

智能互動
智慧消費
日急消費

Smart Interaction
Wise Consumption

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智慧消費

Smart Interaction
Wise Consumption

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Information Reach 訊息傳播



CHOICE Circulation
《選擇》流通量



Annual Sales of Print Version
全年印刷版銷售量

190,497 Copies 冊



Sales of eCHOICE
網上版《選擇》銷售量

4,724

Single Issues 單期

11,743

Single Articles 單篇文章

3,488

Monthly Average Subscribers
每月平均訂戶

Digital Platforms 數碼平台



Official Website
官方網站

7.5
Million 百萬
Page Views
網頁瀏覽

65 Shopping Guide Articles
「消費全攻略」文章

62 Infographics
信息圖

58 Videos
影片



Facebook

82,071

Accumulated Followers 累計追蹤人數

527

Facebook Posts
帖文



YouTube

512,878

Views 瀏覽次數

4.2

Million 百萬
Accumulated Views
累計瀏覽次數



30,937

Accumulated Subscribers 累計訂戶



WeChat
微信

11,402

Accumulated Followers 累計追蹤人數

81

WeChat Feeds
帖文

* Figures cover the reporting year unless specified.
除特別說明外，數字涵蓋報告年度。



Online Price Watch 網上價格一覽通

Unique Visitors 獨立訪客

175,334 Mobile
手機瀏覽



100,362 Desktop
電腦瀏覽



2,761 Products Covered
款產品



Oil Price Watch 油價資訊通

3.01 Million
百萬
Page Views 網頁瀏覽

3.24 Million
百萬
App Views 應用程式瀏覽

548 Pump Price and Walk-in Discount Updates
牌價及門市折扣更新次數

23,189 App Downloads
應用程式下載次數

81,655 Accumulated App
Downloads
應用程式累計下載

+40%
Increase
增長



Public Engagement Events 公眾參與活動

Top 10 Consumer News –
Year of the Tiger
虎年十大消費新聞

4,750

Voters 投票人數

22nd Consumer Rights
Reporting Awards
第 22 屆消費權益
新聞報道獎

2,452

Public Voters 公眾投票人數

Hong Kong Book Fair 2022
香港書展 2022

1,202

Total On-site Subscriptions
現場訂閱



School and Community Programmes 學校及社區活動

Participants 參加人次
Satisfaction Rate 滿意度 /
Impact 影響

Primary School Students
小學生

11,387

92.4%*

Secondary and Post-Secondary
School Students
中學生和專上學生

6,726

100%*

Persons with Special Needs
特殊需要的人士

696

98.2%

Senior Citizens
長者

837

98%

* Note: applicable to programmes implemented in 2021/22 school year only
註：只適用於 2021/22 學年舉行之計劃



Mass Media 大眾媒體

66

Press Releases
新聞稿

20+

Press Statements
新聞聲明

4,300+ Counts of Media Coverage
媒體報道篇幅

170

Media Enquiries
媒體查詢

140

Media Interviews
媒體採訪

51

Front Pages
頭版

Protecting Consumer Rights 保障消費者權益



Direct Assistance
直接協助



64% Resolution Rate
調停成功率

124 Referrals from GBA
Online Platform
Cases 宗 大灣區網上平台轉介*

*廣東消費投訴諮詢信息化綜合平台
(粵港澳大灣區消費投訴轉辦平台)

Consumer Legal Action Fund (CLAF) 消費者訴訟基金

30 Assistance Granted
獲基金批予協助之申請

5 Assisted Cases Cleared
期內完結的受助個案



Research, Test & Survey
研究、測試及調查

59 Product Research
產品研究

1,052 Products tested
款測試產品

670 Brands
品牌

17 Service & Market Study
服務及市場研究



12 First-ever Product Tests
首次測試產品

5 Studies Related to Sustainable
Consumption
可持續消費相關研究

5 Studies Related to Trending Services
新興服務相關研究

6 Studies Related to Emerging Financial
Products
新興金融產品相關研究



Advocacy 倡議

14 Submissions to Consultations
諮詢建議

1 Policy Study
政策研究

Protecting Our Environment 環境保護



Operational Sustainability
可持續營運

Sustainable Office 可持續辦公室

Paper Usage 用紙量
518,828 pages
頁
按年 -33.6% YoY

Electricity Usage 用電量
276,570 units
度
按年 -24% YoY

(1 Unit 度 = 1kWh)

2022

6月
JUN

Launch of WeChat Official Account 消委會官方微信公眾號正式上線

A handy “consumption encyclopaedia” for WeChat users in both Hong Kong and the Mainland, the Council's brand new WeChat Official Account is a wealth of practical information such as shopping guides, articles on hot topics, tips on consumption traps, price comparison tools, as well as complaint status checking and supplementary document submission functions.

本會的全新官方微信公眾號猶如「掌上消費百科全書」，為兩地消費者提供廣泛而實用的消費資訊，包括「消費全攻略」文章、時令消費題材、消費警示、格價工具，以及遙距查詢投訴個案進度及遞交補充資料的功能。

More in “Disseminating Consumer Information”
詳情可參閱「傳播消費訊息」一節



2022

9月
SEP

“Fostering Consumer Trust – Ethical Artificial Intelligence in E-commerce” Study Report Released 發表《道德與信心共融 促進電子商務人工智能發展》報告

The Council published the captioned report, its first-ever study on the use of artificial intelligence (AI) in e-commerce in Hong Kong. Acknowledging the pros and cons of AI, the study identified 6 key areas of concern and put forward 6 recommendations to advocate responsible and ethical AI through the collective effort of the Government, traders and consumers. As part of an extensive publicity campaign, the Council co-organised a webinar with the South China Morning Post, facilitating discussion among industry leaders.

本會發布了首份關於人工智能在香港電子商務中的應用的研究報告。鑑於人工智能有如雙刃劍，機遇與風險兼具，報告歸納出6個主要關注點，並提出6項建議，倡議政府、商家與消費者各方共同發展負責任及符合道德的人工智能。本會亦同時推出一連串公眾宣傳活動，包括與南華早報合辦研討會，帶動業界領袖更深入探討議題。

More in “Advocating a Fair Marketplace and Legal Protection for Consumers”
詳情可參閱「倡議公平市場和消費者的法律權益」一節



2022

7月
JUL

Taking Sustainable Action for Hong Kong Book Fair 於香港書展實踐可持續行動

For the first time ever, the Council fully replaced paper forms with e-forms, and introduced 2 new digital payment methods – Octopus and PayMe – at its Hong Kong Book Fair booth, actualising sustainability and digitalisation efforts. An 85% cashless rate was recorded across all transactions.

消委會於 2022 年的書展攤位，首次以電子表格全面取代列印表格，並同時新引入 2 種電子支付方式：八達通及 PayMe，身體力行實踐可持續發展和電子化的新模式，並獲廣泛支持，電子支付率達 85%。

More in “Disseminating Consumer Information”
詳情可參閱「傳播消費訊息」一節

The First Revamped Consumer Rights Reporting Awards (CRRA) Presentation Ceremony 全新面貌「消費權益新聞報道獎」頒獎典禮

2022

11月
NOV

The 22nd CRRA, the first edition since a revolutionary revamp, concluded with a presentation ceremony conferring a total of 34 awards handpicked from a record-breaking 311 entries. The overhauled CRRA pioneered multiple innovations, including a new social media category, Topical Reporting Award promoting discussion of a selected consumer protection issue, and public voting for 2 awards.

第 22 屆「消費權益新聞報道獎」經全方位改革後，共收到 311 份參賽作品，打破歷年紀錄，頒獎典禮上共頒發 34 個獎項。全新面貌的報道獎有多項突破性革新，包括引入全新社交平台組別、新增「年度主題大獎」以鼓勵深入探討特選消費議題，以及在兩個組別破天荒引入公眾投票。

More in “Disseminating Consumer Information”
詳情可參閱「傳播消費訊息」一節



2022

11月
NOV

Proudly Awarded Directors of the Year Awards 2022 榮獲「2022 年度傑出董事獎」

The Board of Consumer Council received the prestigious captioned award by the Hong Kong Institute of Directors, a profound recognition of the Council's longstanding commitment to strong corporate governance and dedication to consumer protection.

消委會獲香港董事學會頒發此項殊榮，充分肯定本會一直以來對嚴謹的機構管治及致力保障消費者權益的工作。

More in “Commendations and Compliments”
詳情可參閱「嘉許與感謝」一節



2023

1
月
JAN



Launch of Virtual Reality Initiative for Consumer Education 首試虛擬實境消費者教育活動

The Council piloted a groundbreaking virtual reality (VR) initiative for its well-received “Support Programme for Persons with Special Needs”, leveraging the immersive technology for role-play simulation of sales malpractices in 2 scenarios – fitness and beauty centres.

本會的「特殊需要人士支援計劃」推出以來大受歡迎，年內更突破性為計劃引入虛擬實境（VR）角色扮演遊戲，善用沉浸式科技，讓目標對象以第一身視角體驗健身中心和美容院兩個場景中可能出現的不良銷售手法。

More in “**Empowering Consumers Through Education**”
詳情可參閱「**以教育活動提升消費者自我保護能力**」一節

“Travel Matters” Takes Top Complaint Category with +158% Rebound

「旅遊事務」投訴飆升 158% 成榜首

Complaint figures and trends are indicators of current affairs and consumers' top concerns. The year under review witnessed the hardest hitting fifth wave of COVID-19 and the gradual recovery. Most notably, “Travel Matters” became the top complaint category with a steep year-on-year rebound of 158% as borders reopened in early 2023. Complaints related to “Internet Shopping” and “Food & Entertainment Services” rose by 68% and 29% respectively, while that for electrical appliances hit an all-time high with over 3,000 cases.

每年的消費投訴數字和趨勢，均是反映社會大事和消費者關注熱點的指標。年內，本港經歷最嚴峻的第5波疫情及疫後復蘇，隨著2023年初逐步通關，「旅遊事務」躍升至投訴類別第一位，按年急劇反彈158%。「網購」和「食肆及娛樂」相關投訴則分別增加68%及29%，「電器用品」亦刷新歷史性新高，共錄得逾3,000宗投訴。

More in “**Resolving Disputes Between Consumers and Businesses**”

詳情可參閱「**調停消費者與營商者之間的糾紛**」一節





CHAIRMAN'S MESSAGE

主席的話

Mr Clement CHAN Kam-wing, BBS, MH, JP
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士
Chairman 主席

In the wake of the technology megatrends and the paradigm shift in sustainable consumption, I am pleased to report that the Consumer Council has proactively responded to the rapid changes in consumer behaviour and set new horizons in consumer protection, particularly in artificial intelligence (AI)-led consumption. During the year, the Council prioritised safeguarding consumer interests in both the physical market and cyberspace, and it will continue its mission as we embark on our 50th year.

Technology has taken us to a new world. Various new technologies have emerged from time to time in the past decade. While Fintech has long been leading the digital transformation, the real game-changer is the use of AI, particularly in the consumption landscape. All these cutting-edge technologies have had a significant impact on consumer decisions, purchasing patterns, consumer behaviour and interaction among businesses. In light of this, the Council understands the importance of staying abreast of these irreversible, fast-changing developments and advocating for policies that promote consumer protection and trust.

隨著科技和可持續消費模式均有破舊立新的巨變，消費者行為亦出現了急速的變化，消費者委員會一直與時並進，積極應對，開拓保障消費者的新領域，尤其在應用人工智能（AI）的消費層面，絕不鬆懈。在過去一年，不論在實體市場或在網上世界，本會均致力捍衛消費者利益。在邁向成立 50 周年之際，本會定必繼續恪守職責履行使命，為消費者謀求福祉。

過去十年，各種新科技不斷湧現，引領我們進入了一個嶄新的世界。雖然金融科技搶先領導著全球的數碼轉型，但真正翻天覆地的改變無疑是人工智能的運用，特別是當這些尖端技術應用在日常消費中，對消費者決策、購買模式、消費行為和企業間的互動產生了舉足輕重的影響。所以本會深切明白，必須緊貼這些不可逆轉而又一日千里的發展步伐，才得以倡議保障消費者權益和提升信任的政策。



The Council has also been closely monitoring and engaging with the development of online shopping and digital payment systems, which have become part of the new normal in the post-pandemic period. For instance, more e-payment options are now available to consumers, while numerous consumption traps and scams have also cropped up. Indeed, a substantial portion of the complaints the Council received during the year, 44% to be exact, were related to online shopping.

Managing Double-edged Technologies

One of the reasons why the Council is concerned about AI is that many AI applications process personal data. The more consumers leave their digital footprints, the more exposed they are to being profiled.

Future technologies may be able to comprehend consumer preferences even better than the consumers themselves, yet the predictions and outcomes may also be biased. The use of AI can definitely benefit consumers, but it is also necessary to mitigate its associated risks to safeguard consumer interests.

疫情後的新常態自然是網上購物和電子支付的普及，在本會一直密切監察其發展的過程中，本會亦察覺不少新現象，例如，電子支付為消費者帶來了更多選擇的同時，亦湧現了不少消費陷阱和騙案。本會於本年度接獲的投訴中，有 44% 均與網上購物有關，端倪可見。

管理雙面刃科技

本會關注人工智能的理由是其在應用上會觸及個人資料。消費者在網上世界留下的足跡愈多，就愈暴露個人資料，亦愈容易被剖析。觀望未來，人工智能甚至可能會較消費者本身更了解其喜好，但所推算出來的結果是否就沒有偏差呢？無可否認，使用人工智能確實可以令消費者受惠，但我們同時必須保持謹慎，減低其所帶來的風險，以保障消費者的利益。

In our pioneering study on this topic, “*Fostering Consumer Trust — Ethical Artificial Intelligence in E-commerce*”, the Council found that many consumers have not yet developed habits to protect their personal data, which might expose them to abuse by unscrupulous traders. To further responsible AI development in Hong Kong and empower consumers to enjoy the convenience and benefits brought by AI, it is crucial to advocate a responsible and ethical AI policy direction.

In view of this, the Council recommended a three-pronged strategy to continually enhance the policy framework, the effectiveness of digital governance among traders, and the capacity of consumers to protect themselves. An extensive campaign was also rolled out in major media, along with a webinar event, co-hosted with the South China Morning Post, that brought together local and regional e-commerce leaders, e-tailers and techpreneurs for such a discussion.

During the year, the Council actively participated in many different public consultations regarding the digital economy, including the e-HKD, virtual asset (VA) trading platforms, following the submission of our views concerning crypto assets in the previous year. As Hong Kong is one of the leading jurisdictions to regulate VA trading platform operators, we believe the best way for Hong Kong to protect consumers is through proactive policies and measures.

Another area worth highlighting is digital payment fraud, as a result of more consumers linking their credit cards to their digital wallets, which on one hand offers great convenience, but on the other hand introduces new risks that consumers should be aware of. The Council also addressed the emergence of the “Buy Now, Pay Later” approach, a credit product similar to monthly instalments, generally used for small-value payments for daily transactions. Despite the claims to be “interest-free”, consumers should fully understand the fees and related charges, and examine the terms meticulously to avoid falling into the over-borrowing consumption trap.

As technology advances, so must our governance system. In the increasingly complex cyberspace, the Council believes it is necessary to reform the cybercrime law, including the introduction of an accreditation scheme for certifying cybersecurity professionals, as detailed in its submission to the Law Reform Commission. A champion of financial inclusion, the Council also supports fair digital finance, which was at the top of the agenda of World Consumer Rights Day in 2022. The Council will continue to proactively work with the various stakeholders, law enforcement and the regulatory authorities to enhance consumer protection in all these areas.

Spreading Consumer Messages Across Digital Media

Technology also offers new opportunities for engagement with consumers. Recognising the increasing use of digital systems between traders and consumers, the Council followed the online trend by encouraging various media to promote consumer protection information through the Consumer Rights Reporting Awards, which we have proudly organised for 22 years.

年內，本會推出具前瞻性的《道德與信心共融促進電子商務人工智能發展》研究報告，指出許多消費者尚未養成保護個人資料的習慣，或會製造機會被不誠實的商戶利用。為了進一步促進本港的道德人工智能發展，同時讓消費者能夠享受人工智能帶來的便利和好處，我們全力倡議制定負責任和符合道德的人工智能政策方向。

針對上述情況，本會建議採取三管齊下的策略，包括不斷完善政策框架、確保商戶在數碼管治方面的有效性，以及增強消費者的自我保護能力。此外，我們亦透過主要媒體作廣泛宣傳，並與《南華早報》合辦網絡研討會，邀請了本地和區內的電子商務領袖、電商及創科企業家就議題進行深入討論。

除此以外，繼前一年提交了對加密資產的意見書後，本會於本年度亦積極參與了多項有關數字經濟的公眾諮詢，包括數碼港元、虛擬資產 (VA) 交易平台等。在規管虛擬資產交易平台營運商方面，本港是擁有領先地位的司法管轄區之一，我們相信早著先機，確立相關政策和措施，是保護消費者的不二法門。

與電子支付相關的詐騙是另一個值得關注的範疇。隨著愈來愈多消費者將信用卡與電子錢包綁定，為日常生活帶來便利，但此舉同時亦存在一定風險，消費者必須提高警惕。本會亦審視了近年冒起的「先買後付」消費模式，這種類似分期付款的信貸產品，通常用於日常的小額交易，儘管聲稱是「免息」，消費者仍須仔細了解當中隱藏費用及條款細節，以免陷入過度借貸的消費陷阱。

隨著科技的進步，我們的管治體系也必須跟上步伐。網上世界愈趨複雜，本會認為有必要改革有關網絡罪案的法例，包括引入網絡保安專業人士認證計劃，是以本會亦於年內向法律改革委員會提交了詳細的意見書。作為普及金融的倡導者，本會全力支持 2022 年國際消費者權益日重點倡議的公平數碼金融。未來，亦會繼續積極與各持份者、執法機關和監管機構合作，在所有相關領域提升對消費者的保障。

善用數碼媒體向消費者傳遞資訊

科技亦提供了更多與消費者接觸及互動的機會，例如愈來愈多商戶利用各類電子平台、數碼系統與消費者交易與聯繫。面對這股網絡潮流，本會亦不甘後人，通過我們成功舉辦了 22 屆的消費權益新聞報道獎，鼓勵更多類型的媒體，以不同的手法宣揚保障消費者的資訊。

As the first-ever trial among similar awards, we introduced a new category, "Best Use of Social Media in Consumer Advocacy", which acknowledges the use of social media to advocate for consumer rights and interests. Another whole new award, called the "Topical Reporting Award", was introduced to actively promote discussion of a specific consumer protection issue. The first theme for 2022 was "Protecting Consumers under E-commerce", selected in response to the large number of new e-business models that had flourished and the related consumer risks. The aim of this annual topic was to urge the e-commerce industry to improve its service quality and to educate consumers on the relevant legal safeguards. We also piloted public voting for two categories, the "News Photography Award" and the "Tertiary Student Journalism Award", introducing direct interaction with consumers to engage them in recognising outstanding journalists, organisations and media outlets that have contributed to consumer protection and advocacy. The endeavour was an unprecedented success.

To continue developing new avenues for engagement and advocacy, the Council launched the Consumer Council's WeChat Official Account in June 2022. As an important step to broaden the Council's presence on social media, the WeChat account provides timely and relevant information, including 450 free shopping guides, hot consumption topics, price-comparison tools, and common consumption traps and complaints for incoming tourists to be aware of – all at their fingertips.

The Council understands that new technologies have to be applied proactively to our operations, especially to fulfil consumers' growing demand and heightened expectations for more efficient and effective complaint handling. During the year, we spearheaded our new online dispute-resolution system, and we plan to introduce a brand new interface in the next year or two to help consumers around the world shopping in Hong Kong to resolve consumption disputes and complaints in a cost-effective and time-efficient manner.

Rising Need for Sustainable and Environmentally Friendly Consumption

Hong Kong people have become significantly more aware of their surroundings due to the pandemic. One example of this is that many are concerned about sustainable consumption, particularly the environmental impact of throwaway items, such as face masks and rapid antigen test (RAT) kits, which were used to safeguard human health during the pandemic.

Also, as consumers have been spending more time at home, combined with rising local electricity costs, they have become increasingly concerned about energy efficiency when purchasing household appliances. The Council's tests on all electrical appliances therefore endeavour to include a comparison of energy efficiency to cater for this rising trend.

These environmental issues have been aggravated by other worldwide events, particularly the global energy crisis, which sparked a dramatic increase in electricity prices in the year under review. As a result, consumers around the world are clamouring for cleaner and more affordable energy.

