

# 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。



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