequently on imported auto-fuel prices, and making available related trend analysis and the cost structure reports of the oil market. This would help the public to understand and monitor the fluctuation of fuel prices more clearly.



## 車用燃油價格監察

公眾關注國際原油價格持續下跌，但本地車用燃料價格未有相等幅度的下調。為跟進有關問題，本會發表了「2016年車用燃油價格監察報告」，揭示汽油平均進口價和牌價之間的差距進一步擴大。鑒於未有發現油公司在各項主要成本，例如油站地價等，有顯著增加的跡象，本會認為有關趨勢不利消費者，反之油公司則有機會賺取更豐厚的利潤。

報告同時發現，除非消費者格外留神各項宣傳細節，否則未必能享用最高的折扣優惠。歸根究底，油公司所提供的折扣優惠非常複雜，消費者難以掌握各項細節。因此，本會建議油公司直接下調牌價回饋消費者，以取代目前繁複的優惠折扣。

此外，本會亦促請政府增加市場資訊的披露，透過發布更多、更頻密的數據如車用燃油進口價、相關趨勢分析及燃油市場的成本結構報告，協助公眾了解和監察燃油價格的波動。

## Online Retail Shopping

The Council conducted an in-depth study, entitled “Online Retail – A Study on Hong Kong Consumer Attitudes, Business Practices and Legal Protection”. The intent was to find ways to improve online shopping experiences and enhance digital security and consumer rights. The study covered results from a survey of consumer experiences and their satisfaction with online retail sales. Complaints received by the Council concerning online retail sales and sales practices were examined. The study also reviewed legislative changes made in other jurisdictions, in line with the ongoing development of online retail.

The consumer survey suggested that though the prevalence of online retail in Hong Kong was lower than in other comparable economies, the level of satisfaction of users was high. For those who had not tried online purchase, worry about leakage of personal data, no confidence in the product quality and lack of knowledge about online purchase were the key deterrent factors. Analysis of traders’ conduct and performances suggested that online retail transactions were markedly different from on-street ones. Online retail sales often had more stakeholders in the chain, leading to higher complexity in dispute resolution if it arises.

The Council’s review of overseas legal practices suggested that some jurisdictions had introduced mandatory rights of return, to allow consumers a short period to return goods. Mandatory information requirements had also been introduced in some overseas jurisdictions, requiring that online traders displayed certain information prior to the consumer’s purchase. Online dispute resolution was becoming more available in North America and Europe, but yet to be developed in Asia.

The Council made some important recommendations to businesses, calling for improvements in customer services, information disclosure and compliance with regulatory requirements. The Council also suggested that the Government consider new legislations which would include a statutory right of withdrawal, regulation of information disclosures in online sales, and

clarifications of the rights and protections for digital content products. Making reference from overseas experience such as the European Union, the Council put forward a series of recommendations to the Government and the business sectors to mitigate the problems and to foster a fairer online marketplace to consumers.



## 網上消費

本會深入調查網上消費，並出版主題為「網上消費—香港消費者態度、營商手法及法律保障的研究」報告，藉此尋求方法改善網上消費的經驗、提升電子交易的保安及消費者權益。此研究包括一項有關消費者在網上消費的經驗及滿意程度的意見調查，同時分析本會曾接獲有關網上消費及銷售手法的投訴個案，探討其他地區因應網購發展而在法例上作出的改變。

該項消費者意見調查顯示，雖然香港的網上消費較其他地區發展得較慢，但消費者對其滿意程度頗高。至於從未嘗試網上購物的受訪者則指出，主要障礙是擔心個人資料外洩、對產品質素缺乏信心，和欠缺網上消費的知識。而從商戶銷售行為及表現分析顯示，網上消費與實體商店截然不同，由於網上的銷售鏈中往往牽涉較多持份者，因而增加了調解消費爭議的複雜程度。

本會亦檢視了海外的相關法例，發現某些司法地區已經引入退貨的法定權利，讓消費者可於短時間內退貨。此外，有部分司法地區的法例要求網上商戶必須在消費者付款前向其展示指定的資料。另北美及歐洲亦已有機制解決網上消費糾紛，然而亞洲地區仍有待發展。

本會呼籲網上零售商戶加強改善客戶服務、資訊披露，及遵守現行法律下的規定。同時建議政府考慮訂立新法例，包括取消交易的法定權利、規管網上銷售的資料披露，以及闡明有關購買數碼內容產品的權利和保障。參考海外如歐盟的經驗，本會向政府及業界提出連串建議以減輕網上交易的相關問題，為消費者建立一個更公平的網上交易市場。

## 為醫療美容服務引入新規管制度

隨著2012年一所美容院發生靜脈輸液事故，以及其他涉及消費者安全及健康風險的致命或永久創傷事件，加上眾多涉嫌有問題的銷售手法，本會深入研究香港的醫療美容服務，形式包括電話訪問、街頭訪問、聚焦小組討論、以至由本會職員喬裝消費者作出查詢，並搜集海外司法地區的相關規管模式。

此項研究題為「醫療美容服務的消費保障 - 引入新規管制度」，報告揭示了因本港現時欠缺「醫療美容」的清晰定義和全面性監管，以致業內充斥着大量問題。潛在的問題涉及多個層面，包括產品及服務的內在風險、醫療儀器的監管、從業人員的資歷、銷售手法的認證要求、資訊披露，以至申訴機制等。

## New Regulatory Regime for Medical Beauty Services

Following a scandal and tragic consequences related to intravascular infusion at a beauty centre in 2012, and other cases affecting consumers' safety and well-being, including dubious sales practices, the Council conducted an in-depth study on medical beauty services in Hong Kong. The study was carried out through consumer research, including telephone surveys, on-street interviews and focus group discussions, market enquiries by Council staff posing as consumers, and desktop research into the regulatory approaches that were being taken in selected overseas jurisdictions.

The study, entitled "Consumer Protection of Medical Beauty Services – A New Regulatory Regime" revealed a host of problems besetting the industry, due to the absence of a clear definition of what constitutes a "medical beauty" service and the lack of comprehensive regulatory oversight. Potential problems spread over a wide spectrum, ranging from inherent risks involved in products and services, to control over medical devices; to qualifications of staff, accredited sales practices; and information disclosure to aid a complaints resolution mechanism.

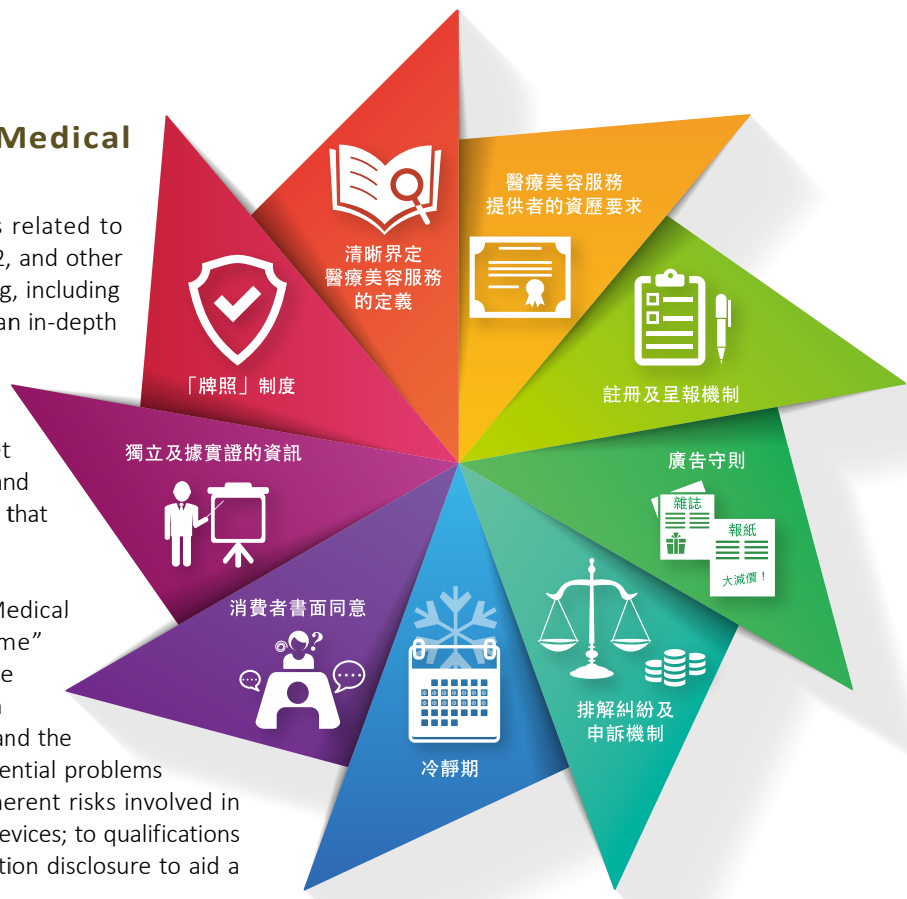
The Council also found that over 90% of users surveyed during consumer research were firmly supportive of Government action enhancing regulatory oversight in respect of the usage of the medical devices, qualifications of the industry practitioners and the sales practices, etc.

The strong desire and expectation of improvement in both the quality and safety of "medical beauty" services from consumers prompted the Council to make recommendations that the Government give consideration to introducing new legislation. The recommendation called for clear definition of the elements that constitute "medical beauty" service, and the establishment of a licensing system to strengthen the regulation of service standard, to regulate the use of treatment devices and facilities, together with oversight of marketing practices and information disclosure.

## Review of the MTR Fare Adjustment Mechanism

The Council submitted its views to the Transport and Housing Bureau's consultation on the Review of the MTR Fare Adjustment Mechanism. The Council noted that the current approach to the Fare Adjustment Mechanism was transparent and simpler than other alternative approaches such as rate of return. The Council however recommended that the Government and the MTR Corporation Limited should determine a better productivity factor, keep the public informed of the key financial data and allowing public engagement in the negotiation process, and to introduce new, key performance indicators to improve the service quality. For example, the mechanism could take into account the frequency of service disruption and incorporate customer satisfaction into the service performance evaluation.

Compared with other jurisdictions, such as Singapore, the existing affordability gap in Hong Kong failed to take into account the incremental effects of fare increases on the transportation expenditures of passengers in different districts, who might have different Median Monthly Household Income. The Council urged the Government to adopt a more geographically orientated approach to establish the average public transport user profile in Hong Kong and design a mechanism more closely to monitor fare affordability for the public.



同時，相關消費者調查顯示，超過90%受訪用家認同政府應從醫療儀器、從業員資格及銷售手法等多方面加強監管。

鑑於消費者對改善「醫療美容」的質素和安全性存在強烈訴求，本會促請政府考慮引入新法例，包括清晰界定構成「醫療美容」服務的元素、建立一個牌照制度以加強規管服務水平、管制相關儀器和設施的使用，以至規管推銷手法及資料披露。

## 檢討港鐵票價調整機制

本會就檢討港鐵票價調整機制向運輸及房屋局提交了意見，指出現時的票價檢討機制較其他替代做法(如管制回報率機制)更簡單和具透明度。然而，本會建議政府與港鐵可在檢討機制上加入一些新元素，包括訂立更佳的生产力元素、向公眾發布重要財務數據及讓公眾參與商議過程，以及引入新的表現指標以改善服務質素，例如將服務受阻頻率和乘客滿意度納入服務表現評估中。

相比其他國家如新加坡，現時香港採用的負擔能力上限，並沒有考慮票價增長為不同地區乘客所帶來的影響，然而，不同地區的乘客之家庭入息中位數可能有別。本會促請政府採取一個以地區為本的做法，找出香港公共交通乘客的概況，以設計一個更準確評估公眾負擔能力的票價機制。

## Regulatory Framework for Medical Devices

In its submission to the Panel of Health Services of the Legislative Council, the Council expressed support for the Government's proposed regulatory framework for medical devices. The intention was to impose compulsory registration of medical devices, licensing of traders, and a requirement that adverse incidents be reported. The plan also sought to set controls for specific medical devices.

Nevertheless, the Council considered that there were additional issues to be deliberated to provide greater protection to consumers in the use of medical devices in cosmetic treatments. For example, the Council suggested that existing devices which may be parallel-imported or copycat devices should be included under the pre-market controls. There should also be guidelines for exit arrangements for traders, as well as for re-sale of medical devices. A licensing approach should be applied to service providers. For effective implementation of post-market controls, there should be clear enforcement guidelines and deterrent sanctions in place. For control of usage, all users including registered healthcare professionals should be mandated to acquire the necessary skills and expertise to use the devices correctly. The Council also called for a clear definition on "home-use" devices.

## Medical Registration (Amendment) Bill 2016

The Council welcomed the legislative proposals for amending the "Medical Registration Ordinance" intended to increase lay participation in the Medical Council of Hong Kong (MCHK) and its committees. Further recommendations called for change in MCHK's complaint investigation and disciplinary inquiry mechanism; and extension of terms of registration for medical practitioners with limited registration from not exceeding 1 year to not exceeding 3 years.

Concerning the threshold of public membership, the Council recommended that the proposed ratio of lay people at 25%, should be reviewed from time to time and be increased further.

## Asset Management Regulation and Point-of-sale Transparency

The Council provided views to the Securities and Futures Commission on proposals to enhance asset management regulation and point-of-sales transparency.

To enable better understanding among investors, of relevant risks and exposures to market funds, the Council supported proposals requiring fund managers to make disclosure to investors of information relating to securities lending, repurchase agreements, similar over-the-counter transactions and risk management policies. The Council also welcomed to state clear in the requirement that fund managers must act in the best interests of clients, when deciding whether or not to aggregate house orders with client orders.

## 醫療儀器的規管架構

本會向立法會衛生事務委員會提交意見書，支持政府建議的醫療儀器規管架構。建議主要包括規定醫療儀器必須強制註冊、對貿易商設立牌照制度、在發生醫療事故時訂立呈報機制，以及對特定醫療儀器設立使用管制。

雖然如此，本會認為政府應進一步考慮加強消費者在使用醫療儀器進行美容程序時的保障，例如在推出市面前的管制中，應涵蓋現時在市面已使用、包括平行進口（即水貨）及複製的醫療儀器。另亦應在註冊貿易商撤離市場及轉售醫療儀器時的安排訂立指引，及對醫療儀器使用者設立牌照制度。為讓各項規管得以有效落實，相關監管部門應設有明確的執法指引及具阻嚇力的違規懲處措施。在使用管制方面，所有使用者包括已註冊的專業醫護人員，均必須具備正確使用醫療儀器的相關技能及經驗。除此之外，本會希望當局能清楚訂明「家用」醫療美容儀器的定義。

## 2016年醫生註冊(修訂)條例草案

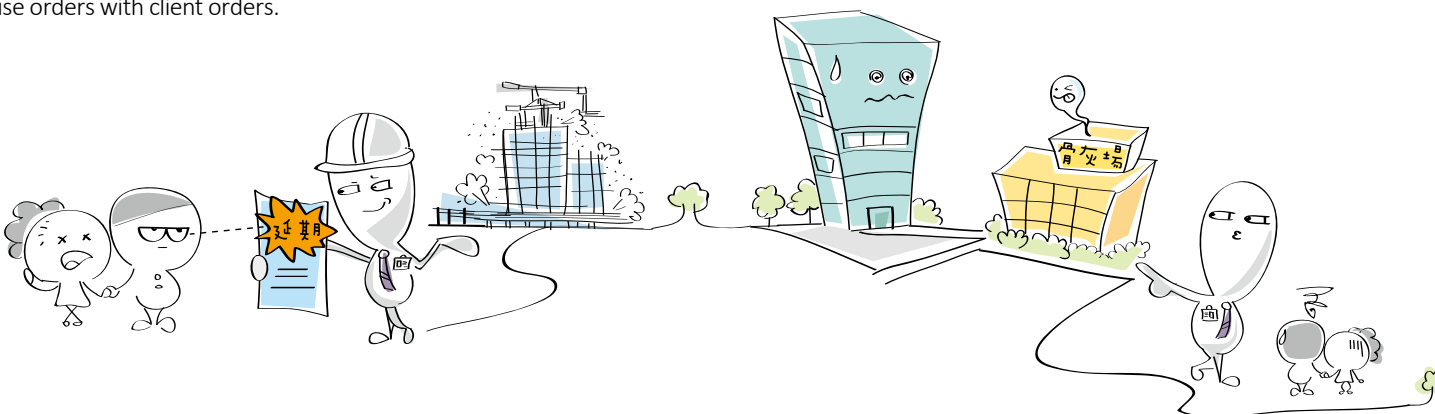
本會歡迎修訂《醫生註冊條例》的立法建議，委任更多業外人士參與醫務委員會(醫委會)及其屬下委員會的工作。其他建議包括改善醫委會投訴調查及紀律研訊機制，並將有限度註冊醫生的註冊年期由不多於1年延長至不多於3年。

關於業外委員的數目，本會認為現時25%之建議比例應不時檢討，最終進一步增加。

## 資產管理業之規管及銷售透明度

本會就加強資產管理業規管及銷售透明度的建議，向證券及期貨事務監察委員會提供意見。

為令投資者對基金相關風險承擔和投資回報有更佳理解，本會支持要求基金經理就證券借貸、回購協議、場外交易及風險管理作出披露。本會亦歡迎在準則要求中清楚訂明，基金經理在決定是否集合公司買賣盤與客戶買賣盤時，必須根據客戶的最佳利益行事。



Whilst supporting proposals for restricting use of the term “independence” and for enhancing disclosure requirements on receipt of non-quantifiable monetary benefits in relation to sales, the Council added that the enhanced disclosures should be made at the onset of the investment recommendation or solicitation process.

## Industry Code of Practices

In encouraging business and professional associations to establish codes of practice for enhancing service quality and consumer protection, the Council has collaborated with different industries, to review and develop relevant codes of practices.

Following the release of the Code of Practice for the Laundry Industry in July 2015 and the subsequent establishment of an independent Complaints Review Committee by the industry, the Council has worked with the Hong Kong Jewellers & Goldsmiths Association and the Kowloon Pearls Precious Stone, Jade, Gold and Silver Ornament Merchants Association. These efforts are structured toward a clear code of practice for the jewellery retail sector and promotion of self-regulation.

## Sales of First-hand Residential Properties

Despite the fact that the “Residential Properties (First-hand Sales) Ordinance” (the Ordinance) came into effect 3.5 years previously, the Council has, from time to time, continued to receive complaints about the sales of first-hand properties, especially in arrangements arising from delayed completion.

Under the existing Ordinance, the estimated completion date for a development, specified by the developer in the sales brochure and advertisements may be extended. The Council was of the view that, in face of delayed delivery of any development and extra expenditures for consumers, amounting to tens to hundreds of thousand dollars, consumers were placed in a disadvantage, since they could do nothing but wait for the vacant possession date announced by the developer.

References were drawn from overseas examples for giving further protection to purchasers. For example, the right for purchasers to refuse an extension request from developers in the event of delays and the dispute resolution mechanism to handle the matter have been embraced in some jurisdictions. In addition, the Council urged the monitoring of disclosure on unconfirmed information and related sales tactics, to prevent the possibility that consumers may be misled. There was a further proposal to regulate developers, requiring that they clearly disclose their responsibilities in the property management and arrangements of common facilities and services.

Regarding the estimated completion date, the Sales of First-hand Residential Properties Authority updated the relevant advice note which required developers to state in the sales brochures the possible reasons for granting an extension of completion date and that there may be more than once of such an extension.

本會亦支持限制使用「獨立」或其他有類似意思用語的建議，及加強與交易有關但不能量化的收益披露，本會進一步認為有關披露應在提出投資邀請或建議時作出。

## 行業營商守則

為鼓勵營商者及專業團體制訂營商守則，以提升服務質素及加強對消費者的保障，本會與不同行業合作，審視和訂立相關行業的實務守則。

繼2015年7月推出了《洗衣業營商實務守則》及之後成立的洗衣業獨立投訴審查委員會，本會再與香港珠石玉器金銀首飾業商會和九龍珠石玉器金銀首飾業商會合作，共同制定一份清晰的珠寶零售業營商守則以推廣行業自我規管。

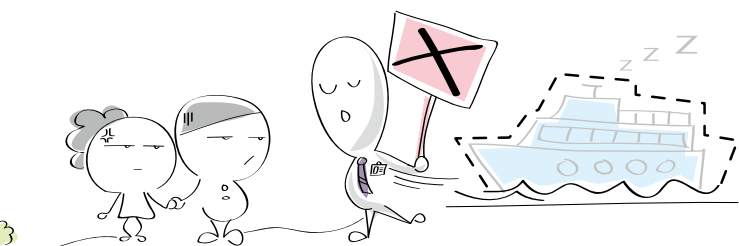
## 一手住宅物業的銷售

《一手住宅物業銷售條例》（《條例》）施行至今已3年半，然而，本會仍不時接獲有關一手樓銷售的投訴，尤其是有關發展商處理延期交樓時的安排。

現時《條例》容許發展商把在售楼說明書及廣告內所提供的預計完工日期延期，本會認為面對發展項目的延誤，消費者動輒要承擔數萬元或數十萬元的額外開支，完全處於被動的不利位置，只能等候發展商通知交吉日期。

本會認為監管當局應參考海外的例子，以加強買家保障，例如在一些海外地區，買家有權不接受發展商的延期要求，然後交由當地調解糾紛機制處理。除此之外，本會亦促請當局監管業界披露未落實資訊和宣傳銷售手法，避免消費者被誤導。同時，要求發展商清楚披露其在物業管理方面的責任，及有關公共設施和服務的安排。

就預計完工日期方面，一手住宅物業銷售監管局其後更新相關指引，要求發展商在售楼說明書內述明法例下可批予延期的原因及可多於一次批予延後的情況。



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

## Alternative Dispute Resolution Regime for Consumer Protection

In the past 3 years, the Council received about 27,000 complaints annually arising from consumer transactions under different categories. Over 70% of the complaints were resolved by conciliation. Consumers of the unresolved cases would be left little choice, either merely gave up their claims or made recourse to legal proceedings.

With a view to seeking a mechanism for resolving consumer disputes in a manner that is more efficient and cost-effective, the Council conducted an in-depth study, entitled "The Role of Consumer Arbitration in the Alternative Dispute Resolution Regime for Consumer Protection". The study shows that there is a potential demand for resolving consumer disputes by alternative dispute resolution.

Drawing reference from overseas experience, the Council suggested introducing a cost-effective alternative dispute resolution mechanism with the establishment of a Consumer Dispute Resolution Centre (CDRC), adopting the approach of "Mediation First, Arbitration Next" for resolving consumer disputes. Such a model may help alleviate the caseload of the courts; and improve social harmony by promoting meaningful direct dialogue between the parties.

## Submissions on Legal Protection

During the year under review, the Council made 2 submissions to the Government and the Financial Dispute Resolution Centre (FDRC), respectively on matters related to recognition and enforcement of foreign judgments and financial dispute resolutions.

## 訴訟以外的方式解決消費爭議

過去3年，本會每年平均接獲約27,000宗涉及不同消費範疇的投訴，當中超過7成個案均可透過調停方式解決。而未能解決的個案，消費者只能選擇作罷，或透過法院訴訟去解決爭議。

為了尋求一個更具效率及成本效益的消費爭議處理機制，本會進行了一項專題研究，審視仲裁在排解消費爭議和保障消費者權益上的角色，結果發現消費者對訴訟以外的解決爭議機制有很大的潛在需求。



參考了海外經驗，本會建議成立一所「消費爭議解決中心」，提供「先調解，後仲裁」的模式去解決消費糾紛。這個模式有助減低法院處理案件的數量，並能促進爭議雙方直接對話，從而提升社會和諧。

## 就法律保障提出意見

過去一年，本會分別向政府及金融糾紛調解中心（調解中心）提交2份意見書，分別涉及外國判決的承認和執行，以及金融爭議的排解。





Laws and codes of practice are bulwarks of consumer protection. To enhance consumer rights and interests at the legislative and regulatory levels, it is the Council's ongoing task to conduct studies on consumer issues from a legal perspective and have the results submitted to stakeholders concerned and the public, with the aim of stimulating policy consideration and public discussion.

法例和守則是消費權益的壁壘。本會將繼續從法律角度研究各項影響消費者權益的議題，並將結果呈交各相關持份者和向公眾發表，目標引發相關政策的考慮和公眾討論。

### Consultation on the 2016 Preliminary Draft Convention on the Recognition and Enforcement of Foreign Judgments (the Draft Convention)

In its submission to the Department of Justice, the Council pledged its support to the application of the Draft Convention to anti-trust or competition matters, regarding suppression of competition by any corporation, including acts across borders that may be detrimental to consumer interests.

The Council also subscribed to certain provisions of the Draft Convention that were intended to protect litigants who act as consumers in the subject matters. In light of the rapid growth of the sharing economy across the globe, the Council suggested that the meaning of "consumer contract" be clarified on whether such a contract covers consumer-to-consumer transactions.

### Consultation on Proposals to Enhance the Financial Dispute Resolution Scheme

In its submission to the FDRC, the Council pledged support to the proposal of providing more cost-effective and time-efficient options for alternative dispute resolution to enhance consumers' rights to redress. On this premise, the Council agreed to various proposed amendments to the intake criteria, which would enable the FDRC to deal with a wider class of cases and claims being subjects of the court proceedings without withdrawing the case from the court.

To ensure a low-cost and efficient alternative dispute resolution process for the general public, the Council suggested that legal representation should not be allowed in mediation conducted at the FDRC. The Council recommended that the existing approach of "Mediation First, Arbitration Next" should be maintained. As regards the proposal to allow financial institutions to refer financial disputes to the FDRC, the Council called for serious consideration; and opined that if this proposal was implemented, measures should be in place to ensure that informed consent from the claimant would be obtained in a fair and just manner.