當中最值得一提的是新增設的「最佳倡議消費權益之社交平台」獎項類別，以表彰使用社交媒體倡議消費權益的優秀媒體，是同類頒獎禮中的首創。此外，我們亦設立了一個全新獎項「年度主題大獎」，旨在積極推動公眾討論特定消費者保障議題。針對大量新興的電子商貿模式及其為消費者帶來的風險，首年推出的主題是「保障消費者在電子商貿活動的權益」，藉以敦促電子商貿行業提高服務質素，並教育消費者了解相關的法律保障。「新聞攝影獎」及「大專院校新聞獎」亦首次引入公眾投票，希望直接與消費者互動，攜手表揚對保障和倡議消費者權益有貢獻的優秀新聞工作者、組織和媒體。我很高興見到，革新後的消費權益新聞報道獎取得了空前成功。

為開闢新途徑與公眾互動和推廣倡議，本會於2022年6月推出了消費者委員會官方微信公眾號，擴闊在社交媒體的接觸面。官方微信公眾號為消費者提供適時和切合需要的資訊，包括450篇免費「消費全攻略」文章、時令消費話題、格價工具，以及入境旅客應注意的常見消費陷阱和投訴個案，只要一機在手，豐富的消費資訊便垂手可得。

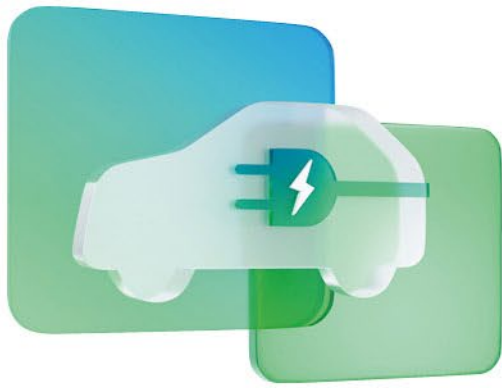
本會深明在日常運作中積極注入各種新技術，特別是在處理投訴上，必須滿足消費者更大的需求和更高的期望。在過去的一年，我們啟動了全新的網上爭議解決系統的工作，並計劃在未來一至兩年內引入全新介面，協助本地及來自世界各地的消費者，以更有效率及合乎成本效益的方式，解決消費爭議和投訴。

處理需求日增的可持續和環保消費

疫情過後，香港人的環保意識明顯提升，例如很多人都注重可持續消費，尤其關注包括在疫情期間防疫必備的口罩和快速抗原測試包等即棄用品，對環境造成的影響。

此外，抗疫期間消費者多了待在家中，本地電費上漲，在購買家庭電器時，能源效益的考量更為重要。因此，本會測試所有電器產品時，亦必有能源效益的比較，以迎合消費者在這方面的需要。

各項國際大事件令環境問題加劇惡化，尤其是全球能源危機，觸發電價於本年度大幅飆升，全球消費者的聲音不斷響起，期望能使用更潔淨和更可負擔的能源。



In 2022, over half of the newly registered private cars in Hong Kong were electric vehicles (EVs), thanks to a first registration tax concession whose aim is to reduce air pollution. With the rapid adoption of EVs, however, the Council recorded a whopping 339% year-on-year spike in the number of EV-related consumer complaints, owing mainly to parts shortages and delayed delivery. In the reporting year, 79% of all complaints related to the purchase of new cars were related to EVs, involving a total of over \$43 million. Furthermore, the Council is actively involved in issues related to the energy market. Examples during the year included our submission on the Mandatory Energy Efficiency Labelling Scheme (MEELS), supporting the addition of three more product types, i.e. gas cookers, gas instantaneous water heaters, and Light-emitting Diode (LED) lamps, in the fourth phase of the Scheme.

Recognising the global trends in the transition to clean energy, the Council supported the World Consumer Rights Day's theme this year to act against extreme weather resulting from global climate change by alleviating consumers from the rising cost-of-living and helping to meet the net-zero targets by promoting global access to sustainable energy. Some 80% of consumers worldwide are making serious adjustments to pay for energy, according to Consumers International, and the Intergovernmental Panel on Climate Change aims to reduce greenhouse gas emissions by at least 40% by 2050. The growing Hong Kong consumer attention to the environment was also exemplified in the government's initiative to raise the plastic bag levy to HK\$1, which received the most votes in our annual Top 10 Consumer News voting campaign in 2022.

More Consumer Empowerment in the Next 50 Years

The Council is thrilled to be celebrating our 50th anniversary next year. For half a century, the Council has played an instrumental role in ensuring that businesses operate ethically and transparently, and that consumers are empowered to make informed choices. It is truly remarkable to observe how the forces of digitisation, and in particular, consumer forces, have radically altered our society and economy in the past 50 years. Each decade was characterised by its unique consumer issues and consumption environment, and through identifying and addressing both time-specific and longstanding key consumer concerns and opportunities, the Council has contributed to shaping many positive developments in Hong Kong's history of consumer protection. As we celebrate this milestone, we owe a debt of gratitude to our founders and past leaders, who laid a solid foundation and set a positive momentum that we strive to maintain today.

Since our establishment, we are proud to have become the trusted voice for consumers, yet our endeavours to champion consumer rights will not end there. Looking ahead, we are more than ready to face the new challenges brought by emerging technologies and the rapidly changing consumer landscape with a positive and proactive attitude, to continuously evolve and progress in sync with today's dynamic world.

為改善空氣污染，特區政府推行電動車首次登記稅寬減安排。受惠於此政策，本港於 2022 年新增登記的私家車之中逾一半為電動車。然而，隨著電動車的快速普及，本會接獲與電動車相關的消費投訴，按年錄得 339% 的驚人增幅，主要涉及零件短缺及延遲交付。在報告年度內，有關購買新車的投訴，當中有 79% 與電動車相關，涉及金額超過 \$4,300 萬。此外，本會亦積極參與跟能源市場相關的議題，包括就「強制性能源效益標籤計劃」提交意見書，支持在該計劃的第四階段增加 3 種產品類型，包括氣體煮食爐、即熱式氣體熱水爐，以及發光二極管 (LED) 燈。

緊隨全球正轉向使用潔淨能源的大趨勢，本會響應今年國際消費者權益日的主題 — 應對由全球氣候變化引起的極端天氣，倡議透過促進可持續能源全球普及化，紓緩消費者面對生活成本不斷上漲的危機，並實現零碳排放目標。根據國際消費者聯會統計，全球 80% 的消費者為了支付能源費用而需調整其他生活開支。聯合國政府間氣候變化專門委員會亦訂下目標，於 2050 年將溫室氣體排放減低至少 40%。此外，特區政府將膠袋徵費提高至 \$1 這則新聞，於虎年十大消費新聞選舉中榮登榜首，亦反映本港消費者對環境的關注正在不斷提升。

未來 50 年將賦予消費者更大力量

時光荏苒，本會明年將慶祝成立 50 周年，委實令人興奮。半個世紀以來，本會致力推動商家以道德和透明的方式營運，並賦予消費者作出知情選擇的能力上，發揮了關鍵的作用。過去 50 年，數碼化與消費兩股力量互相影響，在不知不覺間全力推動社會和經濟發展。當中每個十年都有其獨特的消費議題和消費環境，猶幸本會歷來均迅速識別影響消費者的問題，並抓緊時機及時行動，為加強保障消費權益作出不少貢獻。在慶祝這個里程碑之際，我們必須感激本會的創辦人及過去每一任的領導者，為我們奠定了穩固的根基和注入源源動力，保持卓越表現。

自成立以來，本會為能夠成為消費者信賴的聲音深表自豪。展望未來，我們已經準備就緒，繼續以正面和積極的態度應對新科技和迅速多變的消費環境所帶來的新挑戰，跟隨時代步伐不斷蛻變和進步。

Our forward-thinking missions are embedded in our three-year strategic plan from 2022-23 to 2024-25, which we will continue to work towards — the Council will focus on safeguarding consumer interests under the digital economy, enabling informed consumption choices for better quality of life, equipping targeted vulnerable consumers with proper knowledge and skills for self-protection, sustaining and developing partnerships to synergise works in consumer protection at the international, Mainland (including the Greater Bay Area) and local levels, and upholding the Council as an effective, high-performing statutory body through staff enrichment and strong corporate governance.

Having been on the board since 2014, I am no stranger to the work and people of the Council. Yet in my first year as Chairman, I have tangibly felt an even greater responsibility now to work closely with more stakeholders and Council Members to uphold the Council's mission and pave the way for the years to come. I am particularly thankful to our team of dedicated staff and management, who pulled together, worked even harder, and went beyond the call of duty during the difficult three-year pandemic. My heartfelt gratitude also goes to all Council Members and the many important stakeholders and partners with whom we have worked during the past 12 months for their unwavering support and guidance. Indeed, the board's efforts, both the current Members and all our predecessors, were acknowledged by the prestigious "Directors of the Year Awards 2022", presented to the Council by the Hong Kong Institute of Directors in recognition of its high standards for corporate governance.

A series of public activities have been planned to mark the Council's important milestone next year, one of which is our first-ever "Consumer Rights Week" with fun and engaging activities for the public. At this momentous juncture, the Council remains unwavering in its passion and commitment, and will stay vigilant against various risks against consumer rights. We will continue to advocate for transparency, fairness and ethical practices in the marketplace, to build a brighter, safer and more equitable future for consumers in our city.



Mr Clement CHAN Kam-wing, BBS, MH, JP

Chairman

2022-23 至 2024-25 三年工作計劃秉持著本會具前瞻性的使命，我們將努力落實相關工作，包括：聚焦於保護消費者在數字經濟下的利益；促進以知情的消費選擇提升生活質素；為弱勢消費者提供適當的知識和技能，以提升自我保護能力；在國際、內地（包括大灣區）及本地層面維持和發展合作夥伴關係，協力保障消費者權益；通過員工培訓和嚴謹的企業管治，鞏固消委會作為一個高效率的法定機構。

我於 2014 年已經加入消委會擔任委員，對本會的人和事十分熟悉。然而，在擔任主席的第一年，我切實感受到需肩負起更大的責任，與更多持份者和委員緊密合作堅守本會使命。我特別感謝所有敬業樂業的職員及管理層，在三年疫情的艱難時期，發揮團隊精神，付出百二分的努力。我亦衷心感謝所有委員、重要的持份者和合作伙伴，在過去的一年給予我們堅定的支持和指導。憑藉本會現任和前任委員的努力，我們榮獲香港董事學會頒發「2022 年度傑出董事獎」，是對我們高標準的企業管治一份肯定和認同。

為慶祝明年重要的里程碑，我們已經計劃了一系列的公眾活動，包括首次舉辦的「消費者權益周」，屆時公眾可參與各式有趣的活動。在這難忘的時刻，本會熱情和承諾依舊，並對不同潛藏風險，時刻保持警惕，以提高市場透明度、公正性和道德標準為原則，為香港的消費者締造一個更光明、更安全、更公平的未來。



陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士

主席

CHIEF EXECUTIVE'S MESSAGE

總幹事的話

Ms Gilly WONG Fung-han
黃鳳嫻女士
Chief Executive 總幹事

The Consumer Council navigated through a crucial yet challenging time during the review period and produced a few groundbreaking advances amid the consumer paradigm shift made possible by new technology. We adapted and responded to the changing needs at different stages of the pandemic period, preparing ourselves in accordance with the preceding three-year strategy plan to meet more challenges in the new normal and impending economic recovery. As the Council is about to cross its half-century mark, we will work to expand the new horizons for protecting and empowering consumers in Hong Kong.

For the Council, it was a year of déjà vu. The fifth wave of the pandemic, which was severe and had spread quickly, brought to light a series of problems, including the scarcity of rapid antigen test (RAT) kits, and delays in the delivery of online purchases and food orders. After the pandemic had passed and the city had reopened, traffic-related problems reappeared. The Council occasionally had to reprioritise its work based on the scenario at hand, but it never stopped promoting consumer education with the use of technology, cultivating media relationships, and providing legal support through the Consumer Legal Action Fund.

剛過去的一年對消費者委員會來說，既是挑戰滿盈又碩果豐盛，在消費模式被新科技徹底改變的大環境下，我們的工作取得突破性進展，面對不同階段的疫情帶來的各種不同需要，本會均迅速回應，並在三年工作策略計劃的框架下整裝待發，以迎接「新常態」及逐漸復甦的經濟所帶來的各種挑戰。本會將走過半個世紀，在未來會繼續努力開拓新領域，教育及增強本港消費者的自我保護能力。

去年的各種經歷，感覺似曾相識。嚴峻的第五波疫情突然來襲，衍生出一連串問題，例如快速抗原測試包供應短缺、網上購物及餐飲外賣延誤送貨等。其後當疫情消退，逐步通關後，又與各種交通運輸相關問題再次浮現。整整一年間，本會需不時按實際情況，重新調整工作的優先次序。儘管如此，仍無阻我們運用科技進行消費者教育工作、加強與傳媒之間的關係，以及透過消費者訴訟基金為有需要的消費者提供法律支援。



Even though the pandemic is over, it would be difficult not to wrap up our work for the year without highlighting some of the novel strategies the Council adopted in this unusual period. At the height of the most contagious season for COVID-19 in early 2023, the Council established a search tool for registered over-the-counter pharmaceutical products containing paracetamol, following a skyrocketing demand for medication for fever and mild pain, and after receiving a number of complaints about over-pricing and late delivery.

Our annual "Top 10 Consumer News — Year of the Tiger" provided a solid illustration of what consumers were worried about the most. We discovered that pandemic-related articles, such as RAT kits, flight reservations, consumption vouchers and store closures, made up the top half of the list. But the news story "Plastic Bag Levy Raised to \$1 Frozen/Chilled Foodstuff No Longer Exempt" topped the list with 3,463 votes, accounting for 73% of the total number of voters, highlighting the importance and application of sustainable consumption in consumers' day-to-day lives.

縱使疫情陰霾消散，要總結過去一年的工作，不得不提我們在這段非常時期所採取的一些嶄新的策略。回想 2023 年初，疫情正處高峰，消費者對發燒止痛藥需求飆升，同時出現不少抬高售價及送貨延誤的投訴，本會適時推出「毋須醫生處方已註冊的撲熱息痛製劑名單搜尋器」，為消費者提供更全面的資訊。

「虎年十大消費新聞選舉」的結果正好反映消費者最關注的消費議題，均與疫情相關，例如快速抗原測試包、航班預訂、消費券及店舖倒閉，佔據了排行榜的前列位置。然而，「膠袋徵費加至 1 元 冷凍食品不獲豁免」這則新聞則以 3,463 票榮登榜首，所得票數佔投票總人數 73%，意味著消費者對可持續消費的重視和在日常生活中加以實踐。

Buyer-Beware Cases During the Pandemic

Almost all businesses were hard hit by the protracted pandemic. We stepped up and provided timely help and support to customers of affected businesses and took the lead to coordinate with traders in handling issues with consumers. Subsequent to the closure of 2 major fitness centre chains in December 2021 and March 2022, whom we urged to properly handle relevant customer service work, such as informing each customer of the remaining prepayment balance and unused services, more fitness centres shuttered during the year in review, which by industry, accounted for more than 30% of all complaint cases related to shop closures in the last financial year.

The untimely collapse of Crostini, a local bakery chain, which led to cake voucher holders losing money last year, served as a reminder of consumer interest in prepaid vouchers, another important subject that we dealt with. Likewise, the demise of a 56-year-old travel agency, Hong Thai Travel, during the extended travel shutdown, though it did not have a great impact on travellers, shocked locals owing to its long history and leadership position in the industry, as exemplified by our readers' selection of the Top 10 Consumer News 2022.

Trade Malpractices in the Spotlight as Global Travel Resumes

Particularly when cross-boundary and international travel resumed in early 2023, travel-related complaints saw a sharp 158% increase to 3,341 cases, ranking among the top complaint categories during the review period. In 2022-23, concerns related to travel rose to the top spot, with 70% of the complaints about online travel purchases. Over 80% of these were associated with airline tickets (45%) and hotel reservations (38%), while some of them were connected to the change in travel policies in Hong Kong and other places during the pandemic.

To prevent imported cases of COVID-19, all arrivals from outside Hong Kong were mandated to book accommodation at designated quarantine hotels from December 2020. Complaints involving quarantine hotels when the mandate was in effect rose by 4.8 times to 917 cases in the reporting period. Similarly, complaints related to staycations, which were a favourite pastime of locals during the pandemic, were mostly about sales practices or contract changes. These short-term, post-pandemic problems are expected to improve as the city returns to normal.

疫情期間的案例值得消費者留意

持續的疫情嚴重打擊各行各業，本會除了及時採取行動協助受影響商戶的顧客外，亦牽頭與商戶磋商，調停他們與消費者之間的糾紛。回顧 2021 年 12 月及 2022 年 3 月，先後有兩間大型連鎖健身中心倒閉，本會當時已馬上敦促商戶必須妥善處理及善後，包括向顧客交代已預繳餘額及尚未使用之服務的安排；而在過去一個年度，有更多健身中心倒閉，最終年內健身行業的結業投訴個案佔整體有關結業的投訴逾 3 成。

去年連鎖餅店 Crostini 突然全線結業，令大批持有該餅店現金券的消費者蒙受損失，而事件亦令大眾再度關注預繳式消費對消費者權益的影響，亦是本會重點工作。與此同時，屹立 56 年的康泰旅行社，在旅遊業長期停擺下倒閉。雖然未有對消費者造成嚴重影響，但從「虎年十大消費新聞選舉」投票結果顯示，這間歷史悠久的行業龍頭倒閉，的確震驚了不少廣大市民。

疫後環球旅遊恢復 不良營商手法成焦點

疫情於 2023 年初逐漸消退，市民終於可以再次出外旅遊散心，與旅遊相關的投訴亦顯著增加 158% 至 3,341 宗，成為去年度最多投訴的類別之一。在 2022 至 2023 年度，大眾都熱切關注旅遊相關議題，在此類投訴中，有 70% 與在網上訂購旅遊產品服務有關，當中超過 8 成的投訴涉及機票（45%）及酒店預訂（38%），有些投訴個案主因是關乎本港及其他國家或地區實施的防疫措施及旅遊政策。

為了防止新冠病毒個案傳入本港，2020 年 12 月起，所有抵港旅客必須強制預訂指定檢疫酒店進行隔離。在政策實施期間，有關檢疫酒店的投訴大幅增加了 4.8 倍至 917 宗。與此同時，「宅度假」在疫情期間亦成為不少人的消閒節目，本會亦相繼收到有關投訴，主要涉及銷售手法及更改合約。隨著社會復常，我們預計這些屬短期、「後疫情」的問題亦會有所改善。

The Return of Sales Fraud Against Mainland Tourists

As an international city, it is just as important for Hong Kong to uphold the consumer rights of visitors as it is for locals. Sales malpractices and bad service targeting Mainland visitors negatively impact the visitor experience and harm the reputation of the Hong Kong's tourism industry, leading to visitor dissatisfaction and frustration. Therefore, it is imperative for the travel industry to take proactive measures to eradicate these problems and ensure a fair and enjoyable tourism experience for all visitors.

Many of the sales malpractices involved the sale of Chinese medicine, as customers must carefully examine the calculations involving price, currency exchange and units of measurement (such as catty or tael) to ensure that they are clearly stated on their receipts. We always emphasise to consumers that if a merchant avoids price enquiries, they should be vigilant, stay calm and avoid engaging in questionable or forced transactions.

Recovering from the Pandemic to the New Normal

While many of the changes experienced during the pandemic were temporary, others ushered in a long-term new normal. As we returned our focus to the main livelihood items that concern local consumers, we found in our annual survey of supermarket prices that the aggregate average price of the principal items in three major supermarket chains increased by 2.1% in 2022, the greatest increase in 10 years, more than the 1.9% increase in the composite consumer price index. The Council took a step further by analysing the average prices of 80 items before and after the three-year pandemic (i.e. from 2019 to March 2023) using its supermarket price comparison tool "Online Price Watch". It revealed a 12% increase in the aggregate average price of the 80 products. The worst was canned food, which was 30% higher than it was before the outbreak.

We urge supermarket groups to assume their social responsibility by striving to control prices of necessities like staple foods and groceries, because as the Chinese saying goes, "firewood, rice, oil, salt, sauce, vinegar and tea" are all necessities for every family. The Council will continue to closely monitor price changes of daily necessities to help the public make wise decisions.

針對內地旅客的欺詐銷售捲土重來

香港作為國際大都會，保障本地消費者與保障旅客的消費權益同等重要。針對內地旅客的不良營商手法及差劣服務，對旅客整體的體驗及本地旅遊業的聲譽均帶來負面影響。因此，旅遊業界必須盡快採取積極措施杜絕這些問題，為所有旅客創造公平及愉快的旅遊體驗。

不少不良營商手法都與中藥銷售有關，消費者在購買此類產品時，務必要細心計算及核對價錢、匯率和量度單位（斤或兩），並確保單據上的資料正確無誤。我們再三提醒消費者，若在查詢價格時商戶有所迴避，消費者應保持警惕及冷靜，如有懷疑或感到受壓迫，應終止交易。

從疫情中復甦 步入「新常態」

雖然在疫情期間很多轉變只是暫時性，但有一些卻已成為「新常態」的一部分。當我們將關注焦點重新放回本地消費者所需的日用品上，一年一度的超級市場價格調查發現，2022年3大連鎖超市主要貨品的總平均價格上升2.1%，為近10年以來的最大升幅，並超越綜合消費物價指數1.9%的升幅。本會進一步利用超市價格工具「網上價格一覽通」比較80項貨品，在疫情前後（2019年至2023年3月）的平均價格變化，發現相關貨品的總平均售價有12%的升幅。升幅最大的是罐頭食品，平均售價較疫情爆發前上升30%。

「柴米油鹽醬醋茶」是每個家庭的必需品，本會敦促各超市集團履行企業社會責任，控制主糧和雜貨等生活必需品的價格。本會亦會密切監察生活必需品的價格變動，協助市民精明消費。



Surging Digital Consumption and Complaints

Being in the Consumer Council for the past 10 years has allowed me to observe how technology has affected the paradigm change in consumer behaviour and how it has empowered consumers through making information more accessible. The rise of social media has amplified the consumer voice and opened up new communication channels that have brought about changes that have never been seen before.

