

堅守消保信念



2019-20
CONSUMER COUNCIL ANNUAL REPORT
消費者委員會年報

擁抱科創未來



CONTENTS

目錄

Chairman's Message 主席的話 2

Membership of the Consumer Council 消費者委員會委員 6

Message from the Chief Executive 總幹事的話 10

The Consumer Council 消費者委員會 14

Resolving Disputes between Consumers and Businesses 調停消費者與營商者之間的糾紛 18

Improving Product Quality and Safety 改善產品質素及安全 24

Promoting Sustainable Consumption 推廣可持續消費 36

Collecting Market Information on Goods and Services 蒐集消費品和服務業的市場資訊 40

Fostering Competition and a Fair Marketplace 促進市場競爭和公平交易 48

Advancing Legal Protection for Consumers 加強消費者的法律保障 54

Disseminating Consumer Information 傳播消費訊息 58

Empowering Consumers through Education 以教育活動提升消費者自我保護能力 64

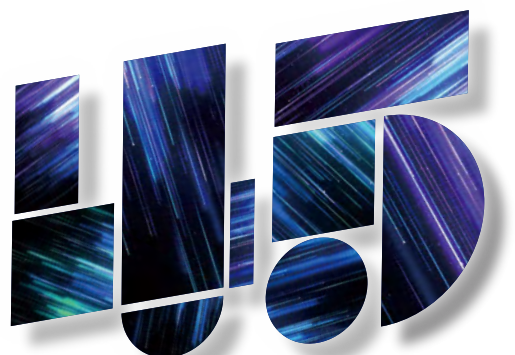
Forging Closer Collaboration for Consumer Protection 與其他機構合作保障消費者權益 70

Commendations and Compliments 嘉許與感謝 74

Appendices 附錄 76

Annual Report of The Consumer Legal Action Fund 消費者訴訟基金年報 126

Annexes 附錄 133



CHAIRMAN'S MESSAGE

主席的話



The year under review will go down as one of the most tumultuous and challenging in history, not just for the Consumer Council but for Hong Kong as a whole. Yet if one takes stock of the seismic changes over the 45 years since the Council was established and puts them into a macro and historical perspective, it can be seen that Hong Kong has shown impressive long-term resilience. This gives us the confidence to look forward to the next 45 years with optimism and continued progress. As a consumer watchdog, our role changes with the times but our mission stands firm. Our goal remains today as it was four-and-a-half decades ago: namely to respond and react swiftly to the changing needs of the community, to provide a fair marketplace for all, to empower our consumers and to nourish a smart and responsible consumer culture.

本年度對消費者委員會，以至整體香港來說，都是歷史上最動蕩、和最具挑戰性的一年。若從宏觀和歷史的角度回顧消委會成立這 45 年，香港歷經跌宕起伏，展現了令人矚目的韌性和應變能力。因此，本會以樂觀及持續發展的態度，迎接下一個 45 年。

作為消費權益的監察機構，本會既與時並進，亦堅定不移地履行使命。45 載如一日，初心不變，迅速應對社會多變的需求、為大眾締造公平的市場環境、加強消費者教育，同時倡議精明及負責任的消費文化。

Mr Paul LAM Ting-kwok, SC
Chairman

林定國資深大律師
主席

This has been my first full year as Chairman of this Council and I am honoured to offer my service at this historic juncture. I am indebted to my predecessors for their hard work and achievements; hence before I dwell on our current year's business, it may be apt to highlight some of the milestones of the Council since its establishment in 1974.

The Council was set up against the background of the oil crisis in the 1970s when Hong Kong and the world were faced with hyperinflation. This turned out to be a mere "teaser" for bigger shocks in ensuing decades: the sharp decline of our currency leading to its peg with the US dollar in 1983, the 1997 Asian financial crisis, the bursting of the dot.com bubble in 2000, the 2008 global financial crisis and the shutdown of the global economy this year due to COVID-19.

At the Consumer Council, however, we remain vigilant and focused on our core business while these rather dramatic financial events have unfolded. With full support from the Government, we have been able to make major headway in bringing about some very significant and forward-looking legislative changes in Hong Kong for the benefit of our consumers, including the Travel Agents Ordinance in 1985, to protect the rights of outbound travellers; the Control of Exemption Clauses Ordinance in 1990 to stop unscrupulous business operators from avoiding their responsibilities in the event that their customers suffer losses; and the Consumer Goods Safety Ordinance in 1995 that requires importers and suppliers to ensure the safety of their products. The Trade Descriptions (Unfair Trade Practices) (Amendment) Ordinance 2012 and the Competition Ordinance, both passed by the Legislative Council in 2012, have pushed traders, manufacturers and retailers to conduct their businesses more fairly.

The financial crisis in the early 1980s, which almost brought down the Hong Kong dollar, was remembered by many as people scrambled for daily necessities such as rice and toilet paper. We seem to have gone full circle this year when similar consumer behaviour reappeared at the start of the COVID-19 pandemic. This time around, the emotional panic buying of protective gear, sanitary products and household essentials was further fuelled by online rumours. The Council responded quickly, firstly by verifying with importers that rumours of a supply chain breakdown from Mainland factories was unsubstantiated, and secondly by making numerous public appeals for calm, as well as issuing warnings about the hygiene risks of hoarding rice and unused toilet paper for an extended period of time. This helped relieve the panic buying of these items and gave suppliers valuable time to replenish them. We also worked with several local institutions to develop a way to make effective do-it-yourself (DIY) makeshift face mask in response to the acute shortage of face masks in the market. The video on the DIY mask attracted nearly 180,000 views on YouTube and reached over 115,000 viewership on Facebook.

今年是本人擔任消委會主席的第一個整年，很榮幸在這歷史時刻投身這個職務。承蒙前任主席們的努力及成就，在詳述本年度的工作前，先重點概括消委會自 1974 年成立以來的里程碑。

消委會成立於 1970 年代，當時正值石油危機，香港以至全球面對惡性通貨膨脹，然而這是往後數十年連串衝擊的引子：1983 年港元急劇貶值，促成與美元掛勾；1997 年爆發亞洲金融風暴；2000 年科網泡沫破滅；2008 年金融危機席捲全球；以及今年因 2019 冠狀病毒病，引致全球經濟衰退。

儘管經濟環境驟變，消委會依然保持警覺，專注本會的核心工作。在政府全力支持下，本會在推動一些重大及具前瞻性的法例修訂工作上取得大進展，為我們的消費者帶來莫大的裨益。當中包括 1985 年的旅行代理商條例，主要保障出境旅客的權利；1990 年的管制免責條款條例，遏止不良商戶逃避法律責任，以免客戶蒙受損失；以及 1995 年的消費品安全條例要求進口商和供應商確保其產品的安全。而較近期於 2012 年通過的商品說明（不良營商手法）（修訂）條例及競爭條例，對商戶、生產商及零售商的營運方式亦甚具影響力。

1980 年代初的一場金融危機，港元大幅貶值，市民爭相搶購大米及衛生紙等日用品的情景，不少人至今仍然歷歷在目。今年 2019 冠狀病毒病疫情引發恐慌，似曾相識的消費行為重現眼前，市民慌忙搶購防護裝備、衛生用品和家居必需品，加上疫情初期網上充斥的各種謠言，更令事件火上加油。消委會隨即行動，先與進口商核實內地工廠供應鏈斷裂的傳言為毫無根據，再連番公開呼籲市民保持冷靜，同時警告長期大量囤積食米及衛生紙構成的衛生風險，在緩解大眾對這些物資的恐慌搶購的同時，亦為供應商補貨爭取了寶貴的時間。此外，因應市面口罩嚴重短缺，本會與幾間本地機構合作，設計經得起科學驗證的自家製口罩和防護膠膜。相關自製口罩的短片於 YouTube 上吸引近 180,000 人次觀看，Facebook 上亦有逾 115,000 人次觀看。



Although the panic buying situation has stabilised, the impact of COVID-19 on the economy started to be felt across the board. The Council received over 2,000 complaints in just about two months, most of which were related to malpractices in drugstores, online purchase of sanitisation products, airfare or tour cancellations, insurance disputes, etc. The Council conciliated these cases diligently in the hope of reaching an amicable settlement between consumers and traders during the challenging time.

COVID-19 has inevitably affected our regular work plans, but the overall direction of the Council remains unchanged. We have continued our “consumer empowerment” work through consumer law and policy advocacy during the year under review, along with consumer education. In the past 12 months, two reports were published to address the long-standing issues of money-lending regulation and private health insurance (PHI), with the latter touching upon the lives of every consumer both young and old in Hong Kong.

In response to the abundance of advertisements from money-lenders and their often dubious sales practices, the Council reviewed the current regulatory regime which has remained largely unchanged for four decades, and made a number of recommendations to the Government in order to build a fair and transparent money-lending market. The report concluded that Hong Kong needs to establish a dedicated and sector-specific regulator to impose stronger governance on the money-lending industry. Implementing the changes, although very necessary, will not be a quick or easy task, as prudent research and a full consultation with relevant stakeholders must be conducted in order to reach a balanced assessment on the required legislative amendments and enactment measures.

Another important report published by the Council this year was the Private Health Insurance (PHI) Market Report, the result of an in-depth research for nearly two years on a rather technical subject that many consumers find it difficult to grasp. The study assessed the level of consumer satisfaction of PHI and the difficulties people encounter when considering a purchase. The report also reviewed overseas regulatory frameworks to shed light on possible areas of improvement. In total, 14 recommendations were made to encourage all PHI providers to adopt measures that will enhance their products and services, improve market oversight and transparency, and strengthen consumer education.

The Council was convinced in the early days of its history that public education would be the most effective means of empowering consumers – and that such education should start early in life. Hence, the Council introduced the annual Consumer Culture Study Award back in 1999, a flagship programme organised in collaboration with the Education Bureau to encourage secondary students to reflect on their own consumption behaviours and generate interesting consumer issues for analysis. Through field observation surveys, interviews, personal experience and tests, participating students have the opportunity to establish positive consumption values and attitude. Over the past two decades, more than 78,000 students from 362 secondary schools have taken part in the Award. Another youth education initiative, the “Best Consumer Protection Legislation Advertising Award”, was piloted during the year to promote the consumer protection message amongst the young generation through the new approach of a short video production contest.

當搶購潮稍為穩定之時，2019 冠狀病毒疫情對經濟的影響開始浮現。消委會在短短兩個月內接獲超過 2,000 宗投訴，大部分針對藥房的不良營商手法、網購消毒產品、機票或旅行團取消，以及保險糾紛等。消委會盡力調解之餘，亦期望在這困難時刻，消費者和商戶之間可以達成和解。

2019 冠狀病毒病疫情無可避免對本會日常工作帶來影響，但整體工作方針不變。年內，本會的工作沒有停頓下來，透過消費保障法例和政策倡議，以及消費者教育，致力捍衛消費者權益。過去 12 個月，消委會分別發表了兩份報告，解構長久以來放債人條例及個人醫療保險存在的問題，後者更與香港每一位年輕及年長的消費者息息相關。

因應市場上充斥大量借貸廣告，以及放債人備受質疑的營銷手法，消委會發表報告，檢視現行的放債人規例，發現 40 年來從未進行重大修改。本會遂向政府提出了一系列建議，期望協助建構一個公平、具透明度的借貸市場。報告指出，香港需要成立行業特定的監管機構，加強監管放貸業界。然而這並非一蹴而就，或輕易可達成的任務，相關規例必須經過仔細研究，並與相關持份者充分協商，全面評估，方可修訂及頒布立法。

經歷近 2 年的深入研究，本會年內的另一份關於個人醫療保險市場的重要報告，重點剖析許多消費者難以明白的技術性議題。該研究評估了消費者對個人醫療保險的滿意程度，以及他們考慮選購時遇到的困難，並檢視了海外監管框架，借鑒可改善的地方。報告共提出 14 項建議，包括鼓勵保險公司克盡己任，採納不同措施優化產品和服務，加強市場監管和透明度，並提升消費者教育。

早在成立之初，消委會已確信公眾教育是維護消費者權益的不二法門，而教育更應該從小開始。有見及此，消委會於 1999 年設立年度「消費文化考察報告獎」，這是本會與教育局合作舉辦的旗艦活動，鼓勵中學生反思日常的消費行為，從而對消費問題產生興趣並進行分析，培養正面的消費價值觀和行為。過去 20 年，參加計劃的學生累計超過 78,000 名，分別來自 362 間中學。另外，本年度試行另一項年青人教育計劃「消費權益廣告創作大賽」，以短片比賽的方式，冀以嶄新模式向年輕一代推廣消費者保障訊息。

Facing the challenge of a global marketplace and rapid technological advancements, it is crucial for consumer organisations around the globe to strengthen their bonds and enhance collaboration. The Council regularly shares experiences and ideas on various consumer issues with our counterparts around the world. During the year, the Council signed a Memorandum of Understanding (MoU) with our counterpart in Singapore, the third Asian country that the Council has signed similar agreements with in the past two years. We have also signed MoUs with all nine Mainland municipalities and Macau in the Guangdong-Hong Kong-Macau Greater Bay Area, as they are important markets with frequent cross-boundary consumer transactions. In addition, the Council has reached an agreement with the China Consumer Association to join the “Online Shopping Consumer Protection Express Platform” scheme, aimed at building a closer partnership with major online traders in the Mainland to handle cross-boundary consumer complaints.

As I mentioned earlier, the Council has witnessed several important consumer-related legislations coming into force during its 45-year history. Moving forward with the changes in different marketplaces, there remains a need for other legislative amendments or new laws to provide an effective, transparent and just regime under which both consumers and businesses can trade fairly. One example is our advocacy effort in the legislation of a mandatory cooling-off period. Working closely with the Government, a three-month public consultation was completed during the year. Views collected are now being carefully considered by the Government. The Council will continue to research and advocate for the right legislations in order to bring long-term protection for consumers.

Year 2019/20 has left a distinct mark in the history of Hong Kong. However, we believe the role of the Council is as relevant today as it was in 1974, and we remain resolutely committed to safeguarding consumer interests in this age of digital innovation. The theme of the Council’s 45th anniversary, “Uphold the Spirit of Consumer Protection, Embrace the Future of Technology Innovation”, sums up our vision as we look forward to the next 45 years and beyond. In the coming years and decades, the Council will continue to uphold its role, moving at the forefront to safeguard and promote consumer rights and interests. Just as we resolutely fight the virus this year, we will overcome the challenges ahead.

Finally, I should like to take this opportunity to thank all our stakeholders, in particular our partners in the Government, lawmakers and the many thousands who have used our services both on and off-line for their support. I should also like to express my gratitude as a new incumbent for the advice rendered by our Council members, as well as the excellent contributions by our dedicated staff under the leadership of our Chief Executive.



Mr Paul LAM Ting-kwok, SC
Chairman

面對全球營商環境及科技急速發展的挑戰，全球消費者組織亦應加強聯繫和協作。消委會與世界各地的合作伙伴聯繫密切，定期交流切磋處理消費問題的經驗和理念。今年新建立的跨境及國際聯繫，包括與新加坡簽署的消費爭議合作協議書，這是兩年內本會與亞洲國家簽訂的第三份合作協議書。同時本會亦與跨境消費關係密切的粵港澳大灣區全部 9 個大灣區城市及澳門，簽署了同類協議。此外，消委會與中國消費者協會達成合作協議，透過加入「電商消費維權直通車平台」計劃，拉近與內地各大主要網購電商的合作關係，處理跨境消費投訴的事宜。

正如開首提及，45 年來消委會見證多項與消費者相關的條例得以實施。展望未來，市場瞬息萬變，仍然需要透過法例修訂或訂立新法例，才能為消費者及商戶建構一個持續有效、具透明度，以及公平的營商市場。其中一個例子便是本會一直倡議的強制性冷靜期，在與政府緊密合作之下，已迅速推展了為期 3 個月的公眾諮詢，政府現正小心審視所收集的各界意見。消委會亦繼續研究及倡導可長遠保障消費者權益的法例。

2019 / 20 年度，對香港留下不可磨滅的印記。然而本會深信，消委會今天擔當的角色，與 1974 年成立之初如出一轍：即使在現今這個創新科技的時代，本會依然堅定維護消費權益。消委會 45 周年以「堅守消保信念 擁抱科創未來」為主題，總結經驗之餘，同時亦寄予下一個 45 年的願景。未來數十載，消委會將繼續謹守崗位，站於維護及捍衛消費者權益的最前線，正如今年對抗疫情一樣，本會定可克服未來的挑戰。

最後，我想藉此機會感謝所有持分者，特別是政府、立法機關，以及數以萬計透過網上和親身使用本會服務的消費者的支持。我也要感謝現任各位消委會委員提供的寶貴建議，以及消委會全人，在總幹事領導下作出的卓越貢獻。



林定國資深大律師
主席

MEMBERSHIP OF THE CONSUMER COUNCIL

消費者委員會委員

CHAIRMAN 主席

Mr Paul LAM Ting-kwok, SC
林定國資深大律師



Ms Linda CHAN Ching-fan, SC
陳靜芬資深大律師
(up to 至 2019.11.06)



Mr Clement CHAN Kam-wing, MH
陳錦榮先生·榮譽勳章
(up to 至 2019.12.31)



Ms Amy FUNG Dun-mi, MH
馮丹媚女士·榮譽勳章
(up to 至 2019.12.31)



Miss Veronica FUNG Kit-ming
馮潔鳴小姐
(since 2020.01.01 起)

VICE CHAIRMAN 副主席

Mr Samuel CHAN Ka-yan, JP
陳家殷大律師·太平紳士
(up to 至 2019.10.06)



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



Mr Matthew LAM Kin-hong, MH
林建康先生·榮譽勳章

VICE CHAIRMAN 副主席

Mr Antonio KWONG Cho-shing, MH
鄺祖盛律師·榮譽勳章
(since 2019.10.07 起)



Mr Alan LUI Siu-lun
雷紹麟先生



Dr LUI Wing-cheong
雷永昌醫生



The Hon Holden CHOW Ho-ding
周浩鼎議員
(since 2019.11.01 起)



Dr Wilton FOK Wai-tung
霍偉棟博士



The Hon Steven HO Chun-yin, BBS
何俊賢議員，銅紫荊星章
(up to 至 2019.10.31)



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何聞達先生



Mr Marvin HSU Tsun-fai
徐晉暉先生



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林新強律師，太平紳士



Mr Kevin LAM Sze-cay
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Ms Vanessa LAU Chi-wan
劉子芸女士



Ms Kitty LEE Wing-lan
李泳蘭女士



Mr Raymond MAK Ka-chun
麥嘉晉先生
(since 2020.01.01 起)



Mr Tony PANG Chor-fu
彭楚夫先生
(since 2020.01.01 起)



Mr Kyrus SIU King-wai
蕭景威先生



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



Ms Iris WAN Lai-sze
溫麗司女士



Mr Kent WONG Siu-kee
黃紹基先生



Mr Ramon YUEN Hoi-man
袁海文先生
(since 2020.01.01 起)

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消費者委員會增選委員



Ms Elisa CHAN Chi-ying
陳芝瑛女士
(up to 至 2019.12.31)



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



Ms Amy FUNG Dun-mi, MH
馮丹媚女士·榮譽勳章
(since 2020.01.20 起)



Dr LAW Cheung-kwok
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(up to 至 2019.12.31)



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梁俊傑校長
(up to 至 2019.12.31)



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MH, JP
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(up to 至 2019.12.31)



Mr Daniel C. LAM, SBS, JP
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Mr SHIH Wing-ching, JP
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Mr Tony TANG Kwok-wai
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Ms Sara TONG See-pui
唐思佩大律師



Dr Jason CHAN Kai-yue, JP
陳繼宇博士，太平紳士



Mr Clement CHAN Kam-wing, MH
陳錦榮先生，榮譽勳章
(since 2020.01.20 起)



Mr CHANG Kwong-tak
張廣德校長
(up to 至 2019.12.31)



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



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



Mr Kelvin KWOK Hiu-fai
郭曉暉先生



Mr Alex LAI Ting-hong
黎庭康律師



Dr LO Pui-yin
羅沛然大律師



Prof. Angela NG Lai-ping
吳麗萍教授



Mr Gabriel PANG Tsz-kit
彭子傑先生
(up to 至 2019.12.31)



Prof. PUN Kong-pang
潘江鵬教授



Mrs Susanna TSOI LAI
Yuet-sum, MH
蔡黎悅心女士，榮譽勳章
(up to 至 2019.12.31)



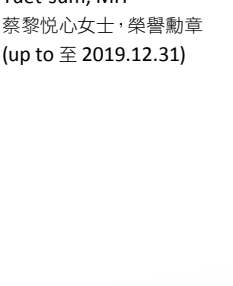
Dr Michael TSUI Fuk-sun, MH
徐福榮醫生，榮譽勳章



Mr WONG Kam-leung
黃錦良校長
(up to 至 2019.12.31)



Ms WONG Mei-ling
王美玲女士
(up to 至 2019.12.31)



Mr Alvin WONG Tak-wai
黃德偉先生
(up to 至 2019.12.31)



Mr Martin WONG Wing-hoi
王永愷大律師



Dr Eunice YIM Pui-yu
嚴沛瑜博士
(up to 至 2019.12.31)

MESSAGE FROM THE CHIEF EXECUTIVE

總幹事的話



The year under review has probably been the most eventful and challenging in the Consumer Council's 45-year history. Affected by months of social unrest and then the COVID-19 pandemic, our daily lives and a large part of the economy had to shut down. With the uncertainty in the pandemic situation, consumers are facing new challenges to maintain life as usual while protecting one's health. This will also be one of the Consumer Council's key focus in the coming future.

The pandemic has certainly weighed in on our work. We responded by switching to crisis mode in the fourth week of January and moving with great urgency to ensure that the Council was able to maintain most of its normal services to the public – while also making sure our staff were given appropriate protection. This was facilitated by the use of IT and mobile technology such as video and audio conferencing, as well as setting-up a VPN and FTP server to aid home working.

Although all five Consumer Advice Centres were closed temporarily, hotline staff continued to handle public enquiries and complaints whilst staying at home using mobile office apps. Once we resumed normal business operations in early March,

過去1年可說是消費者委員會成立45年來最富挑戰性的一年。持續數月的社會動盪事件，以及緊接著的新型冠狀病毒疫情，我們的日常生活和大部分經濟活動都陷入停擺狀態。疫情反覆，如何在新常態下好好守護健康，如常生活，是每一位消費者面對的考驗，亦是消委會在未來的重點工程。

在疫情的打擊下，消委會的工作也受到了影響。我們在1月的第4個星期，立即緊急切換至危機處理模式，通過資訊科技和移動技術（例如視頻和音頻會議），並以設置VPN和FTP伺服器來輔助在家工作的安排，盡力維持向公眾提供的常規服務，同時確保本會職員得到適當的保護。

Ms Gilly WONG Fung-han
Chief Executive

黃鳳嫻女士
總幹事

staff were allowed to report to work on “flexi hours”, and we arranged frequent sanitisation of office areas and the distribution of face masks, wet wipes and gloves for their use. Some public events planned and many education talks scheduled by the Consumer Education department were inevitably affected, resulting in postponement if not cancellation.

As regards helping the public to fight the virus, we proactively disseminated information to quell online rumours about product shortages, as well as tips and alerts to help consumers make rational decisions before rushing to make unnecessary purchases. We reposted our earlier test reports on hand washing products, wipes and sanitisers for free download on our eCHOICE website in early January, resulting in half a million downloads.

The cost of masks spiked before the Lunar New Year with some pharmacies doubling or tripling the price. The Council inspected dozens of pharmacies and found vast variations in price. We strongly urged traders to fulfil their social responsibility amid the virus outbreak, and not raise prices exorbitantly in the face of supply shortage.

The Council has received many enquiries and complaint cases directly or indirectly related to the COVID-19 pandemic. Complaints related to travel services rose to the top of the list, recording an unprecedented 3,810 cases in 2019/20, mainly due to disruption of travel plans. The bulk of the complaints involved air tickets, hotel bookings and outbound tours. While some airlines or travel agents refused to cancel or refund the bookings, others imposed administration charges for any variation or termination of an itinerary, causing consumer dissatisfaction.

During the year under review the Council received 68,815 enquiries and 26,545 complaints, representing a 10% decrease and 5% increase year-on-year respectively. Following travel services, the next four top categories of complaints were related to medical services, telecommunications services, electrical appliances and food and entertainment services.

Complaints related to medical services shot up by 27% this year reaching 3,088 cases, stemming mainly from the closure of a number of medical centres that failed to provide HPV follow-up vaccination services.

Even worse, there was a large number of shop closures totalling 3,078 cases, ten times more than the number in 2018/19. Understandably, a large number of dispute and complaint cases became unpursuable or unresolved once the traders ceased their business; and even for those that struggled to stay afloat, conciliation was difficult as the traders were less co-operative in offering settlements.

While fighting the virus on the one hand, the Council has maintained business as usual on the other. During the year, no fewer than 52 reports on various product tests, surveys and research work were released. The most popular issue of CHOICE Magazine for this year was one featuring a test report on air-conditioners, which revealed that the cooling capacity and energy efficiency figures for certain models have recorded

儘管 5 個消費者諮詢中心曾短暫全部關閉，接聽熱線的職員在家中緊守崗位，使用流動辦公應用程式繼續處理公共查詢和投訴。在 3 月初恢復正常的營運後，我們推行彈性上班時間，並且經常清潔和消毒辦公室，確保衛生，並為員工分發口罩、濕巾和手套。疫情影響下，部份公眾活動及許多由消費者教育部計劃了的教育講座，無可避免受影響，紛紛延期或取消。

在協助公眾對抗疫情方面，我們積極傳播訊息，發出提示和警報，以遏止產品短缺的虛假資訊在網絡蔓延，並幫助消費者理性判斷，避免在情急下作不必要的消費。早在 1 月初，本會馬上將以往發表過有關防疫產品的測試報告文章，包括洗手液、濕巾、消毒搓手液，在 eCHOICE 網站免費開放予公眾瀏覽，下載量達到了 50 萬次。

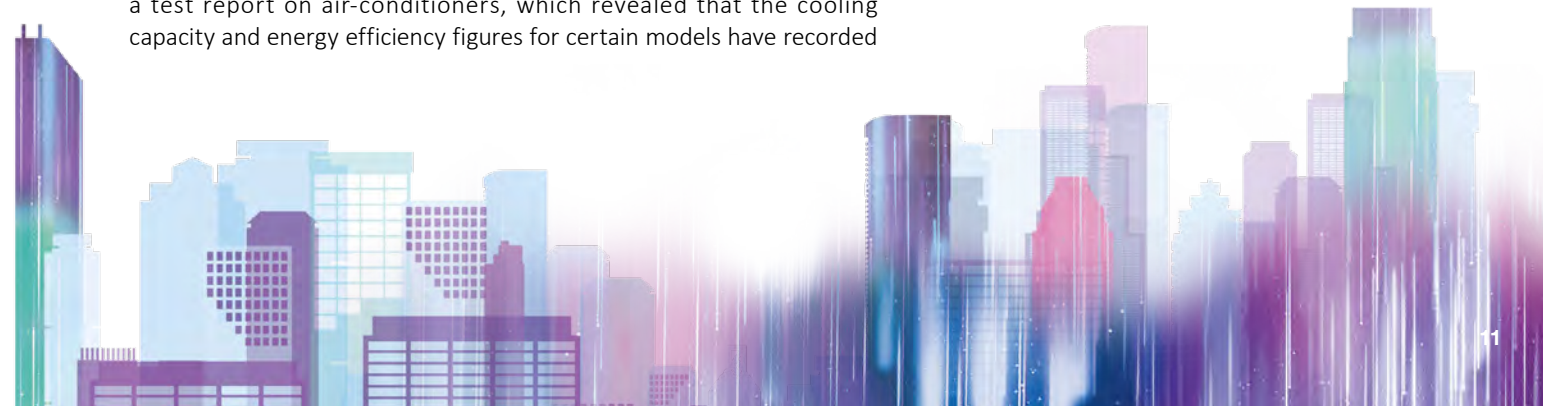
口罩的價格在農曆新年之前飆升，部分藥房將價格提高了 1 倍或 3 倍。本會馬上派員檢視了數十家藥房的口罩價格，發現差異頗大。我們強烈敦促商戶在疫情期間履行社會責任，在供應短缺的情況下不要趁機抬價。

消委會期間亦接獲許多直接或間接與疫情相關的查詢和投訴。旅行服務相關的投訴躍升至榜首，在 2019/20 年度共收到破紀錄的 3,810 宗個案，主要是由於旅行計劃的中斷。大部分投訴涉及機票，酒店預訂和出境旅行。一些航空公司或旅行社拒絕取消預訂或退款，或對行程的任何變更或終止收取行政費用，因而引起消費者不滿。

年內，消委會接獲 68,815 宗查詢及 26,545 宗投訴，按年分別減少 10% 及增加 5%。除旅行服務外，接下來的四類主要投訴涉及醫療服務，電訊服務，電器用品，以及食品和娛樂服務。

與醫療服務有關的投訴今年上升了 27%，達到 3,088 宗，主要是一些醫療機構倒閉，未能提供 HPV 後續疫苗接種服務。

更不幸的是年內有大量商戶倒閉，引致總計 3,078 宗投訴，按年大增 10 倍。可以想像，一旦商戶停止營業，大量爭拗和投訴個案就變得不可追究或無法解決。即使是那些苦苦掙扎、務求繼續經營下去的商戶，一改過往合作態度，令本會調解工作變得困難。



deviation. The topic that drew the most concerns was food safety, with ten reports on the subject issued last year touching on such products as sashimi, baked food, vegetarian meat, dried spices and lozenges.

Looking at our work from a longer-term strategic perspective, “Sustainable Consumption” has been a key initiative of the Council in recent years. In particular, nurturing a responsible consumer culture has become increasingly important. A wise consumer in the 21st century is someone who is not only looking out for good-value purchases, but is also a responsible citizen who consumes rationally and not wastefully, showing care and concern for the environment and the well-being of the community as a whole.

“Earth 2038” is a consumer education project targeted at primary school students. After a year of trials, the project went into full operation this year. We use “experiential learning” to instil in the minds of children the values and attitudes of a responsible consumer. So far more than 1,000 participants from 31 schools have found the activities helpful in enhancing their awareness of sustainable consumption.

Environmental elements were incorporated into 24 of our product tests and market survey reports this year, representing around a third of the total – for instance, tests on dishwashers, LED light bulbs, wireless chargers and the durability of domestic electrical products. Consumers were advised to choose products with better durability to minimise unnecessary waste. In the 16 March issue of CHOICE Magazine, an editorial entitled “Be a Sustainable Consumer”, was published to urge the public to take solid actions to preserve the environment. It was accompanied by a downloadable “Mini-Game Challenge”, allowing readers to self-assess whether they were a “qualified” or “superbly” environmentally conscious consumer.

Internally, the Council has adopted a Green Procurement Practice and is on track to achieve its five-year target of a 10% reduction in energy consumption by 2022. Other environmental initiatives have become part of our daily habits in the office such as cutting down on water and paper usage, minimising the use of disposable items and making sufficient stainless steel utensils available in the pantry.

The Council enters its 46th year as I write. Management is acutely aware of the need to stay relevant to younger and tech-savvy consumers. Hence, consumer protection for digital or e-commerce transactions has been our focus, while online and social media platforms have been our tools. We have also revamped the CHOICE subscription portal to deliver a better subscription experience and we are in progress to rebuild the Council's website to broaden our commitment to the public. On top of our current presence on Facebook and YouTube, we are exploring the launch of new platforms such as WeChat and Instagram, to expand the Council's virtual exposure and add strength

在抗疫的同時，本會堅守日常運作。年內，消委會共發表了 52 份有關各種產品測試，調查和研究工作的報告。今年《選擇》月刊最受歡迎的一期是有關冷氣機的測試報告，顯示某些型號的製冷量和能源效率與聲稱有差異。至於引起人們最大關注的話題是食品安全，去年消委會發布了 10 份相關報告，涉及魚生，烘焙食品，素肉，乾香料和喉糖等產品。

從長期策略角度來闡述我們的工作，推動「可持續消費」及培養負責任的消費文化，是近年本會的一項越趨重要的倡議。在 21 世紀，明智的消費者不僅是追求物有所值的商品，同時亦是負責任的公民，他們理性地消費而不浪費，表現出對環境和整體社會福祉的關懷和關注。

「2038 地球人計劃」是針對小學生的一項消費者教育項目。經過一年的試驗，該項目於今年正式全面推行。我們透過「體驗式學習」，向孩子灌輸負責任的消費者價值觀和態度。到目前為止，來自 31 所學校的 1,000 多名參與者均表示這些活動有助於提高他們對可持續消費的認識。

年內，本會的 24 項產品測試和市場調查報告都納入了關注環境因素，約佔總數的三分之一。例如，對洗碗機，LED 燈泡，無線充電器和家用電氣產品的耐用程度進行測試，為消費者提供實用資訊，選擇耐用性更好的產品，減少浪費。本會在 3 月 16 日出版的《選擇》月刊，發表了一篇題為「成為可持續消費者」的編者的話，敦促公眾身體力行來保護環境。文章伴隨著一個可下載的「環保消費達人小挑戰」，使讀者可以自我評估是否能成為「合格」或「超級」環保消費達人。

在消委會內部，已採用了「綠色採購制度」，可望實現其五年目標，即到 2022 年將能源消耗降低 10%。其他環保措施已成為我們辦公室日常習慣的一部分，例如減少用水和紙張使用量，並在茶水間提供足夠的不銹鋼餐具，將使用即棄物品的次數儘量減至最低。

在我撰寫本文時，消委會已邁進第 46 周年。管理層敏銳地意識到要預視年輕且精通科技的消費者的需要，因此，數碼或電子交易的消費保護，一直是我們關注的重點，而網上和社交媒體平台一直

to our social media presence. Consumers have also found our “Online Price Watch” mobile tool useful: launched in July 2019, it makes it more convenient for consumers to compare supermarket prices of a chosen item anytime, anywhere.

Looking ahead, the Council will continue to increase resources to enhance digital consumer protection. The difficulties in tracking and tracing a trader online pose challenges to the consumer and even the regulator. One of the Council’s surveys this year found that the success rate for consumers obtaining refunds of goods or services purchased online was less than 50%, despite the vendors’ claims of “guaranteed goods return/refund”. The survey revealed that online shopping, albeit convenient, is potentially risky. We reminded traders that providing goods that fail to match their descriptions could amount to violation of the Trade Descriptions Ordinance. We also advised consumers to exercise extra care in making online purchases from overseas, given the impact of foreign exchange rate changes and the shipping or administrative costs involved in product returns.

Technology is also the backbone for the Council’s “back of the house” infrastructure, we have enhanced our human resources and financial management systems. The upgraded human resources management system went live in mid-2019 and now offers many employee self-service features.

As a consumer watchdog, we have established close collaboration with our counterparts in other jurisdictions over recent years to strengthen consumer protection and dispute resolution. In 2019, an informal IT Expert Advisory Group was established by the Council, inviting experts to share their views on the state of digital development in the region on timely issues such as virtual banking, e-payment and artificial intelligence. Besides its collaboration with the Mainland and the signing of Memoranda of Understanding with neighbouring countries, the Council is an Executive and Council Member of Consumers International (CI), a global federation of over 200 organisations from close to 100 countries and regions. I was honoured to be appointed as Vice President of CI’s Board of Trustees for the second time in a row this year, and my team and I were actively involved in the CI’s World Summit to present the work and views of the Council on different issues to our global counterparts.

Finally, for maintaining our resilience and achievements in the year, I have to thank all staff members of the Council; without their dedication and perseverance, we could not have been able to achieve so much. I am also indebted to Members of the Council for their trust, and the leadership of our Chairman who has always been the source of inspiration.



Gilly WONG Fung-han
Chief Executive

是我們的溝通工具。《選擇》月刊訂閱平台已革新，而本會官方網站亦正密鑼緊鼓地更新，以提供更好的訂閱體驗，擴大我們對公眾的承諾。除了目前的 Facebook 專頁和 YouTube 頻道外，我們還在探索新的平台，例如微信和 Instagram，以增加網上曝光率，及提升我們透過社交媒體發放訊息的能力。消費者還發現我們於 2019 年 7 月推出的「網上價格一覽通」手機版非常有用，該工具使消費者可以隨時隨地比較選定商品的超市價格。

展望未來，消委會將繼續增加資源，以加強在數碼世界中的消費保護。在線跟踪和追踪商戶的困難給消費者乃至監管者帶來了挑戰。消委會今年的一項調查發現，儘管賣家聲稱「保證退貨/退款」，但消費者在網上購買的商品或服務，退款的成功率不到 50%。調查顯示，雖然網上購物很方便，但仍有潛在風險。我們提醒商戶提供與描述不符的貨物可能違反《商品說明條例》。本會亦建議消費者在海外網購平台購物時，須考慮到匯率變化以及產品退貨產生的運輸或行政費用，所以要格外小心。

科技也是消委會後勤支援及基礎設施的強大支柱，今年我們提升人力資源和財務管理系統。升級的人力資源管理系統於 2019 年中期投入使用，提供許多員工自助服務功能。作為消費者權益監察機構，我們近年來與其他司法管轄區的組織建立緊密的合作，以加強消費者保護和解決糾紛。消委會於 2019 年成立了一個非正式的資訊科技專家諮詢小組，邀請專家就虛擬銀行，電子支付和人工智能等問題分享看法。除與內地合作，並與鄰近國家簽署消費爭議合作協議書外，消委會亦是國際消費者協會（國際消協）的執行委員會及理事會成員，該協會連結接近 100 個國家及地區，超過 200 多個消費者組織。我很榮幸今年連續第二次獲任為國際消協的董事會副主席，我和我的團隊積極參與國際消協的世界峰會，向全球的消保組織介紹消委會在不同問題上的工作和看法。

最後，為了消委會在這一年來堅強的適應力和成就，我要感謝消委會所有員工，沒有他們的奉獻和毅力，我們不可能取得如此豐碩的成果。此外，我還要感謝消委會成員的信任，最重要是主席的領導，對消委會的工作具有重要的啟發意義。



黃鳳嫻女士
總幹事

MANAGEMENT TEAM OF THE CONSUMER COUNCIL

消費者委員會管理層 (2019.04.01 – 2020.03.31)

CHIEF EXECUTIVE
總幹事

Ms Gilly WONG Fung-han
黃鳳嫻女士



DEPUTY CHIEF EXECUTIVE
副總幹事

Mr Eddy TONG Chi-chung
湯熾忠先生



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



Principal Public Affairs Officer
Ms Deanna CHEUNG Kin-wah
公共事務部首席主任
章健華女士
(Up to 至 2020.1.1)



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



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



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 has been a champion of consumer rights in Hong Kong for nearly half a century. Taking up roles similar to its counterparts all over the world, the Council advocates consumer protection policies, promotes fair competition, seeks redress for consumers, and provides useful information on different products and services.

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



The Consumer Council

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

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

消費者委員會

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

Consumer Council Membership

The Council comprises a Chairperson, a Vice Chairperson¹ and not more than 20 other Members² appointed by the Chief Executive of the Hong Kong Special Administrative Region for a term not exceeding 2 years. Members may be reappointed upon the expiry of their respective terms of office.

In the year under review, Mr Antonio KWONG Cho-shing, MH succeeded Mr Samuel CHAN Ka-yan, JP as the Council Vice-Chairman upon Mr Chan's retirement. 5 new members joined the Council: The Hon Holden CHOW Ho-ding, Miss Veronica FUNG Kit-ming, Mr Raymond MAK Ka-chun, Mr Tony PANG Chor-fu and Mr Ramon YUEN Hoi-man. 2 Council Members joined the Council again upon their retirement as Co-opted Members: Mr Clement CHAN Kam-wing, MH and Ms Amy FUNG Dun-mi, MH. 11 other Co-opted Members continued to serve the Council upon their retirement: Dr Jason CHAN Kai-yue, JP, Mr Johnny FEE Chung-ming, JP, Mr Ambrose HO, SBS, SC, JP, Prof. Michael HUI King-man, MH, Mr Richard KHAW Wei-kiang, SC, Mr Alex LAI Ting-hong, Mr Daniel C. LAM, SBS, JP, Ms Queenie Fiona LAU, Prof. Angela NG Lai-ping, Mr SHIH Wing-ching, JP and Mr Tony TANG Kwok-wai.

The Council would like to express its gratitude to Ms Linda CHAN Ching-fan, SC, who tendered her resignation for personal reason, and retired Council Member The Hon Steven HO Chun-yin, BBS, for their unrelenting commitment and dedication during their terms of office.

The Council is highly grateful to Mr Samuel CHAN Ka-yan, JP for his enormous and significant contributions to the Consumer Council. Mr Chan was appointed as Council Member since 2011 and he took up the Vice-Chairmanship from 2017 to 2019. During the 8 years of his tenure, Mr Chan had served as the Chairman of the Legal Protection Committee, Vice-Chairman of the Staff & Finance Committee, Preliminary Working Group on Class Actions and Consumer Legal Action Fund Board of Administrators, as well as Member of the Trade Practices and Consumer Complaints Review Committee and the Working Group on Sustainable Consumption Programme. In addition to his leadership role in the Council, Mr Chan also acted as the spokesperson on many major consumer protection issues and the Council's advocacies.

Council and Committees

The Council operates with a committee structure comprising 12 Committees and Working Groups³. Full Council meetings are held on a bi-monthly basis.

During the year, the Legal Protection Committee and the Competition Policy Committee were merged to become the Consumer Protection Law & Policy Committee with an aim to consolidate their efforts in advising the Government in matters relating to the legislation and policies of consumer interest. Besides, the Advisory Committee on Consumer Education for Primary Schools was dissolved upon the accomplishment of its missions and functions.

消費者委員會委員

委員會成員包括主席、副主席¹及不多於20名委員²。委員由香港特別行政區行政長官委任，任期不超過兩年，委員於任期屆滿後可再獲委任。

年內，鄭祖盛律師，榮譽勳章接替卸任的陳家殷大律師，太平紳士成為委員會副主席。5位人士加入委員會成為委員，包括周浩鼎議員、馮潔鳴小姐、麥嘉晉先生、彭楚夫先生及袁海文先生。2名委員會成員陳錦榮先生，榮譽勳章及馮丹媚女士，榮譽勳章卸任後，以增選委員的身分繼續參與委員會工作。此外，11名增選委員陳繼宇博士，太平紳士、費中明律師，太平紳士、何沛謙資深大律師，銀紫荊星章，太平紳士、許敬文教授，榮譽勳章、許偉強資深大律師、黎庭康律師、林濬先生，銀紫荊星章，太平紳士、劉恩沛大律師、吳麗萍教授、施永青先生，太平紳士及鄧國偉先生卸任後繼續以同一身份參與委員會工作。

本會衷心感謝因個人理由離任的委員陳靜芬資深大律師及卸任委員何俊賢議員，銅紫荊星章在任內的不懈承擔和奉獻。

本會特別向陳家殷大律師，太平紳士致以深切謝意。陳大律師由2011年開始成為委員會成員，並於2017年至2019年間出任委員會副主席。在這八年任期間，他同時擔任數個小組/工作小組的主席、副主席或委員，包括法律保障事務小組、人事及財務小組、集體訴訟初步研究工作小組、消費者訴訟基金執行委員會、商營手法研究及消費者投訴審查小組及可持續消費計劃工作小組。除參與領導工作，陳大律師還為本會有關保障消費者議題及倡議工作擔任發言人。

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³。委員會每兩月一次召開全體委員會議。

年內，法律保障事務小組及競爭政策研究小組合併成為消費法律保障及政策小組，使之善用兩個小組委員共同的專業背景及知識，發揮協同效應，向政府有關消費者權益的立法和政策工作提出建議。此外，鑑於小學消費教育諮詢委員會的任務和工作經已完成，因此於年內解散。

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. 委員會及工作小組成員名單見附錄三。

The Council co-opts professionals of different disciplines as members of relevant committees or working groups 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.

In the year under review, Ms Elisa CHAN Chi-ying, Mr CHANG Kwong-tak, Mr Raymond CHOY Wai-shek, MH, JP, Dr LAW Cheung-kwok, Mr LEUNG Chun-kit, Mr Gabriel PANG Tsz-kit, Mrs Susanna TSOI LAI Yuet-sum, MH, Mr WONG Kam-leung, Ms WONG Mei-ling, Mr Alvin WONG Tak-wai, Dr Eunice YIM Pui-yu retired as Co-opted Members. The Council expresses its sincere gratitude for their support and expertise contributed to the Council.

The Council Office

Under the leadership of the Council's Chief Executive, the 155-staff strong Council Office operates in 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 Division⁴.

The Council is an equal opportunities employer; the number of employees with disabilities represented 0.7% of the Council Office's permanent staff in 2019-20.

Finance

The Council derives its income mainly from Government subvention. Other sources of income (approximately 3.2%) include proceeds from sales of the Council's CHOICE Magazine and interest income. Total recurrent and non-recurrent expenditures for the year under review was HK\$129.78 million and HK\$9.38 million respectively⁵.

委員會亦會邀請各界專才加入相關委員會小組或工作小組為增選委員，提供專業意見，並促進特定範疇的研究。

消費者訴訟基金則由執行委員會及管理委員會監督管理。

年內，增選委員陳芝瑛女士、張廣德校長、蔡偉石先生，榮譽勳章、太平紳士、羅祥國博士、梁俊傑校長、彭子傑先生、蔡黎悅心女士，榮譽勳章、黃錦良校長、王美玲女士、黃德偉先生及嚴沛瑜博士卸任。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 155 名員工，工作主要由 9 個部門負責，即投訴及諮詢部、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⁴。

本會乃提供平等機會的僱主，於 2019-20 年度聘用的傷健職員佔常額編制 0.7%。

財務

本會經費主要來自政府資助，其他收入來源（約 3.2%）包括出版《選擇》月刊及銀行利息。年內經常及非經常性開支分別為港幣 1.2978 億元及港幣 938 萬元⁵。



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

5 See Appendix 5 for the Auditor's Report and Financial Statements for the accounts of the Council for 2019-20. 2019-20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



Resolving disputes between consumers and business operators is amongst the most challenging work undertaken by the Council, even though it is not a law enforcement agency and does not hold investigative powers. The Council strives to seek redress for justifiably disadvantaged consumers via conciliation, and disputes are usually resolved through mutually acceptable agreements. The Council also works closely with relevant Government departments to facilitate law enforcement action to combat unscrupulous trade practices.

排解消費者與商戶之間的糾紛，是本會最富挑戰的工作之一，儘管本會並非執法機關亦沒有調查權力。本會設法透過調停，協助消費者據理力爭，並通常在雙方可接受的協議下，化解爭議。本會亦與有關當局緊密合作，配合執法行動，打擊不良營商手法。

Complaints and Enquiries Received

The Council received 68,815 enquiries and 26,545 complaints in 2019-20, representing a 10% decrease and 5% increase year-on-year (YoY) respectively. A significant growth in the use of eForm was noted in 2019-20 as complaints sent via the Council's website accounted for 68% (18,049 cases) of the complaint cases received, compared to 60% (15,250 cases) in 2018-19. Enquiries were still predominantly made via telephone (86%).

Complaints Statistics Breakdown

Complaints related to travel services rose to the top of the complaints for the first time and recorded 3,810 cases in 2019-20, mainly due to disruption of travel plans in the wake of the global COVID-19 pandemic started in February 2020. Complaints related to medical services

投訴及諮詢

年內，本會共接獲 68,815 宗消費諮詢及 26,545 宗消費投訴，對比上一年度分別下跌 10% 及上升 5%。當中 68% 共 18,049 宗的消費投訴是透過本會網上投訴表格提交，較上年度之 60%，共 15,250 宗，增幅尤為顯著。另外，消費諮詢則以電話熱線為主，佔總數的 86%。

消費投訴統計分類

在 2019-20 年度，與旅遊事務相關的投訴數量首次升上榜首，共錄得 3,810 宗。增幅主要源於 2020 年 2 月起爆發的新冠肺炎疫情，令消費者之出遊計劃大受影響。醫療服務的投訴數字則持

remained at a high level with 3,088 cases stemming mainly from the closure of a number of medical centres that failed to provide HPV vaccination services to consumers. There was also notable increase (42%) in the number of complaints related to recreation/health clubs (1,048 cases) which reflected the problem of sales practices and sudden shop closure in the industry. The intensive demand for surgical masks also caused a surge in complaints related to medical/health device to 789 cases, representing an increase of 604% compared to that in the previous year.

This year has seen a large number of shop closure. The total 3,078 cases represented 10 times more than the number in 2018-19. Complaints about suspected spurious goods, especially against HPV vaccines, rose 193% to 1,071 cases during the year. Despite a drop of 5% in cases involving sales practices, the number remained high at 3,802 cases which were mainly associated with telecommunication services (11%), fitness centres (10%) and Chinese herbal medicine (9%).

The overall success rate in case resolution dropped from 65% to 62% YoY (See Fig. 4). A large number of cases became non-pursuable or unresolved once the traders ceased their businesses, which included medical centres providing vaccine services, online travel agents and fitness centre chains. Owing to the social unrest in the second half of 2019 and the outbreak of COVID-19 in the beginning of 2020, business activities and consumer transactions were seriously affected. Conciliation also became more difficult as traders were less cooperative in offering settlement. In general, if traders refused to settle the case, the complainants would be advised to seek redress via alternative channels, including civil legal action.

Top 5 Complaint Categories

1. Travel Matters

Travel related complaints reached a record high of 3,810 cases, representing a YoY increase of 63%. The bulk of the complaints involved air tickets (55%), hotel bookings (16%) and outbound tours (10%). The key complaint areas were variation/termination of contract (28%), shop closure (22%) and price disputes (18%).

While some airlines or travel agents refused to cancel the trips due to the COVID-19 epidemic, some travel operators imposed administration charges for any variation or termination of an itinerary, causing a lot of consumer dissatisfaction.