### 2016年外國判決承認和執行公約草案初稿諮詢(公約草案)

本會向律政司提交意見書，認同公約草案應涵蓋與反壟斷法或競爭法有關的判決，以處理企業為壓抑市場競爭而作出可能損害消費者利益的跨境行為。

本會亦支持公約草案中加入特別條文，為在相關事情中作為消費者的訴訟方提供保障。鑑於全球共享經濟迅速發展，本會建議釐清公約草案中的「消費合約」是否涵蓋個人對個人的交易。

### 建議優化金融糾紛調解計劃的諮詢

本會向調解中心提交意見書，認同為消費者提供更具有成本效益及更便捷的替代排解爭議程序，以助提升消費者尋求補償的權利。因此，本會支持多項建議修改，以擴大合資格申索範圍，讓調解中心能處理更多類別的個案，以及接受正於法院進行訴訟的申索，讓申索人在毋須撤銷其案件的情況下，使用中心的服務以排解爭議。

為了確保公眾可使用低成本及高效率的替代排解爭議程序，本會建議於調解中心進行的調解程序，不應允許律師代理。本會並建議維持原有的「先調解，後仲裁」模式來處理爭議。另外，對於允許金融機構將金融爭議提交中心處理的提議，本會認為應審慎考慮；並建議如落實此提議，必須實施適當措施，確保申索人是在公平及公正的情況下作出知情的同意決定。



## DISSEMINATING CONSUMER INFORMATION 傳播消費訊息

### CHOICE Magazine

Widely acknowledged as an independent and impartial platform upon which consumers may access reliable and useful information, CHOICE Magazine features the latest reports on testing, surveys and in-depth studies, covering a wide range of consumer goods and services. To uphold its neutrality, CHOICE Magazine does not accept advertisements nor does it accept contributions in any form.

During the year under review, a publicity campaign celebrated CHOICE Magazine's 40<sup>th</sup> anniversary and its 40 years of leadership in providing salient consumer information was launched. A major development during the year was the launch of "hongkongchoice", a Facebook page, which tapped into a new stakeholder group that engages beyond traditional media. The Council also published a pocket-size guidebook with useful consumer tips on skincare, food and baby products, etc. as a way of saying thank you, to long-term CHOICE supporters, and a good reference piece to the public.

### 《選擇》月刊

《選擇》月刊一直被公認為獨立、公正的資訊平台，內容涵蓋多種不同產品和服務之最新測試、調查及研究報告，讓消費者獲得可靠、又實用的資訊。為秉持中立的原則，《選擇》月刊從不接受商業廣告或任何形式的捐助。

年內，為慶祝《選擇》月刊出版40週年，以及一直肩負提供重要消費資訊的領導地位，本會特別舉辦一系列宣傳活動，包括重頭戲——推出《選擇》月刊面書，成功接觸一群非傳統媒體能觸及的受眾。此外，本會又特別出版一本精裝消費指南，介紹包括皮膚護理、食品及嬰兒用品等消費「貼士」，藉此答謝多年來一直支持《選擇》月刊的讀者，也是市民大眾的實用參考讀物。

同行

共創消費

新氣象

年



Today, online media is used in conjunction with traditional media, giving the Council greater means to fulfil its mission to empower consumers by disseminating clear, simple and transparent information at the right time and place. By employing both media, the Council is also able to extend its reach, helping consumers to be vigilant against undesirable trade practices, and to avoid unsafe and substandard goods and services.

時至今日，網上傳媒與傳統媒體已密不可分，讓本會有更多途徑適時向消費者發布清晰、簡潔及具透明度的資訊，從而履行提升消費者自我保護能力的使命。透過這兩類媒體，本會能接觸更廣的消費群，令更多消費者可以對不良營商手法、不安全及劣質的產品和服務提高警覺。

On the other hand, targeting a wider spectrum of audience across different walks of life, a special radio programme was produced in partnership with the Commercial Radio Hong Kong as part of the anniversary campaign. Eight 8-minute segments and 150 segments of 30-second floater promotions were broadcasted between October and December 2016, to highlight consumer pitfalls and hot consumer issues.

Despite digitisation, the overall, combined sales of the printed version of CHOICE Magazine rose 3% to 252,399 copies in 2016-17. Sales were split rather evenly between subscriptions and retail sales via outlets, including newsstands, convenience stores, supermarkets and bookshops across the territory. The online versions recorded over 50,000 downloads during the year under review.



另一方面，為接觸社會更多不同階層的消費者，本會與《商業電台》合作推出節目專輯，主題環繞不同的消費陷阱及熱門消費議題。專輯包括8個8分鐘的節目，以及150節30秒之推廣環節。

儘管受電子化影響，《選擇》月刊之印刷版於2016-17年度總銷量仍錄得3%增長，達252,399冊。訂戶及零售各佔總銷量的一半。

零售點包括分布全港各區的報攤、便利店、超級市場和書店。至於《選擇》月刊網上版，年內則錄得超過50,000次下載。



CHOICE Magazine 40th Anniversary Celebrations  
《選擇》月刊40週年慶祝活動

The July 2016 issue (#477) featuring the test report on bathing products found to contain allergy inducing preservatives was the best seller of the year. The November 2016 issue (#481) featuring moisturisers and their efficacy ranked second. These 2 top sellers led to reprints of 5,000 and 3,000 copies respectively, to cater for the overwhelming response from the public. The third best-selling title went to the February 2017 issue (#484), highlighted by the report on body lotions containing potential allergens.

At the Hong Kong Book Fair, held in July 2016, CHOICE Magazine was well-received again by visitors with 1,038 new subscribers and 590 renewals. Among them, 416 subscribed to online versions, representing an increase of 72.6% compared to last year.

### Enhancing Interactive Communication through Multi-media Platforms

In the era of online media, the Council keeps abreast of the dynamic platforms which can help to spread information quickly and efficiently to the public. The dedicated section for CHOICE articles, the Online Price Watch and the Complaint sections contributed to growing traffic on the Council's website. During the year under review, over 4.4 million page views were registered. The average monthly unique visitors reached 133,000. This success, demonstrated how the Council is able to communicate with consumers in a timely manner.

In addition to the official website, the newly rolled out Facebook page "hongkongchoice" further extended engagement coming from the community, especially among the younger generation, on consumer issues. Since its launch in July 2016, a wide range of content, from golden oldies to the latest CHOICE topics

於2016年7月份出版的《選擇》月刊(477期)，報道沐浴露驗出可致敏防腐劑，成為年內銷量冠軍；其次受歡迎為11月號(481期)，以日霜保濕效果作封面報道。兩期分別加印5,000及3,000本以回應市場需要。至於年度銷量季軍則為2017年2月號(484期)，報道身體潤膚乳隱藏多種致敏成分。

於2016年7月舉行的香港書展中，《選擇》月刊亦深受讀者歡迎，即場新增訂閱及續訂人數分別達1,038名及590名。當中416人訂閱《選擇》月刊網上版，較去年度上升72.6%。

### 透過多媒體平台 加強與消費者互動

在這網上媒體盛行的年代，本會緊貼各種互動平台的脈搏，務求最快、最有效地把資訊傳遞給公眾。年內，新增設的《選擇》月刊網上內容、網上價格一覽通，以及有關投訴的欄目，帶動本會網頁瀏覽量上升，達440萬，平均每月獨立訪客則達133,000。網站的成功足證本會有能力適時與消費者溝通。

除本會網頁外，全新推出的hongkongchoice面書亦進一步加強本會與社區，特別是與年輕人的互動。自2016年7月推出以來，本會在面書上載了各式各樣的經典及最新測試報告，除文字貼文外，還上載多條影片和信息圖，共錄得4,350次「讚」。





were presented. The information was put forth, not only in text posts, but in videos and infographics that were engaging and informative. As a result, 4,350 fan “Likes” were achieved.

Shopsmart, the Council’s webpage providing Mainland visitors with tailored information and shopping tips, received more than 2.4 million page views from over 32,000 average monthly unique visitors during the year under review.

**4,400,000**  
page  
views  
網頁瀏覽量

## Empowering Consumers through Media

The Council maintains close contact with the media on all issues related to consumer interest. These collaborative efforts play a significant role in facilitating the Council’s statutory mandate to disseminate consumer information to the people of Hong Kong and elsewhere.

The Council endeavours to provide comprehensive information in response to media requests and proactively to communicate messages and commentary to address consumer concerns. These are carried out through a wide array of programmes and through monthly press conferences marking publication of the latest issue of CHOICE Magazine, and through the featured interviews that follow.

Throughout the year under review, nearly 150 press releases and statements were issued, covering selected topics published in CHOICE Magazine, and the Council’s responses and positions concerning significant consumer issues. To enhance the content of news releases, 36 videos and 29 infographics were also created. These were well received by the media and the public.

此外，「精明消費香港遊」是本會特別為內地遊客開設的消費指南網頁，年內錄得瀏覽量高達240萬，平均每月獨立訪客超過32,000人。

## 通過大眾傳媒 提升消保意識

在各項與消費者息息相關的議題上，本會與傳媒一直保持緊密聯繫，讓本會得以向香港及海外的消費者傳遞各項消費資訊。這種合作關係在本會履行法定職責上起了關鍵的作用。

本會一方面就傳媒查詢提供全面的資訊，另一方面亦會透過不同的傳媒活動、每期《選擇》月刊出版當天舉行的記者會，及記者會後的主題專訪等，主動發布公眾關注的資訊及評論。

年內，本會共發表約150篇新聞稿和聲明，包括有關《選擇》月刊的報告和內容，及本會就重大消費議題發表的回應和立場。為加強新聞稿的內容，本會特別製作36條影片及29幅信息圖。此舉深受傳媒及公眾歡迎。

每逢重大消費事件發生，媒體就事件及本會建議的採訪報道更顯重要。例如於2016年6至7月期間，連鎖健身中心California Fitness及團購網站BeeCrazy突然相繼結業，加上迷你倉火災，以及同年9月三星手機Note7電池故障起火等，均令消費者震驚及關注賠償的問題。



Media coverage is crucial for promulgating consumer related issues and the Council's advice, such as in the cases of the sudden closure of California Fitness, BeeCrazy and a mini storage fire in June and July, 2016. Later in the year, during September, the Council responded swiftly to overheated lithium batteries and the self-combustion of Samsung Galaxy Note7 smartphone, an issue that shocked consumers, who called for redress.

The Council received nearly 300 media enquiries on these 4 major consumer incidents alone, which generated 420 items of media coverage. Through intensive media engagement, the Council was able to deliver timely and relevant advice to consumers.

In addition, through contribution of 6 articles in a regular column "嫻式生活" in the Ming Pao Daily News, dating from September 2015, the Council's Chief Executive shared with readers her tips and insights on different consumer issues and advice.

### Raising Public Awareness through News

Highlights of the year under review include the Consumer Rights Reporting Awards and the Top Ten Consumer News Awards, both organised in collaboration with the news industry. By encouraging reporting on consumer issues, these 2 campaigns helped promote consumer protection and raise public awareness of consumer rights.

#### The Consumer Rights Reporting Awards

Jointly organised by the Council, the Hong Kong Journalists Association, and the Hong Kong Press Photographers Association, the Consumer Rights Reporting Awards were proven effective means to honour, recognise and encourage journalistic excellence in reporting on consumer rights and related issues.

僅此4宗事件，本會已接獲近300個傳媒查詢，相關報道420則。全賴傳媒的積極參與，本會才能迅速地將相關建議傳遞給消費者。

此外，本會總幹事自2015年9月起，於《明報》專欄「嫻式生活」發表共6篇文章，親自與讀者分享精明消費秘訣，提供不同消費議題的意見和忠告。

### 聚焦消費新聞 提升公眾關注

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

#### 消費權益新聞報道獎

由本會與香港記者協會及香港攝影記者協會合辦的「消費權益新聞報道獎」，目的為嘉許、肯定及鼓勵各傳媒就消費者權益及相關議題的優秀報道。

踏入第16屆，此獎項已廣受傳媒肯定，被視為對傳媒的專業和努力一項重要認同。本年度，大會共收獲231份參賽作品，競逐9個組別獎項，包括報章新聞、報章特寫、電視新聞、電視特寫、電台新聞、電台特寫、新聞攝影、校園新聞，以及新增設的可持續消費獎項。

Entering its 16<sup>th</sup> year, the Awards are highly regarded by the media as important recognition of their professionalism and dedication. This year's awards attracted 231 entries in 9 categories, including Print News, Print Features, Television News, Television Features, Radio News, Radio Features, Press Photography, and Campus and the Sustainable Consumption Award, which was newly created this year.

The winning entries highlighted popular consumer topics that attracted public attention during the year under review, such as medical beauty, nursing home abuse as well as food safety<sup>11</sup>.

### Top Ten Consumer News (Year of the Monkey)

The Top Ten Consumer News reporting campaign is an annual event intended to raise public awareness and share the public perspective on consumer issues, as well as to reinforce the importance of consumer rights in Hong Kong.

Entering its 13<sup>th</sup> year the campaign added new partnerships with Now TV and TOPick adding to its existing partnerships with Cable TV, Hong Kong Economic Times, Radio Television Hong Kong and Sky Post. As a result of the expanding collaboration, the streamlined voting page and a broader publicity outreach through social media platforms, the campaign achieved a record high of 4,407 votes representing around 12% increase over the last year.

Members of the public were invited to vote for the Top Ten Consumer News articles out of a shortlist of 20 published items, considered the most important to consumers in Hong Kong during the year. Coverage of the mini-storage fire drew the most votes (3,870) and triggered vigorous discussion about whether more stringent regulations need to be imposed on mini-storage operations. The coverage of California Fitness, its practice of adopting intimidating and misleading sales practices in its attempt to enrol new customers, and its abrupt cessation of business, received 3,666 votes and was ranked third on the Top Ten Consumer News List<sup>12</sup>.

得獎作品環繞多個公眾關注的熱門消費議題，如醫學美容、護老院涉及虐老，和食物安全風波等<sup>11</sup>。

### 猴年十大消費新聞

一年一度的「十大消費新聞選舉」，旨在提高公眾對消費議題的關注和意見表達，加強消費者權益在本港的重要性。

活動踏入第13年，新增了《Now TV》及《TOPick》兩位合作夥伴，加上原有的《有線電視》、《香港經濟日報》、《香港電台》及《晴報》，令投票活動延伸至更多社交媒體平台，再加上大會簡化了投票程序，結果喜獲4,407名市民參與投票，較上年度上升12%，創下歷年新高。

公眾在20則備受消費者關注的新聞中，選出猴年十大消費新聞。當中迷你倉火災的新聞，引發公眾對加強規管的廣泛討論，結果位居榜首（獲3,870票）。至於有關健身連鎖中心California Fitness如何威嚇及以誤導銷售手法吸引新客，以及其後中心結業的新聞，合共獲得3,666票，榮膺十大消費新聞榜第三名<sup>12</sup>。



11 Visit [www.consumer.org.hk/ws\\_chi/consumer-rights-reporting-awards-16.html](http://www.consumer.org.hk/ws_chi/consumer-rights-reporting-awards-16.html) for the list of winning entries of the 16<sup>th</sup> Consumer Rights Reporting Awards. 第16屆「消費權益新聞報道獎」得獎名單可瀏覽以上網址。

12 Visit [www.consumer.org.hk/ws\\_chi/news/activities/top10-2016-report.html](http://www.consumer.org.hk/ws_chi/news/activities/top10-2016-report.html) for the poll results of Top Ten Consumer News (Year of the Monkey). 猴年十大消費新聞選舉結果可瀏覽以上網址。

# EMPOWERING CONSUMERS THROUGH EDUCATION

## 以教育活動提升自我保護能力



### Cultivating Positive Consumption Attitude at Young Age

Consumer education should start at an early age, so as to cultivate positive consumption attitudes, develop critical thinking skills and enrich knowledge that form the basis for informed choices and judicious purchases.

#### Consumer Education at Secondary Schools – Consumer Culture Study Award

A major programme is the Consumer Culture Study Award (CCSA) organised in collaboration with the Education Bureau, targeting students in secondary schools.

Over the past 18 years the annually-held CCSA has been one of the largest project-based learning programmes for secondary students. The programme seeks to facilitate the reflection of teenagers on their own consumption behaviours and those of the others; as well as the impact of their consumption choices on themselves, their family, society and the world.

Since its inception, in 1999, it has attracted participation of more than 69,000 students from 347 secondary schools.

### 從小培養正確消費價值觀

消費者教育應從小開始，從而培養正確的消費態度及具判斷力的思維和知識，成為日後作出明智及審慎消費選擇的基礎。

#### 中學生消費者教育活動 — 消費文化考察 報告獎

每年由本會及教育局合辦的「消費文化考察報告獎」(報告獎)，是以中學生為對象的重點消費者教育活動。

每年舉辦的「報告獎」至今已踏入第18屆，一直是本地學界最大型的專題研習教育活動之一。活動旨在促進青少年反思自己及他人的消費行為，以及他們的消費選擇對個人、家庭、社會和世界的影響。

自1999年，「報告獎」共有來自347間中學超過69,000名學生參加。





Prevention is better than cure. Throughout the years, the Council has through numerous education programmes sought to improve consumers' ability to act as a sensible and responsible purchaser in making choices and protecting themselves from challenges posed by increased market complexity and information overflow. Strategic focus has been placed on educating the younger generation; while enhancing the vulnerable's ability to protect themselves against unfair trade practices through education has also been an important agenda of the Council.

預防勝於治療。本會多年來透過不同的教育活動，致力幫助消費者成為明智和負責任的購買者，在日益複雜及訊息泛濫的市場，保護自己並作出合適的選擇。除致力教育年青一代外，本會另一重點工作是透過教育提升弱勢社群的自我保護能力，使他們免受不公平營商手法的損害。

During the year under review, the 17<sup>th</sup> CCSA had been concluded and the 18<sup>th</sup> CCSA was commenced. The 17<sup>th</sup> CCSA Award Presentation Ceremony was held on 20 July 2016 with over 400 students, teachers and other participants in attendance. It was the capstone of a series of education activities including seminars, workshops and consultation sessions in the preceding months that had sought to shape the youngsters' concept and behaviour on consumption throughout their life.

Commenced in September 2016, the 18<sup>th</sup> CCSA attracted 956 student teams from 69 secondary schools<sup>13</sup>. More than 1,800 teachers and students attended the 21 introductory seminars organised by the Council. Participants were briefed about a wide array of consumer issues for their reflection, and were led to explore methods for conducting their study projects.

There were totally 126 educational sessions, covering over 30 topics, engaging more than 2,700 teachers and students, of which 105 were tailor-made consultations seeking to advise participants to approach the issues related to their projects in an effective manner and help them



年內，第17屆「報告獎」圓滿結束及第18屆正式展開。第17屆「報告獎」頒獎典禮於2016年7月20日舉行，當日共超過400位同學、老師及觀眾參與。頒獎典禮圓滿地總結連月來旨在培育同學終身受用的良好消費概念及行為的研討會、工作坊、面談會等不同教育活動。

在2016年9月開展的第18屆「報告獎」吸引了來自69間中學共956隊學生參加<sup>13</sup>。本會為老師和同學特設講座，讓參加者思考各項消費議題，並探討各種考察方法，期內舉行的21次講座共吸引逾1,800位師生出席。

本會亦舉辦了126項涵蓋30多個專題的支援學習活動，共有逾2,700位師生參與。當中包括105場為參加同學度身訂造的諮詢面談會，就考察報告的概念及內容作出建議，以期協同學有效地處理相關的議題，及探索可行的考察方法和角度。另外有21個培訓工作坊，旨在為學生提供相關的重要知識，並引導他們從

13 Visit [www.consumer.org.hk/ccsa](http://www.consumer.org.hk/ccsa) for the list of winners of the 18<sup>th</sup> Consumer Culture Study Award.  
第18屆「消費文化考察報告獎」得獎名單可瀏覽以上網址。

explore possible methods and perspectives for the conduct of their studies. There were 21 workshops to equip participants with critical knowledge and offer them insights for studying the topics they chose from different perspectives, as well as to sustain and enhance their learning interests.

### Consumer Education at Primary Schools

Children in Hong Kong are exposed to a highly consumption-oriented economy. As observed, their interaction with parents on making consumption choice are very dynamic and mutual in influence. Moreover, the increasing use of electronic wallet exposes children to easy consumption at a much younger age. It is a global trend to advance consumer education for children with a view to helping them become a rational and responsible consumer with positive conception values and behaviour.

As such, the Council has established an Advisory Committee to steer efforts relating to such important educational initiative. The Committee comprises primary school headmasters and experts in childhood education. In its first meeting in February 2017, the Committee mapped out an implementation strategy pursuant to which a pilot scheme would be launched in the 2017-18 school year.

In January 2017, the Council was also invited by the Education Bureau to participate in an Educational Television programme about food labelling, in which advice on how to select food wisely was given.

### Consumer Education for Post-secondary School Students

As active consumers and prospective employees serving consumers in the market, post-secondary students are particularly in need of knowledge related to consumption. To meet such a need, the Council delivered 7 introductory lectures in various campuses of the Hong Kong Institute of Vocational Education; and organised seminars for students of the Hong Kong Shue Yan University and the City University of Hong Kong. The lectures and seminars covered consumer issues relating to “The Competition Ordinance”, “The Trade Descriptions Ordinance”, “sustainable consumption” and “pre-payment mode of consumption”.

The Council has offered young people exposure to the work of consumer protection. Over 50 youngsters from different secondary schools and the universities were engaged as volunteers to support the Council in various educational activities. Summer internship was offered to 12 students from 6 local tertiary institutions and 1 Mainland university, including the Chinese University of Hong Kong, City University of Hong Kong, the Education University of Hong Kong, Hong Kong Baptist University, Hong Kong Shue Yan University, Polytechnic University of Hong Kong and Shantou University. The internships provided students with opportunities to acquire practical, on-the-job experience.

不同角度去探究所選的消費議題，務求延續及提升他們研習的興趣。

### 小學生消費者教育活動

香港兒童在消費主導的經濟中成長，據觀察，他們在消費選擇方面與家長有着密切的互動及互為影響，加上隨着電子錢包的廣泛使用，令兒童較過往更早接觸消費。因此，在兒童階段開展消費教育已成全球趨勢，以培育他們成為具有正確消費價值觀和行為理性及負責任的消費者。

為此，本會成立了小學消費教育諮詢委員會，就小學生消費者教育的內容及實施策略提供意見，以便為此項重要發展引航。委員會由小學校長和兒童教育專家組成，於2017年2月舉行首次會議，並擬訂實施策略，預計在2017-18學年起開展試驗計劃。

於2017年1月，本會獲得教育局的邀請，參與製作一集關於食物標籤的教育電視節目，以教導小學生如何明智地選擇食物。

### 專上學生消費者教育活動

大專生作為活躍的消費者，以及消費市場的未來僱員，特別有需要獲取消費相關的知識。因此，本會於香港專業教育學院的不同校園內舉辦共7場簡介講座，並為香港樹仁大學及香港城市大學學生舉辦研討會，主題涵蓋有關《競爭條例》、《商品說明條例》、可持續消費及預繳式等備受關注的消費議題。

此外，本會亦為青少年提供更多參與有關消費者保障工作的機會，本年度共有超過50位中學生及大學生出任義工，協助籌辦本會的各種教育活動。此外，本會亦繼續為大專院校的學生提供暑期實習機會，本年度，12位學生分別來自6間本地及1間內地大學，包括香港中文大學、香港城市大學、香港教育大學、香港浸會大學、香港樹仁大學、香港理工大學，及汕頭大學。他們透過實習機會獲得實際工作經驗。



## Training and Resources Support to Teachers

Adopting the train-the-trainer approach, the Council provided training programmes for teachers in the form of sharing and advisory sessions, to enhance their understanding of current consumer issues. The sessions also presented approaches to guiding students in consumer cultural studies and project learning programmes.

A pictorial album and an e-book, featuring the “4 x 10 Comic Exhibition” in celebration of the Council’s 40th anniversary were produced and distributed to all secondary and primary schools. The comics portrayed the changes of the local consumption environment and culture in the past 4 decades, which would arouse the interest of both teachers and students in contemplating their situations and roles in the consumption market. An educational DVD featuring the major award-winning reports of the 17<sup>th</sup> CCSA was also produced and distributed to secondary schools to serve as teaching resources in consumer education.

## Empowering the Vulnerable to Enhance Self-protection

Recognising that some social groups may be susceptible to unfair trade practices, very much due to their social roles and physical or mental vulnerabilities, the Council has reached out to educate these consumers with a view to building a fair, equitable and inclusive market.

### Consumer Education for Senior Citizens

To provide a platform for the elderly, social workers, and other stakeholders to discuss important issues faced by elderly consumers, the Council and the Hong Kong Council of Social Service continued to jointly organise the quarterly “Case Forum for Elderly Consumers” in the year. 3 case forums were held in April, June and October 2016 focusing on telecommunication services, emergency alarm system for the elderly and consumption with pre-payment respectively. During the forum, the elderly participants shared experiences and concerns with reference to real life scenarios.



40 education programmes designed for senior citizens were held in collaboration with different social and community service organisations during the year under review. Tailored to meet the needs of senior citizens, the education programmes focused mainly on consumer protection laws and consumer rights and responsibilities regarding the purchase and use of goods and services popular among senior consumers. These included telecommunication services, health food and equipment, and Chinese medicines. There were also programmes providing precautionary tips against consumer traps.

### Consumer Education for New Arrivals and People with Disabilities

Amongst others, specific education programmes and community talks were tailored to new arrivals to Hong Kong and to people with disabilities, who were more vulnerable to unfair trade practices. 8 specific programmes were delivered, in collaboration with different social service organisations to empower them against unfair trade practices.