One of the most distinct changes in consumption patterns is the habitual use of internet shopping. This also led to a surge in complaints, reaching over 14,000 cases in the year, a 68% increase, accounting for 44% of all complaints. The category "Travel Matters" had the most complaints, followed by "Food & Entertainment Services" and "Clothing & Apparel".

The Council will keep an eye on technological advances that allow for new ordering and delivery methods in the food industry, which also experienced a significant increase in complaints during the year, as more individuals chose to stay at home during the pandemic. For instance, complaints related to online food delivery platforms rose 57% year on year, and the amount involved soared by almost 80%, mostly involving late or incomplete deliveries and price disputes.

Another problem linked to the rise in online buying is the surge in online fraud. One such instance involved a large-scale credit card fraud involving unauthorised international transactions, which initially came to light on social media but was quickly resolved by the bank, which pledged to reimburse its cardholders for any losses.

Given the increasing use of AI in the digital world, we will periodically examine and respond, where necessary, to the megatrend for the benefit of our business operations and ultimately, Hong Kong consumers. To better serve consumers through their preferred channels, including our website, mobile app and social media platforms, we will also work to improve our digital capabilities.

The use of new technology can help achieve our mission to benefit all consumers. During the year, we launched a brand new virtual reality (VR) programme as part of our ongoing "Support Programme for Persons with Special Needs", whose aim is to educate and empower persons with special needs to protect their consumer rights, generating positive publicity and feedback. Leveraging the immersive experiential learning offered by VR technology, many users reported that the programme made a significant difference in their ability to navigate and experience virtual simulations of real-world consumption environments, assisting them to acquire necessary skills to avert unscrupulous sales tactics deployed by fitness centres and beauty parlours.

電子消費普及 投訴激增

受惠於過去 10 年在消委會工作的經驗，我深深了解到科技如何徹底改變消費行為，和賦權消費者透過獲得更多資訊而能自我保護。社交媒體的興起，令消費者有更大的話語權，亦開拓了新的溝通渠道，帶來前所未有的改變。

其中一個最明顯的消費模式轉變當然是網上購物。隨著網上消費慣常化，相關的投訴亦相應增加，而年內共接獲逾 14,000 宗（按年增加 68%），亦佔全部投訴個案 44%。其中「旅遊事務」的投訴佔最多，其次是「食肆和娛樂服務」及「衣物鞋履」。

疫情期間市民多留在家，光顧外賣點餐平台或網上訂購食材成為大眾之日常，亦引起不少投訴。單計與外賣點餐平台相關的投訴，按年已增加了 57%，涉及金額大幅上升 80%，主因是延誤送貨、訂單錯漏及價格爭議。

網購盛行所衍生的另一個問題就是網絡騙案不斷湧現。其中一宗詐騙個案，涉及大量未經授權的信用卡跨境交易，有關話題最先在社交媒體上發酵，幸好有關銀行迅速處理，並承諾向受影響持卡人賠償一切損失。

鑑於人工智能在數碼世界的應用日漸廣泛，為了本會運作及本地消費者的利益著想，我們將定期審視最新發展趨勢，並在必要時作出回應。本會承諾會提升「數碼能力」，加強透過消費者習慣使用的資訊渠道，例如網站、手機應用程式和社交媒體平台，為他們提供更好的服務。

新科技的應用已扶助本會達成使命，惠及廣大消費者。在本年度內，我們在「特殊需要人士支援計劃」下，推出了一個全新的虛擬實境（VR）角色體驗遊戲項目，目的是教育及加強有特殊需要人士保障自身消費權益的能力。此項目獲得傳媒度泛報道，帶來不少正面的宣傳推廣及迴響。用家亦紛紛表示，能夠從虛擬實境的浸沉式體驗中，體驗到健身中心及美容院的真實銷售情況，並從中學習必要的技巧，避開相關不良營銷手法。

Celebrating a Half-century with the Public

Since its founding in 1974, the Consumer Council has consistently stood up for consumer rights, never wavering from our commitment to advance consumer welfare through safe, sustainable consumption in a just and fair marketplace. We understand the importance of our mandate for safeguarding consumer interests and will continue to look for innovative approaches to deliver our duties more effectively and efficiently.

The Council is therefore on schedule to accomplish the five primary objectives we established for 2022-23 in our three-year strategic plan. Given the importance of reorganising and catching up with the Council's work and plans, we are pleased to report that we are fully on track on our mission to fully protect Hong Kong consumers.

Having laid a strong foundation, we anticipate another busy but fruitful year leading up to our 50th anniversary. I would like to thank everyone involved, notably the Chairman and Council Members for their guidance, and Council staff for their coordinated efforts to help with the post-pandemic recovery and the creation of a more resilient, inclusive and sustainable future.



Ms Gilly WONG Fung-han

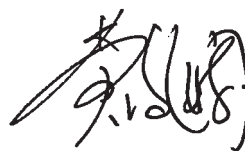
Chief Executive

與眾同歡 50 周年誌慶

自 1974 年成立以來，消委會一直堅持捍衛消費者權益，堅定不移地在公平公正的市場環境中，推動既安全、又可持續的消費模式，以促進消費者的福祉。我們明白保護消費權益的重要性，並將繼續尋求創新方法，更有效地履行職責。

本會正按計劃實現在 2022-23 年度開展的三年工作策略計劃中所訂立的 5 大目標。明白到重新編排及趕上工作及規劃的重要性，我們已全速追回進度，以履行保護消費者的使命。

在堅實的基礎上，我們正準備迎接既忙碌又豐富多姿的 50 周年。我在此感謝所有為本會出心出力的人士，特別是主席及各委員的指導，以及全體職員上下一心，令消委會在疫情過後能夠迅速恢復，創造一個更堅韌、共融及可持續的未來。



黃鳳嫻女士

總幹事





ABOUT THE CONSUMER COUNCIL

關於消費者委員會

The Consumer Council has been a champion of consumer rights in Hong Kong for nearly half a century, taking up roles similar to many counterparts around the world. Apart from advocating consumer protection regulations and good trade practices to foster a safe, fair and sustainable marketplace, forestalling and mediating consumer disputes, the Council also empowers consumers through education and disseminating useful and reliable information on goods 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。一如世界各地不少消保組織，本會倡議保障消費者的條例和良好營商手法，促進安全、公平和可持續發展的市場，為消費者調停糾紛，並透過教育和發布產品及服務資訊加強消費者的自我保護能力。

Consumer Council Ordinance

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 by 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 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.

《消費者委員會條例》

消費者委員會於 1974 年成立，是香港的法定組織。根據《消費者委員會條例》(第 216 章)，消委會的職能為保障及促進貨品和服務的消費者權益，以及不動產的購買人、按揭人及承租人權益。其職能包括：

- 收集、接受及傳播關於貨品、服務及不動產的資料；
- 接受及審查貨品及服務的消費者的投訴以及不動產的購買人、按揭人及承租人的投訴，並向他們提供意見；
- 採取其認為就所管有的資料而言乃屬正確的行動，包括向政府或任何公職人員提供意見；
- 鼓勵商業及專業組織制定實務守則，以規管屬下會員的活動；及
- 承擔委員會獲行政長官會同行政會議事先批准而採納的其他職能。

Vision

To be the trusted voice in striving for consumer betterment towards safe and sustainable consumption in a fair and just market.

抱負

本會致力成為消費者信賴的聲音，為消費者在公平公正的市場中，建立安全及可持續的消費環境。

Mission

- Act as advocate for consumer interests
- Facilitate constructive discussion and promulgation of pro-consumer policies
- See to empower consumers to help themselves

使命

- 倡議 消費者權益
- 促進 建設性討論以制定保障消費者的政策
- 加強 消費者維護本身權益的能力

Core Values

- Be consumer interests driven, with due regard to the concept of sustainable consumption
- Uphold fairness and justice
- Maintain openness in its activities
- Be independent and unsusceptible to undue influence
- Be accountable
- Discharge its functions proactively, constructively and with perseverance
- Protect the privacy of personal data

核心價值

- 以保障消費者權益為工作目標，但亦同時關注可持續消費的概念
- 以公平和公正的態度處理事務
- 運作保持高透明度
- 保持獨立意見
- 可讓公眾問責
- 以主動、積極和堅毅的精神執行職能
- 保護個人資料私隱

Performance Pledge

The Council pledges to fulfill its statutory functions as stipulated in the Consumer Council Ordinance. Within these ambits, we will strive our best to:

- answer consumer enquiries and handle complaints in a timely manner;
- conciliate dispute between consumers and service suppliers;
- conduct researches, surveys and product testing to produce and publish useful information and results;
- provide a regular outlet of information, advice and view points on all matters affecting interests of consumers;
- monitor trade practices and liaise with industry body to safeguard consumer interests;
- research on consumer policy and launch consumer education campaign or related activities.

服務承諾

本會承諾履行《消費者委員會條例》規定的一切法定職務。在條例規定範圍內，致力：

- 迅速解答消費者諮詢和處理投訴；
- 排解消費者與供應商之間的糾紛；
- 進行研究、普查及產品試驗工作，公布結果和有用資料；
- 關注消費者事務，定期發表與消費者權益有關的資訊、忠告和觀點；
- 監察商業經營手法；聯絡各行業團體，謀求保障消費者利益；
- 進行消費者政策研究；推行與消費者教育有關的活動

GOVERNANCE AND MANAGEMENT

機構管治及管理

Governance Structure 消費者委員會的企業管治架構

HKSAR Government
香港特別行政區政府

Appointment 委任

Accountability 承擔責任

The Consumer Council
消費者委員會

Supervision 監管
Guidance 指導

Appointment 委任
Delegation 授權
Terms of Reference 職權範圍

Recommendation 建議

Committees and Working Groups
小組及工作小組

External Auditor
外聘核數師

Report 匯報

Audit Committee
審核小組

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

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

Research and Testing Committee
研究及試驗小組

Staff and Finance Committee
人事及財務小組

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

Advisory Group on Digital Economy and Information Technology
數碼市場發展與資訊科技諮詢小組

Working Group on Revamp for Consumer Education for Youth
青少年消費者教育改進工作小組

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

Annual Audit
年度審計

Supervision 監管
Guidance 指導

Report 匯報
Recommendation 建議

Management
管理層

Report 匯報
Accountability 承擔責任

As Hong Kong's statutory consumer protection body, the Consumer Council upholds a longstanding commitment to strong corporate governance and dedication to consumer protection. Through a governance framework incorporating recommended principles and best practices for statutory bodies, the Council fulfils its functions to the highest professional standards while promoting fairness and ethical conduct, ensuring accountability and transparency in its operations, and achieving good proper management in the interests of all stakeholders and the public.

作為香港專責推動及保障消費者權益的法定機構，消費者委員會長久以來堅守良好的企業管治，並致力於推動及保障消費者權益。本會的管治框架蘊含法定機構的建議原則和最佳執行方法，從而以最高專業標準履行其職能，同時促進公平和道德行為，確保運作兼具問責性和透明度，並以所有持份者和公眾利益為出發點，實現良好管治。

Membership of the Consumer Council

Formed according to section 6 of Cap. 216 Membership of Council, the Council comprises a Chairman, a Vice-Chairman and not more than 20 other Members appointed by the Chief Executive of the Hong Kong Special Administrative Region (HKSAR) for a term not exceeding 2 years. Members may be reappointed upon the expiry of their respective terms of office. All are governed by the Council's Code of Conduct for Members.

In terms of Members' personal profile, the Council's composition achieved a high degree of diversity in advising and governing the Council's work – educational background, professional and industry representation, skills and knowledge, age and gender. Sectors covered academia, legal sector, medical sector, business sector and the Legislative Council.

In the year under review, Mr Clement CHAN Kam-wing, BBS, MH, JP succeeded Mr Paul LAM Ting-kwok, SBS, SC, JP as the Council Chairman with effect from 15 July 2022. On 1 January 2023, Ms Doris LIAN Shaodong joined the Council as a new Member.

The Council would like to express its gratitude to Council Member, Prof. Nelson LAM Chi-yuen, JP for his unrelenting commitment and dedication during his term of office.

Special tribute was paid to Mr Paul LAM Ting-kwok, SBS, SC, JP for his enormous and significant contributions to the Council. During his term from 2019 to 2022, Mr Lam had served as the Chairman of 4 committees/working groups, including the Staff and Finance Committee, Consumer Protection Law and Policy Committee, Preliminary Working Group on Class Actions and the Board of Administrators of the Consumer Legal Action Fund. In addition to his leadership role in the Council, Mr Lam also acted as the spokesperson on many major consumer protection issues and the Council's advocacies.

消費者委員會委員

消費者委員會的委員按照《消費者委員會條例》(第216章)第6條「委員會的席位」組成，成員包括主席、副主席及不多於20名委員。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。所有委員須遵守委員行為守則。

各委員的個人專業履歷，由教育背景到專業和行業代表性、技能和知識，以至年齡和性別均高度多元，有助委員會擔任顧問角色及管治消委會的工作。委員的界別涵蓋學術界、法律界、醫療界、商界及立法會。

年內，陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士於2022年7月15日起接替林定國資深大律師，銀紫荊星章，太平紳士，成為委員會主席。於2023年1月1日，連少冬女士加入委員會成為委員。本會衷心感謝卸任委員林智遠教授，太平紳士在任內的不懈承擔和奉獻。

本會特別向林定國資深大律師，銀紫荊星章，太平紳士，致以深切謝意。林定國資深大律師於2019年至2022年出任委員會主席期間，貢獻良多，同時擔任4個小組/工作小組的主席，包括人事及財務小組、消費法律保障及政策小組、集體訴訟初步研究工作小組以及消費者訴訟基金執行委員會。除參與領導工作，林定國資深大律師還為本會就有關保障消費者議題及倡議工作擔任發言人。

MEMBERSHIP OF THE CONSUMER COUNCIL

消費者委員會委員



Chairman 主席

**Mr Paul LAM Ting-kwok,
SBS, SC, JP**

林定國資深大律師，銀紫荊星章，
太平紳士 (up to 至 2022.06.30)

Secretary for Justice, The Government of the HKSAR
香港特別行政區政府律政司司長
(from 2022.07.01 起)



Mr Kenneth CHAN Kin-nin

陳建年先生
Food Industry
食品業



Dr Catherine CHAN Po-ling
陳寶玲醫生

Hospital Authority Otorhinolaryngologist
醫管局耳鼻喉專科醫生



Chairman 主席

**Mr Clement CHAN Kam-wing,
BBS, MH, JP**

陳錦榮先生，銅紫荊星章，榮譽勳章，
太平紳士 (from 2022.07.15 起)

Managing Director of Leading Accounting Firm
會計師事務所董事總經理



The Hon Holden CHOW Ho-ding, JP
周浩鼎議員，太平紳士

Legislative Councillor, Solicitor
立法會議員、執業律師



Dr Wilton FOK Wai-tung
霍偉棟博士

Director, Sport Artificial Intelligence Laboratory,
Department of Electrical and Electronic Engineering
大學電機電子工程系運動人工智能實驗室總監



Vice-Chairman 副主席

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

Property Development CEO
物業發展公司總裁



Ms Veronica FUNG Kit-ming
馮潔鳴女士

Fintech Compliance Advisory
金融科技合規性資訊



Mr Edward HO Man-tat
何聞達先生

Securities Firm Managing Director
證券公司董事總經理



Ms Miranda KWAN Ching-yi
關靜儀女士

Director of Knowledge Solutions
知識與管理總監



Prof. Nelson LAM Chi-yuen, JP
林智遠教授，太平紳士 (up to 至 2022.06.30)
Director of Audit, The Government of the HKSAR
香港特別行政區政府審計署署長
(from 2022.07.01 起)



Dr Victor LUI Wing-cheong
雷永昌醫生
Specialist in Psychiatry
精神科專科醫生



Mr Victor LAM Hoi-cheung, JP
林凱章先生，太平紳士
General Manager
總經理



Mr Raymond MAK Ka-chun
麥嘉晉先生
Techpreneur
創科企業家



Mr Matthew LAM Kin-hong, BBS, MH, JP
林建康律師，銅紫荊星章，榮譽勳章，太平紳士
Law Firm Co-founding Partner and Managing Partner
律師事務所創辦合夥人及管理合夥人



Mr Tony PANG Chor-fu
彭楚夫先生
Entrepreneur
企業家



Ms Vanessa LAU Chi-wan
劉子芸女士
Biotech Industry Marketing Manager
生物科技界營銷經理



Mr Kyrus SIU King-wai
蕭景威先生
Director of Global Social Impact Consultancy
環球社會效益顧問公司董事



Ms Kitty LEE Wing-lan
李泳蘭女士
Deputy General Manager of
Global PR and Marketing Agency
國際公關及市場策劃公司副總經理



Prof. Nora TAM Fung-ye, BBS, JP
譚鳳儀教授，銅紫荊星章，太平紳士
Chair Professor of
Environmental Science and Conservation
環境科學及生態保育講座教授



Ms Doris LIAN Shaodong
連少冬女士 (from 2023.01.01 起)
CEO of Top-tier Fund House
領先基金公司總裁



Ms Iris WAN Lai-sze
溫麗司女士
Training Consultancy Founder
培訓顧問公司創辦人



Mr Alan LUI Siu-lun
雷紹麟先生
Multinational Hospitality Group Vice President
國際酒店集團副總裁



Mr Selwyn YU Sing-cheung, SC
余承章資深大律師
Senior Counsel
資深大律師

CO-OPTED MEMBERS OF THE CONSUMER COUNCIL

消費者委員會增選委員



Dr Jason CHAN Kai-yue, MH, JP
陳繼宇博士，榮譽勳章，太平紳士
Associate Dean and Head of IT
大學副院長兼資訊科技總監



Mr Clement CHAN Kam-wing, BBS, MH, JP
陳錦榮先生，銅紫荊星章，榮譽勳章，
太平紳士 (up to 至 2022.07.14)
Managing Director of Leading Accounting Firm
會計師事務所董事總經理



Dr Toa CHARM
湛家揚博士
Associate Professor of Practice in
Innovation and Technology
大學商學院創新及科技專業應用副教授



Mr Tony CHEUNG Kwok-wai
張國威副校長 (from 2022.07.01 起)
Secondary School Vice Principal
中學副校長



Ms Ivy CHEUNG Wing-han
張穎嫻女士 (from 2023.01.17 起)
Head of Audit, Hong Kong
香港審計服務主管合夥人



Prof. Herbert CHIA Pun-kok, JP
車品覺教授，太平紳士
Private Investor
私人投資者



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



Mr Eugene FONG Yick-jin
方奕展先生 (from 2022.07.01 起)
Engineering Professional
工程專業人員



Prof. Michael HUI King-man, MH
許敬文教授，榮譽勳章 (up to 至 2022.12.31)
University Vice Rector
大學副校長



Mr Richard KHAW Wei-kiang, SC
許偉強資深大律師 (up to 至 2023.01.16)
Senior Counsel and Recorder of the
Court of First Instance of the High Court
資深大律師、
香港特別行政區高等法院原訟法庭特委法官



Mr Kelvin KWOK Hiu-fai
郭曉暉先生
Associate Dean and Associate Professor of Law
大學法律學系副院長兼副教授



Mr Daniel C. LAM, SBS, BBS, JP
林濟先生，銀紫荊星章，銅紫荊星章，
太平紳士 (up to 至 2022.12.31)
Practicing Arbitrator
執業仲裁司



Ms Loretta LAM Yee-mei
林綺薇女士 (from 2022.07.01 起)
Principal Education Secretary
教育總主任



Mr LAU Chun-hung, MH
劉振鴻先生，榮譽勳章 (from 2022.07.01 起)
Education Consultant
教育顧問



Dr Cherry TAM Hau-lin
譚巧蓮博士 (from 2022.07.01 起)
Associate Professor in Social and Behavioural Sciences
大學社會及行為科學系副教授



Ms Queenie Fiona LAU
劉恩沛大律師
Barrister-at-Law
大律師



Mr Tony TANG Kwok-wai
鄧國偉先生
Retired DoJ Principal Government Counsel
前律政司首席政府律師



Mr Lawrence LAU Yip-tak
劉業德先生 (from 2022.07.01 起)
Secondary School Teacher
中學教師



Dr Gary WONG Ka-wai
黃家偉博士 (from 2022.07.01 起)
University Professor
大學教授



Dr Angela NG Lai-ping
吳麗萍博士
Education Consultant
教育顧問



Mr Albert WONG Kin-wai
黃健威先生 (from 2022.07.01 起)
Secondary School Teacher
中學教師



Prof. Jack POON Sik-ching
潘釋正教授
Professor of Practice (Fintech & Entrepreneurship)
School of Accounting and Finance
實務教授 (金融科技與創業金融)
會計與金融學院



Dr Paul WONG Wai-ching
黃蔚澄博士 (from 2022.07.01 起)
Associate Professor, Department of Social Work and Social
Administration, Clinical Psychologist
大學社會工作及社會行政學系副教授、臨床心理學家



Prof. PUN Kong-pang
潘江鵬教授 (up to 至 2022.12.31)
Professor in Electronic Engineering
大學電子工程學教授



Mr Rochester WONG Wang-fai
黃宏輝先生 (from 2022.07.01 起)
Education Bureau Chief Curriculum Development Officer
教育局總課程發展主任



Mr SHIH Wing-ching, JP
施永青先生，太平紳士
Real Estate Industry Participant
地產界人士



Mr Martin WONG Wing-hoi
王永愷大律師
Barrister-at-Law
大律師



Ms Rachael SIU Suk-yu
蕭淑瑜大律師
Barrister-at-Law
大律師



Prof. Christina YU Wai-mui
姚偉梅教授 (from 2022.07.01 起)
Professor (Practice),
Department of Social Sciences and Policy Studies
社會科學與政策研究學系教授 (實踐)

COMMITTEES AND WORKING GROUPS

小組及工作小組

The Council operates with a committee structure comprising 9 Committees and Working Groups and the Full Council meetings are held on a bimonthly basis.