續高企，共 3,088 宗，主要涉及未能提供 HPV 疫苗接種服務的本港醫療機構接連倒閉。另外，有關健身會的投訴數字升幅亦較為明顯，增幅達 42%，共 1,048 宗，反映業內銷售手法及商舖突然結業的問題。隨着本港口罩需求飆升，本會共接獲 789 宗與醫藥及健康設備相關之投訴，與上年度比較，升幅高達 604%。

本年度有大量商戶接連結業，而與商戶結束營業有關之投訴亦高達 3,078 宗，較 2018-19 年度急增 10 倍。涉及懷疑假貨的投訴共 1,071 宗，升幅達 193%，當中以 HPV 疫苗假貨尤甚。雖然與營商手法有關之投訴下跌 5%，惟投訴個案總數仍高達 3,802 宗，當中主要涉及電訊服務 (11%)、健身中心 (10%) 及中草藥 (9%) 為主。

今年度的調停成功率相比去年的 65% 微跌至 62% (見圖 4)。由於商戶突然結束營業，為數不少的個案頓變無法跟進解決，當中包括提供疫苗服務的醫療中心、網上旅遊代理商及連鎖健身中心。此外，在 2019 年下半年所發生的社會事件及 2020 年新冠肺炎疫情影響下，本港的經營環境及消費交易均受嚴重打擊。商戶於提出和解方案時顯得卻步，調停工作亦變得更為艱巨。一般而言，如商戶拒絕和解，本會會建議投訴人透過其他途徑，包括提出民事訴訟來追討賠償。

首 5 位消費投訴類別

1. 旅遊事務

與旅遊事務有關的投訴數字創出新高，達 3,810 宗，較上年度上升 63%。當中，大多數投訴涉及機票銷售 (55%)、酒店預訂 (16%) 及外遊旅行團 (10%)；投訴內容以更改 / 終止合約 (28%)、結束營業 (22%) 及價格爭議 (18%) 為主。縱然新冠肺炎疫情肆虐，部份航空公司或旅遊代理仍拒絕取消行程；即使可更改或取消行程，部份旅遊業營運商強制收取行政費用，引起消費者不滿。

2. Medical Services

There were 3,088 medical services related complaints, representing an increase of 27% YoY. The surge of complaints stemmed from the closure of 4 major medical centres providing HPV vaccination services to consumers, mainly the Mainland visitors. Among the complaints, 57% involved shop closure and 25% was related to suspected spurious goods, i.e. fake or unlicensed vaccines.

3. Telecommunications Services

Complaints related to telecommunications services levelled at 2,677 cases with little change when compared with the figures last year (2,672 cases). The disputes mainly involved mobile and fixed-line telephone charges (47%), quality of services in respect of poor reception and customer support (20%), and sales practices in promoting new service plans (16%).

4. Electrical Appliances

Electrical appliances ranked fourth in the complaints received in 2019-20 with 1,774 cases recorded. The most common subjects of complaints remained to be television sets (18%), air-conditioners (16%) and washing machines (12%). Concerns about the quality of goods (29%) and repair/maintenance services (29%) accounted for more than half of the complaints.

5. Food & Entertainment Services

Despite a YoY decrease of 16%, complaints related to food and entertainment services remained in the top 5 with 1,249 cases recorded. Restaurants (34%), fast food outlets (16%) and public performance (15%) were the common subjects of complaints, and mainly involved quality of services (27%) and price disputes (26%).

2. 醫療服務

有關醫療服務的投訴錄得 3,088 宗，較上年度上升 27%，有關增長源於 4 間主要為內地旅客提供 HPV 疫苗接種服務的醫療中心接連倒閉。當中，有關結束營業之投訴達 57%；而涉及懷疑假貨，包括冒牌或未註冊疫苗，則佔 25%。

3. 電訊服務

本年度有關電訊服務的投訴共 2,677 宗，與上年度 (2,672 宗) 相若，爭議主要涉及流動和固網電話收費 (47%)、其次是服務質素如接收問題及客戶支援服務不足 (20%)，以及不滿新服務合約的推銷手法 (16%)。

4. 電器用品

電器用品的投訴於 2019-2020 年位居第四，共接獲 1,774 宗。最多消費者投訴的家電為電視機 (18%)、冷氣機 (16%) 和洗衣機 (12%)。逾半投訴涉及有關產品質素 (29%) 及維修 / 保養服務 (29%) 的爭議。

5. 食肆及娛樂

雖然與食肆及娛樂相關的投訴較按年下跌 16%，投訴數字仍為位列於前 5 位，共 1,249 宗。投訴主要與餐廳 (34%)、快餐店 (16%)、公眾娛樂表演 (15%) 有關，大多涉及服務質素 (27%) 及價格爭議 (26%)。

Fig. 1 Complaint Trends in the Past 3 Years

圖 1 過去 3 年接獲的投訴數字

Year 年份	2017-18	2018-19	2019-20
Total number of Complaints 投訴個案總數	25,858	25,326	26,545
YoY changes 按年變動	-	-2%	+5%



Fig. 2 Top 10 Consumer Complaints on Industries in 2019-20

圖 2 2019/20 年度首 10 位涉及消費投訴的行業

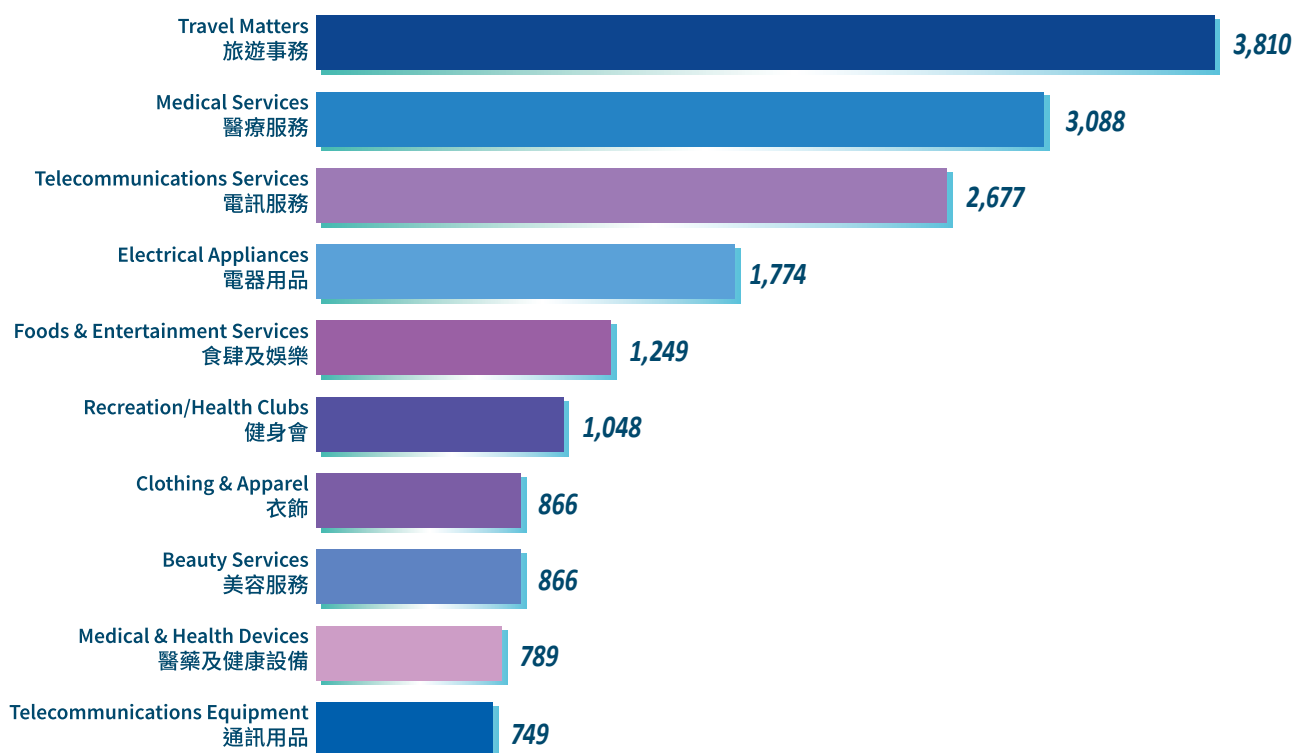


Fig. 3 Nature of Consumer Complaints in 2019-20

圖 3 2019-20 年度之投訴性質

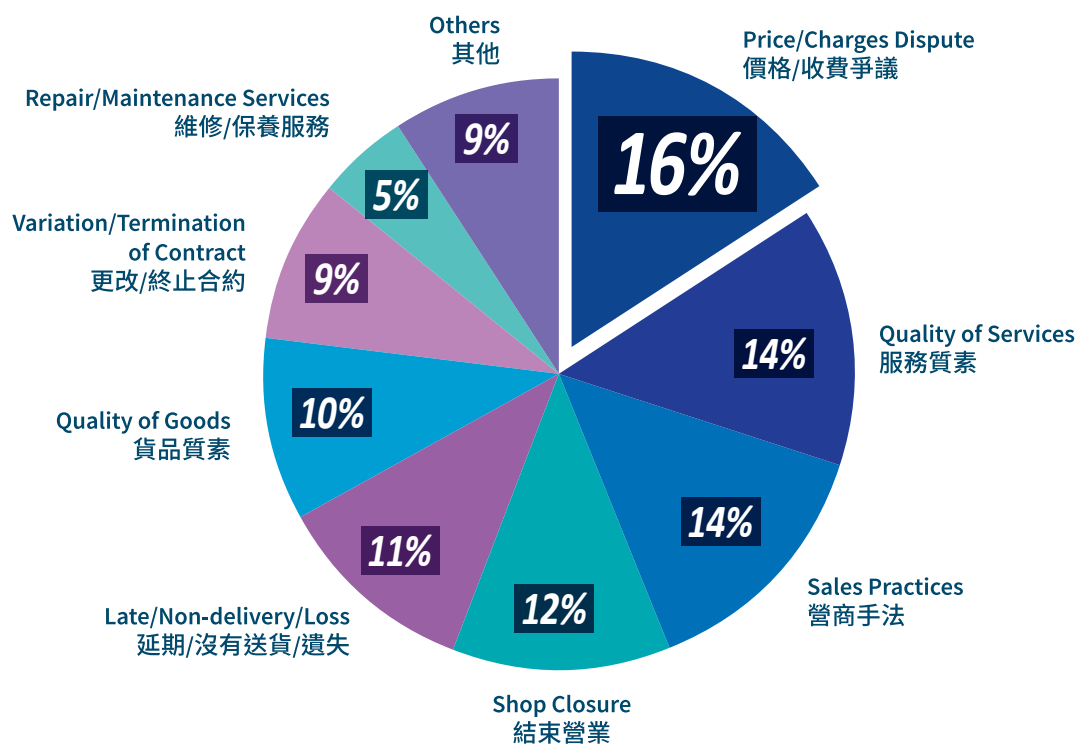


Fig. 4 Resolution Rate of Cases with Pursuable Grounds in 2019-20

圖 4 2019-20 年度調停成功率

Total number of cases received 投訴總數	26,545
No. of cases with pursuable grounds ⁶ 可跟進的投訴個案 ⁶	15,982
No. of cases in progress 仍在跟進中的個案	330
No. of cases resolved 獲得解決的個案	9,713
Resolution rate 調停成功率	62%

Trends of Consumer Complaints

Economic Impact of the COVID-19 Pandemic

The COVID-19 pandemic has brought unprecedented challenges to the economy of Hong Kong. Prospect of an economic recovery will be dependent on when the disease will subside, the resumption of individual and business activities and the recovery of international commerce and travels.

Nevertheless, a change of consumer behaviour and spending pattern can be anticipated. Under the special measures of working from home, social distancing and restricted travel, people tend to spend more time at home and shift their spending patterns from shopping in physical shops to online platforms. Online transactions for consumer goods, food delivery, medical supplies, and home entertainment is likely to continue to grow. As a matter of fact, complaint cases related to online shopping increased 41% YoY to 6,830 cases in 2019-20, with the biggest growth (3,917%) in medical & health devices (mainly involved surgical masks and sanitisers).

Tourist complaints and disputes related to travel matters are expected to drop in the coming years as a result of stringent immigration control imposed by most countries and regions to prevent the resurgence of the pandemic through imported cases. It may take some time for people to restore their confidence to travel even after the pandemic is completely contained.



消費投訴的趨勢

新冠肺炎疫情對經濟的影響

新冠肺炎疫情為香港經濟帶來前所未見的挑戰。2020-21 經濟前景未明，本港之經濟情況是否能否極泰來，大大取決於疫情發展，個人消費和經濟活動的復甦情況，以及國際商貿旅遊能否重回正軌。

然而，消費者行為及消費模式將有所改變，實為意料中事。疫情期間，一系列防疫措施如在家工作、保持社交距離及各項旅遊限制等，均令市民居家的時間增加，消費模式亦從過往的實體商店消費逐漸轉移至網上消費。與消費商品、外賣送餐、醫療用品及家居娛樂相關的網上交易勢必持續增長。事實上，網上消費的投訴數字按年上升 41%，達 6,830 宗；當中以醫藥及健康設備（主要為外科口罩及消毒產品）相關之投訴錄得最顯著增幅，達 3917%。

因應疫情，世界各國及地區實施嚴格入境管制措施，減少再從境外傳入個案的風險。預計來年與旅遊事務有關的投訴及爭議將會減少。即使疫情完全受控，預料仍需要一般時間才能令旅客恢復外遊信心。

⁶ Anonymous complaints, cases with insufficient information, and complaints outside the Council's terms of reference are in general non-pursuable. 匿名投訴、個案資料不足、及在本會工作範圍以外的投訴，在一般情況下屬未能跟進的案件。

Cross-boundary Dispute Resolution

In September 2019, the Council signed a Memorandum of Understanding (MoU) with the Consumer Association of Singapore (CASE) to extend the scope of collaboration in dispute resolution with Singapore. Under the agreement, consumers will be able to file their complaints to their local consumer body which will refer their cases to suitable counterparts for follow-up. The Consumer Dispute Referral Mechanism greatly enhances consumers' rights and interests in cross-border transactions, including online purchases.

處理跨境消費糾紛

本會於 2019 年 9 月與新加坡消費者協會簽訂跨境消費爭議合作協議書，加強雙方解決消費爭議的合作。根據協議，一方所在地的消費者與對方所在地的商戶發生糾紛時，可於回到自己居住地後，向當地的消費者保護機構作出投訴，投訴將轉介至相關消費權益組織處理。此投訴個案互通機制大大加強對兩地消費者進行跨境交易時的保障，包括網上購物權益。

Naming Sanction

In April 2019, the Council publicly named 4 fitness centres and strongly reprimanded them for their undesirable sales practices targeting inexperienced young consumers. The 4 fitness centers are:

S.M.L./T.I.A. Studio

Fitness Express Company Limited

Legend Fight and Fitness

A Plus Fitness

In most of the complaints, the complainants were predominantly young people below the age of 25 who were subject to high-pressure sales tactics or under threats of personal safety, and then succumbed to sign up to fitness contracts involving \$40,000 on average. In the most extreme case, it reached a stunning sum of \$1.75 million. To rectify the situation, the Council publicly named and reprimanded the 4 fitness centres, and urged the companies to cease and desist from engaging in any further unscrupulous sales practices. The naming action drew strong public support and extensive media coverage.

點名公布不良商店

於 2019 年 4 月，本會以公開點名方式強烈譴責 4 間健身中心，涉事商戶針對入世未深的年輕消費者，使用不良銷售手法。被點名的 4 間健身中心包括：

S.M.L./T.I.A. Studio

Fitness Express Company Limited

Legend Fight and Fitness

A Plus Fitness

綜合各投訴個案，投訴人均非常年輕，大部份為 25 歲或以下。上述健身中心以年輕人為主要銷售目標，用高壓手段銷售，年輕消費者往往覺得人身安全備受威脅，無奈就範簽約，個案平均涉及金額近 \$4 萬。最高的一宗更達 \$175 萬，情況令人咋舌。為糾正歪風，本會遂強烈譴責上述 4 間商戶，敦促有關商戶立即停止使用各種不良銷售手法。此舉亦獲得大眾熱烈支持以及媒體廣泛報導。



IMPROVING PRODUCT QUALITY AND SAFETY

改善產品質素及安全



Ensuring that the myriad products in the market are safe and of acceptable quality is a daunting task. The Council believes prevention is better than cure, hence it has put substantial resources behind the testing, research and surveys of products so that consumers are empowered to make objective and informed choices in their daily consumption. Essential products covered by the Council include food, household products, electrical appliances, consumer electronics, cosmetics, personal care items, clothing, and products designed specifically for children and elderly people.

市場上的產品林林總總，要確保所有產品安全，質素達可接受水平，是一項艱巨任務。本會相信「預防勝於治療」，故此投放相當資源對產品進行測試、研究及調查以令消費者在日常消費時，可以作出客觀及知情的選擇，最終提自我保護能力。本會測試、研究及調查的生活必需品，包括食品、家居用品、電器、電子產品、化妝及個人護理產品、服飾、兒童及長者用品等。

Research and Test Reports

A total of 52 testing, survey and research reports were published in the Council's monthly CHOICE Magazine during the year⁷. When products were found to be non-compliant with Hong Kong regulations or international standards, the Council notified the relevant regulatory authorities for immediate follow-up and called on the manufacturers and their agents to rectify the faults and improve the products. Over the years, such market monitoring mechanisms had proven to be effective in facilitating law enforcement and driving different businesses to improve their product quality and services.

研究及測試報告

年內，於本會《選擇》月刊上發表的產品測試、調查和研究報告共 52 份⁷，每當發現產品未能符合香港法規或適用的國際標準時，本會均會通知相關監管機構立即跟進，並呼籲製造商及代理商糾正錯誤並改善產品。多年來，這種市場監察機制已證明可有效協助執法 and 促進各界改進產品質素及服務。

⁷ See Appendix 6 for the lists of testing reports, market survey and in-depth study reports published during 2019-20. 於 2019-20 年度公布的產品測試、市場調查及研究報告一覽表見附錄六。

Types of Product Tests

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

Food

As consumers are getting increasingly health conscious, the Council increased resources in testing popular food products, including baked food, vegetarian meat, sashimi and dried spices, etc. and advised consumers on their safety and nutrition levels.

Trans Fat in Baked Food

Excessive intake of trans fat could raise the level of bad cholesterol in the blood and cause coronary heart diseases. The Council, in collaboration with the Centre for Food Safety (CFS), sourced 75 locally produced food samples, including 16 puffy pastry cream soups, 26 pies/tarts/puffs, 14 cookies/cakes, and 19 Chinese pastries/sweet pastries, to measure their total fat, trans fat and saturated fat content, and assess the industrially produced trans fats to total fat content ratio.

The findings revealed that puffy pastry cream soup samples had the highest average amount of trans fat; the 8 puff samples were found to vary considerably in their trans fat content, from 0.75g to 3.4g per 100g of food. Consuming a bowl of soup with puffy pastry had 1.7g of trans fat, representing close to 80% of the daily upper limit.

Denmark set the ratio of industrially produced trans fat to total fat content at 2% as the limit. Based on this calculation, 19 samples were found to contain industrially produced trans fats exceeding the ratio limit, from 2.3% to 12%. The sample with the highest industrially produced trans fats assessment was the puffy pastry in 2 pastry cream soups (12%), which exceeded the limit by 5 times. Only 9 of the 75 food samples, and the puffy pastry in 1 pastry cream soup sample turned out to be free of industrially produced trans fats. The small number implies that there is room for improvement.



產品測試的種類

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

食品

消費者的健康意識越來越高，本會增加資源測試廣受歡迎的食品，包括烘焙食品、素肉、魚肉刺身和乾香料等，提供有關安全和營養成分的建議，滿足消費者的需要。

烘焙食品內反式脂肪

攝取過多反式脂肪會增加血液中「壞膽固醇」的含量及導致冠心病。本會聯同食物安全中心（食安中心）抽取市面上 75 款含有較高反式脂肪的本地食品樣本作測試，包括 16 款酥皮忌廉湯類、26 款批／撻／酥皮卷類、14 款曲奇／蛋糕類、19 款中式酥餅／甜酥餅，以測試樣本中總脂肪、反式脂肪及飽和脂肪含量，以及估算其工業生產反式脂肪佔總脂肪的比例。

結果發現酥皮忌廉湯樣本的平均反式脂肪含量最高，8 款酥皮樣本的反式脂肪含量由每 100 克食物含 0.75 克至 3.4 克。食用整份酥皮湯可攝入高達 1.7 克反式脂肪，佔每天攝入上限約 80%。

丹麥訂定食品中工業生產的反式脂肪佔總脂肪的比例不超過 2% 的限值。根據這個計算，19 款樣本的工業生產反式脂肪佔總脂肪比例超過此限值，由 2.3% 至 12% 不等，其中 2 款酥皮忌廉湯的酥皮樣本的工業生產的反式脂肪含量最高，佔總脂肪的比例高達 12%，比限值高出 5 倍。相反 75 款樣本只中有 9 款，以及 1 款酥皮湯的酥皮樣本均不含工業生產的反式脂肪，反映生產商有改良配方的空間。

Food manufacturers were strongly urged to improve on the food production process. They should also offer healthier food choices to consumers by using ingredients that contain no partially hydrogenated oil (PHO) or industrially produced trans fats (IP-TFA) such as not to use margarine and vegetable shortening.

Dried Spices

The Council has drawn 44 different dried spices in the market, comprising 17 Capsicum spp. spices, 7 nutmeg samples, 5 mixtures of both spices, and 15 turmeric samples to test the contents of aflatoxins B1, B2, G1, G2 and ochratoxin A (OTA) which are mycotoxins produced by fungi.

The results revealed carcinogenic aflatoxins and/or possibly carcinogenic ochratoxin A were present in over half of the dried spice samples, including all 15 Capsicum spp. spices, 6 nutmeg and 2 turmeric samples. 4 samples were found with total aflatoxins from 14.4 to 17.7 $\mu\text{g}/\text{kg}$, exceeding European (EU) regulatory limits (10 $\mu\text{g}/\text{kg}$). Of which 2 nutmeg samples in the amount of 17.7 and 17.5 $\mu\text{g}/\text{kg}$ also exceeded the Hong Kong regulatory limit (15 $\mu\text{g}/\text{kg}$). As aflatoxins is a carcinogenic substance, the Joint Food and Agriculture Organisation/ World Health Organisation Expert Committee on Food Additives (JECFA) recommended that the intake of aflatoxins should be reduced to as low as reasonably possible.

The International Agency for Research on Cancer (IARC) has classified OTA as possibly carcinogenic to humans. According to the EU regulatory requirements, the permissible upper limit of OTA for Capsicum spp. spices is set at 20 $\mu\text{g}/\text{kg}$ while nutmeg, turmeric samples and mixtures of such spices are all limited to 15 μg , but currently there is no regulatory oversight on the maximum concentration of OTA in spices products in Hong Kong. In the test, OTA was found in 40% (18) of the samples, among them 2 Capsicum spp. spices and 2 nutmeg samples were both in breach of the EU upper limit.

Although in normal meal consumption, the quantity of spices use is small in general and the risk of adverse effect on health is low, spices have a high presence rate of mycotoxins. The Council nevertheless hopes that the authorities concerned will keep pace with the international practice to devise suitable limit on the maximum concentration of OTA, providing abiding legal safeguard to consumers. The Council also urged dried spices manufacturers to take every effort immediately to lower the aflatoxins content in their products to safeguard food safety and consumer health.



消委會促請生產商改良製作配方，選用不含部分氫化油及工業生產反式脂肪的配料和原材料，例如人造牛油和起酥油，讓消費者可以有更健康的選擇。

乾香料

本會搜集市面上 44 款乾香料樣本，當中 17 款為辣椒屬香料、7 款肉豆蔻、5 款含辣椒屬香料或肉豆蔻的混合香料，以及 15 款薑黃，測試由霉菌產生的黃曲霉毒素 B1、B2、G1、G2 及赭曲霉毒素 A 含量。

測試結果發現逾半數含有可致癌的黃曲霉毒素及 / 或可能致癌的赭曲霉毒素 A，分別為 15 款辣椒屬香料、6 款肉豆蔻及 2 款薑黃樣本，4 款樣本檢出的黃曲霉毒素總含量超出歐盟最高濃度的上限（每公斤 10.0 微克），由每公斤 14.4 微克至每公斤 17.7 微克。其中 2 款肉豆蔻樣本檢出的黃曲霉毒素總含量分別達每公斤 17.7 微克及 17.5 微克，超過香港法例上限（每公斤 15 微克）。由於黃曲霉毒素是致癌物質，因此聯合國糧食及農業組織 / 世界衛生組織（世衛）聯合食品添加劑專家委員會（JECFA）建議應將黃曲霉毒素的攝入量減到最少。

國際癌症研究機構將赭曲霉毒素 A 列為可能令人類患癌的物質。根據歐盟法例要求，辣椒屬香料的赭曲霉毒素 A 含量上限為每公斤 20 微克，而肉豆蔻、薑黃，以及含辣椒屬香料或肉豆蔻薑黃的混合香料，則為每公斤 15 微克，但香港現時未有為香料訂定赭曲霉毒素 A 的可容許最高濃度。測試中，4 成（18 款）檢出赭曲霉毒素 A，當中 2 款辣椒屬香料樣本及 2 款肉豆蔻樣本超出歐盟的上限。

雖然在正常進食下，香料的食用分量一般較低，對身體健康產生不良影響的風險不高，但由於香料發現霉菌毒素的比率頗高，因此消委會期望相關部門跟隨國際的步伐，訂定赭曲霉毒素 A 的可容許最高濃度上限，為消費者提供具法律約束力的保障。本會亦促請生產商盡快降低產品中黃曲霉毒素的含量，確保食物安全，保障消費者健康。



Sashimi

The Council conducted a test on 19 tuna and 31 salmon sashimi samples sourced from restaurants, supermarkets and takeaway outlets. The tests focused on the authenticity of the fish species, and the presence of parasites, worm eggs, heavy metals and veterinary drug residues.

All the tuna samples were found to contain methylmercury, ranging from 0.11 to 1.48mg/kg. Among them, 10 were found exceeded the limit of 0.5mg/kg stipulated in the Food Adulteration (Metallic Contamination) Regulations. As mercury is harmful to the nervous system, particularly in developing brains, the report advised pregnant women, women planning to get pregnant and young children to avoid eating big or predatory fish species which may contain high methylmercury level.

Roundworm, a type of parasite, was found in 1 tuna and 1 salmon sample, and the tuna sample also had worm eggs. Since the roundworms found were not moving at the time of the test, it was not possible to determine conclusively whether the parasites were alive. Roundworm infection might cause symptoms such as abdominal pain, nausea and vomiting. Consumers were alerted to the health risk of consuming sashimi raw seafood.

The fish species were also determined by DNA sequencing. A salmon sample was identified as a rainbow trout and a sample with English description in the menu as “Bluefin Tuna” was found to be bigeye tuna. The test results were forwarded to the Customs and Excise Department (C&ED) for further assessment.

The Council urged traders to strictly comply with the statutory requirements to ensure food safety, and also the respective authorities to step up enforcement and inspection efforts to better protect public health.

Lozenges

In a survey the Council studied 41 popular throat lozenge samples, 9 samples out of the 10 registered pharmaceutical products were found to contain antiseptic ingredients, such as quaternary ammonium compound, 2,4-dichlorobenzyl alcohol or amylmetacresol, which were used to treat mouth or throat infection. In 1 lozenge sample with 0.25g of dequalinium chloride, its product label did not specify its maximum daily intake.



魚肉刺身

本會測試了19款吞拿魚及31款三文魚刺身樣本，分別從餐廳、超級市場及外賣店購入，檢測各樣本的品種、是否有寄生蟲及蟲卵、重金屬及獸藥殘餘含量。

19款吞拿魚樣本全部檢出甲基汞，含量由每公斤含0.11至1.48毫克不等，共有10款樣本超出《食物攙雜（金屬雜質含量）規例》的標準（每公斤0.5毫克）。汞可損害人體的神經系統，尤其是發育中的腦部，因此孕婦、計劃懷孕的婦女和幼童，宜避免進食甲基汞含量可能較高的魚類，當中包括體型較大或捕獵性魚類。

有1款吞拿魚及1款三文魚樣本，檢出寄生蟲，2款樣本檢出的均屬線蟲，其中吞拿魚樣本更同時檢出蟲卵，由於發現時線蟲已沒有蠕動，故此不能確定是否活蟲。受線蟲感染的患者可能出現腹痛、噁心、嘔吐等徵狀。報告提醒消費者食用海產刺身的健康風險。

測試又以DNA排序來鑒定魚類品種。有1款三文魚樣本被檢出屬於虹鱒，另有1款在餐牌上的英文名稱為「Bluefin Tuna」的樣本，最後被鑒定為大眼吞拿魚。本會將該等結果通知海關跟進。

本會呼籲商戶應確切執行法例規定的措施，以確保食物安全，有關當局亦應加強執法及巡查，以提升對市民健康的保障。

喉糖

本會檢視41款喉糖樣本標籤的資料，10款為註冊西藥的喉糖樣本中，9款含治療口腔或喉嚨感染的消毒殺菌成分，包括季銨化合物、2,4-二氯苄醇及戊間甲酚。當中1款每粒含0.25毫克地喹氯銨的樣本，沒有列明每日服用上限。

In addition to their antiseptic function, some throat lozenges of registered pharmaceutical products can also help relieve pain and allergy. 4 samples were found to have an analgesic ingredient with 1 of them containing ambroxol hydrochloride, which also has local anaesthesia, anti-inflammatory and phlegm-clearing functions. However, this ingredient can be released from breast milk and therefore breastfeeding mothers were advised to avoid this type of throat lozenge. Manufacturers were urged to ensure accuracy and clarity in the product labels to enable consumers to make informed choices.

Furthermore, 22 out of the 30 lozenge samples listed as ordinary food were labelled with various sugar ingredients. Consuming 2 lozenges each time of the sample with the highest sugar content of 3.8g for 3 times a day would have consumed 22g of sugar in total, equivalent to 45% of the daily intake limit recommended by the World Health Organisation. Besides, 7 samples claimed to contain no sugar and 1 sample claimed a mere 0.02g sugar content per lozenge. However, samples with low sugar content usually contain artificial sweeteners or sugar alcohol, such as isomalt, xylitol or sorbitol. High isomalt consumption of 20 - 30g per day may induce a laxative effect. 1 sample was labelled as zero sugar content but on its ingredients list, the top 2 listings were sugar and syrup, raising doubt about the accuracy of its label. The Council has referred the sample in question to the Centre for Food Safety for follow-up.

The cause of throat itchiness and pain is complicated and taking throat lozenges can only relieve the symptoms. The report reminded consumers that, without proper treatment specific to the cause of the sore throat, taking lozenges may result in delay in treatment. When taking throat lozenges with drug ingredients, the dosage recommendations should be followed strictly to avoid health risks.

Electrical Products

USB Extension Sockets

The Council tested 15 USB extension models, priced between \$128 and \$299, with 2 to 6 USB charging ports, in addition to 3 to 6 sockets for 13A British plugs. The safety test covered British Standard BS 1363-2 and International Standard IEC 60950-1. Energy, efficiency and convenience of use were also assessed in this comparative test.

In the safety test, 13 models (87%) were found to have safety issues of varying degrees. 1 model in particular failed to comply with the requirements of the Electrical Products (Safety) Regulations in various ways: there was no fuse for overcurrent protection; the rated current was only 10A, lower than the statutory requirement of 13A; and the insulation and conductor cross-sectional area of the power supply cord fell short of the standard minimum statutory requirement for 13A extension sockets. Subsequently the Electrical and Mechanical Services Department (EMSD) conducted an inspection and notified the public to stop using the product, as well as 2



除了消毒殺菌的作用，某些註冊為西藥的喉糖亦有止痛或抗過敏的功能。樣本中有 4 款含止痛成分，當中 1 款含有鹽酸氨溴索，有局部麻醉及消炎作用，同時具有化痰功效，不過，這成分可經母乳傳給嬰兒，哺乳期婦女要避免服用。生產商應確保產品的標籤準確和清晰，以助消費者在知情的情況下作出選擇。

30 款屬一般食品的喉糖樣本，發現 22 款標示含有各類糖分，以糖含量最高的樣本計算，若每日早、午、晚各進食 2 粒含 3.8 克糖的喉糖，便已攝取 22 克糖，達到世衛游離糖每日攝入限量的 4 成半。有 7 款標示不含任何糖分，1 款每粒僅含 0.02 克糖，其實這些喉糖都使用了俗稱代糖的「糖醇」或「甜味劑」，例如異麥芽酮糖醇、木糖醇和山梨糖醇。每天服用 20 至 30 克異麥芽酮糖醇便有可能出現通便的效果。其中 1 款的營養標籤標示該產品的糖含量為 0，但其成分表的首二位所列的成分分別是糖和糖漿，反映其標籤的準確性成疑。消委會已將樣本資料轉交予食物安全中心跟進。

喉嚨痕癢、腫痛的成因複雜，服用喉糖只能紓緩症狀。報告提醒消費者，若沒對喉嚨痛的成因對症下藥，有機會延誤治療。服用含藥性喉糖時，必須嚴格遵從標示的建議服用劑量，避免誤服或過量服用帶來的健康風險。

電器產品

USB 充電拖板

本會測試了 15 款 USB 充電拖板，售價介乎 \$128 至 \$299，各樣本分別有 2 至 6 個 USB 插座，再加配 3 至 6 個 13A (安培) 英式方腳插座。測試以英國標準 BS 1363-2 及國際標準 IEC 60950-1，檢視樣本的安全程度、效能及使用方便程度。

在安全測試中，13 款 (87%) 樣本存在不同程度的安全問題。其中 1 款多方面不符合《電氣產品安全規例》的要求，包括英式插頭沒有任何保險絲 (fuse)，而其額定電流只有 10A，未符法例要求的 13A，其電源線的絕緣外皮及電源線標示的銅線導體橫切面面積，亦未有按法例要求須匹配 13A 插頭的標準。機電工程署其後作出檢視並呼籲消費者馬上停用該型號及同一品牌的另外 2 款設計相似的 USB 拖板。本會促請製造商立即改善有問題產品的設計及質量，並須確保產品安全

other USB extension models of similar design of the same brand. Manufacturers were urged to improve the quality and design of their products to ensure safety before launch. Unsatisfactory construction was also detected in 7 models. In 5 models, the sockets could not retain the test socket pins for more than 30 seconds, while in 2 others the sockets were found to have bad contact with the test pins. In the test on protection against electric shock, 7 models were found unsatisfactory, as there was insufficient insulation distance between the USB circuit/transformer and the USB output socket. The USB circuit insulation in 3 models failed the electric strength test. 1 model did not have an effective barrier between the earth socket hole and current-carrying conductor.

The test also revealed substantial variations in standby power consumption. For models with independent switches, when all the switches were on, their standby power consumption varied from 0.134W to 3.28W, a significant difference of 23 times. The energy-efficiency calculations varied from 60% to 82% between models.

Cosmetics and Personal Care

Hand Washes

In a test of 35 models of hand wash products, 15 models claimed to have antibacterial function and 20 regular hand wash products have been examined. All models were tested with reference to a EU standard to assess their bactericidal efficacies in killing 2 test organisms in a minute: *Staphylococcus aureus* (*S. aureus*) and *Escherichia coli* (*E. coli*).

The results showed that the 15 hand wash models with antibacterial claims varied in killing *E. coli*, 3 of them achieved as low as a killing rate of below 41%. In terms of the killing rate of *S. aureus*, 14 models achieved a 99% bactericidal efficacy and only 1 model at 81.1%.

Among the 8 models that claimed to “kill or “destroy” 99.9% of bacteria or germs, only 2 models could live up to their antibacterial claims in eliminating of *S. aureus* and *E. coli* in the presence of organic matter. Another 2 models were barely effective against *E. coli* with a killing rate of around 30%, while the remaining 4 performed slightly below their claims.

才推出市場。此外，有 7 款樣本的結構也欠妥善，當中 5 款的插座未能夾緊插腳超過 30 秒，亦有 2 款樣本的導電插座未能有效連接測試插頭，可引致接觸不良。有 7 款樣本的絕緣距離不足，防觸電保護未如理想，主要是 USB 火牛帶電線圈與用戶可接觸的 USB 輸出插座的距離不足，3 款 USB 電路的絕緣未能通過電氣強度測試，1 款樣本的接地插孔與帶電導體之間則沒有有效屏蔽。

消費者在選擇拖板時亦應考慮產品的能源效益，測試發現樣本在待機能耗方面有很大差異，插座設獨立開關擊的樣本，當開啟所有開關擊時，量得的待機能耗由 0.134W 至 3.28W，相差達 23 倍；在能源效率方面，各樣本的差異由 60% 至 82% 不等。

化妝品及個人護理

洗手液

本會檢測了 35 款洗手液，當中 15 款聲稱具殺菌或抗菌效能，以及 20 款一般洗手液。本會參考歐洲標準評估各樣本在一分鐘接觸時間殺滅金黃葡萄球菌和大腸桿菌這 2 種試驗微生物的效能。

結果顯示，15 款抗菌洗手液樣本在殺滅大腸桿菌的表現參差，當中 3 款的殺滅率僅達 41% 以下；至於殺滅金黃葡萄球菌的表現則較理想，14 款樣本的殺滅率均達 99% 以上，只有 1 款僅有 81.1% 殺滅效能。

在有有機污染物的情況下，8 款聲稱可「殺滅」或「消滅」99.9% 病菌或細菌的樣本中，只有 2 款殺滅金黃葡萄球菌和大腸桿菌的效率與聲稱吻合；另外 2 款殺滅大腸桿菌的效率分別只有約 30%；而其餘 4 款的殺滅率則稍微低於聲稱。



Three of the 20 regular hand wash models were found with a killing rate of 99.5% or more against *S. aureus* and *E. coli*. The 3 models were strong alkaline with pH values between 9.6 and 10.0. Another 2 models with a killing rate of 85% were, however, comparatively acidic with pH values between 4.5 and 5.2. Both extremes in pH value meant the environment was not favourable to the growth of bacteria, and that probably accounted for the bactericidal efficacy of the 5 regular hand washes. However, consumers were reminded that repeated and prolonged contact with strong acidic or alkaline products might increase the risk of skin irritation.

Aside from bactericidal efficacy, the Council also found that nearly 40% (13 models) were detected with allergy-causing preservatives, and 3 models exceeded the upper limit of EU or that of the Mainland. The results showed the presence of methylisothiazolinone (MIT) in 3 models, methylchloroisothiazolinone (CMIT) in 8 models and a mixture of MIT and CMIT in 2 models. Among them, 2 models were detected with MIT content of 0.0054% and 0.0058%, though in compliance with the requirement of the Mainland's standards (0.01%), they have exceeded the EU limit (0.0015%). Another model was also found to contain CMIT/MIT and the total amount was 0.00307%, exceeding both the limit of the Mainland and EU requirements (0.0015%).

Hand Creams

The Council and ICRT conducted a joint-test on 50 models of hand creams to assess their performance in respects of skin hydration and reduction of water loss from human skin. 13 of the tested models were available in local market with prices varied vastly from \$24 to \$210 per bottle.

In the efficacy test, 20 Caucasian women were invited to apply the hand cream sample twice a day (in the morning and evening) on designated skin area for 2 weeks. Measurement of skin moisture and evaporation rate of moisture through the skin surface were conducted before and after the trial. The test showed the overall performance of all models to be quite similar with nearly 80% of the models (10 models) rated at 4 to 4.5 points. 12 models performed well in "skin hydration", scoring 4 points or above; while 10 of them scored full 5 points in "reduction of water loss" efficacy test.

Glycerin, an important ingredient for skincare products with good skin hydrating performance, is a commonly used humectant and skin conditioning agent that help absorb moisture and transfer to the outer layer of skin (stratum corneum). Amongst the 50 models tested by ICRT, it was found that after applying the models that contained glycerin as a major ingredient (listed in second place) for 2 weeks, users' skin moisture content rose on an average of more than 40%.

Out of the 13 tested models available in local market, 11 were labelled as suitable for "dry", "very dry/extra dry" or "rough" hands but 2 of these models were less than satisfactory, scoring merely 2 points in the "reduction of water loss" efficacy test. Besides, among the 4 models with claims of "All Day Care and Protection", "24 Hours Moisture Retention" or "48 Hours Relief to Dry Skin", only 1 model excelled in skin hydrating performance. Consumers were advised not to choose hand creams solely based on the product claims.

20 款一般洗手液樣本中，3 款可以殺滅 99.5% 或以上的金黃葡萄球菌和大腸桿菌。該 3 款樣本屬偏鹼性，酸鹼值介乎 pH9.6 至 pH10.0；另外 2 款殺菌效能達 85% 的樣本，則屬偏酸性，酸鹼值介乎 pH4.5 至 pH5.2。由於極端酸鹼值的環境不利微生物的生長，相信是上述 5 款一般洗手液樣本的殺菌效能表現出色的原因。不過，消費者須留意，重覆及長時間接觸強酸或強鹼物質，有機會刺激皮膚。

除了殺菌效能的表現，檢測另發現有近 4 成（13 款）樣本檢出致敏機會較高的防腐劑，當中 3 款的含量超過歐盟或內地的相關規定上限。樣本中，3 款檢出 MIT，8 款檢出 CMIT，2 款則同時檢出 MIT 和 CMIT。當中 2 款樣本所檢出的 MIT 含量分別為 0.0054% 及 0.0058%，雖然合乎內地標準要求（0.01%），但已高於歐盟規定上限（0.0015%）。另有 1 款樣本檢出 CMIT / MIT 混合物總量為 0.00307%，含量同時超出內地及歐盟的規定（0.0015%）。

潤手霜

本會與國際消費者研究及試驗組織（ICRT）聯合試驗了 50 款潤手霜，評估樣本的皮膚保濕和減少皮膚水分流失等效能。當中 13 款樣本於香港有售，各樣本的價格差異頗大，每支零售價由約 \$24 至 \$210 不等。

在效能試驗中，每款樣本由約 20 位白種女性在指定皮膚範圍使用 2 星期（早晚各 1 次）。隨後用儀器量度皮膚的水分含量以及經由皮膚表面蒸發水分的速度，並比對使用前的數值。試驗結果顯示，各樣本的表現相當平均，近 8 成（10 款）樣本的總評達 4 至 4.5 分；有 12 款的「保濕效能」良好，同獲 4 分或以上，其中 10 款在「減少水分流失效能」方面同時獲 5 分滿分。

皮膚護理用品要具備良好的「保濕效能」，甘油（glycerin）是重要的成分，屬於常用的保濕劑和肌膚調理劑，可以吸收水分並將水分帶到皮膚角質層。綜合 50 款樣本的表現，試用者使用以甘油作為重要成分（在成分列表中位列第 2 位）的樣本 2 星期，皮膚水分平均上升超過 40%。

13 款本地有售的樣本中，有 11 款標示適合「乾燥」、「十分乾燥」或「粗糙」的雙手，但其中 2 款在「減少水分流失效能」方面不能令人滿意，評分僅得 2 分。有 4 款樣本分別標榜「全日護理和保護」、「24 小時保濕」，甚至「48 小時舒緩乾燥肌膚」等，不過當中只有 1 款保濕效果突出，消費者不宜單憑這些聲稱作選擇考慮。

Household Products

Yoga Mats

The Council tested 30 models of yoga mats for their safety level. 28 models were detected with formamide ranged from 9mg/kg to 1,270mg/kg, and out of which 9 models exceeded the cut-off limit of 200mg/kg stated in the EU's Toy Safety Directive. In accordance with the Directive, the 9 models were subjected to emission test to measure the level of formamide emission. The results showed that all models were in compliance with the EU's Toy Safety Directive.

Consumers should pay attention that formamide is one of the volatile organic compounds (VOCs). High room temperature, poor ventilation or placing a few yoga mats in the same room could increase the ambient concentration which may cause irritation to the eyes, respiratory tract, and temporary discomfort.

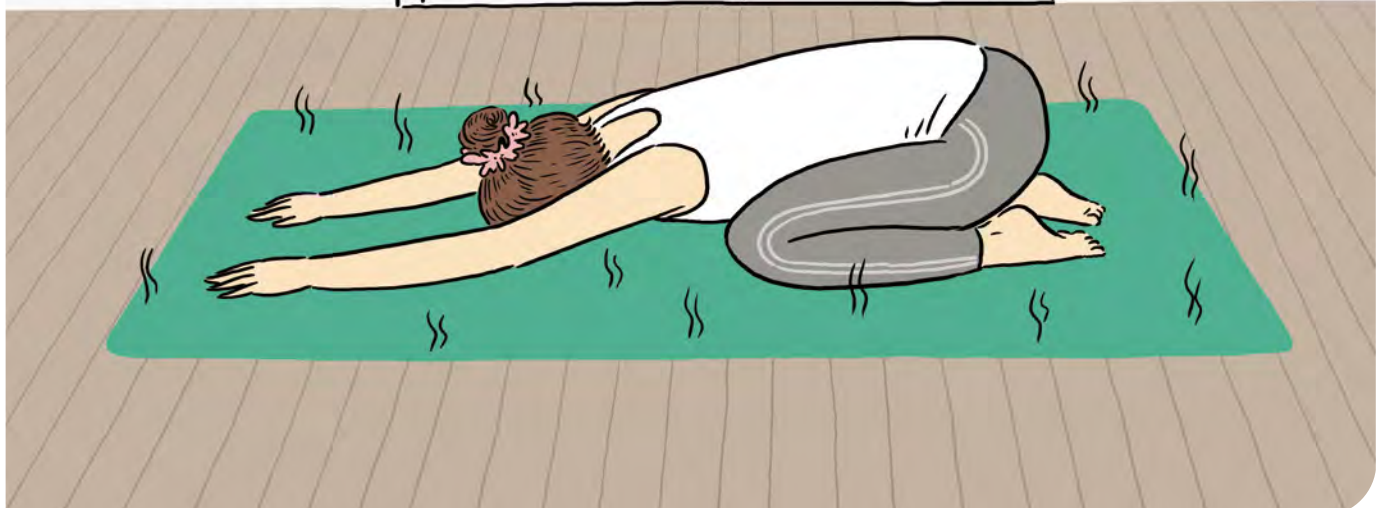
Considering formamide could cause harm to haematopoietic and reproductive systems in animals, and the fact that formamide or related ingredients might not be necessary for the manufacturing of yoga mats, manufacturers were urged to make improvement to minimize the risks that may pose to consumers.

On the other hand, 11 models were detected with polycyclic aromatic hydrocarbons (PAHs), despite that the total amounts were in compliance with both the EU's REACH regulation and the German's voluntary standard GS Mark requirements. However, 3 models detected with naphthalene (one of the substances in PAHs) were found to exceed the German GS Mark for products foreseeable with prolonged skin contact requirement (2mg/kg), ranging from 4.7 to 6.5mg/kg.

Naphthalene is classified as a possibly carcinogenic substance to human. Consumers were advised to clean both hands with mild soap or hand wash at the soonest after exercise to reduce the possibility of naphthalene intake.



萘屬或可能令人類致癌的物質。本會建議消費者在運動完畢後，盡快用溫和肥皂或洗手液清洗雙手，減低攝入萘的機會。



家居產品

瑜伽墊

本會測試了市面上 30 款瑜伽墊，評估產品的安全程度。當中 28 款樣本檢出甲酰胺，含量介乎每公斤 9 毫克至 1,270 毫克，其中 9 款含量高於歐盟玩具安全指令規定每公斤 200 毫克的上限。按相關指令，該 9 款樣本額外進行了甲酰胺釋放量測試，結果顯示全部樣本都符合歐盟玩具安全指令的釋放量規定。

儘管如此，消費者仍應留意瑜伽墊可能釋出揮發性有機化合物如甲酰胺的情況。如果室內環境溫度較高、空氣欠流通，或者室內擺放多張瑜伽墊，可能會增加室內空氣中這些物質的濃度，有機會刺激眼睛及呼吸道，引致短暫不適。

動物的研究結果顯示，甲酰胺對造血和生殖系統會造成損害。事實上，是次測試結果反映甲酰胺或相關成分未必是製造瑜伽墊的必要原材料，本會敦促生產商作出改善，以降低消費者使用時的風險。

另一方面，11 款瑜伽墊樣本檢出多環芳族碳氫化合物 (PAHs)，總量同時符合歐盟 REACH 法規規定及德國自願性標準 GS Mark 的相關要求。不過，3 款檢出的萘 (PAHs 其中一項物質) 含量高於德國自願性標準 GS Mark 就長時間接觸皮膚消費品的要求 (每公斤 2 毫克)，達每公斤 4.7 毫克至 6.5 毫克。

On product labelling, 5 models were found to be without information of product length, width and thickness while 28 models were also without weight information. 8 models were not labelled with information on the materials made and half of them without storage or cleaning instructions, reflecting there was room for improvement in product information transparency.

Paper Kitchen Towels

15 models of kitchen towels were selected to test on 3 main areas: hygiene, food safety and paper characteristics.

Based on Mainland standards GB15979 and GB/T26174, 5 models exceeded the total bacterial count standard by 20% to four-fold, ranging from 240 to 1,000cfu/g. If these kitchen towels come into contact with cooked food, they may pose risks to food safety. Apart from sending the results to C&ED for follow-up, the Council strongly urged manufacturers to do their utmost in quality control to ensure kitchen towels comply with product safety requirements.

The tests also found considerable variation in water absorption level and rate, tensile strength, and a lack of complete and clear product labelling on the net weight, number of sheets, ply number and dimensions. Manufacturers and suppliers were urged to provide full and accurate information to facilitate product comparison, and inspect transportation and storage conditions closely to prevent damage to product packaging, which may result in humidity and bacterial contamination, affecting the paper quality, such as tensile strength and causing odour.

Pillows

15 models of pillows with prices ranged from \$139 to \$1,558 were tested. 6 were made of polyester, 6 were of memory foam (visco-elastic foam) and 3 were of latex. The results revealed significant variations in their support and durability, and the prices also did not reflect their actual performances.

The test items included pillow support performance where a male and a female test persons were selected based on the body features of Asian men and women with regard to height, weight and shoulder width. Durability, comfort and fibre composition of the pillow cases were also tested. The results showed varying scores in the overall performance, ranging from 2.5 to 4 points. 7 models rated 4 points varied in price by as much as 6.5 times. Consumers were advised to consider their body built, weight, sleeping habits, mattress firmness and pillow material in addition to price and hand-feel.

標籤資料方面，有 5 款沒有完整標示產品的長度、闊度及厚度等關鍵尺寸資料，而且大部分樣本（28 款）都沒有說明產品的重量。8 款沒有標示或說明瑜伽墊材料；半數沒有標示儲存或清洗方法，反映產品資訊透明度有待改善。

廚房紙

15 款廚房紙樣本的測試涵蓋衛生程度、食物安全及紙張特性等 3 方面的項目。

根據內地標準 GB15979 及 GB/T26174，合共有 5 款樣本超出標準 2 成至 4 倍不等，每克檢出的細菌菌落由 240 個至 1,000 個，若使用含菌量較高的廚房紙接觸已煮熟的食物，或有機會引致食物安全風險；除了已將有關結果交予海關跟進，本會敦促生產商加強品質監控工作，確保廚房紙符合產品安全要求。

樣本間在吸水量、吸水速度和紙張拉力的表現參差；在標示淨重、張數、層數和尺碼等產品資料時亦欠清晰完整。本會促請生產商及供應商提供完整和準確資料予消費者作出比較。運輸及儲存產品的環境亦須嚴加檢視，以防包裝破損，令廚房紙因接觸空氣而潮濕及沾染細菌，影響紙張質素例如拉力強度和引致有氣味等。

枕頭

本會測試 15 款枕頭樣本，售價由 \$139 至 \$1,558，當中 6 款為聚酯纖維、6 款為記憶棉、3 款為乳膠，發現各樣本無論在承托表現及耐用程度均有很大的差異，而且價格也不準確反映實際表現。

根據亞洲男女的身型特徵，包括身高、體重、肩膀闊度等資料，安排一男一女測試樣本的承托表現，測試項目亦包括耐用程度、使用舒適程度，也檢測了枕袋的纖維成分，各樣本的總評分由 2.5 分至 4 分不等，7 款同獲 4 分的樣本，價格可相差 6 倍半。本會建議消費者選購枕頭時，應一併考慮個人身型、體重、睡眠習慣，以至床褥的軟硬程度和枕頭的物料，不應單憑價錢及手感作決定。



Manufacturers were also urged to improve on product labelling; 3 models did not have fibre labelling for pillow cases. Amongst the 12 models with fibre composition, 1 model was found with polyester and cotton instead of its label claim of 100% organic cotton.