## 教師培訓及教學資源

本會亦提供了不同的教師培訓活動，包括與教師進行交流和諮詢，以增加他們對目前消費議題的認識，此外亦分享如何有效進行消費文化考察及「專題研習」，好讓他們更有效地指導學生。

年內，紀念本會成立40周年的4x10漫畫展的內容，被輯錄成畫冊及電子書，派發予全港中、小學作為教材。漫畫描繪過去40年本地消費文化及環境的變化，從而激發老師和學生的興趣，思考他們在消費市場中的處境和角色。另外，本會亦將「第17屆消費文化考察報告獎」得獎作品製作成光碟，並派發予各中學作為消費者教育的實用教學工具。

## 協助弱勢群體的教育活動

明白到一些社群主要因社會角色、身體或精神障礙而較易受到不良營商手法損害，本會為他們提供消費教育，以期建立一個公正、公平及具包容性的消費市場。

### 長者教育活動

本會與香港社會服務聯會合辦每季一次的個案論壇，提供溝通平台，讓長者、社工及持份者一同討論長者面對的重要消費議題。論壇分別在2016年4月、6月及10月舉行，以電訊合約、長

者緊急召援系統及預繳式消費為主題。論壇中，長者對應真實個案情境，分享其經驗及關注。

此外，本會聯同多個社會及社區服務機構，於年內為長者提供了合共40項教育活動。活動針對長者的需要而設計，聚焦於與長者經常使用的

貨品及服務有關的消費者保障法例，以及消費者權利和責任。這些貨品和服務包括電訊服務、健康食品及器材，及中醫藥等。本會亦設活動向長者提供預防墮入常見消費陷阱的方法。

### 新來港人士及殘疾人士的消費者教育活動

新來港人士及殘疾人士是兩個較容易受到不良營商手法影響的社會群體，除一般的社區教育活動外，本會年內更特別與不同社會服務機構合作舉辦共8項專為新來港人士或殘疾人士而設的消費者教育活動，以提升他們抵禦不良營商手法的能力。



## Consumers International Asia Pacific Regional Meeting 2016



### FORGING CLOSER COLLABORATION FOR CONSUMER PROTECTION

### 與其他機構合作 保障消費者權益

#### Local Collaboration

The Council maintains close liaison with the Commerce and Economic Development Bureau, which oversees policy on consumer protection. The Council also works with other Government agencies and statutory bodies to provide advice on matters of consumer interest, including fair competition, trade practices, financial services, insurance services, public health, telecommunications, safety of food and consumer goods, and residential property issues.

Members and staff of the Council sit on more than 50 public advisory committees, offering consumer perspectives. These agencies include the Competition Commission, Consultative Group on Voluntary Health Insurance Scheme, Estate Agents Authority, Food and Health Bureau – Expert Committee on Food Safety, and Tourism Commission – Advisory Committee on Travel Agents<sup>14</sup>.

#### 本地合作

本會與負責消費者保障政策的商務及經濟發展局保持緊密聯繫，亦與其他政府機構及法定團體合作，就有關消費者權益的事宜，例如市場競爭、營商手法、金融服務、保險服務、公眾健康、電訊、食品及產品安全，以及住宅物業等各方面議題提供意見。

此外，本會委員和職員分別參與超過50個與消費有關的公共事務諮詢委員會，包括競爭事務委員會、自願醫保計劃諮詢小組、地產代理監管局、食物及衛生局之食物安全專家委員會，以及旅行代理商註冊處轄下的旅行代理商諮詢委員會等。

<sup>14</sup> See Appendix 9 for the list of external committees attended by Council Members and staff.

本會委員及職員參與的外界委員會名單見附錄九。



The Council continued frequent exchanges while maintaining close working relationships with local and overseas consumer protection agencies, community groups, regulators, Government agencies and professional bodies, in order to stay at the forefront of global trends in promoting consumer rights, handling disputes from cross-border and online purchases, as well as increasing transparency in information.

本會一如既往，與海外及本地組織保持緊密的交流與合作，當中包括保障消費者的機構、社區組織、執法機關、政府組織及專業團體等，藉此緊貼全球在保障消費者權益、處理跨境消費及網購爭議，以及加強資訊透明度等範疇上的最新趨勢。

### Cross-strait Collaboration

The 2nd Cross-Strait Forum on Consumer Rights Protection on the theme, “To Explore the Coordination Mechanism of Consumption Dispute Resolutions” was held in Beijing from 11-14 May 2016, and was well attended by delegates from consumer bodies from Hong Kong, Macao, Taiwan and the Mainland. The Council’s Chief Executive and the team actively participated in the Forum as speakers and panel chairperson, which shared views and experiences on cross-border disputes regarding online shopping, international experience of online dispute resolution, consumer education in the internet era, legal settlements on pre-payment transactions and traders’ insolvency.

### 兩岸四地緊密交流

第二屆海峽兩岸暨港澳推動消費者權益保護論壇於2016年5月11至14日在北京舉行，主題為「探索消費糾紛解決協作機制」，獲多位來自香港、澳門、台灣及內地代表參加。本會總幹事及其團隊積極參與論壇，分別擔任講者及小組主席，分享有關網上購物的跨境消費糾紛、處理相關糾紛的國際經驗、互聯網時代的消費者教育、預繳式交易及商戶倒閉的法律保障等。



## Regional and International Collaboration

The Council holds the positions of Executive and Council Member of Consumers International (CI) which brings together over 240 organisations from around 120 countries and regions, to champion the rights of consumers everywhere. The CI's mission is to work closely with its constituent member organisations and to strengthen networks to protect, inform, give voice to and secure rights for consumers at regional and global levels.

The Council's Chief Executive was appointed as Vice President of the CI's Board of Trustees with a 4-year tenure (2015-2019), to map out the Organisation's strategic priorities, review its budget and financials plans, and to identify new partnerships to facilitate global consumer protection.

### Consumers International Board of Trustees Meeting

The Council's Chief Executive attended the CI's Board of Trustees Meeting, in London, UK, on 26 June – 1 July 2016. The meeting discussed governance of the CI and its financial sustainability. A working group on sustainable finance, was set up to discuss the roadmap to financial sustainability of the CI. The Council's Chief Executive as the Vice President was appointed as chair of the working group.

On the occasion, the Council's Chief Executive also visited consumer protection authorities distributed throughout Western Europe, including the Competition and Markets Authority in the UK, The Directorate General for Competition Policy, Consumer Affairs and Fraud Control in France, Test Ankoop – office of Euroconsumers in Belgium, and Bureau Europeen des Unions de Consommaterus in Brussels, to exchange views on consumer protection and to reinforce the Council's international relationships with its counterparts.

### Consumers International Asia Pacific Regional Meeting 2016

A two-day CI Asia Pacific Regional Meeting cum Seminar on "Consumer Protection and Empowerment in the Digital Age" was held in Hong Kong on 8-9 November 2016. The Council, as one of the two key sponsors, took the lead in event co-ordination and in sharing its experience in consumer arbitration and in the protection of consumers involved in online purchases. The meeting was attended by nearly 100 delegates from 56 member organisations in 36 countries and regions.

In order to raise awareness of consumer rights among more people, more organisations and more countries and regions, CI put forward a proposal, calling for the United Nations (UN) to recognise World Consumer Rights Day, as an official UN international observance. At the subsequent Council Meeting and the Board of Trustees Meeting held on 10-11 November 2016, the CI Council Members were updated on the progress of this proposal. The gathering also discussed implementation of the newly revised UN Guidelines for Consumer Protection.

## 地區及國際性合作

本會繼續成為國際消費者聯會（國際消聯）的執行委員及理事會成員。國際消聯連結來自約120個國家及地區的240個消費者組織成員，致力推動世界各地的消費者權益。其使命是與成員組織緊密合作及加強彼此網絡，藉此在地區及國際層面上加強對消費者的保護、通訊，並為消費者發聲及維護他們的權益。

本會總幹事繼續出任國際消聯董事會副主席，任期4年（2015至2019年），肩負起訂定組織策略、審查預算和財務計劃，以及尋覓更多新夥伴，共同促進保護全球消費者的工作。

### 國際消聯董事會會議

本會總幹事於2016年6月26日至7月1日出席了國際消聯於英國倫敦舉行的董事會會議。會上討論了國際消聯的監管及財務的可持續性，並開展工作小組，為國際消聯建立可持續的財務藍圖；總幹事作為董事會副主席，獲委任為該工作小組主席。

其間，本會總幹事亦拜訪了多個西歐的保護消費者組織，包括英國的競爭及市場局、法國的競爭政策、消費者事務及詐騙監控組織，以及比利時和布魯塞爾的消費者組織，就保護消費者相互交流專業經驗，再次肯定了本會與其他國際合作夥伴的關係。

### 國際消聯亞太區會議2016

國際消聯於2016年11月8至9日在香港舉辦為期兩天的亞太區會議暨研討會，主題為「電子時代的消費者保障及教育」。本會作為贊助機構之一，全力協助籌備工作，並分享有關網上購物的消費者保障和所涉及的消費仲裁經驗。會議共有近100名來自36個國家及地區，56個成員組織的代表參加。

為讓更多國家及地區、更多組織，以及更多人認識消費者權益，國際消聯提交提案，建議將「國際消費者權益日」訂為聯合國的官方紀念活動。於2016年11月10至11日舉行的委員會會議及董事會會議上，國際消聯向委員會成員匯報相關進展，席間並共同討論如何執行聯合國提出有關消費者保障的最新指引。



Ms Gilly Wong, Chief Executive of the Council presented in the panel discussion of the G20 consumer summit.

本會總幹事黃鳳嫻女士於G20峰會-專家小組討論環節中發表意見。

### Advocating for “Building a Digital World Consumers Can Trust” at G20 Consumer Summit

The World Consumer Rights Day, co-ordinated by CI, takes place every year on 15 March, is aimed to highlight consumer rights issues and to bring together the global consumer movement. This year, CI in partnership with Germany, as G20 president, co-hosted a G20 Consumer Summit, “Building a Digital World Consumers Can Trust”. The summit was held in Berlin on the World Consumer Rights Day, highlighting the importance of consumer protection and empowerment in the digital economy.

Various leaders and experts in consumer protection were invited to share their experiences and insights on enhancing consumers’ sense of security regarding online shopping. During a panel discussion, the Council’s Chief Executive represented Hong Kong to present views on the development of e-commerce in Asia.

In addition, a series of online and offline publicity programmes were rolled out in Hong Kong, to support the CI’s global campaign. Besides calling on the authority to establish a comprehensive online regulatory system, the Council recommended that consumers take heed of 10 tips published by the CI directed toward strengthening cyber security.

### The International Consumer Research and Testing (ICRT) Annual Assembly

The Council is a member of the ICRT and has collaborated with other members, as well as initiating ideas for joint testing. Results of the joint tests were published in CHOICE Magazine during the year under review, covering some 19 types of products, including bathroom scales, cars, cloud services, fitness tracker wristbands and smartwatches, folding bicycles, highchairs, internet security software, moisturising day creams, pushchairs, robot vacuum cleaners and vinyl record players.

On 9 -10 June 2016, the Council’s Chief Executive attended the ICRT Annual Assembly in Madrid, Spain, to share with around 50 senior representatives from member organisations worldwide on key issues and trends on product tests and surveys.

### 二十國集團(G20)峰會倡議「建設一個消費者可信任的數碼世界」

每年，國際消聯均於「國際消費者權益日」(3月15日)舉辦活動，提出重要的消費者權益議題及推動全球消費者的發展。於當天在柏林舉行的峰會上，國際消聯聯同G20應屆主辦國德國提出一項消費者提案，倡議「建設一個消費者可信任的數碼世界」，強調在數碼經濟中保障及教育消費者的重要性。

多國首腦及專家獲邀就提升消費者在網上購物的保安意識分享經驗和見解，於一專家小組討論環節中，本會總幹事代表香港發表有關亞洲電子商貿發展的演說。

此外，為響應國際消聯的全球運動，本會於香港展開了一連串網上及傳統媒體的宣傳活動，除提請政府建立一套完善的網上消費監管制度及監管機構外，本會亦採用國際消聯提出加強網絡保安的10項提示，以教育及提醒消費者。

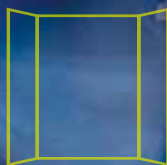
### 國際消費者研究及試驗組織 (ICRT) 週年大會

本會乃國際消費者研究及試驗組織 (ICRT) 的成員，不時與其他成員合作，共同建議並進行不同產品的測試。年內，《選擇》月刊刊出共19種產品的聯合測試，包括智能磅、汽車、雲端及網頁寄存服務、運動手環及智能手錶、摺合單車、兒童高腳餐椅、網絡安全軟件、保濕面霜、嬰孩手推車、吸塵機械人及黑膠唱盤。

於2016年6月9至10日，本會總幹事更參加了於西班牙馬德里舉行的國際消費者研究及試驗組織週年大會，與會上約50位來自不同組織成員的高層代表，分享產品測試及調查的最新趨勢及重要議題。

## COMMENDATIONS AND COMPLIMENTS

### 嘉許與感謝



#### The Ombudsman's Awards 2016

Mr Peter SO Pui-tong, Senior Complaints & Advice Officer and Ms Joanne LEUNG Wai-ching, Complaints & Advice Officer, were presented with the Ombudsman's Awards 2016, in recognition of their exceptional performance in customer service and in their handling of consumer complaints.

#### Words of Thanks

Throughout the year, grateful consumers, sent letters of appreciation to the Council's staff. The Council is gratified by the positive response from consumers, for putting their trust in our team of professional staff who took great care in serving them.

#### 2016申訴專員嘉許獎

本會高級投訴及諮詢主任蘇沛棠先生與投訴及諮詢主任梁慧貞女士，同時獲頒發2016年度申訴專員嘉許獎，以表揚他們在客戶服務及處理消費者投訴時的優秀表現。

#### 感謝函

年內，本會員工接獲不少消費者的致謝函。我們衷心感謝市民給予本會的讚賞，以及對一班曾為他們細心服務的專業團隊之信任。







The Council was honoured to receive recognition of its dedicated service to the community, earning the Ombudsman's Award for 2016, and drawing innumerable compliments from consumers who had sought assistance from the Council during the year.

很高興本會的工作獲得社會認同，年內，除獲得2016申訴專員嘉許獎外，亦收到眾多曾獲本會協助的消費者來函道謝。

Below are examples taken from hundreds of appreciation messages from consumers:  
以下摘自數百封來自消費者的感謝信內容：

本人是已年近77歲的獨居老翁，在2014年前往美國探望兒孫時，托運行李背囊被打開失竊。經歷了一年多，航空公司還沒有實在的解決方法，朋友遂提議我請消委會幫忙。我在渺茫中踏進消委會，職員耐心聽了我把過程陳述，又細心看了我呈上的文件，迅速把文件轉交主任。我不再失望，而是很有希望。這一年多來，主任在百忙中都抽空接見我，鼓勵支持，還指引我去小額錢債審裁署申告，結果獲得解決。我深心領略到香港消委會是為弱勢社群發聲，替草根階層解困，這種優良品格值得我們老人讚揚。她們不畏煩鎖、不畏勞累，是值得推崇的。

Thanks for your great effort on follow up the case. It was settled by full refund from the furniture shop. This is the first time to make complaint through the council but is a grateful experience. Your detail and thorough explanation on the process make the innocent consumer learns a lot about their right. With you & the council help, the case can settle in a prompt manner. This is the quickest & positive response I ever received from the furniture shop.

Once again, highly appreciate you & the council's work has been done in this case.

非常多謝你跟進，雖然今次調停未能成功，但從過程中本人深深感受到貴會的專業和熱心，絕非官僚機構。雖然我對對方不願承認錯誤感到遺憾和缺乏承擔感到可惜，但我相信對方亦非刻意誤導消費者，我亦發覺對方可能因你的積極跟進已在合約上有所改進，避免不必要的爭拗，其實已是貴會之成功。

Appreciation for professional advice from your staff, Complaint and Advice Officer. He provides a bridge between the Company and me for nearly a year. He tries his best to help me for the claim. Moreover, he suggests me to transfer the case to Customs and Excise Department and let the Department investigate whether or not the sales girl gives a bad sales skill to persuade me to buy merchandise.

I thank for the colleagues make a great contribution to Hong Kong through the Consumer Council and keep silent serve the citizen of Hong Kong.

全因閣下及貴會努力不懈與該公司斡旋，終能成功調解此個案，本人亦滿意該公司的安排。貴會全人在有限的資源及法定權力下，克盡己職，為消費者爭取合理權益，本人深表謝意。

# CONSUMER COUNCIL

## FORMER CHAIRPERSONS AND VICE CHAIRPERSONS

### 消費者委員會 — 歷屆主席及副主席

Year 年份	Former Chairpersons 歷屆主席
1974.04 – 1975.03	Sir KAN Yuet-keung, GBE, CBE, JP 簡悅強爵士，GBE，CBE，太平紳士
1975.04 – 1980.03	Dr LO Kwee-seong, CBE, OBE, JP 羅桂祥博士，CBE，OBE，太平紳士
1980.04 – 1984.10	Dr Gallant HO Yiu-tai, JP 何耀棣博士，太平紳士
1984.10 – 1988.10	Mrs Selina CHOW LIANG Shuk-ye, GBS, JP 周梁淑怡女士，金紫荊星章，太平紳士
1988.10 – 1991.10	Mr Martin LEE Chu-ming, SC, JP 李柱銘資深大律師，太平紳士
1991.10 – 1997.10	Prof. Edward CHEN Kwan-yiu, GBS, JP 陳坤耀教授，金紫荊星章，太平紳士
1997.10 – 1999.07	Ms Anna WU Hung-yuk, GBS, JP 胡紅玉女士，金紫荊星章，太平紳士
1999.09 – 2005.09	Prof. Andrew CHAN Chi-fai, SBS, JP 陳志輝教授，銀紫荊星章，太平紳士
2005.09 – 2007.06	Prof. K C CHAN, GBS, JP 陳家強教授，金紫荊星章，太平紳士
2007.07 – 2012.06	Prof. Anthony CHEUNG Bing-leung, GBS, JP 張炳良教授，金紫荊星章，太平紳士

Year 年份	Former Vice Chairpersons 歷屆副主席
1987.04 – 1989.03	Mr TANG Kwai-nang, BBS, JP 鄧桂能先生，銅紫荊星章，太平紳士
1989.04 – 1991.10	Prof. Edward CHEN Kwan-yiu, GBS, JP 陳坤耀教授，金紫荊星章，太平紳士
1991.10 – 1993.10	Mr Justein WONG Chun, BBS, JP 王津先生，銅紫荊星章，太平紳士
1993.10 – 1997.10	Ms Anna WU Hung-yuk, GBS, JP 胡紅玉女士，金紫荊星章，太平紳士
1997.10 – 2001.10	Dr John HO Dit-sang 何秩生博士
2001.10 – 2007.10	Mr Larry KWOK Lam-kwong, BBS, JP 郭琳廣律師，銅紫荊星章，太平紳士
2007.10 – 2013.10	Mr Ambrose HO, SBS, SC, JP 何沛謙資深大律師，銀紫荊星章，太平紳士

# MEMBERSHIP OF THE CONSUMER COUNCIL

## 消費者委員會委員

### Chairman 主席

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

### Vice Chairman 副主席

Mr Philip LEUNG Kwong-hon 梁光漢先生

### Members 委員

Ms Linda CHAN Ching-fan, SC 陳靜芬資深大律師  
Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士  
Dr Jason CHAN Kai-yue 陳繼宇博士  
Mr Clement CHAN Kam-wing 陳錦榮先生  
Ms Grace CHAN Man-ye 陳文宜女士  
Ms Jo Jo CHAN Shuk-fong 陳淑芳女士  
Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章  
The Hon Steven HO Chun-yin, BBS  
何俊賢議員，銅紫荊星章  
Mr Marvin HSU Tsun-fai 徐晉暉先生  
Prof. Michael HUI King-man 許敬文教授  
Mr Ambrose LAM San-keung, JP 林新強律師，太平紳士  
Mr Kevin LAM Sze-cay 林詩棋先生  
Dr Raymond LEUNG Siu-hong 梁少康博士  
Mr Keith LIE Kin-fu 李健虎先生  
Prof. Angela NG Lai-ping 吳麗萍教授  
Mr SHIH Wing-ching, JP 施永青先生，太平紳士  
Dr Karen SHUM Hau-yan 沈孝欣醫生  
Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章  
Ms WONG Shu-ming, MH 黃舒明女士，榮譽勳章  
Mr Kent WONG Siu-kee 黃紹基先生

### Co-opted Members 增選委員

Ms Eliza CHAN 陳芝瑛女士 ( since由2016.06.01 )  
Mr CHAN Ka-kui, BBS, JP 陳家駒先生，銅紫荊星章，太平紳士  
Mr CHANG Kwong-tak 張廣德校長 ( since由2016.06.01 )  
Mr Thomas CHENG Kin-hon, MH 鄭建韓先生，榮譽勳章  
Mr John CHIU Chi-yeung, JP 趙志洋先生，太平紳士  
Mr Raymond CHOY Wai-shek, MH, JP  
蔡偉石先生，榮譽勳章，太平紳士  
Mr Francis FONG Po-kiu 方保僑先生  
Mr Ambrose HO, SBS, SC, JP  
何沛謙資深大律師，銀紫荊星章，太平紳士  
Mr Kelvin KWOK Hiu-fai 郭曉暉先生  
Mr Daniel C. LAM, SBS, JP  
林濬先生，銀紫荊星章，太平紳士 ( since由2016.07.04 )  
Dr LAW Cheung-kwok 羅祥國博士  
Mr LEUNG Chun-kit 梁俊傑校長 ( since由2016.06.01 )  
Dr LO Pui-yin 羅沛然大律師  
Ms Bonnie NG Hoi-lam 吳凱霖女士  
Mr Gabriel PANG 彭子傑先生 ( since由2016.06.01 )  
Prof. James SHE 許丕文教授 ( up to至2017.03.31 )  
Ms Clara SHEK 石嘉麗女士 ( up to至2017.03.31 )  
Prof. Nora TAM Fung-ye, BBS, JP  
譚鳳儀教授，銅紫荊星章，太平紳士  
Mr Tony TANG Kwok-wai 鄧國偉先生 ( since由2016.06.01 )  
Mrs Susanna TSOI LAI Yuet-sum, MH  
蔡黎悅心女士，榮譽勳章 ( since由2016.06.01 )  
Dr Michael TSUI Fuk-sun 徐福榮醫生  
Mr WONG Kam-leung 黃錦良校長 ( since由2016.06.01 )  
Ms WONG Mei-ling 王美玲女士 ( since由2016.06.01 )  
Mr Alvin WONG Tak-wai 黃德偉先生  
Dr Max WONG Wai-lun 王慧麟博士  
Ms Cecilia WOO Lee-wah 鄔莉華律師  
Dr Eunice YIM Pui-yu 嚴沛瑜博士 ( since由2016.06.01 )

# MEMBERSHIP OF THE COMMITTEES, WORKING GROUPS AND ADVISORY GROUP

## 小組委員

### Staff & Finance Committee

#### 人事及財務小組

##### Chairman 主席

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

##### Vice Chairman 副主席

Mr Philip LEUNG Kwong-hon 梁光漢先生

##### Members 委員

Ms Linda CHAN Ching-fan, SC 陳靜芬資深大律師  
Mr Clement CHAN Kam-wing 陳錦榮先生  
Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章  
Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章  
Mr Kent WONG Siu-kee 黃紹基先生

### Audit Committee 審核小組

##### Convenor 召集人

Mr Clement CHAN Kam-wing 陳錦榮先生

##### Members 委員

Mr Ambrose LAM San-keung, JP 林新強律師，太平紳士  
Dr Karen SHUM Hau-yan 沈孝欣醫生

##### Co-opted Member 增選委員

Ms Cecilia WOO Lee-wah 鄺莉華律師

### Competition Policy Committee

#### 競爭政策研究小組

##### Chairman 主席

Mr Samuel CHAN Ka-yan, JP  
陳家殷大律師，太平紳士 ( up to至2016.05.19 )

Ms Linda CHAN Ching-fan, SC  
陳靜芬資深大律師 ( since由2016.05.20 )

##### Vice Chairman 副主席

Ms Linda CHAN Ching-fan, SC  
陳靜芬資深大律師 ( up to至2016.05.19 )

Mr Ambrose LAM San-keung, JP  
林新強律師，太平紳士 ( since由2016.05.20 )

### Members 委員

Mr Samuel CHAN Ka-yan, JP  
陳家殷大律師，太平紳士 ( since由2016.05.20 )

The Hon Steven HO Chun-yin, BBS 何俊賢議員，銅紫荊星章

Mr Marvin HSU Tsun-fai 徐晉暉先生

Mr Ambrose LAM San-keung, JP  
林新強律師，太平紳士 ( up to至2016.05.19 )

Mr Kevin LAM Sze-cay 林詩棋先生

Dr Raymond LEUNG Siu-hong 梁少康博士

Mr Keith LIE Kin-fu 李健虎先生

Mr SHIH Wing-ching, JP 施永青先生，太平紳士

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何沛謙資深大律師，銀紫荊星章，太平紳士

Mr Kelvin KWOK Hiu-fai 郭曉暉先生

Dr LAW Cheung-kwok 羅祥國博士

Dr LO Pui-yin 羅沛然大律師

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Mr SHIH Wing-ching, JP 施永青先生，太平紳士

##### Co-opted Members 增選委員

Mr Tony TANG Kwok-wai  
鄧國偉先生 ( since由2016.06.01 )

Mr Alvin WONG Tak-wai 黃德偉先生

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### 宣傳及社區關係小組

#### Chairman 主席

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Ms Jo Jo CHAN Shuk-fong 陳淑芳女士

Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章

Mr Keith LIE Kin-fu 李健虎先生

Prof. Angela NG Lai-ping 吳麗萍教授

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Mr Kevin LAM Sze-cay 林詩棋先生

Mr Philip LEUNG Kwong-hon 梁光漢先生

Dr Raymond LEUNG Siu-hong 梁少康博士

Ms WONG Shu-ming, MH 黃舒明女士，榮譽勳章

Mr Kent WONG Siu-kee 黃紹基先生

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Mr Raymond CHOY Wai-shek, MH, JP