During the reporting year, the Preliminary Working Group on Class Actions was merged into the Consumer Protection Law and Policy Committee with an aim to consolidate Members' efforts in legal-driven advocacies. A new Working Group on Revamp for Consumer Education for Youth was set up to render advice on transforming education initiatives for secondary school students with efficient and effective programme administration. In addition, the Working Group on Office Premises Accommodation and Enhancement Projects was dissolved after fulfilling its missions and functions.

As permitted by the Council's statutory power, the Council co-opts professionals of different disciplines as members of the Committees or Working Groups in order to benefit from their expertise and to facilitate the Council's work or studies in specific fields.

During the year under review, 6 Co-opted Members: Dr Toa CHARM, Prof. Herbert CHIA Pun-kok, JP, Mr Kelvin KWOK Hiu-fai, Prof. Jack POON Sik-ching, Ms Rachael SIU Suk-yu and Mr Martin WONG Wing-hoi, continued to serve the Council upon reappointment of Co-opted membership.

Ms Ivy CHEUNG Wing-han was invited to join the Audit Committee as a Co-opted Member. In addition, 11 Co-opted Members were invited to join the Working Group on Revamp for Consumer Education for Youth: Mr Tony CHEUNG Kwok-wai, Mr Eugene FONG Yick-jin, Ms Loretta LAM Yee-mei, Mr LAU Chun-hung, MH, Mr Lawrence LAU Yip-tak, Dr Cherry TAM Hau-lin, Dr Gary WONG Ka-wai, Mr Albert WONG Kin-wai, Dr Paul WONG Wai-ching, Mr Rochester WONG Wang-fai and Prof. Christina YU Wai-mui.

The Council expresses sincere gratitude for the support and expertise contributed to the Council from 4 Co-opted Members who retired during the year: Prof. Michael HUI King-man, MH, Mr Daniel C. LAM, SBS, BBS, JP, Mr Richard KHAW Wei-kiang, SC, and Prof. PUN Kong-pang.

In addition, the Council administers the Consumer Legal Action Fund via a Board of Administrators and a Management Committee¹. The current Chairman of the Management Committee is Mr Selwyn YU Sing-cheung, SC.

本會以委員會小組制度運作，設有 9 個委員會小組及工作小組。委員會每兩個月一次召開全體委員會議。

年內，集體訴訟初步研究工作小組合併到消費法律保障及政策小組，以整合各委員從消保法例出發的倡議工作。青少年消費者教育改進工作小組的設立，就改革中學生教育計劃，以及提升計劃行政運作的效率及成效提供意見。此外，鑑於辦公室配置及改善計劃工作小組的任務和工作經已完成，因此於年內解散。

委員會亦根據法定權限，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，並促進特定範疇的工作或研究。

年內，6 位增選委員：湛家揚博士、車品覺教授、太平紳士、郭曉暉先生、潘釋正教授、蕭淑瑜大律師及王永愷大律師獲續任為增選委員。張穎嫻女士獲邀加入成為審核小組增選委員。另有 11 位增選委員：張國威副校長、方奕展先生、林綺薇女士、劉振鴻先生、榮譽勳章、劉業德先生、譚巧蓮博士、黃家偉博士、黃健威先生、黃蔚澄博士、黃宏輝先生及姚偉梅教授獲邀加入成為青少年消費者教育改進工作小組委員。

本會衷心感謝以下 4 名卸任增選委員在任內的支持和貢獻：許敬文教授，榮譽勳章、林濬先生，銀紫荊星章，銅紫荊星章，太平紳士、許偉強資深大律師及潘江鵬教授。

此外，消費者訴訟基金則由執行委員會及管理委員會監督管理¹。管理委員會的現任主席為余承章資深大律師。

1. See the Annual Report of the Consumer Legal Action Fund 2022-23 for details.
詳情請參閱消費者訴訟基金 2022-23 年報。

Audit Committee 審核小組**Number of Meetings 會議次數：2****Convenor 召集人**

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

Members 委員Mr Clement CHAN Kam-wing, BBS, MH, JP
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士
(from 2022.07.29 起)

Ms Veronica FUNG Kit-ming 馮潔鳴女士

Mr Edward HO Man-tat 何聞達先生

Prof. Nelson LAM Chi-yuen, JP 林智遠教授，太平紳士
(up to 至 2022.06.30)

Ms Doris LIAN Shaodong 連少冬女士 (from 2023.01.17 起)

Co-opted Members 增選委員Mr Clement CHAN Kam-wing, BBS, MH, JP
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士
(up to 至 2022.07.28)

Ms Ivy CHEUNG Wing-han 張穎嫻女士 (from 2023.01.17 起)

Key Functions 主要職能

1. To assist the Full Council in fulfilling its functions by providing an independent review of and making recommendations on financial reporting, audit process, risk management policies as well as internal control measures of the Council.
 2. To supervise the overall framework of corporate governance and refer to the Full Council issues or weaknesses identified by the Committee or external audit.
1. 透過提供獨立審查並於財務報告、審計流程、風險管理政策及消委會的內部控制措施提出建議，協助委員會全體大會履行其職能。
 2. 負責監督消委會治理的整體框架，並就由委員會或外部審計發現的問題或不足之處向委員會全體大會報告。



Chairman 主席

Mr Paul LAM Ting-kwok, SBS, SC, JP
林定國資深大律師，銀紫荊星章，太平紳士 (up to 至 2022.06.30)

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師
(from 2022.07.29 起)

Vice-Chairman 副主席

Mr Matthew LAM Kin-hong, BBS, MH, JP
林建康律師，銅紫荊星章，榮譽勳章，太平紳士

Members 委員

The Hon Holden CHOW Ho-ding, JP 周浩鼎議員，太平紳士

Ms Miranda KWAN Ching-yi 關靜儀女士

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

Prof. Nelson LAM Chi-yuen, JP 林智遠教授，太平紳士
(up to 至 2022.06.30)

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 Selwyn YU Sing-cheung, SC 余承章資深大律師
(up to 至 2022.07.28)

Co-opted Members 增選委員

Mr Johnny FEE Chung-ming, JP 費中明律師，太平紳士
(from 2023.01.17 起)

Mr Kelvin KWOK Hiu-fai 郭曉暉先生 (up to 至 2023.01.16)

Ms Queenie Fiona LAU 劉恩沛大律師

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

Mr Martin WONG Wing-hoi 王永愷大律師

Key Functions 主要職能

1. To advise the Council on matters relating to the legal rights and protection of consumers.
 2. To review the workings of consumer protection legislation and public policy in Hong Kong.
 3. To look at consumer protection legislation in other territories and to examine the feasibility of making similar provisions in Hong Kong.
 4. To formulate and to submit recommendations through the Council to the Government to amend and/or to enact legislation / public policies to protect consumers.
 5. To play an active role in advocating for a fair, just and competitive marketplace from the aspect of enhancing public policies relating to consumer protection laws.
 6. To publish reports on advancing public policies on consumer protection or legal protection for consumers.
 7. To review the complaints received by the Council that give rise to the concern of inadequacies in legislation and public policies.
 8. To meet delegations and to receive representations by interested groups relating to public policy affairs.
 9. To consider and advise the Council on the issues to be addressed and matters to be prepared by the Council in light of the Law Reform Commission's recommendations in relation to class actions.
1. 就有關消費者之合法權利的事宜向消委會提供建議。
 2. 審查本港的保障消費者之法例和公共政策的運作情況。
 3. 調研其他地區之保障消費者之法例，以及研究在香港制定類似法規的可行性。
 4. 制定建議並通過消委會向政府建議進行修改和 / 或頒布立法 / 公共政策以保障消費者。
 5. 積極倡導公平、公正、有競爭性的市場，從而加強公共政策及保障消費者之法例。
 6. 就完善保護消費者之公共政策或對消費者的法律保障發表報告。
 7. 審查消委會收到的投訴會否顯示法例和公共政策有否不足之處。
 8. 會見代表團並就有關公共政策事務事宜接見有關團體。
 9. 審議消委會需要解決的問題並提出建議；以及就消委會如何跟進法律改革委員會有關集體訴訟的事宜提出建議。

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

Number of Meetings 會議次數：4

Chairman 主席

Mr Kyrus SIU King-wai 蕭景威先生

Vice-Chairman 副主席

Ms Kitty LEE Wing-lan 李泳蘭女士

Members 委員

Mr Kenneth CHAN Kin-nin 陳建年先生

Dr Catherine CHAN Po-ling 陳寶玲醫生

Ms Veronica FUNG Kit-ming 馮潔鳴女士

Prof. Nelson LAM Chi-yuen, JP 林智遠教授，太平紳士
(up to 至 2022.06.30)

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

Mr Alan LUI Siu-lun 雷紹麟先生

Mr Raymond MAK Ka-chun 麥嘉晉先生

Mr Tony PANG Chor-fu 彭楚夫先生

Ms Iris WAN Lai-sze 溫麗司女士

Co-opted Member 增選委員

Dr Jason CHAN Kai-yue, MH, JP 陳繼宇博士，榮譽勳章，太平紳士

Key Functions 主要職能

1. To monitor the planning and implementation of the Council's publicity and community relation matters.
 2. To monitor the production and marketing activities of "CHOICE" and other publications.
 3. To consider matters pertaining to the operation and development of Consumer Advice Services.
 4. To advise on matters pertaining to consumer education including production of publicity materials and organisation of publicity campaigns.
 5. To advise the Council on community relations and international liaison matters.
1. 監督消委會宣傳工作及社區關係事宜的策劃和實施。
 2. 監督《選擇》月刊及其他出版物的製作和營銷活動。
 3. 審議消委會諮詢中心運作及發展之事宜。
 4. 就包括製作消費者教育事宜之宣傳材料和宣傳活動提供建議。
 5. 就社區關係和國際聯繫向消委會提供建議。

Research and Testing Committee 研究及試驗小組

Number of Meetings 會議次數：6

Chairman 主席

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

Vice-Chairman 副主席

Dr Victor LUI Wing-cheong 雷永昌醫生

Members 委員

Dr Catherine CHAN Po-ling 陳寶玲醫生

Dr Wilton FOK Wai-tung 霍偉棟博士

Ms Vanessa LAU Chi-wan 劉子芸女士

Ms Kitty LEE Wing-lan 李泳蘭女士

Ms Doris LIAN Shaodong 連少冬女士 (from 2023.01.17 起)

Mr Raymond MAK Ka-chun 麥嘉晉先生

Mr Kyrus SIU King-wai 蕭景威先生

Ms Iris WAN Lai-sze 溫麗司女士

Co-opted Member 增選委員

Prof. PUN Kong-pang 潘江鵬教授 (up to 至 2022.12.31)

Key Functions 主要職能

1. To advise the Council on matters pertaining to the testing and survey projects on consumer products and services, including the scope of project and budgetary matters.
 2. To review the test and survey results as well as comments from manufacturers, agents, experts, consultants, etc. in respect of these results.
 3. To examine issues affecting the health and safety of consumers.
 4. To review the annual work plan and estimated budget for product testing and survey projects.
 5. To make recommendations to the Council on actions to be taken in this programme area.
1. 就有關測試和調查事宜，包括消費品和服務項目、項目範圍和預算事項向消委會提出建議。
 2. 審查測試和調查結果及製造商、代理商、專家、顧問等對這些結果的意見及看法。
 3. 審視影響消費者健康和安全的問題。
 4. 審議產品測試及調查項目工作的年度計劃和預算。
 5. 就研究及試驗方面應採取的行動向消委會提出建議。

Chairman 主席

Mr Paul LAM Ting-kwok, SBS, SC, JP
林定國資深大律師，銀紫荊星章，太平紳士
(up to 至 2022.06.30)

Mr Clement CHAN Kam-wing, BBS, MH, JP
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士
(from 2022.07.25 起)

Vice-Chairman 副主席

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

Members 委員

Mr Edward HO Man-tat 何閻達先生

Prof. Nelson LAM Chi-yuen, JP 林智遠教授，太平紳士
(up to 至 2022.06.30)

Mr Matthew LAM Kin-hong, BBS, MH, JP
林建康律師，銅紫荊星章，榮譽勳章，太平紳士

Dr Victor LUI Wing-cheong 雷永昌醫生

Mr Tony PANG Chor-fu 彭楚夫先生

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

Key Functions 主要職能

1. To formulate policy pertaining to the annual budget of the Council.
 2. To monitor and approve the income and expenditure account of the Council.
 3. To consider the conditions of service and any disciplinary or other staff management matters and to take/recommend appropriate action.
 4. To approve/endorse the appointment, confirmation, renewal of contracts, award of annual increment etc. of the staff of the Council as the case may be.
 5. To receive and deal with complaints against staff of the Council.
 6. To advise on the investment strategy for the Consumer Legal Action Fund.
 7. To advise on the investment strategy for the Council's liquid fund.
 8. To take on other duties as advised by the Consumer Council.
1. 制定消委會年度預算的有關政策。
 2. 監督和批准消委會的收支決算。
 3. 考慮服務條件，以及任何紀律或其他人員管理事項，並採取 / 建議適當的行動。
 4. 批准 / 認可任命、確認、續簽合同，以及消委會職員的年度加薪等。
 5. 受理和處理對消委會工作人員的投訴。
 6. 就消費者訴訟基金的投資策略提供建議。
 7. 就消委會流動資金的投資策略提供建議。
 8. 承擔消費者委員會交辦的其他職責。

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

Number of Meetings
會議次數：5

Chairman 主席

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

Vice-Chairman 副主席

Mr Tony PANG Chor-fu 彭楚夫先生

Members 委員

Mr Kenneth CHAN Kin-nin 陳建年先生

The Hon Holden CHOW Ho-ding, JP 周浩鼎議員，太平紳士

Ms Veronica FUNG Kit-ming 馮潔鳴女士

Ms Miranda KWAN Ching-yi 關靜儀女士

Prof. Nelson LAM Chi-yuen, JP 林智遠教授，太平紳士
(up to 至 2022.06.30)

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 Selwyn YU Sing-cheung, SC 余承章資深大律師

Co-opted Members 增選委員

Mr Kelvin KWOK Hiu-fai 郭曉暉先生 (from 2023.01.17 起)

Dr Angela NG Lai-ping 吳麗萍博士

Key Functions 主要職能

- To examine the practices and advertisements of individual traders and, where these are unacceptable, to secure an end to the practices or to "name" the trader in order to warn consumers.
 - To examine practices that are prevalent in a trade to see whether they operate against the interests of consumers.
 - To improve the treatment of consumers by
 - contributing to the development of codes of practice and standards of professional and trade bodies
 - responding to consultation papers
 - overseeing the Council's participation in voluntary redress schemes
 - To advise the Legal Protection Committee on issues relating to trade practices where there may be a need for new or amended legislation.
 - To meet delegations and to receive representations by interested groups relating to trade practices.
 - To review and advise on the resolution of complicated individual complaint cases from individual consumers.
 - To examine issues arising from consumer complaints which have drawn wide public/media attention.
 - To review cases where complainants are not satisfied with the outcome and/or the way in which Council staff have handled their complaint.
 - To review the Council's consumer complaints handling procedures as and when necessary.
- 檢查個體交易者的營商手法和廣告，如列為不可接受，則確保終止相關做法或「點名」該商家以警告消費者。
 - 檢查行業中普遍存在的營商手法，檢視其是否損害消費者利益。
 - 以改善消費者待遇為目標，
 - 促進專業和營商機構，制定行為守則和標準
 - 回應諮詢文件
 - 監督消委會參與自願賠償計劃
 - 就營商問題向法律保障事務小組建議有否需要倡議新的立法或修訂現有效例。
 - 會見代表團並就營商手法事宜接見有關團體。
 - 對複雜的個人投訴進行審查並提出解決建議。
 - 對公眾 / 媒體廣泛關注的消費者投訴中出現的問題進行調查及審視。
 - 對投訴人不滿消委會人員處理其個案而導致對結果不滿意的案件進行覆核。
 - 有需要時檢討消委會的消費者投訴處理程序。

WORKING/ADVISORY GROUPS 工作 / 諮詢小組

Advisory Group on Digital Economy and Information Technology 數碼市場發展與資訊科技諮詢小組

Number of Meetings
會議次數：1

Convenor 召集人

Mr Kyrus SIU King-wai 蕭景威先生

Vice-Convenor 副召集人

Mr Raymond MAK Ka-chun 麥嘉晉先生

Members 委員

Dr Catherine CHAN Po-ling 陳寶玲醫生

Dr Wilton FOK Wai-tung 霍偉棟博士

Ms Veronica FUNG Kit-ming 馮潔鳴女士

Ms Vanessa LAU Chi-wan 劉子芸女士

Ms Doris LIAN Shaodong 連少冬女士 (from 2023.01.17 起)

Mr Tony PANG Chor-fu 彭楚夫先生

Co-opted Members 增選委員

Dr Jason CHAN Kai-yue, MH, JP 陳繼宇博士，榮譽勳章，太平紳士

Dr Toa CHARM 湛家揚博士

Prof. Herbert CHIA Pun-kok, JP 車品覺教授，太平紳士

Prof. Jack POON Sik-ching 潘釋正教授

Key Functions 主要職能

1. To alert the Council of critical consumer issues that may arise in the digital economy and advise strategies and appropriate actions for protecting consumer interests.
 2. To advise the Council on effective approaches to monitor technical developments or study digital issues.
 3. To help connect the Council with appropriate stakeholders, such as key market players or solution providers, and broaden the Council's outreach in the digital community.
 4. To advise the Council on its internal IT system development and adoption of technological tools to strengthen communication with stakeholders and consumers.
 5. To review and advise the Council on tendering, consultancy recommendations, and implementation of IT projects on project status and quality of work.
1. 就數碼經濟中可能出現的重大消費者問題向消委會提出警示，並就保護消費者利益的策略和適當行動提出建議。
 2. 就監察科技或技術發展及研究各類數碼相關問題的有效方法向消委會提出建議。
 3. 幫助消委會與適當的持份者，例如市場主要參與者建立聯繫，並擴大消委會在數碼領域的接觸面。
 4. 就內部資訊科技系統的開發和採用，以及為加強與持份者和消費者溝通所採納的技術工具提供建議。
 5. 審議並就招標、諮詢建議、資訊科技項目的實施、項目狀態和工作質量的情況等事宜向消委會提出建議。

Working Group on Revamp for Consumer Education for Youth 青少年消費者教育改進工作小組

Number of Meetings
會議次數：3

Chairman 主席

Mr Tony PANG Chor-fu 彭楚夫先生 (from 2022.07.01 起)

Co-opted Members 增選委員

Mr Tony CHEUNG Kwok-wai 張國威副校長 (from 2022.07.01 起)

Mr Eugene FONG Yick-jin 方奕展先生 (from 2022.07.01 起)

Ms Loretta LAM Yee-mei 林綺薇女士 (from 2022.07.01 起)

Mr LAU Chun-hung, MH 劉振鴻先生，榮譽勳章
(from 2022.07.01 起)

Mr Lawrence LAU Yip-tak 劉業德先生 (from 2022.07.01 起)

Dr Cherry TAM Hau-lin 譚巧蓮博士 (from 2022.07.01 起)

Dr Gary WONG Ka-wai 黃家偉博士 (from 2022.07.01 起)

Mr Albert WONG Kin-wai 黃健威先生 (from 2022.07.01 起)

Dr Paul WONG Wai-ching 黃蔚澄博士 (from 2022.07.01 起)

Mr Rochester WONG Wang-fai 黃宏輝先生 (from 2022.07.01 起)

Prof. Christina YU Wai-mui 姚偉梅教授 (from 2022.07.01 起)

Key Functions 主要職能

1. To report to the Publicity and Community Relations Committee on its discussions and recommendations in the meetings.
 2. To advise on the objectives, strategies, deliverables and format of the revamped education initiatives for secondary school students, and areas for enhancement in terms of programme administration.
 3. To receive and comment on proposals, work plans and work updates from the staff of the Consumer Education Division (CED) on related work.
 4. To advise and comment on the design and contents of related initiatives and resource materials developed by the CED.
1. 向宣傳及社區關係小組匯報小組之討論和建議。
 2. 就針對中學生的改革教育舉措之目標、策略、成果和形式，以及項目管理方面需要加強的事項提出建議。
 3. 接收來自消費者教育部的提案、工作計劃和最新工作進度，並提供意見。
 4. 對消費者教育部制定的項目和資源材料的相關設計和內容提出意見及建議。



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

Number of Meetings
會議次數：0

Meetings held on a by-need basis
工作小組於有需要時才召開會議

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 Kenneth CHAN Kin-nin 陳建年先生

Mr Edward HO Man-tat 何閻達先生

Ms Miranda KWAN Ching-yi 關靜儀女士

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

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

Co-opted Member 增選委員

Dr Angela NG Lai-ping 吳麗萍博士

Key Functions 主要職能

1. To steer and provide advice about the strategic direction of the programme, including the scope of different projects and cross-divisional activities.
 2. To oversee the development of the Council's sustainable consumption framework ensuring it represents the needs of current and future Hong Kong consumers.
 3. To foster partnerships and engagement with stakeholders in the community and Government in promoting public awareness of and participation in sustainable consumption.
 4. To advise the Council on how we might most effectively and constructively engage with organisations and processes that we are seeking to influence.
 5. To take on other duties as advised by the Council.
1. 指導包括不同項目和跨部門活動之計劃的策略方針，並提供建議。
 2. 監督消委會可持續消費的發展，確保其反映現今和未來香港消費者的需求。
 3. 促進與持份者包括社區及政府部門的伙伴關係，從而提高對可持續消費的公眾意識和參與。
 4. 向消委會提供建議，就如何最有效地及有建設性地與目標組織和流程加強合作。
 5. 承辦消委會交辦的其他職責。

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

Number of Meetings 會議次數：0

Chairman 主席

Mr Paul LAM Ting-kwok, SBS, SC, JP 林定國資深大律師，銀紫荊星章，太平紳士 (up to 至 2022.06.30)

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師 (from 2022.07.29 起) (up to 至 2023.01.16)

Vice-Chairman 副主席

Mr Antonio KWONG Cho-shing, MH 鄺祖盛律師，榮譽勳章 (up to 至 2023.01.16)

Members 委員

Mr Edward HO Man-tat 何聞達先生 (up to 至 2023.01.16)

Mr Matthew LAM Kin-hong, BBS, MH, JP 林建康律師，銅紫荊星章，榮譽勳章，太平紳士 (up to 至 2023.01.16)

Mr Alan LUI Siu-lun 雷紹麟先生 (up to 至 2023.01.16)

Mr Tony PANG Chor-fu 彭楚夫先生 (up to 至 2023.01.16)

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 (up to 至 2023.01.16)

Mr Richard KHAW Wei-kiang, SC 許偉強資深大律師 (up to 至 2023.01.16)

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師 (up to 至 2022.07.28)

Co-opted Members 增選委員

Ms Queenie Fiona LAU 劉恩沛大律師 (up to 至 2023.01.16)

Note 備註

The Preliminary Working Group on Class Actions was merged into Consumer Protection Law and Policy Committee with effect from 17 January 2023.