Children's Products

Slime Toys

20 models of pre-made slime and putty toys were tested to assess their safety and hygiene standards. It was alarming to find that all models contained boron and the boron migration of 12 slime models exceeded the recommended upper limit of the EU toy safety standard, with the worst model exceeding the limit by more than 12 times. Concerning product hygiene, 2 slime models were detected with total aerobic microbial count exceeded the limit of NB Toys Recommendations under the EU's Toy Safety Directive by 23,999 times and 119 times respectively.

2 slime models were also found to contain dibutyl phthalate (DBP) with the content exceeded the total content requirement under the Hong Kong's toy safety regulations. Accumulative exposures to DBP and other phthalates may pose potential risk to children's health in the long term. The test also found the presence of MIT and/or CMIT in 12 models, of which 5 were detected with MIT and/or CMIT and CMIT/MIT mixture content, exceeding the recommended upper limit of the EU toy safety standard.

Ingestion or being exposed to excessive amount of boron in the long term could be harmful to children's reproductive system. Furthermore, children coming into contact with toys containing excessive microorganisms or allergy-causing preservatives may also increase the chance of skin infection or skin allergic reactions. The Council called for the relevant authority to step up enforcement measures and consumers should consider the risks of these products when choosing toys for their children.

有 3 款樣本完全沒有標示枕袋的纖維成分，本會促請生產商加強產品標籤內容，12 款有標示的樣本中，1 款乳膠樣本的枕袋檢出聚酯纖維和棉，與其標示使用 100% 有機棉不相符。

兒童產品

「鬼口水」玩具

本會檢視了 20 款「鬼口水」及黏土玩具樣本的安全及衛生程度，結果發現全部樣本都檢出硼，其中 12 款「鬼口水」樣本的硼遷移量超出歐洲玩具安全標準所建議的最高限值，最高的 1 款更超出限值逾 12 倍。在產品衛生方面，2 款「鬼口水」樣本檢出的好氧性微生物總量分別高出歐盟玩具安全指令下 NB-Toys 所建議的限值達 23,999 倍及 119 倍。

2 款樣本亦檢出塑化劑 DBP，而檢出量超出香港玩具安全相關法例的規定。積累接觸 DBP 和其他塑化劑，有可能長遠對兒童健康構成潛在風險。檢測亦發現，12 款樣本含有防腐劑 MIT 及 / 或 CMIT，當中 5 款樣本檢出的 MIT 及 / 或 CMIT 含量，以及 CMIT / MIT 混合物總量超出歐洲玩具安全標準建議的上限。

若兒童長期攝入或接觸過量硼，可能對他們的生殖系統造成損害，此外，接觸到微生物總量過高或含有可致敏防腐劑成分的玩具，則可能增加皮膚受感染或出現皮膚敏感反應的機會。消委會促請當局加強執法，消費者為兒童選購玩具產品時需留意產品風險。

Baby Teethers

The Council has tested 20 baby teething toys, priced at \$18 to \$139, including 13 non-liquid filled teething toys and 7 liquid filled teething toys.

1 model was found not to comply with the toy safety requirement with its end being too small such that baby could swallow it easily. It may even go deep inside the baby's throat to block the pharynx, posing impaction or suffocation hazard. Bite durability in 2 models were unsatisfactory. They were unable to withstand a bite which simulated a child aged 18 months or younger, and they broke. The test also revealed that the total migration of carcinogenic N-nitrosatable substances in 1 model exceeded the recommended upper limit of the EU standard by 8 times.

The hygienic safety level in the liquid of 1 model was found to be substandard. The detected total aerobic microbial count in the model has far exceeded the prescribed limit of NB-Toys Recommendations under the EU's Toy Safety Directive by 339 times. The model was found to contain Enterobacteriaceae and *Pseudomonas aeruginosa*. Given the immature immune system of infants, swallowing or contacting any liquid with large quantity of microorganisms and pathogens may cause bacterial infection leading to gastroenteritis or fever.

The Council called for immediate improvement by manufacturers and suppliers in the design and production process so as to minimise the potential health hazards to babies.

嬰兒牙膠

本會測試 20 款嬰兒牙膠，價格由 \$18 至 \$139，當中包括 13 款非液體牙膠及 7 款含液體牙膠。

1 款樣本未能符合玩具安全標準的要求，其末端部分體積太小，幼兒容易吞進口中，甚至有機會深入喉部，阻塞咽喉而構成哽塞或窒息。2 款樣本的耐咬程度不足，未能承受模擬 18 個月或以下幼兒的咬力而破裂。測試亦發現 1 款樣本檢出可致癌的可亞硝化物質總遷移量，超出歐洲標準建議的最高限值逾 8 倍。

1 款樣本的內灌液體的衛生情況差劣，檢出的好氧性微生物總量超出歐盟玩具安全指令下 NB-Toys 所建議的限值達 339 倍；該樣本亦檢出腸道菌及銅綠假單胞菌。嬰幼兒的免疫系統發育還未完善，若意外吞下或接觸到含大量微生物及致病菌的液體，或會導致幼兒受到細菌感染，出現腸胃炎或發高燒等症狀。

本會敦促供應商及生產商立即改善產品設計及製作過程，以減低對嬰兒健康的潛在風險。



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 the following different types of products and to advise consumers on selection tips, especially for expensive or durable products:

Audio-visual and optical products, including soundbars, smart speakers, bluetooth speakers, true wireless earphones, wireless headphones, binoculars, superzoom cameras and interchangeable lens camera kits;

Computer and telecommunications products, comprising internet security software, security cameras, smart phones and tablet PCs;

Automobiles, road vehicles and related products including car crash safety and child car seats;

Household, personal and travel products, such as electric toothbrushes and dishwashers; and

Sports products, including hiking shoes, smart watches and fitness tracker wristbands.

In addition to the increasing popularity of the test findings in Hong Kong, the Council's reports on products such as cameras, mobile phones, tablets, cosmetics and shower products, providing extensive shopping information for visitors, were viewed by a considerable number of visitors to the Council's Shopsmart website, which targets visitors from the Mainland. Because of the COVID-19 pandemic, views on surgical masks topics further boosted Shopsmart website's traffic in the first quarter of 2020.

國際測試合作

年內，本會進一步與 ICRT 合作，並聯同其他地區的消費者組織，對以下不同種類的產品進行國際性比較測試，並針對昂貴或耐用產品向消費者提供選擇貼士：

影音及光學產品，包括 soundbars、智能揚聲器、藍牙揚聲器、真無線耳機、頭戴式無線耳筒、雙筒望遠鏡、高倍變焦相機、可換鏡頭相機套裝；

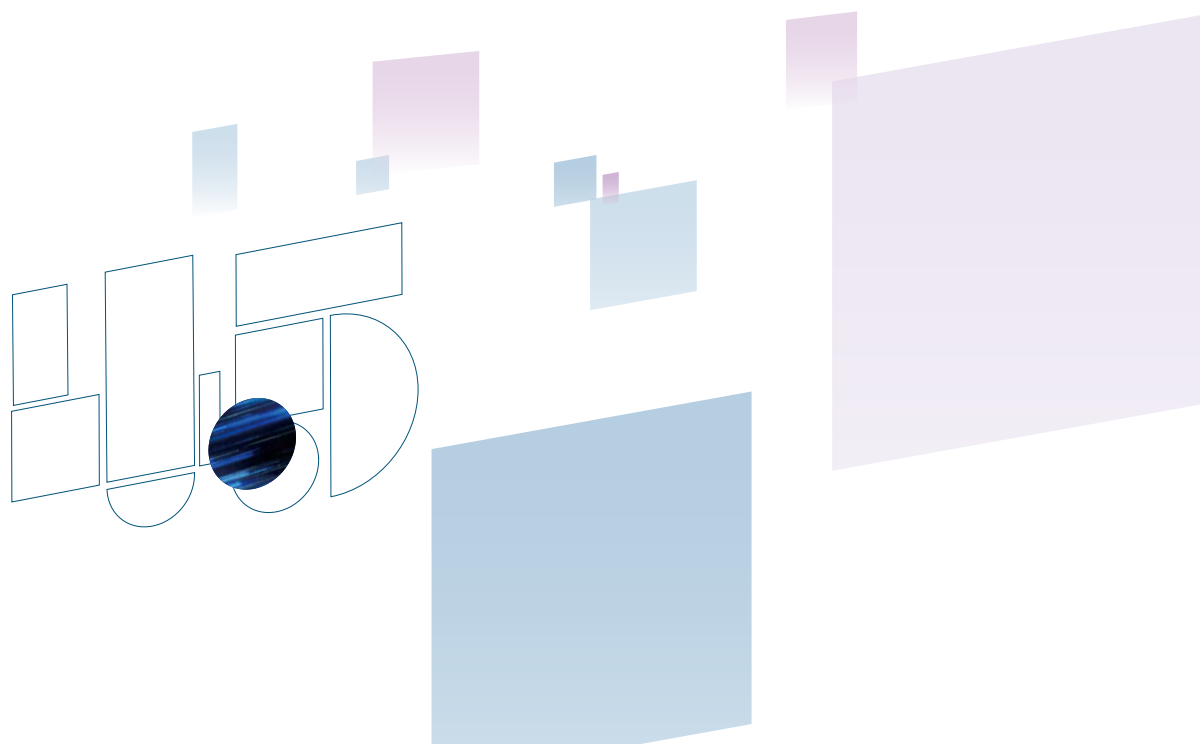
電腦及通訊產品，包括網絡安全軟件、監控鏡頭、智能手機及平板電腦；

汽車、道路車輛以及相關產品，包括汽車撞擊測試及兒童汽車座椅；

家居、個人及旅行產品，如電動牙刷及洗碗碟機；及

運動產品，如行山鞋、智能手錶及運動手環。

測試結果除了在本港日益受到注視外，本會對其他產品，例如相機、手提電話、平板電腦、化妝品及淋浴產品的測試或調查報告，也為訪港旅客提供豐富的消費購物資訊，在本會專為內地旅客而設的「精明消費香港遊」網站中常被瀏覽。由於爆發新冠病毒疫情，有關口罩的題材瀏覽量增加，從而提升了「精明消費香港遊」網站在 2020 年第一季的總瀏覽量。



PROMOTING SUSTAINABLE CONSUMPTION

推廣可持續消費

The Council sees itself as having a strong mission to protect the environment through promoting sustainable consumption, encouraging the public to purchase and consume wisely so as not to compromise the environment of future generations. The Council's three-pronged strategy in this area involves a commitment to understanding and analysing consumer behaviour through periodic surveys; cultivating sustainable consumption mindsets through experiential learning programmes in schools (more on this in the "Empowering Consumers through Education" chapter); and helping consumers make greener consumption choices by embedding sustainability elements into the Council's product testing and survey work.

推動可持續消費從而保護環境，鼓勵公眾精明消費購物，以免犧牲後代的生存環境，是本會肩負的重任。本會採取的策略主要分三線，包括通過定期調查、全力了解及分析消費行為；在校園推行體驗式學習活動以培養可持續消費思維（在「以教育活動提升消費者自我保護能力」一章會有詳述）；在本會的產品測試及調查項目中納入可持續性的元素，以助消費者作出更環保的消費選擇。

At the forefront of product testing, one pillar of the Council's three-pronged sustainable consumption approach is to advise consumers on energy efficient household electrical appliances: from durable whitegoods such as air-conditioners that attributed to almost 40% of household electricity consumption in Hong Kong, to energy saving LED light-bulbs that claimed to have a long lifespan. Details of the test results on areas such as energy efficiency, accuracy on labelling, durability after prolonged use, etc., have been released in issues of the CHOICE magazines. Excerpts are as below:

Product Comparative Test on Appliances

Air-conditioners

The Council tested 14 models of window-type air conditioners with claimed cooling capacity of 5.0 to 5.3 kilowatts (kW), or in layman's terms, "2-horsepower". 12 were the fixed-capacity type and 2 were the inverter type.



推動可持續消費策略主線之一是透過產品測試，向消費者提供電器產品能源效益建議，例如佔本港家庭約 4 成耗電量的冷氣機等耐用「白色家電」又或是聲稱長壽的慳電 LED 燈泡等。針對產品能源效率、標籤準確性、經長期使用後的耐用表現等測試結果，已在《選擇》月刊中發表，節錄如下：

電器產品比較測試

冷氣機

本會測試了 14 款窗口式冷氣機，樣本的聲稱製冷量為 5.0 至 5.3 千瓦，俗稱「兩匹」，當中 12 款為定頻式，其餘 2 款屬於變頻式。

In relation to the Cooling Seasonal Performance Factor (CSPF), a ratio of annual total heat removal to total energy consumption, 1 model had a low CSPF value of 2.91. The CSPF of the rest of the fixed-capacity models was 3.0 to 3.1, compared to 4.12 to 4.17 for the inverter models. The difference between the 2 groups of air conditioners was a considerable 39%.

Another crucial performance factor for air-conditioners is their cooling capacity. The test found that the cooling capacity of the 14 models ranged from 4.94 kW to 5.25 kW. 12 of them performed lower than their claimed value by 0.9% to 3.2%.

Although the discrepancies were within the acceptable limit (10%) of the Code of Practice on Energy Labelling of Products and international practices, the Council stressed that manufacturers should continue to improve the accuracy of the labelling information.

All the tested models were marketed with Grade 1 label under the Mandatory Energy Efficiency Labelling but the test found that 13 models met the Grade 1 requirement, and the model with the lowest CSPF value met only the Grade 2 rating.

Consumers should also beware of the after-sales service, including the product warranty period, maintenance and repairs. The Council found that most models were covered by full warranty for 3 years or more, but the warranty period of 3 models was only 2 years. The warranty period for the air conditioner compressor for all models was 5 years or more, with 1 model offering a permanent warranty. However, upon expiry of the warranty, the annual renewal maintenance fee was between \$400 and \$870, a more than two times difference.

Air Circulator Fans

Many households shop around for air circulator fans to combat the hot summer heat. The Council tested 14 models of air circulator fans and only 4 of the 14 models passed all the safety test items. 7 models failed the safety tests on electrical insulation and protection against electric shock, construction, mechanical safety, and temperature rise, etc.

「製冷季節性表現系數」(CSPF) 是計算冷氣機全年排走總熱量和總耗電量的比率，最低1款樣本的CSPF值只有2.91，其餘樣本的CSPF值以定頻式樣本較為遜色，介乎3.0至3.1，而變頻式樣本則達4.12及4.17，兩組機種的製冷數值相差可達39%。

冷氣機的製冷能力是冷氣機另一個重要效能表現，測試結果顯示14款樣本量得的製冷量由4.94至5.25千瓦，當中12款的製冷量低於產品所聲稱約0.9%至3.2%。

儘管樣本製冷量與聲稱所指的差別仍處於「產品能源標籤實務守則」及國際慣常做法所容許的可接受公差範圍(10%)內，但本會仍強調廠商應繼續提高產品資料的準確性。

全部測試樣本的強制性能源效益標籤均標示為1級，但測試結果顯示，13款符合1級要求，餘下1款CSPF值最低的樣本實際只達2級水平。

產品保用期以及維修檢查等售後服務同樣值得消費者多加留意。本會發現大部分樣本均提供3年或以上的全機保用期，但有3款的保用期只有2年。至於冷氣機內壓縮機的保用期，全部樣本都有5年或以上的保用期，當中有1款更提供永久保用。然而，當保用期完結，每年續保的費用則由\$400至\$870，相差逾1倍。

循環扇

要驅走暑熱，不少家庭會購置循環扇。本會測試了14款循環扇，發現當中只有4款通過所有安全測試項目。有7款未能通過絕緣及防觸電保護、結構、機械安全性及溫升等安全測試項目。





In respect of energy efficiency, for every watt of energy consumed, the airflow rates of all tested models varied from 0.2 to 0.7 cubic meters/minute, a difference of 67%. For instance, one model with a relatively low airflow rate (8.6 cubic meters/minute) was found to be the most energy efficient, and it was found to have the least power input (12 watts); when the model was run for 10 hours, the energy consumption was only about 0.1 unit of electricity. But for another model with similar airflow rate (8.5 cubic meters/minute), the power input was up to 34.7 watts; operating the model for 10 hours consumed some 0.3 electricity unit, or 3 times of the former. The test also revealed that consumers should compare the energy consumption of air circulators with similar airflow rate in order to optimise energy efficiency and support sustainable consumption.

On the other hand, all models were allowed to run for 1,600 hours (assuming 10 hours per day for 160 days) to test their durability. One model began to show an irregular auto-oscillation motion after running just for 420 hours, though it completed the test. Consumers who need to keep their air circulators on for a prolonged period should consider energy efficiency, airflow performance and durability that best suit their need.

LED Light Bulbs

The Council and Electrical and Mechanical Services Department (EMSD) conducted a joint-test to evaluate the safety, performance and photobiological safety of 10 home-use LED light bulbs with rated input power of 6-11 watt, comprising 7 classic and 3 colour-tunable LED light bulbs.

Consumers usually choose the light bulbs based on their luminous flux, luminous efficacy and lifespan. The luminous efficacy of the tested models was calculated based on their lumen output per watt of power, which largely determined the energy efficiency of LED light bulbs. It was found that the luminous efficacy of 7 classic LED light bulb models varied from 92lm/W to 117lm/W, but that of the 2 colour-tunable LED light bulbs varied significantly with different light colours.

In general, luminous flux of LED light bulbs would be reduced after using for a certain period of time. In the 6,000-hour ignition test, 2 models maintained their initial luminous flux after completion of the ignition test, while the others dropped by 1.1% to 6.2%. The luminous flux of 2 models dropped by more than 5%. When comparing this test results with the previous test in 2015, the performance of the samples in 6,000 hours lumen maintenance was generally improved. All models did not pose any photobiological hazard but 8 models were found to fall short of safety instructions.

能源效率方面，各樣本每瓦特能量可產生介乎 0.2 至 0.7 立方米 / 分鐘的送風量，相差約有 67%。當中 1 款送風量較低 (8.6 立方米 / 分鐘) 的樣本能源效率最佳，而且量得的輸入功率最低 (12 瓦特)，即使使用 10 小時亦只消耗約 0.1 度電；但另 1 款送風量相若的樣本 (8.5 立方米 / 分鐘)，其量得的輸入功率達 34.7 瓦特，而使用 10 小時則消耗約 0.3 度電，為前者的 3 倍。測試反映即使送風量相若，消費者仍須比較循環扇的耗電量，以促進能源效益及支持可持續消費。

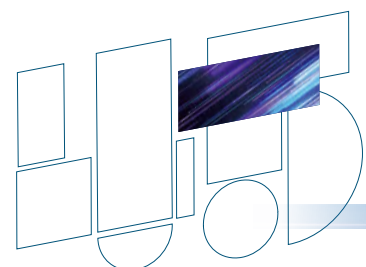
另一方面，以各樣本運行 1,600 小時 (假設開機 160 天，每天 10 小時) 以評估其耐用程度。1 款樣本在運行約 420 小時後開始出現自動搖擺動作不暢順的情況，但仍能完成測試。需要長時間使用循環扇的消費者，應要同時考慮其能源效率，送風表現和耐用性，以選擇最適合的型號。

LED 燈泡

本會與機電工程署合作測試市面上 10 款家用 LED 燈泡的安全程度、效能及光生物學安全等方面表現。樣本的額定功率由 6 至 11 瓦特不等，包括 7 款普通燈泡和 3 款智能燈泡。

消費者在選購燈泡時，一般會參考燈泡的輸出光度、光效和壽命。LED 燈泡的光效是由每瓦特電力可產生多少光量計算所得，亦決定燈泡的節能表現。測試發現 7 款普通燈泡量得的光效由 92 至 117 流明 / 瓦特不等。此外，2 款智能燈泡在不同燈光顏色下光效差異頗大。

一般情況下，LED 燈泡在使用若干時間後，光度會逐漸減弱。本會的試驗中將 LED 燈泡燃點 6,000 小時後，2 款樣本仍能維持最初的光度，其餘樣本的光度跌幅由 1.1% 至 6.2%，其中 2 款樣本的跌幅超過 5%。相對本會 2015 年 LED 燈泡的測試結果，是次試驗樣本在 6,000 小時光度抗跌能力普遍有改善。所有樣本都不會造成光生物危害，但 8 款樣本的安全指示略有不足。



Durability and Consumer Satisfaction of Home Appliances

If problems were soon found in a newly purchased electrical appliance, it could imply that a brand is poor in product quality and workmanship, causing early disposal of the appliance.

The Council collected feedbacks from 1,421 families through telephone interviews to evaluate the durability and level of consumer satisfaction of 5 types of commonly used home appliances – televisions, washers, refrigerators, air conditioners and dehumidifiers.

It was found that washers/washer-dryers were regarded as the least durable, followed by air conditioners while dehumidifiers of different brands were reported to have the lowest overall average defective rate.

Washers/washer-dryers were also found to have the highest defective rate, with an overall average of 21%, followed by air conditioners at 18%, TV sets at 15%, refrigerators at 11% and dehumidifiers at 10%.

Consumer satisfaction was highly correlated to low defective rate, reflecting the importance of good product quality. Conversely, whether or not consumers buy the same brand again might not necessarily related to the product's durability, revealing that durability was not the sole determining factor for consumers.

The decision to replace or dispose of home appliances might not be related to product damage or defects. For instance, 41% of the respondents indicated that they replaced a new air conditioner even though the existing one was still functioning. It might be due to a high repair and maintenance cost as the average cost for each repair was \$1,471, which was the highest among the 5 types of home appliances.

To facilitate the practice of sustainable consumption, the Council urged manufacturers to provide home appliances of good quality and durability, and to lower the repair and maintenance cost. Consumers should exercise rational consumption to consider repairing the appliances, and to replace them only when they could not be repaired.

Where Have All the Tested Products Gone?

The products used for testing by the Council were put to further use with a number of items donated to environmental protection organisations, charity groups and non-profit organisations for further consumption and recycling. During the year, a total of 623 items, including electrical appliances, household consumables, health products, infant products, skin care products as well as food and beverages, were donated to 7 recipient organisations.

The recipient organisations were: Action Care, ALBA Integrated Waste Solutions (Hong Kong) Ltd, Eastern Community Green Station, Hong Kong Council on Smoking and Health, Hong Kong Women Development Association Limited, Shatin Women's Association and Yang Memorial Methodist Social Service.

家電產品耐用程度及滿意度

新添置的電器產品若使用不久就發生故障或損壞，多少反映該品牌的產品質素及工藝欠妥善，令該電器產品被逼提早報廢。

本會以電話訪問收集了 1,421 個家庭的意見，評估 5 類最普遍大型家電（電視機、洗衣機、雪櫃、冷氣機及抽濕機）的耐用程度以及消費者對各個品牌的滿意度。

調查顯示，洗衣機 / 洗衣乾衣機最不耐用，其次是冷氣機；而不同品牌抽濕機平均出現毛病的比率相對較低。

洗衣機 / 洗衣乾衣機出現毛病的比率最高，平均為 21%；其次的冷氣機平均毛病率亦達 18%；電視機為 15%；雪櫃為 11%；至於抽濕機的毛病率平均只有 10%。

消費者對電器產品的整體滿意度，往往與毛病率高低掛勾，反映產品質素優良的重要性。相反，消費者在考慮會否再度選購同一品牌的產品時，與產品的耐用程度未必有必然關係，反映此因素並非消費者作決定的唯一考慮。

消費者更換或丟棄家電產品，不一定是因為產品出現損壞或故障。例如有 41% 的受訪者表示會在冷氣機仍能運作下更換新機，可能與冷氣機的維修費用高昂有關，平均每次達 \$1,471，而冷氣機的維修費用為 5 類電器中最高。

本會呼籲生產商提供品質良好及耐用的家電產品，並調低維修費用，共建可持續消費的環境；同時提醒消費者理性消費，更換電器產品前應先考慮維修，直至無法維修時才更換。

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組織、慈善團體及非牟利機構使用及回收。年內，本會共捐贈 623 件物品至 7 間機構，當中包括電器、家庭消耗品、健康產品、嬰兒用品、護膚產品及食品飲料。

受惠機構如下：關愛動員、歐綠保綜合環保（香港）有限公司、綠在東區、香港吸煙與健康委員會、香港婦聯有限公司、沙田婦女會及循道衛理楊震社會服務處。

COLLECTING MARKET INFORMATION ON GOODS AND SERVICES

蒐集消費品和服務業的市場資訊

The Council's market surveillance work involves not only collecting timely information on products in the market but also analysing and correlating this data on a vast and ever-growing range of goods and services available in both the physical and digital marketplaces. The Council believes clear and accurate information disclosure is key to effective consumer empowerment.

本會進行的市場調查不止於蒐集市場產品的適時資訊，更包羅實體及網上市場上數目與日俱增的商品及服務數據，再進行分析比對。本會相信清晰無誤披露資訊，是有效增加消費者自我保護能力的關鍵。



Market Surveillance

With the blossoming of online consumption following technological advancement, the Council embarked on an expanded market surveillance⁸ programme in the year under review, which included the launch of a new mobile website to provide enhanced experience in monitoring grocery prices at online food vendors and comparison on services provided by online shopping platforms. In the year, surveys related to annuity plans, Standard Plans of Voluntary Health Insurance Scheme (VHIS), and health check services for the elderly were conducted to strengthen retirement and healthcare protection. The compensation policy and customer service quality in the airline industry remained a long-standing problem and concern for consumer protection.

Annual Supermarket Price Survey

The Council's annual supermarket price survey on scan data for a basket of top-selling items sold in 4 major supermarket chains revealed that the aggregate average price of 230 top-selling items in 2018 rose by 1.4%. The aggregate price increases of 5 product categories (2.7% to 4.4%) and 20 product groups (3% to 10.7%) were higher than the increase in the Composite Consumer Price Index (CPI) for the corresponding period (2.4%).

市場調查焦點

科技進步令網上消費發展蓬勃，本會在年內繼續擴大市場監督⁸，包括推出手機版格價網站，加強監察網上食品店的雜貨價格和網上購物平台的服務比較。在這一年中，亦進行了與年金計劃、自願醫保計劃和長者健康檢查服務的相關調查，以加強對消費者的退休及醫療保障。航空業在賠償政策及顧客服務質素方面積習的消費者保障問題仍然備受關注。

年度超市價格調查

本會繼續就在 4 間大型連鎖超級市場售賣的一籃子較受歡迎貨品進行年度價格調查，調查顯示 230 項銷情較佳的貨品總平均售價在 2018 年上升 1.4%，有 5 大類貨品 (2.7% 至 4.4%) 及 20 個組別貨品 (3% 至 10.7%) 的總平均售價的升幅較同期綜合消費物價指數的升幅 (2.4%) 為高。

⁸ See Appendix 7 for the list of survey and service study reports published in 2019 – 20. 於 2019-20 年公布的調查和研究報告一覽表見附錄 7。

The basket of 230 items was broadly divided into 12 categories and 50 product groups. 11 of the 12 categories recorded an upward trend, with an aggregate average price increased from 0.6% to 4.4% year on year (YoY), while 1 category was down by 0.8% YoY. The analysis on the aggregate average prices of 38 out of 50 groups were up from 0.1% to 10.7% YoY. Leading the price surge were packaged rice and tea bags (10.7%), soya milk (8.8%), butter (8.6%), bean curd (6.3%) and frozen food (6%). In contrast, the aggregate average prices of 12 product groups were down YoY, from 0.2% to 2.5%, notably, toothbrush (-2.5%), breakfast cereal (-2.4%) and infant formula (-2.3%).

Annuity Plans

Annuities are long-term life insurance products to prepare the insured for their retirement life, and the market demand was boosted by the recent tax deductible Qualifying Deferred Annuity Policies (QDAP), certified by the Insurance Authority.

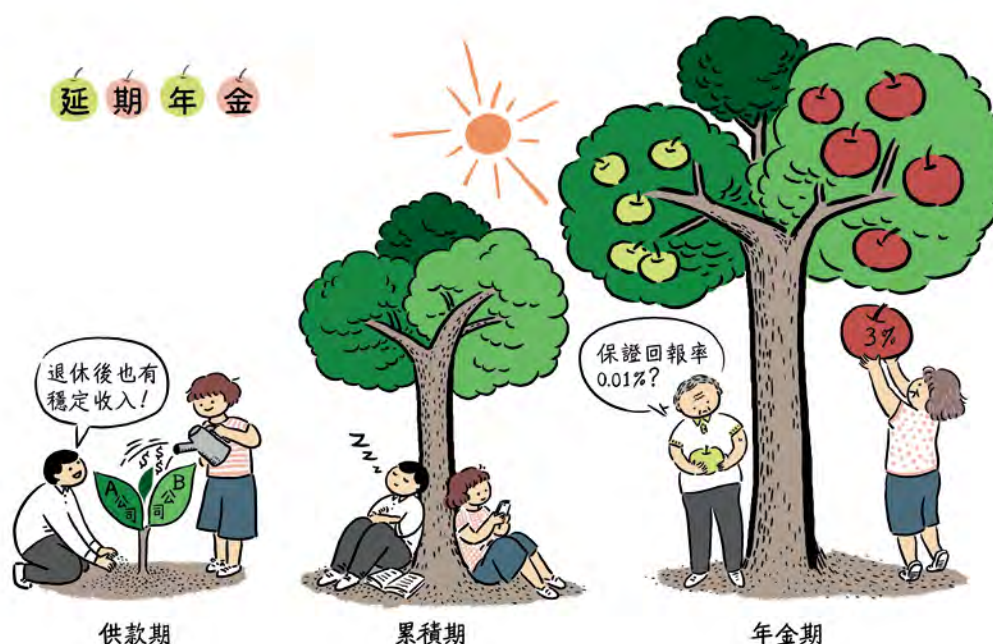
The Council analysed a total of 37 annuity plans from 18 insurers, of which 12 were QDAP and 25 were general annuities. Vast variations were found in their terms and coverage. Among the 12 QDAP plans, 5 plans set the lowest issuing age at 18 years but for the 25 general annuities, the lowest issuing age ranged from age 0 (3 plans) to 15 days after birth (11 plans). QDAP generally offer premium payment period of 5 or 10 years and the longest up to 15 years. For general annuities, there were considerable differences among the plans in premium contribution period since there are no stated restrictions. Therefore, some plans allow payment by a lump sum, or the premium contribution period be spread from 2 to 62 years, while others were calculated based on age with contribution period until the age of 60 or 65. The annuity period of the QDAP plans was generally 10 to 20 years, but 1 plan offered up to even whole life of the insured. For the 25 general annuity plans, 2 were for life, and 11 plans offered annuity up to age 100 or above. The longest one set the age limit at 130.

一籃子 230 項超市貨品分為 12 大類及細分為 50 個組別。分析顯示在 12 類貨品中，有 11 類貨品的總平均售價較前一年上升 0.6% 至 4.4%；另有 1 類則較前一年下跌 0.8%。調查結果顯示在 50 組貨品中，有 38 組貨品的總平均價格較前一年上升 0.1% 至 10.7%，當中以食米和茶包（均上升 10.7%）、豆奶（8.8%）、牛油（8.6%）、豆腐（6.3%）及急凍食品（6%）組別的總平均售價升幅較大。相反，有 12 組貨品的總體平均價格較前一年下跌 0.2% 至 2.5%，跌幅較顯著的組別分別為牙刷（-2.5%）、穀類早餐（-2.4%）和嬰幼兒配方奶粉（-2.3%）。

年金計劃

年金是長期的人壽保險產品，主要是為退休生活未雨綢繆，最近由保險業監管局認證，可作扣稅的「合資格延期年金」，刺激市場對年金計劃的需求。

本會分析 18 間保險公司共 37 個年金計劃，其中 12 個為「合資格延期年金」，25 個屬一般年金，發現不同計劃在條款及保障範圍都存在明顯差異。12 個「合資格延期年金」中，5 個計劃的投保年齡最低為 18 歲，但 25 個一般年金計劃的投保年齡可低至 0 歲（3 個計劃）或出生後 15 日（11 個計劃）。「合資格延期年金」的供款期一般為 5 年或 10 年，最長則可攤分 15 年。而一般年金計劃由於沒有特定限制，計劃之間供款年期的差異更大，部分計劃可選擇一次過付清供款，或設定 2 至 62 年的供款期，亦有部分計劃的供款期會以年齡計算，設定供款期至 60 或 65 歲。「合資格延期年金」計劃普遍年金期為 10 至 20 年，1 個計劃的年金期可派發至終身。25 個一般年金計劃中有 2 個的年金期至終身，另有 11 個計劃可派發至 100 歲或以上，最長的達 130 歲。



QDAP plans were required to disclose the guaranteed internal rate of return (IRR) and total IRR as well as to disclose the guaranteed and non-guaranteed annuity incomes separately, so as to facilitate the insured in comparing different plans. Most general annuity plans displayed the total return as a percentage of the total premiums paid to indicate the rate of return, but such practice could not reflect the time value of the premiums paid for which consumers should be aware of in choosing an annuity plan. The survey also found significant variations in the guaranteed IRR among the QDAP plans ranging from 0.01% to 3.05%, mainly due to the variations in the length of the accumulation period of the different plans. Consumers should therefore compare plans with similar accumulation periods. Based on the average inflation rate in Hong Kong of about 2% to 4% in the past 10 years, the guaranteed IRR of the majority of the annuity plans were generally lower than the inflation rate.

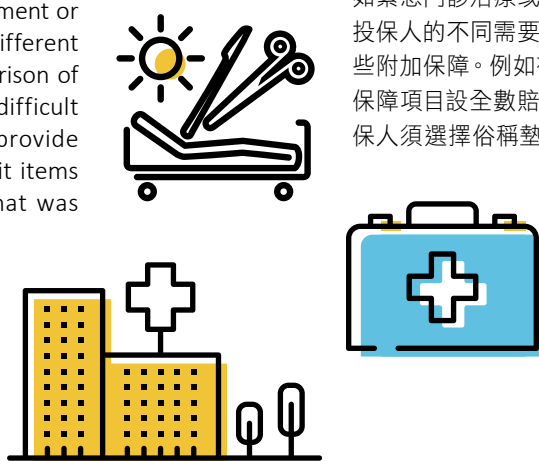
Early surrender or termination of the plan may result in severe financial loss. If an insured person surrendered the policy before expiry after the first year, the surrender value of some QDAP plans could be down to a mere 14% of the premiums paid and even worse the surrender value of 6 general annuities could be reduced to 0%, meaning a forfeiture of all premiums paid to the annuity fund.

Voluntary Health Insurance Scheme (VHIS)

After the Government launched the Voluntary Health Insurance Scheme (VHIS) in April 2019, many different insurance plans with flexi-options were promoted in the market.

In a survey on all VHIS products available in the market, despite the fact that the 29 Standard Plans were identical in the basic protection and benefit limits, their premiums showed wide variation between the highest and lowest premiums in each age group by more than 2 times. On top of the basic benefits, 19 insurers included other benefits in their plans, for instance, death benefit and hospital cash benefit, etc. without requiring for additional premium. Comparison of 10 plans with identical protection also showed varying premiums.

Within the framework of the Standard Plans, insurance companies would offer Flexi Plans to enhance the basic benefits and the benefit limits; or supplementary benefits in addition to the basic items, for instance, emergency outpatient treatment or private nursing services, etc. to cater for the different needs of the insured. However, a direct comparison of all these supplementary benefits were highly difficult for consumers. For example, 6 plans would provide full compensation for most of the basic benefit items but among them 5 offered the choice of what was commonly known as deductible. Within the same plan, the bigger the deductible amount the lower the premium required. Conversely, opting for no deductible would require a relatively higher premium.



「合資格延期年金」必須披露保證內部回報率 (Internal Rate of Return, IRR) 及總內部回報率，並須分開展示年金收入的保證金額及非保證金額，令投保人較易比較不同產品的回報。但一般年金多數會以保單期滿時的總回報較總保費的百分比來展示回報，但此方法未能反映已繳保費的時間值，消費者選擇時要特別留意。調查亦發現「合資格延期年金」計劃中，保證內部回報率的差異介乎 0.01% 至 3.05% 不等，主要原因是不同計劃的累積期長短不一，所以，消費者應以相近的累積期作參考比較。然而，以本港過去 10 年平均通脹約為 2% 至 4% 計算，大部份計劃的保證內部回報率皆低於通脹。

提早退保或終止計劃，可能引致嚴重財務損失，如投保後 1 年便退保，個別「合資格延期年金」計劃的退保價值只佔已繳保費的 14%；而 6 個一般年金計劃的退保價值更低至 0%，即會損失全部已繳保費。

自願醫保計劃

自政府 2019 年 4 月推出自願醫保計劃，多個可提供靈活選項的計劃相繼推出市場。

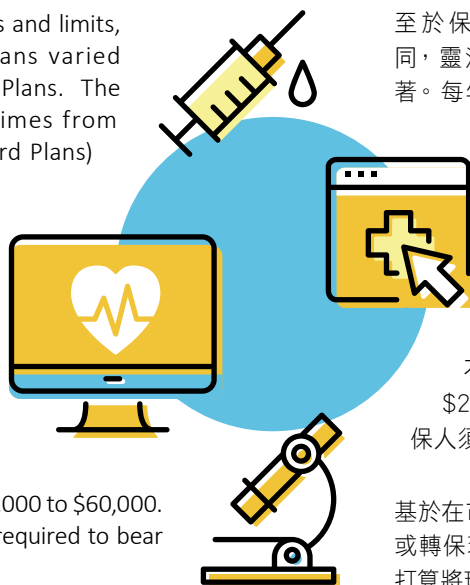
本會檢視市面所有自願醫保計劃，發現 29 個標準計劃的基本保障範圍及保額雖然無大分別，不過，不同計劃對同一年齡組別所收取的保費差距可高逾 2 倍。19 間公司的計劃在基本保障以外加入其他保障，例如身故保障或住院現金津貼等，毋須額外保費。而餘下 10 個計劃保障範圍儘管完全相同，其保費亦有分別。

為配合不同投保人的需要，保險公司可在標準計劃的框架上，推出靈活計劃，提高基本保障的賠償限額，或加入可補足基本保障的保障項目，例

如緊急門診治療或家居看護保障等，以照顧各投保人的不同需要，但消費者難以直接比較這些附加保障。例如有 6 個計劃會就大部分基本保障項目設全數賠償，不過其中 5 個計劃的投保人須選擇俗稱墊底費的自付費數額選項。以

同一計劃而言，自付費數額愈大，保費就愈便宜，換句話說，選擇毋須自付費的選項，保費相對較高。

Owing to the differences in benefit items and limits, the annual premiums of the Flexi Plans varied even more than those of the Standard Plans. The annual benefit limits varied by 70 times from \$420,000 (similar to that of the Standard Plans) to \$30 million. One of the differences between VHIS and general medical insurance was that the former would cover computed tomography (CT scan), magnetic resonance imaging (MRI scan), and positron emission tomography (PET scan) that were recommended by registered doctors though the protection varies among the 28 plans—4 plans would reimburse all costs while the rest have set the upper limits from \$20,000 to \$60,000. In general, the insured (Flexi Plans) were required to bear 30% of the costs.



Given the numerous plans in the market, consumers who were considering to re-insure or renew their existing health insurance plans to VHIS should be mindful. Policyholders who were looking to change their general medical insurance to VHIS Certified Plan may be subject to re-underwriting and required to disclose their latest health conditions. If the insurers rejected the migration application, or the insured disagreed with the re-underwriting results, the insured could continue to have the protection provided by their existing policies. General medical insurance policyholders should be aware of policy migration arrangements offered by their insurers to convert their current policies with VHIS features into VHIS Certified Plans. If an existing policy has provided renewal guarantee, the insurer could directly renew the existing policy into VHIS Certified Plan at policy renewal without re-underwriting.

Flight Delay or Cancellation

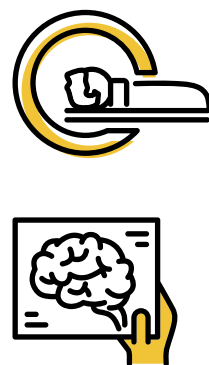
The poor disclosure of airlines' compensation policy on flight delay or cancellation has always been criticised by consumers, thus the Council reviewed the terms stipulated by 20 airlines, and examined their remedial measures, assistance to passengers in arranging alternative flights, liability for loss and refund arrangement in case of flight delay or cancellation.

16 airlines indicated that the flight time shown on flight ticket did not form part of the contract; 4 of which stated they reserved the right to change flight time at any time; another 6 stated they might change flight time without prior notice. Consumers were advised to check their flight schedule from time to time before departure.

In the case of flight delay or cancellation, 6 airlines specified that they would only refund if such delay or cancellation was due to circumstances within the airline's control. 4 airlines would only refund the unused portion as credit for future travel. Yet airlines might set an expiry date on the refund credit, and such credit would be forfeited upon expiry.

至於保費方面，由於保障範圍及限額各有不同，靈活計劃的年繳保費差距較標準計劃更顯著。每年保障限額的幅度由跟標準計劃相同的\$42萬至最高\$3,000萬不等，相差逾70倍。自願醫保與一般醫保的分別之一，是由註冊醫生建議的電腦斷層掃描（“CT”掃描）、磁力共振掃描（“MRI”掃描）及正電子放射斷層掃描（“PET”掃描）等，在自願醫保均為受保範圍，但28個計劃的保障不一，有4個計劃可全數賠償，其餘設有\$2萬至\$6萬的上限不等，普遍靈活計劃投保人須承擔30%的費用。

基於在市面上的計劃五花八門，消費者考慮續保或轉保現有醫保計劃至自願醫保時不能輕率。若打算將現有一般醫保轉為自願醫保計劃，受保人或需重新核保及披露最新健康狀況。若保險公司拒絕接受轉移申請，或受保人不接受重新核保後的結果，受保人仍可繼續受保於其現有醫保。已購買一般醫保的消費者要留意，如保險公司將現有醫保計劃加入自願醫保的保障特點，並轉換成自願醫保計劃下的認可產品，如現有保單有保證續保的條款，在保單續保時，保險公司會直接把現有保單續保至自願醫保，轉移過程中毋須重新核保。



航班延誤或取消

航空公司就航班延誤或取消的賠償政策透明度低，一直為消費者詬病，因此本會檢視20間航空公司的條款，審視各公司在航班延誤或取消時的安排，包括補救措施、等候候補航班時的支援、損失賠償責任及退票安排等。

16間航空公司在條款中列明，機票上的航班時間並不構成合約的一部分，當中4間註明航空公司有權隨時更改航班的時間，另有6間的條款更註明可以在沒有預先通知的情況下更改航班安排。消費者出發前應不時查詢航班出發時間有否更改，以策萬全。

一旦出現航班延誤或取消，6間航空公司列明只會為航空公司可以控制的情況下出現的延誤或取消而安排退款。有4間公司以帳戶結餘方式退款，然而帳戶結餘一般設有使用期限，逾期便會作廢。

Various airlines would run the same route collaboratively to reduce operation cost. 16 airlines stated that they would not be liable for any loss caused by a code-shared flight operated by another carrier, in which 9 of them even stated that they would not be accountable for providing any assistance. Hence, when airlines offered code-shared flights operated by another carrier, it was rather difficult to identify the liable party in case of dispute, making it more difficult to seek redress and compensation.

To better safeguard the rights of consumers, the aviation industry was urged to take the issue seriously and implement measures to strengthen its customer service.

Package Tour Bundled with Travel Insurance

In the Council's mystery shopping survey, information on 3 selected package tours (Japan, Beijing and Chaoshan) were collected from the branches and official websites of 18 travel agents to compare the sales practice on travel insurance. It uncovered a widespread practice of selling travel insurance to consumers enrolling in package tours. In particular, 6 adopted bundle sale tactics to sell package tours together with travel insurance. Among them, 1 travel agent operating Japan tours demanded customers to purchase specific travel insurance while the other 3 required proof of purchase of a valid year-round travel insurance in order to apply for exemption. Another travel agent stipulated that consumers must first purchase the designated travel insurance unless they could produce proof of insurance cover. The remaining travel agent, despite not requiring the purchase of a specified travel insurance, the charge of insurance premium was pre-set as a payment item that could not be deleted if consumers opted to enrol online. 3 other travel agents had the same online charge but according to the staff of 2 travel agents, consumers could get their premiums back provided that they could produce proof of a year-round insurance policy before the deadline.

A similar survey conducted by the Council 7 years ago had found similar problems, indicating that the industry has not made any significant improvement over the years. The Council was of the view that such bundle sale tactics not only deprived consumers of their rights to choose but also doubted whether the insurance coverage best suited consumers' needs. Although there were a wide range of travel insurance products available in the market, some travel agents offered only one single product with insurance premiums as high as 20% to 30% of the tour price, which was clearly disproportionate. In addition, the practice of some travel agents requiring consumers to produce proof of insurance that they have purchased upon their enrolment or shortly after the enrolment was undesirable. The Travel Industry Council of Hong Kong was urged to devise clear guidelines on the practice of travel agents in the sale of travel insurance and the authorities concerned should also consider regulatory oversight to safeguard the right to choose for consumers.



為減省營運成本，航空公司會聯營同一條航線。16間航空公司表明不會為聯營航班承擔任何責任，當中9間更表明不負責為聯營航班提供任何協助。因此，若機票包含聯營航班，航班出現問題時，將難以釐清責任誰屬，增加尋求協助和追討賠償的難度。

為更有效保障消費者權益，本會敦促業界正視，落實措施以加強客戶服務。

綑綁式銷售旅行團及旅遊保險

本會以一個神秘顧客身份，從18間旅行社的門市和官方網站收集了3個選定旅行團（日本、北京及潮汕）的資料，以比較旅行社銷售旅遊保險的手法。調查發現大部分旅行社在消費者報團時會同時銷售旅遊保險，而當中6間更會以綑綁銷售方式一併出售旅行團和旅遊保險，其中1間更規定參加前往日本的旅行團的顧客，必須購買指定旅遊保險；另有3間須提供已購全年旅遊保險的資料，才可獲豁免；有1間旅行社規定消費者在報團時須出示已購買的旅遊保險資料，否則須先購買指定的旅遊保險；餘下1間旅行社雖然門市並未規定報團須購買指定旅遊保險，但如選擇網上報團，保費會預設為計費項目，不能剔除。另外，有3間旅行社的網上報團亦有此情況，當中2間的職員表示，消費者可在報團後的限定時間內，到門市提交已購全年旅遊保險或自購旅遊保險的證明，便可獲得退款。

本會在7年前曾做過同類調查，跟今次結果相若，顯示業界多年鮮有改善。本會認為這種捆綁式銷售方式，不僅嚴重剝奪消費者的選擇權利，所獲得的保障亦未必切合所需。市面有多款旅遊保險產品可供選擇，然而部分旅行社只提供單一保險，而保費金額可

達團費的2成至3成，明顯不合比例。此外，部分旅行社要求團友在報名時，或報名後的短時間內提交自行購買旅遊保險的資料，做法並不理想。本會建議香港旅遊業議會應就旅行社銷售旅遊保險制定清晰指引，有關當局亦應考慮規管以保障消費者的選擇權。

Online Price Watch (OPW)

The Council collected daily prices of around 2,200 products from online food stores, supermarkets and personal care stores, which were listed on the Council's Online Price Watch (OPW) website. During the year, the Council improved the site with enhanced features to provide better browsing experience to visitors. The new features included "Highlights Products", "Price Drops Products", "Filtering and Sorting", "Highest and Lowest Price over the Past 7/30 Days of Each Product" and "Barcode Scanning". After launch, the average number of unique visitors to the website per month was approximately 41,100 and mostly from Hong Kong (76%), the Mainland (11%) and Taiwan (2%).



網上價格一覽通

本會每天從網上食品店、超市及個人護理用品店收集約 2,200 件貨品的價格，於本會的「網上價格一覽通」網站內供消費者格價。年內，本會推出全新手機版網站，從而提升訪客的瀏覽體驗。新增功能包括「焦點貨品」、「跌價貨品」、「篩選及排序」、「過去 7 / 30 天最高 / 最低價」及「掃描條碼」等。自手機版網站推出以來，每月獨立訪客數目平均約 41,100，訪客大部分來自香港（76%）、內地（11%）及台灣（2%）。

Online Shopping Platforms Survey

Noting online shopping has become a common form of purchase, a survey with 54 purchase trials on 9 online shopping platforms was conducted and there was room for improvement in the areas of purchase confirmation, goods return and refund procedure.

It was common that shopping platforms failed to consolidate the purchase orders from different suppliers after checking out, and consumers had to wait for 1 to 2 working days before receiving confirmation email from each supplier to learn about the actual delivery cost. Such practice was entirely unsatisfactory. The survey also found that 3 platforms may cancel purchase orders unilaterally even after payment and order confirmation, and 2 of them charged their customers in a foreign currency. When the orders were cancelled unilaterally, consumers might suffer loss due to the difference in exchange rates even if the platform operators arranged a full refund.

Despite the fact that online platforms pledged to accept applications for goods return, less than 50% of the return requests were pursued successfully. 3 platforms would not offer any local courier support in returning the products, and would require consumers to bear expensive international shipping fees. The redress process was cumbersome and consumers were left on their own to repackage the return goods, find a courier service provider, and fill out the customs declaration forms to return the products in question.

Online shopping platforms were often located in different territories or countries, making it difficult to seek redress if a dispute arises. Consumers should therefore familiarize themselves with the policies on goods return, and read carefully on the terms and conditions prior to making any online purchase. The Council urged the industry to enhance its service quality and information transparency to provide simple and practical consumer safeguard in online shopping.

網購平台實試

網購已成為相當普及的消費模式，因此本會於 9 個網上購物平台實試交易 54 次，發現各平台在確認訂單、退貨及退款安排均有待改善。

不少購物平台均未能綜合處理不同供貨商的貨品訂單，消費者需等待 1 至 2 個工作天才收到由各供貨商發出的確認電郵，列出實際運費，做法並不理想。實試亦發現 3 個平台甚至會在收取了顧客貨款及確認訂單後，單方面取消訂單。當中 2 個平台均以外幣收費，若訂單在消費者付款後才被單方面取消，即使最終獲得全數退款，消費者亦可能蒙受貨幣匯率差價帶來的損失。

雖然各購物平台均接受退貨申請，但實試的退貨成功率不足 5 成。3 個平台不會為本地消費者安排寄回貨品服務，令消費者須要自行承擔高昂的海外運費。在確認退貨申請後，消費者須自行包裝貨品、尋找速遞服務商、填寫清關資料，追討過程十分折騰。

網購平台設於不同國家或地區，消費者遇上購物爭議時亦難以追討，故每次網購前均應先瞭解退貨安排，細閱條款細則。本會亦敦促業界提升服務質素，提高資訊透明度，為消費者提供切實和簡單可行的網上購物保障。

Textbook Price and Expenditure Surveys

The Council's survey of textbook prices of 747 commonly used textbooks from 24 publishers revealed that the price of 2019/20 academic year textbooks rose by an average of 3.6% YoY, with a breakdown of 3.7% for primary schools and 3.6% for secondary schools, both were higher than the inflation rate of 2.5% (for the 12 months ending May 2019).