蔡偉石先生，榮譽勳章，太平紳士

Prof. Nora TAM Fung-yee, BBS, JP

譚鳳儀教授，銅紫荊星章，太平紳士

Dr Michael TSUI Fuk-sun 徐福燊醫生

Mr Alvin WONG Tak-wai 黃德偉先生

## Trade Practices and Consumer Complaints Review Committee

### 商營手法研究及消費者投訴審查小組

#### Chairman 主席

Prof. Angela NG Lai-ping 吳麗萍教授

#### Vice Chairman 副主席

Prof. Michael HUI King-man 許敬文教授

#### Members 委員

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士

Dr Jason CHAN Kai-yue 陳繼宇博士

Ms Grace CHAN Man-yee 陳文宜女士

Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章

Mr Marvin HSU Tsun-fai 徐晉暉先生

Mr Kevin LAM Sze-cay 林詩棋先生

Mr Kent WONG Siu-kee 黃紹基先生

#### Co-opted Member 增選委員

Ms Bonnie NG Hoi-lam 吳凱霖女士

## IT Expert Advisory Group

### 資訊科技專家諮詢小組

#### Convenor 召集人

Mr Philip LEUNG Kwong-hon 梁光漢先生

#### Members 委員

Dr Jason CHAN Kai-yue 陳繼宇博士

Mr Keith LIE Kin-fu 李健虎先生

Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章

#### Co-opted Members 增選委員

Mr John CHIU Chi-yeung, JP 趙志洋先生，太平紳士

Mr Francis FONG Po-kiu 方保僑先生

Prof. James SHE 許丕文教授 ( up to至2017.03.31 )

## Preliminary Working Group on Class Actions

### 集體訴訟初步研究工作小組

#### Chairman 主席

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

#### Vice Chairman 副主席

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士

#### Member 委員

Mr Kevin LAM Sze-cay  
(CLAF Management Committee Member)  
林詩棋先生 (消費者訴訟基金管理委員會成員)

#### CLAF Management Committee Members 消費者訴訟基金管理委員會成員

Mr Alex LAI Ting-hong 黎庭康律師

Mr Kenneth WONG Wing-yan 黃永恩律師  
( up to至2016.12.05 )

## Working Group on Office Premises Accommodation and Enhancement Projects

### 辦公室配置及改善計劃工作小組

#### Convenor 召集人

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

#### Members 委員

Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章  
Prof. Michael HUI King-man 許敬文教授

#### Co-opted Member 增選委員

Mr Daniel C. LAM, SBS, JP  
林濬先生，銀紫荊星章，太平紳士 ( since由2016.07.04 )

## Working Group on Sustainable Consumption Programme

### 可持續消費計劃工作小組

#### Chairman 主席

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

#### Members 委員

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士  
Prof. Michael HUI King-man 許敬文教授  
Mr Philip LEUNG Kwong-hon 梁光漢先生  
Prof. Angela NG Lai-ping 吳麗萍教授

#### Co-opted Member 增選委員

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

## Advisory Committee on Consumer Education for Primary Schools ( since 2016.06.01 )

### 小學消費教育諮詢委員會 ( 由 2016.06.01 )

#### Chairman 主席

Ms Amy FUNG Dun-mi, MH  
馮丹媚女士，榮譽勳章 ( since由2016.06.01 )

#### Member 委員

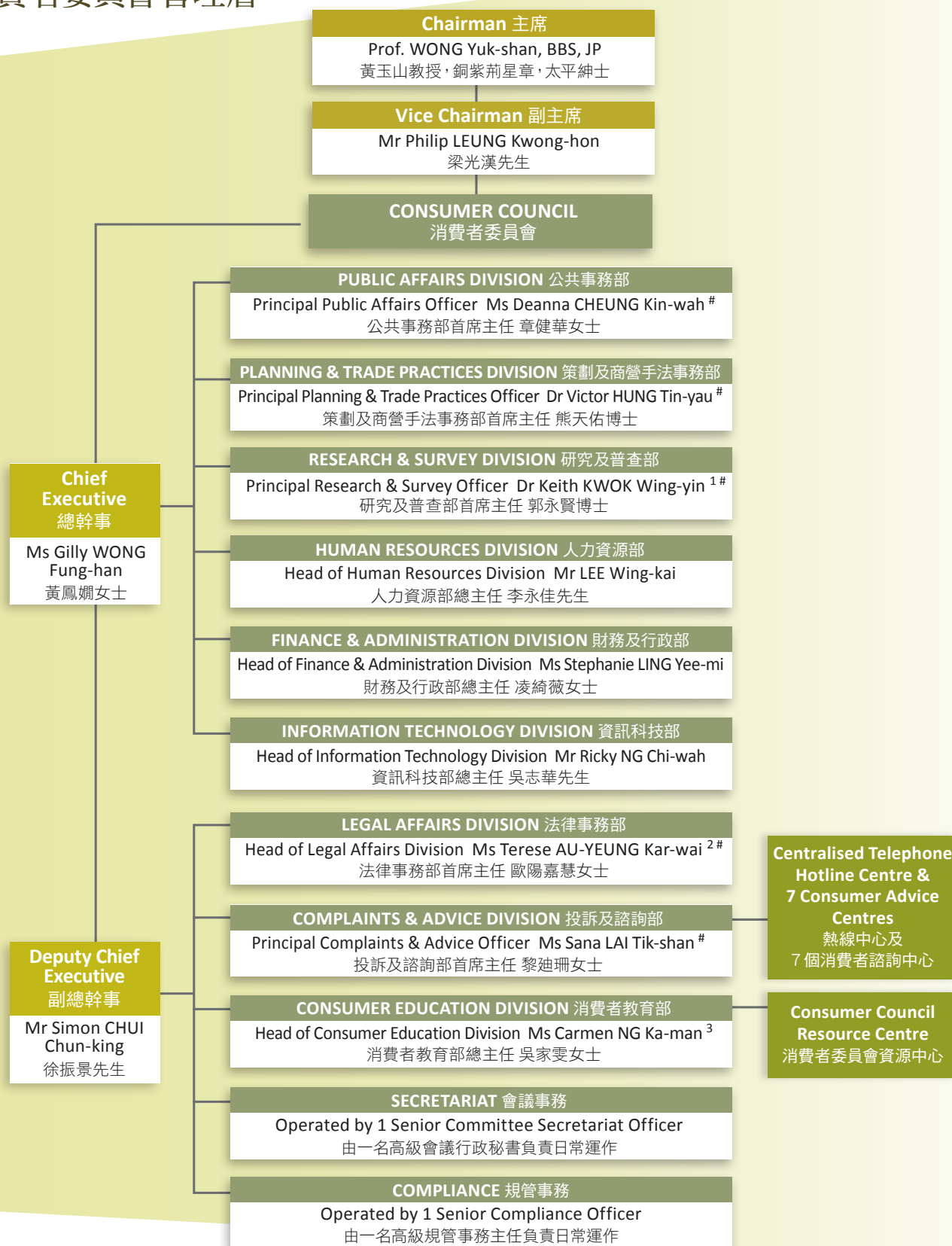
Mr Keith LIE Kin-fu  
李健虎先生 ( since由2016.06.01 )

#### Co-opted Members 增選委員

Ms Eliza CHAN 陳芝瑛女士 ( since由2016.06.01 )  
Mr CHANG Kwong-tak 張廣德校長 ( since由2016.06.01 )  
Mr LEUNG Chun-kit 梁俊傑校長 ( since由2016.06.01 )  
Mr Gabriel PANG 彭子傑先生 ( since由2016.06.01 )  
Mrs Susanna TSOI LAI Yuet-sum, MH  
蔡黎悅心女士，榮譽勳章 ( since由2016.06.01 )  
Mr WONG Kam-leung 黃錦良校長 ( since由2016.06.01 )  
Ms WONG Mei-ling 王美玲女士 ( since由2016.06.01 )  
Dr Eunice YIM Pui-yu 嚴沛瑜博士 ( since由2016.06.01 )

# MANAGEMENT TEAM OF THE CONSUMER COUNCIL

## 消費者委員會管理層



<sup>1</sup> **Principal Research & Survey Officer 研究及普查部首席主任**  
Ms Rosa WONG Wan-ming 黃蘊明女士 ( up to 至2017.07.22 )  
Dr Keith KWOK Wing-yin 郭永賢博士 ( designate 候任 - 2016.10.24;  
formal appointment 正式委任 - 2017.06.08 )

<sup>2</sup> **Head of Legal Affairs Division 法律事務部首席主任**  
Mr Eddie NG Yick-hung 吳奕鴻先生 ( up to 至2016.10.14 )  
Ms Shirley CHAN Sze-ki 陳思琦女士 ( 2016.11.21 – 2017.05.31 )  
Ms Terese AU-YEUNG Kar-wai 歐陽嘉慧女士 ( since 由2017.08.17 )

<sup>3</sup> **Head of Consumer Education Division 消費者教育部總主任**  
Mr WONG Koon-shing 王冠成先生 ( up to 至2016.07.19 )  
Ms Carmen NG Ka-man 吳家雯女士 ( since 由2016.12.15 )

**Remuneration for top three tiers of staff in the Consumer Council**  
消委會首3級職員薪酬

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

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

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

# INDEPENDENT AUDITOR'S REPORT 獨立核數師報告書

## TO THE MEMBERS OF CONSUMER COUNCIL

(Established in Hong Kong under the Consumer Council Ordinance)

### Opinion

We have audited the financial statements of Consumer Council (the "Council") set out on pages 72 to 91, which comprise the statement of financial position as at 31 March 2017, and the income and expenditure statement, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements give a true and fair view of the state of the Council's affair as at 31 March 2017, and of its deficit and its cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards ("HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA").

### Basis for Opinion

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

### Other Information

The Council's members are responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

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

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

### Responsibilities of Council's Members for the Financial Statements

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

In preparing the financial statements, the Council's members are responsible for assessing the Council's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Council's members either intend to liquidate the Council or to cease operations, or have no realistic alternative but to do so.

The Council's members are responsible for overseeing the Council's financial reporting process.

## 致消費者委員會委員

(根據《消費者委員會條例》在香港成立)

### 意見

本核數師(以下簡稱「我們」)已完成審核消費者委員會(「委員會」)列載於第72頁至第91頁的財務報表,包括於二零一七年三月三十一日的財務狀況報表,及截至該日止年度的收支結算表、權益變動表和現金流量表,以及財務報表附註(包括主要會計政策概要)。

我們認為,上述財務報表均已根據香港會計師公會頒布的《香港財務報告準則》,真實而公平地反映委員會於二零一七年三月三十一日的事務狀況以及委員會截至該日止年度的虧損及現金流量。

### 意見的基礎

我們已根據香港會計師公會頒布之香港審核準則進行審計。我們在該等準則下承擔之責任於本報告「核數師就審核財務報表承擔之責任」一節中進一步闡述。根據香港會計師公會之《專業會計師道德守則》(以下簡稱「守則」),我們獨立於委員會,且我們已按照守則履行其他道德責任。我們相信,我們所獲得的審核證據能充分及適當地為我們的意見提供依據。

### 其他資料

委員會委員須對其他資料負責。其他資料包括年報所載的資料,但不包括財務報表及我們就此編製的核數師報告。

我們對財務報表的意見不涵蓋其他資料,我們亦不對該等其他資料發表任何形式的鑒證結論。

就我們對財務報表的審核而言,我們的責任是閱讀其他資料,在此過程中,考慮其他資料是否與有關財務報表或我們在審核過程中所瞭解的情況存在重大抵觸或者似乎存在重大錯誤陳述的情況。基於我們已執行的工作,如果我們認為其他資料存在重大錯誤陳述,我們須報告該事實。在此方面,我們沒有任何須報告之事項。

### 委員會委員就財務報表須承擔的責任

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

在編製綜合財務報表時,委員會委員負責評估委員會持續經營的能力,並在適用情況下披露與持續經營有關的事項,以及使用持續經營為會計基礎,除非委員會委員有意將委員會清盤或停止經營,或別無其他實際的替代方案。

委員會委員負責監督委員會的財務報告流程。



# INDEPENDENT AUDITOR'S REPORT 獨立核數師報告書

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

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

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

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

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

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

**Deloitte Touche Tohmatsu**  
Certified Public Accountants  
Hong Kong  
7 August 2017

致消費者委員會委員 — 續  
(根據《消費者委員會條例》在香港成立)

## 核數師就審核財務報表承擔之責任

我們的目標是對財務報表整體是否不存在由於欺詐或錯誤而導致的重大錯誤陳述取得合理保證，並按照議定的聘用條款，僅向委員會出具納入我們意見的核數師報告，除此之外，本報告並無其他目的。我們不會就本報告的內容向任何其他人士負責或承擔任何法律責任。合理保證屬高度保證，但不能保證按照香港審核準則進行的審核，在某一重大錯誤陳述存在時總能發現。錯誤陳述可由欺詐或錯誤引起，如果合理預期它們單獨或匯總起來可能影響財務報表使用者依賴此等財務報表所作出的經濟決定，則有關的錯誤陳述可被視作重大。

在根據《香港審核準則》進行審核的過程中，我們於整個審核過程中運用專業判斷，並抱持專業懷疑態度。我們亦：

- 識別及評估財務報表由於欺詐或錯誤而導致之重大錯誤陳述風險，設計及執行審核程序以應對該等風險，以及獲取充分及適當審核憑證為我們的意見提供基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、虛假陳述或僭越內部控制，故因未能發現欺詐而導致之重大錯誤陳述風險高於因未能發現錯誤而導致之重大錯誤陳述風險；
- 瞭解有關審核之內部控制，以設計在各類情況下適當之審核程序，但並非旨在對委員會內部控制之成效發表意見；
- 評估委員所採用會計政策之恰當性及作出會計估計及相關披露之合理性；
- 總結委員採用持續經營會計基礎是否恰當，並根據已獲得的審核憑證，總結是否存在重大不明朗因素涉及可能令委員會之持續經營能力嚴重成疑之事件或情況。倘我們得出結論認為存在重大不明朗因素，我們須於核數師報告中提請使用者注意財務報表內之相關披露，或倘相關披露不足，則修訂我們的意見。我們的結論以截至核數師報告日期所獲得的審核憑證為基礎。然而，未來事件或情況可能導致委員會不再持續經營；及
- 評估財務報表（包括披露）之整體列報方式、結構和內容，以及財務報表是否中肯反映相關交易和事項。

我們與委員溝通（其中包括）審核工作之計劃範圍、時間安排及重大審核發現，包括我們於審核期間識別出內部控制之任何重大缺陷。

**德勤·關黃陳方會計師行**  
執業會計師  
香港  
二零一七年八月七日

## INCOME AND EXPENDITURE STATEMENT 收支結算表

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

		NOTES 附註	2017 二零一七年 HK\$ 港元	2016 二零一六年 HK\$ 港元
<b>Income</b>	<b>收入</b>			
Government subvention	政府撥款		105,761,000	101,452,000
Non-recurrent projects subvention	非經常性項目撥款	6	10,471,867	12,402,839
Sales of "Choice" magazine	銷售「選擇」月刊	7	2,455,573	2,211,074
Administrative service income	行政服務收入	20	1,822,000	2,003,000
Interest on bank deposits	銀行存款利息		509,238	344,488
Sundry income	雜項收入		418,633	427,705
			<u>121,438,311</u>	<u>118,841,106</u>
Less:	減：			
<b>Expenditure</b>	<b>支出</b>			
Staff costs	員工成本	8	89,292,248	84,244,153
Non-recurrent projects expenses	非經常性項目支出	9	9,045,390	11,770,185
Testing and research	測試和研究		6,556,555	4,908,104
Office accommodation and related expenses	辦事處及相關費用		4,611,608	4,415,604
Depreciation for property, plant and equipment	物業、機器及設備的折舊		3,171,607	2,073,217
Production and marketing cost of "Choice" magazine	《選擇》月刊的出版及推廣費		2,347,609	2,084,855
Office equipment and maintenance	辦事處設備及維修		2,209,356	2,136,648
Consumer international membership fees	國際消費者聯會會員會費		667,955	487,165
Consumer education	消費者教育		581,182	468,767
Publicity and public relations	宣傳及公關		431,526	511,864
International conferences and duty visits	國際會議和外訪		256,198	384,265
Auditor's remuneration	核數師酬金		164,000	159,000
Council member expenses	委員會委員開支		40,200	49,400
Interest expense on secured bank borrowing	有抵押銀行貸款利息支出		13,493	15,961
Other administrative expenses	其他行政費用		3,528,688	4,137,766
			<u>122,917,615</u>	<u>117,846,954</u>
<b>(Deficit) surplus for the year</b>	<b>本年度(虧損)盈餘</b>		<u>(1,479,304)</u>	<u>994,152</u>

## STATEMENT OF FINANCIAL POSITION 財務狀況表

AT 31 MARCH 2017 於二零一七年三月三十一日

		NOTES 附註	2017 二零一七年 HK\$ 港元	2016 二零一六年 HK\$ 港元
<b>Non-current assets</b>	<b>非流動資產</b>			
Property, plant and equipment	物業、機器及設備	10	<u>53,265,719</u>	<u>51,656,707</u>
<b>Current assets</b>	<b>流動資產</b>			
Debtors, deposits and prepayments	應收賬款、按金及預付款項	11	1,808,419	2,288,029
Loans and advances to staff	提供予員工的貸款及預支	11	26,195	34,199
Amount due from Consumer Legal Action Fund	消費者訴訟基金的應收款項	11	1,822,000	2,003,000
Bank balances and cash	銀行結餘及現金	12	<u>51,985,186</u>	<u>49,752,819</u>
			<u>55,641,800</u>	<u>54,078,047</u>
<b>Current liabilities</b>	<b>流動負債</b>			
Subscriptions received in advance	預收訂閱費用		920,717	935,859
Accounts payable and accrued charges	應付賬款及應計費用	13	5,482,200	3,798,687
Provision for untaken leaves	未放取之有薪年假撥備		5,393,917	5,211,367
Secured bank borrowing	有抵押銀行貸款	14	373,730	371,909
Subventions received	已收撥款	15	<u>21,561,081</u>	<u>18,389,426</u>
			<u>33,731,645</u>	<u>28,707,248</u>
<b>Net current assets</b>	<b>流動資產淨值</b>		<u>21,910,155</u>	<u>25,370,799</u>
<b>Total assets less current liabilities</b>	<b>資產總值減流動負債</b>		<u>75,175,874</u>	<u>77,027,506</u>
<b>Non-current liability</b>	<b>非流動負債</b>			
Secured bank borrowing	有抵押銀行貸款	14	<u>657,900</u>	<u>1,030,228</u>
			<u>74,517,974</u>	<u>75,997,278</u>
<b>Representing:</b>	<b>折合：</b>			
Leasehold property control account	租賃物業統制賬項	16	48,558,761	49,861,793
Equipment control account	設備統制賬項	17	4,706,958	1,794,914
Designated fund for approved projects	核准項目之指定基金	18	4,594,368	5,381,130
Accumulated surplus	累積盈餘		<u>16,657,887</u>	<u>18,959,441</u>
			<u>74,517,974</u>	<u>75,997,278</u>

The financial statements on pages 72 to 91 were approved and authorised for issue by the members of Consumer Council on 7 August 2017 and are signed on its behalf by :

載於第 72 至 91 頁的財務報表已於二零一七年八月七日獲消費者委員會委員批准並授權發布，並由下列代表簽署：

Ms Gilly Wong Fung-han  
黃鳳嫻女士  
CHIEF EXECUTIVE  
總幹事

## STATEMENT OF CHANGES IN EQUITY 權益變動表

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

		Leasehold property control account 租賃物業 統制賬項 HK\$ 港元 (Note 16) (附註 16)	Equipment control account 設備 統制賬項 HK\$ 港元 (Note 17) (附註 17)	Designated fund for approved projects 核准項目之 指定基金 HK\$ 港元 (Note 18) (附註 18)	Accumulated surplus 累積 盈餘 HK\$ 港元	Total 總額 HK\$ 港元
At 1 April 2015	於二零一五年四月一日	51,195,466	1,133,027	4,878,953	17,795,680	75,003,126
Surplus for the year	本年度盈餘	-	-	-	994,152	994,152
Current year addition	本年度增加金額	37,360	1,364,071	831,760	(2,233,191)	-
Current year utilisation	本年度使用金額	<u>(1,371,033)</u>	<u>(702,184)</u>	<u>(329,583)</u>	<u>2,402,800</u>	-
At 31 March 2016	於二零一六年三月三十一日	49,861,793	1,794,914	5,381,130	18,959,441	75,997,278
Deficit for the year	本年度虧損	-	-	-	(1,479,304)	(1,479,304)
Current year addition	本年度增加金額	-	4,780,619	1,661,019	(6,441,638)	-
Current year utilisation	本年度使用金額	<u>(1,303,032)</u>	<u>(1,868,575)</u>	<u>(2,447,781)</u>	<u>5,619,388</u>	-
At 31 March 2017	於二零一七年三月三十一日	<u>48,558,761</u>	<u>4,706,958</u>	<u>4,594,368</u>	<u>16,657,887</u>	<u>74,517,974</u>

## STATEMENT OF CASH FLOWS 現金流量表

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

		2017 二零一七年 HK\$ 港元	2016 二零一六年 HK\$ 港元
<b>Operating activities</b>	<b>營運活動</b>		
(Deficit) surplus for the year	年度(虧損)盈餘	(1,479,304)	994,152
Adjustments for:	就以下項目作出調整:		
Government subvention for addition of property, plant and equipment	就添置物業、機器及設備之政府撥款	(1,267,747)	(632,654)
Interest expense	利息支出	13,493	15,961
Depreciation for property, plant and equipment	物業、機器及設備的折舊	3,171,607	2,073,217
Interest income	利息收入	(509,238)	(344,488)
Operating cash flows before movements in working capital	營運資金變動前之經營現金流量	(71,189)	2,106,188
Decrease (increase) in debtors, deposits and prepayments	應收賬款、按金及預付款項之減少(增加)	479,610	(587,332)
Decrease in amount due from Consumer Legal Action Fund	消費者訴訟基金應收款項之減少	181,000	707,000
Decrease in subscriptions received in advance	預收訂閱費之減少	(15,142)	(903)
Increase (decrease) in accounts payable and accrued charges	應付賬款及應計費用之增加(減少)	1,683,513	(1,636,559)
Increase in provision for untaken leaves	未放取之有薪年假撥備之增加	182,550	100,421
<b>Cash generated from operations</b>	<b>營運活動所得之現金額</b>	2,440,342	688,815
Interest paid	已付利息	(13,493)	(15,961)
<b>Net cash from operating activities</b>	<b>營運活動所得之現金淨額</b>	2,426,849	672,854
<b>Investing activities</b>	<b>投資活動</b>		
Purchase of property, plant and equipment	購置物業、機器及設備	(4,780,619)	(1,401,432)
New loans and advances to staff	向員工提供之新貸款及預支	(59,139)	(102,597)
Repayments of loans and advances from staff	員工付還的貸款及預支	67,147	114,673
Placement in time deposits with original maturity over three months	存入到期日逾三個月之定期存款	(6,367,271)	(31,779,829)
Withdrawal of time deposits with original maturity over three months	提取到期日逾三個月之定期存款	9,238,965	5,000,000
Interest received	已收利息	509,238	344,488
<b>Net cash used in investing activities</b>	<b>用於投資活動之現金淨額</b>	(1,391,679)	(27,824,697)
<b>Financing activities</b>	<b>融資活動</b>		
Government subventions utilised for non-recurrent projects	用於非經常性項目之政府撥款	(7,554,605)	(10,897,314)
Funds utilised for other non-recurrent projects	用於其他非經常性項目之資金	(1,008,394)	(872,871)
Repayment of bank borrowing	償還銀行貸款	(370,507)	(368,038)
Funds received for other non-recurrent projects	從其他非經常性項目所得之資金	1,098,390	1,058,069
Government subventions received for non-recurrent projects	從非經常性項目所得之政府撥款	11,904,007	7,836,808
<b>Net cash from (used in) financing activities</b>	<b>融資活動所得(動用)之現金淨額</b>	4,068,891	(3,243,346)
<b>Net increase (decrease) in cash and cash equivalents</b>	<b>現金及現金等值項目淨額之增加(減少)</b>	5,104,061	(30,395,189)
<b>Cash and cash equivalents at beginning of the year</b>	<b>於本年初之現金及現金等值項目</b>	10,471,437	40,866,626
<b>Cash and cash equivalents at end of the year</b>	<b>於本年底之現金及現金等值項目</b>	15,575,498	10,471,437
<b>Total bank balances and cash represented by:</b>	<b>銀行結餘及現金總額折合為:</b>		
Time deposits with original maturity over three months	原到期日逾三個月之定期存款	36,409,688	39,281,382
Cash and cash equivalents	現金及現金等值項目	15,575,498	10,471,437
		51,985,186	49,752,819

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

## 1. ORGANISATION AND ACTIVITIES

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

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

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

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

## 2. APPLICATION OF NEW AND AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs")

### *Amendments to HKFRSs that are mandatorily effective for the current year*

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

Amendments to HKFRSs	Annual Improvements to HKFRSs 2012 - 2014 Cycle
Amendments to HKFRS 10, HKFRS 12 and HKAS 28	Investment Entities: Applying the Consolidation Exception
Amendments to HKFRS 11	Accounting for Acquisitions of Interests in Joint Operations
Amendments to HKAS 1	Disclosure Initiative
Amendments to HKAS 16 and HKAS 38	Clarification of Acceptable Methods of Depreciation and Amortisation
Amendments to HKAS 16 and HKAS 41	Agriculture: Bearer Plants
Amendments to HKAS 27	Equity Method in Separate Financial Statements

The application of the amendments to HKFRSs in the current year has had no material impact on the Council's financial performance and positions for the current year and prior period and/or on the disclosures set out in these financial statements.