由 2023 年 1 月 17 日起，集體訴訟初步研究工作小組與消費法律保障及政策小組合併。

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

By circulation
以文件傳閱方式進行

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) (up to 至 2022.12.31)

Members 委員

Ms Miranda KWAN Ching-yi 關靜儀女士 (up to 至 2022.12.31)

Ms Kitty LEE Wing-lan 李泳蘭女士 (up to 至 2022.12.31)

Co-opted Members 增選委員

Mr Daniel C. LAM, SBS, BBS, JP 林濬先生，銀紫荊星章，銅紫荊星章，太平紳士 (up to 至 2022.12.31)

Note 備註

The Working Group was dissolved with effect from 1 January 2023.

辦公室配置及改善計劃工作小組由 2023 年 1 月 1 日起解散。

MANAGEMENT AND STAFF 管理層及員工

FULL COUNCIL 委員會

MANAGEMENT TEAM OF THE CONSUMER COUNCIL 消費者委員會管理層

(2022.04.01 – 2023.03.31)



Chief Executive 總幹事

Ms Gilly WONG Fung-han
黃鳳嫻女士



RESEARCH & SURVEY DIVISION 研究及普查部

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



PLANNING & TRADE PRACTICES DIVISION 策劃及商營手法事務部

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



PUBLIC AFFAIRS DIVISION 公共事務部

Principal Public Affairs Officer Ms Amy WONG Pui-shan #
公共事務部首席主任 黃佩珊女士



INFORMATION TECHNOLOGY DIVISION 資訊科技部

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



HUMAN RESOURCES DIVISION 人力資源部

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



FINANCE & ADMINISTRATION DIVISION 財務及行政部

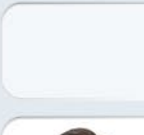
Head of Finance & Administration Division Mr Steven WONG Chun-man
財務及行政部總主任 黃俊聞先生



Acting Deputy Chief Executive 署理副總幹事

(from 2023.01.01 起)
Principal Complaints & Advice Officer
投訴及諮詢部首席主任
(up to 至 2022.12.31)

Mr Francis HO Ying-foo
何應富先生



COMPLAINTS & ADVICE DIVISION 投訴及諮詢部

Vacant 從缺 (from 2023.01.01起)



LEGAL AFFAIRS DIVISION 法律事務部

Head of Legal Affairs Division Mr Michael KAN Kin-hang #
法律事務部首席主任 簡健恒先生



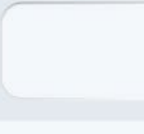
Deputy Chief Executive 副總幹事

Mr Eddy TONG Chi-chung
湯熾忠先生 (up to 至 2023.01.12)



CONSUMER EDUCATION DIVISION 消費者教育部

Head of Consumer Education Division Ms Joey LAI Cho-ye
消費者教育部總主任 黎祖儀女士



SECRETARIAT 會議事務

Operated by 1 Senior Committee Secretariat Officer
由一名高級會議行政秘書負責日常運作

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

The Council Office

Under the leadership of the Council's Chief Executive, underpinned by the Deputy Chief Executive, the 162-staff-strong Council Office operates in 9 functional divisions, namely the Complaints and Advice Division, Consumer Education Division, Finance and Administration Division, Human Resources Division, Information Technology Division, Legal Affairs Division, Planning and Trade Practices Division, Public Affairs Division, and Research and Survey Division.

The 11 senior management team members possess a wealth of management experience and expertise in different functional areas. All staff members are governed by the Council's Code of Conduct.

Staff Training and Talent Development

During the year, the Council organised 4 staff briefing sessions and 9 training workshops to develop and enrich staff members' knowledge and skills in various scopes, covering legal knowledge, cybersecurity, as well as skill-based training such as search engine optimisation (SEO), Power BI, design thinking, effective telephone and meeting skills, etc.

Finance

The Council derives its income mainly from Government subvention. Other sources of income (approximately 3.4%) 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\$137.60 million and HK\$13.88 million respectively².

消委會辦公室

以總幹事為首的消委會辦公室共有 162 名員工，工作主要由 9 個部門負責，包括投訴及諮詢部、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。

11 位管理層人員擁有豐富的管理經驗及各職能範疇的專業知識。所有僱員須遵守「消費者委員會職員行為守則」。

員工訓練及人才發展

年內，本會舉辦了 4 場員工簡介會及 9 場培訓工作坊，以發展和豐富員工多方面的知識和技能，包括法律知識、網絡安全，以及各項技能培訓，包括搜尋引擎優化 (SEO)、Power BI、設計思維、有效電話和會議技巧等。

財務

本會經費主要來自政府資助，其他收入來源（約 3.4%）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 1.376 億元及港幣 1,388 萬元²。

2. See Appendix 1 for the Auditor's Report and Financial Statements for the accounts of the Council for 2022-23. 2022-23 年度核數師報告及各財務報表見附錄一。

CODE OF CONDUCT 行為守則

The Council Members and staff are governed by their respective sets of Code of Conduct. The Codes set out the standard of conduct and probity so as to strengthen its corporate governance, and internal control. The Independent Commissioner Against Corruption (ICAC) was fully engaged in the course of the development and subsequent update to ensure the Code fully meets with the high standards of ICAC. Mandatory participation in the Annual Online Quiz is required for all staff, with a passing rate of 8 out of 12 questions. Members of staff who fail the quiz are required to attend a special refresher workshop and a retest thereafter.

本會委員和職員受各自的行為守則約束。各守則釐定了行為和誠信標準，以加強本會企業管治和內部監控。廉政公署全力參與守則的制定及後續的更新過程，以確保守則完全符合廉政公署的高標準。所有員工都必須參與年度網上測驗，12 條問題的合格率为 8 題。未能通過測驗的員工必須參加特別安排的進修工作坊，並隨後進行重新測驗。

The Content of the Code 守則內容

Members and Staff	Members Specific	Staff Specific
<ul style="list-style-type: none"> Prevention of Bribery Ordinance Solicitation and Acceptance of Advantages Advantages Offered in Their Official Capacity Sponsorship Offered in Their Official Capacity Offering of Advantages Managing Conflict of Interest Use of Council's Assets and Resources Confidentiality of Information Competition/Award Presentation Records, Accounts and Other Documents Gambling Loans Compliance with Local Laws and Regulations 	<ul style="list-style-type: none"> Members Bidding for the Council's Contract Use of Public Fund Misuse of Capacity as a Council / Committee Member 	<ul style="list-style-type: none"> Misuse of Official Position Misconduct in Public Office Outside Employment Guarantee Indebtedness Supervisory Accountability Reporting Suspected Irregularities and Criminal Offences
<p>委員及職員</p> <ul style="list-style-type: none"> 《防止賄賂條例》 索取和接受利益 職員以公職身分獲得利益 職員以公職身分獲得贊助 提供利益 處理利益衝突 使用消委會資產和資源 保密資料 比賽 / 頒獎 記錄、帳目和其他文件 賭博 貸款 遵從本地法例和規例 	<p>委員特定</p> <ul style="list-style-type: none"> 委員參與競投消委會的合約 運用公帑 濫用委員身分 	<p>職員特定</p> <ul style="list-style-type: none"> 濫用職權 公職人員行為失當 外間工作 擔保 欠債 督導責任 舉報涉嫌違規行為及刑事罪行

EXTERNAL COMMITTEES ATTENDED BY COUNCIL MEMBERS AND STAFF

本會委員及職員參與的外界委員會

Council Members and staff currently sit on a total of 51 external committees, a few of which are listed below:

- Department of Health — Pharmacy and Poisons (Listed Sellers of Poisons) Committee
- Department of Justice — Working Group on Class Actions
- Electrical and Mechanical Services Department — Electrical Safety Advisory Committee
- Estate Agents Authority
- Health Bureau — Steering Committee on Prevention and Control of Non-communicable Diseases
- Hong Kong Housing Society — Steering Committee of the Living Lab in Gerontechnology for Age-Friendly Home
- Hong Kong Monetary Authority — Deposit-taking Companies Advisory Committee
- Hong Kong Q-Mark Council — Q-Mark Council Committee
- Law Reform Commission — Sub-Committee on Cybercrime
- Tourism Commission — Advisory Committee on Travel Agents
- Transport Department — Committee on Taxi Service Quality
- Water Supplies Department — Task Force on Voluntary Water Efficiency Labelling Scheme

本會委員及職員現時參與一共 51 個外界委員會，以下列出部分：

- 衛生署 — 藥劑業及毒藥（列載毒藥銷售商）委員會
- 律政司 — 集體訴訟工作小組
- 機電工程署 — 電氣安全諮詢委員會
- 地產代理監管局
- 醫務衛生局 — 防控非傳染病督導委員會
- 香港房屋協會 — 樂活安居生活實驗室督導委員會
- 香港金融管理局 — 接受存款公司諮詢委員會
- 香港優質標誌局 — 香港「Q 嘜」優質標誌局委員會
- 法律改革委員會 — 電腦網絡罪行小組委員會
- 旅遊事務署 — 旅行代理商諮詢委員會
- 運輸署 — 的士服務質素委員會
- 水務署 — 用水效益標籤計劃工作小組

2022-25 STRATEGIC PLAN — 5 STRATEGIC GOALS

2022-25 策略計劃 — 5 個策略目標

1. Safeguard consumer interests under the digital economy
 2. Enable informed consumption choice for better quality of living — safety, value and sustainability
 3. Equip targeted vulnerable consumers — youth, elderly, mentally handicapped — with proper knowledge and skills for self-protection
 4. Sustain and develop partnership to synergise works in consumer protection at international, Mainland (including the Greater Bay Area) and local levels
 5. Uphold the Council as an effective and high performing statutory body through staff enrichment and strong corporate governance
1. 維護數碼經濟下的消費者權益
 2. 賦權消費者知所選擇，提高生活質量 — 安全、價值和可持續性
 3. 為目標弱勢消費者 — 青少年、長者、精神障礙人士 — 培養適當的自我保護知識和技能
 4. 維繫和發展伙伴關係，以協同與國際、內地（包括大灣區）和本地各個層面的消費者保護工作
 5. 通過優化員工團隊和強化企業管治，維護消委會作為有效和高績效的法定機構

RESOLVING DISPUTES BETWEEN CONSUMERS AND BUSINESSES

調停消費者與營商者之間的糾紛

Despite not being a law enforcement agency holding investigative powers, the Council provides highly accessible consumer complaints services and supports consumers' right to seek redress when disputes arise by means of conciliation, with a view to assisting both consumers and traders to reach a settlement. Information obtained from consumer complaints not only helps the Council to monitor the marketplace and issue timely alerts to the public, but also facilitates the Council's close liaison and exchange of information with different authorities to combat unscrupulous trade practices.

儘管消委會並非執法機構，不具有調查權力，但本會一直致力為消費者提供便捷的投訴處理服務，以調停方式協助消費者在遇到消費糾紛時與營商者尋求解決辦法，並鼓勵雙方達成和解方案。由消費投訴個案所獲取的資料，不但有利於本會監察市場動向及適時向公眾發出消費警示，亦有助本會與各有關部門緊密聯繫及交流資訊，以打擊不良營商手法。

Complaints and Enquiries Received

In 2022-23, the Council received 60,823 enquiries and 31,996 complaints, representing year-on-year (YoY) changes of -7% and +10% respectively. 88% of the enquiries were received by phone, whereas digital channels, including e-form and email, continued to be the most popular avenues for lodging complaints, accounting for 79% of the total number.

投訴及諮詢

年內，本會共接獲 60,823 宗消費諮詢及 31,996 宗消費投訴，比去年度分別下跌 7% 及上升 10%。消費諮詢當中，88% 經由電話熱線接獲；而消費投訴方面，則以電子渠道（包括電子表格及電郵）最為常用，佔總投訴個案近 8 成（79%）。

48% Goods 產品



31,996

Complaint Cases
投訴

52% Services 服務

Overview and Trends

As the COVID-19 situation fluctuated during the reporting year and eventually eased towards early 2023, changes in consumption behaviour were reflected through complaint trends. For example, complaints related to internet shopping surged significantly (+68%), "Food & Entertainment Services" rose by 29%, while electrical appliances saw a record-high number of complaints (3,009 cases), largely due to consumers spending more time at home in 2022, driving up the demand for online shopping, food delivery and use of home appliances. As borders reopened in early 2023, complaints relating to "Travel Matters" recorded a steep rebound of 158% YoY, making it the top complaint category in 2022-23.

Over the past 3 years, the disruption to traders' business brought about by the pandemic and increasing complexity of online consumer disputes increased the difficulties of conciliation. The Council was able to achieve a 64% resolution rate for cases with pursuable grounds in 2022-23. In general, if traders refused to settle the case through conciliation, the complainants would be advised to seek redress via alternative channels, including civil legal action.

概覽及趨勢

年內新冠疫情反覆，及至 2023 年初有所緩和，投訴趨勢亦反映大眾消費模式上的改變。例如，涉及網上購物的投訴個案急增 68%，有關「食肆及娛樂」的投訴個案則上升了 29%，「電器用品」的投訴個案更突破新高，共錄得 3,009 宗。這些投訴趨勢，主要是由於 2022 年消費者居家抗疫時間增加，帶動了消費者對網購、外賣送餐服務及家電的需求。因應 2023 年初本港恢復通關，與旅遊事務有關的投訴急劇反彈，較去年同期增長了 158%，躋身 2022-23 年度投訴類別的首位。

過去 3 年，商戶遭疫情重挫，加上網上購物糾紛日趨複雜，令本會調停工作難度大大提高。儘管如此，在 2022-23 年度，本會可跟進個案的總調停成功率仍達到 64%。一般而言，如商戶拒絕透過調停解決個案，本會會建議投訴人考慮以其他方式解決糾紛，包括民事訴訟等。

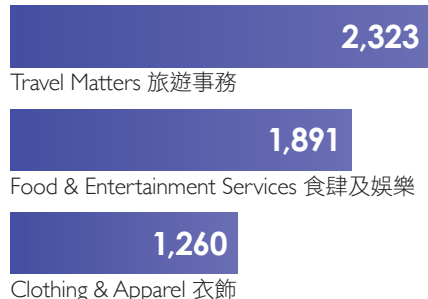
Online Shopping Complaints 網上購物相關投訴

14,163
Cases 宗

44% of the total complaints
佔總投訴的 44%

YoY
較上一年度
+68%

Top 3 categories (cases) 首 3 個類別 (宗)



Steep Upsurge in Online Shopping Complaints

In recent years, one of the most prominent changes in consumer behaviours is probably their receptiveness to online shopping, resulting in a sharp rise in related complaints across a wide range of consumer goods and services. Internet shopping complaints (14,163 cases) accounted for 44% of the total complaints in 2022-23, a notable 68% YoY surge. The top 3 categories were "Travel Matters" (2,323 cases), "Food & Entertainment Services" (1,891 cases) and "Clothing & Apparel" (1,260 cases). Consumers are reminded to stay vigilant and rational when shopping online, to make it a habit to always read data privacy policies, terms and conditions, select reputable online shopping platforms while avoiding impulse purchases, and to be mindful of the impact to the environment.

網購投訴急劇飆升

近年消費行為上最顯著的改變，莫過於已習慣從網上購物，然而網購的盛行，同時亦導致各類消費產品及服務相關的投訴急劇上升。2022-23 年度網購投訴（14,163 宗）佔總投訴數字 44%，較去年大幅上升近 7 成（68%），而首三位投訴類別為「旅遊事務」（2,323 宗）、「食肆及娛樂」（1,891 宗）及「衣飾」（1,260 宗）。本會提醒消費者，在網購時需保持警惕及理性，養成仔細閱讀私隱政策及條款細則的良好習慣，並慎選信譽良好的網購平台，避免衝動消費，亦要留意網購對環境造成的影響。

Continuous Development

Enhancement of Communication Channels

The Council is dedicated to expanding and enhancing its services through strengthening its communication channels. Further to the launch of the Council's WeChat official account on 1 June 2022 (see chapter *Disseminating Consumer Information* for more), new functions have been added in 2023 that allow complainants to check the progress of their complaint cases and submit supplementary documents remotely, providing greater convenience for consumers.

Development of an Online Dispute Resolution Platform

The rapid technological advancement in recent years, while in part giving rise to higher complaint volumes in online shopping, at the same time provides more reliable digital technology and electronic means for resolving disputes. To meet the growing demand and raised expectations of the public for more efficient and effective complaint handling, the Council is developing an online dispute resolution platform to handle consumer complaints in a cost-effective and time-efficient way.