The majority (94.5%) were found to have increased by 0.8% to 8.3%. The prices of 41 textbooks (5.5%) remained unchanged, including primary schools textbooks for Life Education and Mathematics. The price of secondary schools textbooks for non-core subjects remained unchanged, such as Geography, Information and Communication Technology, Religious Education and Biology etc.

With the help of the Education Bureau (EDB), the Council collected textbook lists of 2019/20 academic year from 54 primary and 47 secondary schools so as to investigate students' expenditures on textbooks. The survey revealed that primary and secondary schools students spent an average of HK\$2,847 and HK\$2,687 respectively for mandatory textbooks and learning materials. Average textbook expenditure increased by 3.7% YoY for primary schools and 2.7% for secondary schools. Both were higher than the 2.6% rate of inflation (for the 12 months ending July 2019). All primary school grades recorded an increase in average textbook expenditure YoY, from 3.3% (Primary 2 and 4) to 4.2% (Primary 6). Except the average textbook expenditure of Form 6 recorded minimal changes, the expenditure for the rest of the secondary school levels increased by 1.1% (Form 1) YoY to 4.6% (Form 5).

Medical Check-up Service for the Elderly

Many senior citizens would undergo regular medical check-ups for detection of diseases and to receive suitable treatments. In a survey of 12 service providers offering 19 medical check-up plans for the elderly, it was revealed that those plans varied significantly in the number and items of the health checks provided, as well as the charges and discounts. The charges ranged from \$460 to \$7,740, a difference of more than 16 times. 6 service providers offered a discount ranging between 10% and 60% to their clients, or a rebate of \$200 for Senior Citizen Card holders. Only 10 of the 19 plans could be settled by the Health Care Vouchers (HCVs). The Council advised elderly consumers to check any usage restrictions of the HCVs before joining a plan.

教科書價格調查及學生購書費調查

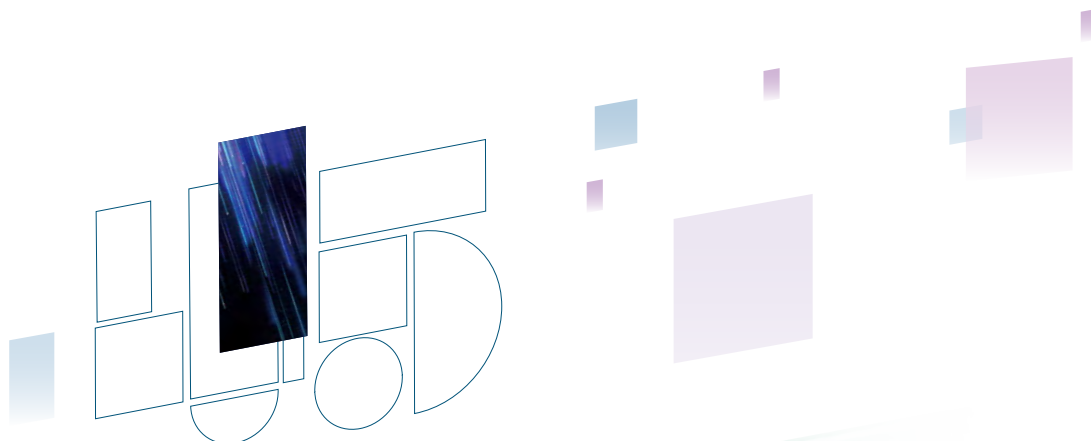
本會年內的教科書訂價調查涵蓋 24 間出版社，合共 747 本廣用書。調查結果顯示 2019/20 學年教科書訂價整體平均升幅為 3.6%，當中，小學及中學用書的平均升幅分別為 3.7% 及 3.6%，皆高於 2.5% 通脹率（截至 2019 年 5 月止的 12 個月）。

大部分（94.5%）教科書加價 0.8% 至 8.3%。41 本教科書（5.5%）凍結訂價，包括小學的生命教育科及數學科用書，而訂價不變的中學用書則主要涵蓋非核心科目，包括地理科、資訊及通訊科技科、宗教教育科及生物科等。

此外，本會在教育局的協助下，收集了 54 間小學及 47 間中學 2019/20 的書單，計算出小學生和中學生就必須購買的教科書及學習材料所需的平均開支分別為 \$2,847 及 \$2,687，較上學年高 3.7% 及 2.7%，增幅均高於 2.6% 通脹率（截至 2019 年 7 月止的 12 個月）。小學各級的平均購書費均錄得升幅，升幅由 3.3%（小二及小四）至 4.2%（小六）。中學方面，除中六的平均購書費錄得輕微的變動外，其餘各級的平均購書費上升 1.1%（中一）至 4.6%（中五）。

長者體檢計劃

不少長者定期檢查身體，如發現疾病便能及早作出適當的治療。本會檢視 12 間機構提供的 19 個專為長者而設的身體檢查計劃，發現各計劃所包含的檢查項目及項目數量、收費及折扣率差異很大。是次檢視的計劃收費由 \$460 至 \$7,740 不等，相差逾 16 倍。當中 6 間機構會向驗身者提供約由 4 折至 9 折優惠，或向持有長者咭的人士提供 \$200 折扣，然而 19 個計劃中，只有 10 個計劃接受合資格長者使用「醫療券」。長者參與檢查計劃前，宜先查詢「醫療券」的使用限制。



The medical check-ups for the elderly normally include blood tests, tests on kidney and liver functions, urine and faeces, and a test for osteoporosis. The cost of some plans appeared to be relatively low, but closer examination revealed that some of the standard check-up items were available as surcharge items, while some optional check-up items were bundled as standard items. Consumers were advised to make a detailed comparison of the plans to better understand the scope of the check-ups.

A comprehensive health check should cover a review of medical history, a health risk assessment, a physical examination, and appropriate tests. The health checks should preferably be conducted by a doctor, and the test items should be tailor-made by the doctor for each individual, based on the consumer's specific medical condition. As a medical check-up could produce "false negatives" or "false positive" results, they cannot be relied on for 100% accuracy. Therefore, medical test reports should be evaluated and interpreted by doctors for professional advice on the necessary treatment. But this may not be the case, 1 service provider levied a surcharge of \$350 to \$600 for requesting a doctor to conduct the test evaluation, consultation or follow-up. Another service provider flatly stated that it could provide only a registered nurse or other health staff for the tasks.

6 private service providers sold the medical check-up plans through their company websites or other online shopping platforms. Those online platforms usually demand pre-payment in full, and the plans purchased online were generally valid for only a certain period of time. The Council advised consumers to be cautious to the terms related to the expiry date and for making advance appointment online.

長者身體檢查一般包括血液化驗、腎功能和肝功能的檢查、尿液及糞便檢查、骨質密度檢查等。部分計劃看似價格相宜，但實際卻將一些基本需要的檢查項目列作附加收費項目，又或將一些選項加入基本項目包裝成套餐。本會建議消費者仔細比較各檢查計劃所涵蓋的項目。

一個全面的健康檢查應包括病歷查詢、健康風險評估、身體檢查和針對性的化驗。檢查最適當是由醫生負責，按驗身人士的健康狀況安排所需要的檢驗項目。由於體檢結果或會出現「假陰性」及「假陽性」的結果，非百分百準確，因此報告亦理應由醫生解讀，以其專業作出分析，建議適當的治療。然而，調查顯示並非每個計劃都由醫生解讀，1間機構規定如要求由醫生講解報告、諮詢或跟進，須額外收取\$350至\$600；另1機構則只能安排註冊護士或保健主任解讀。

6間私營公司於其公司網站或其他網上購物平台出售身體檢查計劃，消費者一般須預先繳付全額費用，計劃同時設有使用期限。消費者宜細閱有關計劃的有效期和預約的條款。



FOSTERING COMPETITION AND A FAIR MARKETPLACE

促進市場競爭和公平交易



The Council acts as a staunch advocate of a fair marketplace for consumers and traders by advising the Government and the business community on fair competition and trade practices based on its in-depth studies of different sectors. It also participates actively in the Government and industry consultations, and submits its views from a consumer perspective on a diverse range of issues and concerns.

消委會一直堅定不移倡議公平交易，深入研究不同行業的市場競爭及營商手法，從而向政府及商界提供建議。本會亦積極參與政府及業界諮詢，從消費者角度就廣泛議題及關注事項，表達看法。

Private Health Insurance

In recent years, the ageing population and the call for better healthcare services had boosted demand and sales for private health insurance (PHI). However, many consumers with PHI coverage were hesitant to receive treatments from private hospitals. To find out the reasons behind, the Council undertook an in-depth study titled "Creating Sustainable Value for Private Health Insurance Market in Hong Kong".

The study found that the crux of the problems was an apparent gap between the expected and the actual protection consumers could enjoy. Secondly, there was a lack of continuity in PHI from the consumer's perspective. The insufficient consumer confidence in relying on PHI for healthcare protection was not only detrimental to individual consumer's interest, but also limited the potential for leveraging PHI to finance the healthcare system in Hong Kong. Taking

個人醫療保險

近年，人口老化加上社會追求更優質醫療服務的呼聲，大幅推高了個人醫療保險（個人醫保）的需求及銷售。然而，很多受個人醫保保障的消費者對到私家醫院就診卻步。為探討箇中原因，本會以《為香港個人醫療保險市場締造可持續的價值》為題作深入研究。

該研究找出了問題的癥結，在於消費者對個人醫保的期望與實際享有的保障有明顯落差，以及個人醫保缺乏可延續性。若消費者對個人醫保所提供的醫療保障信心不足，不但損害個別消費者的利益，也限制了以個人醫保減輕整體成本龐大的醫療系統的潛力。本會經考慮消費者主要關注的

into account the key concerns of consumers, the current offerings in the market and the regulatory practices from selected jurisdictions, the Council proposed 14 recommendations to the regulatory authority and the PHI industry for consideration.

To narrow the expectation gap, the Council put forward a list of recommendations including: standardise the definitions of key policy terms; improve the design of application forms by including specific health questions; provide sample policy contracts on publicly accessible platforms; enhance transparency on change of policy terms, benefits and premiums; provide clear explanations in writing and use language that is easy to understand; improve transparency of sources of reference for “reasonable and customary” charges; and provide pre-authorisation services for non-emergent medical services.

Regarding the ways to enhance PHI continuity, the Council recommended the extension of entry age upper limit; provision of an opt-out option for enhancements of non-core benefits; provision of coverage of unknown pre-existing conditions; and enhancement of transparency on re-underwriting policy. The Council believed that with concerted effort from all concerned parties, a fair marketplace will be fostered for better consumer protection and sustainable growth of the PHI industry.

Consumer Indebtedness and Money Lending

In view of the dubious sales practices and the excessive advertisements of money lending, the Council published an in-depth study report entitled “Money Lending – Reforming Law and Trade Practices for Consumer Protection” in the hope to strengthening regulatory oversight of this blooming industry.

The study identified 9 problems under the current regulatory framework, namely: a lack of a sector specific regulator; inadequate vetting on licence applications; inadequate regulation on the conduct of money lenders; a lack of prudent credit assessment; abuse of referee’s personal data; high interest cap; excessive and misleading advertisement; limited enforcement tools and consumer redress; and low market transparency.

The Council acknowledged that money lenders have their legitimate role to play in meeting the different borrowing needs in the society. It was also believed that the responsibility for the long-term sustainable development of the money lending market lies squarely with the Government, the borrowers and the industry. Therefore, a package of 4 comprehensive recommendations was proposed to improve the conduct of the industry members and ensure both the money lenders and the borrowers will be abided by the principle of fairness when performing the contractual obligations. The recommendations included amendments to the existing legislation; introduction of a new sector specific regulator; improvement in market transparency; and strengthening of consumer education and provision of advisory services.

事項、市場當前提提供的產品及一些選定司法管轄區的監管手法後，提出了 14 項建議供本地監管機構及個人醫保業界參詳。

本會提出一系列建議以收窄期望落差，包括統一重要合約條款的定義；改善投保申請表的設計使問題具體化；於公開平台上提供保單合約樣本；提升有關更改保單合約條款、保障項目及保費的透明度；以書面及淺白易明用語提供解釋；加強「合理及慣常」收費的參考資料來源的透明度；以及為非緊急醫療服務提供預先批核服務。

另一方面，對於提升個人醫保的延續性，本會建議調高投保年齡上限；為非主要保障項目的升級提供退出選擇；為投保前未知的已有病症提供保障；並提高重新核保政策的透明度。本會深信在各持份者的共同努力下，能夠為促進消費者保障和個人醫保行業的可持續發展締造一個公平的市場。

消費者借貸及放債市場

鑑於放貸行業時有不良銷售手法，加上放貸廣告泛濫，本會發表題為《保障消費權益 — 改革放債法規和營商手法》的研究報告，期望加強規管此蓬勃發展的行業。

研究報告對現行規管架構提出 9 大問題：欠缺特定行業監管機構；牌照申請審查不足；對放債人的行為監管不足；缺乏審慎的信貸評估；濫用諮詢人的個人資料；貸款利息上限過高；廣告泛濫及帶誤導性；執法工具及解決消費糾紛方法有限；及市場透明度低。

本會深明放債人在社會上有其重要角色和功能，亦相信要締造放債市場的可持續長遠發展，政府、借款人及行業三方皆有責。因此，本會提出 4 項詳細建議，期望能改善業界操守，確保放債人及借款人按公平原則履行合約。建議包括修訂現行法例；成立行業特定監管機構；改善市場透明度；加強消費者教育和提供有效的諮詢服務。

Draft Guidelines and Rules by the Insurance Authority

In preparation for taking over full regulation of insurance intermediaries in September 2019, the Insurance Authority (IA) published a number of draft guidelines and rules for consultation. The following paragraphs summarised the Council's responses to these consultations during the year under review:

Draft Code of Conduct for Licensed Insurance Agents and the Draft Code of Conduct for Licensed Insurance Brokers

With different types of licensed insurance agents and brokers in various business sizes, scales or specialisations in a fast-changing market, the Council considered it appropriate to adopt a principle-based approach of the two Codes. Nevertheless, to assist agents and brokers to better conduct their business and for consumer protection, certain prescriptive rules setting the minimum standards for critical areas were still necessary. The Council saw the important need to increase transparency regarding the disclosure of remuneration and proper disclosure of agents and brokers in relation to their identity and capacity. Agents and brokers should be required to disclose and explain clearly to their clients the differences between what they recommended and what was the client's interest, to facilitate the client in making an informed choice. To ensure the agents and brokers comply with the two Codes, the Council further suggested that a reasonable timeframe be set for agency and broker companies to report any material incidents to IA.

Draft Guideline on Sale of Investment-Linked Assurance Scheme ("ILAS") Products

Regarding the Financial Needs Analysis (FNA) process in the sale of ILAS products, the Council suggested that separate assessments be conducted for insurance and investment. In view that recommendation of a suitable ILAS product is based on the information obtained in the FNA and the Risk Profile Questionnaire (RPQ) process, IA should develop and adopt a standard RPQ template with the minimum requirements specified.

保險業監管局的指引及規則草擬本

保險業監管局（「保監局」）於2019年9月全面接管監管保險中介人的工作。作為新成立的保險業監管機構，保監局發表了多份指引和規則草擬本作諮詢。以下各段落綜合了本會於年內對這些諮詢文件的回應：

《持牌保險代理人操守守則》及《持牌保險經紀操守守則》草擬本

持牌保險代理人 and 經紀所屬的公司業務、規模往往不同，專業範疇各異，加上市場瞬息萬變，本會認為採用以原則為本模式撰寫兩套操守守則是合適的做法。然而，為協助保險代理人 and 經紀更妥善從事保險業務並保障消費者，有需要透過規範條文，在一些重要事項設定最低標準。本會認定提高佣金披露以及正確披露保險代理人 and 經紀的身份和資格的透明度是重要的。保險代理人 and 經紀亦必須向客戶清楚披露並說明他們所提供的保險建議與客戶的利益之間是否存在差異，以便客戶能作出知情選擇。為確保這兩個守則得到有效遵行，本會進一步建議保監局應要求保險代理人 and 經紀所屬公司在合理的時間框架內，向保監局匯報任何重大事件。

《銷售投資相連壽險計劃（投連壽險）產品指引》草擬本

在進行相關《財務需要分析》的程序方面，本會建議保險需要和投資需要應該分開進行評估。由於釐定某一投連壽險產品是否適合乃根據財務需要分析報表及風險承擔能力問卷得到的資料，保監局應制定並採用標準風險承擔能力問卷範本，並列明最低資訊要求。

To ensure consumers have sufficient time to understand and are fully aware of their rights and obligations when buying an ILAS product, the Council held the view that an audio-recorded post-sale confirmation call conducted by a separate quality assurance team within 5 working days from the date of policy issue should be made compulsory instead of allowing the authorised insurer to determine whether they should make the call or simply by point-of-sales audio recordings.

Draft Guideline on Long Term Insurance Policy Replacement

The Council supported the revision of the definition of policy replacement by identifying the intention of customers who fund the new life insurance policies from the existing life insurance policies. In view that the Draft Guideline does not apply to life insurance policies that are sold through digital distribution channels and the authorised insurer/institution does not provide a recommendation to the customer before or during the point of sale, the Council suggested that questions should be added to confirm whether the customer has received any advice/recommendation from insurance agents to replace an existing policy to ascertain compliance.

Furthermore, the purpose of the questions on policy replacement and the objective of collecting information should be stated clearly and prominently at the beginning of the questions and in a bilingual format. Prior to signing the policy replacement form, a mechanism to enable the applicant/proposer to confirm the warning message has been read and understood.

While changes were suggested with respect to the proposed Important Facts Statement – Policy Replacement (IFS-PR), the Council expressed objection to the removal of previous requirements that figures of financial implications (if any) of policy replacement has to be filled in, and the compulsory requirement that confirmation calls must be made by the authorised insurers for identified policy replacement cases.

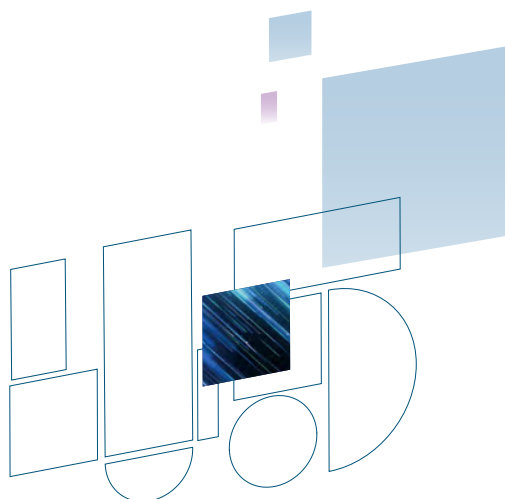
為確保消費者有足夠的時間瞭解並充分明白投連壽險產品附帶的權利和責任，本會認為應強制要求在發出保單後 5 個工作天內由獨立的品質保證部門作出售後電話錄音確認程序，而非由保險公司自行決定或只進行銷售點錄音的程序。

《長期保險保單轉保指引》草擬本

本會認同修訂轉保的定義，以瞭解消費者以現有人壽保險保單資助購買新保險保單的意圖。鑑於指引不適用於一些情況，例如該人壽保險保單是通過數碼分銷渠道銷售，或獲授權保險人／認可機構在銷售之前或期間並未向客戶提供建議，本會建議應加入問題作進一步查詢，確認消費者有否收到保險代理人的意見或建議轉換現有的保單。

有關轉保和收集資料的目的應在查詢問題開始前清楚及明顯地註明，並採用雙語格式。在申請人／投保人簽署相關轉保表格前，須設有機制以確保他們已閱讀並理解相關的警告提示。

就保單轉保重要資料聲明書 (IFS-PR) 的建議更改，本會反對刪除原先的要求，即必須填寫轉保構成的財務影響（如有）估計金額，以及由認可保險公司必須對已確定的保單轉保個案進行電話確認的強制性要求。



Review of the Environmental, Social and Governance (ESG) Reporting Guide

The Council welcomed the proposed amendments set out in the ESG Reporting Guide by the Hong Kong Exchanges and Clearing Limited (HKEX), namely the shortening of the timeframe for publication of ESG report; introduction of mandatory disclosure requirements; introduction of aspects on climate change and revision of environmental key performance indicators (KPIs); and upgrading of the disclosure obligation as well as revisions of social KPIs.

Several recommendations were put forward by the Council, including: the introduction of disclosure requirements of (i) a description of target(s) set for total packaging material used for finished products and steps taken to achieve them; (ii) Scope 3 greenhouse gas emissions; (iii) results of surveys measuring customer satisfaction; and (iv) the “standard” used for the independent assurance should this be introduced by the issuers; and enriching the list of social KPIs by taking reference to the latest Global Reporting Initiative Sustainability Reporting Standards in relation to supply chain management, customer services and product responsibility.

In view of the importance of having independent assurance on ESG reports, the Council also suggested the HKEX to review such requirement on a regular basis and consider the possibility of implementing it mandatorily to all issuers by a progressive approach.

Auto-fuel Price Monitoring

The auto-fuel market has long been one of the markets which the public is most concerned about. The Council, commissioned by the Environment Bureau, has been closely monitoring this market, collating and publishing daily retail auto-fuel prices to enhance market transparency and help consumers make informed choices. To enhance its reach and accessibility, the Council uses multiple platforms, including its website and two smartphone applications, to disseminate the related information.

檢討《環境、社會及管治報告指引》

本會歡迎香港交易及結算所有限公司（「香港交易所」）於環境、社會及管治報告指引提出之修訂建議，包括縮短刊發報告的時限；引入強制披露要求；增加有關氣候變化的內容及修訂環境關鍵績效指標；以及提升社會關鍵績效指標的披露責任和相關修訂。

本會提出數項建議，包括引入以下披露要求：(i) 製成品的包裝材料總量的設定目標，以及為達到這些目標而採取的措施；(ii) 範圍 3 的溫室氣體排放量；(iii) 客戶滿意度調查的結果；(iv) 以及若發行人尋求獨立驗證，應披露所使用的「標準」；以及通過參考最新的全球報告計劃 (Global Reporting Initiative) 的可持續發展報告標準有關的供應鏈管理、客戶服務和產品責任，制定社會關鍵績效指標清單。

鑑於獨立驗證對環境、社會及管治報告的重要性，本會同時建議香港交易所定期檢視相關要求，及考慮循序漸進地對所有發行人強制執行此規定。

車用燃油價格監察

車用燃油市場一向是公眾最關注的市場之一。本會受環境局委託，一直密切監察這個市場，透過收集及發布每日車用燃油零售價格，提升市場透明度，並幫助消費者作出知情選擇。為接觸更多消費者及令其更容易取得資訊，本會透過多個資訊平台，包括本會網站及兩個智能手機應用程式發放相關資訊。



In addition to daily information, the Council publishes historical market price information to help consumers monitor the overall trend and relationship between the auto-fuel prices of local retailers and other oil price indicators, including international crude oil prices and import prices. The Council would continue its role of protecting and promoting the interests of consumers in the auto-fuel market.

Industry Code of Practice

The role of encouraging and assisting businesses to develop the Codes of Practice is one of the functions stipulated in the Council's Ordinance. To this end, the Council, in collaboration with the laundry industry and the retail jewellery industry, launched the Laundry Code and the Jewellery Code in 2015 and 2017, respectively. Relevant Complaint Review Committees (CRC) were established by the trade associations concerned to handle consumer complaints and ensure compliance by their members.

For effective implementation of the Codes and operation of the CRCs after their launch, the Council held regular review meetings with the trade associations to review their performance and keep track of the latest developments of the Codes and industries. For promotion of the Jewellery Code, the jewellery associations launched a labelling scheme in 2019 and received supportive responses from their members.

除了每日資訊外，本會亦發布過往的燃油價格數據，以助消費者監察整體趨勢，以及本地零售商的燃油價格與其他油價指標，包括國際原油價格及進口燃油價格的關係。本會將繼續保障及促進消費者在車用燃油市場的權益。

行業營商守則

鼓勵和協助企業制定行業營商守則是本會條例規定的職能之一。因此，本會與洗衣行業及珠寶零售業合作，分別於2015年推出洗衣業營商實務守則和於2017年推出珠寶零售業營商實務守則。由相關行業商會成立的投訴審查委員會（「投審會」）接受和處理消費者投訴，並確保行業經營者遵守守則。

為使守則和投審會推出後有效執行和運作，本會定期與有關行業商會舉行會議以檢視其落實推行守則和行業的最新發展。為推廣珠寶零售業營商實務守則，珠寶商會於2019年推出標籤計劃，並獲得其會員正面回應。

ADVANCING LEGAL PROTECTION FOR CONSUMERS

加強消費者的法律保障

The Council has been a long-time champion of industry codes of practice and legislations to protect the rights of consumers. It regularly conducts studies on consumer protection issues from a legal perspective, making carefully drafted recommendations to the Government. Over the decades, these efforts have paid off, resulting in amendments to many current laws or the introduction of new legislations, and ensuring consumer protection is at the forefront of the minds of the relevant parties.

本會多年來是制定行業營商守則及倡議立法保障消費者權益的先驅。本會定期從法律角度研究跟消保權益相關的議題，並向政府作出審慎的建議。數十年來付出的努力得到成果，促成修改不少現行法例或訂立新法，確保各方以考慮保障消費者權益為依歸。



Money Lending – Reforming Law and Trade Practices for Consumer protection (the Report)

A booming consumer lending market in Hong Kong in the past decade resulted in a significant rise in licensed money lenders, accompanied by a substantial increase in credit card overdrafts and personal loans offered by authorised institutions. Despite this, the existing Money Lenders Ordinance (“MLO”) has not had any major amendments since its enactment over 40 years ago, rendering it outdated and ineffective in regulatory oversight.

The Council carried out a review of the consumer lending practices and the current laws and regulations in Hong Kong. It was found that habitual overspending is a primary cause for bankruptcy and multi-time bankruptcies. Unfortunately many consumers suffer from poor debt management and a lack of knowledge of credit products and borrowing costs, due to inadequate advice on indebtedness such as the availability of and access to affordable credit. The abundant aggressive marketing to promote the ease of borrowing without prudent assessment on

保障消費權益 — 改革放債法規和營商手法（「該報告」）

過去十年，香港蓬勃發展的消費貸款市場導致持牌放債人顯著增加，同時認可機構提供的信用卡透支和個人貸款也隨之上揚。儘管如此，香港仍然沿用40年來未有重大修訂的《放債人條例》，顯得不合時宜及未能作出有效的監管。

本會檢視消費者的借貸行為及香港現行的法律法規，發現過度消費的習慣是破產和多次破產的主要成因，而不少消費者亦會因債務管理不善，以及對信貸產品和借貸成本的認知不足而蒙受損失。由於借貸諮詢服務不足，例如尋找貸款選擇和途徑，以及在沒有對還款能力進行審慎評估下，消費者容易被以借貸簡便作為招徠的宣傳手法吸引，而導致以高昂利率借貸。

repayment ability has also resulted in more consumer borrowing at high or even exorbitant interest rates.

From reviewing the industry's advertisements on different platforms, interviews with the trade, a consumer credit reporting agency, borrowers who suffered from revolving loans, social welfare agencies and a review on the Council's complaint cases, the study had identified 9 key issues that need to be resolved through effective regulatory measures, namely:

- (1) Lack of a Sector Specific Regulator
- (2) Inadequate vetting on licence applications
- (3) Ineffective regulation on the conduct of money lenders
- (4) Lack of prudent credit assessment
- (5) Abuse of referee's personal data
- (6) High interest cap
- (7) Excessive and misleading advertising
- (8) Limited enforcement tools and consumer redress
- (9) Low market transparency

To address the problems, the Council made reference to 5 other jurisdictions, benchmarked their regulatory models and proposed the following four

本會檢視借貸行業在不同平台上的廣告，並與行業持分者、消費者信貸報告機構、因循環貸款而蒙受損失的借款人和社福機構會面，亦檢視了本會接獲的相關投訴個案，在該報告中提出9大關注事項，認為有需要透過有效的監管措施去解決：

- (1) 沒有特定的行業監管機構
- (2) 牌照申請的審查不足
- (3) 對放債人的行為監管不足
- (4) 缺乏審慎的信貸評估
- (5) 濫用諮詢人的個人資料
- (6) 貸款利息上限過高
- (7) 廣告過多及帶誤導性
- (8) 執法工具及解決消費糾紛方法有限
- (9) 市場透明度低

針對有關問題，本會參考了5個其他司法管轄區的監管模式為基準，提出四項建議，包括修訂現行法例、成立新的專責行業監管機構、改善市場透明度及加強消費者教育和提供有效的諮詢服務，希望可藉此改善業界的操守，並確保放債人和借款人以公平原則履行合約。



recommendations: amendments to the MLO; establishment of a new sector specific regulator; improvement in market transparency; and strengthening of consumer education and the provision of advisory services. The Council believed that these recommendations would improve the conduct of the industry members and ensure that both money lenders and borrowers would abide by the principle of fairness when performing their contractual obligations.

Submission to the Department of Justice - Consultation Paper No. 2 on 2018 Draft Convention on the Recognition and Enforcement of Foreign Judgments

In its submission, the Council did not support the proposal to exclude “privacy” from the scope of the 2018 Draft Convention due to increasing cross-border consumer activities and the fact that the right to privacy is a key consumer right which warrants protection. The option to make a declaration not to apply the Convention to a specific matter should sufficiently address the problem of sensitivity envisaged by the Special Commission of the Hague Conference on Private International Law.

Similarly, the proposal to exclude “intellectual property and analogous matters” was considered undesirable bearing in mind the trend of increased globalisation of consumer activities. To address the problem of territoriality, the Council suggested that enforcement could be limited to monetary remedies.

As for the proposal to exclude “anti-trust (competition) matters”, the Council continued to urge for its inclusion to better safeguard consumer interests by promoting market competition and suggested that matters falling within Part 7 of the Competition Ordinance (Cap. 619), dealing with private follow-on actions for loss and damages, be covered by the Draft Convention. Finally, as regards the definition of “consumer”, the Council proposed that the scope of “consumer” should be expanded to cover not just natural persons but also legal entities dealing as consumers.

Submissions to the Land Registry - Discussion Paper on Automatic Issuance of Title Certificates under the Land Titles Ordinance (Cap. 585) and Invitation of Members' views on whether the proposed opt-in arrangement for issuance of title certificates or the mandatory issuance should be adopted

In April 2019, the Land Registry (“LR”) proposed that an opt-out mechanism for issuance of title certificates under the Land Titles Ordinance (“LTO”) (i.e. all title certificates shall be issued automatically upon application for registration unless the applicant chooses otherwise) should be introduced (“the Proposal”). The Proposal was the opposite of the existing opt-in mechanism under the LTO.

律政司 — 關於 2018 年外國判決承認和執行公約草案第 2 號諮詢文件提交意見

本會考慮到跨境的消費活動不斷增加，就意見書中提出將「私隱」作為一項重要消費者權利豁除在 2018 年公約草案範圍之外，本會並不支持。事實上，公約草案已容許締約國，可就特定事宜，聲明公約不適用於該些事宜，此選擇已充分處理海牙國際私法會議特別委員會所提出的敏感事項問題。

同樣地，本會考慮到消費活動趨向全球化，認為豁除「知識產權和類似事項」的提議並不可取。為了解決地域性的問題，本會建議執行僅限於金錢上的補償。

就豁除「反壟斷（競爭）事項」的提議，本會仍會繼續要求將其納入在公約內，促進以市場競爭的方式來有效地維護消費者利益，並建議公約草案應涵蓋《競爭條例》（第 619 章）第 7 部分有關追討損失和賠償的私人後續訴訟的事宜。最後，就「消費者」的定義，本會建議應將「消費者」的範圍擴大至不僅適用於一般人，還要包括以消費者身份作交易的法人。

土地註冊處 — 關於《土地業權條例》（第 585 章）下自動簽發業權證明書的討論文件，以及關於採用自動或強制性發出土地業權證書的選擇安排提交意見

2019 年 4 月，土地註冊處建議引入根據《土地業權條例》發出業權證明書的選擇退出機制（即除非申請人表示不同意，否則所有業權證明書均會在申請註冊後自動發出）（下稱「該建議」），該建議跟現行《土地業權條例》的選擇發出業權證明書機制剛好相反。

在土地註冊處未有提供充足資料和研究結果下，以及該建議是基於土地註冊處假定大多數業主均希望擁有及保存業權證明書，由於業權證明書僅是一個業權的標記而非業權證明，本會建議土地註冊處應先尋求銀行界和按揭公司的意見，確定在申請按揭時是否如土地註冊處的假設般需要業主出示業權證明書，以了解業主對業權證明書的需求，及應就其假設諮詢各主要利益持份者的意

In the absence of the provision of adequate information and in-depth research by the LR, the fact that the Proposal was predicated on LR's assumption that most property owners would like to have and keep a title certificate. Noting that a title certificate was only an indicia of ownership and would not prove title to a property, the Council urged the LR to solicit views from the banking industry and mortgage companies to ascertain if they would require production of title certificates as assumed by the LR; to ascertain the demand of property owners for title certificates; and to obtain and consider views from all major stakeholders. Despite the absence of the aforesaid information, the Council submitted that the opt-in procedure might offer better protection to property owners as it would encourage property owners to obtain detailed legal advice which would enable them to make an informed choice.

The LR subsequently further invited submissions from members of the Land Titles Ordinance Steering Committee on whether the opt-in mechanism under the enacted LTO with the proposed administrative means should be changed to a mandatory issuance, with no option for the owner not to obtain and keep a title certificate.

In the absence of information showing how the proposed mandatory issuance of title certificates would prevent property fraud, the Council maintained the same view as previously submitted in April 2019, that property owners should be allowed to make an informed decision based on proper legal advice as to whether or not to obtain a title certificate. The Council reiterated that the importance of an informed choice was paramount as obtaining a title certificate had both positive and negative repercussions to property owners in different situations depending on the circumstances and wishes of the individual purchaser and his/her future plans for the property. In addition, consumers might not view the value of having a title certificate to be as high since it would only be an "indicia of ownership" and would not prove title to a property, especially as it was envisaged that parties should still check against the Title Register to verify ownership of a property and not solely rely on the production of a title certificate.

The Council further submitted that irrespective of whether a title certificate was available in support of a transfer, it was anticipated that solicitors would continue to take reasonable "know your client" steps which should be the most pragmatic and effective way of minimising property fraud. The Council pointed out the possible danger of over-reliance on the production of a title certificate as proof of the holder's identity, as this might encourage a less thorough due diligence to be carried out when checking identity compared to what was currently in place, thereby increasing the risk of fraud.

見。在沒有上述資料可作參考的情況下，本會認為保留選擇發出業權證明書機制或會為業主提供較佳的保障，因這可鼓勵業主就是否需要業權證明書尋求詳盡的法律意見，並作出知情的選擇。

土地註冊處之後進一步要求土地業權條例督導委員會就應否把現行《土地業權條例》下的選擇發出業權證明書機制更改為強制性發出業權證明書，不給予業主選擇是否需要及保存業權證明書的建議提交意見書。

在未有資料顯示強制性發出業權證明書將如何防止欺詐物業的情況下，本會維持於2019年4月所提交的意見書的觀點，即應該容許業主就是否領取業權證明書事宜，索取適當的法律意見，並作出知情的決定。本會重申，知情的選擇至為重要，業主應該根據自己的情況和意願，以及物業的用途，衡量擁有業權證明書的利與弊。此外，業權證明書只是一個「業權的標記」，而不是物業的業權證明，因此，當消費者在轉讓物業時，不能完全單靠業權證明書，而仍需依賴業權註冊紀錄來核實業權，這可能影響消費者領取業權證明書的意慾。

本會進一步提出，無論在物業轉讓時是否擁有業權證明書，相信律師仍會執行合理的「認識你的客戶」程序，這應是最務實和有效避免物業欺詐的方法。本會亦指出過分依賴業權證明書有可能導致律師在檢查物業業權時，未能徹底執行盡職調查，從而增加欺詐的風險。

DISSEMINATING CONSUMER INFORMATION

傳播消費訊息



While the CHOICE magazine continues to serve as a sophisticated monthly publication that offers useful buying tips through product test results and survey findings, the Council has also evolved in seeking new ways to reach out to the public proactively. Across the various digital and social media platforms, the Council's ever-expanding viewers and fan base receive succinct news feeds in a timely manner. In an all-encompassing drive to disseminate information, the Council strives to meet the needs of both worlds: the mature and savvy consumers who appreciate details and technicalities; and the younger vibrant crowd who has an appetite for quick and bite-size infotainment.

消委會一向積極主動與大眾接軌。旗下《選擇》月刊內容充實，每月定期發表產品測試及調查報告，以提供實用的消費資訊。本會在各個數碼及社交媒體平台的觀眾和忠實支持者數目與日俱增，不同消費族群均能接收精闢和最新消息。無論是深思熟慮、注重細節，還是年輕富朝氣、喜歡輕鬆速食的讀者，本會均致力全方位照顧。

CHOICE Magazine

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

The overall sales of the print version of CHOICE Magazine was recorded at 236,497 copies in 2019-20, making it one of the best-selling monthlies in the city. Sales were split rather evenly between subscriptions and retail sales via outlets, such as newsstands and convenience

《選擇》月刊

《選擇》月刊於1976年創刊，一向公認為獨立、不偏不倚、兼具權威地位的消費指南，為消費者提供可靠資訊。《選擇》月刊涵蓋林林總總產品及服務的最新測試、調查及研究報告。為確保其權威及可信性，《選擇》月刊從不接受廣告或任何商業形式捐助。

《選擇》月刊印刷版於2019至20年度全年總銷量高達236,497冊，持續成為本地暢銷月刊之一。月刊的訂閱及零售額各佔總銷量的一半，印刷版的零售點遍布全港各區報攤及便利店。然而，

stores. However, the social incidents happened in the second half of 2019 inevitably affected subscription appetite and also the sales of CHOICE print version, resulting in a 4% drop of overall sales.

On the contrary, the CHOICE Magazine online version observed an overwhelming record of 1,736,512 downloads (a thirty-fold increase from 2018/19) during the year under review. The outstanding performance was resulted from the launch of a more user-friendly eCHOICE subscription site launched in March 2019 and the Council's swift response to offer free download of epidemic prevention related reports in January 2020 amid the COVID-19 outbreak.

The May 2019 issue (#511), featuring a test report on air-conditioners and found that some of their cooling capacity and energy efficiency were unsubstantiated, was the best seller of the year. Ranked second was the July 2019 issue (#513), featuring a cover story on hand wash and found that some contained allergy-causing preservatives. The third best seller was the April 2019 issue (#510), featuring a test report on sashimi and found some of the samples contained excessive methylmercury and parasites.

Support in the Combat Against COVID-19

In response to the outbreak of COVID-19 pandemic in Hong Kong, since mid-January 2020, the Council had stepped up its measures in providing useful information related to epidemic prevention and educating the public to make informed choices when preparing for personal protective gears in combating the virus.

2019 年下半年的社會事件無可避免削弱消費者訂閱意慾，亦打擊印刷版銷情，令整體銷量下跌 4%。

與印刷版相反，《選擇》月刊網上版的下載量錄得顯著增幅，年內總下載高達 1,736,512 次（較 2018 至 19 年度飆升 30 倍）。如此佳績主因是在 2019 年 3 月推出更方便用家的 eCHOICE 訂閱網站，以及在 2020 年 1 月新型冠狀病毒爆發之初，本會迅速應對讓公眾免費下載防疫抗疫相關報告及資訊，與消費者齊心抗疫。

2019 年 5 月份的《選擇》月刊（511 期）為年內銷量冠軍，該期的冷氣機測試報告發現製冷量和能源效率不符。第 2 位則為 2019 年 7 月號（513 期），該期封面故事為洗手液驗出含有引起過敏的防腐劑。銷量第 3 位則為 2019 年 4 月號（510 期），該期報告報道魚生驗出含有過量的甲基汞和寄生蟲。

對抗新型冠狀病毒

為應對自 2020 年 1 月中旬以來在香港爆發的新型冠狀病毒疫情，本會全面加強措施向公眾提供實用防疫資訊，以便在準備個人防護裝備方面作出知情選擇。



Disseminate Information on Virus Prevention

The Council has made available the 3 reports related to infection prevention for free download on the Council's digital platforms to help the society fight against the virus. The free articles included face masks, hand wash, wet wipes and hand sanitisers, as well as practical tips and useful guides on matters that consumers were concerned most during the challenging time.

A special webpage, "Together, We Fight COVID-19" was created in late January on the Council's website as a content hub to consolidate infection prevention information, provide up-to-date articles, consumer alerts, free download materials and corresponding information from the Government. Besides, two articles on outbreak update and corresponding prevention guidance as well as product test of various alcohol were published on CHOICE magazine (Issues 520 and 522) to provide advice. As the global and local pandemic situations continue to develop, the Council will keep the public informed with the latest information.

Respond to the Shortage and Quality Issue of Surgical Masks

While the exorbitant price of the face masks had caused stress to the grassroots class, many online videos had surfaced around the same time which taught people to make makeshift masks in unproven ways. Likewise, the supply shortage of face masks in the market had created public anxiety in searching for the protective gears. Long queues were seen at stores in various districts in Hong Kong. In different media engagement occasions, the Council urged traders to be socially responsible by selling the face masks in reasonable prices. Consumers were also reminded to use surgical masks properly and be cautious when purchasing them from online platforms.



發放防疫資訊

本會在旗下網上平台公開了3份防疫相關報告讓公眾免費下載，助社會上下齊心抗疫。該3份免費文章包括口罩、潔手液、濕紙巾及消毒搓手液的測試和調查結果，務求在抗疫非常時期，向消費者提供實用的消費提示及指南。

本會更於1月下旬在官方網站推出「齊心抗疫」專頁。專頁集結與防疫相關資訊的內容，提供最即時文章、消費警示、免費下載內容及相關政策資訊。此外，《選擇》月刊於第520及522期還發表兩篇有關疫情更新和相關預防指引，以及消毒酒精測試結果的文章。當全球及香港的疫情仍在轉變當中，本會仍會保持警覺繼續向公眾發放最新防疫資訊。

回應外科口罩短缺和質量問題

口罩的高昂價格對基層市民構成沉重壓力，同時，網上出現不少教人自行製作口罩的視頻，但是否有效卻未經證實。同樣，市場上口罩供應嚴重短缺，焦慮的市民爭相搶購保護裝備，導致全港各區商店外大排長龍。本會透過不同傳媒場合敦促商戶承擔社會責任，勿趁機抬高口罩售價，同時提醒消費者妥為使用外科口罩，在網上選購口罩時亦要額外小心。



To help alleviating the situation, the Council rendered support to a taskforce led by the University of Hong Kong-Shenzhen Hospital, Department of Architecture and Civil Engineering of the City University of Hong Kong, Hong Kong Applied Science and Technology Research Institute and Hong Kong Science Park to conduct different tests in making a more scientifically proven makeshift mask using common household products. The Council led in supporting the test logistics primarily on the sampling of different materials, sharing of previous test results and the production of press and communication materials. Follow-up interviews with various media and video production of a step-by-step guide on making the DIY mask were also supported by the Council. An extensive media coverage of over 300 clippings was recorded through both online and offline media channels. International media such as the Wall Street Journal, the Washington Post, several French and European language news outlets have also reported on the Council's DIY mask tutorial and hyperlinked the Council's website in their online news articles. Just the Washington Post alone has brought over 3,000 new users to the Council's epidemic prevention pages as of the end of March.

Inform and Interact with Consumers through Multimedia Platforms

With an aim to provide a more comprehensive users' experience to the visitors, eCHOICE subscription site and a mobile-friendly Online Price Watch (OPW) mini-site with enhanced functions were developed in 2019. During the year under review, the total traffic on the Council's website and the newly developed OPW site recorded a new peak of 10.54 million page views, up 113% YoY, representing a new spike in traffic for the past 3 years. 58 videos and 33 infographics were produced in the year to meet the Council's pledge to make information more accessible and user-friendly as well as strengthening its engagement with consumers.

The number of fans for the CHOICE Facebook page continued to grow, reaching 29,310, a noticeable increase of 71% YoY. To enhance visibility and engagement, a series of games for celebrating the Council's 45th Anniversary was rolled out in October, November 2019 and January 2020. A total of 296 Facebook posts were produced in the year, of which the epidemic prevention related posts and the game posts were found to be most popular.

Created as a video hub of the Council, the YouTube channel comprised a list of videos, including the highlights of CHOICE Magazines, findings from test reports, historical events and activities and educational videos on consumer protection. In the year under review, the total views of the channel recorded a 20% growth, to 757,995. The channel has since recorded an aggregate reach of over 10,000 subscribers, 2 million total views and over 3 million minutes of total watch time since its launch in 2018.

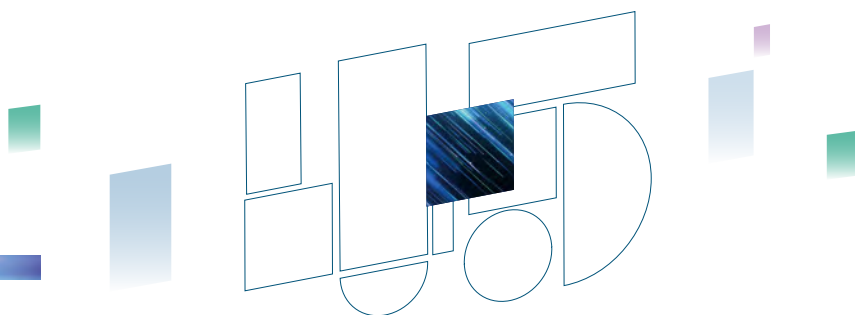
為緩和口罩荒的情況，本會參與由香港大學深圳醫院牽頭，和香港城市大學建築與土木工程學系，香港應用科技研究院和香港科學園成立的工作小組，測試一個利用普通家庭用品自家製作的臨時口罩，其效能得到一定程度科學證明。本會負責支援後勤測試，主要是對不同製作材料進行採樣、分享本會過往測試結果、製作新聞稿等傳訊工作。本會亦協助回應各間傳媒的跟進訪問，並製作短片教育公眾如何自製臨時口罩。此舉獲傳媒廣泛報道，線上及線下報道逾 300 則。華爾街日報、華盛頓郵報、法國及其他歐洲地區的傳媒機構也轉載了本會製作的自製臨時口罩教材，並在相關報道附上本會網站超連結，單是華盛頓郵報，截止 3 月底已帶來超過 3 千個新訪客到本會的抗疫專頁。

多媒體平台發放資訊 全方位與消費者互動

為了讓本會網站訪客得到更全面的用戶體驗，本會於 2019 年推出 eCHOICE 訂閱網站及附設強化功能的手機版「網上價格一覽通」。年內，本會網站及改良版的「網上價格一覽通」網頁總瀏覽量達創新高的 1,054 萬，比上一年度上升 113%，同時創出過去 3 年訪客數量新高。同期，本會共製作 58 段影片及 33 幅訊息圖，所有工作旨在為達致本會令公眾更方便接收和理解本會提供的資訊，加強與消費者互動的承諾。

《選擇》月刊 Facebook 專頁粉絲數目持續增長，累積 29,310 人，比對上一年度顯著上升 71%。為提高專頁可觀性及加強與網民互動，專頁於 2019 年 10 月、11 月及 2020 年 1 月推出一系列慶祝本會成立 45 周年的遊戲帖子。年內上載的帖子共 296 個，其中以防疫內容相關帖子及遊戲帖子最受歡迎。

本會的 YouTube 專屬頻道收納了一系列與本會相關的視頻，包括《選擇》月刊精選、測試報告結果、過往節目及活動重溫，以及保障消費者權益的教育節目。年內，頻道的總觀看次數錄得 20% 增長，總觀看次數為 757,995。頻道自 2018 年開通以來，累計逾 1 萬人收看，總觀看次數為 200 萬，總觀看時間為 300 萬分鐘。



Empower Consumers through the Mass Media

Thanks to the support of the mass media, the Council is often in the public's mind. For many years, the Council has organised extensive media activities, notably monthly press conferences and press interviews to keep consumers informed of the happenings in the marketplace.

In the year under review, some 70 press releases and statements were issued, covering major topics published in the CHOICE magazines, and the Council's responses and positions concerning a host of consumer concerns, such as the tender sales of first-hand residential properties, closure of AMH Medical Diagnostic Group, shortage and quality issue of surgical masks and panic buying of food and household essentials. The Council received more than 100 media enquiries in the year under review. Through proactive media engagement, the Council was able to publish cautionary advice to consumers in a timely manner.

The Council continued its partnership with TVB to produce health management related episodes that were shown in a popular programme called "Revel in Retirement" (無耆不有). Primarily targeting elderly consumers, the episodes covered four popular topics including elderly cataract surgery, nutrients of tofu, elderly walking sticks and homecare assistant. The programmes were later re-edited into a series titled "樂在耆中" and launched on the Council's website, Facebook page and YouTube channel to maximise their reach to a wider group of online audience. To further expand the Council's exposure on social media platforms, the Council formed strategic partnership with an online media to provide medical related information to its followers.

通過大眾媒體 提升消保意識

有賴傳媒支持，本會形象深入人心。本會多年來舉辦多項大型的媒體及推廣活動，以每月的《選擇》月刊記者會最為人所熟識，加上傳媒訪問讓公眾掌握最新消費行情。

年內，本會共發表超過 70 篇新聞稿及聲明，包括《選擇》月刊的報告及本會就重大消費議題的立場和回應，如第一手住宅物業的招標銷售、環亞體檢集團倒閉、外科口罩短缺及質量問題，以及市民搶購糧食和家庭必需品等事件。本會不時主動接觸傳媒，而年內接獲逾 100 宗傳媒查詢，向消費者發出適時的消費提示。

本會繼續夥拍無線電視製作一系列以健康管理為主題的短片，於熱門節目「無耆不有」內播出。該系列節目以高齡消費者為目標，涵蓋 4 個與長者息息相關的題材，包括長者白內障手術、豆腐營養、老年人手杖和家護助理服務。短片經再剪輯為「樂在耆中」系列，上載至本會網站、Facebook 專頁及 YouTube 頻道，爭取接觸更多網上觀眾。此外，為增加在社交媒體平台的曝光率，本會於年內與一家網上媒體建立戰略夥伴關係，由本會提供醫學相關的帖子，為對方的追隨者提供醫學相關資訊。





Top Ten Consumer News (Year of the Pig)

Entering its 16th year, the Top Ten Consumers News continued its partnership with Hong Kong Economic Times, Cable TV, Radio Television Hong Kong, Sky Post and TOPick to invite the public to vote for the consumer news that they concerned most⁹. The news on the soaring price of pork due to the outbreak of African swine fever has received the highest votes. The second and third most voted news were Hong Kong's exorbitant property market and the risk of licence suspension faced by Hong Kong Airlines. Consumer participation remained high in this voting campaign, a total of 5,280 votes were received.