## 1. 委員會簡介及活動

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

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

委員會根據《稅務條例》第 87 條規定，獲豁免利得稅。

本財務報表以港元列出，港元亦是委員會的功能貨幣。

## 2. 採納新訂及經修訂之《香港財務報告準則》（「香港財務報告準則」）

### *本年度強制生效之經修訂《香港財務報告準則》*

本年度內，委員會已首次採納由香港會計師公會頒布的以下《香港財務報告準則》（修訂本）：

《香港財務報告準則》（修訂本）	《香港財務報告準則》二零一二年至二零一四年週期之年度改進
《香港財務報告準則》第 10 號、第 12 號及《香港會計準則》第 28 號（修訂本）	投資實體：豁免綜合報表的應用
《香港財務報告準則》第 11 號（修訂本）	收購合資經營業務權益之會計處理
《香港會計準則》第 1 號（修訂本）	披露動議
《香港會計準則》第 16 號及第 38 號（修訂本）	澄清折舊及攤銷的可接受方法
《香港會計準則》第 16 號及第 41 號（修訂本）	農業：生產性植物
《香港會計準則》第 27 號（修訂本）	獨立財務報表之權益法

本年度採納的香港財務報告準則修訂本對委員會於本年度及先前年度的財務表現與狀況及 / 或該等財務報表所載的披露資料概無重大影響。

## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

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

*New and amendments to HKFRSs in issue but not yet effective*

The Council has not early applied the following new and amendments to HKFRSs have been issued which are not yet effective:

HKFRS 9	Financial Instruments <sup>1</sup>
HKFRS 15	Revenue from Contracts with Customers and the related Amendments <sup>1</sup>
HKFRS 16	Leases <sup>2</sup>
Amendments to HKFRSs	Annual Improvements to HKFRSs 2014 - 2016 Cycle <sup>3</sup>
Amendments to HKFRS 2	Classification and Measurement of Share-based Payment Transactions <sup>1</sup>
Amendments to HKFRS 4	Applying HKFRS 9 Financial Instruments with HKFRS 4 Insurance Contracts <sup>1</sup>
Amendments to HKFRS 10 and HKAS 28	Sale or Contribution of Assets between an Investor and its Associate or Joint Venture <sup>4</sup>
Amendments to HKAS 7	Disclosure Initiative <sup>5</sup>
Amendments to HKAS 12	Recognition of Deferred Tax Assets for Unrealised Losses <sup>5</sup>
Amendments to HKAS 40	Transfers of Investment Property <sup>1</sup>

<sup>1</sup> Effective for annual periods beginning on or after 1 January 2018

<sup>2</sup> Effective for annual periods beginning on or after 1 January 2019

<sup>3</sup> Effective for annual periods beginning on or after 1 January 2017 or 1 January 2018, as appropriate

<sup>4</sup> Effective for annual periods beginning on or after a date to be determined

<sup>5</sup> Effective for annual periods beginning on or after 1 January 2017

**HKFRS 15 Revenue from Contracts with Customers**

HKFRS 15 was issued which establishes a single comprehensive model for entities to use in accounting for revenue arising from contracts with customers. HKFRS 15 will supersede the current revenue recognition guidance including HKAS 18 Revenue, HKAS 11 Construction Contracts and the related Interpretations when it becomes effective.

## 2. 採納新訂及經修訂之《香港財務報告準則》(「香港財務報告準則」) — 續

*已頒布但尚未生效之新訂及經修訂香港財務報告準則*

委員會並未提早採納下列已頒布但尚未生效之新訂及經修訂之香港財務報告準則：

《香港財務報告準則》第 9 號	金融工具 <sup>1</sup>
《香港財務報告準則》第 15 號	客戶合約收入及相關修訂 <sup>1</sup>
《香港財務報告準則》第 16 號	租賃 <sup>2</sup>
《香港財務報告準則》(修訂本)	《香港財務報告準則》二零一四年至二零一六年週期之年度改進 <sup>3</sup>
《香港財務報告準則》第 2 號(修訂本)	以股份為基礎付款交易的分類及計量 <sup>1</sup>
《香港財務報告準則》第 4 號(修訂本)	與《香港財務報告準則》第 4 號「保險合約」一併應用《香港財務報告準則》第 9 號「金融工具」 <sup>1</sup>
《香港財務報告準則》第 10 號及《香港會計準則》第 28 號(修訂本)	投資者與其聯營企業及合營企業之間的資產出售或注資 <sup>4</sup>
《香港會計準則》第 7 號(修訂本)	披露計劃 <sup>5</sup>
《香港會計準則》第 12 號(修訂本)	確認未變現虧損的遞延稅項資產 <sup>5</sup>
《香港會計準則》第 40 號(修訂本)	轉移投資物業 <sup>1</sup>

<sup>1</sup> 於二零一八年一月一日或其後開始之年度期間生效

<sup>2</sup> 於二零一九年一月一日或其後開始之年度期間生效

<sup>3</sup> 於二零一七年一月一日或二零一八年一月一日或之後開始之年度期間生效(如適用)

<sup>4</sup> 生效日期尚未釐定

<sup>5</sup> 於二零一七年一月一日或其後開始之年度期間生效

**《香港財務報告準則》第 15 號「客戶合約收入」**

已頒布的《香港財務報告準則》第 15 號設立單一全面模式為客戶合約產生的收入入賬。《香港財務報告準則》第 15 號生效後將取代現時的收入確認指引，包括《香港會計準則》第 18 號「收入」、《香港會計準則》第 11 號「建築合約」及相關詮釋。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

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

### HKFRS 15 Revenue from Contracts with Customers - continued

The core principle of HKFRS 15 is that an entity should recognise revenue to depict the transfer of promised goods or services to customers in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services. Specifically, the Standard introduces a 5-step approach to revenue recognition:

- Step 1 : Identify the contract(s) with a customer
- Step 2 : Identify the performance obligations in the contract(s)
- Step 3 : Determine the transaction price
- Step 4 : Allocate the transaction price to the performance obligations in the contract(s)
- Step 5 : Recognise revenue when (or as) the entity satisfies a performance obligation

Under HKFRS 15, an entity recognises revenue when (or as) a performance obligation is satisfied, i.e. when 'control' of the goods or services underlying the particular performance obligation is transferred to the customer. Far more prescriptive guidance has been added in HKFRS 15 to deal with specific scenarios. Furthermore, extensive disclosures are required by HKFRS 15.

In 2016, the HKICPA issued Clarifications to HKFRS 15 in relation to the identification of performance obligations, principal versus agent considerations, as well as licensing application guidance.

The Council's members anticipate that the application of HKFRS 15 in the future may have an impact on the amounts reported as the timing of revenue recognition may be affected/and the amounts of revenue recognised are subject to variable consideration constraints, and more disclosures relating to revenue is required. The Council has conducted a preliminary estimate on the effect of HKFRS 15 and will perform a more detailed review when this Standard becomes effective. In addition, the application of HKFRS 15 in the future may result in more disclosures in the financial statements.

### HKFRS 16 Leases

HKFRS 16 introduces a comprehensive model for the identification of lease arrangements and accounting treatments for both lessors and lessees. HKFRS 16 will supersede HKAS 17 *Leases* and the related interpretations when it becomes effective.

HKFRS 16 distinguishes lease and service contracts on the basis of whether an identified asset is controlled by a customer. Distinctions of operating leases and finance leases are removed for lessee accounting, and is replaced by a model where a right-of-use asset and a corresponding liability have to be recognised for all leases by lessees, except for short-term leases and leases of low value assets.

The right-of-use asset is initially measured at cost and subsequently measured at cost (subject to certain exceptions) less accumulated depreciation and impairment losses, adjusted for any remeasurement of the lease liability. The lease liability is initially measured at the present value of the lease payments that are not paid at that date. Subsequently, the lease liability is adjusted for interest and lease payments, as well as the impact of lease modifications, amongst others. Under the HKFRS 16, lease payments in relation to lease liability will be allocated into principal and an interest portion which will be presented as financing and operating cash flows, respectively.

## 2. 採納新訂及經修訂之《香港財務報告準則》（「香港財務報告準則」）— 續

### 《香港財務報告準則》第 15 號「客戶合約收入」— 續

《香港財務報告準則》第 15 號的核心原則為實體須為向客戶轉讓貨品或服務的承諾所產生的收入金額作出確認，以反映該實體就預期交換該等貨品或服務而有權獲得的代價。具體而言，準則引入一個方式，以五個步驟確認收入：

- 第一步：確定與客戶的合約
- 第二步：確定合約中的履約責任
- 第三步：釐定交易價
- 第四步：將交易價分配至合約中的履約責任
- 第五步：於實體完成履約責任時確認收入

根據《香港財務報告準則》第 15 號，實體於完成履行責任時，即在該相關貨品或服務的控制權轉移與客戶時，確定有關收入。《香港財務報告準則》第 15 號已就處理個別情況加入更明確的指引。此外《香港財務報告準則》第 15 號亦對披露作出更詳盡要求。

於 2016 年香港會計師公會發表的《香港財務報告準則》第 15 號之說明，對履行責任的識別、主事人與代理人的考慮、以及授權申請作出指引。

委員會委員預期，日後應用《香港財務報告準則》第 15 號可能影響確認收入之時間／及令確認收入之金額受到若干可變限制因素之規限，進而對呈報金額造成影響，且可能須作出與收入相關的更多披露。就此委員會已就《香港財務報告準則》第 15 號之影響作出初步估計，並將在準則生效後作出詳細審視。此外，日後應用《香港財務報告準則》第 15 號可能導致財務報表中須作出更多披露。

### 《香港財務報告準則》第 16 號「租賃」

《香港財務報告準則》第 16 號為識別出租人及承租人的租賃安排及會計處理引入一個全面的模式。當《香港財務報告準則》第 16 號生效時，將取代《香港會計準則》第 17 號「租賃」及相關的詮釋。

《香港財務報告準則》第 16 號根據所識別資產是否由客戶控制來區分租賃及服務合約。除短期租賃及低值資產租賃外，經營及融資租賃於承租人會計處理上的差異會被移除，承租人須就所有租賃確認使用權資產及相應負債的模式替代。

資產使用權最初按成本計量，除若干情況外，隨後會按成本扣減累計折舊及減值虧損作出計量，並根據任何對租賃負債的重新計量而作出調整。租賃負債初步按當日未支付租賃款現值計量。隨後，租賃負債會因應利息、租賃付款以及租賃修改所作出的影響予以調整。根據《香港財務報告準則》第 16 號，有關租賃負債之租賃付款將劃分為本金和息金部份，該兩部份呈列於融資和經營現金流。



## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

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

#### HKFRS 16 Leases - continued

The application of HKFRS 16 may result in potential changes in classification of these assets depending on whether the Council presents right-of-use assets separately or within the same line item at which the corresponding underlying assets would be presented if they were owned.

In contrast to lessee accounting, HKFRS 16 substantially carries forward the lessor accounting requirements in HKAS 17, and continues to require a lessor to classify a lease either as an operating lease or a finance lease.

Furthermore, extensive disclosures are required by HKFRS 16.

As at 31 March 2017, the Council has non-cancellable operating lease commitments of HK\$1,504,913 as disclosed in note 19. A preliminary assessment indicates that these arrangements will meet the definition of a lease under HKFRS 16, and hence the Council will recognise a right-of-use asset and a corresponding liability in respect of all these leases unless they qualify for low value or short-term leases upon the application of HKFRS 16. In addition, the application of new requirements may result changes in measurement, presentation and disclosure as indicated above. The Council has conducted a preliminary estimate on the effect of HKFRS 16 and will perform a more detailed review when this Standard become effective.

For other new and amendments to HKFRSs, the Council's members do not expect a material impact on the amounts reported and disclosures made in the Council's financial statements.

### 3. SIGNIFICANT ACCOUNTING POLICIES

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

#### Income recognition

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

Income is recognised when the amount can be reliably measured; when it is probably that future economic benefits will flow to the Council and when specific criteria have been met for each of the Council's activities, as described below.

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

### 2. 採納新訂及經修訂之《香港財務報告準則》(「香港財務報告準則」) — 續

#### 《香港財務報告準則》第 16 號「租賃」 — 續

視乎委員會是否把資產使用權分開呈列，或把資產使用權與其他擁有的資產作相同項目並列，應用《香港財務報告準則》第 16 號可能令該等資產分類產生潛在變動。

相比承租人會計法而言，《香港財務報告準則》第 16 號大致上轉承了《香港會計準則》第 17 號之出租人會計法要求，並繼續要求出租人就租賃分類為經營租賃或融資租賃。

此外，《香港財務報告準則》第 16 號就披露作出更詳盡的規定。

誠如附註 19 所披露，於二零一七年三月三十一日，委員會擁有不可撤銷經營租賃承擔 1,504,913 港元。經初步評估，該等安排將符合《香港財務報告準則》第 16 號界定之租賃，因此，除非於應用《香港財務報告準則》第 16 號後該等租賃符合低價值或短期租賃，委員會將確認有關所有該等租賃的使用權資產及相應負債。此外，採納新規定將可能導致如上文所示的計量、呈列及披露變動。委員會已初步估計《香港財務報告準則》第 16 號之影響，並將在準則生效後作出詳細審視。

至於其他新訂及經修訂之《香港財務報告準則》，委員預期不會對委員會於財務報表中呈報之數額及作出之披露產生重大影響。

### 3. 主要會計政策

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

#### 收入確認

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

收入於其金額能夠可靠計量、未來經濟利益可能流入委員會，且已符合委員會下述各項活動之特定標準時確認。

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

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

### Income recognition - continued

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

### Government subventions

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

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

### Capital contribution

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

### Property, plant and equipment

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

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

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

### Financial instruments

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

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

### **Financial assets**

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

## 3. 主要會計政策 — 續

### 收入確認 — 續

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

### 政府撥款

經常性項目之政府撥款以政府撥入款項時確認。

非經常性項目之政府撥款會在與其相關的成本作出有系統的配對後，確認為該期間的收入。

### 認繳資本

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

### 物業、機器及設備

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

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

物業、機器及設備於處理或預期繼續使用該項資產不會帶來未來經濟利益時予以註銷。任何因物業、機器及設備的棄置或永久停用而產生的收益或虧損，會按該資產之出售收入與賬面值之間差額計算，並計入收支結算表。

### 金融工具

金融資產及金融負債於委員會成為工具合約條文的訂約方時予以確認。

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

### 金融資產

委員會的金融資產劃分為貸款及應收賬款。有關分類乃根據金融資產的性質及目的，並於初步確認時釐定。所有金融資產之一般交易按交易日基準確認及註銷。金融資產之一般交易是指根據市場規則或慣例確立之時限內進行資產交付的金融資產交易。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

**Financial assets** - continued

*Effective interest method*

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

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

*Loans and receivables*

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

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

*Impairment on financial assets*

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

Objective evidence of impairment could include:

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

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

**Financial liabilities**

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

## 3. 主要會計政策 — 續

金融工具 — 續

**金融資產** — 續

*實際利率法*

實際利率法是計算債務工具之攤銷成本及按有關期間攤分利息收入之方法。實際利率指按財務資產預計可使用期限或較短期限(如適用),將估計的未來現金收入(包括所有已付或已收的費用,而這些費用構成實際利率、交易成本及其他溢價或折讓的組成部分)準確貼現至初步確認時的賬面淨值額的所用利率。

債務工具之利息收入是按實際利率基準確認。

*貸款及應收賬款*

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

除利息微少的短期應收賬款外,利息收入按實際利率確認。

*金融資產減值*

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

客觀證據顯示有減值必要的情形包括:

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

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

**金融負債**

金融負債是根據所訂立合約安排的性質及金融負債之定義進行分類。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

### Financial instruments - continued

#### **Financial liabilities** - continued

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

#### *Effective interest method*

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

Interest expense is recognised on an effective interest basis.

#### **Derecognition**

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

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

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

### Impairment on tangible assets

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

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

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

## 3. 主要會計政策 — 續

### 金融工具 — 續

#### **金融負債** — 續

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

#### *實際利率法*

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

利息支出按實際利率確認。

#### **註銷**

只有當從資產獲得現金流量的合約權利屆滿,或金融資產及其擁有權的幾乎全部風險及回報被轉讓予另一實體時,該金融資產才會被委員會註銷。如委員會不轉讓或保留擁有權的幾乎全部風險及回報,並繼續控制被轉讓資產,則委員會繼續在持續參與的範圍內確認此資產,並確認相關負債。

當金融資產被整體註銷時,該項資產的賬面值與已收和應收代價及於其他綜合收入確認並於權益中累積之累計損益總額的差額在收支結算表中確認。

當且僅當委員會責任被解除、取消或屆滿時,金融負債才會被註銷。已被註銷的金融負債的賬面值與已付和應付代價之間的差額會於收支結算表內確認。

### 有形資產之減值

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

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

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

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

### Impairment on tangible assets - continued

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

### Leasing

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

### **The Council as lessee**

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

### **Leasehold land and building**

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

### Foreign currencies

In preparing the financial statements of the Council, transactions in currencies other than the functional currency (foreign currencies) are recognised at the rates of exchanges prevailing at the dates of the transactions. At the end of the reporting period, monetary items denominated in foreign currencies are retranslated at the rates prevailing at that date. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated.

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

### Borrowing costs

Borrowing costs directly attributable to the acquisition, construction or production of qualifying assets, which are assets that necessarily take a substantial period of time to get ready for their intended use or sale, are added to the cost of those assets until such time as the assets are substantially ready for their intended use or sale.

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

### Retirement benefit costs

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

## 3. 主要會計政策 — 續

### 有形資產之減值 — 續

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

### 租賃

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

### 委員會作為承租人

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

### 租賃土地及樓宇

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

### 外幣

在編製本委員會之財務報表時，以功能貨幣以外貨幣（外幣）進行之交易均按交易日期之適用匯率換算。於報告期完結時，以外幣計值之貨幣項目均以當日之現行匯率重新換算。按外幣過往成本計算之非貨幣項目則毋須重新換算。

貨幣項目的匯兌差額均於該期間的收支結算表內確認。

### 貸款成本

於收購、建設或生產取得，而須較長時間作準備作其擬定用途或出售的資產，其直接借貸費用會計入有關資產成本內，直至有關資產大致可按其擬定用途使用或出售為止。

所有其他借貸成本於發生期間在收支結算表中確認。

### 退休福利費用

就定額供款退休福利計劃支付的款項，在僱員提供服務並因此享有該供款的期間列為開支。

## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

## 4. CAPITAL RISK MANAGEMENT

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

## 4. 資本風險管理

委員會的經費主要來自政府撥款。委員會委員管理該筆資金，以確保委員會能持續營運。委員會之整體策略與去年相同。

## 5. FINANCIAL INSTRUMENTS

## a. Categories of financial instruments

		2017 二零一七年 HK\$ 港元	2016 二零一六年 HK\$ 港元
Loans and receivables (including cash and cash categories equivalents)	貸款及應收賬款(包括現金及現金等值項目)	54,333,747	52,435,554
Financial liabilities at amortised cost	以攤銷成本列賬的金融負債	5,457,942	4,673,524

## b. Financial risk management objectives and policies

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

Credit risk

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

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

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

Market riskForeign currency risk management

Certain transactions of the Council are denominated in currencies set out below which are different from the functional currency of the Council, i.e. Hong Kong dollars, and therefore the Council is exposed to foreign currency risk. The carrying amounts of the Council's foreign currency denominated monetary assets and liabilities at the end of the reporting period are as follows:

## 乙. 金融風險管理目標及政策

委員會的主要金融工具包括應收賬款、向員工提供的貸款及預支、消費者訴訟基金的應收款項、銀行結餘及現金、應付賬款及有抵押銀行貸款。該等金融工具的詳情已於其各自附註中公布。與該等金融工具的有關風險及如何降低該等風險的政策載於下文。委員會委員管理並監察該等風險，以確保及時有效地實施適當措施。

信貸風險

由於委員會委員認為所涉金額並不重大，故委員會就其應收賬款以及向員工提供貸款及預支並未面臨重大信貸風險。

由於交易對方為具有良好信貸評級的銀行，故此銀行存款的信貸風險有限。

由於交易對方有足夠的經濟能力進行支付，故此因消費者訴訟基金拖欠付款而引起的信貸風險有限。

市場風險外幣風險管理

委員會的某些交易是以下列貨幣計值，由於這些貨幣並非委員會的功能貨幣 - 港幣，所以委員會會面對外幣風險。在報告期完結時，委員會以外幣計值的貨幣資產及負債之賬面值如下：

		Assets 資產		Liabilities 負債	
		2017 二零一七年	2016 二零一六年	2017 二零一七年	2016 二零一六年
		HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
United States dollars	美元	99,247	99,120	-	-
Euro	歐元	7,711	143,674	865	9,640
Renminbi	人民幣	2,256	-	311,055	-

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## 5. FINANCIAL INSTRUMENTS - continued

## b. Financial risk management objectives and policies - continued

Market risk - continued

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

		2017 二零一七年		2016 二零一六年	
		Increase (decrease) in foreign exchange rates 外幣匯率 上升(下降)	Effect on income (expenditure) 對收入(支出) 之影響 HK\$ 港元	Increase (decrease) in foreign exchange rates 外幣匯率 上升(下降)	Effect on income (expenditure) 對收入(支出) 之影響 HK\$ 港元
United States dollars	美元	3%	2,977	3%	2,974
		(3%)	(2,977)	(3%)	(2,974)
Euro	歐元	10%	685	10%	13,403
		(10%)	(685)	(10%)	(13,403)
Renminbi	人民幣	(10%)	30,880	(10%)	-
		10%	(30,880)	10%	-

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

Interest rate risk

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

Liquidity risk

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

Bank balances comprise of short-term deposits with an original maturity of three months or less and time deposits with an original maturity over three months.

## 5. 金融工具 — 續

## 乙. 金融風險管理目標及政策 — 續

市場風險 — 續

下表顯示委員會在報告期結束時，因外幣匯率的合理可能變化下，而產生的收入及開支變動情況。

委員會委員認為，由於年度結束時所面臨之風險並不反映全年的風險狀況，因此敏感度分析不能代表外匯之固有風險。

利率風險

委員會的收入及營運現金流量基本上不受市場利率變動影響。委員會所面臨的利率變動風險主要來自其浮息有擔保銀行貸款。委員會的政策是將剩餘資金短期存放於可為委員會提供最佳利率的可靠金融機構，以償還銀行貸款利息付款。而委員會委員亦會持續監控現金流量的利率風險。

流動資金風險

委員會營運是依靠政府撥款。由於政府會根據委員會每年編製的預算撥款，因此，委員會委員認為委員會所面臨的流動資金風險已降至最低。委員會委員亦密切監控其現金流量狀況。

銀行結餘包括原定到期日為三個月或以內的短期存款，以及原定到期日超過三個月之定期存款。

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## 5. FINANCIAL INSTRUMENTS - continued

## b. Financial risk management objectives and policies - continued

*Liquidity risk* - continued*Liquidity and interest rate table*

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

## 5. 金融工具 — 續

## 乙. 金融風險管理目標及政策 — 續

*流動資金風險* — 續*流動性及利率表*

下列表格詳細列出了委員會非衍生金融負債的剩餘合約期限。該等表格乃根據於委員會可能被要求付款之最早日期之金融負債未貼現現金流量編製。

		Weighted average effective interest rate 加權平均實際利率 %	6 months or less 六個月或以下 HK\$ 港元	6 – 12 months 六至十二個月 HK\$ 港元	1 – 5 years 一至五年 HK\$ 港元	Total undiscounted cash flows 未貼現現金流總額 HK\$ 港元	Carrying amounts 賬面金額 HK\$ 港元
<b>2017</b>	<b>二零一七年</b>						
Accounts payable	應付賬款	-	4,426,312	-	-	4,426,312	4,426,312
Secured bank borrowing	有抵押銀行貸款	1.11	192,000	192,000	665,051	1,049,051	1,031,630
			<u>4,618,312</u>	<u>192,000</u>	<u>665,051</u>	<u>5,475,363</u>	<u>5,457,942</u>
		Weighted average effective interest rate 加權平均實際利率 %	6 months or less 六個月或以下 HK\$ 港元	6 – 12 months 六至十二個月 HK\$ 港元	1 – 5 years 一至五年 HK\$ 港元	Total undiscounted cash flows 未貼現現金流總額 HK\$ 港元	Carrying amounts 賬面金額 HK\$ 港元
<b>2016</b>	<b>二零一六年</b>						
Accounts payable	應付賬款	-	3,271,387	-	-	3,271,387	3,271,387
Secured bank borrowing	有抵押銀行貸款	1.00	192,000	192,000	1,044,370	1,428,370	1,402,137
			<u>3,463,387</u>	<u>192,000</u>	<u>1,044,370</u>	<u>4,699,757</u>	<u>4,673,524</u>

## c. Fair value

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

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

## 丙. 公平價值

金融資產及金融負債之公平價值乃根據公認定價模式，按照貼現現金流量分析而確定。

委員會委員認為，在財務報表中按攤銷成本記錄的金融資產及金融負債之賬面值與其公平值相若。



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## 6. NON-RECURRENT PROJECTS SUBVENTION

## 6. 非經常性項目撥款

		2017 二零一七年	2016 二零一六年
		HK\$ 港元	HK\$ 港元
Consumer protection studies	保障消費者權益研究	5,406,777	4,896,016
Upgrading and replacement of e-mail and storage system and internet security system	提升和更換電郵和存儲系統以及互聯網安全系統	1,195,620	855,694
Auto-fuel market study	車用燃油市場研究	1,008,585	834,921
Time-limited posts	有時限職位	962,695	1,321,192
High priority initiatives projects	優先啟動之項目	557,722	3,117,113
Upgrade of network infrastructure	提升網絡基礎設施	299,556	-
Strengthening consumer protection for Mainland Visitors	加強對內地訪客的消費者權益保護	275,547	-
Renovation and refurbishment projects	各項裝修與翻新項目	262,049	498,370
Souvenir Pictorial Album	紀念相冊	216,864	153,208
Enhancing training programme	加強培訓項目	62,235	373,800
Other projects	其他項目	224,217	352,525
		<u>10,471,867</u>	<u>12,402,839</u>

## 7. SALES OF "CHOICE MAGAZINE"

Income from sale of "CHOICE magazine", after deduction of printing, artwork, postage and promotion cost amounts to HK\$107,964 (2016: HK\$126,219).

## 7. 銷售《選擇》月刊

在扣除印刷、版面設計、郵遞及推廣費用後，《選擇》月刊之銷售收入為 107,964 港元（二零一六年：126,219 港元）。

## 8. STAFF COSTS

Staff costs include an amount of HK\$6,854,983 (2016: HK\$6,978,519) in respect of contributions to retirement benefits scheme.