持續發展

強化溝通渠道

本會致力加強各溝通渠道，藉以擴展及提升服務。繼 2022 年 6 月 1 日開通消委會官方微信公眾號後（詳情可參閱「[傳播消費資訊](#)」一節），本會亦於 2023 年增設新功能，讓消費者可透過微信遙距查詢投訴個案進度，以及遞交個案補充資料，為消費者提供更多便利。

開發網上爭議解決平台

近年科技急速發展，一方面引發網上購物的投訴個案增加，另一方面亦提供了更可靠的數碼技術及電子方式協助處理個案。為迎合公眾殷切期望有更高效率及成效的投訴處理流程，並應付日益增加的需求，本會正開發一個網上爭議解決平台，以更具成本及時間效益的方式處理消費者投訴。

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	2020-21	2021-22	2022-23
Total number of complaints 投訴個案總數	28,590	29,207	31,996
YoY changes 按年變動	—	+2%	+10%

Fig.2 Top 10 Consumer Complaints on Industries in 2022-23

圖 2 2022-23 年度首 10 位涉及消費投訴的行業

	2022-23	2021-22	% change
Travel Matters 旅遊事務	3,341	1,279	+158%
Food & Entertainment Services 食肆及娛樂	3,218	2,498	+29%
Electrical Appliances 電器用品	3,009	2,735	+10%
Telecommunication Services 電訊服務	2,340	2,226	+5%
Clothing & Apparel 衣飾	1,745	1,234	+41%
Beauty Services 美容服務	1,295	2,142	-40%
Foods & Drinks 食品及飲品	1,217	1,192	+2%
Computer Products 電腦產品	1,186	1,034	+15%
Personal Care Products 個人護理產品	1,182	831	+42%
Bank & Financial Services 金融服務	957	798	+20%

Fig.3 Nature of Consumer Complaints in 2022-23
圖 3 2022-23 年度之投訴性質

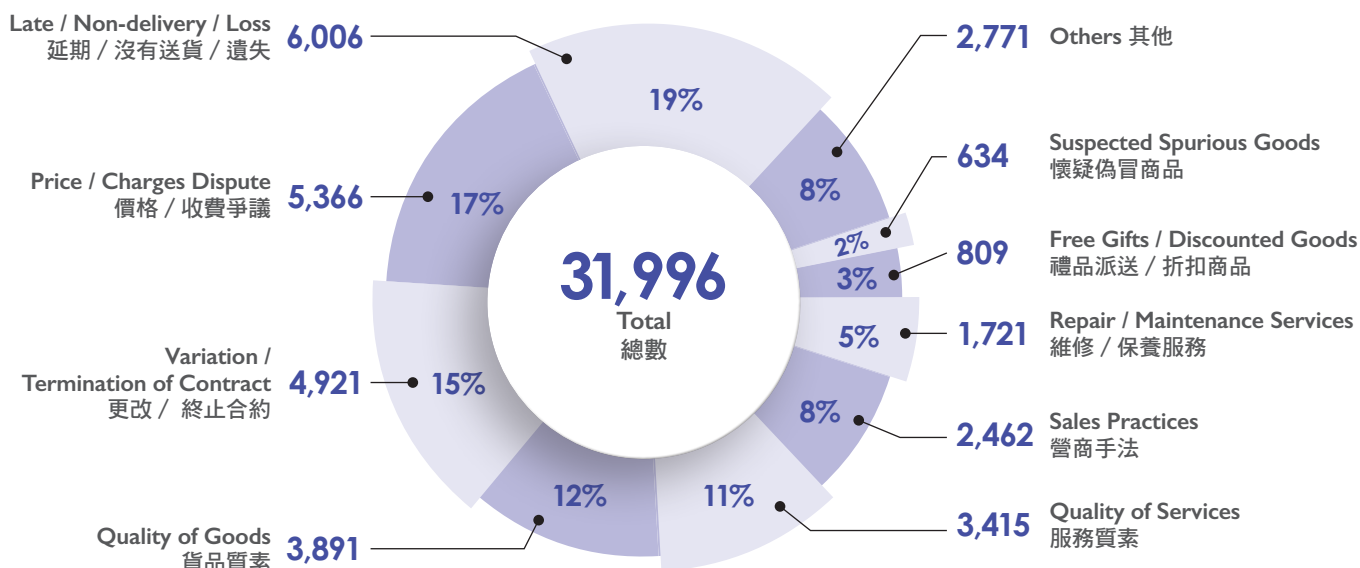
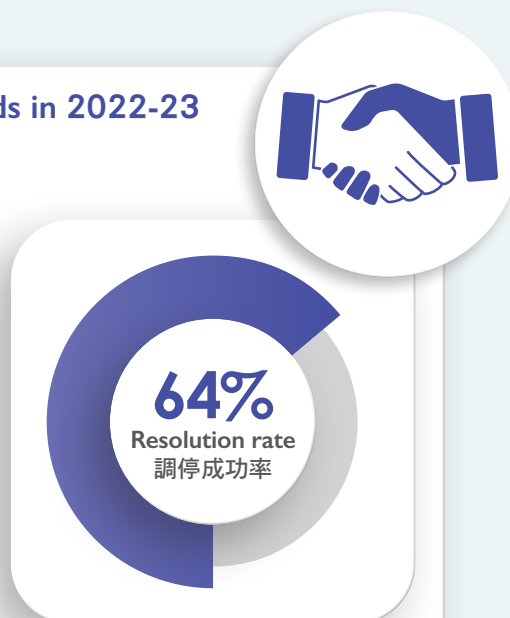


Fig.4 Resolution Rate of Cases with Pursuable Grounds in 2022-23
圖 4 2022-23 年度調停成功率

Total number of cases received 投訴總數	31,996
Number of cases with pursuable grounds ³ 可跟進的投訴個案 ³	22,108
Number of cases in progress 仍在跟進中的個案	6,218
Number of cases resolved 獲得解決的個案	10,205



3. 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，在一般情況下未能跟進的案件。

Top 5 Complaint Categories

1. Travel Matters

The year under review saw the resumption of cross-boundary and international travel since the pandemic first upended global travel. Complaints related to “Travel Matters” spiked by 158% to 3,341 cases and jumped to first place in 2022-23 with 70% being online shopping complaints. Among this, over 80% were related to air tickets (45%) and hotel booking services (38%). Complaints in this category were mostly about the variation / termination of contract (39%) and price disputes (34%).

2. Food & Entertainment Services

Online food delivery demands have been consistently on the rise in recent years, resulting in a 29% YoY surge in complaints for the “Food & Entertainment Services” category from 2,498 cases to 3,218 cases, ranking second in the year under review. The most common complaints involved online food delivery services (34%), and restaurants (29%), whereas the complaint nature was mainly related to late / non-delivery of services (28%) and price disputes (21%).

3. Electrical Appliances

Complaints about “Electrical Appliances”, despite descending from the top spot in 2021-22 to third place in 2022-23, the volume (3,009 cases) still saw a 10% YoY increase and was in fact a record-high figure, likely due to consumers spending more time at home during the pandemic and appliances being used and worn out more. The top 3 most complained-about appliances were the same as last year, namely air conditioners (14%), television sets (11%) and washing machines (10%). Repair and maintenance (29%) and quality of goods (27%) were the main areas of concern.

4. Telecommunication Services

Consumer complaints involving “Telecommunication Services” recorded 2,340 cases, representing a YoY increase of 5%. Over 70% of the complaints stemmed from mobile phone services (42%) and internet services (31%). Concerns about price disputes (33%) and variation / termination of contract (27%) together accounted for more than half of the complaints.

5. Clothing & Apparel

There were 1,745 cases relating to “Clothing & Apparel”, representing a whopping YoY increase of 41%. The largest volume of complaints was about ready-made clothing and apparel (39%), followed by handbags (27%) and shoes (17%). The nature of complaints mainly involved quality of goods (30%) and late/non-delivery/loss (21%). Among the complaints in this category, 72% were online shopping complaints.



首 5 位消費投訴類別

1. 旅遊事務

因應跨境和國際旅遊於年內逐步恢復，與「旅遊事務」相關的投訴飆升 158%，達 3,341 宗，躍升至 2022-23 年度的榜首，當中 70% 屬網購投訴；綜觀對此類別的投訴，超過 80% 個案與訂購機票（45%）和酒店預訂服務（38%）有關，而投訴性質主要涉及更改 / 終止合約（39%）及價格爭議（34%）。

2. 食肆及娛樂

近年網上外賣點餐的需求不斷增加，以致本年度有關「食肆及娛樂」的投訴按年增長 29%，由去年 2,498 宗上升至 3,218 宗，位列本年度第 2 位。最常見的投訴涉及網上外賣送餐服務（34%）和食肆（29%），主要問題是延誤 / 無法提供服務（28%）和價格爭議（21%）。

3. 電器用品

有關「電器用品」的投訴雖從 2021-22 年的首位下跌至 2022-23 年的第 3 位，但投訴個案數量（3,009 宗）仍按年上升 10%，創歷史性新高。主要原因是消費者在疫情期間居家抗疫的時間較長，電器產品使用量及耗損亦相應增加。接獲投訴最多的 3 類家電產品與去年相同，分別為冷氣機（14%）、電視機（11%）和洗衣機（10%），而維修 / 保養服務（29%）及貨品質素（27%）則是消費者最關注的問題。

4. 電訊服務

涉及「電訊服務」的投訴於本年度增至 2,340 宗，按年上升了 5%。超過 7 成個案來自流動電話服務（42%）及互聯網服務（31%），投訴性質包括收費爭議（33%）及更改 / 終止合約（27%），合共佔此類別投訴超過一半。

5. 衣飾

與「衣飾」有關的投訴共錄得 1,745 宗，較去年急增 41%。當中最多消費者投訴的分類為成衣和服裝（39%），其次是手袋（27%）和鞋履（17%）。消費者主要因貨品質素（30%）及延期 / 沒有送貨 / 遺失（21%）而感到不滿。而綜觀對此類別的投訴，網上購物個案佔超過 7 成（72%）。



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



Global inflation, marked by escalating prices of consumables, soaring electricity tariffs and rising expenses in daily necessities during the year, has imposed significant pressure on the general public's cost of living, making the quest for value-for-money products a top priority of consumers under the new normal. The Council puts substantial resources behind the testing, survey and research of products in the market, not only to ensure they are safe and at least of reasonable quality, but also to help consumers identify more cost-effective goods.

As part of its ongoing research and testing programme, the Council monitors more than 1,000 products a year, evaluating their essential product features including safety, performance, ease of use, durability and environmental sustainability, serving as reliable reference for consumers.

過去一年，在全球通貨膨脹下，消費品價格上漲、電價飆升，就連生活必需品開支也不斷攀升，對大眾的生活成本帶來巨大壓力。因此在新常態下，追求物超所值的產品成為消費者的重中之重。本會投放不少資源對市場上的產品進行測試、調查及研究，以確保產品安全和質素合理，並幫助消費者尋找更具成本效益的產品。

本會在持續進行的研究及測試計劃中，每年監測超過 1,000 款產品，評估它們的產品特性，包括安全、效能、使用方便程度、耐用程度及環境可持續性，為消費者提供可靠的參考。

Research and Test Reports

The products studied ranged from popular foodstuffs and household goods, to cosmetic and personal care products, clothing and apparel, children's products, pet products, stationery, electrical appliances and consumer electronics. Apart from recurring product tests to monitor improvements in performance and quality over the years, some product tests were introduced for the first time ever in response to rising consumer demand, including dried edible fungi, chicken essence, bath towels, balance bikes, rabbit feed, etc. during this reporting year. The findings alerted consumers to immediate or potential product hazards and offered objective guidance to making informed choices.

Products found to be non-compliant with Hong Kong regulations or international standards were immediately referred to relevant regulatory authorities for follow-up, while the concerned manufacturers, agents and service providers were called upon to rectify the faults and improve the quality and standards of their products. Over the years, such market monitoring mechanisms have proven to be effective in facilitating law enforcement and driving different businesses to ensure value creation in their product offerings.

4. See Appendix 2 for the lists of product testing, market survey and in-depth study reports published in 2022-23.
附錄二詳列於 2022-23 年度發表的產品測試、市場調查及研究報告。



研究及測試報告

年內進行的研究及測試所涵蓋的產品種類廣泛，從常見的食品和家居用品，到化妝品和個人護理產品、服裝、兒童產品、寵物產品、文具，以至電器和電子產品。除了定期為若干類別產品進行重複測試，以監察產品多年來於效能和品質上的改進，年內本會亦因應消費者對某些產品的需求增加，而進行了首次測試，包括乾製耳類食用菌、雞精、浴巾、平衡單車和兔用乾糧等。有關結果能提醒消費者注意產品的即時或潛在風險，並提供客觀的指南讓消費者知所選擇。

每當發現產品未能符合香港法規或適用的國際標準時，本會均會立即通知相關監管機構跟進，並呼籲製造商、代理商及服務供應商糾正錯誤、改善產品質素和提升產品水準。多年來，這種市場監察機制均能有效地協助執法，並推動業界為產品創優增值。

Product Tests

The Council conducts products tests by engaging internationally recognised laboratories or universities and also through collaboration with Government departments. 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

Fish Oil Products

Many health-conscious consumers take supplements containing fish oil, yet the Council's test on 25 samples of fish oil supplements revealed considerable discrepancies between the test results and their labelled content of healthy fatty acids. For example, 2 samples were found to have DHA contents 83% and 73.2% lower than their labelled values respectively, while for another type of fatty acid EPA, 1 sample was 31.7% lower than its labelled value.

The possibly carcinogenic contaminant polycyclic aromatic hydrocarbons (PAHs) were detected in 6 samples, among which a sample of fish oil capsules for pregnant women was found to contain benzo[a]pyrene, a genotoxic carcinogen, at a level exceeding the upper limit of the European Union (EU) regulations by over 5 times, while its total detected levels of 4 types of PAHs reached 54.0 µg/kg, also exceeding the upper limit of EU regulations.

Except for a sample dedicated for pregnant women, all samples were detected with the contaminant 3-MCPD, of which 3 samples' detected amounts exceeded the EU's upper limit. Glycidol was found in 14 samples, one of which had detected levels of glycidol and 3-MCPD both exceeding the upper limits stipulated by the EU.

As these contaminants might also exist in some other types of food, consumers were advised to nurture healthy eating habits to avoid excessive intake of such contaminants. At the same time, the Council reminds consumers that omega-3 fatty acids could also be absorbed through regular diet, such as seafood.

產品測試

本會透過委託國際認可的實驗室或大學，或與政府部門協作以進行產品測試。本會亦為國際消費者研究及試驗組織（ICRT）的活躍成員，該組織由世界各地超過 30 個消費者組織組成，本會透過共享其產品測試和寶貴資源，從其他市場的經驗中獲益。

食品

魚油補充劑

不少注重健康的消費者都服用含有魚油的補充劑，不過本會對 25 款魚油補充劑樣本的測試顯示，其檢出與標示的健康脂肪酸含量存有很大差異。例如，2 款樣本的 DHA 含量分別比標示值低 83% 和 73.2%，而另一種脂肪酸 EPA 在 1 個樣本檢出的含量比標示值低 31.7%。

6 款樣本檢出可能致癌的污染物多環芳香烴（PAHs），其中 1 款孕婦魚油膠囊樣本檢出基因致癌物苯並[a]芘，含量超過歐盟規定逾 5 倍，而 4 種 PAHs 總和亦達到每公斤 54.0 微克，超出歐盟規定上限。

除 1 款孕婦專用樣本外，所有樣本均檢出污染物氯丙二醇（3-MCPD），其中 3 個樣本的檢出量超過歐盟上限。14 個樣本檢出環氧丙醇，其中 1 個樣本的環氧丙醇和 3-MCPD 檢出量均超過歐盟規定的上限。

由於這些污染物亦可能存在於其他食物中，因此建議消費者養成健康的飲食習慣，避免攝入過量此類污染物。同時，本會提醒消費者，奧米加 3 脂肪酸亦可透過日常飲食吸收，例如海產。



Cooking Oils

As an indispensable element for cooking in every household, the food safety and nutrition of cooking oil could be consequential. With this in mind, the Council tested 50 cooking oil samples, including extra virgin olive oil, olive oil, avocado oil, coconut oil, camellia oil, sunflower oil, rice bran oil, grapeseed oil, corn oil, canola oil, soybean oil, peanut oil and blended oil.

Approximately 60% were detected with 3-MCPD (30 samples) and glycidol (29 samples), which, despite showing a slight improvement compared to the Council's previous cooking oil test in 2017 (70% detected with 3-MCPD, 77% with glycidol), was still unsatisfactory. Moreover, 1 extra virgin olive oil exceeded the action level of the Centre for Food Safety and the EU's maximum limit, while 2 other samples were found with another genotoxic carcinogen benzo[a]pyrene, among which a corn oil sample slightly exceeded the EU standard. Manufacturers were reminded of their responsibility to ensure product quality and prevent harmful contaminants, so as to safeguard consumers' health.

The healthy and harmful fatty acid ratios and contents varied among samples. Healthy fatty acids including monounsaturated fatty acids (MUFAs) and polyunsaturated fatty acids (PUFAs) could lower "bad" cholesterol levels in the body. The test found that camellia oil, olive oil and extra virgin olive oil had the highest average MUFAs content; grapeseed oil, corn oil and soybean oil contained the highest PUFAs content on average, but simultaneously had higher average trans fatty acids (TFAs) content, which could lower the body's "good" cholesterol levels. A 106-fold variance was found between the samples with the highest (a grapeseed oil) and lowest (a coconut oil) PUFAs content.

The Council recommends selecting cooking oils high in MUFAs and PUFAs, and lower in TFAs and SFAs contents. Consumers should also be mindful of the smoke points of different cooking oils to prevent emission of a large amount of cooking fumes which could lead to health risks.



食油

食油是每個家庭不可或缺的烹飪材料，其食品安全和營養值至關重要。有見及此，本會測試了 50 款食油樣本，包括特級初榨橄欖油、橄欖油、牛油果油、椰子油、茶花籽油、葵花籽油、米糠油、葡萄籽油、粟米油、芥花籽油、大豆油、花生油及調和油。

約 6 成樣本檢出 3-MCPD (30 款樣本) 及環氧丙醇 (29 款樣本)，儘管較本會上一次於 2017 年進行的食油測試略有改善 (70% 樣本檢出 3-MCPD、77% 檢出環氧丙醇)，但仍然令人失望。此外，1 款特級初榨橄欖油超出食物安全中心的行動水平及歐盟上限，另有 2 款樣本檢出另一種基因毒性致癌物苯並 [a] 芘，其中一款粟米油樣本略超歐盟標準。本會提醒生產商有責任確保產品品質和避免含有有害污染物，以保障消費者的健康。

樣本間的健康脂肪酸和有害脂肪酸的比例和含量各有差異。健康的脂肪酸，包括單元不飽和脂肪酸和多元不飽和脂肪酸，可降低體內的好膽固醇水平。測試發現，茶花籽油、橄欖油和特級初榨橄欖油的平均單元不飽和脂肪酸含量最高；葡萄籽油、粟米油和大豆油的平均多元不飽和脂肪酸含量最高，但同時平均反式脂肪酸含量亦較高，會降低體內的好膽固醇水平。當比較多元不飽和脂肪酸含量，最高 (葡萄籽油) 和最低 (椰子油) 的樣本相差達 106 倍。

本會建議選擇單元不飽和脂肪酸和多元不飽和脂肪酸含量高、反式脂肪酸和飽和脂肪酸含量較低的食油。消費者亦應留意不同食油的煙點，避免釋出大量油煙而對健康造成風險。

50
Samples Tested
款測試樣本

Harmful Contaminants in Fish Oil and Cooking Oil Products 魚油及食油產品中的有害污染物

Glycidol 環氧丙醇	<ul style="list-style-type: none"> Genotoxic carcinogen May induce cancer in experimental animals 	<ul style="list-style-type: none"> 基因致癌物 在實驗動物中可能引致癌症
3-MCPD 氯丙二醇	<ul style="list-style-type: none"> Toxic contaminant Excessive daily consumption over a prolonged period would adversely affect kidney functions, central nervous system, and male reproductive system of experimental animals 	<ul style="list-style-type: none"> 有毒污染物 長期過量攝入有機會損害腎臟功能，影響中央神經系統和雄性實驗動物的生殖系統
PAHs 多環芳香烴	<ul style="list-style-type: none"> Over 100 different PAHs, some of which are known or possible carcinogens Benzo[a]pyrene, one of the most common PAHs found in fat-containing foods, is a Group 1 genotoxic carcinogen 	<ul style="list-style-type: none"> 超過 100 種不同的多環芳香烴，部分為已知或可能致癌物質 苯並 [a] 芘是含脂肪食物中最常見的其中 1 種多環芳香烴，屬於第 1 組基因致癌物

Sausages

Sausages, as a type of processed meat, are widely known to be high in sodium and/or fat, yet they remain highly popular for breakfast and lunch, and even for barbecues, hot pots and parties as they are tasty, versatile and easy to cook. To investigate the nutritional value and food safety level of sausages, the Council tested 30 samples of sausages samples, including 20 chilled, 7 frozen and 3 ambient samples available on the market.

Despite over 90% (28 samples) qualifying as “high-protein” foods, close to 90% were “high-sodium”, while half were “high-fat”. Besides, semicarbazide (SEM), a metabolite of the veterinary drug nitrofurazone (also known as nitrofurural) banned in the Mainland, EU and USA, was detected in 3 samples, of which the detected amounts in 1 sample exceeded the EU’s Reference Point for Action (RPA) by 13 times.

Additionally, 2 samples were detected with carcinogenic and genotoxic PAHs. The Council reminds consumers that processed meats have been classified by the International Agency for Research on Cancer (IARC) as “carcinogenic to humans” (Group 1 agents), and thus the consumption of processed meats such as sausages, ham and turkey slices should be reduced, so as to prevent increased risks of high blood pressure due to prolonged excessive intake of sodium, as well as increased risks of cancer.



Dried Edible Fungi

The Council tested the nutrient content and safety of 28 samples of prepackaged dried edible fungi, including 10 black fungus, 9 white back black fungus and 9 snow fungus.

Results found all samples to be rich in nutrients, especially dietary fibre. Among the 3 types of fungi tested, black fungus was found with the highest average iron content. Iron is an essential element for making haemoglobin, and consuming iron-rich food could help prevent iron deficiency anaemia. White back black fungus had the highest average insoluble fibre content, befitting consumers with general concern about intestinal health. Snow fungus was found to have the highest average soluble fibre content, making it suitable for those concerned about blood cholesterol and blood sugar levels.

香腸

香腸屬加工肉類，已被廣知為高鈉及 / 或高脂食物，然而因其味美、用途廣泛且易於烹調，因此仍是深受歡迎的早餐和午餐食品，甚至常用於燒烤、火鍋和派對中。為調查香腸的營養價值及食物安全水平，本會測試了市面上 30 款香腸樣本，包括 20 款冷藏、7 款冷凍及 3 款室溫樣本。

儘管逾 9 成（28 款）樣本符合「高蛋白質」食物的水平，但近 9 成屬「高鈉」，而半數屬「高脂」。此外，3 款樣本檢出內地、歐盟及美國禁用的獸藥呋喃西林的代謝物氨基脲（SEM），其中 1 款樣本檢出的含量超出歐盟的行動參考值 13 倍。

此外，2 款樣本檢出具有致癌性及基因毒性的多環芳香烴。本會提醒消費者，國際癌症研究機構已將加工肉類列為「令人類致癌」（第 1 組別物質），因此應減少食用香腸、火腿及火雞片等加工肉類，避免長期攝入過量鈉而增加患高血壓及癌症的風險。

乾製耳類食用菌

本會檢測了 28 款預先包裝乾製耳類食用菌樣本的營養價值和食物安全，包括 10 款黑木耳、9 款白背木耳，以及 9 款雪耳樣本。

測試結果發現全部樣本均含豐富營養，尤其膳食纖維。3 種耳類中，黑木耳類的平均鐵質含量最高。鐵質是製造血紅素的主要元素，食用含豐富鐵質的食物有助預防缺鐵性貧血。白背木耳類的平均非水溶性纖維含量最高，適合一般關注腸道健康的消費者。雪耳類則有最高的平均水溶性纖維含量，適合關注血膽固醇及血糖水平的消費者。

Food safety tests covered the content of 6 metallic contaminants (total arsenic, cadmium, chromium, lead, total mercury, and antimony), pesticide residues, and 2 preservatives, namely benzoic acid and sulphur dioxide. Over 40% (12 samples) were found to contain at least 1 type of pesticide, while all contained metallic contaminants though unlikely to cause any significant health risk with normal consumption. Sulphur dioxide was detected in 2 samples, and though the levels did not exceed the permitted upper limit stipulated in the Preservatives in Food Regulation, the information was not included in the list of ingredients in accordance with the Food and Drugs (Composition and Labelling) Regulations.