Consumer Rights Reporting Awards

Organised by the Council in conjunction with the Hong Kong Journalists Association and the Hong Kong Press Photographers Association, the Consumer Rights Reporting Awards were established to recognise journalistic excellence in reporting consumer rights and related issues. This year, the 19th year of the awards, 274 entries were received, hitting a new record for the past decade. Several winning entries covered issues of major public concerns, including ticket scalping and privacy protection¹⁰. Topical issues of sustainable consumption, such as airline cabin waste and microplastics that were harmful to the ocean and aquatic life were amongst the winning reports. The winner of the Campus category discussed the pros and cons of the regulation of person-to-person telemarketing calls.

豬年十大消費新聞

第16屆「十大消費新聞選舉」繼續由香港經濟日報、有線電視、香港電台、晴報、及TOPick為合作單位，由公眾投票選出最關心的消費新聞⁹。獲最多票數的頭3位消費新聞，排行首位的是非洲豬瘟導致豬肉價格飆升，第2及第3位分別為本港的驚人樓價，以及香港航空財困險被撤銷牌照。今屆的投票人數繼續高企，共有5,280人次投票。

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」，旨在表揚出色的消費權益新聞報道，一直深受各界肯定。本年度第19屆新聞報道獎，共收到274份參賽申請，創下近10年新高。芸芸得獎作品中，有關門票炒賣及私隱問題的報道最受公眾關注¹⁰。可持續消費也是熱門議題，例如有關飛機垃圾及微塑膠對海洋生態造成不良影響的報道。校園組別的得獎者則探討監管人對人促銷電話的各項利與弊。



9 Visit www.consumer.org.hk/ws_chi/news/event/top10pig.html for the poll results of the Top Ten Consumer News (Year of the Pig). 豬年十大消費新聞結果可瀏覽上述網址。

10 Visit www.consumer.org.hk/ws_chi/news/activites/20190731.html for the winning entries of the 19th Consumer Rights Reporting Awards. 第19屆「消費權益新聞報道獎」評審名單及得獎名單，可瀏覽上述網址。

EMPOWERING CONSUMERS THROUGH EDUCATION

以教育活動提升消費者自我保護能力



Empowerment is always the key to consumer protection. The Council is aware of the challenges that lie ahead of consumers in the new era of technological innovations and increasing market complexity and has been committed to protecting consumers by means of education. Such education is tailored for the different spectrums of the community, from young students to the burgeoning group of elderly, aiming to raise awareness, develop positive attitudes and help them acquire practical knowledge for making informed choices and becoming responsible consumers.

提升消費者自我保護能力是保障消費者的關鍵。本會明瞭消費者在科技創新、市場日益複雜的新時代所面對的挑戰，因此致力透過教育保障消費者，由年輕學子到日漸增加的銀髮族，教育消費者的工作要照顧社會不同階層，冀望協助他們提升意識和建立正面態度，吸收實用知識，以知所選擇，做個負責任的消費者。

Consumer Education Projects to Commemorate the Council's 45th Anniversary

This year marked the 45th anniversary of the Council as well as the 20th anniversary of its flagship youth education programme, the Consumer Culture Study Award (CCSA). As youth education is a key strategic pillar, the Council regards the anniversaries not merely as a milestone but also an opportunity to boost the momentum in educating the youth with the right concepts and positive values of consumption.

Radio Programme to Showcase the Learnings and Impact of CCSA

To showcase the learnings of CCSA while commemorating the special anniversaries, a radio promotion campaign was launched between August and October 2019. The Commercial Radio Hong Kong (CR) was engaged to produce an online series of five short videos featuring the students' inspiring findings on consumer culture and different stakeholders' sharing about CCSA. The videos, posted on the Facebook fanpage of my903.com, reached over 79,000 total views and received

消委會 45 周年教育活動

本年度正值消委會成立 45 周年，以及本會旗艦青少年教育活動 — 消費文化考察報告獎（「報告獎」）舉辦 20 周年。由於青少年教育是本會重點策略工作，因此，是次周年紀念不單標誌着一個重要里程碑，更可藉此契機進一步推動青少年建立正確消費概念及正面消費價值觀。

電台專輯展示「報告獎」之學習與影響

本會於 2019 年 8 月至 10 月間特別為周年紀念舉辦一系列電台推廣活動，藉此展示「報告獎」的學習成果。當中包括由《商業電台》製作一連五集網上短片，呈現同學們發人深省的考察成果，以及邀請不同持份者分享參與「報告獎」的點滴。短片於 my903.com Facebook 專頁播放，總觀看人次超過 79,000，老師們亦給予正面評價，認為短片有助解說「報告獎」的概念及鼓勵新參與「報告獎」。

positive feedback from the teachers who found the videos useful in introducing the concept of CCSA and facilitating new teachers' engagement. In addition, four 5-minute non-commercial segments and nine 2-minute commercial segments were broadcast on CR between August and September, highlighting the different features of CCSA and its impact.

As part of the campaign, the "20th Anniversary CCSA Celebration cum Recognition Ceremony" was successfully held on 2 October 2019 attended by renowned cultural critics, experts from the academia, school principals and teachers. Awards were presented to the long-standing supporters of CCSA, including adjudicators, participating schools and teachers, to recognise their support over the years and to show appreciation of their shared vision and commitment to help the youngsters develop positive consumption values and attitudes along this special consumer education journey.

New School-based Advertising Video Production Competition

A new pilot school-based advertising video production competition titled the "Best Consumer Protection Legislation Advertising Award" was launched in May 2019. Secondary school students were invited to participate in the competition by creating their own advertising videos to promote consumer rights and protection among the young generation. A series of public talks and workshops was also organised in July 2019 for participants to learn about the key consumer protection legislations in Hong Kong, the impact of online advertising on consumer behaviour today as well as some practical skills in short video production.

Despite the sociopolitical climate at the time, a total of 50 teams consisting of 158 students from 30 secondary schools have enrolled in the competition. The videos they produced bearing the youth perspective on consumer protection, together with the launch of a public vote on CHOICE Facebook fanpage, had helped capture attention from more youngsters and provided new insights to the Council's future youth education programmes.

的老師投入活動。另外，《商業電台》亦替本會製作了四集各長約 5 分鐘的節目，以及九集各長約 2 分鐘之推廣環節，於 8 月至 9 月期間於該台播放，將「報告獎」之不同特點及影響逐一呈現。

紀念活動還包括於 2019 年 10 月 2 日舉行之「消費文化考察報告獎 教學同行 20 年」嘉許禮，邀請多位知名文化人、學者、中學校長及老師出席參與，並向一直支持「報告獎」的評審、學校及老師頒發嘉許獎項，以感謝他們多年來的支持，並表揚他們對培育青少年建立正面消費價值觀和態度的承擔，在此獨特消費者教育旅程中與青少年並肩同行。

嶄新學界廣告短片創作大賽

消委會的新嘗試「消費權益廣告創作大賽」於 2019 年 5 月推出，邀請中學生自行創作廣告短片，向年青人推廣消費者權益和保障。為配合活動，於同年 7 月特別舉辦一系列講座及工作坊，讓參賽者從中認識香港主要的消費者保障法例、網上媒體廣告對消費者行為的影響，以及短片製作的實用技巧。

雖然受到社會事件的氣氛影響，比賽亦吸引了 50 隊來自 30 間中學共 158 名同學報名參加。參賽作品反映了年青人思考消費者保障的角度，加上於《選擇》月刊 Facebook 專頁進行公眾投票，活動不單成功吸引一眾年青人對相關議題的關注，亦為本會日後的青少年教育項目提供嶄新觀點。



Cultivating Positive Consumer Attitude at the Young Age

Given the growing use of online technologies and the enticing kaleidoscope of goods and services, consumer education in early childhood plays a pivotal role in helping young consumers develop proper consumption values and necessary skills that form the basis for judicious purchases throughout the rest of their lives.

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

The focus of this year was the full roll-out of the programme titled “ECF Earth 2038’s Learning Journey of Sustainable Consumption”. In the 2018/19 school year, a total of 101 sessions of sustainable consumption educational activities were held at 31 primary schools, with nearly 3,800 students participated. Facilitated by a learning kit designed in the form of a passport and a boarding pass, students went through various experiential learning activities that aimed at heightening awareness of their roles and responsibilities as consumers in making sustainable choices. Encouragingly, students had reported positive changes in their understanding of sustainable consumption and their willingness to adopt green habits. Taking a train-the-trainer approach, the Council also organised training sessions for teachers to enhance their understanding of the programme as well as the concept of sustainable consumption, so that they could help prolong the students’ interest in the topics and engage more schools to participate in the long run.

In addition to school activities, 8 “Experiential Learning Trips” were organised with the support of the Community Green Stations in various districts between June and September 2019 to educate more than 270 students from 15 schools on shopping challenges, proper recycling habits and the greenwashing marketing tricks.

In the 2019/20 school year, also the second year of implementation, the programme has expanded with an enrolment of 45 schools. Yet, being affected by the COVID-19 outbreak and the subsequent prolonged class suspension in early 2020, only 49 sessions of school activities were held at 14 schools during the reporting period, while the others had to be cancelled or postponed. Turning the challenge into new learning experience, a streamlined online version of the programme was designed in March 2020, facilitating the enrolled schools to encourage students’ participation through the online platform during class suspension.

從小培養正面消費態度

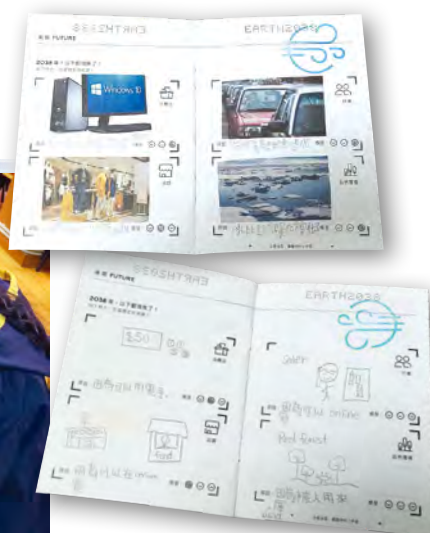
面對日漸普及的網上科技及多姿多采的物質世界，年輕一代從小就要接受消費者教育以建立正確消費價值觀及所需技巧，以期望他們能擁有畢生受用的消費智慧。

小學生體驗式學習計劃 — 環保基金2038地球人計劃之可持續消費旅程

「環保基金 2038 地球人計劃之可持續消費旅程」（地球人計劃）於本年度開展。在 2018/19 學年，本會於 31 間小學舉辦共 101 場可持續消費教育活動，接近 3,800 名學生參加。通過各種體驗式學習活動，並配合以「護照」及「登機證」設計的學習教材套，目標是讓同學意識到作為消費者在可持續消費的角色和責任。值得鼓舞的是，學生於完成活動後對可持續消費的認識及實踐意願均有正面改變。本會亦透過導師培訓的方式，為教師提供訓練課程，加強他們對計劃及可持續消費概念的理解，從而延續計劃對學生的影響，並藉此吸引更多學校參與。

除到校活動外，本會於 2019 年 6 月至 9 月期間，與各區的「綠在區區」合辦了 8 場「體驗式學習之旅」，讓來自 15 間學校共 270 多名學生參與實境購物挑戰，從中認識正確的回收習慣和市場上的「漂綠」營銷手法。

在 2019/20 學年，計劃踏入第二年並伸延至 45 間學校參加。然而，由於 2020 年初爆發「2019 冠狀病毒病」及其後頗長時間停課所致，年度內只能為 14 間學校進行共 49 場活動，餘下的活動均須取消或改期。然而，本會把挑戰化成新的學習機遇，於 2020 年 3 月特地為計劃設計一個精簡網上版，讓學校在停課期間仍能鼓勵學生透過網上平台參與活動。





Proactive Education Platform for Secondary School Students – CCSA

Alongside the special commemorative programmes, the Council has continued to render youth education through the annual CCSA and the support activities in collaboration with the Education Bureau. Up to the year, over 78,000 students from 362 secondary schools have undertaken in-depth studies on various consumer issues that they were passionate about, having the opportunities to reflect on and gain insights into positive consumer values.

During the year under review, the 20th CCSA was successfully concluded with the Award Presentation Ceremony held on 16 July 2019 with over 520 students, teachers and guests attended¹¹. A team of Form 4 students was awarded the 20th Anniversary Special Theme Award with their study project titled “Ten Years – From the Use of Octopus to Online Shopping” where they reviewed the change of shoppers’ behaviours over the past decade. They not only studied the transformation of issues from consumer’s right to know in earlier years to the privacy concerns of today, but also had the insights to point out issues of imminent threats posed by big data on future choices of consumption. More award-winning projects were presented at the ceremony, showcasing the unique and inspiring observations in the eyes of the youth.

Recruitment for the 21st CCSA then immediately followed, attracting enrolment of 770 teams from 64 secondary schools to sign up¹¹. Commenced in September 2019, a total of 89 workshops and consultation sessions, in either face-to-face or virtual format, were conducted to support the participants to form project ideas and to develop critical thinking. The CCSA website (edu.consumer.org.hk) has become an archive of major CCSA award-winning projects over the years and was used to increase interaction with the participating students.

中學生主動學習平台 — 消費文化考察報告獎

除了特別的周年紀念活動外，年內本會繼續與教育局合辦針對青少年消費教育的「報告獎」。首屆至今共 362 間中學、超過 78,000 名學生參加，當中同學挑選感興趣的消費議題作深入考察，藉此反思及了解正面的消費價值觀。

年內，第 20 屆「報告獎」順利完成，並於 2019 年 7 月 16 日舉辦頒獎典禮，共獲超過 520 名學生、老師及嘉賓出席支持¹¹。榮獲 20 周年消費文化大獎的隊伍以《十年（由八達通到電子消費）》為考察主題，回顧了近十年消費者使用八達通及網上消費的轉變。得獎隊伍不但探討了早年消費者的知情權如何演變成至今的私隱議題，更預視了未來大數據如何衝擊消費者的選擇權。其他得獎隊伍亦在典禮上分享其考察作品，展現青少年獨特的觀察及反思。

第 21 屆「報告獎」緊接展開，吸引了來自 64 間中學，共 770 隊參加¹¹。自 2019 年 9 月開始，本會分別透過到校或視訊會議形式舉辦共 89 場工作坊及諮詢面談會，協助參加同學發掘考察意念及提升他們的批判思考能力；同時善用匯集了歷屆主要得獎作品的「報告獎」專頁 (edu.consumer.org.hk)，以助增強與參加同學的互動交流。

11 Visit www.consumer.org.hk/ccsa for the lists of winners of the 20th and 21st Consumer Culture Study Awards. 可於上述網址瀏覽第20及21屆「報告獎」得獎名單。

Responsible Consumption Programme for Secondary School Students – Hong Kong Secondary School Marketing Contest 2019

The Council continued its support to the Department of Marketing of the Hong Kong Baptist University, the Business–School Partnership Programme of the Education Bureau and the HKCSS-HSBC Social Enterprise Business Centre in organising the Hong Kong Secondary School Marketing Contest 2019 between March and June 2019. The theme of this year was “Shopping Bags and Packaging”, aiming to advocate the reduced use of plastic bags, packaging materials and disposables among the youth.

Consumer Education for Post-Secondary School Students

During the year, the Council continued to offer summer internships to 15 students from the Chinese University of Hong Kong, the City University of Hong Kong, the Education University of Hong Kong, the Hong Kong Baptist University, the Hong Kong Polytechnic University, and the Hong Kong Shue Yan University. The internships provided students with necessary exposure and on-the-job training in the work of consumer protection.

Empowering Vulnerable Groups to Enhance Self-Protection

Recognising that the physically or mentally challenged groups of the population may be particularly vulnerable to unfair trade practices, the Council reached out to these groups through community talks with the aim of strengthening their ability for self-protection.

中學生負責任消費計劃 — 全港中學生市場推廣大賽2019

本會繼續支持香港浸會大學市場學系、教育局商校合作計劃，及社聯社會企業商務中心，合作協辦「全港中學生市場推廣大賽2019」。比賽於2019年3月至6月舉行，年度主題為「走塑生活」，旨在鼓勵青少年減少使用膠袋、包裝及即棄用品。

專上學生消費者教育活動

年內，本會一如既往為大專院校同學提供暑期實習機會，15位同學分別來自香港中文大學、香港城市大學、香港教育大學、香港浸會大學、香港理工大學及香港樹仁大學，讓他們有機會接觸與消費者保障相關工作及汲取職場經驗。

提升弱勢社群的自我保護能力

本會關注部分社群或因其身體殘障或精神障礙而較容易受到不良營商手法損害，因而透過舉辦社區講座接觸他們，以提升他們的自我保護能力。





Consumer Education for the Elderly

With Hong Kong's population rapidly ageing, there has been increasing demand for elderly consumer education talks. During the year, the Council, in collaboration with different social service organisations, scheduled 36 community talks for the silver hair market on topics covering unfair trade practices under the Trade Descriptions Ordinance, product information and consumer alerts for the elderly consumers in areas such as telecommunications service contracts, direct selling, bogus health talks, Chinese medicine and health food; and consumption with pre-payment, etc. Yet, due to the closure of respective service centres as a result of the social unrest in late 2019 and the outbreak of COVID-19 in early 2020, some sessions were cancelled. For the year, 23 talks were completed with an attendance of 1,202 elderly participants.

Following the announcement of the "Full Digital TV Broadcast" policy by the Government, related information on the details and anti-deception tips had been included in the community talks to help the elderly people make rational choices and remind them not to fall prey to illicit sales activities during the purchase of new devices.

Consumer Education for the Disadvantaged

The Council noticed that people with mental disabilities have become common targets of the unscrupulous traders in the beauty and fitness industries in recent years. The Council has vowed to design specific outreach and education programmes to empower this vulnerable group and safeguard them from the unscrupulous sales practices. On the other hand, an education talk was conducted this year for 20 participants with visual impairment.

長者消費者教育活動

隨著本地人口老齡化，為長者安排消費者教育講座的需求亦不斷增加。年內，本會與不同的社會服務機構合作，為長者籌辦了36場社區講座。講座內容包括認識《商品說明（不良營商手法）（修訂）條例》、提供與銀髮一族有關的產品資訊和消費者警示，例如：電訊服務合約、直接傳銷、虛假健康講座、中藥及保健食品，及預繳式消費等。然而，受到2019年底的社會事件及2020年初爆發「2019冠狀病毒病」所影響，各社會服務中心須暫停服務，以致部分講座被迫取消。直至2020年3月底，本會共舉行了23場講座，共1,202位長者參加。

自政府宣布推行「全面數碼電視廣播」後，本會特別在社區講座中加入向長者講解有關的影響和提供防騙錦囊，提醒他們購買相關的新設備時，避免墮入違法的銷售陷阱，謹慎消費。

弱勢社群消費者教育活動

本會留意到部分智障或患精神障礙的人士近年成為美容及健身行業不良商戶的主要目標之一，遂計劃為他們設計專門外展及教育活動，旨在提升他們的自我保護能力，免受不良營商手法損害。此外，本會年內為視障人士舉辦教育講座，讓共20人受惠。

FORGING CLOSER COLLABORATION FOR CONSUMER PROTECTION

與其他機構合作保障消費者權益



The Council has established ties with consumer organisations in many other countries and regions, and has also been active in international bodies such as Consumers International. Such partnerships and cross-border consultation and exchanges are essential for the Council to discharge its duty in consumer protection and empowerment. Closer to home, the Council engages regularly with relevant Government departments, regulators and trade and professional bodies to build lasting partnerships.

本會與多個國家和地區的消費者組織建立了聯繫，同時積極參與國際組織，例如國際消費者聯會的活動。這類對外的伙伴關係、跨境協商與交流有助本會全面履行保障消費者及提升消費者自我保護能力的職責。在本地，本會與相關政府部門、監管組織、商界與專業團體定期交往，建立持續伙伴關係。

Local Collaboration

The Council has maintained close liaison with the Commerce and Economic Development Bureau, which oversees policy on consumer protection. The Council also worked with other Government agencies and statutory bodies to provide advice on matters of consumer interest, such as fair competition and trade practices, financial and insurance services, public health and food safety, telecommunications, and residential property issues. Members and staff of the Council sat on nearly 50 public advisory committees, offering views from consumers' perspectives.

In view of the rapid development of digital economy, the Council formed an informal IT Expert Advisory Group on Consumer Protection in the Future Digital Economy (ITEAG) in 2019 and invited experts to share their experience and opinions on the state of

本地合作

本會一直與監察消費者保障政策的商務及經濟發展局緊密聯繫，亦與其他政府機構及法定團體合作，為各種消費議題，包括公平競爭、營商手法、金融及保險服務、公共衛生及食品安全、電訊，以及住宅物業等範疇給予意見。此外，本會委員和職員合共參與超過50個公共事務諮詢委員會，從消費者角度提供觀點及意見。

因應數碼經濟急速發展，本會於2019年就未來數碼經濟下的消費者保障，成立了一個非正式的資訊科技專家諮詢小組，邀請專家就亞太地區，特別是香港及內地的數碼發展狀況分享經驗及意見。討論事項包括虛擬銀行、電子支付及人工智能。

digital development in Asia Pacific, in particular, Hong Kong and the Mainland. Virtual banking, e-payment and artificial intelligence (AI) were among the issues discussed in ITEAG. The experts considered that company accountability, consumer advocacy in AI awareness, and global collaboration for data governance and enforcement, are important aspects to minimising the risks of AI.

Mainland and Cross-strait Collaboration

Greater integration with the Mainland implies more frequent cross-boundary business dealings and consumer activities. In the year, the Council reached an agreement with the China Consumers' Association (CCA) to join the "Online Shopping Consumer Protection Express Platform" Scheme (the "Scheme") established by the CCA for building closer partnerships with major online traders in the Mainland when handling cross-boundary consumer complaints. The Scheme comprised the major online traders such as Taobao and Jingdong, allowing them to handle the complaints with the complainants directly and speed up the process so that those less controversial disputes can be resolved in a timely manner.

Closer to the Greater Bay Area (GBA), the Council also signed Memoranda of Understanding (MoU) with all 9 mainland municipalities, (i.e. Guangzhou, Shenzhen, Zhuhai, Foshan, Huizhou, Dongguan, Zhongshan, Jiangmen, Zhaoqing) and Macau in the Guangdong-Hong Kong-Macau Greater Bay Area (GBA). The co-operative agreements are set to further enhance exchange in consumer protection within the GBA. The close cooperation between Hong Kong and these cities will also ensure swift and effective complaint resolution.

Regional and International Collaboration

The Council is a Board and Council Member of the Consumers International (CI), a global federation of over 200 organisations from about 100 countries and regions that champions the rights of consumers. Sharing kindred visions, 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 the regional and international levels.

Following her first-term appointment in 2015, the Chief Executive of the Council was honoured to be appointed for the second time in a row as Vice President (VP) of the CI's Board of Trustee in 2019, which is a strategic role, to map out CI's strategic priorities, review its budget and financial plans, and identify new partnerships to strengthen global consumer protection. Her 4-year tenure will last from 2019 to 2023.

專家們認為要減少人工智能衍生的風險，關鍵在於公司問責、提高消費者對人工智能意識的倡議行動，及數據管理和執行的全球協作。

兩岸四地緊密交流

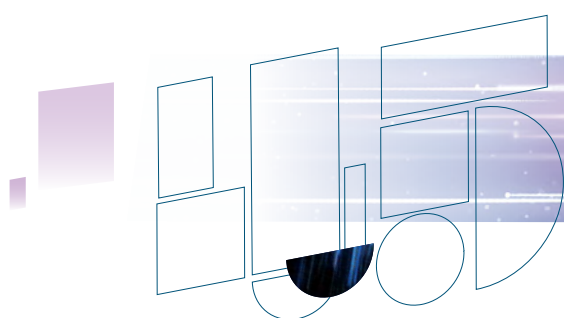
隨著與內地的緊密融合，跨境業務往來和消費活動日益頻繁。年內，本會與中國消費者協會（中消協）達成合作協議，透過加入中消協「電商消費維權直通車平台」計劃，拉近與內地各大主要網購電商的合作關係，處理跨境消費投訴的事宜。該計劃與淘寶、京東等內地主要網購電商合作，包括讓這些電商能直接處理投訴，節省時間，令一些爭議較小的個案可獲適時解決。

就毗鄰的大灣區，本會與 9 個灣區城市簽訂跨境消費爭議合作協議書，包括廣州、深圳、珠海、佛山、惠州、東莞、中山、江門、肇慶以及澳門。該合作協議將進一步促進粵、港、澳在保障消費者方面的交流。按此合作協議，本港與協議涵蓋地區得以緊密合作，確保消費者的投訴，能夠循快捷有效的機制處理。

區域及國際性合作

本會為國際消費者聯會（國際消聯）的董事會及理事會成員。國際消聯作為全球性聯合組織，連結接近 100 個國家及地區超過 200 多個消費者組織，對推動世界各地的消費者權益不遺餘力。國際消聯與本會理念一致，從區域伸延至國際，致力推動成員組織的緊密聯繫和合作，為消費者發聲和發放資訊、齊心捍衛消費者的權益。

2019 年，本會總幹事再度獲任為國際消聯的董事會副主席，繼續肩負訂定組織發展策略、審查預算和財務計劃等工作，又通過拓展新合作夥伴，鞏固國際間對消費者的保障。此策略性職位任期為 4 年（2019 至 2023 年），並於 2015 年起首獲委任。對此，本會與有榮焉。



Consumers International Board of Trustees Meetings and Council Meetings

The Council's Chief Executive attended the CI's Council Meetings and Board of Trustees Meetings held in the United Kingdom on 17-19 September 2019. The meeting discussed CI's new strategy to bring together the strengths of different agencies globally in steering practicable solutions on priority issues and set "The Sustainable Consumer" as the theme for the 2020 World Consumer Rights Day (WCRD) to develop a global environment for promoting sustainable consumption.

On 15 March 2020, in support of the WCRD, the Council published an editorial in the CHOICE Magazine calling on both the consumers and manufacturers to make good use of resources and reduce waste in order to improve resources efficiency and achieve long-term global goals. A mini-game on "Sustainable Consumption Challenge" was launched in the CHOICE Magazine and the Council's website to encourage the public to transform the concept of environment protection into daily consumption behaviours and establish a personal "sustainable" lifestyle.

Consumers International World Summit

Led by the Chief Executive of the Council, a delegation of 5 members of the Council attended the Consumers International World Summit, "The Digital Hive: Putting Consumers at the Heart of Digital Innovation", held in Estoril, Portugal from 30 April to 1 May 2019. In addition to the delegates' participation in different sessions, the Chief Executive, in her capacity as VP, also delivered speeches at various occasions and moderated discussion sessions at the Summit.

Senior staff of the Council also actively participated in the organisation by sitting on different CI sub-committees. By collaborating and sharing knowledge with other global counterparts, the Council kept abreast of a broad range of consumer protection issues and development in international standards.

國際消聯董事會及理事會會議

本會總幹事於2019年9月17至19日，出席於英國舉行的國際消聯董事會及理事會會議。會議討論了國際消聯的新策略，探討如何結合全球各地不同消保組織的力量，就不同議題追尋切實可行的解決方案，同時討論了以「可持續的消費模式」作為2020年「全球消費者權益日」的主題，以營造一個推動可持續消費的全球氛圍。

為響應2020年3月15日「全球消費者權益日」的主題「可持續的消費模式」，本會在當期《選擇》月刊「編者的話」欄目中，呼籲消費者和生產商充分善用資源，減少浪費，使產品或服務更具可持續性，從而提高資源效率並實現全球長遠發展的目標。一項有關於「可持續消費挑戰」的遊戲同日在《選擇》月刊和本會網站推出，以鼓勵公眾在日常消費行為中實踐環保概念，建立個人化「可持續的」生活方式。

國際消聯全球高峰會

本會總幹事率領本會高層代表團一行5人，於2019年4月30日至5月1日遠赴葡萄牙埃斯托里爾，出席國際消聯全球高峰會。高峰會主題為《數碼匯集—擁抱消費權益為核心》。代表團除了參加與香港相關的各方會議外，本會總幹事還以國際消聯的董事會副主席的身分於不同場合發表演講，並主持峰會的討論會。

本會的高層職員同樣積極參與國際消聯的運作，出任多個小組委員會的成員。透過與全球同業協作、分享知識，本會得以緊貼在國際層面的廣泛消費者保障議題及發展。



The 4th Intergovernmental Group of Experts (IGE) on Consumer Protection Law and Policy of the United Nations Conference on Trade and Development (UNCTAD)

The Council's Chief Executive was invited to attend the 4th session of the Intergovernmental Group of Experts Meetings on Consumer Protection Law and Policy, organised by UNCTAD in Geneva on 8-9 July 2019. Topical discussion and idea-exchange sessions during the meetings have covered on topics such as the implementation of United Nations' guidelines for consumer protection, sustainable consumption, latest developments in legal and institutional frameworks as well as world consumer protection map.

Collaboration with the Consumers Association of Singapore (CASE) on Dispute Resolution

With the continuous growth in cross-border travel and consumption between Hong Kong and Singapore residents in recent years, the Council signed a MoU with the Consumers Association of Singapore to strengthen collaboration in consumer disputes resolution. The new mechanism would cover consumer disputes arising from the frequent tourism traffic between the two cities and from online shopping. This was the first MoU that the Council had signed with a consumer body in Southeast Asia, following the signing of similar agreements with the Korea Consumer Agency in 2017, and the National Consumer Affairs Centre of Japan in 2018.

Asia Pacific Regional Meeting of International Consumer Research and Testing Ltd

The International Consumer Research and Testing Ltd (ICRT), a long-standing business partner of the Council in product testing, staged its Asia Pacific Regional Meeting in Hong Kong in December 2019. The Council, as the host of meeting, welcomed members from Australia, New Zealand, Shanghai, Shenzhen and Thailand. With the new mission of "To increase the financial sustainability and impact of independent consumer organisations through global collaboration", ICRT has set up a new operation working group to improve and innovate on projects and a new member strategy was under development. A new Topic Group would also be set up in 2020 on Sustainability. ICRT encouraged members to hold more video meetings to initiate increased regional or bilateral cooperation.

聯合國貿易和發展會議 (UNCTAD) — 消費者保護法律和政策政府間專家組 第4屆會議

本會總幹事應邀於 2019 年 7 月 8 至 9 日，出席在瑞士日內瓦召開的「消費者保護法律和政策政府間專家組」第 4 屆會議，該會議是由聯合國貿易和發展會議主辦，在主題討論及意見交流環節中，討論事項包括落實聯合國就保障消費者的指引、可持續消費、以及有關法律和體制框架、全球消費保障藍圖的最新發展。

與新加坡消費者協會合作處理糾紛

近年新加坡和香港兩地居民的跨境旅遊和消費需求不斷增長，故本會與新加坡消費者協會簽訂合作協議，加強雙方處理跨境消費糾紛的協作。此嶄新合作機制除涵蓋兩地旅客互訪時遇到的消費糾紛外，亦適用於網上購物引起的爭議。這是繼 2017 年與韓國消費者院及 2018 年與日本國民生活中心簽署合作協議書後，本會首次與東南亞地區的消保組織簽訂同類協議。

國際消費者研究及試驗組織亞太區會議

2019 年 12 月 4 至 5 日，本港發生社會事件之際，國際消費者研究及試驗組織 (ICRT) 亞太區域會議落戶香港。香港作為本地支援機構，以東道身分迎接來自澳洲、新西蘭、上海、深圳及泰國的 ICRT 成員。ICRT 為本會進行聯合產品測試的長期業務伙伴。就 ICRT 的新願景「透過全球協作促進財政資源可持續性及擴大獨立消保組織的影響力」成立了全新的行動工作小組，對項目工程進行改善及革新，同時正著手發展一項新的成員策略。2020 年，會就可持續發展成立新的專題小組。ICRT 鼓勵成員多舉行視像會議以促進地區或雙邊合作。



COMMENDATIONS AND COMPLIMENTS

嘉許與感謝

The Council is highly encouraged by the commendations and complimentary letters received from the public. These commendations and compliments reflect and reinforce the level of service the Council provides, and serve to boost staff's morale and pride in their mission to protect and empower consumers.

公眾的嘉許與感謝函是本會的推動力。這些嘉許及感謝函件，反映和肯定本會提供的服務水平，同時有助鼓勵士氣，使員工對參與維護消費權益及提升消費者自我保護能力之工作倍感自豪。



The Ombudsman's Awards 2019

The Council was honoured for its staff to receive the Ombudsman's Awards, for the seventh straight year in 2019. Ms Elli LAM Man-chee, Complaints & Advice Officer, was presented with the Award this year in recognition of her exceptional performance in customer service and handling consumer complaints.

2019 申訴專員嘉許獎

年內，本會再次有職員獲得申訴專員嘉許獎。投訴及諮詢主任林敏芝女士獲授予獎項，以表揚其處理客戶服務及消費投訴的卓越表現。能連續7年有員工獲頒此獎，本會與有榮焉。



Words of Thanks

The Council is grateful for the positive feedback from consumers who put their trust in our professional staff. Following are some excerpts:

(Note: The following messages from complainants have been edited to enhance readability and comprehension)

嘉許函

本會感謝消費者的正面回應，對本會專業全工的信賴。嘉許函節錄如下：

(注意：以下訊息均來自向本會求助的投訴人，內容經過編纂以便閱讀和理解)

首先，十分感謝李先生、熱線接待人員以及香港消費者委員會的幫忙，能夠讓我一個初來香港、不知所措的大陸遊客能够在陌生的地方快速地解决这么棘手的问题；其次，李先生良好的态度和快速解决问题的态度，让我倍感欣慰；最后，衷心的祝愿李先生以及全体的香港消费者委员会工作人员工作顺利，身体健康，也希望香港的购物环境能够越来越好，谢谢！

感謝各位消委會同工的幫忙，本人已收到XX停車場的回覆及致歉。由本人開始與對方交涉，經三周仍未果。但經貴會的幫忙，本人於一週內便能解決事件，足見貴會同工盡心盡力跟進投訴。除蘇先生的迅速跟進與回覆，本人亦特別感謝回覆查詢及落案之同工吳小姐，她非常細心，除清楚解答本人疑難外，亦為本人的情況提供合適的意見，足見貴會團隊之專業、可靠。再一次感謝貴會之幫忙，期盼日後貴會能繼續努力保護消費者權益。

致消委會韓小姐：
萬分感謝你的幫忙，亦感恩有貴會的協助，我媽才能追回大部分的款項。
對於我媽來講，這部分的心理壓力終於可釋放，雖然她仍需繼續接受精神治療。同時亦麻煩你代我向你的上司及鄭先生講聲：十分感謝他們的幫忙！
這件事令我們一家（除了我爸）非常震驚，過程亦感到很大的壓力，間中留意到不良銷售手法的新聞，從沒有想過會發生自己家人身上，感受「切膚之痛」！所以希望能盡一分力答謝貴會，如你們在日後的活動上需要義工協助，我非常樂意幫忙。
最後，再次向你們就聲：萬分感謝！！



趙雅詩女士
對您如此迅速地接受我們投訴，過程理性務實對解決分歧，維護我們消費者的正當權益，深表感謝！
2019/9/10
消費者投訴人 趙雅詩

致消費者委員會
黃漢威先生
衷心向你說聲「感謝你！」
在你的「用心」幫助下，
使個案得以調解，
使我及家人生活重回正軌，
再次說聲「感謝你！」
值得表揚。
粵華人及家人
個案編號：XXXXXXXXXX

Dear CONSUMER COUNCIL
(0133)
Thank you very much.
本人投訴... 通過消委會調停後，
雙方願意和解取回貨品。
謝謝消委會委員及會同同事幫忙，
祝各位同事工作順利身體健康。
上
檔號：XXXXXXXXXX
20/6/2019

I am writing this letter of compliment to Mr LI of the Complaints & Advice Department. I bought an airsoft product in a shop in Hong Kong earlier this January. The product was somehow not working but the shop staff still refused to exchange or refund. I then approached the Consumer Council for assistance. It was believed that my case was solely followed by Mr. LI who was very responsible and reliable. He kept me updated on the progress of the case and responded to my concern attentively. Mr LI did his best to help me and negotiated with the shop to get my money refunded successfully. He was doing a great job in protecting the rights of consumer. I am not any bigwig and the amount involved in the case is not significant but I truly want to thank Mr LI from the bottom of my heart.

Earlier in March 2020, I made a complaint to the Consumer Council concerning a travel agent. During the negotiation process, I felt the patience and caring attitude of your staff (Miss CHEUK and Mr. SO) who demonstrated a high level of professionalism and swiftly responded to my case. Eventually the concerned travel agent settled the case with me which I found it satisfactory. It demonstrated that the Consumer Council is an efficient and reliable organization in helping consumers in Hong Kong. Once again, thank you very much.

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
2013.01 – 2018.12	Prof. WONG Yuk-shan, SBS, BBS, JP 黃玉山教授，銀紫荊星章，銅紫荊星章，太平紳士

Year 年份	Former Vice 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
2013.11 – 2017.10	Mr Philip LEUNG Kwong-hon, MH 梁光漢先生，榮譽勳章

MEMBERSHIP OF THE CONSUMER COUNCIL

消費者委員會委員

Chairman 主席

Mr Paul LAM Ting-kwok, SC 林定國資深大律師

Vice Chairman 副主席

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士
(up to 至 2019.10.06)

Mr Antonio KWONG Cho-shing, MH 鄭祖盛律師，榮譽勳章
(since 2019.10.07 起)

Members 委員

Ms Linda CHAN Ching-fan, SC 陳靜芬資深大律師
(up to 至 2019.11.06)

Mr Clement CHAN Kam-wing, MH 陳錦榮先生，榮譽勳章
(up to 至 2019.12.31)

The Hon Holden CHOW Ho-ding 周浩鼎議員
(since 2019.11.01 起)

Dr Wilton FOK Wai-tung 霍偉棟博士

Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章
(up to 至 2019.12.31)

Miss Veronica FUNG Kit-ming 馮潔鳴小姐
(since 2020.01.01 起)

The Hon Steven HO Chun-yin, BBS 何俊賢議員，銅紫荊星章
(up to 至 2019.10.31)

Mr Edward HO Man-tat 何聞達先生

Mr Marvin HSU Tsun-fai 徐晉暉先生

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

Mr Matthew LAM Kin-hong, MH 林建康先生，榮譽勳章

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

Ms Vanessa LAU Chi-wan 劉子芸女士

Ms Kitty LEE Wing-lan 李泳蘭女士

Mr Alan LUI Siu-lun 雷紹麟先生

Dr LUI Wing-cheong 雷永昌醫生

Mr Raymond MAK Ka-chun 麥嘉晉先生 (since 2020.01.01 起)

Mr Tony PANG Chor-fu 彭楚夫先生 (since 2020.01.01 起)

Mr Kyrus SIU King-wai 蕭景威先生

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

Ms Iris WAN Lai-sze 溫麗司女士

Mr Kent WONG Siu-kee 黃紹基先生

Mr Ramon YUEN Hoi-man 袁海文先生 (since 2020.01.01 起)

Co-opted Members 增選委員

Ms Elisa CHAN Chi-ying 陳芝瑛女士 (up to 至 2019.12.31)

Dr Jason CHAN Kai-yue, JP 陳繼宇博士，太平紳士

Mr Clement CHAN Kam-wing, MH 陳錦榮先生，榮譽勳章
(since 2020.01.20 起)

Mr CHANG Kwong-tak 張廣德校長 (up to 至 2019.12.31)

Mr Raymond CHOY Wai-shek, MH, JP 蔡偉石先生，榮譽勳章，太平紳士 (up to 至 2019.12.31)

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

Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章
(since 2020.01.20 起)

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

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

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

Mr Kelvin KWOK Hiu-fai 郭曉暉先生

Mr Alex LAI Ting-hong 黎庭康律師

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

Ms Queenie Fiona LAU 劉恩沛大律師

Dr LAW Cheung-kwok 羅祥國博士 (up to 至 2019.12.31)

Mr LEUNG Chun-kit 梁俊傑校長 (up to 至 2019.12.31)

Dr LO Pui-yin 羅沛然大律師

Prof. Angela NG Lai-ping 吳麗萍教授

Mr Gabriel PANG Tsz-kit 彭子傑先生 (up to 至 2019.12.31)

Prof. PUN Kong-pang 潘江鵬教授

Mr SHIH Wing-ching, JP 施永青先生，太平紳士

Ms Rachael SIU Suk-yu 蕭淑瑜大律師

Mr Tony TANG Kwok-wai 鄧國偉先生

Ms Sara TONG See-pui 唐思佩大律師

Mrs Susanna TSOI LAI Yuet-sum, MH 蔡黎悅心女士，榮譽勳章 (up to 至 2019.12.31)

Dr Michael TSUI Fuk-sun, MH 徐福桑醫生，榮譽勳章

Mr WONG Kam-leung 黃錦良校長 (up to 至 2019.12.31)

Ms WONG Mei-ling 王美玲女士 (up to 至 2019.12.31)

Mr Alvin WONG Tak-wai 黃德偉先生 (up to 至 2019.12.31)

Mr Martin WONG Wing-hoi 王永愷大律師

Dr Eunice YIM Pui-yu 嚴沛瑜博士 (up to 至 2019.12.31)

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

Mr Paul LAM Ting-kwok, SC
林定國資深大律師

Vice Chairman 副主席

Mr Samuel CHAN Ka-yan, JP
陳家殷大律師，太平紳士
(up to 至 2019.10.06)

Mr Antonio KWONG Cho-shing, MH 鄭祖盛律師，榮譽勳章
(since 2019.11.27 起)

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譚鳳儀教授，銅紫荊星章，太平紳士
(since 2019.11.27 起)

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, MH 陳錦榮先生，榮譽勳章
(up to 至 2019.12.31)

Mr Antonio KWONG Cho-shing, MH 鄭祖盛律師，榮譽勳章
(since 2020.01.20 起)

Members 委員

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

Co-opted Members 增選委員

Mr Clement CHAN Kam-wing, MH 陳錦榮先生，榮譽勳章
(since 2020.01.20 起)

Competition Policy Committee 競爭政策研究小組

Chairman 主席

Ms Linda CHAN Ching-fan, SC 陳靜芬資深大律師
(up to 至 2019.11.06)

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(up to 至 2020.01.19)

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鄭祖盛律師，榮譽勳章 (up to 至 2020.01.19)

Mr Matthew LAM Kin-hong, MH 林建康先生，榮譽勳章
(up to 至 2020.01.19)

Mr Kevin LAM Sze-cay 林詩棋先生
(up to 至 2020.01.19)

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(up to 至 2020.01.19)

Mr Kelvin KWOK Hiu-fai 郭曉暉先生
(up to 至 2020.01.19)

Dr LAW Cheung-kwok 羅祥國博士 (up to 至 2019.12.31)

Dr LO Pui-yin 羅沛然大律師 (up to 至 2020.01.19)

Mr SHIH Wing-ching, JP 施永青先生，太平紳士
(up to 至 2020.01.19)

Legal Protection Committee 法律保障事務小組

Chairman 主席

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士
(up to 至 2019.10.06)

Vice Chairman 副主席

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(up to 至 2019.11.06)

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(up to 至 2019.12.31)

The Hon Holden CHOW Ho-ding 周浩鼎議員
(since 2019.11.27 起) (up to 至 2020.01.19)

Dr Wilton FOK Wai-tung 霍偉棟博士 (up to 至 2020.01.19)

Mr Antonio KWONG Cho-shing, MH 鄭祖盛律師，榮譽勳章
(up to 至 2020.01.19)

Mr Victor LAM Hoi-cheung, JP 林凱章先生，太平紳士
(up to 至 2020.01.19)

Mr Ambrose LAM San-keung, JP 林新強律師，太平紳士
(up to 至 2020.01.19)

Mr Kevin LAM Sze-cay 林詩棋先生 (up to 至 2020.01.19)

Mr Alan LUI Siu-lun 雷紹麟先生 (up to 至 2020.01.19)

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譚鳳儀教授，銅紫荊星章，太平紳士 (up to 至 2020.01.19)

Ms Iris WAN Lai-sze 溫麗司女士 (up to 至 2020.01.19)

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Ms Rachael SIU Suk-yu 蕭淑瑜大律師 (up to 至 2020.01.19)

Mr Tony TANG Kwok-wai 鄧國偉先生 (up to 至 2020.01.19)

Ms Sara TONG See-pui 唐思佩大律師 (up to 至 2020.01.19)

Mr Alvin WONG Tak-wai 黃德偉先生 (up to 至 2019.12.31)

Mr Martin WONG Wing-hoi 王永愷大律師
(up to 至 2020.01.19)

Consumer Protection Law & Policy Committee 消費法律保障及政策小組

Chairman 主席

Mr Paul LAM Ting-kwok, SC 林定國資深大律師
(since 2020.01.20 起)

Vice Chairman 副主席

Mr Matthew LAM Kin-hong, MH 林建康先生，榮譽勳章
(since 2020.01.20 起)

Members 委員

The Hon Holden CHOW Ho-ding 周浩鼎議員
(since 2020.01.20 起)

Mr Edward HO Man-tat 何聞達先生 (since 2020.01.20 起)

Mr Antonio KWONG Cho-shing, MH
鄭祖盛律師，榮譽勳章 (since 2020.01.20 起)

Mr Victor LAM Hoi-cheung, JP 林凱章先生，太平紳士
(since 2020.01.20 起)

Mr Ambrose LAM San-keung, JP 林新強律師，太平紳士
(since 2020.01.20 起)

Mr Kevin LAM Sze-cay 林詩棋先生 (since 2020.01.20 起)

Mr Alan LUI Siu-lun 雷紹麟先生 (since 2020.01.20 起)

Ms Iris WAN Lai-sze 溫麗司女士 (since 2020.01.20 起)

Mr Ramon YUEN Hoi-man 袁海文先生
(since 2020.01.20 起)

Co-opted Members 增選委員

Mr Kelvin KWOK Hiu-fai 郭曉暉先生 (since 2020.01.20 起)

Dr LO Pui-yin 羅沛然大律師 (since 2020.01.20 起)

Mr SHIH Wing-ching, JP 施永青先生，太平紳士
(since 2020.01.20 起)

Ms Rachael SIU Suk-yu 蕭淑瑜大律師
(since 2020.01.20 起)

Mr Tony TANG Kwok-wai 鄧國偉先生 (since 2020.01.20 起)

Ms Sara TONG See-pui 唐思佩大律師
(since 2020.01.20 起)

Mr Martin WONG Wing-hoi 王永愷大律師
(since 2020.01.20 起)

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

Chairman 主席

Mr Clement CHAN Kam-wing, MH 陳錦榮先生，榮譽勳章
(up to 至 2019.12.31)

Mr Kyrus SIU King-wai 蕭景威先生 (since 2020.01.20 起)

Vice Chairman 副主席

Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章
(up to 至 2019.12.31)

Mr Alan LUI Siu-lun 雷紹麟先生 (since 2020.01.20 起)

Members 委員

The Hon Steven HO Chun-yin, BBS
何俊賢議員，銅紫荊星章 (up to 至 2019.10.31)

Miss Veronica FUNG Kit-ming 馮潔鳴小姐
(since 2020.01.20 起)

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

Ms Vanessa LAU Chi-wan 劉子芸女士

Ms Kitty LEE Wing-lan 李泳蘭女士

Mr Raymond MAK Ka-chun 麥嘉晉先生
(since 2020.01.20 起)

Mr Tony PANG Chor-fu 彭楚夫先生 (since 2020.01.20 起)

Ms Iris WAN Lai-sze 溫麗司女士

Co-opted Members 增選委員

Dr Jason CHAN Kai-yue, JP 陳繼宇博士，太平紳士

Research & Testing Committee 研究及試驗小組

Chairman 主席

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

Vice Chairman 副主席

Dr LUI Wing-cheong 雷永昌醫生

Members 委員

Mr Clement CHAN Kam-wing, MH 陳錦榮先生，榮譽勳章
(up to 至 2019.12.31)

Dr Wilton FOK Wai-tung 霍偉棟博士

The Hon Steven HO Chun-yin, BBS
何俊賢議員，銅紫荊星章 (up to 至 2019.10.31)

Mr Matthew LAM Kin-hong, MH 林建康先生，榮譽勳章

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
(up to 至 2019.11.26)

Ms Vanessa LAU Chi-wan 劉子芸女士

Ms Kitty LEE Wing-lan 李泳蘭女士

Mr Raymond MAK Ka-chun 麥嘉晉先生
(since 2020.01.20 起)

Mr Tony PANG Chor-fu 彭楚夫先生
(since 2020.01.20 起)

Mr Kent WONG Siu-kee 黃紹基先生

Mr Ramon YUEN Hoi-man 袁海文先生
(since 2020.01.20 起)

Co-opted Members 增選委員

Mr Raymond CHOY Wai-shek, MH, JP
蔡偉石先生，榮譽勳章，太平紳士 (up to 至 2019.12.31)

Prof. PUN Kong-pang 潘江鵬教授

Dr Michael TSUI Fuk-sun, MH 徐福燊醫生，榮譽勳章

Mr Alvin WONG Tak-wai 黃德偉先生
(up to 至 2019.12.31)

Trade Practices and Consumer Complaints Review Committee 商營手法研究及消費者投訴審查小組

Chairman 主席

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

Vice Chairman 副主席

Mr Kevin LAM Sze-cay 林詩棋先生

Members 委員

Mr Samuel CHAN Ka-yan, JP
陳家殷大律師，太平紳士 (up to 至 2019.10.06)

The Hon Holden CHOW Ho-ding 周浩鼎議員
(since 2019.11.27 起)

Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章
(up to 至 2019.12.31)

Miss Veronica FUNG Kit-ming 馮潔鳴小姐
(since 2020.01.20 起)

Mr Marvin HSU Tsun-fai 徐晉暉先生

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

Mr Alan LUI Siu-lun 雷紹麟先生

Mr Kyrus SIU King-wai 蕭景威先生

Mr Kent WONG Siu-kee 黃紹基先生

Mr Ramon YUEN Hoi-man 袁海文先生
(since 2020.01.20 起)

Co-opted Members 增選委員

Prof. Michael HUI King-man, MH 許敬文教授，榮譽勳章
(up to 至 2019.12.31)

Mr Kelvin KWOK Hiu-fai 郭曉暉先生

Prof. Angela NG Lai-ping 吳麗萍教授

**IT Expert Advisory Group
資訊科技專家諮詢小組****Convenor 召集人**

Mr Kyrus SIU King-wai 蕭景威先生

Members 委員

Dr Wilton FOK Wai-tung 霍偉棟博士

Ms Vanessa LAU Chi-wan 劉子芸女士

Mr Raymond MAK Ka-chun 麥嘉晉先生
(since 2020.01.20 起)

Co-opted Members 增選委員

Dr Jason CHAN Kai-yue, JP 陳繼宇博士，太平紳士

**Preliminary Working Group on
Class Actions
集體訴訟初步研究工作小組****Chairman 主席**

Mr Paul LAM Ting-kwok, SC 林定國資深大律師

Vice Chairman 副主席

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士
(up to 至 2019.10.06)

Mr Antonio KWONG Cho-shing, MH*
龐祖盛律師，榮譽勳章 (since 2020.01.20 起)

Members 委員

Mr Matthew LAM Kin-hong, MH 林建康先生，榮譽勳章

Mr Alan LUI Siu-lun 雷紹麟先生

Mr Tony PANG Chor-fu 彭楚夫先生 (since 2020.01.20 起)

**Member and CLAF Management
Committee Member**

委員及消費者訴訟基金管理委員會成員

Mr Kevin LAM Sze-cay 林詩棋先生

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

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

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

Ms Queenie Fiona LAU 劉恩沛大律師

Co-opted Members 增選委員

Mr Ambrose HO, SBS, SC, JP

何沛謙資深大律師，銀紫荊星章，太平紳士

Mr Alex LAI Ting-hong 黎庭康律師

* Member 委員 (since 2019.11.27 起)

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

Convenor 召集人

Prof. Michael HUI King-man, MH (Co-opted Member)
許敬文教授，榮譽勳章 (增選委員)

Members 委員

Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章
(up to 至 2019.12.31)

Mr Marvin HSU Tsun-fai 徐晉暉先生

Ms Kitty LEE Wing-lan 李泳蘭女士 (since 2020.01.20 起)

Co-opted Members 增選委員

Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章
(since 2020.01.20 起)

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

Working Group on Sustainable Consumption Programme 可持續消費計劃工作小組

Chairman 主席

Prof. Nora TAM Fung-ye, BBS, JP
譚鳳儀教授，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
(up to 至 2019.10.06)

Mr Edward HO Man-tat 何聞達先生 (since 2020.01.20 起)

Ms Vanessa LAU Chi-wan 劉子芸女士

Ms Kitty LEE Wing-lan 李泳蘭女士

Mr KyruS SIU King-wai 蕭景威先生

Ms Iris WAN Lai-sze 溫麗司女士

Co-opted Members 增選委員

Prof. Michael HUI King-man, MH 許敬文教授，榮譽勳章
(up to 至 2019.12.31)

Prof. Angela NG Lai-ping 吳麗萍教授

Advisory Committee on Consumer Education for Primary Schools 小學消費教育諮詢委員會

Chairman 主席

Ms Amy FUNG Dun-mi, MH
馮丹媚女士，榮譽勳章 (up to 至 2019.12.31)

Members 委員

Ms Kitty LEE Wing-lan 李泳蘭女士 (up to 至 2020.01.19)

Mr KyruS SIU King-wai 蕭景威先生 (up to 至 2020.01.19)

Ms Iris WAN Lai-sze 溫麗司女士 (up to 至 2020.01.19)

Co-opted Members 增選委員

Ms Elisa CHAN Chi-ying 陳芝瑛女士
(up to 至 2019.12.31)

Mr CHANG Kwong-tak 張廣德校長 (up to 至 2019.12.31)

Mr LEUNG Chun-kit 梁俊傑校長 (up to 至 2019.12.31)

Mr Gabriel PANG Tsz-kit 彭子傑先生 (up to 至 2019.12.31)

Mrs Susanna TSOI LAI Yuet-sum, MH
蔡黎悅心女士，榮譽勳章 (up to 至 2019.12.31)

Mr WONG Kam-leung 黃錦良校長 (up to 至 2019.12.31)

Ms WONG Mei-ling 王美玲女士 (up to 至 2019.12.31)

Dr Eunice YIM Pui-yu 嚴沛瑜博士 (up to 至 2019.12.31)

Expert Advisor on Consumer Protection in the Future Digital Economy 未來數碼經濟消費者保障專家顧問

Mr Emil CHAN 陳家豪先生

Dr Toa CHARM 湛家揚博士

Mr Herbert CHIA 車品覺先生

Prof. CHO Chi-kong, 曹志光教授

Mr Adrian LAI Yu-kan 賴譽芹先生

Dr Gregg LI 李嘉樂博士

Mr Fletcher NG Chi-wing 吳自榮先生

Mr Jack S.C. POON 潘釋正先生

Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章

MANAGEMENT TEAM OF THE CONSUMER COUNCIL

消費者委員會管理層 (2019.04.01 – 2020.03.31)



Remuneration for top 3 tiers of staff in the Consumer Council

消委會首3級職員薪酬

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

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

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

1 Principal Public Affairs Officer 公共事務部首席主任 Ms Deanna Cheung Kin Wah 章健華女士 (up to 至 1 Jan 2020)

Independent Auditor's Report 獨立核數師報告書

TO THE COUNCIL MEMBERS OF CONSUMER COUNCIL

(Established in Hong Kong under the Consumer Council Ordinance)

致消費者委員會委員

(根據《消費者委員會條例》在香港成立)

Opinion

We have audited the financial statements of Consumer Council (the "Council") set out on pages 87 to 119, which comprise the statement of financial position as at 31 March 2020, and the income and expenditure statement, statement of changes in funds and reserves and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements give a true and fair view of the state of the Council's affair as at 31 March 2020, 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 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.