## 8. 員工成本

員工成本包括 6,854,983 港元（二零一六年：6,978,519 港元）的退休福利計劃供款。

## 9. NON-RECURRENT PROJECTS EXPENSES

## 9. 非經常性項目支出

		2017 二零一七年	2016 二零一六年
		HK\$ 港元	HK\$ 港元
Consumer protection studies	保障消費者權益研究	5,406,777	4,896,016
Auto-fuel market study	車用燃油市場研究	1,008,970	832,492
Time-limited posts	有時限職位	962,695	1,321,192
High priority initiatives projects	優先啟動之項目	546,738	3,108,413
Upgrading and replacement of e-mail and storage system and internet security system	提升和更換電郵和存儲系統以及互聯網安全系統	409,598	852,684
Strengthening consumer protection for Mainland Visitors	加強對內地訪客的消費者權益保護	275,547	-
Souvenir Pictorial Album	紀念相冊	216,864	153,208
Upgrade of network infrastructure	提升網絡基礎設施	94,600	-
Enhancing training programme	加強培訓項目	62,235	373,800
Renovation and refurbishment project	各項裝修與翻新項目	22,415	192,000
Other projects	其他項目	38,951	40,380
		<u>9,045,390</u>	<u>11,770,185</u>

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## 10. PROPERTY, PLANT AND EQUIPMENT

## 10. 物業、機器及設備

		Leasehold land and buildings in Hong Kong under long-term lease 於香港長期租賃的租賃土地及樓宇	Leasehold improvement 租賃物業裝修	Office equipment 辦公室設備	Computer equipment 電腦設備	Furniture and fixtures 傢俬及裝置	Motor vehicle 機動車輛	Total 合計
		HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
COST	成本							
At 1 April 2015	於二零一五年四月一日	62,638,435	8,565,958	2,239,567	11,973,918	1,025,828	247,291	86,690,997
Additions	添置	-	37,360	29,802	1,334,270	-	-	1,401,432
At 31 March 2016	於二零一六年三月三十一日	62,638,435	8,603,318	2,269,369	13,308,188	1,025,828	247,291	88,092,429
Additions	添置	-	-	23,000	4,757,619	-	-	4,780,619
At 31 March 2017	於二零一七年三月三十一日	62,638,435	8,603,318	2,292,369	18,065,807	1,025,828	247,291	92,873,048
DEPRECIATION	折舊							
At 1 April 2015	於二零一五年四月一日	12,691,416	7,317,511	1,970,967	11,255,153	880,167	247,291	34,362,505
Charge for the year	本年度支出	875,971	495,062	76,244	541,639	84,301	-	2,073,217
At 31 March 2016	於二零一六年三月三十一日	13,567,387	7,812,573	2,047,211	11,796,792	964,468	247,291	36,435,722
Charge for the year	本年度支出	875,971	427,061	58,928	1,764,370	45,277	-	3,171,607
At 31 March 2017	於二零一七年三月三十一日	14,443,358	8,239,634	2,106,139	13,561,162	1,009,745	247,291	39,607,329
CARRYING VALUES	賬面值							
At 31 March 2017	於二零一七年三月三十一日	48,195,077	363,684	186,230	4,504,645	16,083	-	53,265,719
At 31 March 2016	於二零一六年三月三十一日	49,071,048	790,745	222,158	1,511,396	61,360	-	51,656,707

The above items of property, plant and equipment are depreciated over their useful lives using the straight-line method, at the following rates per annum:

Leasehold land	Over the remaining term of the leases
Buildings	Over the shorter of their useful lives or the remaining term of the lease of land
Leasehold improvement	20%
Office equipment	33.33%
Computer equipment	33.33%
Furniture and fixtures	33.33%
Motor vehicle	33.33%

Leasehold properties with carrying value of HK\$12,811,864 (2016: HK\$12,932,709) are under mortgage to secure the bank loan of the Council. All the leasehold properties are under second mortgage in favour of the Government.

上述物業、機器及設備按其可使用年期按以下年率以直線法進行折舊：

租賃土地	按租約之剩餘期限
樓宇	按其可使用期限或土地租賃之剩餘年期(以時間較短者計算)
租賃物業裝修	20%
辦公室設備	33.33%
電腦設備	33.33%
傢俬及裝置	33.33%
機動車輛	33.33%

賬面值為12,811,864港元(二零一六年: 12,932,709港元)的租賃物業已抵押,作為委員會銀行貸款的擔保。所有該等租賃物業均以政府為受益人作出第二次抵押。

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## 11. OTHER FINANCIAL ASSETS

Other financial assets included debtors, loans and advances to staff and amount due from Consumer Legal Action Fund. The amounts are unsecured and interest-free. Except for the loans and advances to staff which will be settled by three to six (2016: three) monthly instalments, other amounts are repayable on demand.

## 12. BANK BALANCES AND CASH

Bank balances and cash comprise cash and short-term deposits with an original maturity of three months or less and time deposits of HK\$36,409,688 (2016: HK\$39,281,382) with an original maturity over three months, and carry interest at market rates which ranged from 0.9% to 1.5% (2016: 0.6% to 1.25%) per annum.

## 13. ACCOUNTS PAYABLE AND ACCRUED CHARGES

Accounts payable are unsecured, interest-free and repayable according to the respective credit terms. The Council has financial risk management policies in place to ensure that all payables are paid within the credit timeframe.

## 14. SECURED BANK BORROWING

## 11. 其他金融資產

其他金融資產包括應收賬款、向員工提供的貸款及預支以及消費者訴訟基金的應收款項。該等款項不設抵押及不計利息。除向員工提供的貸款及預支將會以三到六期（二零一六年：三期）按月攤還外，其他款項皆為按要求即時索還。

## 12. 銀行結餘及現金

銀行結餘及現金包括現金及原定到期日為三個月或以內之短期存款，以及原定到期日超過三個月之定期存款 36,409,688 港元（二零一六年：39,281,382 港元），其利息根據每年 0.9% 至 1.5% 之間（二零一六年：0.6% 至 1.25%）的市場利率計算。

## 13. 應付賬款及應計費用

應付賬款不設抵押，不計利息且須根據各自信貸條款予以償還。委員會設有適當的金融風險管理政策，以確保應付款項在信貸期限內可全數支付。

## 14. 有抵押銀行貸款

	2017 二零一七年	2016 二零一六年
	HK\$ 港元	HK\$ 港元
Carrying amount repayable:		
On demand or within one year	373,730	371,909
More than one year, but not exceeding two years	378,214	375,575
More than two years but not more than five years	<u>279,686</u>	<u>654,653</u>
	1,031,630	1,402,137
Less: Amounts due within one year shown under current liabilities		
	(373,730)	(371,909)
	<u>657,900</u>	<u>1,030,228</u>

The loan which is secured by the Council's properties with carrying value of HK\$12,811,864 (2016: HK\$12,932,709) bears interest at the lower of prime rate or 0.75% over the Hong Kong Interbank Offered Rate and will be repayable by monthly instalments, the last of which falls due in December 2019. The proceeds were used to finance the acquisition of a leasehold property.

委員會以物業抵押所獲的貸款賬面值為 12,811,864 港元（二零一六年：12,932,709 港元），該貸款按最優惠利率或香港銀行同業拆出利率上浮 0.75% 的較低者利率計息，按月分期償還，最後一期於二零一九年十二月到期。所得收益用於購置一項租賃物業。

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## 15. SUBVENTIONS RECEIVED

## 15. 已收撥款

		2017 二零一七年	2016 二零一六年
		HK\$ 港元	HK\$ 港元
Subventions unexpended at the end of the reporting period:	在本報告期結束時未有動用之撥款:		
Consumer protection studies	保障消費者權益研究	6,726,767	5,815,544
Upgrading and replacement of e-mail and storage system and internet security system	提升和更換電郵和存儲系統以及互聯網安全系統	3,217,486	478,114
Renovation and refurbishment projects	各項裝修與翻新項目	2,385,187	2,647,236
Auto-fuel market study	車用燃油市場研究	2,285,045	2,194,599
Accomplishing server virtualisation	完成伺服器虛擬化	1,561,500	1,600,000
Enhancement of computer systems	優化電腦系統	1,337,292	1,380,550
Upgrade of network infrastructure	提升網絡基礎設施	761,584	-
Environmental responsibility	環境責任	685,174	685,624
Time-limited posts	有時限職位	643,413	560,108
Strengthening consumer protection for Mainland Visitors	加強對內地訪客的消費者權益保護	499,043	774,590
Enhancing training program	加強培訓項目	472,748	534,983
Grocery market study	雜貨市場研究	313,184	313,184
High priority initiatives projects	優先啟動之項目	121,567	653,260
Other projects	其他項目	551,091	751,634
		<u>21,561,081</u>	<u>18,389,426</u>

## 16. LEASEHOLD PROPERTY CONTROL ACCOUNT

The amount arises from capital contribution by the Government for the acquisition of leasehold properties and appropriation from general fund for subsequent purchase of capital assets reduced by depreciation of the related assets.

## 16. 租賃物業統制賬項

該款項來自於用於購置租賃物業的政府認繳資本及隨後購置資本資產的從一般基金的撥款，減去相關資產的折舊。

## 17. EQUIPMENT CONTROL ACCOUNT

The amount was appropriated from general fund in previous years for the acquisition of office equipment, computer equipment and furniture and fixtures and is reduced by depreciation of the related assets.

## 17. 設備統制賬項

該款項由往年一般資金中撥出，用於購置辦公室設備、電腦設備、傢俬及裝置，並減去相關資產之折舊。

## 18. DESIGNATED FUND FOR APPROVED PROJECTS

The amount represents funds for current projects appropriated for the below designated activities not yet incurred by the end of the reporting period:

## 18. 核准項目之指定基金

於報告期完結時，現有項目為以下指定活動已撥付而未動用的資金：

		2017 二零一七年	2016 二零一六年
		HK\$ 港元	HK\$ 港元
Online "CHOICE Magazine" operation reserve	網上《選擇》月刊營運儲備	2,684,324	4,300,344
Office equipment and maintenance	辦事處設備及維修	249,026	249,026
Testing and research	測試和研究	1,661,018	831,760
		<u>4,594,368</u>	<u>5,381,130</u>

## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

### 19. OPERATING LEASE COMMITMENT

At the end of the reporting period, the Council had commitments for future minimum lease payments under non-cancellable operating leases in respect of rented premises and office equipment which fall due within one year amounting to HK\$1,129,013 and HK\$375,900 for two to five years (2016: HK\$1,436,557 and HK\$912,386 respectively).

Leases are negotiated for a term ranging from one to five years, with fixed rental over the terms of the leases.

### 20. RELATED PARTY TRANSACTION

The Council recharged a fee of HK\$1,822,000 (2016: HK\$2,003,000) for administrative service and office support (comprising salary costs and attributable overhead) provided to the Consumer Legal Action Fund (the "Funds") during the year. The recharge is in accordance with the provision of the Trust Deed governing the Funds and approved by both the Council and the Board of Administrators of the Funds.

### 19. 營運租賃承擔

於報告期結束時，委員會在不可撤銷的營運租約下，於未來一年內及二至五年，就租用物業和辦公室設備承擔的未來最低租賃付款額分別為 1,129,013 港元及 375,900 港元（二零一六年：1,436,557 港元及 912,386 港元）。

租賃之協定期限為一至五年，且租賃期間的租金為固定租金。

### 20. 關聯方交易

委員會於年內收取 1,822,000 港元（二零一六年：2,003,000 港元），作為本年度向消費者訴訟基金（「基金」）提供管理服務和辦公室支援（包括薪金支出及相關開銷）的費用。該收費符合管限基金之信託契據中的條款規定，並經委員會與消費者訴訟基金執行委員會批核。

## PRODUCT TESTING REPORTS

### 產品測試報告

#### Electrical & Electronic Goods

##### 電氣及電子產品

- 4K TVs and HDTVs 4K電視機及高清電視機
- Bluetooth Speakers 藍牙揚聲器
- Espresso Makers 特濃咖啡機
- Digital Scales for Body Weight and Fat 量度體重與體脂的智能磅
- Electric Thermal Pots 電熱水瓶
- Power Extension Sockets 拖板
- External Harddisk and Network Attached Storage 外置硬碟機與NAS
- Fan Heaters 暖風機
- Fitness Trackers and Smartwatches 運動手環及智能手錶\* [1]
- Instant Hot Water Dispensers 即熱水機
- Split Type Air Conditioners 分體式冷氣機
- Mini Rice Cookers and Steam Cookers 迷你飯煲與蒸煮飯盒
- Robot Vacuum Cleaners 吸塵機械人
- Smartphones (2 updates, total 31 models) 智能手機 (出版2次，共31個型號)\* [1]
- Pedestal Fans 座地風扇
- Tablet PCs (2 updates, total 18 models) 平板電腦 (出版2次，共18個型號)\* [1]
- Vinyl Record Turntables 黑膠碟唱盤

#### Photographic Equipment & Software

##### 攝影器材及軟件

- Action Cams 動作攝錄機\* [1]
- Cameras 相機\* [1]
- Cloud Services 雲端儲存服務
- Running Apps 運動應用程式\* [1]
- High End Compact Cameras 高端便攜相機\* [1]
- Internet Security Software (2 updates, total 37 models) 網絡保安軟件 (出版2次，共37個型號)

#### Food & Health Food Products

##### 食物及健康食品

- Antibiotics Resistant Bacteria in Raw Chicken Products 生雞肉食品內含耐藥細菌
- Sodium Content in Meal-on-one-plate Dishes 碟頭飯的鈉含量
- Sodium Content in Soups 湯的鈉含量
- Soy Sauces 醬油
- Sweet Soups 糖水

#### Personal Products 個人用品

- Adult Diapers 成人紙尿片
- Baby Diapers 嬰兒尿片
- Shower Gels and Bath Lotions 沐浴露
- Moisturising Day Creams 保濕日霜
- Running Tights 跑步緊身褲

#### Household Products

##### 家庭用品

- Toddler's Highchairs 嬰孩高腳餐椅
- Erasers 擦膠
- Gas Cooking Stoves 氣體煮食爐
- Nail Polishes for Children 兒童指甲油
- Pushchairs 嬰孩手推車

#### Automobile & Cycling Products

##### 汽車及單車用品

- Cars 汽車
- Folding Bicycles 摺合式單車

\* Published in CHOICE Magazine and subsequently on Shoptsmart website. Number in [ ] indicated number of times issued. 刊載於《選擇》月刊及「精明消費香港遊」網站。[ ] 括弧內數字為刊登次數。

# PRODUCT IN-DEPTH STUDY AND MARKET SURVEY REPORTS

## 產品研究及市場調查報告

### Food & Nutrition 食品及營養

- Cheeses 芝士
- Milk and Milk Drinks 牛奶及牛奶飲品
- Sous Vide Cooking 真空低溫烹調

### Health & Beauty 保健美容

- Bathroom Safety Equipment for the Elderly 長者浴室安全用品
- Body Lotions 身體潤膚乳
- Chinese Medicine Treatment for Infertility 中醫藥治療不孕
- Common Colds and Misuse of Antibiotics 傷風感冒與誤用抗生素
- Genetic Testing 基因測試
- Gout 痛風
- The Potential Risk of Intradermal Microinjection Beauty Services 水光槍美容服務的潛在風險
- Patches and Ointment for Treating Scar 除疤貼及除疤藥膏
- Pneumococcal Vaccination 接種肺炎鏈球菌疫苗
- Sportswear 排汗快乾運動衣\* [1]
- Thyroid Diseases 甲狀腺疾病
- Wheelchair Selection Tips for the Elderly 為長者選購輪椅貼士

### Electrical & Electronic Goods 電氣及電子產品

- Small Appliance Safety Test in Europe 歐洲小家電安全測試
- Surveillance Cameras 家居監控鏡頭
- Virtual Reality Headsets 頭戴式VR裝置

### Household Products 家庭用品

- Cockroach Baits and Traps 甲由藥餌及甲由屋
- Fabric Softeners and Conditioners 衣物柔順劑
- Formaldehyde in Indoor Air 室內甲醛
- Stainless Steel Kitchenware 不銹鋼廚具
- Window Cleaning Safety and Window Cleaning Robots 抹窗安全及抹窗機械人

### Others 其他

- Recall of Cars due to Faulty Airbags 汽車召回—安全氣袋問題
- Flea and Tick Spot-on Products for Pets 寵物除蚤滴劑

\* Published in CHOICE Magazine and subsequently on Shopsmart website. Number in [ ] indicated number of times issued.  
刊載於《選擇》月刊及「精明消費香港遊」網站。[ ] 括弧內數字為刊登次數。

# SURVEYS AND SERVICE STUDY REPORTS

## 調查及服務研究報告

### Market Surveys / Price Surveys 市場調查 / 價格調查

- Annual Supermarket Price Survey 年度超市價格調查
- Cancer Insurance 癌症保險
- Dementia Supporting Services 認知障礙症支援服務
- Endowment Insurance Plan 儲蓄壽險
- Exchange and Refund Policies of Fashion Chain Stores 連鎖服裝店換貨退款政策
- Hotel Booking Websites 網上預訂酒店
- Data Transfer Services for Mobile Phones 手機資料轉移服務
- Mobile Network Service Plans 攜號轉台月費計劃
- Mobile Payment Services 流動支付服務
- Privileged Wealth Management Services 銀行特選理財服務
- Residential Fixed-line Broadband Services 家居固網寬頻計劃
- Textbook Expenditure Survey 教科書購書費調查
- Textbook Price Survey 教科書價格調查
- Textbook Revision Survey 教科書改版調查

### In-depth Studies 深入研究

- Cash Coupons 現金券
- Diamond Rings 鑽石戒指
- Gift Hampers 禮物籃
- Financial Management Tips for the Elderly 長者理財貼士
- Fitness Centre Services 健身中心服務
- Food Banks 食物銀行
- Fraudulent Bank Websites 欺詐銀行網站
- Health Check Packages 健康檢查套餐
- Online Shopping of Fresh Foods 網購鮮貨食品
- Wedding Gown Rental Services 租婚紗禮服服務



# TRADE PRACTICES IN-DEPTH STUDIES AND CONSULTATION PAPERS RESPONDED TO BY THE COUNCIL

## 營商手法深入研究及諮詢文件回應

### In-depth Studies on Trade Practices 營商手法深入研究

- Report on Auto-fuel Price Monitoring  
車用燃油價格監察  
(2016.06.07)
- Online Retail – A Study on Hong Kong Consumer Attitudes, Business Practices and Legal Protection  
網上消費 – 香港消費者態度、營商手法及法律保障的研究  
(2016.11.07)
- 一手住宅物業銷售條例仍有不足《選擇月刊》  
(2016.11.15)
- Consumer Protection of Medical Beauty Services – A New Regulatory Regime  
醫療美容服務的消費保障 – 引入新規管制度  
(2016.12.12)
- 知行不一？可持續消費的醒覺《選擇月刊》  
(2016.12.15)

### Response to Consultation from the Government & Other Public Bodies by the Council

## 諮詢文件回應

- Legislative Council Bills Committee – Medical Registration (Amendment) Bill 2016  
立法會法案委員會 – 2016年醫生註冊（修訂）條例草案  
(2016.04.11)
- Competition Commission – Block Exemption regarding Certain Liner Shipping Agreements  
競爭事務委員會 – 就若干定期班輪協議提出的集體豁免命令申請  
(2016.06.10)
- Transport and Housing Bureau & Transport Department – The Review of the MTR Fare Adjustment Mechanism  
運輸及房屋局及運輸署 – 檢討港鐵票價調整機制  
(2016.08.17)
- Legislative Council Panel on Health Services – Proposed Regulatory Framework for Medical Devices  
立法會衛生事務委員會 – 規管醫療儀器的建議架構  
(2017.02.13)
- Securities and Futures Commission – Proposals to Enhance Asset Management Regulation and Point-of-sale Transparency  
證券及期貨事務監察委員會 – 有關建議加強資產管理業規管及銷售時的透明度  
(2017.02.22)

## A LIST OF EXTERNAL COMMITTEES ATTENDED BY COUNCIL MEMBERS AND STAFF 本會委員及職員參與的外界委員會

- CLP Power - Customer Consultative Group  
中華電力有限公司 - 客戶諮詢小組
- Competition Commission  
競爭事務委員會
- Competition Policy Advisory Group  
競爭政策諮詢委員會
- Consultative Group for Legislative Review of Waterworks Ordinance (WVO) and Waterworks Regulations (WWR)  
水務署 - 檢討《水務設施條例》諮詢小組
- Consultative Group on Voluntary Health Insurance Scheme  
自願醫保計劃諮詢小組
- Department of Health - Pharmacy and Poisons (Listed Sellers of Poisons) Committee  
衛生署 - 藥劑業及毒藥 (列載毒藥銷售商) 委員會
- Department of Justice - Working Group on Class Actions  
律政司 - 集體訴訟工作小組
- Education Bureau - Steering Committee on Selection, Quality Assurance and Review of the e-Textbook Market Development Scheme  
教育局 - 電子教科書市場開拓計劃遴選、質素保證和檢討督導委員會
- Electrical & Mechanical Services Department - Appeal Board Panel (Electricity Ordinance CAP 406)  
機電工程署 - 上訴委員會(電力條例第四百零六章)
- Electrical and Mechanical Services Department - Appeal Board Panel under Energy Efficiency (Labelling of Products) Ordinance Cap 598  
機電工程署 - 上訴委員會能源效益(產品標籤)條例第五百九十八章
- Electrical and Mechanical Services Department - Lift and Escalator Safety Advisory Committee  
機電工程署 - 升降機及自動梯安全諮詢委員會
- Electrical and Mechanical Services Department - Task Force on the Review of the Mandatory Energy Efficiency Labelling Scheme  
機電工程署 - 強制性能源效益標籤計劃檢討專案小組
- Electrical and Mechanical Services Department - Task Force on the Voluntary Energy Efficiency Labelling Scheme  
機電工程署 - 自願性能源效益標籤計劃工作小組
- Estate Agents Authority  
地產代理監管局
- Estate Agents Authority - Finance and Strategic Development  
地產代理監管局 - 財務及策略發展委員會
- Estate Agents Authority - Licensing Committee  
地產代理監管局 - 牌照委員會
- Estate Agents Authority - Practice and Examination Committee  
地產代理監管局 - 執業及考試委員會
- Food and Health Bureau - Committee on Improving Supply Chain of Powdered Formula  
食物及衛生局 - 配方粉供應鏈委員會
- Food and Health Bureau - Expert Committee on Food Safety  
食物及衛生局 - 食物安全專家委員會
- Food and Health Bureau - Steering Committee on Review of Regulation of Private Healthcare Facilities  
私營醫療機構規管檢討督導委員會
- Food and Health Bureau - Tripartite Platform on Amendments to the Medical Registration Ordinance  
食物及衛生局 - 有關修訂《醫生註冊條例》的三方平台
- Food and Health Bureau - Working Group on Legal, Privacy & Security Issues of the Steering Committee on Electronic Health Record Sharing  
食物及衛生局 - 電子健康記錄互通督導委員會 - 法律、私隱及保安問題工作小組
- Hong Kong Accreditation Service - Accreditation Advisory Board  
香港認可處 - 認可諮詢委員會
- Hong Kong Accreditation Service - Users of HKAS Accredited Services Liaison Group  
香港認可處 - 認可服務用戶聯絡小組

- Hong Kong Accreditation Service - Working Party on Accreditation of Product Certification Bodies  
香港認可處 - 產品認證機構認可計劃工作小組
- Hong Kong Accreditation Service - Working Party for Physical and Mechanical Testing  
香港認可處 - 物理及機械測試工作小組
- Hong Kong Federation of Insurers - Insurance Agents Registration Board  
香港保險業聯會 - 保險業代理登記委員會
- Hong Kong Internet Registration Corporation Limited - Consultative and Advisory Panel  
香港互聯網註冊管理有限公司 - 諮詢委員會
- Hong Kong Mediation Accreditation Association Limited - Council Membership  
香港調解資歷評審協會有限公司 - 委員會會員
- Hong Kong Monetary Authority - Banking Consumer Education Taskforce  
香港金融管理局 - 銀行消費者教育工作小組
- Hong Kong Monetary Authority - Deposit-taking Companies Advisory Committee  
香港金融管理局 - 接受存款公司諮詢委員會
- Insurance Authority - Future Task Force of the Insurance Industry  
保險業監管局 - 未來專責小組
- Investor Education Centre - Advisory Committee  
投資者教育中心 - 諮詢委員會
- Judiciary - Advisory Group of the Working Party on Review of Solicitors' Hourly Rates for Party and Party Taxation  
司法機構 - 按「訴訟各方對評基準」評定訟費時律師的每小時收費率之檢討工作小組轄下的諮詢小組
- Judiciary - Chief Justice's Working Party on Review of Solicitors' Hourly Rates for Party and Party Taxation  
司法機構 - 首席法官按「訴訟各方對評基準」評定訟費時律師的每小時收費率之檢討工作小組
- Land Registry - Land Titles Ordinance Steering Committee  
土地註冊處 - 土地業權條例督導委員會
- Law Reform Commission - Sub-committee on Periodical Payments for Future Pecuniary Loss in Personal Injury Cases  
法律改革委員會 - 人身傷害個案中按期支付未來金錢損失賠款小組委員會
- Office of the Communications Authority - Radio Spectrum and Technical Standards Advisory Committee  
通訊事務管理局辦公室 - 無線電頻譜及技術標準諮詢委員會
- Office of the Communications Authority - Telecommunications Regulatory Affairs Advisory Committee  
通訊事務管理局辦公室 - 電訊規管事務諮詢委員會
- Office of the Communications Authority - Telecommunications Users and Consumers Advisory Committee  
通訊事務管理局辦公室 - 電訊服務用戶及消費者諮詢委員會
- Office of the Solicitor - General, Department of Justice, Legal Policy Division - Costs Committee under Section 74 of the Legal Practitioners Ordinance (Cap 159)  
法律政策專員辦公室 律政司 法律政策科 - 香港法例第159章 法律執業者條例第 74條 事務費委員會
- Official Receiver's Office - Services Advisory Committee  
破產管理署 - 服務諮詢委員會
- Quality 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 - Products Advisory Committee  
證券及期貨事務監察委員會 - 產品諮詢委員會
- Tourism Commission - Advisory Committee on Travel Agents  
旅遊事務署 - 旅行代理商諮詢委員會
- Tourism Commission - Travel Industry Compensation Fund Management Board  
旅遊事務署 - 旅遊業賠償基金管理委員會
- Vocational Training Council - Beauty Care & Hairdressing Training Board  
職業訓練局 - 美容及美髮訓練委員會
- Water Supplies Department - Task Force on Voluntary Water Efficiency Labelling Scheme  
水務署 - 用水效益標籤計劃工作小組



# CONSUMER LEGAL ACTION FUND MANAGEMENT COMMITTEE

## 消費者訴訟基金管理委員會

### CHAIRMAN

主席



Mr Samuel CHAN Ka-yan, JP  
陳家殷大律師·太平紳士  
( up to至2016.12.05 )



Mr Selwyn YU Sing-cheung, SC\*  
余承章資深大律師  
( since由2017.02.14 )

### VICE CHAIRMAN

副主席



Dr LO Pui-yin  
羅沛然大律師  
( since由2017.02.14 )



Ms Rebecca CHAN Ching-chu  
陳清珠女士  
( since由2016.12.06 )



Ms Betty CHAN Ka-wai  
陳嘉慧律師



Mr Johnny FEE Chung-ming, JP  
費中明律師·太平紳士  
( since由2016.12.06 )



Mr Richard KHAW Wei-kiang, SC  
許偉強資深大律師  
( since由2016.12.06 )



Mr Alex LAI Ting-hong  
黎庭康律師



Mr Edmond LAM King-fung  
林勁豐律師



Mr Kevin LAM Sze-cay  
林詩棋先生  
( since由2016.12.06 )



Ms Queenie Fiona LAU  
劉恩沛大律師



Dr LUI Wing-cheong  
雷永昌醫生



Prof. Angela NG Lai-ping  
吳麗萍教授  
( up to至2016.12.05 )



Ms Gilly WONG Fung-han  
黃鳳嫻女士



Mr Kenneth WONG Wing-yan  
黃永恩律師  
( up to至2016.12.05 )



Ms Jessica YOUNG Yee-kit  
楊懿潔律師  
( up to至2016.12.05 )

\* Mr Selwyn YU Sing-cheung, SC served as Vice Chairman up to 2017.02.13, and as Chairman since 2017.02.14.  
余承章資深大律師出任副主席至2017.02.13，並由2017.02.14起出任主席。

# ANNUAL REPORT OF THE CONSUMER LEGAL ACTION FUND 2016-17

## 消費者訴訟基金年報2016-17

The Consumer Council is the Trustee of the Consumer Legal Action Fund (the Fund) through a Declaration of Trust executed on 30 November 1994.