Although dried edible fungi are highly nutritious, consumers should pay attention to the proper preparation methods of dried edible fungi, and avoid soaking them at room temperature for too long to prevent bongkreic acid poisoning.

Dried Meat Snacks

The Council tested 30 dried meat snacks, including 10 pork jerky, 8 beef jerky, 8 pork floss and 4 pork crisps samples. Food safety test items included PAHs, residue levels of veterinary drugs and preservatives; tests on nutrient content covered sugar, sodium, total fat, saturated fatty acids, trans fatty acids, and protein.

Over 40% (13 samples) were detected with PAHs, with the highest level found in 1 beef jerky sample with a total of 4 PAHs exceeding the EU limit by over 50%. 1 pork crisps sample was found with the metabolite AOZ of the non-permitted veterinary drug furazolidone, which did not comply with legal requirements and exceeded the EU's RPA. Consumption of the sample should be avoided.

Preservatives may be added during the preparation of meat snacks to slow down bacterial growth and prevent spoilage. 2 beef jerky samples were detected with high levels of sorbic acid, believed to be added directly to the product and not originated from other ingredients. As such, this might be in violation of the Preservatives in Food Regulation.

Furthermore, all samples were found to be high in sugar, and over 95% were high in sodium. Considering this finding and the fact that processed meat products are Group 1 carcinogens, consumers should be mindful of the consumption amount of jerky, floss, and crisps.

Upon reviewing the labelling on the samples, 16 were found with discrepancies between the labelled nutrient values and actual nutrient content that did not comply with the requirements of the Technical Guidance Notes on Nutrition Labelling and Nutrition Claims. The Council urged relevant manufacturers to improve immediately.

食物安全測試包括6種金屬污染物（總砷、鎘、鉻、鉛、總汞和銻）、除害劑殘餘，以及2種防腐劑含量，包括苯甲酸和二氧化硫。逾4成樣本（12款）驗出至少1種除害劑，全部樣本均檢出金屬污染物，惟在正常食用情況下，理應不會對健康造成不良影響。另有2款樣本檢出二氧化硫，檢出量雖然沒有超出《食物內防腐劑規例》上限，但並未有根據《食物及藥物（成分組合及標籤）規例》於其成分表上列明相關資料。

雖然乾製耳類食用菌的營養價值高，惟消費者烹調時需留意此類食材的正確處理方法，避免在室溫下浸泡過久，以防止米酵菌酸中毒。

肉乾零食

本會測試30款肉乾零食樣本，包括10款豬肉乾、8款牛肉乾、8款豬肉鬆和4款豬肉紙（脆豬肉乾）樣本。食用安全檢測項目包括PAHs、獸藥殘餘和防腐劑含量；營養素含量測試項目則包括糖、鈉、總脂肪、飽和脂肪酸、反式脂肪酸和蛋白質。

逾4成樣本（13款）檢出PAHs，含量最高的1款為牛肉乾，其4種PAHs的總含量超出歐盟上限逾5成。1款豬肉紙檢出禁用獸藥呋喃唑酮的代謝物AOZ，不符合法例要求，亦超出歐盟的行動參考值，消費者應避免食用。

肉類零食在製作過程中或需添加防腐劑以減慢細菌滋生，防止變壞。2款牛肉乾樣本檢出的山梨酸含量最高，相信是直接被加進產品內，而非來自其他配料，或不符《食物內防腐劑規例》。

另外，全部樣本皆達高糖水平，逾九成半樣本則屬高鈉。考慮到此檢測結果，而且加工肉製品屬第1組致癌物，消費者宜小心注意肉乾、肉鬆和肉紙的食用分量。

檢視樣本的標籤，發現16款樣本的營養素標示值與檢測結果有差異，不符合《營養標籤及營養聲稱技術指引》要求。本會促請相關製造商馬上作出改善。



PAH4= 苯並[a]芘、苯並[a]蒽、苯並[b]芘和稠二苯的總和。

* 同類樣本的平均食用分量

Cosmetics and Personal Care

Gel Nail Polish

Beautifully manicured hands not only leave a neat impression but are an essential beauty routine for many. While acrylic gel manicures done at professional salons are popular, soak-off gel (also known as “soft gel”) nail polish products have become increasingly favoured in recent years as they can be used in the comfort of one's home yet achieve the same professional effect.

The Council's test on 25 models of “soak off gel” nail polish products revealed that almost 70% (17 models) were detected with 1 or more EU-banned carcinogens, including human carcinogen benzene in 1 sample, formaldehyde in 3 samples, while over half (14 models) were detected with 1 or 2 PAHs. Consumers are reminded to select products that contain no or less harmful substances and to use such products in well-ventilated spaces.

The product labelling was also found to be inadequate. Apart from 8 models which included a detailed list of ingredients in English on the bottle or packaging, another 9 models only displayed ingredient information in Korean or Japanese, whereas the remaining 8 did not contain any such information. As gel nail polish must be cured under a UV lamp, relevant instructions such as the exposure time and type of UV light are important information for consumers to use the product properly. However, only 7 models clearly displayed such usage instructions in English on the packaging, while the remaining 18 models lacked such information. The Council strongly urges manufacturers to improve their labelling, and provide comprehensive and legible information to safeguard consumers' health.

Toothpaste

Brushing teeth twice a day is an important habit for maintaining good dental and oral health, which makes toothpaste an essential daily oral care product for both children and adults. Apart from basic cleaning functions, many toothpastes claim additional functions such as desensitising, whitening, prevention of dental calculus, etc.

The Council's test on 30 toothpaste models found that 3 out of the 13 models of children's toothpaste had a pH level that was too low, failing to comply with the Mainland standard and might lead to damage of the tooth enamel; whereas 2 children's toothpaste models claiming to contain fluoride were found to have low levels of fluoride and might not be able to strengthen the teeth.

16 models were detected with fragrance allergens, 4 of which had a detected amount exceeding the upper limit that requires labelling set by the EU regulation, yet did not display the name of the allergens in the list of ingredients. Furthermore, 90% (27 models) were detected with trace amounts of heavy metals (arsenic and/or lead) and though the levels did not exceed the relevant standards, consumers should be mindful of the risks of ingesting these substances over a prolonged period.

化妝品及個人護理

凝膠指甲油

修得一手漂亮的指甲不但可給人整潔的印象，更是不少「貪靚一族」日常「扮靚」的指定動作。除了流行到美甲專門店 gel 甲，能夠讓消費者安坐家中自行美甲的水溶性樹脂指甲油（即 soft gel）近年亦愈來愈受歡迎，效果更媲美美甲店的專業水準。

本會測試市面上 25 款水溶性樹脂指甲油產品，發現當中近 7 成（17 款）樣本檢出最少一種歐盟禁用的致癌物，包括 1 款檢出人類致癌物苯、3 款檢出甲醛，另外超過一半的樣本（14 款）檢出 1 至 2 種 PAHs。本會提醒消費者，應挑選不含有害物質或有害物質含量較低的指甲油，進行美甲時亦要確保室內空氣流通。

25 款樣本中，只有 8 款在產品瓶身或包裝上以英文詳細標示成分資料，另有 9 款樣本只提供韓文或日文的成分資料，餘下 8 款樣本則完全沒有成分資料，標籤資料極不理想。此外，由於指甲油需要經 UV 照射才能固化，故 UV 燈使用方法的資訊，例如照射時間，以至紫外線種類等，對消費者十分重要。但是，只有 7 款有在包裝上以英文清楚標示，其餘 18 款則完全沒有提供使用的相關資訊。本會強烈建議製造商改善包裝上的資料，為消費者提供完整及清晰易讀的產品資訊，以保障消費者健康。



牙膏

每天早晚刷牙是保持牙齒及口腔清潔的重要習慣，故牙膏是兒童和成人每天都會使用的必需品。除了基本潔淨功能外，不少牙膏還標榜其他功效，包括抗敏感、美白、防牙石等。

本會測試了 30 款普通和兒童牙膏樣本，發現在 13 款兒童牙膏中，3 款的酸鹼值太低，未能符合內地標準，有機會損害琺瑯質；而 2 款聲稱含氟的兒童牙膏的氟含量太低，或未能鞏固牙齒。

16 款樣本檢出致敏香料成分，當中 4 款的檢出量超出歐盟法規需標示的上限，卻沒有按規定在成分表上列出；另外，9 成樣本（27 款）檢出微量重金屬（砷及 / 或鉛），雖然含量沒有超出相關標準，但須注意長期攝入該等物質對健康帶來的風險。

Children's Products

Balance Bikes

Balance bikes allow children to experience the joy of cycling while training their balance and muscle coordination. In the Council's test on 15 balance bikes, 6 models failed to comply with the requirements of the EU toy safety standard on mechanical and physical aspect. After the torque/tension test, 3 models broke off small parts which could cause suffocation if accidentally swallowed by children. The space between the wheel and bicycle frame of 4 models did not comply with the requirements of the relevant standard and could pose risks of trapping children's fingers or toes.

Children would hold the grip and touch the saddle when using the balance bikes. If the materials of these parts contain harmful chemical substances, they might pose health risks to children. Results showed that the grip and/or saddle materials of all models were detected with 8 types of restricted PAHs. For the parts with long-term skin contact, the total sum of 15 PAHs in 3 models exceeded the safety limit set by the German safety standard, and the saddle material of 1 model was detected with benzo[ghi]perylene which also exceeded the relevant limit.

Phthalates are often added to plastic to increase their elasticity and durability, yet some phthalates could pose health risks. For example, research studies have shown that DEHP could possibly hinder the normal growth of children and may also damage the male reproductive system. 3 tested models were detected with DEHP, the highest of which exceeded the upper limit set out in Hong Kong regulations by 18 times. The Council calls for manufacturers to improve product designs and use materials free from phthalates and PAHs to strengthen safeguard for the health of children.

Health Products

Face Masks

As the pandemic persisted during the reporting year and wearing a face mask had become routine, many brands started offering coloured or patterned options to brighten up this daily drill. After the 2 previous tests in 2017 and 2020, the Council tested samples of 30 coloured/patterned face mask models during the year, 27 of which claimed to meet the requirements for ASTM F2100 Standard Level 3, while 3 were labelled as meeting Level 2 standard. Besides, 12 models simultaneously claimed to comply with the EU standard EN 14683 Type IIR.

In general, the tested samples had satisfactory filtration efficiency, though a few models had discrepancies between their claimed values and test results. In the test of resistance to penetration by synthetic blood, which simulated the splashing of blood or body fluid onto the mask surface, 2 models performed poorly. Even at the lowest pressure (80mmHg), the number of samples penetrated by synthetic blood exceeded the limit, indicating doubtful water resistance and leak resistance.

兒童產品

平衡單車

兒童騎乘平衡單車時既可以體驗踏單車的樂趣，又可訓練他們的平衡力和肌肉協調能力。本會測試 15 款平衡單車，當中 6 款樣本在機械及物理性能方面未能符合歐洲玩具安全標準的要求。3 款樣本在扭力或拉力測試後有破損，產生細小部件，如果被兒童意外誤吞，有機會引致窒息。此外，4 款樣本的车輪與車架之間的間隙未能符合相關標準要求，存在夾傷兒童手指或腳趾的風險。

兒童使用平衡單車時，雙手會緊握手把及接觸座位。若此等部分的物料含有有害化學物質，可能對兒童的健康構成風險。結果發現，全部樣本的手把及 / 或座位物料分別檢出 8 種被限制的 PAHs。在長時間與皮膚接觸的部分，3 款樣本檢出的 15 種 PAHs 總量超出德國安全標準 GS Mark 所設的安全限值，1 款樣本的座位物料檢出苯并 [g,h,i] 芘，含量亦超出相關的限值要求。

塑化劑是常用於塑膠中的化學添加劑，以提高物料的彈性和耐用度，惟部分塑化劑會對健康構成風險，例如有研究指出 DEHP 或會妨礙兒童正常發育，也可能損害男性生殖系統。3 款測試樣本檢出 DEHP，最高含量的 1 款超出本港法例中訂立的上限達 18 倍。本會呼籲製造商改善產品的設計，同時改用不含塑化劑及 PAHs 的物料，以加強對兒童健康的保障。

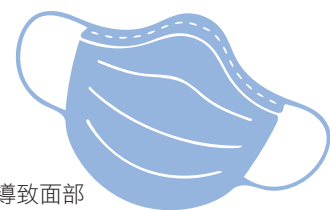
健康產品

口罩

年內，隨著疫情持續，戴口罩已成為習慣，許多品牌開始提供各種顏色或圖案口罩款式，為日常生活增添色彩。繼 2017 年和 2020 年的 2 次測試，本會在本年度測試了 30 款不同型號的彩色 / 圖案口罩樣本，其中 27 款聲稱符合 ASTM F2100 標準三級要求，3 款標示為符合二級標準。此外，12 款同時聲稱符合歐盟標準 EN 14683 Type IIR。

總括而言，測試樣本的過濾效率令人滿意，惟個別樣本的聲稱值與測試結果存有差異。在模擬血液或體液飛濺到口罩表面的合成血穿透測試中，有 2 款表現不佳。即使在最低壓力 (80mmHg) 下，被合成血液穿透的樣本數量也超過了限值，顯示防水和防滲效能存疑。





Unsatisfactory hygiene condition of the face mask itself could cause skin problems for the face, yet the detected bioburden levels of 6 models exceeded the limit of the European standard. In the delta pressure test, which reflects the comfort and breathability of the samples, 4 models had samples found to have a pressure difference of over $6.0\text{mmH}_2\text{O}/\text{cm}^2$, which did not meet the requirements for ASTM Level 2 and Level 3.

In addition to the 2017 and 2020 test items, the carcinogenic azo dye test was added this time to assess the safety of the dyes used in face masks. None of the models were detected with azo dyes and are safe for consumers to use.

The Council also reviewed the labelling information of the products and found that the labelling information and user instructions for many models were not comprehensive enough. Manufacturers were urged to improve the labelling information.



口罩本身的衛生狀況欠佳可導致面部皮膚出現問題，然而其中 6 款樣本的含菌量卻超出歐洲標準的上限。在反映樣本舒適度和透氣度的氣壓差測試中，有 4 款樣本的壓力差高於 $6.0\text{mmH}_2\text{O}/\text{cm}^2$ ，不符合 ASTM 二級和三級的要求。

除了 2017 年和 2020 年的測試項目外，是次還增加了致癌偶氮染料測試，以評估口罩所用染料的安全性。所有型號均沒有檢出偶氮染料，消費者可安全使用。

本會亦檢視產品的標籤資料，發現不少型號的標籤資料及使用說明不夠全面，本會敦促製造商改善產品標籤。

Pulse Oximeters

In the first half of 2022, the fifth wave of the COVID-19 pandemic in Hong Kong caused many patients to be quarantined at home. Some people chose to purchase a fingertip pulse oximeter to self-monitor their blood oxygen level, so as to observe their health condition or whether medical attention was needed.

As some fingertip pulse oximeters on the market, especially non-medical use ones, may not have been reviewed by medical regulatory authorities, the product quality may not be guaranteed. An article was published in CHOICE Magazine to provide consumers with basic information about oximeters, including how to obtain a proper measurement and interpret the readings.

In the course of the study, the Council found that the name of 1 model in a retail store, which was marked with the HKMD Number of the Medical Device Division of the Department of Health (DH), was actually inconsistent with the product name listed on the DH's official website, while only the company name of the local responsible person was found to match.

Currently, there is no specific legislation in Hong Kong to regulate medical devices such as fingertip pulse oximeters, while the "Medical Device Administrative Control System" implemented by the DH since 2004 operates by voluntary listing only. In view of this, the Council urged the Government to introduce regulations to ensure the quality of these medical devices to safeguard consumer rights.

脈搏血氧計

2022 年上半年，本港爆發第 5 波新冠疫情，不少患者需居家隔離。有人選擇購買指式脈搏血氧計來自我監測血氧水平，以觀察自己的健康狀況，或判斷是否有需要就醫。

由於市場上一些指式脈搏血氧計，尤其是非醫療用的，未必經過醫療監管機構審核，品質未必有保證。本會在《選擇》月刊上發表了一篇文章，為消費者提供有關血氧計的基本資訊，包括如何正確量度和理解讀數。

本會在研究過程中，發現零售店內 1 款標有衛生署醫療儀器科 HKMD 編號的產品名稱，竟與署方網頁所列的產品名稱不符，只有本地負責人的公司名稱相符。

本港現時並沒有專門法例規管指式脈搏血氧計等醫療儀器，而衛生署自 2004 年起實施的「醫療儀器行政管理制度」(MDACS) 僅以自願表列方式運作。有鑑於此，本會促請政府制定法規，確保此類醫療儀器的品質，以保障消費者權益。

Electrical Products

Home Surveillance Cameras

“Smart homes” have become increasingly popular in recent years, with many households installing home surveillance cameras for home security purposes. As the first test of its kind conducted in Hong Kong, the Council tested the cyber security of 10 models with reference to the European Standards ETSI EN 303 645 and the industry standard OWASP MASVS in areas including protection against attack, security of data transmission and apps, security of data storage, and hardware design. Only 1 model complied with the cyber security requirements of the European standard while 9 models posed various cyber security concerns.

The test revealed that 5 models transmitted video or data without encryption, exposing security flaws for hackers. During live video streaming, a hacker could launch “brute-force attacks” to crack the password of 3 models. Among them, the default password of 2 models was only 6 digits or characters, an extremely weak password strength that can be easily cracked by hackers to steal videos.

Each time the user logs in and connects to their surveillance cameras, a session key equivalent to a temporary password will be used for encryption and decryption when transmitting information and data. The session key should expire after logging out while a new one will be used for the new login. The test found that the previous session key of 3 models was still valid for re-logging in.

The security of in-app data storage for all 10 models was inadequate. 5 models were found to allow access to the user files stored in smart devices through Android apps, whereas the app of 5 models requested excessive permission. The Council recommends the Government to make reference to the practices in other jurisdictions and introduce relevant schemes or standards for Hong Kong to promote the cyber security of local IoT devices. Manufacturers were also urged to improve the cyber security of their products.



電器產品

家用監控鏡頭

「智能家居」近年愈趨普及，不少家庭都安裝家用監控鏡頭來保障家居安全。本會參考歐洲標準 ETSI EN 303 645 及工業標準 OWASP MASVS，測試 10 款家居監控鏡頭樣本的網絡安全，屬本港首個同類型測試。項目包括防止攻擊能力、資料傳送及應用程式安全性、儲存資料保密性，以及硬件設計。結果發現，只有 1 款樣本符合歐洲的網絡安全標準，其餘 9 款均有不同的網絡安全隱患。

測試發現，5 款樣本傳送影像或資料時，沒有將數據加密，較容易讓駭客竊探。3 款樣本進行實時動態影像串流時，駭客可展開「暴力攻擊」破解密碼，其中 2 款樣本的預設密碼只有 6 位數字或字母，強度非常低，可被駭客輕易破解，繼而竊取影片。

用戶每次登入連接鏡頭時，均會使用相當於臨時密碼的對話金鑰，在用戶傳送資料及數據時，用作加密和解密。對話金鑰理應在中斷連接後失效，當用戶再次登入時，會使用一個新的對話金鑰。不過，測試結果發現其中 3 款樣本在重新登入連接鏡頭時，用於上一次連接的對話金鑰仍然有效。

全部 10 款樣本的應用程式，儲存資料的安全性均不足。其中 5 款樣本可透過 Android 版本的應用程式存取智能裝置內的檔案，另有 5 款樣本的手機應用程式要求過多權限。本會建議政府可參考不同國家的做法，推出適合本港的相關計劃或標準，從而促進本地物聯網裝置的網絡安全，亦促請製造商改善產品的網絡安全。

Thermo Ventilators

A multifunctional and energy-efficient thermo ventilator can serve several purposes, from keeping the bathroom heated and toasty to boosting ventilation and drying clothes. The Council and the Electrical and Mechanical Services Department (EMSD) commissioned local laboratories to test the performance and safety of 6 window-mounted and 3 ceiling-mounted thermo ventilators, and 4 portable bathroom heaters. The performance test items included clothes drying, heating performance, air delivery rate, warm air output temperature, noise level, etc.