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87頁至第119頁的財務報表,包括於二零二零年三月三十一日的財務狀況表,及截至該日止年度的收支結算表、資金及儲備變動表和現金流量表,以及財務報表附註(包括主要會計政策概要)。

我們認為,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二零二零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。

Independent Auditor's Report 獨立核數師報告書

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

Responsibilities of Council Members for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Council's internal control;

致消費者委員會委員 - 續
(根據《消費者委員會條例》在香港成立)

委員會委員就財務報表須承擔的責任

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。

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

委員會委員負責監督委員會的財務報告流程。

核數師就審核財務報表承擔之責任

我們的目標是對財務報表整體是否不存在由於欺詐或錯誤而導致的重大錯誤陳述取得合理保證，並按照議定的聘用條款，僅向委員會發出納入我們意見的核數師報告，除此之外，本報告並無其他目的。我們不會就本報告的內容向任何其他人士負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被發現。錯誤陳述可由欺詐或錯誤引起，如果合理預期它們單獨或匯總起來可能影響財務報表使用者依賴此等財務報表所作出的經濟決定，則有關的錯誤陳述可被視作重大。

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

- 識別及評估財務報表由於欺詐或錯誤而導致之重大錯誤陳述風險，設計及執行審核程序以應對該等風險，以及獲取充分及適當審核憑證為我們的意見提供基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、虛假陳述或僭越內部控制，故因未能發現欺詐而導致之重大錯誤陳述風險高於因未能發現錯誤而導致之重大錯誤陳述風險；
- 瞭解有關審核之內部控制，以設計在各類情況下適當之審核程序，但並非旨在對委員會內部控制之成效發表意見；

Independent Auditor's Report 獨立核數師報告書

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

Auditor's Responsibilities for the Audit of the Financial Statements - continued

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Council members;
- Conclude on the appropriateness of the Council 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 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
26 August 2020

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 - 續

- 評估委員會委員所採用會計政策之恰當性及作出會計估計及相關披露之合理性；
- 總結委員會委員採用持續經營會計基礎是否恰當，並根據已獲得的審核憑證，總結是否存在重大不明朗因素涉及可能令委員會之持續經營能力嚴重成疑之事件或情況。倘我們得出結論認為存在重大不明朗因素，我們須於核數師報告中提請使用者注意財務報表內之相關披露，或倘相關披露不足，則修訂我們的意見。我們的結論以截至核數師報告日期所獲得的審核憑證為基礎。然而，未來事件或情況可能導致委員會不再持續經營；及
- 評估財務報表（包括披露）之整體列報方式、結構和內容，以及財務報表是否中肯反映相關交易和事項。

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

德勤·關黃陳方會計師行
執業會計師
香港
二零二零年八月二十六日

Income and Expenditure Statement 收支結算表

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

		NOTES 附註	2020 二零二零年 HK\$ 港元	2019 二零一九年 HK\$ 港元
Income	收入			
Government subvention	政府撥款		121,582,000	110,785,000
Non-recurrent projects subventions	非經常性項目撥款	5	12,397,103	10,340,232
Sales of CHOICE magazine	銷售《選擇》月刊	6	2,562,136	2,673,888
Administrative service income	行政服務收入	24	643,226	1,181,698
Interest on bank deposits	銀行存款利息		867,394	787,064
Sundry income	雜項收入		350,156	258,101
			<u>138,402,015</u>	<u>126,025,983</u>
Less:	減：			
Expenditure	支出			
Staff costs	員工成本	7	99,120,013	94,077,430
Non-recurrent projects expenses	非經常性項目支出	8	9,379,048	7,881,409
Testing and research	測試和研究		8,548,607	6,480,414
Office accommodation and related expenses	辦事處及相關費用		5,096,931	4,892,621
Depreciation for property, plant and equipment	物業、機器及設備的折舊		4,789,149	3,767,507
Depreciation for right-of-use assets	使用權資產的折舊		705,547	-
Production and marketing cost of CHOICE magazine	《選擇》月刊的出版及推廣費		2,270,814	2,391,347
Office equipment and maintenance	辦事處設備及維修		3,543,912	2,835,764
Consumer international membership fees	國際消費者聯會會員會費		462,152	537,596
Consumer education	消費者教育		485,345	418,776
Publicity and public relations	宣傳及公關		836,822	748,766
International conferences and duty visits	國際會議和外訪		285,573	378,689
Auditor's remuneration	核數師酬金		187,400	178,500
Council member expenses	委員會委員開支		30,000	46,400
Interest expenses on secured bank borrowing	有抵押銀行貸款利息支出		3,299	10,824
Interest expenses on lease liabilities	租賃負債利息支出		34,748	-
Other administrative expenses	其他行政費用		3,385,505	2,504,825
			<u>139,164,865</u>	<u>127,150,868</u>
Deficit for the year	本年度虧損		<u>(762,850)</u>	<u>(1,124,885)</u>

Statement of Financial Position 財務狀況表

AT 31 MARCH 2020 於二零二零年三月三十一日

		NOTES 附註	2020 二零二零年 HK\$ 港元	2019 二零一九年 HK\$ 港元
Non-current assets	非流動資產			
Property, plant and equipment	物業、機器及設備	9	64,154,230	57,675,895
Right-of-use assets	使用權資產	10	529,316	-
Prepayments	預付款項		196,578	352,230
			<u>64,880,124</u>	<u>58,028,125</u>
Current assets	流動資產			
Account receivables, deposits and prepayments	應收賬款、按金及預付款項	11	3,266,635	2,576,397
Advances to staffs	提供予員工的預支	11	30,439	24,948
Amount due from Consumer Legal Action Fund	消費者訴訟基金的應收款項	11	643,226	1,181,698
Bank balances and cash	銀行結餘及現金	12	72,113,949	47,478,077
			<u>76,054,249</u>	<u>51,261,120</u>
Current liabilities	流動負債			
Subscriptions received in advance	預收訂閱費用		1,258,219	1,329,907
Account payables and accrued expenses	應付賬款及應計費用	13	7,866,189	3,429,571
Provision for untaken leaves	未放取之有薪年假撥備		6,010,666	5,802,489
Secured bank borrowing	有抵押銀行貸款	14	-	286,201
Subventions received in advance	預收撥款	15	38,773,699	21,109,622
Lease liabilities	租賃負債	16	446,478	-
			<u>54,355,251</u>	<u>31,957,790</u>
Net current assets	流動資產淨值		<u>21,698,998</u>	<u>19,303,330</u>
Total assets less current liabilities	資產總值減流動負債		<u>86,579,122</u>	<u>77,331,455</u>
Non-current liabilities	非流動負債			
Lease liabilities	租賃負債	16	93,544	-
Subventions received in advance	預收撥款	15	14,113,516	4,196,543
			<u>14,207,060</u>	<u>4,196,543</u>
			<u>72,372,062</u>	<u>73,134,912</u>
Represented by:	折合：			
Leasehold property control account	租賃物業統制賬項	17	46,085,069	47,039,037
Equipment control account	設備統制賬項	18	1,715,397	1,426,555
Designated fund for approved projects	核准項目之指定基金	19	4,662,119	4,966,954
General fund	一般基金		19,909,477	19,702,366
			<u>72,372,062</u>	<u>73,134,912</u>

The financial statements on pages 87 to 119 were approved and authorised for issue by the members of Consumer Council on 26 August 2020 and are signed on its behalf by:

載於第 87 頁至第 119 頁的財務報表已於二零二零年八月二十六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 Capital and Reserves 資本及儲備變動表

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

		Leasehold property control account 租賃物業 統制賬項 HK\$ 港元 (Note 17) (附註 17)	Equipment control account 設備 統制賬項 HK\$ 港元 (Note 18) (附註 18)	Designated fund for approved projects 核准項目之 指定基金 HK\$ 港元 (Note 19) (附註 19)	General fund 一般 基金 HK\$ 港元	Total 合計 HK\$ 港元
At 1 April 2018	於二零一八年四月一日	47,487,225	3,008,004	3,762,960	20,001,608	74,259,797
Deficit for the year	本年度虧損	-	-	-	(1,124,885)	(1,124,885)
Current year addition	本年度增加金額	576,584	616,166	2,080,584	(3,273,334)	-
Current year utilisation	本年度使用金額	(1,024,772)	(2,197,615)	(876,590)	4,098,977	-
At 31 March 2019	於二零一九年三月三十一日	47,039,037	1,426,555	4,966,954	19,702,366	73,134,912
Deficit for the year	本年度虧損	-	-	-	(762,850)	(762,850)
Current year addition	本年度增加金額	90,213	1,320,103	1,775,749	(3,186,065)	-
Current year utilisation	本年度使用金額	(1,044,181)	(1,031,261)	(2,080,584)	4,156,026	-
At 31 March 2020	於二零二零年三月三十一日	46,085,069	1,715,397	4,662,119	19,909,477	72,372,062

Statement of Cash Flows 現金流量表

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

		2020 二零二零年 HK\$ 港元	2019 二零一九年 HK\$ 港元
Operating activities	營運活動		
Deficit for the year	本年度虧損	(762,850)	(1,124,885)
Adjustments for:	就以下項目作出調整：		
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用	(3,018,055)	(2,458,823)
Finance costs	融資成本	38,047	10,824
Depreciation of property, plant and equipment	物業、機器及設備的折舊	4,789,149	3,767,507
Depreciation of right-of-use assets	使用權資產的折舊	705,547	-
Loss on disposal of property, plant and equipment	出售物業、機器及設備的虧損	6,389	-
Interest income	利息收入	(867,394)	(787,064)
Operating cash flows before movements in working capital	營運資金變動前之經營現金流量	890,833	(592,441)
Increase in account receivables, deposits and prepayments	應收賬款、按金及預付款項之增加	(534,586)	(420,622)
Decrease in amount due from Consumer Legal Action Fund	消費者訴訟基金應收款項之減少	538,472	211,302
(Decrease) increase in subscriptions received in advance	預收訂閱費之(減少)增加	(71,688)	151,258
Increase (decrease) in account payables and accrued expenses	應付賬款及應計費用之增加(減少)	4,436,618	(2,391,366)
Increase in provision for untaken leaves	未放取之有薪年假撥備之增加	208,177	272,097
Increase in advances to staffs	提供予員工的預支之增加	(5,491)	(4,024)
Cash generated from (used in) operations	來自(用於)營運活動所得之現金額	5,462,335	(2,773,796)
Interest paid	已付利息	(3,299)	(10,824)
Net cash from (used in) operating activities	來自(用於)營運活動所得之現金淨額	5,459,036	(2,784,620)
Investing activities	投資活動		
Purchase of property, plant and equipment	購置物業、機器及設備	(11,273,873)	(8,961,992)
Placement in time deposits with original maturity over three months	存入原定到期日逾三個月之定期存款	(70,609,715)	(28,370,543)
Withdrawal of time deposits with original maturity over three months	提取原定到期日逾三個月之定期存款	40,934,386	44,837,574
Interest received	已收利息	867,394	787,064
Net cash (used in) from investing activities	(用於)來自投資活動之現金淨額	(40,081,808)	8,292,103
Financing activities	融資活動		
Subventions utilised for non-recurrent projects	用於非經常性項目之撥款	(9,379,048)	(7,881,409)
Repayment of bank borrowing	償還銀行貸款	(286,201)	(373,176)
Subventions received for non-recurrent projects	非經常性項目所得之撥款	39,978,153	20,042,468
Repayment of lease liabilities	償還租賃負債	(729,589)	-
Net cash from financing activities	融資活動所得之現金淨額	29,583,315	11,787,883
Net (decrease) increase in cash and cash equivalents	現金及現金等值項目淨額之(減少)增加	(5,039,457)	17,295,366
Cash and cash equivalents at beginning of the year	於本年初之現金及現金等值項目	27,090,529	9,795,163
Cash and cash equivalents at end of the year	於本年底之現金及現金等值項目	22,051,072	27,090,529
Total bank balances and cash represented by:	銀行結餘及現金總額折合為：		
Time deposits with original maturity over three months	原定到期日逾三個月之定期存款	50,062,877	20,387,548
Cash and cash equivalents	現金及現金等值項目	22,051,072	27,090,529
		72,113,949	47,478,077

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

1. OBJECTIVES AND OPERATION OF THE COUNCIL

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

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

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

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

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

New and amendments to HKFRSs that are mandatorily effective for the current year

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

HKFRS 16	Leases
HK(IFRIC) - Int 23	Uncertainty over Income Tax Treatments
Amendments to HKFRS 9	Prepayment Features with Negative Compensation
Amendments to HKAS 19	Plan Amendment, Curtailment or Settlement
Amendments to HKAS 28	Long-term Interests in Associates and Joint Ventures
Amendments to HKFRSs	Annual Improvements to HKFRSs 2015 - 2017 Cycle

Except as described below, the application of the new and amendments to HKFRSs in the current year has had no material impact on the Council's financial positions and performance for the current and prior years and/or on the disclosures set out in these financial statements.

1. 委員會目標及營運

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

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

委員會根據《稅務條例》第87條規定，獲豁免利得稅。

本財務報表以港元列出，港元亦是委員會的功能貨幣。

2. 應用新訂及經修訂之《香港財務報告準則》（「《香港財務報告準則》」）

本年度強制生效之新訂及經修訂《香港財務報告準則》

委員會於本年度已首次採用下列由香港會計師公會（「香港會計師公會」）頒布的新訂及經修訂之《香港財務報告準則》：

《香港財務報告準則》第16號	租賃
香港（國際財務報告詮釋委員會）- 詮釋第23號	所得稅處理的不確定性
《香港財務報告準則》第9號（修訂本）	具負補償之預付款項特性
《香港會計準則》第19號（修訂本）	計劃修訂、縮減或結算
《香港會計準則》第28號（修訂本）	於聯營公司及合營公司之長期權益
《香港財務報告準則》修訂本	《香港財務報告準則》二零一五年至二零一七年週期之年度改進

除下文所述外，本年度採用的《香港財務報告準則》新訂及經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 2020 截至二零二零年三月三十一日止年度

2. APPLICATION OF NEW AND AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs") - continued 2. 應用新訂及經修訂之《香港財務報告準則》(「《香港財務報告準則》」) - 續

New and amendments to HKFRSs that are mandatorily effective for the current year - continued

本年度強制生效之新訂及經修訂《香港財務報告準則》 - 續

2.1 HKFRS 16 Leases

2.1 《香港財務報告準則》第 16 號租賃

The Council has applied HKFRS 16 for the first time in the current year. HKFRS 16 superseded HKAS 17 *Leases* ("HKAS 17"), and the related interpretations.

委員會已在本年度首次應用《香港財務報告準則》第 16 號。《香港財務報告準則》第 16 號已取代《香港會計準則》第 17 號「租賃」(「《香港會計準則》第 17 號」)及其相關詮釋。

Definition of a lease

租賃的定義

The Council has elected the practical expedient to apply HKFRS 16 to contracts that were previously identified as leases applying HKAS 17 and HK(IFRIC)-Int 4 *Determining whether an Arrangement contains a Lease* and not apply this standard to contracts that were not previously identified as containing a lease. Therefore, the Council has not reassessed contracts which already existed prior to the date of initial application.

委員會已選擇可行權宜方法，應用《香港財務報告準則》第 16 號於先前應用《香港會計準則》第 17 號及香港(國際財務報告詮釋委員會) - 詮釋第 4 號「釐定安排是否包括租賃」識別為租賃的合約，而該準則並未應用於先前並未識別為包括租賃的合約。因此，委員會並無重新評估於首次應用日期前已存在的合約。

For contracts entered into or modified on or after 1 April 2019, the Council applies the definition of a lease in accordance with the requirements set out in HKFRS 16 in assessing whether a contract contains a lease.

就於二零一九年四月一日或之後訂立或修訂的合約而言，委員會於是根據《香港財務報告準則》第 16 號所載的規定應用租賃的定義，評估合約是否包含租賃。

As a lessee

作為承租人

The Council has applied HKFRS 16 retrospectively with the cumulative effect recognised at the date of initial application, 1 April 2019.

委員會已追溯應用《香港財務報告準則》第 16 號，並於首次應用日期二零一九年四月一日確認其累積影響。

As at 1 April 2019, the Council recognised additional lease liabilities and right-of-use assets at amounts equal to the related lease liabilities adjusted by any prepaid or accrued lease payments by applying HKFRS 16.C8(b)(ii) transition. Any difference at the date of initial application is recognised in the opening general fund and comparative information has not been restated.

於二零一九年四月一日，委員會應用《香港財務報告準則》第 16 號第 C8(b)(ii)項過渡條文，確認額外租賃負債及使用權資產，其確定金額相等於經任何預付或應計租賃付款調整的相關租賃負債。任何於首次應用日的差額，於年度開始時在一般基金中確認，比較資料並無重列。

When applying the modified retrospective approach under HKFRS 16 at transition, the Council applied the following practical expedients to leases previously classified as operating leases under HKAS 17, on lease-by-lease basis, to the extent relevant to the respective lease contracts:

於過渡期根據《香港財務報告準則》第 16 號應用經修訂追溯方法時，委員會對先前根據《香港會計準則》第 17 號分類為經營租賃的租賃，按逐項租賃基準，在各自的租賃合約相關範圍內應用以下權宜方法：

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零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 that are mandatorily effective for the current year - continued****2.1 HKFRS 16 Leases - continued****As a lessee - continued**

- i. elected not to recognise right-of-use assets and lease liabilities for leases with lease term ends within 12 months of the date of initial application;
- ii. excluded initial direct costs from measuring the right-of-use assets at the date of initial application; and
- iii. applied a single discount rate to a portfolio of leases with a similar remaining terms for similar class of underlying assets in similar economic environment.

When recognising the lease liabilities for leases previously classified as operating leases, the Council has applied incremental borrowing rates at the date of initial application. The weighted average lessee's incremental borrowing rate applied is 4.050% per annum.

2. 應用新訂及經修訂之《香港財務報告準則》(「《香港財務報告準則》」) - 續**本年度強制生效之新訂及經修訂《香港財務報告準則》 - 續****2.1 《香港財務報告準則》第16號租賃 - 續****作為承租人 - 續**

- i. 選擇對租期在首次應用日期 12 個月內完結之租賃不確認使用權資產及租賃負債；
- ii. 於首次應用日期計量使用權資產時撇除初始直接成本；及
- iii. 就類似經濟環境內，相似類別的相關資產，於類似剩餘租期的租賃組合應用單一折現率。

就先前分類為經營租賃的租賃確認租賃負債時，委員會已應用於首次應用日期的增量借款利率。所應用的加權平均承租人增量借款利率為每年 4.050%。

		HK\$ 港元
Operating lease commitments disclosure as at 31 March 2019	於二零一九年三月三十一日披露的經營租賃承擔	2,715,634
Less: Lease liabilities discounted at relevant incremental borrowing rate	減：按相關增量借款利率貼現的租賃負債	(451,608)
Recognition exemption - short term leases	確認豁免 - 短期租賃	(1,074,358)
Lease liabilities relating to operating leases recognised upon application of HKFRS 16 as at 1 April 2019	與於二零一九年四月一日應用《香港財務報告準則》第16號後確認的經營租賃相關的租賃負債	<u>1,189,668</u>
Analysed for reporting purpose as:	就呈報目的而言分析如下：	
Current	流動	672,700
Non-current	非流動	516,968
		<u>1,189,668</u>

Notes:

附註：

- (a) The carrying amount of right-of-use assets at 1 April 2019 is relating to operating leases of property and equipments recognised upon application of HKFRS 16.

(甲) 於二零一九年四月一日使用權資產賬面值與應用《香港財務報告準則》第 16 號後確認的物業及設備的經營租賃有關。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

2. APPLICATION OF NEW AND AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs") - continued 2. 應用新訂及經修訂之《香港財務報告準則》(「《香港財務報告準則》」) - 續

New and amendments to HKFRSs that are mandatorily effective for the current year - continued

2.1 HKFRS 16 Leases - continued

As a lessee - continued

- (b) Before the application of HKFRS 16, the Council considered refundable rental deposits paid, included in other debtors, as rights and obligations under leases to which HKAS 17 applied. Based on the definition of lease payments under HKFRS 16, such deposits are not payments relating to the right to use of the underlying assets and should be adjusted to reflect the discounting effect at transition. However, the adjustments to present value are immaterial and not recognised at the date of initial application, 1 April 2019.

Upon application of HKFRS 16, on transition, the Council recognised lease liabilities of HK\$1,189,668 and right-of-use assets of HK\$1,189,668 in the statement of financial position at 1 April 2019.

For the purpose of reporting cash flows from operating activities under indirect method for the year ended 31 March 2020, movements in working capital have been computed based on the opening statement of financial position at 1 April 2019 after taking into account of the adjustments to lease liabilities and right-of-use assets above.

The application of HKFRS 16 has no material impact on the general fund as at 1 April 2019.

New and amendments to HKFRSs in issue but not yet effective

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

HKFRS 17	Insurance Contracts ¹
Amendment to HKFRS 16	Covid-19-Related Rent Concessions ⁶
Amendments to HKFRS 3	Definition of a Business ²
Amendments to HKFRS 3	Reference to the Conceptual Framework ⁵
Amendments to HKFRS 10 and HKAS 28	Sale or Contribution of Assets between an Investor and its Associate or Joint Venture ³

本年度強制生效之新訂及經修訂《香港財務報告準則》 - 續

2.1 《香港財務報告準則》第 16 號租賃 - 續

作為承租人 - 續

- (乙) 應用《香港財務報告準則》第 16 號前，委員會將可退還的已付租賃按金（列入其他應收賬款）視為應用《香港會計準則》第 17 號的租賃項下的權利及責任。根據《香港財務報告準則》第 16 號租賃付款的定義，該等按金並非與相關資產使用權有關的付款，並須作出調整以反映過渡時的貼現影響。然而，對現值的調整並不重大，且未於二零一九年四月一日首次應用時確認。

於應用《香港財務報告準則》第 16 號後，在過渡時，委員會於二零一九年四月一日財務狀況表中，確認租賃負債 1,189,668 港元及使用權資產 1,189,668 港元。

就截至二零二零年三月三十一日止年度根據間接法呈報的來自經營活動之現金流量而言，營運資金變動是基於於二零一九年四月一日的期初財務狀況表計算，並計及上述租賃負債及使用權調整。

應用《香港財務報告準則》第 16 號對於二零一九年四月一日的一般基金並無重大影響。

已頒布但尚未生效的新訂及經修訂《香港財務報告準則》

委員會並未提前採用下列已頒布但尚未生效的新訂及經修訂《香港財務報告準則》：

《香港財務報告準則》第 17 號	保險合約 ¹
《香港財務報告準則》第 16 號（修訂本）	關於 2019 新型冠狀病毒疫情的租金減免 ⁶
《香港財務報告準則》第 3 號（修訂本）	業務的定義 ²
《香港財務報告準則》第 3 號（修訂本）	參考概念框架 ⁵
《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 ³

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

2. APPLICATION OF NEW AND AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs") - continued 2. 應用新訂及經修訂之《香港財務報告準則》(「《香港財務報告準則》」) - 續

New and amendments to HKFRSs in issue but not yet effective - continued

Amendments to HKAS 1 and HKAS 8	Definition of Material ⁴
Amendments to HKAS 16	Property, Plant and Equipment - Proceeds before Intended Use ⁵
Amendments to HKAS 37	Onerous Contracts - Cost of Fulfilling a Contract ⁵
Amendments to HKFRS 9, HKAS 39 and HKFRS 7	Interest Rate Benchmark Reform ⁴
Amendments to HKFRSs	Annual Improvements to HKFRSs 2018 - 2020 ⁵

- ¹ Effective for annual periods beginning on or after 1 January 2021.
- ² Effective for business combinations and asset acquisitions for which the acquisition date is on or after the beginning of the first annual period beginning on or after 1 January 2020.
- ³ Effective for annual periods beginning on or after a date to be determined.
- ⁴ Effective for annual periods beginning on or after 1 January 2020.
- ⁵ Effective for annual periods beginning on or after 1 January 2022.
- ⁶ Effective for annual periods beginning on or after 1 June 2020.

In addition to the above new and amendments to HKFRSs, a revised Conceptual Framework for Financial Reporting was issued in 2018. Its consequential amendments, *the Amendments to References to the Conceptual Framework in HKFRS Standards*, will be effective for annual periods beginning on or after 1 January 2020.

The Council members anticipate that the application of all new and amendments to HKFRSs will have no material impact on the financial statements in the foreseeable future.

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 goods services.

已頒布但尚未生效的新訂及經修訂《香港財務報告準則》- 續

《香港會計準則》第 1 號及《香港會計準則》第 8 號 (修訂本)	重大的定義 ⁴
《香港會計準則》第 16 號 (修訂本)	物業、機器及設備 - 擬定用途之前的所得款項 ⁵
《香港會計準則》第 37 號 (修訂本)	虧損合約 - 合約履約成本 ⁵
《香港財務報告準則》第 9 號、《香港會計準則》第 39 號及《香港財務報告準則》第 7 號 (修訂本)	利率基準改革 ⁴
《香港財務報告準則》修訂本	《香港財務報告準則》二零一八年至二零二零年之年度改進 ⁵

- ¹ 於二零二一年一月一日或其後開始之年度期間生效。
- ² 對收購日期為二零二零年一月一日或之後開始的首個年度期間開始當日或之後的業務合併及資產收購生效。
- ³ 於尚待釐定日期或之後開始之年度期間生效。
- ⁴ 於二零二零年一月一日或其後開始之年度期間生效。
- ⁵ 於二零二零年一月一日或其後開始之年度期間生效。
- ⁶ 於二零二零年六月一日或其後開始之年度期間生效。

除上述新訂及經修訂之《香港財務報告準則》外，一項經修訂財務報告的概念框架已於 2018 年發布。其後續修訂「《香港財務報告準則》中對概念框架的修訂」將於二零二零年一月一日或之後開始的年度期間生效。

委員會委員預期應用所有新訂及經修訂之《香港財務報告準則》在可預見的未來將不會對財務狀況產生重大影響。

3. 主要會計政策

本財務報表乃按照香港會計師公會頒布之《香港財務報告準則》編製而成。

財務報表乃按照歷史成本之基準編製。歷史成本一般根據換取貨物及服務所給予代價之公平值而釐定。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continued

The principal accounting policies are set out as follows:

Revenue from contracts with customers

Under HKFRS 15, the Council recognises revenue when (or as) a performance obligation is satisfied, i.e. when "control" of the goods or services underlying the particular performance obligation is transferred to the customer.

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

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

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

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

Government subventions

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

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

Capital contribution

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

Property, plant and equipment

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

3. 主要會計政策 - 續

主要會計政策詳列如下：

客戶合約收入

根據《香港財務報告準則》第 15 號，委員會於完成履行合約責任時，即在該相關商品或服務的「控制權」轉移至客戶時，確定有關收入。

履行合約責任指一項指定商品及服務（或一批商品或服務）或一系列大致相同的明確商品或服務。

控制權隨時間轉移，在符合以下其中一項條件，收益參照相關履約責任完成的進度按時間確認：

- 客戶於委員會履約時，同時收取及消耗委員會在履約時所提供的利益；
- 委員會在履約時創造或提升客戶控制的資產；或
- 委員會的履約行為並無產生對委員會有替代用途的資產，且委員會有強制執行權以收取至今已履約的款項。

否則，收益會於客戶獲得該商品或服務控制權時確認。

政府撥款

經常性項目之政府撥款於政府撥入款項時確認。

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

認繳資本

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

物業、機器及設備

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

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Property, plant and equipment - continued

Assets in the course of development for production supply or administrative purposes are carried at cost less any impairment loss. Costs include professional fees capitalised in accordance with the Council's accounting policy. Such assets are classified to the appropriate categories of property, plant and equipment when completed and ready for intended use.

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

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

Financial instruments

Financial assets and financial liabilities are recognised when the Council becomes a party to the contractual provisions of the instrument. All regular way purchases or sales of financial assets are recognised and derecognised on a trade date basis. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the time frame established by regulation or convention in the market place.

Financial assets and financial liabilities are initially measured at fair value except for trade receivables arising from contracts with customers which are initially measured in accordance with HKFRS 15. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities (other than financial assets or financial liabilities at fair value through profit or loss ("FVTPL")) are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition. Transaction costs directly attributable to the acquisition of the financial assets or financial liabilities at FVTPL are recognised immediately in income and expenditure statement.

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

3. 主要會計政策 - 續

物業、機器及設備 - 續

處於開發過程中且用於生產供應或行政用途的資產按成本扣除任何減值虧損列賬。成本包括根據委員會會計政策而作出資本化的專業費用。該等資產於完成及可用作擬定用途時將歸類為物業、機器及設備。

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

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

金融工具

金融資產及金融負債於委員會成為工具合約條文的一方時予以確認。所有定期購買或出售之金融資產均在交易日被確認及註銷。定期購買或出售為須在市場規則或慣例所設定的時間範圍內交付購買的資產或出售金融資產。

金融資產及金融負債初步以公平值計量。除客戶合約產生的貿易應收款項初步根據《香港財務報告準則》第 15 號計量外。收購或發行金融資產及金融負債（除以公平值計量並計入損益（「以公平值計量並計入損益」）的金融資產或金融負債外）所產生的直接交易成本，將在初步確認時，在金融資產或金融負債（如適用）的公平值中加入或扣除。收購以公平值計量並計入損益的金融資產或金融負債的直接交易成本，會立即於收支結算表確認。

實際利率法是計算金融資產或金融負債之攤銷成本，按有關期限攤分其利息收入及利息開支之方法。實際利率是於初步確認時，按金融資產或金融負債預計可使用期限或較短期限（如適用），將估計的未來現金收入及付款（包括所有組成實際利率、交易成本及其他溢價或折讓的已付或已收的費用及點子）準確貼現至賬面淨值額的利率。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

Financial assets

Classification and subsequent measurement of financial assets

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

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

Amortised cost and interest income

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

Impairment of financial assets

The Council recognises a loss allowance for expected credit loss ("ECL") on financial assets which are subject to impairment under HKFRS 9 (including account receivables, advances to staffs, amount due from Consumer Legal Action Fund and bank balances). The amount of ECL is updated at each reporting date to reflect changes in credit risk since initial recognition.

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

3. 主要會計政策 - 續

金融工具 - 續

金融資產

金融資產的分類及其後計量

符合下列條件的金融資產隨後按攤銷成本計量：

- 該金融資產以業務模式持有，其目標為收取合約現金流量；及
- 合約條款於特定日期產生的現金流量僅為支付本金和未償還本金的利息。

攤銷成本和利息收入

其後按攤銷成本計量的金融資產，其利息收入是採用實際利率法確認。金融資產（隨後出現信貸減值之金融資產（見下文）除外）之利息收入乃透過對金融資產之賬面總值應用實際利率計算。就隨後出現信貸減值之金融資產而言，利息收入乃透過對金融資產於下個報告期之攤銷成本應用實際利率予以確認。倘已予信貸減值之金融工具之信貸風險減低，即使有關金融資產不再出現信貸減值，則利息收入乃透過對金融資產於有關資產獲確定不再出現信貸減值後之報告期開始起之賬面總值應用實際利率予以確認。

金融資產減值

委員會就根據《香港財務報告準則》第 9 號須作出減值的金融資產（包括應收賬款、提供予員工的預支、消費者訴訟基金的應收款項及銀行結餘）的預期信貸虧損（《預期信貸虧損》）作出撥備確認。預期信貸虧損的金額於每一個報告日期更新，以反映自首次確認後信貸風險的變化。

全期預期信貸虧損是指於相關工具的預計使用期內，所有可能發生的違約事件會產生的預期信貸虧損。相反，12 個月預期信貸虧損是指於報告日期後 12 個月內可能發生的違約事件導致的部分全期預期信貸虧損。評估乃根據委員會的歷史信貸虧損經驗進行，並根據債務人特有的因素、一般經濟狀況以及對報告日期當前狀況的評估以及對未來狀況的預測作出調整。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

Financial assets - continued

Impairment of financial assets - continued

The ECL on these assets are assessed collectively using a provision matrix with appropriate groupings.

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

(i) Significant increase in credit risk

In assessing whether the credit risk has increased significantly since initial recognition, the Council compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition. In making this assessment, the Council considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.

In particular, the following information is taken into account when assessing whether credit risk has increased significantly:

- an actual or expected significant deterioration in the financial instrument's external (if available) or internal credit rating;
- significant deterioration in external market indicators of credit risk, e.g. a significant increase in the credit spread, the credit default swap prices for the debtor;
- existing or forecast adverse changes in business, financial or economic conditions that are expected to cause a significant decrease in the debtor's ability to meet its debt obligations;
- an actual or expected significant deterioration in the operating results of the debtor;
- an actual or expected significant adverse change in the regulatory, economic, or technological environment of the debtor that results in a significant decrease in the debtor's ability to meet its debt obligations.

3. 主要會計政策 - 續

金融工具 - 續

金融資產 - 續

金融資產減值 - 續

該等資產的預期信貸虧損是按適當的分組然後作出整體性評估。

對於所有其他工具，委員會計量的虧損撥備等於 12 個月預期信貸虧損，除非自首次確認後信貸風險顯著上升，則委員會會以全期預期信貸虧損作出確認。評估是否確認全期預期信貸虧損是根據自首次確認以後發生違約的可能性或風險有否顯著上升。

(一) 信貸風險顯著上升

評估信貸風險自首次確認以來有否顯著上升時，委員會會就金融工具於報告日期發生違約的風險與金融工具於首次確認日期發生違約的風險作出比較。作出本評估時，委員會會考慮合理及有理據的定量及定性資料，包括過往經驗及以合理成本或努力可獲取的前瞻性資料。

具體而言，評估信貸風險是否顯著上升時會考慮以下資料：

- 金融工具的外部（如有）或內部信貸評級的實際或預期的顯著惡化；
- 信貸風險的外部市場指標顯著惡化，例如債務人的信貸息差、信貸違約掉期價格顯著上升；
- 商業、財務或經濟情況於目前或預期待有不利變動，預計將導致債務人償還債項的能力顯著下降；
- 債務人經營業績出現實際或預期的顯著惡化；
- 債務人的監管、經濟或技術環境出現實際或預期的重大不利變動，導致債務人償還債項的能力顯著下降。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continuedFinancial instruments - continued**Financial assets** - continued*Impairment of financial assets* - continued

(i) Significant increase in credit risk - continued

Irrespective of the outcome of the above assessment, the Council presumes that the credit risk has increased significantly since initial recognition when contractual payments are more than 30 days past due, unless the Council has reasonable and supportable information that demonstrates otherwise.

The Council regularly monitors the effectiveness of the criteria used to identify whether there has been a significant increase in credit risk and revises them as appropriate to ensure that the criteria are capable of identifying significant increase in credit risk before the amount becomes past due.

(ii) Definition of default

The Council considers an event of default occurs when information developed internally or obtained from external sources indicates that the debtor is unlikely to pay its creditors, including the Council, in full (without taking into account any collaterals held by the Council).

Irrespective of the above, the Council considers that default has occurred when a financial asset is more than 60 days past due unless the Council has reasonable and supportable information to demonstrate that a more lagging default criterion is more appropriate.

(iii) Credit-impaired financial assets

A financial asset is credit-impaired when one or more events of default that have a detrimental impact on the estimated future cash flows of that financial asset have occurred. Evidence that a financial asset is credit-impaired includes observable data about the following events:

- (a) significant financial difficulty of the issuer or the borrower;
- (b) a breach of contract, such as a default or past due event;
- (c) the lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession(s) that the lender(s) would not otherwise consider; or
- (d) it is becoming probable that the borrower will enter bankruptcy or other financial reorganisation.

3. 主要會計政策 - 續金融工具 - 續**金融資產** - 續*金融資產減值* - 續

(一) 信貸風險顯著上升 - 續

不論上述評估結果如何，委員會均假設合約付款已逾期超過 30 日，則其信貸風險比較初步確認時已有顯著上升，除非委員會有合理及具支持性的資料說明其他情況。

委員會定期監督用於識別信貸風險是否顯著上升的準則的果效，並在適當的情況下作出修訂，以確保相關準則可在款項逾期之前識別其信貸風險已顯著上升。

(二) 違約的定義

委員會認為當內部編製或從外界所取得的資料顯示，債務人不大可能向其債權人，包括委員會作出悉數還款（未計及委員會持有的任何抵押品），即構成違約事件。

不論上述情況如何，委員會會把逾期超過 60 天的金融資產列作違約，除非委員會有合理且具支持性的資料證明及後的違約準則則更為合適。

(三) 發生信貸減值的金融資產

若發生一項或多項對金融資產的估計未來現金流量造成不利影響的違約事件，則該金融資產會被作出信貸減值。金融資產出現信貸減值的證據包括下列事件的可觀察資料：

- (甲) 發行人或借款人出現重大財務困難；
- (乙) 違反合約，例如拖欠或逾期還款事件等；
- (丙) 由於與借方財務困難相關之經濟或合約原因，借方之貸方已向借方授出貸方在其他情況下概不考慮之讓步方案；或
- (丁) 借方可能進行破產程序或進行其他財務重組。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continuedFinancial instruments - continued**Financial assets** - continued*Impairment of financial assets* - continued

(iv) Write-off policy

The Council writes off a financial asset when there is information indicating that the counterparty is in severe financial difficulty and there is no realistic prospect of recovery, for example, when the counterparty has been placed under liquidation or has entered into bankruptcy proceedings, or when the amounts are over one year past due, whichever occurs sooner. Financial assets written off may still be subject to enforcement activities under the Council's recovery procedures, taking into account legal advice where appropriate. A write-off constitutes a derecognition event. Any subsequent recoveries are recognised in income and expenditure statement.

(v) Measurement and recognition of ECL

The measurement of ECL is a function of the probability of default, loss given default (i.e. the magnitude of the loss if there is a default) and the exposure at default. The assessment of the probability of default and loss given default is based on historical data adjusted by forward-looking information. Estimation of ECL reflects an unbiased and probability-weighted amount that is determined with the respective risks of default occurring as the weights.

Generally, the ECL is the difference between all contractual cash flows that are due to the Council in accordance with the contract and the cash flows that the Council expects to receive, discounted at the effective interest rate determined at initial recognition.

Where ECL is measured on a collective basis or cater for cases where evidence at the individual instrument level may not yet be available, the financial instruments are grouped on the collective basis:

- nature of financial instruments (mainly the Council's accounts receivables, amount due from Consumer Legal Action Fund and bank balances and cash are each assessed individually);
- past-due status;
- nature, size and industry of debtors; and
- external credit ratings where available.

The Council's account receivables are regularly reviewed by management to ensure the constituents of each debtors continue to share similar credit risk characteristics.

3. 主要會計政策 - 續金融工具 - 續**金融資產** - 續*金融資產減值* - 續

(四) 撇銷政策

當有資料顯示交易對手有嚴重財政困難及該金融資產沒有切實可行的預期可以收回，例如，當交易對手被清盤或已進入破產程序時，或還款金額逾期一年以上時（以較早者為準），委員會會將該金融資產撇銷。金融資產的撇銷仍會受委員會收回程序，並考慮法律建議（如適用）之影響。撇銷構成終止確認事項，其後任何收回均於收支結算表中確認。

(五) 預期信貸虧損的計量及確認

預期信貸虧損的計量為違約概率、違約損失（即違約時的損失程度）及違約風險承擔的函數。評估違約概率及違約損失基於過往數據，並按前瞻性資料調整。預期信貸虧損的估計值反映無偏頗及概率加權金額，並根據發生相關違約風險的加權數值而釐定。

一般而言，預期信貸虧損為根據合約應付委員會的所有合約現金流量與委員會預計收取的現金流量（以按初步確認時釐定的實際利率折現）之間的差額，按首次確認時釐定的實際利率貼現。

若預期信貸虧損按共同基準計量或當個別工具層面的證據尚無法獲得的情況下，該金融工具則按共同基準分組：

- 金融工具的性質（主要以應收賬款、消費者訴訟基金的應收款項及銀行結餘和現金作出單獨評估）；
- 逾期狀況；
- 債務人的性質、規模和行業；及
- 外部信貸評級（若取得）。

管理層定期檢討委員會的應收賬款，以確保各應收賬款的組成部分繼續具有類似的信貸風險特徵。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continuedFinancial instruments - continued**Financial assets** - continued*Impairment of financial assets* - continued

(v) Measurement and recognition of ECL - continued

Interest income is calculated based on the gross carrying amount of the financial asset unless the financial asset is credit impaired, in which case interest income is calculated based on amortised cost of the financial asset.

The Council recognises an impairment gain or loss in income and expenditure statement for all financial instruments by adjusting their carrying amount, with the exception of accounts receivables, where the corresponding adjustment is recognised through a loss allowance account.

Financial liabilities and equity instrument

Debt and equity instruments issued by the Council are classified as either financial liabilities or as equity in accordance with the substance of the contractual arrangements and the definitions of a financial liability and an equity instrument.

Financial liabilities at amortised cost

Financial liabilities including trade and other payables, subscriptions received in advance and subventions received in advance are subsequently measured at amortised cost, using the effective interest method.

Derecognition

The Council derecognises a financial asset only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity.

On derecognition of a financial asset in its entirety, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in income and expenditure statement.

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

3. 主要會計政策 - 續金融工具 - 續**金融資產** - 續*金融資產減值* - 續

(五) 預期信貸虧損的計量及確認 - 續

利息收入按金融資產賬面總值計算，除非金融資產出現信貸減值，在此情況下，利息收入按金融資產攤銷成本計算。

委員會透過調整所有金融工具的賬面值於收支結算表中確認減值收益或虧損，惟應收賬款虧損則透過撥備賬確認作出相應調整。

金融負債及股本工具

委員會發行的債務和股本工具是根據合約安排的性質及金融負債和股本工具之定義分類為金融負債或股本。

以攤銷成本計量的金融負債

金融負債包括貿易及其他應付款項、預收訂閱費用及預收撥款，採用實際利率法以攤銷成本計算。

註銷

只有當委員會從資產獲得現金流的合約權利屆滿，或金融資產及其擁有權的幾乎全部風險及回報被轉讓予另一方時，該金融資產才會被註銷。

當金融資產全部被註銷時，該項資產的賬面值與已收和應收代價總額的差額會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。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continued

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

At the end of the reporting period, the Council reviews the carrying amounts of its property, plant and equipment and right-of-use assets with finite useful lives to determine whether there is any indication that these assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the relevant asset is estimated in order to determine the extent of the impairment loss, if any.

The recoverable amount of property, plant and equipment and right-of-use assets are estimated individually. When it is not possible to estimate the recoverable amount individually, the Council estimates the recoverable amount of the cash-generating unit to which the asset belongs.

In addition, the Council assesses whether there is indication that corporate assets may be impaired. If such indication exists, corporate assets are also allocated to individual cash-generating units, when a reasonable and consistent basis of allocation can be identified, or otherwise they are allocated to the smallest group of cash-generating units for which a reasonable and consistent allocation basis can be identified.

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

If the recoverable amount of an asset (or a cash-generating unit) is estimated to be less than its carrying amount, the carrying amount of the asset (or a cash-generating unit) is reduced to its recoverable amount. For corporate assets or portion of corporate assets which cannot be allocated on a reasonable and consistent basis to a cash-generating unit, the Council compares the carrying amount of a group of cash-generating units, including the carrying amounts of the corporate assets or portion of corporate assets allocated to that group of cash-generating units, with the recoverable amount of the group of cash-generating units. An impairment loss is recognised immediately in income and expenditure statement.

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

3. 主要會計政策 - 續

物業、機器及設備及使用權資產之減值

委員會於報告期結束時審視其物業、機器及設備及使用權資產之有限可使用年期之賬面值，以決定是否有任何跡象顯示該等資產已經出現減值虧損。如果存在該跡象，則對相關資產的可收回金額進行估計，從而確定減值虧損（如有）的程度。

物業、機器及設備以及使用權資產之可收回金額乃個別估計。倘無法個別估計可收回金額，則委員會會估計其資產所屬現金產生單位之可收回金額。

此外，委員會評估公司資產是否存在可能減值之跡象。倘存在有關跡象，於可識別合理及一貫分配基準的情況下，公司資產亦會被分配到個別的現金產生單位，否則或會被分配到可識別合理及一貫分配基準的最小現金產生單位組別中。

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

如果資產（或現金產生單位）的估計可收回金額少於賬面值，則資產（或現金產生單位）的賬面值將減少至其可收回金額。就不可按合理及一貫基準分配至現金產生單位之公司資產或公司資產部分而言，委員會比較現金產生單位組別之賬面值（包括分配至該組現金產生單位之公司資產或公司資產部分之賬面值）與現金產生單位組別之可收回金額。減值虧損即時在收支結算表中予以確認。

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

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continuedLeases**Definition of a lease (upon application of HKFRS 16 in accordance with transitions in note 2)**

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

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

The Council as a lessee (upon application of HKFRS 16 in accordance with transitions in note 2)*Allocation of consideration to components of a contract*

For a contract that contains a lease component and one or more additional lease or non-lease components, the Council allocates the consideration in the contract to each lease component on the basis of the relative stand-alone price of the lease component and the aggregate stand-alone price of the non-lease components.

The Council also applies practical expedient not to separate non-lease components from lease component, and instead account for the lease component and any associated non-lease components as a single lease component.

As a practical expedient, leases with similar characteristics are accounted on a portfolio basis when the Council reasonably expects that the effects on the financial statements would not differ materially from individual leases within the portfolio.