消費者委員會是消費者訴訟基金（以下簡稱基金）的信託人。基金於1994年11月30日依據信託聲明成立。

### Purpose

The Fund was established with an initial Government grant of HK\$10 million. A further HK\$10 million was granted by the Government in May 2010. The Fund aims to facilitate easier consumer access to legal remedies by providing legal assistance to consumers, particularly groups of consumers with similar grievances in cases involving significant public interest and injustice. Through granting assistance to eligible cases, the Fund also aims to deter business malpractices and enhance public awareness of consumer rights.

### Administration

The Consumer Council, as the Trustee, is responsible, through a Board of Administrators, for the overall administration and investment of the Fund. The Board of Administrators is in turn, underpinned by a Management Committee. The latter, whose members were appointed by the Commerce and Economic Development Bureau, is responsible for advising on the eligibility and merits of applications seeking assistance from the Fund<sup>1</sup>.

### Operation

It is the function of the Council to help consumers resolve their complaints vis-à-vis the traders concerned by means of conciliation. The Council may, if it considers appropriate or if the complainants so request, refer cases of complaints to the Fund for consideration. Consumers may also apply to the Fund directly for assistance.

Generally, in processing an application for assistance, the Fund, will consider whether all other means of dispute resolution have been exhausted and will assess the case against established eligibility criteria. Such criteria include whether the case involves significant consumer interest; whether a large group of consumers have been or will potentially be adversely affected; whether the case has a reasonable chance of success; whether assistance to the matter concerned can promote the consumer cause and produce deterrent effects on unscrupulous business practices; and whether it is practicable for the Fund to offer timely assistance.

### 目的

基金成立初時獲政府撥款港幣1,000萬元，在2010年5月再獲政府撥款港幣1,000萬元，為尋求法律協助的消費者提供更便捷的途徑，在涉及重大公眾利益和公義的事件上，協助有相似遭遇的消費者循法律途徑追討賠償。基金旨在透過協助符合資格的個案，遏止不當的經營手法，及讓公眾認識消費者的權利。

### 行政管理

作為基金的信託人，本會透過基金執行委員會，處理基金的行政及投資。執行委員會在批核申請個案時，會聽取基金管理委員會的意見，包括申請人是否符合資格，及個案的理據是否充分等。管理委員會成員由商務及經濟發展局委任<sup>1</sup>。

### 基金運作

本會一向致力協助消費者解決他們與商戶之間的糾紛，在適當情況或在投訴人要求下，將個案轉介基金考慮給予協助。此外，消費者亦可直接向基金提出申請。

一般來說，基金在處理申請時，會考慮申請人是否已嘗試其他解決辦法，並根據既定的準則審批申請，這些準則包括，個案是否涉及重大的消費者利益、受影響的消費者是否眾多、是否有合理的勝訴機會、資助是否有利促進消費者權益，及對不當經營手法產生阻嚇作用，以及基金實際上是否可以提供及時的協助等。

<sup>1</sup> See Annex A for the Membership of the Board of Administrators and the Management Committee. 執行委員會及管理委員會的成員名單見附錄甲。

## Deliberation

During the year under review, the Management Committee held 4 meetings and resolved matters by circulation on 9 occasions, while the Board of Administrators resolved matters by circulation on 6 occasions.

Altogether, the Fund considered 10 applications across different categories during the year under review. An application concerning property-related services and another relating to beauty services and products were put on hold pending respectively further conciliation by the Council and further information to be provided by the applicant. The deliberation of these 2 applications would be continued in the next reporting year.

After thorough and careful consideration and deliberation, the Fund declined 7 applications relating to complaints about travel-related services, technology products, car beauty services, property-related services, fitness services and beauty services respectively.

During the reporting period, the Fund has granted assistance to 1 application which is related to loan services.

## Newly Assisted Case

### 1. Money Lender and Loan Broker – Claims of Misrepresentation and Deceit

The assisted consumer was allegedly misled by various representations made by a money lender and a loan broker into borrowing a mortgage loan.

The Fund granted assistance on the grounds that such kind of unfair trade practice was fairly common in the money lending business and also that it involved significant consumer interest. Instructed by the Fund to pursue the claims for the assisted consumer, the solicitors had issued letters before action respectively to the money lender and the loan broker.

## Cases Carried Over from Previous Year

The Fund continued to work on the following cases brought forward from the previous year.

### 1. Beauty Services – Claims of Fraudulent Misrepresentation and Unconscionable Conduct

Judgment in favour of the assisted consumer had been obtained against the defendant companies for fraudulent misrepresentation and unconscionable conduct with regard to a so-called “spokesperson campaign”. However, the judgment remained unsatisfied.

During the reporting period, the solicitors instructed by the Fund successfully objected to the intended deregistration of one of the defendant companies on the ground that there were legal proceedings underway, preventing the company from being dissolved. They also sought to enforce the judgment for the assisted consumer.

## 處理個案

本年度基金管理委員會共舉行了4次會議，另9次以文件通傳方式議決事項。而執行委員會共6次以文件通傳方式議決事項。

年內，基金共審議了10宗涉及不同類別的申請。就其中2宗分別涉及物業相關服務及美容產品與服務的申請，基金暫緩決定；有待本會再次調停的結果及申請人提供更詳細資料，基金將於下一年度再作審議。

經詳細考慮及審議後，基金否決7宗分別涉及旅遊相關服務、科技產品、汽車美容服務、物業相關服務、健身服務及美容服務的申請。

本年度基金提供協助予1宗關於貸款服務的新申請。

## 受資助的新個案

### 1. 放債人與財務中介 - 失實陳述和欺騙的申索

受助消費者指稱因受到涉案放債人與財務中介誤導，而借取按揭貸款。

基金認為這種不良營商手法在有關行業屢見不鮮，為這宗個案提供協助，對消費者保障具有重大意義。受基金委託為受助消費者提出申索的律師，已分別向放債人及財務中介發出「法律行動前信函」。

## 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. 美容服務 - 欺騙性失實陳述及不合情理行為的申索

在基金的協助下，受助消費者已取得勝訴，法院裁定被告公司就其所謂「代言人計劃」所作的欺騙陳述和不合情理行為須負上責任。但是被告公司仍未履行判決命令。

年內，基金委託的律師以法律程序進行中為由，成功反對其中一間被告公司撤銷公司註冊的申請，以阻止該公司解散。同時，協助受助消費者執行法庭的判決。

## 2. Headquarters and Professional Staff Cost Charged by a Management Company of a Residential Housing Estate

Prior to the commencement of the legal proceedings for a declaration on the justifiability of the “headquarters and professional staff costs” charged by the management company, the solicitors instructed by the Fund had negotiated with the legal representatives of the management company over pre-action disclosure of relevant documents and the scope of issues in dispute for the intended proceedings.

During the reporting period, the solicitors instructed by the Fund attended a voluntary inspection of the management company’s financial records and obtained further advice from counsel on the related matters. Preparation for commencement of legal proceedings was underway.

## 3. Dental Services – Failure to Provide or Complete Prepaid Treatment

The 6 assisted consumers had respectively made payment either in part or in full to the dental clinic operated by the defendant companies, that ceased its business before providing or completing the services to them. Judgments in favour of the assisted consumers had been obtained against the defendant companies. But the judgments remained unsatisfied. During the reporting period, the solicitors instructed by the Fund sought to enforce the judgments.

## 4. Beauty Services – Personal Injuries Claim

The assisted consumer had sustained injuries as a result of the beauty treatments negligently performed by a beauty salon.

By the end of the reporting period, the assisted consumer obtained a favourable judgment after trial against the beauty salon which was ordered to pay compensation to the assisted consumer for the injuries and loss arising from the treatments.

## 5. Alleged Misappropriation of Management Fees and Failure to Make Proper Disclosure of Expenses by Management Company of a Residential Housing Estate

The assisted consumer, a purchaser of a first-hand residential unit of the estate in question, claimed that the estate manager had misappropriated the management fees to pay for expenses incurred in handing over the residential units from the developer to the purchasers. The estate manager was also alleged to have failed to make proper disclosure of the estate’s management accounts in respect of other expenses.

During the reporting period, the solicitors instructed by the Fund demanded the estate manager to rectify the alleged problems and advised the assisted consumer on how to exercise his right as an owner to inspect the estate’s books and accounts. Afterwards, given the circumstances, the Fund concluded after deliberation that court action was not the most effective means of resolution in this case and thus terminated the legal assistance.

## 2. 物業相關服務 - 住宅屋苑管理公司收取總部及專業行政人員費用

在向法庭申請有關涉案管理公司收取總部及專業行政人員費用是否具有充分理據之聲明前，基金委託的律師及代表管理公司的律師就法律行動前的文件披露，及擬展開的訴訟所涉及的爭議事項範圍，曾進行商討。

年內，基金委託的律師查閱了由管理公司自願披露的財務文件，就相關事項向大律師徵詢進一步意見，並籌備開展法律行動的工作。

## 3. 牙醫服務 - 未能提供或完成已預繳的療程

這宗個案涉及6名受助消費者。他們分別向涉案的牙醫診所，預繳了全數或部分的療程費用，其後該牙醫診所在提供或完成有關療程之前結業。在基金的協助下，受助消費者已獲得勝訴，法庭命令經營該牙醫診所的被告公司退還所有預繳款項，但被告公司仍未作出退款。在本報告期內，基金委託的律師協助受助消費者執行法院的裁決。

## 4. 美容服務 - 人身傷害的申索

受助消費者在涉案美容院接受美容服務時受傷。

報告期完結時，法庭經審訊後宣判受助消費者勝訴，命令涉案美容院為受助消費者的人身傷害及損失作出賠償。

## 5. 物業相關服務 - 涉嫌挪用管理費及未有妥善披露管理開支

受助消費者是涉案屋苑某單位的一手買家，他指稱物業管理公司挪用管理費，用作支付屋苑單位從發展商交予一手買家時所招致的開支，他並指稱管理公司未有妥善披露屋苑管理基金其他支出的帳目。

在本報告期內，基金委託的律師已向管理公司提出要求，就指稱的問題作出修正；另一方面，基金委託的律師亦建議受助消費者如何行使業主的權力以索取及查閱屋苑的帳目。其後，鑒於相關情況，基金經討論後，認為訴訟並非最有效解決有關問題的辦法，因此終止給予這宗個案的協助。



## Statistics

Since its establishment and up until the year under review, the Fund has received a total of 1,329 applications and has granted assistance to 700 applications<sup>2</sup>.

## Finance

The Fund's income is derived from:

- (a) investing the capital sum in fixed deposits;
- (b) charging applicants a fee of HK\$100 each for cases within the jurisdiction of the Small Claims Tribunal and HK\$1,000 each for other court cases;
- (c) recovering legal costs from defendants in successful cases; and
- (d) receiving from each successful case a contribution of 10% of the benefits gained by the assisted consumer.

As at 31 March 2017, the Fund had a balance of approximately HK\$8.94 million<sup>3</sup>.

## Acknowledgements

During the year under review, Mr Samuel CHAN Ka-yan, JP, Chairman, as well as 3 Members, Prof. Angela NG Lai-ping, Mr Kenneth WONG Wing-yan and Ms Jessica YOUNG Yee-kit retired from the Management Committee. Ms Rebecca CHAN Ching-chu, Mr Johnny FEE Chung-ming, JP, Mr Richard KHAW Wei-kiang, SC and Mr Kevin LAM Sze-cay joined as new Members.

To Mr Samuel CHAN Ka-yan, JP, Prof. Angela NG Lai-ping, Mr Kenneth WONG Wing-yan and Ms Jessica YOUNG Yee-kit, the Fund wishes to express its heartfelt thanks for their staunch support and invaluable contributions. It also welcomes the 4 new Members.

Last but not least, the Council would like to express gratitude to members of the Board of Administrators and the Management Committee, and to all those who have rendered assistance, including counsel and solicitors engaged by the Fund, for all their efforts and contributions to the Fund throughout the year. We are also very grateful to the Government for the financial support to the Fund.

## 統計

由成立至今，基金共接獲1,329宗申請，其中700宗申請獲基金協助<sup>2</sup>。

## 財務狀況

基金的收入來源如下：

- (a) 利用資金作定期儲蓄收取利息；
- (b) 向申請人收取費用：小額錢債審裁處案件每宗收取港幣100元，其他案件每宗收取港幣1,000元；
- (c) 成功個案中被告人賠償的訟費；及
- (d) 受助消費者勝訴後，基金從他們所獲取的金額中收取一成，作為分擔費用。

截至2017年3月31日止，基金結餘約港幣894萬元<sup>3</sup>。

## 鳴謝

年內，陳家殷大律師，太平紳士卸任基金的管理委員會主席；另吳麗萍教授、黃永恩律師及楊懿潔律師卸任管理委員會委員。而陳清珠女士、費中明律師，太平紳士、許偉強資深大律師及林詩棋先生則加入成為新委員。

衷心感謝陳家殷大律師，太平紳士、吳麗萍教授、黃永恩律師及楊懿潔律師一直對基金的支持和寶貴貢獻，並歡迎4位新委員。

最後，本會謹向基金兩個委員會的成員，及曾經協助基金順利運作的各界人士，包括基金聘請的大律師和律師等致謝，感激他們在年內為基金付出的努力和貢獻。本會亦非常感謝政府在財政上對基金的支持。

<sup>2</sup> See Annex B for the statistics of applications for the Fund. 基金申請個案統計見附錄乙。

<sup>3</sup> See Annex C for the Fund's Auditor's Report and Financial Statements for the period under review. 基金本年度的核數師報告及財務報表見附錄丙。

## CONSUMER LEGAL ACTION FUND BOARD OF ADMINISTRATORS 消費者訴訟基金執行委員會

### Chairman 主席

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

### Vice Chairman 副主席

Mr Philip LEUNG Kwong-hon 梁光漢先生

### Members 委員

Dr Raymond LEUNG Siu-hong 梁少康博士

Prof. Angela NG Lai-ping 吳麗萍教授

Ms Gilly WONG Fung-han 黃鳳嫻女士

## CONSUMER LEGAL ACTION FUND MANAGEMENT COMMITTEE 消費者訴訟基金管理委員會

### Chairman 主席

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士 ( up to至 2016.12.05 )

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師 ( since由 2017.02.14 )

### Vice Chairman 副主席

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師 ( up to至 2017.02.13 )

Dr LO Pui-yin 羅沛然大律師 ( since由 2017.02.14 )

### Members 委員

Ms Rebecca CHAN Ching-chu 陳清珠女士 ( since由 2016.12.06 )

Ms Betty CHAN Ka-wai 陳嘉慧律師

Mr Johnny FEE Chung-ming, JP 費中明律師，太平紳士 ( since由 2016.12.06 )

Mr Richard KHAW Wei-kiang, SC 許偉強資深大律師 ( since由 2016.12.06 )

Mr Alex LAI Ting-hong 黎庭康律師

Mr Edmond LAM King-fung 林勁豐律師

Mr Kevin LAM Sze-cay 林詩棋先生 ( since由 2016.12.06 )

Ms Queenie Fiona LAU 劉恩沛大律師

Dr LUI Wing-cheong 雷永昌醫生

Prof. Angela NG Lai-ping 吳麗萍教授 ( up to至 2016.12.05 )

Ms Gilly WONG Fung-han 黃鳳嫻女士

Mr Kenneth WONG Wing-yan 黃永恩律師 ( up to至 2016.12.05 )

Ms Jessica YOUNG Yee-kit 楊懿潔律師 ( up to至 2016.12.05 )

## APPLICATIONS FOR CONSUMER LEGAL ACTION FUND

### 消費者訴訟基金申請個案統計

Number of applications received since 30 November 1994 自1994年11月30日以來, 基金接獲的申請數目	1,329
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Problem solved during application 在申請期間問題已獲解決	175
Under consideration 仍在考慮中	11
Assistance granted 獲基金批予協助之申請	700

Compensation recovered 獲得賠償	
• out-of-court settlement 庭外和解	192
• judgment obtained 經勝訴獲取	18
Not pursued further 未再跟進	
• no recovery prospect 因無賠償可能	465
• application withdrawn 因申請撤回	6
• terminated by the Fund 被基金終止	8
Referred to Legal Aid 轉交法律援助署	1
In process 在處理中	10

Referred to Council for Policy Consideration 轉交消委會作政策處理	3
Referred to Council for Conciliation/Monitoring 轉交消委會斡旋/監察	10
Assistance declined 不接納申請	430

# INDEPENDENT AUDITOR'S REPORT 獨立核數師報告書

## TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

### Opinion

We have audited the financial statements of Consumer Legal Action Fund (the "Fund") set out on pages 108 to 117, which comprise the statement of financial position as at 31 March 2017, and the income and expenditure statement, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements give a true and fair view of the state of the Fund's affair as at 31 March 2017, and of its deficit and its cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards ("HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA").

### Basis for Opinion

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

### Other Information

The Board of Administrators of the Fund are responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

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

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

### Responsibilities of Board of Administrators for the Financial Statements

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

In preparing the financial statements, the Board of Administrators are responsible for assessing the Fund's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Administrators either intend to liquidate the Fund or to cease operations, or have no realistic alternative but to do so.

The Board of Administrators are responsible for overseeing the Fund's financial reporting process.

## 致消費者訴訟基金受託人

(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

### 意見

本核數師(以下簡稱「我們」)已完成審核消費者訴訟基金(「基金」)列載於第108頁至第117頁的財務報表,包括於二零一七年三月三十一日的財務狀況報表,及截至該日止年度的收支結算表、權益變動表和現金流量表,以及財務報表附註(包括主要會計政策概要)。

我們認為,上述財務報表均已根據香港會計師公會頒布的《香港財務報告準則》,真實而公平地反映基金於二零一七年三月三十一日的事務狀況以及基金截至該日止年度的虧損及現金流量。

### 意見的基礎

我們已根據香港會計師公會頒布之香港審核準則進行審計。我們在該等準則下承擔之責任於本報告「核數師就審核財務報表承擔之責任」一節中進一步闡述。根據香港會計師公會之《專業會計師道德守則》(以下簡稱「守則」),我們獨立於基金,且我們已按照守則履行其他道德責任。我們相信,我們所獲得的審核證據能充分及適當地為我們的意見提供依據。

### 其他資料

基金執行委員會對其他資料負責。其他資料包括年報所載的資料,但不包括財務報表及我們就此編製的核數師報告。

我們對財務報表的意見不涵蓋其他資料,我們亦不對該等其他資料發表任何形式的鑒證結論。

就我們對財務報表的審核而言,我們的責任是閱讀其他資料,在此過程中,考慮其他資料是否與有關財務報表或我們在審核過程中所瞭解的情況存在重大抵觸或者似乎存在重大錯誤陳述的情況。基於我們已執行的工作,如果我們認為其他資料存在重大錯誤陳述,我們須報告該事實。在此方面,我們沒有任何須報告之事項。

### 基金執行委員會就財務報表須承擔的責任

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

在編製綜合財務報表時,基金執行委員會負責評估基金持續經營的能力,並在適用情況下披露與持續經營有關的事項,以及使用持續經營為會計基礎,除非執行委員會有意將基金清盤或停止經營,或別無其他實際的替代方案。

基金執行委員會負責監督基金的財務報告流程。

# INDEPENDENT AUDITOR'S REPORT 獨立核數師報告書

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND - continued  
(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

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

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

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

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

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

**Deloitte Touche Tohmatsu**  
Certified Public Accountants  
Hong Kong  
7 August 2017

致消費者訴訟基金受託人 — 續

(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

## 核數師就審核財務報表承擔之責任

我們的目標是對財務報表整體是否不存在由於欺詐或錯誤而導致的重大錯誤陳述取得合理保證，並按照議定的聘用條款，僅出具納入我們意見的核數師報告，除此之外，本報告並無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何法律責任。合理保證屬高度保證，但不能保證按照香港審核準則進行的審核，在某一重大錯誤陳述存在時總能發現。錯誤陳述可由欺詐或錯誤引起，如果合理預期它們單獨或匯總起來可能影響財務報表使用者依賴此等財務報表所作出的經濟決定，則有關的錯誤陳述可被視作重大。

在根據《香港審核準則》進行審核的過程中，我們於整個審核過程中運用專業判斷，並保持專業懷疑態度。我們亦：

- 識別及評估財務報表由於欺詐或錯誤而導致之重大錯誤陳述風險，設計及執行審核程序以應對該等風險，以及獲取充分及適當審核憑證為我們的意見提供基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、虛假陳述或僭越內部控制，故因未能發現欺詐而導致之重大錯誤陳述風險高於因未能發現錯誤而導致之重大錯誤陳述風險；
- 瞭解有關審核之內部控制，以設計在各類情況下適當之審核程序，但並非旨在對基金內部控制之成效發表意見；
- 評估執行委員所採用會計政策之恰當性及作出會計估計及相關披露之合理性；
- 總結執行委員採用持續經營會計基礎是否恰當，並根據已獲得的審核憑證，總結是否存在重大不明朗因素涉及可能令基金之持續經營能力嚴重成疑之事件或情況。倘我們得出結論認為存在重大不明朗因素，我們須於核數師報告中提請使用者注意財務報表內之相關披露，或倘相關披露不足，則修訂我們的意見。我們的結論以截至核數師報告日期所獲得的審核憑證為基礎。然而，未來事件或情況可能導致基金不再持續經營；及
- 評估財務報表（包括披露）之整體列報方式、結構和內容，以及財務報表是否中肯反映相關交易和事項。

我們與管治人員溝通（其中包括）審核工作之計劃範圍、時間安排及重大審核發現，包括我們於審核期間識別出內部控制之任何重大缺陷。

**德勤·關黃陳方會計師行**  
執業會計師  
香港  
二零一七年八月七日

## INCOME AND EXPENDITURE STATEMENT 收支結算表

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

		NOTE 附註	2017 二零一七年 HK\$ 港元	2016 二零一六年 HK\$ 港元
<b>Income</b>	<b>收入</b>			
Bank interest income	銀行利息收入		113,556	107,941
Application fee from assisted consumers	受助消費者申請費		8,800	3,600
Sundry income	雜項收入		-	190,075
			<u>122,356</u>	<u>301,616</u>
Less:	減:			
<b>Expenditure</b>	<b>支出</b>			
Auditor's remuneration	核數師酬金		15,300	14,900
Administrative service expenses	行政服務支出	8	1,822,000	2,003,000
Bank charges	銀行費用		4,030	3,320
Legal fees for assisted consumers	受助消費者律師費		619,861	911,784
Sundry expenses	雜項支出		4,413	4,873
			<u>2,465,604</u>	<u>2,937,877</u>
<b>Deficit for the year</b>	<b>本年度虧損</b>		<u>(2,343,248)</u>	<u>(2,636,261)</u>

## STATEMENT OF FINANCIAL POSITION 財務狀況表

AT 31 MARCH 2017 於二零一七年三月三十一日

		NOTES 附註	2017 二零一七年 HK\$ 港元	2016 二零一六年 HK\$ 港元
<b>Current assets</b>	<b>流動資產</b>			
Interest and other receivables	利息及其他應收賬款		41,868	37,492
Bank balances	銀行結餘	6	<u>11,272,391</u>	<u>13,452,587</u>
			<u>11,314,259</u>	<u>13,490,079</u>
<b>Current liabilities</b>	<b>流動負債</b>			
Accounts payable and accrued expenses	應付賬款及應計費用		550,123	201,695
Amount due to the Trustee	應付受託人款項	7	<u>1,822,000</u>	<u>2,003,000</u>
			<u>2,372,123</u>	<u>2,204,695</u>
<b>Net current assets</b>	<b>流動資產淨值</b>		<u>8,942,136</u>	<u>11,285,384</u>
<b>Capital and reserve</b>	<b>資本及儲備</b>			
Capital	資本		20,000,000	20,000,000
Accumulated deficit	累積虧損		<u>(11,057,864)</u>	<u>(8,714,616)</u>
			<u>8,942,136</u>	<u>11,285,384</u>

The financial statements on pages 108 to 117 were approved and authorised for issue by the Board of Administrators on 7 August 2017 and are signed on its behalf by:

載於第 108 至 117 頁的財務報表已於二零一七年八月七日獲執行委員會批准並授權發布，並由下列代表簽署：

Prof. Wong Yuk-shan  
黃玉山教授  
ADMINISTRATOR  
執行委員

Ms. Gilly Wong Fung-han  
黃鳳嫻女士  
ADMINISTRATOR  
執行委員

## STATEMENT OF CHANGES IN EQUITY 權益變動表

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

		Capital 資本 HK\$ 港元	Accumulated deficit 累積虧損 HK\$ 港元	Total 總額 HK\$ 港元
At 1 April 2015	於二零一五年四月一日	20,000,000	(6,078,355)	13,921,645
Deficit for the year	本年度虧損	-	(2,636,261)	(2,636,261)
At 31 March 2016	於二零一六年三月三十一日	20,000,000	(8,714,616)	11,285,384
Deficit for the year	本年度虧損	-	(2,343,248)	(2,343,248)
At 31 March 2017	於二零一七年三月三十一日	<u>20,000,000</u>	<u>(11,057,864)</u>	<u>8,942,136</u>



## STATEMENT OF CASH FLOWS 現金流量表

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

		2017 二零一七年 HK\$ 港元	2016 二零一六年 HK\$ 港元
<b>Operating activities</b>	<b>營運活動</b>		
Deficit for the year	年度虧損	(2,343,248)	(2,636,261)
Adjustment for:	就下列項目作出調整：		
Bank interest income	銀行利息收入	<u>(113,556)</u>	<u>(107,941)</u>
Operating cash flows before movements in working capital	營運資金變動前之經營現金流量	(2,456,804)	(2,744,202)
Decrease in amount due to the Trustee	應付受託人款項之減少	(181,000)	(707,000)
Increase in accounts payable and accrued expenses	應付賬款及應計費用增加	<u>348,428</u>	<u>184,101</u>
<b>Net cash used in operating activities</b>	<b>營運活動所用之現金淨額</b>	<u>(2,289,376)</u>	<u>(3,267,101)</u>
<b>Investing activities</b>	<b>投資活動</b>		
Interest received	已收利息	109,180	120,748
Placement in time deposits with original maturity over three months	存入原到期日逾三個月之定期存款	(106,070)	(9,876,931)
Withdrawal of time deposit with original maturity over three months	提取原到期日逾三個月之定期存款	<u>-</u>	<u>4,162,218</u>
<b>Net cash from (used in) investing activities</b>	<b>投資活動產生(所用)之現金淨額</b>	<u>3,110</u>	<u>(5,593,965)</u>
<b>Net decrease in cash and cash equivalents</b>	<b>現金及現金等值項目淨額減少</b>	(2,286,266)	(8,861,066)
<b>Cash and cash equivalents at beginning of the year</b>	<b>於本年初之現金及現金等值項目</b>	<u>3,730,599</u>	<u>12,591,665</u>
<b>Cash and cash equivalents at end of the year</b>	<b>於本年底之現金及現金等值項目</b>	<u>1,444,333</u>	<u>3,730,599</u>
<b>Total bank balances represented by:</b>	<b>銀行結餘總額折合為：</b>		
Time deposits with original maturity over three months	原到期日逾三個月之定期存款	9,828,058	9,721,988
Cash and cash equivalents	現金及現金等值項目	<u>1,444,333</u>	<u>3,730,599</u>
		<u>11,272,391</u>	<u>13,452,587</u>

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

## 1. OBJECTIVES AND OPERATION OF THE FUND

The Consumer Legal Action Fund (the "Fund") was established on 30 November 1994 under a Deed of Trust with the Consumer Council as the trustee (the "Trustee") for the purpose of offering financial assistance to consumers in seeking legal redress, remedies and protection. The Government of the Hong Kong Special Administrative Region (the "HKSAR") has granted a sum of HK\$10 million as initial capital to the Fund. The capital should be repayable to the HKSAR upon termination. Additional capital amounting to HK\$10 million was further injected by the HKSAR to the fund on 6 September 2010 increasing the capital to HK\$20 million.

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

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

## 2. APPLICATION OF NEW AND AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs")

### *Amendments to HKFRSs that are mandatorily effective for the current year*

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

Amendments to HKFRSs	Annual Improvements to HKFRSs 2012 - 2014 Cycle
Amendments to HKFRS 10, HKFRS 12 and HKAS 28	Investment Entities: Applying the Consolidation Exception
Amendments to HKFRS 11	Accounting for Acquisitions of Interests in Joint Operations
Amendments to HKAS 1	Disclosure Initiative
Amendments to HKAS 16 and HKAS 38	Clarification of Acceptable Methods of Depreciation and Amortisation
Amendments to HKAS 16 and HKAS 41	Agriculture: Bearer Plants
Amendments to HKAS 27	Equity Method in Separate Financial Statements

The application of the amendments to HKFRSs in the current year has had no material impact on the Fund's financial performance and positions for the current year and prior period and/or on the disclosures set out in these financial statements.

## 1. 基金目標及營運

消費者訴訟基金(「基金」)根據信託聲明於一九九四年十一月三十日成立,消費者委員會為其受託人(「受託人」),目的是為消費者提供經濟援助,循法律途徑尋求賠償、補償及保障,並由香港特別行政區政府(以下簡稱「香港特區政府」)撥款一千萬港元作為基金的初期資本。此資本在基金終止運作時應歸還香港特區政府。香港特區政府於二零一零年九月六日再次為基金注入總額達一千萬港元之額外資本,令總資本增加至兩千萬港元。

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

本財務報表以港元列出,港元亦是基金之功能貨幣。

## 2. 採納新訂及經修訂之香港財務報告準則(「香港財務報告準則」)

### *於本年度強制生效之經修訂香港財務報告準則*

本年度內,基金已首次採納由香港會計師公會頒布的以下《香港財務報告準則》(修訂本):

《香港財務報告準則》(修訂本)	《香港財務報告準則》二零一二年至二零一四年週期之年度改進
《香港財務報告準則》第 10 號、第 12 號及《香港會計準則》第 28 號(修訂本)	投資實體:豁免綜合報表的應用
《香港財務報告準則》第 11 號(修訂本)	收購合營業務權益之會計處理
《香港會計準則》第 1 號(修訂本)	披露動議
《香港會計準則》第 16 號及第 38 號(修訂本)	澄清折舊及攤銷的可接受方法
《香港會計準則》第 16 號及第 41 號(修訂本)	農業:生產性植物
《香港會計準則》第 27 號(修訂本)	獨立財務報表之權益法

本年度採納的香港財務報告準則修訂本對基金於本年度及先前年度的財務表現與狀況及/或該等財務報表所載的披露資料概無重大影響。

## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

## 2. APPLICATION OF NEW AND AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS (“HKFRSs”) - continued

***New and amendments to HKFRSs in issue but not yet effective***

The Fund has not early applied the following new and amendments to HKFRSs have been issued which are not yet effective:

HKFRS 9	Financial Instruments <sup>1</sup>
HKFRS 15	Revenue from Contracts with Customers and the related Amendments <sup>1</sup>
HKFRS 16	Leases <sup>2</sup>
Amendments to HKFRSs	Annual Improvements to HKFRSs 2014 - 2016 Cycle <sup>3</sup>
Amendments to HKFRS 2	Classification and Measurement of Share-based Payment Transactions <sup>1</sup>
Amendments to HKFRS 4	Applying HKFRS 9 Financial Instruments with HKFRS 4 Insurance Contracts <sup>1</sup>
Amendments to HKFRS 10 and HKAS 28	Sale or Contribution of Assets between an Investor and its Associate or Joint Venture <sup>4</sup>
Amendments to HKAS 7	Disclosure Initiative <sup>5</sup>
Amendments to HKAS 12	Recognition of Deferred Tax Assets for Unrealised Losses <sup>5</sup>
Amendments to HKAS 40	Transfers of Investment Property <sup>1</sup>

<sup>1</sup> Effective for annual periods beginning on or after 1 January 2018

<sup>2</sup> Effective for annual periods beginning on or after 1 January 2019

<sup>3</sup> Effective for annual periods beginning on or after 1 January 2017 or 1 January 2018, as appropriate

<sup>4</sup> Effective for annual periods beginning on or after a date to be determined

<sup>5</sup> Effective for annual periods beginning on or after 1 January 2017

The Board of Administrators of the Fund anticipate that the application of the new and amendments to HKFRSs will have no material impact on the financial statements.

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

***已頒布但尚未生效之新訂及經修訂香港財務報告準則***

基金並未提早採納下列已頒布但尚未生效之新訂及經修訂之香港財務報告準則：

《香港財務報告準則》第 9 號	金融工具 <sup>1</sup>
《香港財務報告準則》第 15 號	客戶合約收入及相關修訂 <sup>1</sup>
《香港財務報告準則》第 16 號	租賃 <sup>2</sup>
《香港財務報告準則》(修訂本)	《香港財務報告準則》二零一四年至二零一六年週期之年度改進 <sup>3</sup>
《香港財務報告準則》第 2 號(修訂本)	以股份為基礎付款交易的分類及計量 <sup>1</sup>
《香港財務報告準則》第 4 號(修訂本)	《香港財務報告準則》第 9 號「金融工具」於《香港財務報告準則》第 4 號「保險合約」的應用 <sup>1</sup>
《香港財務報告準則》第 10 號及《香港會計準則》第 28 號(修訂本)	投資者與其聯營企業及合營企業之間的資產出售或注資 <sup>4</sup>
《香港會計準則》第 7 號(修訂本)	披露計劃 <sup>5</sup>
《香港會計準則》第 12 號(修訂本)	就未變現虧損確認遞延稅項資產 <sup>5</sup>
《香港會計準則》第 40 號(修訂本)	轉移投資物業 <sup>1</sup>

<sup>1</sup> 於二零一八年一月一日或其後開始之年度期間生效

<sup>2</sup> 於二零一九年一月一日或其後開始之年度期間生效

<sup>3</sup> 於二零一七年一月一日或二零一八年一月一日或之後開始之年度期間生效(如適用)

<sup>4</sup> 生效日期尚未釐定

<sup>5</sup> 於二零一七年一月一日或其後開始之年度期間生效

基金執行委員會預期，應用新訂及經修訂之《香港財務報告準則》對財務報表並無重大影響。

# NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

## 3. SIGNIFICANT ACCOUNTING POLICIES

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

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

### Revenue recognition

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

### Cost of financial assistance

All costs connected with the provision of financial assistance rendered to consumers are recorded on an accrual basis and charged against income and expenditure account in the period incurred. Any costs recoverable from assisted consumers are recorded as income upon receipt.

### Financial instruments

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

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

### **Financial assets**

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

### *Effective interest method*

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

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

## 3. 主要會計政策

本財務報表乃根據香港會計師公會頒布之香港財務報告準則編製而成。

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

### 收入確認

金融資產之利息收入於經濟利益可能流向基金，且收入金額能可靠地計量時作出確認。利息收入以時間基準按尚餘的本金及適用的實際利率累算，該實際利率是在金融資產的預計期限內估計的未來現金收入，準確貼現至初步確認資產的賬面淨額時所用的利率。

### 財務資助費用

為消費者提供財務資助的所有有關費用按權責發生制記錄，並在該等費用發生期間的收支結算表內扣除。任何從受助消費者處收回的費用，在收到付款時以收入入賬確認。

### 金融工具

金融資產及金融負債於基金會成為工具合約條文的訂約方時予以確認。

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

### **金融資產**

金融資產劃分為貸款及應收賬款。有關分類乃根據金融資產的性質及目的，並於初步確認時釐定。所有金融資產之一般交易按交易日基準確認及註銷。金融資產之一般交易是指根據市場規則或慣例確立之時限內進行資產交付的金融資產交易。

### *實際利率法*

實際利率法是計算債務工具之攤銷成本及按有關期間攤分利息收入之方法。實際利率指按財務資產預計可使用期限或較短期限（如適用），將估計的未來現金收入（包括所有已付或已收的費用，而這些費用構成實際利率、交易成本及其他溢價或折讓的組成部分）準確貼現至初步確認時的賬面淨值額的所用利率。

債務工具之利息收入是按實際利率基準確認。

## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

### 3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

#### Financial assets - continued

##### Loans and receivables

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

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

##### Impairment on financial assets

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

Objective evidence of impairment could include:

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

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

#### Financial liabilities

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

Financial liabilities (including accounts payable and accrued expenses, and amount due to the Trustee) are subsequently measured at amortised cost, using the effective interest method.

##### Effective interest method

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

Interest expense is recognised on an effective interest basis.

### 3. 主要會計政策 — 續

金融工具 — 續

#### 金融資產 — 續

##### 貸款及應收賬款

貸款及應收賬款是指金額固定或可確定，且未在交投暢旺的市場上市的非衍生金融資產。貸款及應收賬款（包括利息、其他應收款項和銀行結餘）在初步確認後，會採用實際利率法以攤銷成本進行計算，再扣除已確認的減值虧損（參閱下文有關金融資產減值的會計政策）。

除利息微少的短期應收賬款外，利息收入按實際利率確認。

##### 金融資產減值

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

客觀證據顯示有減值必要的情形包括：

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

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

#### 金融負債

金融負債是根據所訂立合約安排的性質及金融負債之定義進行分類。

金融負債（包括應付賬款及累計費用和應付受託人款項）採用實際利率法以攤銷成本計算。

##### 實際利率法

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

利息支出按實際利率確認。

## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

### 3. SIGNIFICANT ACCOUNTING POLICIES - continued

#### Financial instruments - continued

#### Derecognition

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

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

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

### 4. CAPITAL RISK MANAGEMENT

The capital structure of the Fund consists of capital from HKSAR and accumulated surplus, if any.

The HKSAR has granted a sum of HK\$20 million as capital to the Fund. The Board of Administrators of the Fund manages the Fund's capital to ensure that the Fund will be able to continue as a going concern. The overall strategy of capital management remains unchanged from prior year.

### 5. FINANCIAL INSTRUMENTS

#### a. Categories of financial instruments

		2017 二零一七年 HK\$ 港元	2016 二零一六年 HK\$ 港元
<b>Financial assets</b>	<b>金融資產</b>		
Loans and receivables (including cash and cash equivalents)	貸款及應收款項 (包括現金及現金等值項目)	11,314,259	13,490,079
<b>Financial liabilities</b>	<b>金融負債</b>		
Financial liabilities at amortised cost	以攤銷成本計量的金融負債	2,372,123	2,204,695

#### b. Financial risk management objectives and policies

The Fund's major financial instruments include interest and other receivables, bank balances, accounts payable and accrued expenses, and amount due to the Trustee.

The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The Board of Administrators of the Fund manages and monitors these exposures to ensure appropriate measures are implemented on a timely and effective manner.

### 3. 主要會計政策 — 續

#### 金融工具 — 續

#### 註銷

只有當從資產獲得現金流量的合約權利屆滿，或金融資產及其擁有權的幾乎全部風險及回報被轉讓予另一實體時，該金融資產才會被註銷。如基金不轉讓或保留擁有權的幾乎全部風險及回報，並繼續控制被轉讓資產，則基金繼續在持續參與的範圍內確認此資產，並確認相關負債。

當金融資產被整體註銷時，該項資產的賬面值與已收和應收代價及於其他綜合收入確認並於權益中累積之累計損益總額的差額在收支結算表中確認。

當且僅當基金責任被解除、取消或屆滿時，金融負債才會被註銷。已被註銷的金融負債的賬面值與已付和應付代價之間的差額會於收支結算表內確認。

### 4. 資本風險管理

本基金的資本由香港特區政府注入的資本及累積盈餘 (如有) 組成。

香港特區政府已撥款兩千萬港元作為基金資本。基金執行委員會對基金資本進行管理，以確保本基金能夠持續經營。資本管理之整體策略與去年相同。

### 5. 金融工具

#### 甲. 金融工具類別

#### 乙. 金融風險管理目標及政策

本基金之主要金融工具包括利息及其他應收賬款、銀行結餘、應付賬款及累計開支以及應付受託人款項。

該等金融工具相關之風險及如何降低該些風險之政策載於下文。基金執行委員會管理及監察該等風險，以確保能按時且有效採取適當措施。

## NOTES TO THE FINANCIAL STATEMENTS 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2017 截至二零一七年三月三十一日止年度

### 5. FINANCIAL INSTRUMENTS - continued

#### b. Financial risk management objectives and policies - continued

##### Credit risk

The credit risk on liquid funds is limited because majority of the counterparties are banks with high credit ratings.

##### Market risk

##### Foreign exchange risk

The Fund's functional currency is Hong Kong dollars since the transactions are mainly denominated in Hong Kong dollars. Accordingly, the Board of Administrators of the Fund considers the foreign exchange risk is not significant.

##### Interest rate risk

The Fund has no significant interest rate risk as it does not have any interest-bearing financial assets or financial liabilities other than cash placed with financial institutions.

##### Liquidity risk

The Fund is exposed to minimal liquidity risk as the Board of Administrators closely monitors its cash flow.

The earliest date on which the undiscounted cash flows of financial liabilities, representing non-interest bearing financial liabilities of the Fund, can be required to pay is 3 months or less.

#### c. Fair value

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

The Board of Administrators of the Fund considers that the carrying values of financial assets and financial liabilities recorded at amortised cost in the financial statements approximate their fair values.

### 6. BANK BALANCES

Bank balances comprise cash and short-term deposits with an original maturity of three months or less and time deposits of HK\$9,828,058 (2016: HK\$9,721,988) with an original maturity over three months, and carry interest at market rates which ranged from 0.3% to 1.15% (2016: 0.35% to 1.25%) per annum.

### 7. AMOUNT DUE TO THE TRUSTEE

The amount represents administrative service expenses payable to the Trustee, details of which are set out in note 8. The amount is unsecured, interest-free and repayable on demand.

### 8. RELATED PARTY TRANSACTIONS

During the year, the Fund incurred administrative service expenses amounted to HK\$1,822,000 (2016: HK\$2,003,000) for the administrative service and office support (comprising salary costs and attributable overheads) provided to the Fund. The recharge by the Trustee is in accordance with the provision of the Trust Deed governing the Fund and approved by both the Council and the Board of Administrators of the Fund.

### 5. 金融工具 — 續

#### 乙. 金融風險管理目標及政策 — 續

##### 信貸風險

由於大部份交易對象是具有良好信貸評級的銀行，故此流動資金的信貸風險有限。

##### 市場風險

##### 外匯風險

由於基金交易主要以港元計價，其功能貨幣為港元。故此，基金執行委員會認為外匯風險不屬重大。

##### 利率風險

由於基金並無任何附息金融資產或存放在金融機構的現金之外的金融負債，因此基金並無重大利率風險。

##### 流動資金風險

基金執行委員會會密切監察其現金流狀況，故本基金承受的流動資金風險已降至最低。

基金的金融負債未貼現現金流量以無息金融負債顯示，而最早付款日期為三個月或以內。

#### 丙. 公平價值

金融資產及金融負債之公平價值乃根據公認定價模式，按照貼現現金流量分析而確定。

基金執行委員會認為，在財務報表中按攤銷成本入賬的金融資產及金融負債之賬面值與其公平值相若。

### 6. 銀行結餘

銀行結餘包括現金及原定到期日為三個月或以內的短期存款，以及原定到期日超過三個月之定期存款 9,828,058 港元 (二零一六年：9,721,988 港元)，該存款之利率根據每年 0.3% 至 1.15% (二零一六年：0.35% 至 1.25%) 的市場利率計算。

### 7. 應付受託人款項

本金額為應付受託人的行政服務支出，詳情載於附註 8。此金額為無抵押、免息及按需償還。

### 8. 關聯方交易

年內，基金就獲提供的行政服務和辦公室支援 (包括薪金支出及相關開銷) 須支付管理服務費用 1,822,000 港元 (二零一六年：2,003,000 港元)。該受託人的再收費乃根據信託聲明中的規限基金之條款，並經委員會與基金執行委員會批核。

## CONSUMER ADVICE CENTRES 消費者諮詢中心

Consumer Complaint & Enquiry Hotline  
消費者投訴及諮詢熱線

2929 2222

### Hong Kong 香港區

#### North Point Consumer Advice Centre

Room 1410, 14/F, Kodak House II  
39 Healthy Street East, North Point

北角諮詢中心

北角健康東街39號柯達大廈二期14樓1410室

### Kowloon 九龍區

#### Shamshuipo Consumer Advice Centre

G/F, Cheung Sha Wan Government Offices Building  
303 Cheung Sha Wan Road

深水埗諮詢中心

長沙灣道303號長沙灣政府合署地下

#### Tsimshatsui Consumer Advice Centre

G/F, Consumer Council Resource Centre  
3 Ashley Road, Tsimshatsui

尖沙咀諮詢中心

尖沙咀亞士厘道3號

消費者委員會資源中心地下

#### Wong Tai Sin Consumer Advice Centre

Unit 201, 2/F, Lung Cheung Office Block  
138 Lung Cheung Road, Wong Tai Sin

黃大仙諮詢中心

黃大仙龍翔道138號龍翔辦公大樓2樓201室

### New Territories 新界區

#### Shatin Consumer Advice Centre

Room 442, 4/F,  
Shatin Government Offices  
1 Sheung Wo Che Road, Shatin

沙田諮詢中心

沙田上禾輦路1號

沙田政府合署4樓442室

#### Tuen Wan Consumer Advice Centre

Room 105, 1/F,  
Princess Alexandra Community Centre  
60 Tai Ho Road, Tsuen Wan

荃灣諮詢中心

荃灣大河道60號

雅麗珊社區服務中心1樓105室

#### Yuen Long Consumer Advice Centre

G/F, Yuen Long District Office Building  
269 Castle Peak Road, Yuen Long

元朗諮詢中心

元朗青山公路(元朗段)269號

元朗民政事務處大廈地下

### Consumer Council 消費者委員會

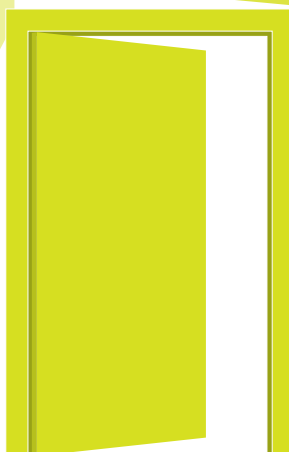
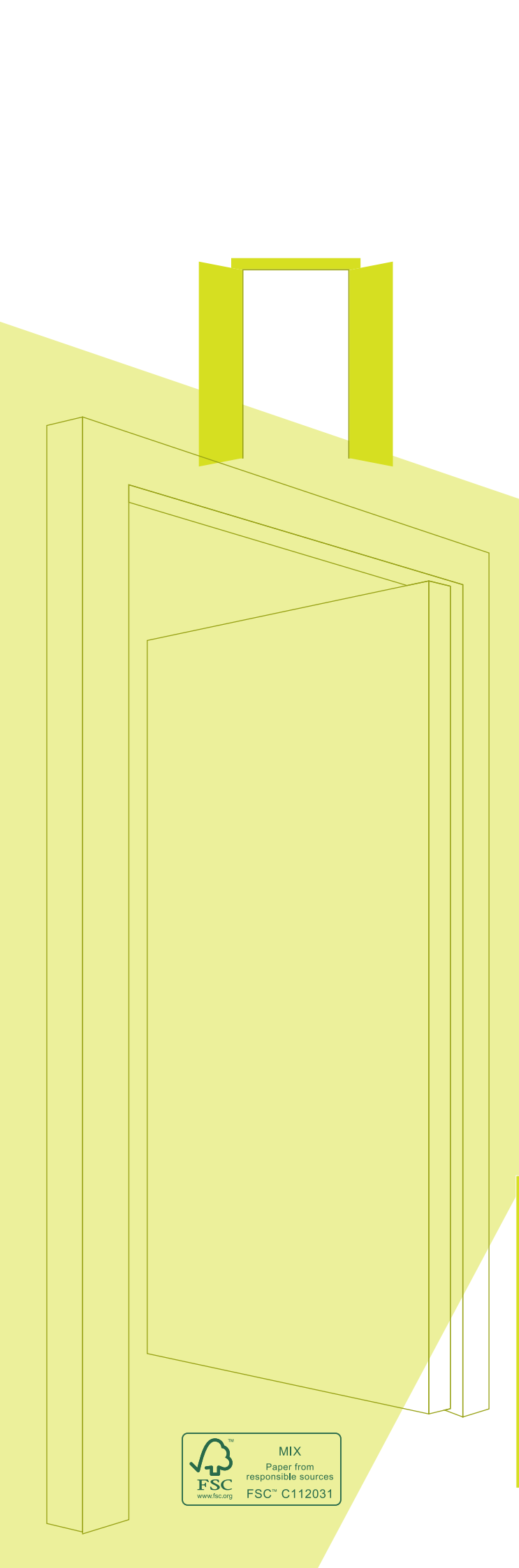
Tel 電話: 2856 3113 Fax 傳真: 2856 3611

Website 網站: [www.consumer.org.hk](http://www.consumer.org.hk) E-mail 電郵: [cc@consumer.org.hk](mailto:cc@consumer.org.hk)

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