Short-term leases and leases of low-value assets

The Council applies the short-term lease recognition exemption to leases of land and building and equipment that have a lease term of 12 months or less from the commencement date and do not contain a purchase option. It also applies the recognition exemption for lease of low-value assets. Lease payments on short-term leases and leases of low-value assets are recognised as expense on a straight-line basis or another systematic basis over the lease term.

3. 主要會計政策 - 續租賃**租賃的定義（根據附註 2 的過渡條文應用《香港財務報告準則》第 16 號）**

倘一份合約賦予於一段時間內控制所識別資產的用途的權利，以換取代價，則該合約為租賃或包含租賃。

就於首次應用日期或之後訂立或修訂或自業務合併產生的合約而言，委員會會於開始、修訂日期或收購日期根據《香港財務報告準則》第 16 號項下的定義評估該合約是否為租賃或包含租賃（如適用）。有關合約將不會被重新評估，除非合約中的條款與條件隨後被改動。

委員會作為承租人（根據附註 2 的過渡條文應用《香港財務報告準則》第 16 號）*將代價分配至合約組成部分*

當合約包含租賃組成部分，以及一項或多項額外租賃，或非租賃組成部分，委員會根據租賃組成部分的相對獨立價格，及非租賃組成部分的合計獨立價格基準，將合約代價分配至各項租賃組成部分。

委員會亦採用可行權宜方法，不會將非租賃組成部分與租賃組成部分分開呈列，而將租賃組成部分及任何相關的非租賃組成部分列作一項租賃組成部分入賬。

作為可行權宜的方法，委員會將具有類似特徵的租賃，以組合形式入賬，如委員會有合理預期，此做法對財務報表的影響與按個別租賃入賬的分別不大。

短期租賃及低值資產租賃

委員會就自開始日期起計，租期為 12 個月或以下，並且不包括購買選擇權的土地、樓宇及設備的租賃，應用短期租賃確認豁免。委員會亦就低值資產的租賃應用確認豁免。短期租賃及低值資產租賃的租賃付款，以直線法或另一系統化基準於租期內確認為開支。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continuedLeases - continued**The Council as a lessee (upon application of HKFRS 16 in accordance with transitions in note 2) - continued***Right-of-use assets*

The cost of right-of-use asset includes:

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

Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities.

Right-of-use assets in which the Council is reasonably certain to obtain ownership of the underlying leased assets at the end of the lease term are depreciated from commencement date to the end of the useful life. Otherwise, right-of-use assets are depreciated on a straight-line basis over the shorter of its estimated useful life and the lease term.

Refundable rental deposits

Refundable rental deposits paid are accounted under HKFRS 9 and initially measured at fair value. Adjustments to fair value at initial recognition are considered as additional lease payments and included in the cost of right-of-use assets.

Lease liabilities

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

3. 主要會計政策 - 續租賃 - 續**委員會作為承租人（根據附註 2 的過渡條文應用《香港財務報告準則》第 16 號） - 續***使用權資產*

使用權資產的成本包括：

- 租賃負債的初步計量金額；
- 於開始日期或之前作出的任何租賃付款，減除任何已收取的租賃優惠；
- 委員會承擔的任何初始直接成本；及
- 委員會於拆除及拆遷相關資產、復原相關資產所在場地或復原相關資產至租賃的條款及條件所規定的狀況而產生的成本估計。

使用權資產按成本計量，減去任何累計折舊及減值虧損，並就租賃負債的任何重新計量作出調整。

當委員會能合理地確定可於租期結束後會獲取相關租用資產的使用權，該資產的折舊會按開始日期至可使用年期結束計提。否則，使用權資產的折舊會按估計可使用年期與租期之間之較短者，以直線法計提。

可退還之租賃按金

已付並可退還之租賃按金乃根據《香港財務報告準則》第 9 號入賬，並初步按公平值計量。於初步確認時對公平值之調整，被視為額外租賃付款，並計入使用權資產成本。

租賃負債

委員會於租賃開始日期，按該日未付的租賃付款現值確認及計量租賃負債。於計算租賃付款現值時，倘租賃隱含的利率難以釐定，委員會會使用租賃開始日期的增量借款利率計算。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continuedLeases - continued**The Council as a lessee (upon application of HKFRS 16 in accordance with transitions in note 2) - continued***Lease liabilities - continued*

The lease payments include:

- fixed payments (including in-substance fixed payments) less any lease incentives receivable;
- variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the commencement date;
- amounts expected to be payable by the Council under residual value guarantees;
- the exercise price of a purchase option if the Council is reasonably certain to exercise the option; and
- payments of penalties for terminating a lease, if the lease term reflects the Council exercising an option to terminate the lease.

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

The Council remeasures lease liabilities (and makes a corresponding adjustment to the related right-of-use assets) whenever:

- the lease term has changed in which case the related lease liability is remeasured by discounting the revised lease payments using a revised discount rate at the date of reassessment.
- the lease payments change due to changes in market rental rates following a market rent review, in which cases the related lease liability is remeasured by discounting the revised lease payments using the initial discount rate.

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

Lease modifications

The Council accounts for a lease modification as a separate lease if:

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

3. 主要會計政策 - 續租賃 - 續**委員會作為承租人（根據附註 2 的過渡條文應用《香港財務報告準則》第 16 號） - 續***租賃負債 - 續*

租賃付款包括：

- 固定付款（包括實質性的固定付款）減除任何應收租賃優惠；
- 基於指數或利率並於開始日期按指數或利率初步計量的可變租賃付款；
- 委員會於剩餘價值擔保下的預期應付款項；
- 購買選擇權的行使價（倘委員會能合理地確定行使該選擇權）；及
- 支付終止租賃的罰款（倘租期反映委員會行使選擇權終止租賃）。

於開始日期後，租賃負債會因應利息增長及租賃付款作出調整。

倘出現以下情況，委員會會重新計量租賃負債（並就相關使用權資產作出相應調整）：

- 租賃期限有所變動，在此情況下，相關租賃負債，會根據修訂後的租賃付款，透過使用重新評估日期的經修訂貼現率，重新貼現計量。
- 租賃付款因市場租金調查後，市場租金改變而出現變動，在此情況下，相關的租賃負債，會根據經修訂租賃付款，使用此起初的貼現率，重新貼現計量。

委員會將租賃負債於財務狀況表中列為獨立項目。

租賃修改

倘出現以下情況，委員會會將租賃修改，作為獨立租賃入賬：

- 該修改加入一項或以上相關資產之使用權，以擴大租賃範圍；及
- 租賃代價增加，其增加之金額相當於與範圍擴大相對應之獨立價格，及為反映該合約之實際情況，而對該獨立價格進行之任何適當調整。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continuedLeases - continued**The Council as a lessee (upon application of HKFRS 16 in accordance with transitions in note 2) - continued***Lease modifications - continued*

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

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

The Council as a lessee (prior to 1 April 2019)

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.

Operating lease payments, including the cost of acquiring land held under operating leases, are recognised as an expense on a straight-line basis over the lease term.

Lease incentives relating to operating leases are considered as integral part of lease payments, the aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Foreign currencies

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

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

3. 主要會計政策 - 續租賃 - 續**委員會作為承租人（根據附註 2 的過渡條文應用《香港財務報告準則》第 16 號） - 續***租賃修改 - 續*

當租賃沒有被獨立入賬，而日後須作出修改，委員會會按修改後的租賃期限，使用經修訂的貼現率，為經修訂的租賃付款，重新作出貼現及計量。

委員會透過對相關使用權資產進行相應調整，對租賃負債的重新計量進行會計處理。當修改後的合約包含租賃組成部分，以及一項或多項額外租賃或非租賃組成部分時，委員會根據租賃組成部分的相對獨立價格，及非租賃組成部分的合計獨立價格，將修改後的合約代價分配至各項租賃組成部分。

委員會作為承租人（於二零一九年四月一日前）

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。

營運租賃付款（包括收購根據營運租賃持有之土地的成本）按直線法於有關租賃期內確認為開支。

與營運租賃有關之租賃優惠被視為租賃付款之組成部分，優惠之利益總額按直線法確認為租金開支扣減。

外幣

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

結算貨幣項目及重新換算貨幣項目產生的匯兌差額均於該期間的收支結算表內確認。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continuedBorrowing 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 recognised as an expense when employees have rendered service entitling them to the contributions.

4. CAPITAL RISK MANAGEMENT

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

5. NON-RECURRENT PROJECTS SUBVENTIONS**3. 主要會計政策 - 續**貸款成本

於收購、建設或生產取得，而須較長時間準備作擬定用途或出售的資產，其直接借貸成本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。

所有其他貸款成本於發生期間在收支結算表中確認。

退休福利費用

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

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. 非經常性項目撥款

		2020 <u>二零二零年</u> HK\$ 港元	2019 <u>二零一九年</u> HK\$ 港元
Revamp and develop the signature monthly CHOICE magazine	改進和發展具代表性的《選擇》月刊	3,077,206	2,702,918
Renovation and refurbishment projects	各項裝修與翻新項目	2,091,535	1,388,070
Events commemorating the 45th anniversary of Consumer Council	消費者委員會成立四十五週年紀念活動	1,887,446	-
ECF Earth 2038's learning journey of sustainable consumption	自然環保基金 2038 地球人計劃之可持續消費之旅	1,152,125	640,299
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	1,026,774	1,536,660
Auto-fuel market study	車用燃油市場研究	918,270	1,247,786
Time-limited posts	有時限職位	907,542	-
Accomplishing server virtualisation	伺服器虛擬化	321,770	504,487
Enhancing training programme	加強培訓項目	200,848	35,130
Sustainable consumption behaviour study	可持續消費行為研究	165,070	-
Consumer protection studies	保障消費者權益研究	140,000	1,740,570
Upgrading of network infrastructure	提升網絡基礎設施	148,761	353,712
Other projects	其他項目	359,756	190,600
		<u>12,397,103</u>	<u>10,340,232</u>

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

6. SALES OF CHOICE MAGAZINE

Income from sale of CHOICE magazine is recognised at a point in time when the magazine is delivered to the customer, after deduction of printing, artwork, postage and promotion cost amounting to HK\$291,322 (2019: HK\$282,541).

7. STAFF COSTS

Staff costs include an amount of HK\$7,546,226 (2019: HK\$7,137,435) in respect of contributions to retirement benefits scheme.

8. NON-RECURRENT PROJECTS EXPENSES**6. 銷售《選擇》月刊**

《選擇》月刊之銷售收入為 291,322 港元（二零一九年：282,541 港元），在扣除印刷、版面設計、郵遞及推廣費用後，於雜誌交付予客戶之某個時間點確認。

7. 員工成本

員工成本包括 7,546,226 港元（二零一九年：7,137,435 港元）的退休福利計劃供款。

8. 非經常性項目支出

		2020 二零二零年 HK\$ 港元	2019 二零一九年 HK\$ 港元
Revamp of and develop the signature monthly CHOICE magazine	改進和發展具代表性的《選擇》月刊	2,767,098	2,702,918
Events Commemorating the 45th Anniversary of Consumer Council	消費者委員會成立四十五週年紀念活動	1,887,446	-
ECF Earth 2038's learning journey of sustainable consumption	自然環保基金 2038 地球人計劃之可持續消費之旅	1,152,125	640,299
Auto-fuel market study	車用燃油市場研究	918,270	1,247,787
Time-limited posts	有時限職位	907,542	-
Renovation and refurbishment projects	各項裝修與翻新項目	722,173	989,898
Enhancing training programme	加強培訓項目	200,848	35,130
Sustainable consumption behaviour study	可持續消費行為研究	165,070	-
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	158,720	239,066
Consumer protection studies	保障消費者權益研究	140,000	1,740,570
Accomplishing server virtualisation	伺服器虛擬化	-	189,162
Other projects	其他項目	359,756	96,579
		<u>9,379,048</u>	<u>7,881,409</u>

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

9. PROPERTY, PLANT AND EQUIPMENT

9. 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 HK\$ 港元	Leasehold improvement 租賃物業裝修 HK\$ 港元	Office equipment 辦公室設備 HK\$ 港元	Information systems and computer equipment 信息系統及電腦設備 HK\$ 港元	Furniture and fixtures 傢俬及裝置 HK\$ 港元	Motor vehicle 機動車輛 HK\$ 港元	Information systems upgrade in progress 進行中的信息系統升級 HK\$ 港元	Renovation in progress 進行中的裝修 HK\$ 港元	Total 合計 HK\$ 港元
COST	成本									
At 1 April 2018	於二零一八年四月一日	62,638,435	8,603,318	1,841,994	19,739,307	903,215	247,291	973,394	-	94,946,954
Additions	添置	-	5,077,259	843,779	1,030,394	-	-	1,878,284	132,276	8,961,992
Written-off	撇銷	-	-	(1,153,228)	(3,507,133)	(245,850)	-	-	-	(4,906,211)
At 31 March 2019	於二零一九年三月三十一日	62,638,435	13,680,577	1,532,545	17,262,568	657,365	247,291	2,851,678	132,276	99,002,735
Additions	添置	-	142,186	81,164	514,369	28,000	538,046	4,371,515	5,598,593	11,273,873
Transfer from (to) renovation and upgrade in progress	轉撥自 (至) 進行中的裝修及升級工程	-	4,945,608	-	5,720,017	41,800	-	(5,703,217)	(5,004,208)	-
Written-off	撇銷	-	-	(62,450)	(5,825)	(51,668)	(247,291)	-	-	(367,234)
At 31 March 2020	於二零二零年三月三十一日	62,638,435	18,768,371	1,551,259	23,491,129	675,497	538,046	1,519,976	726,661	109,909,374
DEPRECIATION	折舊									
At 1 April 2018	於二零一八年四月一日	15,319,331	8,435,197	1,658,727	15,901,783	903,215	247,291	-	-	42,465,544
Charge for the year	本年度支出	875,972	148,800	124,831	2,617,904	-	-	-	-	3,767,507
Eliminated on written-off	撇銷時抵銷	-	-	(1,153,228)	(3,507,133)	(245,850)	-	-	-	(4,906,211)
At 31 March 2019	於二零一九年三月三十一日	16,195,303	8,583,997	630,330	15,012,554	657,365	247,291	-	-	41,326,840
Charge for the year	本年度支出	857,572	1,563,163	306,199	2,057,560	4,655	-	-	-	4,789,149
Eliminated on written-off	撇銷時抵銷	-	-	(56,061)	(5,825)	(51,668)	(247,291)	-	-	(360,845)
At 31 March 2020	於二零二零年三月三十一日	17,052,875	10,147,160	880,468	17,064,289	610,352	-	-	-	45,755,144
CARRYING VALUES	賬面值									
At 31 March 2020	於二零二零年三月三十一日	45,585,560	8,621,211	670,791	6,426,840	65,145	538,046	1,519,976	726,661	64,154,230
At 31 March 2019	於二零一九年三月三十一日	46,443,132	5,096,580	902,215	2,250,014	-	-	2,851,678	132,276	57,675,895

The above items of property, plant and equipment (other than information system upgrade and renovation in progress) are depreciated on a straight-line basis, at the following rates per annum:

Leasehold land	Over the remaining term of the leases
Buildings	Over the shorter of their useful lives or the remaining term of the lease of land
Leasehold improvement	20%
Office equipment	33.33%
Information systems and computer equipment	33.33%
Furniture and fixtures	33.33%
Motor vehicle	33.33%

As at 31 March 2020, no leasehold properties (2019 : carrying value of HK\$12,588,174) are under mortgage to secure the bank borrowing of the Council. All the leasehold properties are under second mortgage in favour of the Government.

上述物業、機器及設備（除進行中的信息系統升級及裝修外）按以下年率以直線法進行折舊：

租賃土地	按租約之剩餘期限
樓宇	按其可使用期限或土地租賃之剩餘年期（以時間較低短者計算）
租賃物業裝修	20%
辦公室設備	33.33%
信息系統及電腦設備	33.33%
傢俬及裝置	33.33%
機動車輛	33.33%

於二零二零年三月三十一日，沒有租賃物業（二零一九年：賬面值為 12,588,174 港元）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。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

10. RIGHT-OF-USE ASSETS**10. 使用權資產**

		Total 合計 HK\$ 港元
As at 1 April 2019	於二零一九年四月一日	
Carrying amount	賬面值	1,189,668
As at 31 March 2020	於二零二零年三月三十一日	
Carrying amount	賬面值	529,316
For the year ended 31 March 2020	截至二零二零年三月三十一日止年度	
Depreciation charge	折舊費	705,547
Expense relating to short-term leases and other leases with lease terms end within 12 months of the date of initial application of HKFRS 16	有關短期租賃及租賃期自首次應用《香港財務報告準則》第16號日期起計12個月內到期之其他租賃開支	-
Total cash outflow for leases	租賃之現金流出總額	729,589
Additions to right-of-use assets	添置使用權資產	45,195

For both years, the Council leases offices and office equipment for its operations. Lease contracts are entered into for fixed term of one to five years. Lease terms are negotiated on an individual basis and contain a wide range of different terms and conditions. In determining the lease term and assessing the length of the non-cancellable period, the Council applies the definition of a contract and determines the period for which the contract is enforceable.

於兩個年度，委員會租賃辦公室及辦公室設備作營運之用。租賃合約所訂立之固定年期為一至五年。租賃條款乃以單獨基準進行協商及包含廣泛不同的條款及條件。於釐定租期及估計不可撤銷期限，委員會應用合約的定義及釐定合約強制生效的期間。

11. OTHER FINANCIAL ASSETS

Other financial assets included account receivables, advances to staffs and amount due from Consumer Legal Action Fund. The amounts are unsecured and interest-free. Except for the advances to staffs which will be settled by three to six (2019: three) monthly instalments, other amounts are repayable on demand. The Council assessed the ECL of such balances in Note 21.

11. 其他金融資產

其他金融資產包括應收賬款、向員工提供的預支以及消費者訴訟基金的應收款項。該等款項不設抵押及不計利息。除向員工提供的預支將會以三到六期（二零一九年：三期）按月攤還外，其他款項皆為按要求即時索還。委員會於附註 21 對該等結餘的預期信貸虧損進行了評估。

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\$50,062,877 (2019: HK\$20,387,548) with an original maturity over three months. Bank balances and time deposits carry interests at market rates which ranged from 0.001% to 2.43% (2019: 0.001% to 2.55%) per annum.

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 50,062,877 港元（二零一九年：20,387,548 港元）。銀行結餘及定期存款的利息根據每年 0.001%至 2.43%之間（二零一九年：0.001%至 2.55%）的市場利率計算。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

13. ACCOUNT PAYABLES AND ACCRUED EXPENSES

Account payables are unsecured, interest-free and repayable according to the respective credit terms. The Council has financial risk management policies in place to ensure that all payables are paid within the credit timeframe.

14. SECURED BANK BORROWING

Carrying amount repayable:
On demand or within one year
More than one year, but not exceeding two years

Less: Amounts due within one year shown under current liabilities

13. 應付賬款及應計費用

應付賬款不設抵押，不計財務利息且須根據各自信貸條款予以償還。委員會設有適當的金融風險管理政策，以確保應付款項在信貸期限內可全數支付。

14. 有抵押銀行貸款

	2020 <u>二零二零年</u> HK\$ 港元	2019 <u>二零一九年</u> HK\$ 港元
應償還賬面金額：		
按要求即付或一年內	-	286,201
一年以上但不超過兩年	-	-
	<u>-</u>	<u>286,201</u>
減：一年內應付的 流動負債	-	(286,201)
	<u>-</u>	<u>-</u>
	<u><u>-</u></u>	<u><u>-</u></u>

For the year ended 31 March 2019, the loan which is secured by the Council's properties with carrying value of HK\$12,588,174 bears interest at the lower of prime rate or 0.75% over the Hong Kong Interbank Offered Rate was fully repaid in December 2019. The proceeds were used to finance the acquisition of a leasehold property.

截至二零一九年三月三十一日止年度，委員會以物業抵押所獲的貸款賬面值為12,588,174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，並已於二零一九年十二月悉數償還。所得收益用於購置一項租賃物業。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

15. SUBVENTIONS RECEIVED IN ADVANCE**15. 預收撥款**

Subventions unexpended at the end of the reporting period:

在本報告期結束時未有動用之撥款：

		2020 二零二零年 HK\$ 港元	2019 二零一九年 HK\$ 港元
Renovation & refurbishment projects	各項裝修與翻新項目	17,155,407	12,415,942
Time-limited posts	有時限職位	9,544,568	-
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	9,049,503	5,903,470
Revamp of and develop the signature monthly CHOICE magazine	改進和發展具代表性的《選擇》月刊	6,544,876	1,304,082
Auto-fuel market study	車用燃油市場研究	2,888,820	2,275,204
Redevelopment of Council's official website	消委會網站重塑優化計劃	2,134,000	-
Promotion of new legislation	新法例之推廣	1,200,000	233,470
Consumer protection studies	保障消費者權益研究	1,022,729	362,935
Environmental responsibility	環境責任	685,174	685,174
Enhancing training programme	加強培訓項目	635,555	289,748
Event Commemorating the 45th Anniversary of Consumer Council	消費者委員會成立四十五週年紀念活動	515,464	-
Replacement of motor vehicle	更換機動車輛	490,000	-
Strengthening consumer protection for Mainland visitors	加強對內地訪客的消費者權益保護	484,043	484,043
Accomplishing server virtualisation	伺服器虛擬化	176,996	498,766
Sustainable consumption behaviour study (Note (i))	可持續消費行為研究 (附註(i))	95,536	-
Grocery market study	雜貨市場研究	-	313,184
Upgrading of network infrastructure	提升網絡基礎設施	-	159,272
Other projects	其他項目	264,544	380,875
		<u>52,887,215</u>	<u>25,306,165</u>
Current liabilities	流動負債	38,773,699	21,109,622
Non-current liabilities	非流動負債	14,113,516	4,196,543
		<u>52,887,215</u>	<u>25,306,165</u>

Note:

附註：

(i) The Sustainable Development Fund (the "SDF") has been established to provide a source of financial support that will help develop a strong public awareness of the principles of sustainable development and to encourage sustainable practices in Hong Kong. During the year ended 31 March 2020, the Council obtained a funding amount of HK\$260,606 (2019: HK\$Nil) from the SDF, of which an amount of HK\$165,070 (2019: HK\$Nil) has been utilised and released to income and expenditure and the balance as at 31 March 2020 was HK\$95,536 (2019: HK\$Nil).

(一) 可持續發展基金(「可持續發展基金」)成立的目的是提供財政支援,以助加強公眾對可持續發展原則的認識,並鼓勵在香港推行可持續發展實踐。於截至二零二零年三月三十一日止年度,委員會已從可持續發展基金中獲得資金260,606港元(二零一九年:零港元),其中165,070港元(二零一九年:零港元)已動用並計入收支結算表,於二零二零年三月三十一日的餘額為95,536港元(二零一九年:零港元)。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

16. LEASE LIABILITIES**16. 租賃負債**

		2020 <u>二零二零年</u> HK\$ 港元
Lease liabilities payable:	應付租賃負債：	
Within one year	一年內	446,478
Within a period of more than one year but not more than two years	一年以上但不超過兩年	93,544
		<u>540,022</u>
Less: Amount due for settlement within 12 months shown under current liabilities	減：於 12 個月內到期，並顯示於應付結算的流動負債	(446,478)
Amount due for settlement after 12 months shown under non-current liabilities	於 12 個月後到期，並顯示於應付結算的非流動負債	<u>93,544</u>

17. LEASEHOLD PROPERTY CONTROL ACCOUNT**17. 租賃物業統制賬項**

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.

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。

18. EQUIPMENT CONTROL ACCOUNT**18. 設備統制賬項**

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.

該款項由往年一般基金中撥出，用於購置辦公室設備、電腦設備、傢俬及裝置，並減去相關資產之折舊。

19. DESIGNATED FUND FOR APPROVED PROJECTS**19. 核准項目之指定基金**

The amount represents funds for current projects appropriated from general fund for the below designated activities not yet incurred by the end of the reporting period:

於報告期完結時，現有項目已為以下指定活動從一般基金撥付而未動用的資金：

		2020 <u>二零二零年</u> HK\$ 港元	2019 <u>二零一九年</u> HK\$ 港元
Online CHOICE operation reserve	網上《選擇》月刊營運儲備	2,637,344	2,637,344
Office equipment and maintenance	辦公室設備及維修	249,026	249,026
Testing and research	測試和研究	1,775,749	2,080,584
		<u>4,662,119</u>	<u>4,966,954</u>

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

20. CAPITAL COMMITMENTS**20. 資本承擔**

		2020 二零二零年 HK\$ 港元	2019 二零一九年 HK\$ 港元
Capital expenditure in respect of renovation and acquisition of plant and equipment contracted for but not provided in the financial statements	有關裝修及購買機器和設備已訂約但未在財務報表作出撥備之資本開支	11,599,962	13,378,345

21. FINANCIAL INSTRUMENTS**21. 金融工具**

a. Categories of financial instruments

甲. 金融工具類別

		2020 二零二零年 HK\$ 港元	2019 二零一九年 HK\$ 港元
Financial assets	金融資產		
Amortised cost	攤銷成本	73,675,506	49,371,909
Financial liabilities	金融負債		
Amortised cost	攤銷成本	7,132,268	3,101,718

b. Financial risk management objectives and policies

乙. 金融風險管理目標及政策

The Council's major financial instruments include account receivables, advances to staffs, amount due from Consumer Legal Action Fund, bank balances and cash, account payables 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 members manage and monitor these exposures to ensure appropriate measures are implemented on a timely and effective manner.

委員會的主要金融工具包括應收賬款、向員工提供的預支、消費者訴訟基金的應收款項、銀行結餘及現金、應付賬款及有抵押銀行貸款。該等金融工具的詳情已於相應附註中予以披露。與該等金融工具相關的風險及如何緩解該等風險的政策載於下文。委員會委員管理並監督該等風險，以確保及時及有效地採取適當措施。

Credit risk and impairment assessment信貸風險及減值評估

As at 31 March 2020 and 2019, the Council's maximum exposure to credit risk which will cause a financial loss to the Council due to failure to discharge an obligation by the counterparties arises from the carrying amount of the respective recognised financial assets as stated in the statement of financial position.

於二零二零年及二零一九年三月三十一日，委員會的最大信貸風險（由於對方未能清償債務將對委員會造成財務損失）源自於財務狀況表呈列的相應已確認金融資產的賬面值。

In order to minimise the credit risk, the Council reviews the recoverable amount of each individual receivable items at the end of the reporting period to ensure that adequate impairment losses are made for irrecoverable amounts. In addition, the Council performs impairment assessment under ECL model upon application of HKFRS 9 on receivable balances based on provision matrix. In this regard, the Council members consider that the Council's credit risk is significantly reduced.

為了盡量降低信貸風險，委員會於報告期末檢視各項應收項目的可回收金額，以確保為不可回收的金額作出足夠的減值虧損。此外，委員會在應用《香港財務報告準則》第9號後依據預期信貸虧損模式對個別應收結餘單個進行減值評估。就此而言，委員會委員認為委員會的信貸風險大大降低。

For the advances to staffs and amount due from Consumer Legal Action Fund, the ECL is insignificant as the Council had not encountered any difficulties in collecting from the debtors in the past and is not aware of any financial difficulties being experienced by these debtors.

由於委員會過去向債務人收賬時未曾遇到任何困難，且並無意識到該等債務人出現任何財務困難，因此，向員工提供的預支及消費者訴訟基金的應收款項的預期信貸虧損有限。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

21. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies - continued

Credit risk and impairment assessment - continued

The credit risk on bank balances are limited because the counterparties are banks with high credit ratings assigned by international credit-rating agencies.

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:

		Assets 資產		Liabilities 負債	
		2020 二零二零年	2019 二零一九年	2020 二零二零年	2019 二零一九年
		HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
United States dollars	美元	93,402	16,020	-	-
Aud	澳元	897	-	-	-
Euro	歐元	-	-	260,825	9,731
British Pound	英鎊	-	-	514,862	-

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

		2020 二零二零年		2019 二零一九年	
		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	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	HK\$ 港元	HK\$ 港元	HK\$ 港元
United States dollars	美元	3%	2,802	3%	481
		(3%)	(2,802)	(3%)	(481)
Aud	澳元	10%	90	10%	-
		(10%)	(90)	(10%)	-
Euro	歐元	10%	(26,083)	10%	(973)
		(10%)	26,083	(10%)	973
British Pound	英鎊	10%	(51,486)	10%	-
		(10%)	51,486	(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.

21. 金融工具 - 續

乙. 金融風險管理目標及政策 - 續

信貸風險及減值評估 - 續

由於對方為獲國際信貸評級機構授予較高信貸評級的銀行，因此銀行結餘的信貸風險有限。

市場風險外幣風險管理

委員會的某些交易是以下列貨幣計值，由於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：

下表顯示委員會在報告期結束時，因外幣匯率的合理可能變化下，而產生的收支結算表變動情況。

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

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

21. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies - continued

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 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.

Liquidity and interest rate table

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

		Weighted average effective interest rate 加權平均 實際利率 %	6 months or less 六個月 或以下 HK\$ 港元	6 – 12 months 六至十二 個月 HK\$ 港元	1 – 5 years 一至 五年 HK\$ 港元	Total Undiscounted cash flows 未貼現現金 流量總額 HK\$ 港元	Carrying amounts 賬面 金額 HK\$ 港元
2020	二零二零年						
Account payables	應付賬款	-	6,592,246	-	-	6,592,246	6,592,246
Subtotal	少計		6,592,246	-	-	6,592,246	6,592,246
Lease liabilities	租賃負債	4.05	364,794	90,681	95,446	550,921	540,022
Total	合計		6,957,040	90,681	95,446	7,143,167	7,132,268

		Weighted average effective interest rate 加權平均 實際利率 %	6 months or less 六個月 或以下 HK\$ 港元	6 – 12 months 六至十二 個月 HK\$ 港元	1 – 5 years 一至 五年 HK\$ 港元	Total Undiscounted cash flows 未貼現現金 流量總額 HK\$ 港元	Carrying amounts 賬面 金額 HK\$ 港元
2019	二零一九年						
Account payables	應付賬款	-	2,815,517	-	-	2,815,517	2,815,517
Secured bank borrowing	有抵押銀行貸款	2.41	192,000	97,091	-	289,091	286,201
Total	合計		3,007,517	97,091	-	3,104,608	3,101,718

21. 金融工具 - 續

乙. 金融風險管理目標及政策 - 續

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。委員會所面對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。

流動性風險

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性風險已降至最低。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。

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。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

21. FINANCIAL INSTRUMENTS - continued

c. Fair value measurements of financial instruments

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

22. OPERATING LEASE COMMITMENTS

As at 31 March 2019, the Council had commitments for future minimum lease payments under non-cancellable operating leases in respect of rented premises and office equipments which fall due within one year amounting to HK\$1,780,454 and HK\$935,180 for two to five years, respectively.

Leases are negotiated for term of one to five years, and rentals are fixed over the terms of the leases.

23. RECONCILIATION OF LIABILITIES ARISING FROM FINANCING ACTIVITIES

The table below details changes in the Council's liabilities from financing activities, including both cash and non-cash changes. Liabilities arising from financing activities are those for which cash flows were, or future cash flows will be, classified in the Council's statement of cash flows from financing activities.

21. 金融工具 - 續

丙. 金融工具之公平值計量

金融資產及金融負債之公平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入賬的金融資產及金融負債之賬面值與其公平值相若。

22. 營運租賃承擔

於二零一九年三月三十一日，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 1,780,454 港元及 935,180 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。

23. 融資活動所產生負債之對賬

下表為委員會由融資活動所產生負債之變動詳情，包括現金及非現金變動。融資活動所產生負債乃為現金流量或將來現金流量於委員會現金流量表分類為來自融資活動產生的現金流量之負債。

		Lease liabilities 租賃負債	Secured bank borrowing 有抵押 銀行貸款	Subventions received in advance 預收撥款	Total 合計
		HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
		(Note 16) (附註 16)	(Note 14) (附註 14)	(Note 15) (附註 15)	
At 1 April 2018	於二零一八年四月一日	-	659,377	15,603,929	16,263,306
Financing cash flows	融資現金流量	-	(373,176)	12,161,060	11,787,884
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用	-	-	(2,458,824)	(2,458,824)
At 31 March 2019	於二零一九年三月三十一日	-	286,201	25,306,165	25,592,366
Adjustments (note 2)	調整 (附註 2)	1,189,668	-	-	1,189,668
At 1 April 2019 (restated)	於二零一九年四月一日 (經重列)	1,189,668	286,201	25,306,165	26,782,034
Financing cash flows	融資現金流量	(729,589)	(286,201)	30,599,105	29,583,315
Interest expense	利息支出	34,748	-	-	34,748
New lease entered	訂立之新租約	45,195	-	-	45,195
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用	-	-	(3,018,055)	(3,018,055)
At 31 March 2020	於二零二零年三月三十一日	540,022	-	52,887,215	53,427,237

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

24. RELATED PARTY TRANSACTION

The Council recharged a fee of HK\$643,226 (2019: HK\$1,181,698) 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.

24. 關聯方交易

委員會於年內收取 643,226 港元（二零一九年：1,181,698 港元），作為本年度向消費者訴訟基金（「基金」）提供管理服務和辦公室支援（包括薪金支出及相關開銷）的費用。該收費符合管限基金之信託契據中的條款規定，並經委員會與消費者訴訟基金執行委員會批核。

PRODUCT TESTING, MARKET SURVEY AND STUDY REPORTS

產品試驗、市場調查及研究報告

1 ELECTRICAL & ELECTRONIC GOODS 電氣及電子產品

類別

• Air Circulators 循環扇	T
• Bluetooth Speakers 藍牙揚聲器	T
• Cooker Hoods 抽油煙機	T
• Cordless Upright Vacuum Cleaners 無線直立式吸塵機	T
• Dehumidifiers 抽濕機	T
• Dishwashers 洗碗碟機	T
• Electric Toothbrushes 電牙刷	T
• Home Security Camera 家居監控鏡頭	T
• In-Ear Headphones 入耳式無線耳機	T
• LED Light Bulbs LED 燈泡 (published in 2 parts) (分2部分出版)	T
• Single Zone Induction Cookers 單頭電磁爐	T
• Smart Speakers 智能揚聲器	T
• Smart Watches and Fitness Trackers 智能手錶及運動手環	T
• Smartphones 智能手機 (2 updates, total 42 models) (出版2次，共42個型號)	T
• Soundbars 整合式揚聲器	T
• Tablet PCs 平板電腦	T
• USB Extension Sockets USB拖板	T
• Window-type Air Conditioners 窗口式冷口機	T
• Wireless Chargers 無線充電器	T
• Wireless Headphones 無線耳筒	T

2 PHOTOGRAPHIC EQUIPMENT & SOFTWARE 攝影器材及軟件

• Binoculars 雙筒望遠鏡	T
• Cameras 相機 (2 updates, total 16 models) (出版2次，共16個型號)	T
• Internet Security Software for Computers 電腦保安軟件	T

3 FOOD & HEALTH FOOD PRODUCTS 食物及健康食品

• Acrylamide Contents in Different Food Types 不同食物的丙烯酰胺含量	I
• Chocolates 朱古力	S
• Dried Spices 乾香料	T
• Food Safety Tips for "Poon Choi" 盆菜的食物安全	I
• Plant Milk 植物奶	I
• Probiotics 益生菌	I
• Sashimi 魚生刺身	T
• Siu Mei and Lo Mei 燒味滷味	T
• Trans Fat Content in Baked Food Products 烘焙食品的反式脂肪含量	T
• Vegetarian Meat 素肉	T

4 HEALTH, BEAUTY & PERSONAL CARE PRODUCTS 保健、美容及個人護理用品

	類別
• Compression Hosiery 壓力襪	T
• Elderly Foot Problems 長者足部健康問題	I
• Hand Creams 潤手霜	T
• Hand Washes 洗手液	T
• Lip Balms 潤唇膏	T
• Lozenges 喉糖	S
• Massage Guns, Knee Braces, and Tapes 按摩槍/護膝/貼布	I
• Yoga Mats 瑜伽墊	T

5 HOUSEHOLD PRODUCTS 家庭用品

• Flooring Materials 地板	I
• Paper Kitchen Towels 廚房紙	T
• Pillows 枕頭	T
• Plastic Food Wraps and Storage Bags 保鮮紙及食物保鮮袋	T
• Tealight Candles 茶燭	T

6 AUTOMOBILE & CYCLING PRODUCTS 汽車及單車用品

• Car Crash Tests 汽車撞擊測試	T
• Child Car Seats 兒童汽車安全座椅	T

7. CLOTHING & FOOTWEAR 衣物及鞋履

• Hiking Boots 行山鞋	T
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8. TOYS 玩具

• Baby Teethers 嬰兒牙膠	T
• Slime Toys 「鬼口水」玩具	T

SURVEYS AND SERVICE STUDY REPORTS

調查及服務研究報告

Market Surveys/Opinion Surveys/Price Surveys 市場調查/意見調查/價格調查

- Annual Supermarket Price Survey 年度超市價格調查
- Annuity Plans 年金計劃
- Durability and Consumer Satisfaction of Home Appliances 電器耐用程度意見調查
- Flight Delay or Cancellation 航班延誤及取消安排
- Funeral Services 殯儀服務
- Home Removal Services 搬屋公司服務
- Infant Milk Powder Price Surveys 嬰幼兒奶粉價格調查*
- Medical Check-up Service for the Elderly 長者體檢計劃
- Online Price Watch 網上價格一覽通**
- Online Shopping Platforms 網上購物網站
- Overseas Wedding Services 海外婚禮服務
- Package Tour Bundled with Travel Insurance 旅行社捆綁式銷售旅遊保險
- Secondhand Furniture Recycling Services 二手傢俬回收服務
- Self-storage and Valet Storage Services 自助及上門儲物服務
- Supermarket Discounted Price Claims 超市價格減價標示
- 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
- Voluntary Health Insurance Scheme (VHIS) 自願醫保計劃

In-depth Studies 深入研究

- Fast Payment System (FPS) and other Fund Transfer Methods 轉數快及其他轉帳
- Open-kitchen 開放式廚房
- Tax Deductible MPF Voluntary Contributions (TVC) 可扣稅強積金自願性供款

* Published on Shopsmart Website and Council Website 刊登於「精明消費香港遊」網站及本會網站

** Published on Council Website 刊登於本會網站

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 營商手法深入研究

- **Creating Sustainable Value for Private Health Insurance Market in Hong Kong**
為香港個人醫療保險市場締造可持續的價值
(29 May 2019)
- **Money Lending – Reforming Law and Trade Practices for Consumer Protection**
保障消費權益 - 改革放債法規和營商手法
(26 Sept 2019)

Response to Consultation from the Government & Other Public Bodies by the Council 諮詢文件回應

- **Submissions to the Department of Justice on the Recognition and Enforcement of Foreign Judgments**
就交互承認和強制執行外地判決向律政司提交意見
(1 April 2019)
- **Consultation Paper – Access to Information**
就《公開資料》諮詢文件提交的意見
(25 March 2019)
- **Public Consultation Paper on Statutory Cooling-Off Period**
就設立法定冷靜期公眾諮詢文件的回應
(12 April 2019)
- **Submissions on Smoking (Public Health) (Amendment) Bill 2019**
就《2019年吸煙(公眾衛生)(修訂)條例草案》
(14 April 2019)
- **Insurance Authority – Consultation on Draft Code of Conduct for Licensed Insurance Agents and Draft Code of Conduct for Licensed Insurance Brokers**
保險業監管局 - 有關《持牌保險代理人操守守則》草擬本及《持牌保險經紀操守守則》草擬本的諮詢文件
(6 June 2019)
- **Insurance Authority – Second Round of Soft Consultation on Draft Guideline on Sale of Investment-Linked Assurance Scheme (ILAS) Products**
保險業監管局 - 有關《銷售投資相連壽險計劃 (“投連壽險”) 產品指引》草擬本的第二輪非正式諮詢文件
(10 July 2019) *
- **Insurance Authority – Third Round of Soft Consultation on Draft Guideline on Long Term Insurance Policy Replacement**
保險業監管局 - 有關《長期保險保單轉保指引》草擬本的第三輪非正式諮詢文件
(22 July 2019) *
- **Hong Kong Exchanges and Clearing Limited – Consultation Paper on Review of the Environmental, Social and Governance Reporting Guide and Related Listing Rules**
香港交易及結算所有限公司 - 有關檢討《環境、社會及管治報告指引》及相關《上市規則》條文的諮詢文件
(24 July 2019)
- **Electrical and Mechanical Services Department - Proposal on Review of the Grading Standards under the Mandatory Energy Efficiency Labelling Scheme**
機電工程署 - 強制性能源效益標籤計劃下的評級標準檢討建議
(29 October 2019)
- **Responding to the Land registry in relation to the issue of Title certificates in their post-enactment review of the Land Titles Ordinance**
就土地業權條例制定後的檢討中有關發出業權證明書事宜向土地註冊處作出回應
(4 March 2020)

* Soft Consultation 非正式諮詢文件

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

- Centre for Food Safety - Expert Committee on Food Safety
食物安全中心 - 食物安全專家委員會
- CLP Power - Customer Consultative Group
中華電力有限公司 - 客戶諮詢小組
- Committee on Reduction of Salt and Sugar in Food
降低食物中鹽和糖委員會
- Competition Policy Advisory Group
競爭政策諮詢委員會
- Department of Health - Pharmacy and Poisons (Listed Sellers of Poisons) Committee
衛生署 - 藥劑業及毒藥 (列載毒藥銷售商) 委員會
- Department of Justice - Costs Committee
律政司 - 事務費委員會
- Department of Justice - Working Group on Class Actions
律政司 - 集體訴訟工作小組
- Electrical and Mechanical Services Department - Appeal Board Panel (Electricity Ordinance Cap. 406)
機電工程署 - 上訴委員會(電力條例第四百零六章)
- Electrical and Mechanical Services Department - Appeal Board Panel (Energy Efficiency (Labelling of Products) Ordinance Cap. 598)
機電工程署 - 上訴委員會(能源效益(產品標籤)條例第五百九十八章)
- Electrical and Mechanical Services Department - Disciplinary Tribunal Panel (Electricity Ordinance Cap. 406)
機電工程署 - 紀律審裁委員會(電力條例第四百零六章)
- Electrical and Mechanical Services Department - Electrical Safety Advisory Committee
機電工程署 - 電氣安全諮詢委員會
- Electrical and Mechanical Services Department - Lift and Escalator Safety Advisory Committee
機電工程署 - 升降機及自動梯安全諮詢委員會
- Electrical and Mechanical Services Department - 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
- Electrical and Mechanical Services Department - Working Group on Revision of "Guidance Notes for the Electrical Products (Safety) Regulation"
機電工程署 - 修訂《電氣產品(安全)規例指南》工作小組
- Employees Retraining Board - Industry Consultative Networks
僱員再培訓局 - 地產代理業行業諮詢網絡
- Employees Retraining Board - Industry Consultative Networks
僱員再培訓局 - 零售業行業諮詢網絡
- Estate Agents Authority
地產代理監管局
- Estate Agents Authority - Strategic Development & Management Committee
地產代理監管局 - 策略發展及管理委員會
- Estate Agents Authority - 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 - High Level Steering Committee on Antimicrobial Resistance
食物及衛生局 - 抗菌素耐藥性高層督導委員會
- Food and Health Bureau - Steering Committee on Prevention and Control of Non-communicable Diseases
食物及衛生局 - 防控非傳染病督導委員會
- Food and Health Bureau - Working Group on Legal, Privacy & Security Issues of the Steering Committee on Electronic Health Record Sharing
食物及衛生局 - 電子健康紀錄互通督導委員會 - 法律、私隱及保安問題工作小組

- **Hong Kong Accreditation Service - 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 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 Monetary Authority - Banking Consumer Education Taskforce**
香港金融管理局 - 銀行消費者教育工作小組
- **Hong Kong Monetary Authority - Deposit-taking Companies Advisory Committee**
香港金融管理局 - 接受存款公司諮詢委員會
- **Hong Kong Q-Mark Council - Q-Mark Council Committee**
香港優質標誌局 - 香港「Q 嘜」優質標誌局委員會
- **Hong Kong Q-Mark Council - Safeguard Committee**
香港優質標誌局 - 公平評審會
- **Insurance Claims Complaints Bureau - Insurance Claims Complaints Panel**
保險索償投訴局 - 保險索償投訴委員會
- **Investor and Financial Education Council - Financial Education Coordination Committee**
投資者及理財教育委員會 - 理財教育統籌委員會
- **Labour and Welfare Bureau - Community Investment and Inclusion Fund (CIIF) Committee**
勞工及福利局 - 社區投資共享基金委員會
- **Land Registry - Land Titles Ordinance Steering Committee**
土地註冊處 - 土地業權條例督導委員會
- **Law Reform Commission - Sub-Committee on Cybercrime**
法律改革委員會 - 電腦網絡罪行小組委員會
- **Law Reform Commission - Sub-committee on Periodical Payments for Future Pecuniary Loss in Personal Injury Cases**
法律改革委員會 - 人身傷害個案中按期支付未來金錢損失賠款小組委員會
- **Office of the Communications Authority - Radio Spectrum and Technical Standards Advisory Committee**
通訊事務管理局辦公室 - 無線電頻譜及技術標準諮詢委員會
- **Office of the Communications Authority - Telecommunications Regulatory Affairs Advisory Committee**
通訊事務管理局辦公室 - 電訊規管事務諮詢委員會
- **Office of the Communications Authority - Telecommunications Users and Consumers Advisory Committee**
通訊事務管理局辦公室 - 電訊服務用戶及消費者諮詢委員會
- **Official Receiver's Office - Services Advisory Committee**
破產管理署 - 服務諮詢委員會
- **Privacy Commissioner for Personal Data, Hong Kong - Personal Data (Privacy) Advisory Committee**
香港個人資料私隱專員公署 - 個人資料（私隱）諮詢委員會
- **Securities and Futures Commission - Products Advisory Committee**
證券及期貨事務監察委員會 - 產品諮詢委員會
- **The Hong Kong Polytechnic University - Advisory Committee of the Institute of Active Ageing**
香港理工大學 - 活齡學院諮詢委員會
- **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
- **Transport Department - Committee on Taxi Service Quality**
運輸署 - 的士服務質素委員會
- **Transport Department - Quality Public Light Bus Services Steering Committee**
運輸署 - 優質公共小巴服務事宜督導委員會
- **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

***ANNUAL REPORT OF
THE CONSUMER LEGAL ACTION FUND***

消費者訴訟基金年報
2019-20

CONSUMER LEGAL ACTION FUND MANAGEMENT COMMITTEE

消費者訴訟基金管理委員會



Ms Rebecca CHAN Ching-chu
陳清珠女士



Dr Catherine CHONG Shiu-yin
莊紹賢醫生



Mr Alex FAN Hoi-kit
范凱傑大律師



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



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



Ms Anita KWOK Ying-ying
郭瑛瑛律師
(since 2019.04.01 起)



Mr Edmond LAM King-fung
林勁豐律師



Mr Kevin LAM Sze-cay
林詩棋先生



Ms Queenie Fiona LAU
劉恩沛大律師



Ms Gilly WONG Fung-han
黃鳳嫻女士

ANNUAL REPORT OF THE CONSUMER LEGAL ACTION FUND 2019-20

消費者訴訟基金年報 2019-20

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（「基金」）的信託人。基金於1994年11月30日依據信託聲明成立。

Purpose

The Fund was established with an initial Government grant of HK\$10 million. Subsequently, two extra grants each in the amount of \$10 million were received in September 2010 and May 2018 respectively. The Fund aims to facilitate easier consumer access to legal remedies by providing legal assistance to consumers, particularly for cases involving significant public interest and injustice. Through granting assistance to eligible cases, the Fund also aims to deter business malpractices and enhance public awareness of consumer rights.

Administration

The 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 Fund¹.

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，其後在 2010 年 9 月及 2018 年 5 月再分別獲政府撥款各港幣 1,000 萬元。基金旨在為尋求法律協助的消費者提供便捷的途徑，特別在涉及重大公眾利益和公義的事件上，協助消費者循法律途徑追討賠償。透過協助符合資格的個案，基金亦旨在遏止不當的經營手法，及讓公眾認識消費者的權利。

行政管理

消費者委員會作為基金的信託人，是透過基金執行委員會，處理基金的行政及投資事宜。執行委員會根據基金管理委員會的建議批核申請個案，包括申請人是否符合資格，及個案的理據是否充分等。管理委員會成員由商務及經濟發展局委任¹。

基金運作

本會一向以調停方式致力協助消費者解決他們與商戶之間的糾紛，並在適當情況或在投訴人要求下，將個案轉介基金考慮給予協助。此外，消費者亦可直接向基金提出申請。

一般來說，基金在處理申請時，會考慮申請人是否已嘗試其他解決辦法，並根據既定的準則審批申請，這些準則包括個案是否涉及重大的消費者利益、受影響的消費者是否眾多、是否有合理的勝訴機會、協助是否有利促進消費者權益及對不當經營手法能否產生阻嚇作用，以及基金實際上是否可以提供及時的協助等。

¹ See Annex A for the Membership of the Board of Administrators and Management Committee. 執行委員會及管理委員會的成員名單見附錄甲。

Deliberation

During the year under review, the Management Committee held 4 meetings and resolved matters by circulation on 12 occasions, while the Board of Administrators resolved matters by circulation on 9 occasions.

Altogether, the Fund considered 13 applications across different categories during the year under review.

After thorough consideration, the Fund declined 7 applications relating to complaints involving beauty products, insurance, travel-related services, property-related services, legal professional services, dating services and sale of real-property respectively.

During the reporting period, the Fund granted assistance to 5 applications relating to fitness services, columbarium and financial services.

Newly Assisted Cases

1. Fitness Services – Aggressive Commercial Practices

The Fund granted assistance to a person suffering from autism to take legal action against a fitness centre with whom the assisted consumer had entered into a membership agreement. The Fund took the view that this person had entered into the membership agreement as a result of unfair trade practices and unconscionable conduct of the fitness centre, and the Fund was satisfied that there was significant consumer interest in this case.

During the reporting period, legal action by way of a claim against the fitness centre was instituted at the Small Claims Tribunal (“SCT”). The assisted consumer obtained judgement against the fitness centre and SCT ordered the fitness centre to make a full refund of the sum paid by the assisted consumer and to pay costs and interest. However, the fitness centre was in default of the order. In view of the significant consumer interest involved, the Fund decided to extend the assistance to enforce the order of SCT against the fitness centre. Independent legal representation was engaged for on-going enforcement action.

2. Columbarium* (Case 3) – Refusal to Allow Interment of Ashes

The father of the assisted consumer (“the Deceased”) purchased a niche in the columbarium in 1994 for interment of his own ashes. After the Deceased passed away in February 2018, the assisted consumer brought the receipt to the columbarium for interment. However, the columbarium only allowed the assisted consumer to place a tablet in the niche but interment of ashes was refused on the basis that it had not obtained a licence under the Private Columbaria Ordinance.

The Fund granted assistance to the application. Before the Fund had rendered assistance, the columbarium reached a settlement with 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12次以文件通傳方式議決事項。而執行委員會共9次以文件通傳方式議決事項。

年內，基金共審議了13宗涉及不同類別的申請。

經詳細考慮及審議後，基金否決7宗分別涉及美容產品、保險、旅遊相關服務、物業相關服務、法律專業服務、約會服務及物業買賣的申請。

本年度基金提供協助予5宗關於健身服務、骨灰龕場和金融服務的新申請。

受資助的新個案

1. 健身服務 - 威嚇性營商手法

受助消費者是一名自閉症患者，與一間健身中心簽訂了一份會員合約。基金認為受助消費者受到不良營商手法及不合情理行為的影響，個案涉及重大的消費者利益，故此協助受助消費者向涉案健身中心採取法律行動。

在本報告期間，受助消費者透過小額錢債審裁處（「審裁處」）向涉案健身中心提出申索並獲得勝訴，審裁處命令健身中心全數退還所有已繳款項並支付訟費及判決後利息。不過，涉案健身中心並沒有按照審裁處的命令作出賠償。鑑於個案涉及重大的消費者利益，基金決定擴大受助事項範圍，協助受助消費者執行審裁處的命令。基金已委託獨立法律代表，並正進行相關的程序。

2. 骨灰龕場* (個案三) — 拒絕安放骨灰

受助消費者的父親於1994年向涉案骨灰龕場購買一個龕位，以待去世後用作安放骨灰。其父親於2018年2月去世，受助消費者希望把骨灰安放上位，但涉案龕場以未按《私營骨灰安置所條例》獲發牌照為由，拒絕安放骨灰，只讓受助消費者存放刻有其父親名字的石碑在龕位內。

基金對受助消費者予以協助。在基金正式提供協助前，受助消費者與涉案龕場最終達成和解協議。

* Columbarium cases 1, 2 and 3 involved the same trader 骨灰龕場個案一、二、三涉及同一商戶

3. Fitness Services – Aggressive Commercial Practices

The Fund granted assistance to a consumer who had entered into a membership agreement with a fitness centre as a result of what the Fund considered to be unfair trade practices and unconscionable conduct.

The Fund granted assistance to take legal action against the fitness centre, after the Fund was satisfied that there were both merits and significant consumer interest in the case. However, before commencement of the assistance, the assisted consumer withdrew the application due to personal reasons.

4. Financial Services – Breach of Duty and Contract

Evidence indicates that the assisted consumer sustained loss in investing in London Gold as a result of the breach of duty and contractual obligation by the trader. In view of the circumstances of the case, the Fund considered that there were sufficient merits and significant consumer interest for assistance to be granted for legal action to be taken against the trader.

By the end of the reporting period, legal action would be proceeded with after due execution of the Agreement with the Assisted Consumer.

5. Fitness Services – Unfair Trade Practices

The Fund granted assistance to an assisted consumer who, as evidence indicated, had entered into a membership agreement and a personal training agreement as a result of unfair trade practices and unconscionable conduct of the fitness centre. The fitness centre refused to cancel both agreements under the cooling-off clauses.

By the end of the reporting period, legal assistance would take effect after due execution of the Agreement with the Assisted Consumer.

Cases Carried over From Previous Year

The Fund continued to work on the following cases brought forward from the previous year:

1. Beauty Products and Services – Recovery of Prepayment

The assisted consumer made multiple bulk prepayment purchases of beauty products and treatments from an international beauty brand over the years on the understanding that she could collect or consume those products without time restrictions. With a substantial proportion of the purchases yet to be collected or consumed, she was informed that the beauty brand would cease operation in less than 3 months and was requested to collect and consume all the purchased products and treatments before operation ceased.

During the reporting period, the assisted consumer received the negotiated settlement sum and the matter was settled.

3. 健身服務 - 威嚇性營商手法

受助消費者因受到涉嫌不良營商手法及不合情理行為的影響，與一間健身中心簽訂了一份會員合約。

基金認為個案有充足的理據和涉及重大的消費者利益，因此對受助消費者予以協助，向涉案健身中心採取法律行動。不過，在基金提供協助前，受助消費者以個人理由撤回申請。

4. 金融服務 - 違反責任和合約

證據顯示涉案商戶違反責任及合約，導致受助消費者在投資倫敦金中蒙受損失。鑑於個案有充足的理據和涉及重大的消費者利益，基金協助受助消費者向涉案公司採取法律行動。

報告期完結前，當受助消費者簽署與基金訂立的協議書後，基金便會採取法律行動。

5. 健身服務 - 不良營商手法

證據顯示受助消費者因受到不良營商手法及不合情理行為影響，與一間健身中心簽訂了一份會員合約及一份私人教練合約。涉案健身中心亦拒絕按合約內的冷靜期條款取消兩份合約。因此，基金決定對受助消費者予以協助。

報告期完結前，當受助消費者簽署與基金訂立的協議書後，基金便會正式向受助消費者提供法律協助。

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. 美容產品及服務 — 追討預繳付款

受助消費者在領取或享用美容產品及服務均沒有期限的理解下，數年間多次向涉案國際美容品牌購入大量美容產品及服務，並預繳全數費用。正當大部分產品及服務尚未領取或享用時，涉案美容品牌通知受助消費者將於三個月內停止營運，並要求她在期間領取及享用所有購入的產品及服務。

在本報告期間，經協商後，受助消費者收到和解款項，此案件亦圓滿解決。

2. Columbarium * (Case 1) – Refusal to Allow Interment of Ashes

The assisted consumer purchased a niche from a private columbarium in 2001 for placing the ashes of his mother after her death. On his mother's death in 2017, the columbarium refused to allow interment of her ashes on the ground that the deceased's name printed on the receipt issued by the columbarium was different from that printed on her death certificate and Hong Kong Identity Card. The name set out on the receipt had been written by the columbarium's staff in 2001 without verification of the deceased's identity documents.

During the reporting period, solicitors instructed by the Fund for the assisted consumer continued to monitor the progress of the columbarium's applications under the Private Columbaria Ordinance. Subsequent to the promulgation of the new administrative measures of the Private Columbaria Affairs Office in August 2019, negotiation with the columbarium had resumed.

3. Columbarium * (Case 2) – Refusal to Allow Interment of Ashes

The assisted consumer's mother purchased a niche from a private columbarium in 1996. In 2017, the assisted consumer wanted to inter her mother's ashes into the niche after she passed away. However, the columbarium refused to do so on the ground that the deceased's name printed on the receipt issued by the columbarium was different from the name on her death certificate and Hong Kong Identity Card.

During the reporting period, the Fund instructed solicitors to act for the assisted consumer and to safeguard her interests. An affirmation explaining the discrepancy between the names was prepared and provided to the columbarium. Thereafter, the solicitors were instructed to monitor the progress of the columbarium's applications under the Private Columbaria Ordinance. Subsequent to the promulgation of the new administrative measures of the Private Columbaria Affairs Office in August 2019, negotiation with the columbarium had resumed.

4. Time-sharing Scheme – Aggressive Commercial Practices

Evidence indicated that the assisted consumer was pressured to enter into a vacation club membership agreement by aggressive sales tactics adopted by the trader including prolonged and persistent sales pitching and denial of a toilet break.

During the reporting period, the Fund instructed solicitors to act for the assisted consumer. Legal action was commenced against the trader and is in progress.

5. Fitness Services – Aggressive Commercial Practices

Evidence indicated that the assisted consumer, being a person suffering from autism, entered into two membership agreements and one personal trainer's agreement as a result of the unfair trade practices and unconscionable conduct of the fitness centre.

2. 骨灰龕場 * (個案一) — 拒絕安放骨灰

受助消費者於 2001 年向涉案私營骨灰龕場購買龕位，待其母去世後用作安放骨灰。其母於 2017 年去世，涉案龕場以收據上其母的姓名與列印在死亡證及香港身份證上的姓名不符為由，拒絕讓受助消費者安放其母的骨灰。當年，收據上的姓名是由涉案龕場職員在無核對其母證明文件的情況下填寫。

在本報告期間，基金委託代表受助消費者的律師一直留意涉案龕場按〈私營骨灰安置所條例〉作出的申請的進展。私營骨灰安置所事務辦事處在 2019 年 8 月實施新的行政措施後，律師與涉案龕場已重新展開談判。

3. 骨灰龕場 * (個案二) — 拒絕安放骨灰

受助消費者的母親於 1996 年向涉案私營骨灰龕場購買龕位，當其母於 2017 年去世後，受助消費者意圖將骨灰安放上位，但涉案龕場基於收據上其母姓名與死亡證及香港身份證上姓名不相符，拒絕受助消費者安放其母的骨灰。

本報告期間，基金已委託律師代表受助消費者以保障其權益，以及為受助消費者準備一份用以解釋姓名上的差異的誓章，並給予涉案龕場。其後，基金指示律師留意涉案龕場按〈私營骨灰安置所條例〉作出的申請的進展。私營骨灰安置所事務辦事處在 2019 年 8 月實施新的行政措施後，律師與涉案龕場已重新展開談判。

4. 共享時光服務 - 威嚇性營商手法

證據顯示受助消費者受到涉案公司以威嚇性銷售手法，包括持續不斷的推銷及拒絕受助消費者到洗手間如廁，逼使他簽署時光共享會籍合約。

本報告期間，基金已委託律師代表受助消費者，並正向涉案公司採取法律行動。

5. 健身服務 - 威嚇性營商手法

受助消費者是一名自閉症患者，有證據顯示因其受到健身中心的不良營商手法及不合情理行為影響下，與該健身中心簽訂了兩份會員合約及一份私人教練合約。

* Columbarium cases 1, 2 and 3 involved the same trader 骨灰龕場個案一、二、三涉及同一商戶

During the reporting period, the re-assessment of the assisted consumer's medical conditions was conducted by a senior psychiatrist at a public hospital and an updated medical report was received. Relying on the said medical report, the solicitors sent a letter before action with a subsequent reminder to the trader but the latter failed to respond. Owing to the fact that the issues involved were highly complicated, Counsel was instructed to prepare the Statement of the Claim for the case.

Statistics

Since its establishment and up until the year under review, the Fund has received a total of 1,372 applications and has granted assistance to 712 applications².

Finance

The Fund's income is derived from:

- (a) investing the capital sum in fixed deposits;
- (b) charging applicants a fee of \$100 each for cases within the jurisdiction of the Small Claims Tribunal and \$1,000 each for other court cases;
- (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 2020, the Fund had a balance of approximately HK\$15 million³.

Acknowledgements

During the year under review, Mr Antonio KWONG Cho-shing, MH succeeded Mr Samuel CHAN Ka-yan, JP to be the Vice-Chairman of the Board of Administrators. Besides, Ms Anita KWOK Ying-ying joined as a new Member of the Management Committee.

The Fund wishes to express its heartfelt thanks for the staunch support and invaluable contributions of Mr Samuel CHAN Ka-yan, JP. It also welcomes Ms Anita KWOK Ying-ying joining the Fund as a Member.

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. The Council is also grateful to the Government for the continuous support to the Fund.

本報告期間，公立醫院高級精神科醫生為受助消費者就其醫療狀況進行重新評估，並發出更新醫療報告。依據上述醫療報告，律師向涉案健身中心發出訴訟前通知書，隨後致函催促回應，但涉案健身中心仍未作出回覆。因個案涉及複雜事項問題，基金決定委託大律師為本案擬備申索陳述書。

統計

由成立至今，基金共接獲 1,372 宗申請，其中 712 宗申請獲基金協助¹。

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 2020 年 3 月 31 日止，基金結餘約港幣 1,500 萬元²。

鳴謝

年內，鄭祖盛律師，榮譽勳章接任陳家殷大律師，太平紳士成為基金的執行委員會副主席；而郭瑛瑛律師則加入管理委員會成為新委員。

衷心感謝陳家殷大律師一直對基金的支持和貢獻，並歡迎郭瑛瑛律師加入基金成為新委員。

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不斷對基金的支持。

² See Annex B for the statistics of applications for the Fund. 基金申請個案統計見附錄乙。

³ See Annex C for the Fund's Auditors' Report and Financial Statements for the period under review. 基金本年度的核數師報告及財政報告見附錄丙。

CONSUMER LEGAL ACTION FUND BOARD OF ADMINISTRATORS

消費者訴訟基金執行委員會

Chairman 主席

Mr Paul LAM Ting-kwok, SC 林定國資深大律師

Vice Chairman 副主席

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士 (up to 至 2019.10.06)

Mr Antonio KWONG Cho-shing, MH 鄭祖盛律師，榮譽勳章 (since 2019.11.27 起)

Members 委員

Mr Matthew LAM Kin-hong, MH 林建康先生，榮譽勳章

Dr LUI Wing-cheong 雷永昌醫生

Ms Gilly WONG Fung-han 黃鳳嫻女士

CONSUMER LEGAL ACTION FUND MANAGEMENT COMMITTEE

消費者訴訟基金管理委員會

Chairman 主席

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

Vice Chairman 副主席

Dr LO Pui-yin 羅沛然大律師

Members 委員

Ms Rebecca CHAN Ching-chu 陳清珠女士

Dr Catherine CHONG Shiu-yin 莊紹賢醫生

Mr Alex FAN Hoi-kit 范凱傑大律師

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

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

Ms Anita KWOK Ying-ying 郭瑛瑛律師 (since 2019.04.01 起)

Mr Edmond LAM King-fung 林勁豐律師

Mr Kevin LAM Sze-cay 林詩棋先生

Ms Queenie Fiona LAU 劉恩沛大律師

Ms Gilly WONG Fung-han 黃鳳嫻女士

APPLICATIONS FOR CONSUMER LEGAL ACTION FUND

消費者訴訟基金申請個案統計

Since 30 Nov 1994 up to 31 Mar 2020 由1994年11月30日至2020年3月31日
Applications received 基金接獲申請的數目 1,372

Problem solved during application 在申請期間問題已獲解決	180
Under consideration 仍在考慮中	3
Assistance granted 獲基金批予協助之申請	712

Status of cases where assistance was granted¹ 獲基金批予協助之申請個案的狀況¹:

Compensation recovered 獲得賠償	
• out-of-court settlement 庭外和解	196
• judgment obtained 經勝訴獲取	20
Cases not pursued further 未再跟進	
• no recovery prospect 因無賠償可能	465
• application withdrawn 因申請撤回	9
• terminated by the Fund 被基金終止	15
In process 在處理中	7

Assistance declined 不接納申請	463
Other actions ² 其他方法 ²	14

1 Some cases were carried over from previous year 部分個案為繼續跟進上年度未完成的個案

2 Cases include but are not limited to those being referred to Council for policy consideration, conciliation, monitoring and/or the Legal Aid Department 個案包括但不限於轉交予消委會作政策處理、斡旋、觀察及 / 或法律援助署

STATISTICS FOR ASSISTED CASES AND APPLICATIONS OF CONSUMER LEGAL ACTION FUND IN 2019/20

於二〇一九/二〇年度消費者訴訟基金受助個案及申請的統計

2018/2019	Brought forward cases 會繼續跟進的個案	
	Assisted cases 受助個案	5
	Other applications to be handled 其他有待處理的申請	6
		11
2019/2020	New applications (assistance granted = 5) 基金接獲的新申請 (獲基金批予協助的申請 = 5)	11
	Assisted cases cleared during the year 期內已完結的受助個案	(3)
	Problem solved 問題已獲解決	(2)
	Assistance declined 基金不接納的申請	(7)
		10
2020/2021	Carried forward cases 會繼續跟進的個案	
	Applications 申請	3
	Assisted cases 受助個案	7
		10

Independent Auditor's Report 獨立核數師報告書

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

致消費者訴訟基金受託人

(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

Opinion

We have audited the financial statements of Consumer Legal Action Fund (the "Fund") set out on pages 139 to 153, which comprise the statement of financial position as at 31 March 2020, and the income and expenditure statement, statement of changes in capital and reserves and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements give a true and fair view of the state of the Fund's affair as at 31 March 2020, 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 ("HKSAs") issued by the HKICPA. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Fund in accordance with the HKICPA's Code of Ethics for Professional Accountants (the "Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The Board of Administrators of the Fund is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

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

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

意見

本核數師（以下簡稱「我們」）已完成審核消費者訴訟基金（「基金」）列載於第139頁至第153頁的財務報表，包括於二零二零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、資本及儲備變動表和現金流量表，以及財務報表附註（包括主要會計政策概要）。

我們認為，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二零二零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。

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)

Responsibilities of Board of Administrators for the Financial Statements

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

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

The Board of Administrators is responsible for overseeing the Fund's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control;

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)

執行委員會就財務報表須承擔的責任

執行委員會須遵照香港會計師公會頒布的《香港財務報告準則》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。

在編製財務報表時，執行委員會負責評估基金持續經營的能力，並在適用情況下披露與持續經營有關的事項，以及使用持續經營為會計基礎，除非執行委員會有意將基金清盤或停止經營，或別無其他實際的替代方案。

執行委員會負責監督基金的財務報告流程。

核數師就審核財務報表承擔之責任

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，僅向基金發出納入我們意見的核數師報告，除此之外，本報告並無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何法律責任。合理保證屬高度保證，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被發現。錯誤陳述可由欺詐或錯誤引起，如果合理預期它們單獨或匯總起來可能影響財務報表使用者依賴此等財務報表所作出的經濟決定，則有關的錯誤陳述可被視作重大。

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

- 識別及評估財務報表由於欺詐或錯誤而導致之重大錯誤陳述風險，設計及執行審核程序以應對該等風險，以及獲取充分及適當審核憑證為我們的意見提供基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、虛假陳述或僭越內部控制，故因未能發現欺詐而導致之重大錯誤陳述風險高於因未能發現錯誤而導致之重大錯誤陳述風險；
- 瞭解有關審核之內部控制，以設計在各類情況下適當之審核程序，但並非旨在對基金內部控制之成效發表意見；

Independent Auditor's Report 獨立核數師報告書

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND - continued
(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

Auditor's Responsibilities for the Audit of the Financial Statements - continued

- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Administrators;
- conclude on the appropriateness of the Board of Administrators' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Fund's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Fund to cease to continue as a going concern; and
- evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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
31 July 2020

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 - 續

- 評估執行委員會所採用會計政策之恰當性及作出會計估計及相關披露之合理性；
- 總結執行委員會採用持續經營會計基礎是否恰當，並根據已獲得的審核憑證，總結是否存在重大不明朗因素涉及可能令基金之持續經營能力嚴重成疑之事件或情況。倘我們得出結論認為存在重大不明朗因素，我們須於核數師報告中提請使用者注意財務報表內之相關披露，或倘相關披露不足，則修訂我們的意見。我們的結論以截至核數師報告日期所獲得的審核憑證為基礎。然而，未來事件或情況可能導致基金不再持續經營；及
- 評估財務報表（包括披露）之整體列報方式、結構和內容，以及財務報表是否中肯反映相關交易和事項。

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
二零二零年七月三十一日

Income and Expenditure Statement 收支結算表

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

		NOTE 附註	2020 二零二零年 HK\$ 港元	2019 二零一九年 HK\$ 港元
Income	收入			
Bank interest income	銀行利息收入		336,846	266,847
Application fee from assisted consumers	受助消費者申請費		8,300	10,800
Sundry income	雜項收入		199,271	311,345
			<u>544,417</u>	<u>588,992</u>
Less:	減：			
Expenditure	支出			
Auditor's remuneration	核數師酬金		16,800	16,000
Administrative service expenses	行政服務支出	6	643,226	1,181,698
Bank charges	銀行費用		4,220	4,240
Legal fees for assisted consumers	受助消費者律師費		190,010	638,556
Sundry expenses	雜項支出		5,495	53,344
			<u>859,751</u>	<u>1,893,838</u>
Deficit for the year	本年度虧損		<u>(315,334)</u>	<u>(1,304,846)</u>

Statement of Financial Position 財務狀況表

AT 31 MARCH 2020 於二零二零年三月三十一日

		NOTES 附註	2020 二零二零年 HK\$ 港元	2019 二零一九年 HK\$ 港元
Current assets	流動資產			
Interest receivables	應收利息		110,782	57,010
Bank balances	銀行結餘	4	16,281,896	17,744,001
			<u>16,392,678</u>	<u>17,801,011</u>
Current liabilities	流動負債			
Account payables and accrued expenses	應付賬款及應計費用		166,547	721,074
Amount due to the Trustee	應付受託人款項	5	643,226	1,181,698
			<u>809,773</u>	<u>1,902,772</u>
Net current assets	流動資產淨值		<u>15,582,905</u>	<u>15,898,239</u>
Capital and reserves	資本及儲備			
Capital	資本		30,000,000	30,000,000
General fund	一般基金		(14,417,095)	(14,101,761)
			<u>15,582,905</u>	<u>15,898,239</u>

The financial statements on pages 139 to 153 were approved and authorised for issue by the Board of Administrators on 31 July 2020 and are signed on its behalf by:

載於第 139 頁至第 153 頁的財務報表已於二零二零年七月三十一日獲執行委員會批准並授權發布，並由下列代表簽署：

Mr. Paul Lam Ting-kwok, SC
林定國資深大律師
ADMINISTRATOR
執行委員

Ms. Gilly Wong Fung-han
黃鳳嫻女士
ADMINISTRATOR
執行委員

Statement of Changes in Capital and Reserves 資本及儲備變動表
 FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

		Capital <u>資本</u> HK\$ 港元	General fund <u>一般基金</u> HK\$ 港元	Total <u>合計</u> HK\$ 港元
At 1 April 2018	於二零一八年四月一日	20,000,000	(12,796,915)	7,203,085
Injection of capital	注資	10,000,000	-	10,000,000
Deficit for the year	本年度虧損	-	(1,304,846)	(1,304,846)
At 31 March 2019	於二零一九年三月三十一日	30,000,000	(14,101,761)	15,898,239
Deficit for the year	本年度虧損	-	(315,334)	(315,334)
At 31 March 2020	於二零二零年三月三十一日	<u>30,000,000</u>	<u>(14,417,095)</u>	<u>15,582,905</u>

Statement of Cash Flows 現金流量表

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

		2020 <u>二零二零年</u> HK\$ 港元	2019 <u>二零一九年</u> HK\$ 港元
Operating activities	營運活動		
Deficit for the year	本年度虧損	(315,334)	(1,304,846)
Adjustment for:	就下列項目作出調整：		
Bank interest income	銀行利息收入	(336,846)	(266,847)
Operating cash flows before movements in working capital	營運資金變動前之經營現金流量	(652,180)	(1,571,693)
Decrease in amount due to the Trustee	應付受託人款項之減少	(538,472)	(211,302)
Decrease in account payables and accrued expenses	應付賬款及應計費用之減少	(554,527)	(32,609)
Net cash used in operating activities	用於營運活動之現金淨額	<u>(1,745,179)</u>	<u>(1,815,604)</u>
Investing activities	投資活動		
Interest received	已收利息	283,074	250,566
Placement in time deposits with original maturity over three months	存放原定到期日逾三個月之定期存款	(15,244,881)	(33,035,961)
Withdrawal of time deposits with original maturity over three months	提取原定到期日逾三個月之定期存款	11,972,419	25,488,289
Net cash used in investing activities	用於投資活動之現金淨額	<u>(2,989,388)</u>	<u>(7,297,106)</u>
Financing activity	融資活動		
Capital Injection	注資	-	10,000,000
Net (decrease) increase in cash and cash equivalents	現金及現金等值項目淨額之 (減少) 增加	<u>(4,734,567)</u>	887,290
Cash and cash equivalents at beginning of the year	於本年初之現金及現金等值項目	<u>6,036,463</u>	<u>5,149,173</u>
Cash and cash equivalents at end of the year	於本年底之現金及現金等值項目	<u>1,301,896</u>	<u>6,036,463</u>
Total bank balances represented by:	銀行結餘總額折合為：		
Time deposits with original maturity over three months	原定到期日逾三個月之定期存款	14,980,000	11,707,538
Cash and cash equivalents	現金及現金等值項目	1,301,896	6,036,463
		<u>16,281,896</u>	<u>17,744,001</u>

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

1. OBJECTIVES AND OPERATION OF THE FUND

The Consumer Legal Action Fund (the "Fund") was established on 30 November 1994 under a Deed of Trust with the Consumer Council as the trustee (the "Trustee") for the purpose of offering financial assistance to consumers in seeking legal redress, remedies and protection. The Government of the Hong Kong Special Administrative Region (the "HKSAR") has granted a sum of HK\$10 million as initial capital to the Fund. The capital should be repayable to the HKSAR upon termination. Additional capital amounting to HK\$20 million was further injected by the HKSAR to the Fund on 6 September 2010 and 31 May 2018, with HK\$10 million each time, increasing the capital to HK\$30 million.

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

The financial statements are presented in Hong Kong dollars, which is also the functional currency of the Fund.

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

New and amendments to HKFRSs that are mandatorily effective for the current year

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

HKFRS 16	Leases
HK(IFRIC) - Int 23	Uncertainty over Income Tax Treatments
Amendments to HKFRS 9	Prepayment Features with Negative Compensation
Amendments to HKAS 19	Plan Amendment, Curtailment or Settlement
Amendments to HKAS 28	Long-term Interests in Associates and Joint Ventures
Amendments to HKFRSs	Annual Improvements to HKFRSs 2015 - 2017 Cycle

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

1. 基金目標及營運

消費者訴訟基金（「基金」）是根據信託聲明於一九九四年十一月三十日成立，消費者委員會為其受託人（「受託人」），目的是為消費者提供經濟援助，循法律途徑尋求賠償、補償及保障，並由香港特別行政區政府（以下簡稱「香港特區政府」）撥款一千萬港元作為基金的初期資本。此資本在基金終止運作時應歸還香港特區政府。香港特區政府於二零一零年九月六日及二零一八年五月三十一日為基金分別注入每次一千萬港元之額外資本，令總資本增加至三千萬港元。

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

本財務報表以港元列出，港元亦是基金之功能貨幣。

2. 應用新訂及經修訂之《香港財務報告準則》（「《香港財務報告準則》」）

本年度強制生效之新訂及經修訂《香港財務報告準則》

基金已於本年度首次採用下列由香港會計師公會（「香港會計師公會」）頒布的新訂及經修訂之《香港財務報告準則》：

《香港財務報告準則》第 16 號	租賃
香港（國際財務報告詮釋委員會）- 詮釋第 23 號	所得稅處理的不確定性
《香港財務報告準則》第 9 號（修訂本）	具負補償之預付款項特性
《香港會計準則》第 19 號（修訂本）	計劃修訂、縮減或結算
《香港會計準則》第 28 號（修訂本）	於聯營公司及合營公司之長期權益
《香港財務報告準則》修訂本	《香港財務報告準則》二零一五年至二零一七年週期之年度改進

本年度採用的新訂及經修訂之《香港財務報告準則》對基金於本年度及先前年度的財務狀況與表現及／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 2020 截至二零二零年三月三十一日止年度

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

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

New and amendments to HKFRSs in issue but not yet effective

已頒布但尚未生效的新訂及經修訂《香港財務報告準則》

The Fund has not early applied the following new and amendments to HKFRSs that have been issued but are not yet effective:

基金並未提前採用下列已頒布但尚未生效的新訂及經修訂《香港財務報告準則》：

HKFRS 17	Insurance Contracts ¹	《香港財務報告準則》第 17 號	保險合約 ¹
Amendment to HKFRS 16	Covid-19-Related Rent Concessions ⁶	《香港財務報告準則》第 16 號 (修訂本)	關於 2019 新型冠狀病毒疫情的租金減免 ⁶
Amendments to HKFRS 3	Definition of a Business ²	《香港財務報告準則》第 3 號 (修訂本)	業務的定義 ²
Amendments to HKFRS 3	Reference to the Conceptual Framework ⁵	《香港財務報告準則》第 3 號 (修訂本)	參考概念框架 ⁵
Amendments to HKFRS 10 and HKAS 28	Sale or Contribution of Assets between an Investor and its Associate or Joint Venture ³	《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 ³
Amendments to HKAS 1 and HKAS 8	Definition of Material ⁴	《香港會計準則》第 1 號及《香港會計準則》第 8 號 (修訂本)	重大的定義 ⁴
Amendments to HKAS 16	Property, Plant and Equipment - Proceeds before Intended Use ⁵	《香港會計準則》第 16 號 (修訂本)	物業、機器及設備 - 擬定用途之前的所得款項 ⁵
Amendments to HKAS 37	Onerous Contracts - Cost of Fulfilling a Contract ⁵	《香港會計準則》第 37 號 (修訂本)	虧損合約 - 合約履約成本 ⁵
Amendments to HKFRS 9, HKAS 39 and HKFRS 7	Interest Rate Benchmark Reform ⁴	《香港財務報告準則》第 9 號、《香港會計準則》第 39 號及《香港財務報告準則》第 7 號 (修訂本)	利率基準改革 ⁴
Amendments to HKFRSs	Annual Improvements to HKFRSs 2018 - 2020 ⁵	《香港財務報告準則》修訂本	《香港財務報告準則》二零一八年至二零二零年之年度改進 ⁵

¹ Effective for annual periods beginning on or after 1 January 2021.

¹ 於二零二一年一月一日或其後開始之年度期間生效。

² Effective for business combinations and asset acquisitions for which the acquisition date is on or after the beginning of the first annual period beginning on or after 1 January 2020.

² 對收購日期為二零二零年一月一日或之後開始的首個年度期間開始當日或之後的業務合併及資產收購生效。

³ Effective for annual periods beginning on or after a date to be determined.

³ 於尚待釐定日期或之後開始的年度期間生效。

⁴ Effective for annual periods beginning on or after 1 January 2020.

⁴ 於二零二零年一月一日或其後開始之年度期間生效。

⁵ Effective for annual periods beginning on or after 1 January 2022.

⁵ 於二零二二年一月一日或其後開始之年度期間生效。

⁶ Effective for annual periods beginning on or after 1 June 2020.

⁶ 於二零二零年六月一日或其後開始之年度期間生效。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零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 - continued

In addition to the above new and amendments to HKFRSs, a revised Conceptual Framework for Financial Reporting was issued in 2018. Its consequential amendments, *the Amendments to References to the Conceptual Framework in HKFRS Standards*, will be effective for annual periods beginning on or after 1 January 2020.

The Board of Administrators anticipate that the application of all new and amendments to HKFRSs will have no material impact on the financial statements in the foreseeable future.

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 are set out as follows:

Cost of financial assistance

All costs connected with the provision of financial assistance rendered to consumers are recorded on an accrual basis and charged against income and expenditure account in the period incurred. Any costs recoverable from assisted consumers are recorded as income upon receipt.

Capital contribution

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

Financial instruments

Financial assets and financial liabilities are recognised when the Fund becomes a party to the contractual provisions of the instrument. All regular way purchases or sales of financial assets are recognised and derecognised on a trade date basis. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the time frame established by regulation or convention in the market place.

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

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

已頒布但尚未生效的新訂及經修訂《香港財務報告準則》- 續

除上述新訂及經修訂之《香港財務報告準則》外，一項經修訂財務報告概念框架已於2018年發布。其後續修訂「《香港財務報告準則》中概念框架的修訂」將於二零二零年一月一日或之後開始的年度期間生效。

執行委員會預期應用所有新訂及經修訂之《香港財務報告準則》在可預見的未來將不會對財務狀況產生重大影響。

3. 主要會計政策

本財務報表乃按照香港會計師公會頒布之《香港財務報告準則》編製而成。

財務報表乃按照歷史成本之基準編製。歷史成本一般根據換取服務所給予代價之公平值而釐定。

主要會計政策詳列如下：

財務資助費用

為消費者提供財務資助的所有有關費用按權責發生制記錄，並在該等費用發生期間的收支結算表內扣除。任何從受助消費者收回的費用，在收到付款時以收入入賬確認。

認繳資本

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

金融工具

金融資產及金融負債於基金成為工具合約條文的一方時予以確認。所有定期購買或出售之金融資產均在交易日被確認及註銷。定期購買或出售為須在市場規則或慣例所設定的時間範圍內交付購買的資產或出售金融資產。

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

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

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

Financial assets

Classification and subsequent measurement of financial assets

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

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

Amortised cost and interest income

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

Impairment of financial assets

The Fund recognises a loss allowance for expected credit loss ("ECL") on financial assets which are subject to impairment under HKFRS 9 (including interest receivables and bank balances). The amount of ECL is updated at each reporting date to reflect changes in credit risk since initial recognition.

3. 主要會計政策 - 續

金融工具 - 續

實際利率法是計算金融資產或金融負債之攤銷成本，按有關期限攤分其利息收入及利息開支之方法。實際利率是於初步確認時，按金融資產或金融負債預計可使用期限或較短期限（如適用），將估計的未來現金收入及付款（包括所有組成實際利率、交易成本及其他溢價或折讓的已付或已收的費用及點子）準確貼現至賬面淨值額的利率。

金融資產

金融資產的分類及其後計量

符合下列條件的金融資產隨後按攤銷成本計量：

- 該金融資產以業務模式持有，其目標為收取合約現金流量；及
- 合約條款於特定日期產生的現金流量僅為支付本金和未償還本金的利息。

攤銷成本和利息收入

其後按攤銷成本計量的金融資產，其利息收入是採用實際利率法確認。金融資產（隨後出現信貸減值之金融資產（見下文）除外）之利息收入乃透過對金融資產之賬面總值應用實際利率計算。就隨後出現信貸減值之金融資產而言，利息收入乃透過對金融資產於下個報告期之攤銷成本應用實際利率予以確認。倘已予信貸減值之金融工具之信貸風險減低，有關金融資產不再出現信貸減值，則利息收入乃透過對金融資產於有關資產獲確定不再出現信貸減值後之報告期開始起之賬面總值應用實際利率予以確認。

金融資產減值

基金就根據《香港財務報告準則》第9號須作出減值的金融資產（包括應收利息和銀行結餘）的預期信貸虧損（「預期信貸虧損」）作出撥備確認。預期信貸虧損的金額於每一個報告日期更新，以反映自首次確認後信貸風險的變化。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

Financial assets - continued

Impairment of financial assets - continued

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

The ECL on these assets are assessed individually.

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

(i) Significant increase in credit risk

In assessing whether the credit risk has increased significantly since initial recognition, the Fund compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition. In making this assessment, the Fund considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.

In particular, the following information is taken into account when assessing whether credit risk has increased significantly:

- an actual or expected significant deterioration in the financial instrument's external (if available) or internal credit rating;
- significant deterioration in external market indicators of credit risk, e.g. a significant increase in the credit spread, the credit default swap prices for the debtor;
- existing or forecast adverse changes in business, financial or economic conditions that are expected to cause a significant decrease in the debtor's ability to meet its debt obligations;

3. 主要會計政策 - 續

金融工具 - 續

金融資產 - 續

金融資產減值 - 續

全期預期信貸虧損是指於相關工具的預計使用期內，所有可能發生的違約事件會產生的預期信貸虧損。相反，12個月預期信貸虧損是指於報告日期後12個月內可能發生的違約事件，導致的部分全期預期信貸虧損。評估乃根據基金的歷史信貸虧損經驗進行，並根據債務人特有的因素、一般經濟狀況以及對報告日期當前狀況的評估以及對未來狀況的預測作出調整。

該等資產的預期信貸虧損是被個別地作出評估。

對於所有其他工具，基金計量的虧損撥備等於12個月預期信貸虧損，除非自首次確認後信貸風險顯著上升，則基金會以全期預期信貸虧損作出確認。評估是否確認全期預期信貸虧損是根據自首次確認以後發生違約的可能性或風險有否顯著上升。

(一) 信貸風險顯著上升

評估信貸風險自首次確認以來有否顯著上升時，基金會就金融工具於報告日期發生違約的風險與金融工具於首次確認日期發生違約的風險作出比較。作出本評估時，基金會考慮合理及有理據的定量及定性資料，包括過往經驗及以合理成本或努力可獲取的前瞻性資料。

具體而言，評估信貸風險是否顯著上升時會考慮以下資料：

- 金融工具的外部（如有）或內部信貸評級的實際或預期的顯著惡化；
- 信貸風險的外部市場指標顯著惡化，例如債務人的信貸息差、信貸違約掉期價格顯著上升；
- 商業、財務或經濟情況於目前或預期有不利變動，預計將導致債務人償還債項的能力顯著下降；

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continuedFinancial instruments - continued**Financial assets** - continued*Impairment of financial assets* - continued

(i) Significant increase in credit risk - continued

- an actual or expected significant deterioration in the operating results of the debtor;
- an actual or expected significant adverse change in the regulatory, economic, or technological environment of the debtor that results in a significant decrease in the debtor's ability to meet its debt obligations.

Irrespective of the outcome of the above assessment, the Fund presumes that the credit risk has increased significantly since initial recognition when contractual payments are more than 30 days past due, unless the Fund has reasonable and supportable information that demonstrates otherwise.

The Fund regularly monitors the effectiveness of the criteria used to identify whether there has been a significant increase in credit risk and revises them as appropriate to ensure that the criteria are capable of identifying significant increase in credit risk before the amount becomes past due.

(ii) Definition of default

The Fund considers an event of default occurs when information developed internally or obtained from external sources indicates that the debtor is unlikely to pay its creditors, including the Fund, in full (without taking into account any collaterals held by the Fund).

Irrespective of the above, the Fund considers that default has occurred when a financial asset is more than 60 days past due unless the Fund has reasonable and supportable information to demonstrate that a more lagging default criterion is more appropriate.

3. 主要會計政策 - 續金融工具 - 續**金融資產** - 續*金融資產減值* - 續

(一) 信貸風險顯著上升 - 續

- 債務人經營業績出現實際或預期的顯著惡化；
- 債務人的監管、經濟或技術環境出現實際或預期的重大不利變動，導致債務人償還債項的能力顯著下降。

不論上述評估結果如何，基金均假設當合約付款已逾期超過 30 日，則其信貸風險比較初步確認時已有顯著上升，除非基金有合理及具支持性的資料證明其他情況。

基金定期監督用於識別信貸風險是否顯著上升的準則的果效，並在適當的情況下作出修訂，以確保使用相關準則可在款項逾期之前識別其信貸風險已顯著上升。

(二) 違約的定義

基金認為當內部編製或從外界所取得的資料顯示，債務人不大可能向其債權人，包括基金作出悉數還款（未計及基金持有的任何抵押品），即構成違約事件。

不論上述情況如何，基金會把逾期超過 60 天的金融資產列作違約，除非基金有合理且具支持性的資料證明及後的違約準則更為合適。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

Financial assets - continued

Impairment of financial assets - continued

(iii) Credit-impaired financial assets

A financial asset is credit-impaired when one or more events of default that have a detrimental impact on the estimated future cash flows of that financial asset have occurred. Evidence that a financial asset is credit-impaired includes observable data about the following events:

- (a) significant financial difficulty of the issuer or the borrower;
- (b) a breach of contract, such as a default or past due event;
- (c) the lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession(s) that the lender(s) would not otherwise consider; or
- (d) it is becoming probable that the borrower will enter bankruptcy or other financial reorganisation.

(iv) Write-off policy

The Fund writes off a financial asset when there is information indicating that the counterparty is in severe financial difficulty and there is no realistic prospect of recovery, for example, when the counterparty has been placed under liquidation or has entered into bankruptcy proceedings, or when the amounts are over one year past due, whichever occurs sooner. Financial assets written off may still be subject to enforcement activities under the Fund's recovery procedures, taking into account legal advice where appropriate. A write-off constitutes a derecognition event. Any subsequent recoveries are recognised in income and expenditure statement.

(v) Measurement and recognition of ECL

The measurement of ECL is a function of the probability of default, loss given default (i.e. the magnitude of the loss if there is a default) and the exposure at default. The assessment of the probability of default and loss given default is based on historical data adjusted by forward-looking information. Estimation of ECL reflects an unbiased and probability-weighted amount that is determined with the respective risks of default occurring as the weights.

3. 主要會計政策 - 續

金融工具 - 續

金融資產 - 續

金融資產減值 - 續

(三) 發生信貸減值的金融資產

若發生一項或多項對該金融資產的估計未來現金流量造成不利影響的違約事件，則該金融資產會被作出信貸減值。金融資產出現信貸減值的證據包括下列事件的可觀察資料：

- (甲) 發行人或借款人出現重大財務困難；
- (乙) 違反合約，例如拖欠或逾期還款事件等；
- (丙) 由於與借方財務困難相關之經濟或合約原因，借方之貸方已向借方作出貸方在其他情況下概不考慮之讓步方案；或
- (丁) 借方可能進行破產程序或進行其他財務重組。

(四) 撇銷政策

當有資料顯示交易對手有嚴重財政困難及該金融資產沒有切實可行的預期可以收回，例如，當交易對手被清盤或已進入破產程序時，或當金額逾期一年以上時（以較早者為準），基金會將該金融資產撇銷。金融資產的撇銷仍會受基金收回程序，並考慮法律建議（如適用）之影響。撇銷構成終止確認事項，其後任何的收回均於收支結算表中確認。

(五) 預期信貸虧損的計量及確認

預期信貸虧損的計量為違約概率、違約損失（即違約時的損失程度）及違約風險承擔的函數。評估違約概率及違約損失基於過往數據，並按前瞻性資料調整。預期信貸虧損的估計值反映無偏頗及概率加權金額，並根據發生相關違約風險的加權數值而釐定。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continuedFinancial instruments - continued**Financial assets** - continued*Impairment of financial assets* - continued**(v) Measurement and recognition of ECL - continued**

Generally, the ECL is the difference between all contractual cash flows that are due to the Fund in accordance with the contract and the cash flows that the Fund expects to receive, discounted at the effective interest rate determined at initial recognition.

Where ECL is measured on a collective basis or cater for cases where evidence at the individual instrument level may not yet be available, the financial instruments are grouped on the collective basis:

- Nature of financial instruments (mainly interest receivables and bank balances and cash are each assessed separately);
- Past-due status;
- Nature, size and industry of debtors; and
- External credit ratings where available.

Interest income is calculated based on the gross carrying amount of the financial asset unless the financial asset is credit impaired, in which case interest income is calculated based on amortised cost of the financial asset.

The Fund recognises an impairment gain or loss in income and expenditure statement for all financial instruments by adjusting their carrying amount, with the exception of accounts receivables, where the corresponding adjustment is recognised through a loss allowance account.

Classification and subsequent measurement of financial assets

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

3. 主要會計政策 - 續金融工具 - 續**金融資產** - 續*金融資產減值* - 續**(五) 預期信貸虧損的計量及確認 - 續**

一般而言，預期信貸虧損為根據合約應付基金的所有合約現金流量與基金預計收取的現金流量（以按初步確認時釐定的實際利率折現）之間的差額，按首次確認時釐定的實際利率貼現。

若預期信貸虧損按共同基準計量或當個別工具層面的證據尚無法獲得的情況下，該金融工具則按共同基準分組：

- 金融工具的性质（主要以應收利息及銀行結餘和現金作出單獨評估）；
- 逾期狀況；
- 債務人的性质、規模和行業；及
- 外部信貸評級（若可取得）。

利息收入按金融資產賬面總值計算，除非金融資產出現信貸減值，在此情況下，利息收入按金融資產攤銷成本計算。

基金透過調整所有金融工具的賬面值於收支結算表中確認減值收益或虧損，惟應收賬款虧損則透過撥備賬確認作出相應調整。

金融資產的分類及其後計量

金融資產被分類為按攤銷成本計量的金融資產。此分類是按金融資產的性质及目的，在首次確認時決定。所有定期購買或出售之金融資產均在交易日被確認及終止確認。定期購買或出售為須在市場規則或慣例所設定的時間範圍內交付購買或出售的金融資產。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

Financial liabilities and equity instrument

Debt and equity instruments issued by the Fund are classified as either financial liabilities or as equity in accordance with the substance of the contractual arrangements and the definitions of a financial liability and an equity instrument.

Financial liabilities at amortised cost

Financial liabilities including account payables and accrued expenses and amount due to the Trustee are subsequently measured at amortised cost, using the effective interest method.

Derecognition

The Fund derecognises a financial asset only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity.

On derecognition of a financial asset in its entirety, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in income and expenditure statement.

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

4. BANK BALANCES

Bank balances comprise cash and short-term deposits with an original maturity of three months or less and time deposits of HK\$14,980,000 (2019: HK\$11,707,538) with an original maturity over three months. Bank Balances and time deposits carry interest at market rates which ranged from 1.56% to 2.5% (2019: 1.7% to 2.5%) per annum.

5. AMOUNT DUE TO THE TRUSTEE

The amount represents administrative service expenses payable to the Trustee, details of which are set out in note 6. The amount is unsecured, interest-free and repayable on demand.

3. 主要會計政策 - 續

金融工具 - 續

金融負債及股本工具

基金發行的債務和股本工具是根據合約安排的性質及金融負債和股本工具之定義分類為金融負債或股本。

以攤銷成本計量的金融負債

金融負債包括應付賬款及應計費用和應付受託人款項，採用實際利率法以攤銷成本計算。

註銷

只有當基金從資產獲得現金流的合約權利屆滿，或金融資產及其擁有權的幾乎全部風險及回報被轉讓予另一方時，該金融資產才會被註銷。

當金融資產全部被註銷時，該項資產的賬面值與已收和應收代價總額的差額會在收支結算表中確認。

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

4. 銀行結餘

銀行結餘包括現金及原定到期日為三個月或以內的短期存款，以及原定到期日超過三個月之定期存款 14,980,000 港元（二零一九年：11,707,538 港元）。銀行結餘及定期存款的利息根據每年 1.56% 至 2.5% 之間（二零一九年：1.7% 至 2.5%）的市場利率計算。

5. 應付受託人款項

該金額為應付受託人的行政服務支出，詳情載於附註 6。此金額為無抵押、免息及按需償還。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

6. RELATED PARTY TRANSACTIONS

During the year, the Fund incurred administrative service expenses amounted to HK\$643,226 (2019: HK\$1,181,698) 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 Trustee and the Board of Administrators of the Fund.

7. CAPITAL RISK MANAGEMENT

The capital structure of the Fund consists of capital from the HKSAR.

The HKSAR has granted a sum of HK\$10 million as additional capital to the Fund during the year ended 31 March 2019. The Board of Administrators of the Fund manages the Fund's capital to ensure that the Fund will be able to continue as a going concern. The overall strategy of capital management remains unchanged from prior year.

8. FINANCIAL INSTRUMENTS

a. Categories of financial instruments

Financial assets

Amortised cost

金融資產

攤銷成本

Financial liabilities

Financial liabilities at amortised cost

金融負債

以攤銷成本計量的金融負債

b. Financial risk management objectives and policies

The Fund's major financial instruments include interest receivables and bank balances and cash, account payables and accrued expenses and amount due to the Trustee. Details of these financial instruments are disclosed in respective notes. The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The Board of Administrators of the Fund manage and monitor these exposures to ensure appropriate measures are implemented on a timely and effective manner.

Credit risk and impairment assessment

As at 31 March 2020 and 2019, the Fund's maximum exposure to credit risk which will cause a financial loss to the Fund due to failure to discharge an obligation by the counterparties arises from the carrying amount of the respective recognised financial assets as stated in the statement of financial position.

6. 關聯方交易

年內，基金就獲提供的行政服務和辦公室支援（包括薪金支出及相關的日常開支）須支付行政服務支出 643,226 港元（二零一九年：1,181,698 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，並經受託人與基金執行委員會批核。

7. 資本風險管理

基金的資本由香港特區政府注入的資本組成。

於截至二零一九年三月三十一日止年度，香港特區政府再次撥款一千萬港元作為基金資本。基金執行委員會對基金資本進行管理，以確保基金能夠持續經營。資本管理之整體策略與去年相同。

8. 金融工具

甲. 金融工具類別

	2020 二零二零年 HK\$ 港元	2019 二零一九年 HK\$ 港元
	16,392,678	17,801,011
	809,773	1,902,772

乙. 金融風險管理目標及政策

基金的主要金融工具包括應收利息及銀行結餘和現金、應付賬款及應計費用以及應付受託人款項。該等金融工具的詳情已於相應附註中予以披露。與該等金融工具相關的風險及如何緩解該等風險的政策載於下文。基金的執行委員會管理並監督該等風險，以確保及時及有效地採取適當措施。

信貸風險及減值評估

於二零二零年及二零一九年三月三十一日，基金的最大信貸風險（由於交易對手未能清償債務將對基金造成財務損失）源自於財務狀況表呈列的相應已確認金融資產的賬面值。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

8. FINANCIAL INSTRUMENTS

b. Financial risk management objectives and policies - continued

Credit risk and impairment assessment - continued

In order to minimise the credit risk, the Board of Administrators of the Fund reviews the recoverable amount of each individual receivable item at the end of the reporting period to ensure that adequate impairment losses are made for irrecoverable amounts. In addition, the Fund performs impairment assessment under ECL model upon application of HKFRS 9 on receivable balances individually. In this regard, the Board of Administrators of the Fund consider that the Fund's credit risk is significantly reduced.

The credit risk on interest receivables and bank balances are limited because the counterparties are banks with high credit ratings assigned by international credit-rating agencies.

Market risk

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 measurements of financial instruments

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.

8. 金融工具

乙. 金融風險管理目標及政策 - 續

信貸風險及減值評估 - 續

為了盡量降低信貸風險，基金的執行委員會於報告期末檢視各項應收項目的可回收金額，以確保為不可回收的金額作出足夠的減值虧損。此外，基金在應用《香港財務報告準則》第9號後依據預期信貸虧損模式對個別應收結餘進行減值評估。就此而言，基金執行委員會認為基金的信貸風險大大降低。

由於交易對手為獲國際信貸評級機構授予較高信貸評級的銀行，因此應收利息和銀行結餘的信貸風險有限。

市場風險

利率風險

由於基金並無任何付息金融資產或存放在金融機構的現金之外的金融負債，因此基金並無重大利率風險。

流動性風險

執行委員會會密切監察其現金流量狀況，故基金承受的流動資金風險已降至最低。

基金的金融負債未貼現現金流量以無息金融負債顯示，而最早付款日期為三個月或以內。

丙. 金融工具之公平值計量

金融資產及金融負債之公平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。

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

Consumer Council Services Centre (Tsim Sha Tsui)
3 Ashley Road, Tsim Sha Tsui

消費者委員會服務中心 (尖沙咀)

尖沙咀亞士厘道3號

New Territories 新界區

Sha Tin Consumer Advice Centre
Room 442, 4/F, Shatin Government Offices
1 Sheung Wo Che Road, Sha Tin

沙田諮詢中心

沙田上禾輦路1號

沙田政府合署4樓442室

Tsuen Wan Consumer Advice Centre

Room 105, 1/F,
Princess Alexandra Community Centre
60 Tai Ho Road, Tsuen Wan

荃灣諮詢中心

荃灣大河道60號

雅麗珊社區服務中心1樓105室

Consumer Council 消費者委員會

Tel 電話: 2856 3113 Fax 傳真: 2856 3611

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

E-mail 電郵: cc@consumer.org.hk

22/F, K. Wah Centre, 191 Java Road, North Point, Hong Kong

香港北角渣華道191號嘉華國際中心22樓

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