In the clothes drying test, the worst-performing model could not completely dry the designated load of damp clothes within the 8-hour time limit as the device automatically stopped after 6 hours of operation. All remaining fixed installed models were able to dry the clothes in 3.3 hours to 6.4 hours, a difference of

浴室暖風機

一部多功能、兼具能源效益的浴室暖風機，既可保持浴室溫暖舒適，又可通風和乾衣。本會與機電工程署分別委託本地實驗室測試了 6 款窗口式、3 款天花式及 4 款移動式浴室暖風機的性能及安全性。性能測試項目包括乾衣和加熱表現、氣流量、暖風溫度及寧靜程度等。

在乾衣測試中，表現最差的樣本運行 6 小時後自動停止，未能於 8 小時的時限內完全烘乾指定重量的濕衣物；其餘固定安裝的樣本都能於 3.3 小時至 6.4 小時內完全烘乾衣物，時間相差接近 1 倍，電費也因而倍增。一般來說，天花式樣本的乾衣表現較佳，當中 3 款樣本均於

almost twofold which would result in the same variance in the electricity bill. In general, ceiling types were found to perform better in clothes drying, as all 3 models completed it within 4 hours. The lowest power consumptions were found in 1 window-type and 2 ceiling-type models, indicating better clothes drying energy efficiency. The warm air output temperature could also vary by over 16°C among the tested models.

According to the 2017 comparative test results on thermo ventilators of various designs, clothes drying by blowing warm air was found to be less energy-efficient than by blowing dry air from a thermo ventilator with compressor. Users are recommended to consider drying clothes by sunlight/natural wind if household conditions allow, or with more energy-efficient drying devices.

For the safety assessment, 2 window-type models failed to comply with the standard requirements for earthing continuity, while 3 models were found inadequate in the provision of proper marking and instructions.

Inverter Split-type Air Conditioners

Considering that “1 horsepower” (HP) air conditioners are the most commonly used type in Hong Kong’s compact living space, the Council tested 14 models of “1 HP” inverter split-type air conditioners, covering the heating performance of 7 reverse cycle air conditioners (RCAC) for the first time.

The results revealed that despite all models achieving Energy Efficiency Grade 1 based on the appliance’s Cooling Seasonal Performance Factor (CSPF) or Heating Seasonal Performance Factor (HSPF), the CSPF and HSPF values varied by as much as around 30% and 35% respectively among models, representing a vast discrepancy in energy efficiency and energy-saving performance. The Council recommends consumers to select air conditioners with higher CSPF and HSPF values, as they are more eco-friendly and cost-saving.

The cooling capacity of air conditioners is also crucial as the higher the value, the faster it cools. The test revealed outstanding cooling performance across all models, with the measured cooling capacity ranging from 2.55kW to 2.88kW, all higher than claimed, among which 1 cooling-only model even achieved 10.8% higher than its claimed value. On the other hand, the heating performance of the 7 RCAC models with heating function could vary by around 19%, of which the measured heating capacity of 4 models were higher than claimed by 1.0% to 6.9%, while that for the remaining 3 models were lower than claimed.

4 小時內完成乾衣。1 款窗口式及 2 款天花式樣本的耗電量最低，顯示乾衣的能源效益較高，而樣本間的暖風溫度亦相差超過 16°C。

根據本會 2017 年就不同設計的浴室暖風機的比較測試，結果發現通過壓縮機吹出乾風乾衣的型號，較以發熱器吹出暖風乾衣的型號更為省電。本會建議用戶若家居情況許可，盡量使用陽光或自然風乾衣，或使用更節能的乾衣產品。

安全方面，2 款窗口式樣本不符合標準的接地要求，3 款則未有提供適當的標示及說明。

變頻式分體冷氣機

有見「1 匹」冷氣機常用於本港空間狹小的家居，本會測試了 14 款俗稱「1 匹」的變頻式分體冷氣機，並首次涵蓋 7 款冷暖空調機樣本的供暖表現。

測試結果發現，儘管全部樣本的製冷季節性表現系數 (CSPF) 或供暖季節性表現系數 (HSPF) 所計算出的能源效益級別均達 1 級，惟樣本間的 CSPF 數值及 HSPF 數值，分別最多相差約 3 成及 3 成半，代表能源效率和節能程度差異頗大。本會建議為環保和節省開支，消費者宜選購 CSPF 數值和 HSPF 數值較高的空調機。

冷氣機的製冷能力至為重要，製冷量數值愈高表示製冷速度愈快。所有樣本量得的製冷量由 2.55 千瓦至 2.88 千瓦不等，全部高於其聲稱的製冷量數值，表現出色。其中 1 款淨冷型冷氣機樣本，比其聲稱的數值高 10.8%。至於同時設有暖氣功能的 7 款冷暖空調機，其供暖量表現可相差約 19%，當中 4 款樣本量得的供暖量高於其聲稱的數值 1.0% 至 6.9% 不等，其餘 3 款樣本的供暖量卻低於其聲稱數值。



Household Products

Bath Towels

A bath towel with good water absorbency, durability, softness, and antibacterial function is a must-have household product. The Council tested 40 bath towels mainly made of cotton, including 32 ordinary towels and 8 with claims of antibacterial properties.

Good absorbency is the most basic requirement of bath towels, yet the test found a huge disparity in the water absorption performance among the models, ranging from 3 to 50 seconds to absorb water before washing. The water absorption performance of all models did not decrease after 50 repeated washes and about 80% of the models even took a shorter time to absorb water than the initial wash.

To maintain hygiene, consumers should frequently replace and wash bath towels. After 50 times of washing and drying, 3 models were shortened by about 10% in length. As for the appearance, 9 models were found to vary significantly after the initial wash, such as showing visible pills and/or discolouration, of which 3 were more expensive models priced from \$460 to \$1,120.

In measuring the antibacterial performance of the 8 models with such claims, only 1 showed satisfactory antibacterial performance in effectively inhibiting the growth of the 2 test microorganisms. However, 6 models could only effectively inhibit the growth of *Staphylococcus aureus*, and among them, the antibacterial capability in 2 models dropped after 50 washes. The Council reminded consumers to wash and dry used wet bath towels immediately and avoid storing clean and dry bath towels in damp and non-ventilated bathrooms for a long time.

Bed Sheets and Mattress Protectors

While most people spend a third of their day sleeping, bed sheets with antibacterial and anti-mites properties along with a soft texture could help improve the quality of sleep. The Council tested 15 models of bed sheets and mattress protectors with antibacterial or anti-mites efficacy claims. 9 were labelled with both "antibacterial" and "anti-mites" function, while 6 were labelled as "anti-mites".

Test results revealed that although all models showed satisfactory anti-mites activity, some models had mediocre antibacterial performance. Close to 80% of the models labelled with antibacterial efficacy were unable to effectively inhibit the growth of 2 test bacteria in the antibacterial test.

Many consumers would select bed sheets according to their personally preferred texture, which is related to the thread count and material composition of the products. However, test results revealed that actual materials of 3 models were different than claimed and 1 sample was found with over 30% discrepancy between its actual and labelled thread count.



家居產品

浴巾

一條吸水、耐用、柔軟又抗菌的浴巾，是家居必備用品。本會測試 40 款以棉為主要成分的浴巾，當中 32 款為一般浴巾，另外 8 款聲稱具有抗菌功能。

浴巾最基本要具有良好的吸水性能，惟測試發現樣本間的吸水表現參差，不同樣本洗濯前吸水需時 3 秒至 50 秒不等。全部樣本在洗濯 50 次後，其吸水效能均沒有下降，其中約 8 成樣本吸水所需的時間更較首次洗濯後短。

要保持衛生，消費者應經常替換及清洗浴巾。經 50 次洗滌及晾乾，3 款樣本的長度，較洗濯前縮短約 10%。有 9 款樣本在洗濯 1 次後，其外觀跟洗濯前有明顯的落差，例如表面出現明顯的毛球及 / 或褪色。而當中有 3 款樣本售價較高，由 \$460 至 \$1,120。

在抗菌效能試驗方面，8 款聲稱有此功能的樣本中，只有 1 款能有效抑制 2 種試驗菌種的生長，抗菌表現尚算不俗，但有 6 款樣本只能有效抑制金黃葡萄球菌的生長，當中有 2 款樣本在洗濯 50 次後抗菌能力下降。本會提醒消費者，使用過的濕浴巾應立即清洗及晾乾，亦應避免長期存放清潔及乾透的浴巾於潮濕、不通風的浴室。

床單和床褥保護套

大部分人一天約有三分之一時間在睡眠中度過，一張具備抗菌、防蟻功能及手感柔軟的床單，有助提升睡眠質素。本會測試 15 款聲稱具抗菌或防蟻功能的床單和床褥保護套，當中 9 款同時標示有「抗菌」及「防蟻」功能，6 款標示有「防蟻」功能。

測試發現全部樣本都有不俗的防蟻效能，惟部分樣本的抗菌表現遜色，近 8 成標示有「抗菌」功能的樣本在抗菌試驗中未能有效抑制 2 種試驗菌種的生長。

不少消費者會按照個人喜歡的質感去選購床單，而質感與產品的針數和物料成分有關。然而，測試發現 3 款樣本檢出的物料與標示不符，而 1 款樣本實際針數和標示相差逾 3 成。



Stationery

Ballpoint Pens and Gel Ink Pens

The Council tested the writing performance and safety levels of 18 ballpoint pen models and 22 gel ink pen models, with vastly varying prices from \$2.4 to \$86 per pen.

The test found that a seemingly simple pen might pose safety risks to children, as the pen cap and/or end closure of 6 models were relatively small and failed to comply with the minimum air flow requirements (8 litres per minute) of UK standards, leading to a higher risk of asphyxiation in the event of accidental swallowing into the trachea. Manufacturers were recommended to improve the security of end closures, or design with air holes to ensure the air flow meets the relevant requirements, so as to reduce the possible risks of suffocation.

Long-lasting and resistant inks should be used for signing or writing on important documents. With reference to ISO test standards, test paper pieces were prepared and soaked in 50% ethanol solution for 10 minutes and air-dried. Results showed that 1 gel ink pen model failed the test as both text and lines on the sheets of test paper disappeared completely. On the other hand, all models passed the water resistance test after being soaked in distilled water for 1 hour, as the lines and text on all the sheets of paper remained visible/legible. Overall, most of the tested models were suitable for general writing purposes.

Results also showed that the total writing distance varied drastically among models, with the averaged value ranging from 388.3m to 2,323.7m, an almost 5-fold difference. The total writing distance of ballpoint pens was generally longer, averaging 1,052m, while that of gel ink pens was only 699.2m.

Pet Products

Rabbit Feed

Keeping a pet rabbit could be a decade-long commitment and a suitable diet is essential for its nutritional needs. The Council tested 12 rabbit feed models for adult rabbits which claimed to be "complete feed" or "complementary feed", including 9 in pellet form, 2 with mixed ingredients, and 1 comprised of pellets in different shapes and colours.

Among the 8 complete feed models, the crude fat contents in 2 models were higher than the recommendation established by the European Pet Food Industry Federation (FEDIAF) for adult rabbits, while the starch contents in 2 models were higher than the recommendation. On the other hand, 2 complete feed models were found to have a crude fibre content lower than the FEDIAF's recommendations.

If rabbits consume a high-fat, high-calorie diet over an extended period, they may become overweight easily; an excessive amount of starch may lead to severe diarrhoea; whereas insufficient fibre may slow down gut movement as well as causing dental problems.



文具產品

原子筆和啫喱筆

本會測試了 18 款原子筆及 22 款啫喱筆的書寫性能和安全程度，每支售價由 2.4 元至 86 元不等，價格差距頗為懸殊。

測試發現，看似簡單的一支筆也可能對學童存有安全隱患，6 款型號的筆蓋及 / 或筆尾端蓋尺寸較細小，同時未能通過空氣流通量的最低要求（每分鐘 8 公升），未能符合英國標準，若被誤吞或吸入氣管，造成意外窒息的風險較高。本會建議製造商改善筆尾端蓋的牢固程度，或於端蓋留有氣孔，確保空氣流通量符合相關規定，減少可能造成窒息的機會。

在簽署或書寫重要文件時，應使用可長時間保存和耐化學品的墨水。試驗按國際試驗標準準備各型號書寫的試驗紙條，並浸泡於 50% 乙醇溶液中 10 分鐘，讓其自然風乾。結果 1 款啫喱筆型號未能通過相關試驗，紙條上的文字或線條經浸泡後均完全消失。另外，亦將已劃線的試驗紙條浸泡於蒸餾水中 1 小時後風乾，全部型號均通過試驗要求，所有紙條上的線條和文字仍然可供閱讀。整體而言，大部分型號都適合一般書寫用。

另外，各款型號的可書寫總長度十分懸殊，平均值由 388.3 米至 2,323.7 米不等，相差接近 5 倍。綜觀結果，原子筆型號的可書寫總長度一般較長，平均為 1,052 米，啫喱筆型號則平均只有 699.2 米。

寵物用品

兔用乾糧

飼養兔子是個長達 10 年的承諾，為兔子預備營養合適的膳食尤為重要。本會檢測了 12 款聲稱為主食或副食的成年寵物兔兔食乾糧，包括 9 款顆粒狀產品、2 款混合了不同材料和 1 款混合不同形狀及顏色顆粒的「混合乾糧」。

8 款主食糧樣本中，2 款樣本的粗脂肪含量高於歐洲寵物食品工業聯合會（FEDIAF）就成年寵物兔膳食的含量建議，另有 2 款的澱粉質含量亦高於相關建議。另一方面，2 款主食樣本檢出的粗纖維量則低於 FEDIAF 的指引建議。

如果兔子長期食用高脂肪、高熱量的膳食，容易出現過胖問題；攝入過量澱粉質，可能導致嚴重腹瀉；纖維量不足則會減慢兔子的腸道蠕動，甚至造成牙齒問題。

The test also found that the mineral contents of all tested models failed to fully comply with the FEDIAF's recommendations. Improper calcium-to-phosphorus ratio (Ca:P ratio) was the most prevalent problem, with 8 models failing to meet the recommended range. Another 2 models were found with calcium contents exceeding the recommended safe upper limit set by the EU guidelines. If these models were used as a long-term staple diet, it would pose health risks to rabbits.

The Council urged pet food manufacturers to improve the content of various nutrients in pet food, so as to safeguard the health of small animals.

測試亦發現，全部樣本的礦物質含量都未能完全符合歐盟 FEDIAF 指引的建議。當中以鈣磷比例的問題最為普遍，有 8 款樣本未能符合指引建議的範圍。另有 2 款的鈣含量超出歐洲指引建議的安全上限。如果將相關樣本長期作為主食餵飼，有機會損害兔子的健康。

本會促請寵物食品製造商改善寵物飼料中的各種營養素含量，以保障小動物的健康。

International Comparative Tests

During the year under review, the Council has maintained close collaboration with ICRT and joined forces with consumer associations in other jurisdictions to conduct international comparative tests on the following types of products and to advise consumers on selection tips, especially for expensive or durable products:

- Audio-visual and optical products, including speakers, soundbars and interchangeable lens camera kits;
- Computer and telecommunications products, comprising internet security software, VPN services, smart phones, tablet PCs and laptops;
- Household and personal products, such as electric men shavers, electric toothbrushes, clinical thermometers and cordless upright vacuum cleaners; and
- Children's and outdoor products, including pushchairs and running backpacks.

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 1,109 items, including electrical appliances, household consumables, health products, infant products, skincare products as well as food and beverages, were donated to 6 recipient organisations.

The recipient organisations were: Action Care, ALBA Integrated Waste Solutions (Hong Kong) Ltd., Caritas Second Hand Recycling Shop, Hong Kong Women Development Association Limited, Sai Kung and Tseung Kwan O Women's Association Limited, and St. James' Settlement.

國際測試合作

年內，本會繼續與 ICRT 緊密合作，並聯同其他司法管轄區的消費者組織，對以下不同種類的產品進行國際性比較測試，並特別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：藍牙 / Wi-Fi 揚聲器、整合式揚聲器 (soundbars) 及可換鏡頭的相機套裝；
- 電腦及通訊產品：網絡安全軟件、虛擬私人網絡 (VPN) 服務、智能手機、平板電腦及手提電腦；
- 家居及個人用品：電鬚刨、電動牙刷、體溫計及無線直立式吸塵機；及
- 兒童及戶外用品：嬰幼兒手推車及跑步背囊。

產品測試完畢後的方向

部分經本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 1,109 件物品予 6 間機構，當中包括電器、家庭消耗品、健康產品、兒童產品、護膚產品及食品。


受惠機構如下：關愛動員、歐綠保綜合環保 (香港) 有限公司、明愛懷寶坊、香港婦聯、西貢將軍澳婦女會，以及聖雅各福群會。





PROMOTING SUSTAINABLE CONSUMPTION

推廣可持續消費



The impact of global warming and climate change has been more tangible than ever in the past year, as unprecedented heatwaves swept across many regions around the world. For the welfare of the earth and current generation, as well as to ensure future generations' needs are not compromised, it is crucial to step up sustainability efforts immediately. In support of Hong Kong's green initiatives to build Hong Kong into a liveable city, the Council puts great effort into educating, facilitating and encouraging the public to make more sustainable consumption choices. Such is achieved through a three-pronged approach, including the embedding of sustainability elements into product testing, research and surveys, the results of which are published in CHOICE Magazine; consumer education programmes to cultivate awareness of sustainable consumption among various consumer groups, and the study of consumer behaviour through periodic surveys.

溫室效應和氣候變化在過去一年所帶來的影響比以往更明顯，史無前例的熱浪侵襲了世界多個地區。為了地球和當代人類的福祉，以及確保下一代所需的資源不被消耗淨盡，推動可持續發展的工作實在刻不容緩。為支持本港的環保措施，建構一個更宜居的城市，本會致力於教育、促進和鼓勵公眾作出可持續的消費選擇，透過三管齊下的方法，包括於多個產品測試、研究和調查中加入可持續發展的元素，並將結果於《選擇》月刊公布；透過舉辦消費者教育計劃，將可持續消費的概念推廣予不同的消費群體；以及透過定期的調查研究消費者的行為。

Product Comparative Tests on Appliances

In the face of a deepening global energy crisis which has driven up electricity tariff and imposed untold impact on consumers, the Council continues to place emphasis on sustainability and energy efficiency parameters in its product comparative tests. The test results serve as important indicators for consumers to purchase more energy-efficient and water-saving electrical appliances, which benefit both the environment and consumers' pockets.

Besides empowering consumers to make greener consumption choices, prolonging the product lifespan of home appliances through proper care and repair also contributes to sustainability. The Council consistently urges manufacturers to improve the quality of their electrical appliances, such as air conditioners and thermo ventilators (see chapter *Improving Product Quality and Safety* for more); ensure sufficient supply of spare parts; and strengthen repair and maintenance services to not only reduce the need to replace the appliances with new purchases, but also to boost customers' confidence in their brand.

電器產品比較測試

面對日益加劇的全球能源危機所導致的電費上漲問題，本會一如以往將可持續發展和能源效率等項目加入產品比較測試。而測試所得的結果，可為消費者於購買電器產品時提供節約能源和用水的重要指標，既有利於環境保護，亦可以幫助消費者節省金錢。

除了鼓勵消費者作出更環保的消費選擇之外，透過適當的保養和維修來延長電器產品的使用壽命，亦有助於推動可持續發展。本會一直敦促生產商改善產品質素，例如冷氣機和浴室暖風機（詳情可參閱「改善產品質素及安全」一節），確保電器零件的供應充足，並加強維修及保養等售後服務，以減少消費者購買新電器的需要，亦有助增強客戶對品牌的信心。

Washer Dryers

In the compact living space in Hong Kong, it is hard enough to fit in a washing machine, not to mention the humid weather and the extra space required to hang-dry the laundry. As such, washer dryers with the dual functions of washing and drying clothing have become increasingly popular. The Council tested 10 models of front-loading washer dryers on their clothes washing and drying performance, energy and water saving performance, washing and drying speed, etc. across different operating programmes.

The test results showed a huge difference in energy consumption among the tested models, with a maximum difference of approximately 79% in energy consumption for washing per kg clothing in the “washing synthetic fibre clothing” session. However, the energy-saving levels of the same model could drastically vary for different test sessions. The best-performing model with the lowest energy consumption per kg clothing in the “washing cotton clothing” session conversely had the highest energy consumption per kg clothing amongst all models in 4 other test sessions which included drying as well as washing and drying.

Meanwhile, the water consumption for the dry programme was found to differ significantly across different models. In the “drying cotton clothing” and “drying synthetic fibre clothing” sessions, the maximum differences in water consumption for drying each kg clothing were around 83% and 86% respectively. The model measured with the highest water consumption in the drying sessions was the most water-saving model in the “washing cotton clothing” session, which reflected that the same model could have varying performance when operating under different wash and dry programmes, and when used for treating different textiles.

Consumers should consider their personal laundry habits, most frequently washed and dried garment types, and most valued product function, so as to make a smart purchasing decision for a washer dryer.

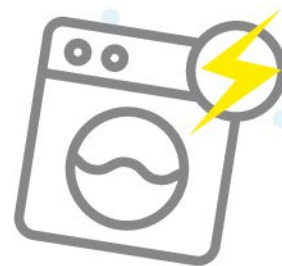
洗衣乾衣機

本港家居面積一般較細，要騰出空間擺放洗衣機需要花點心思，加上天氣潮濕，要找地方徹底晾乾衣物更是一大煩惱，故此，集洗衣和乾衣功能於一身的洗衣乾衣機便愈趨流行。本會測試了 10 款前置式洗衣乾衣機，以不同操作程序來比較洗衣及乾衣表現、慳電及慳水程度、洗衣及乾衣速度等。

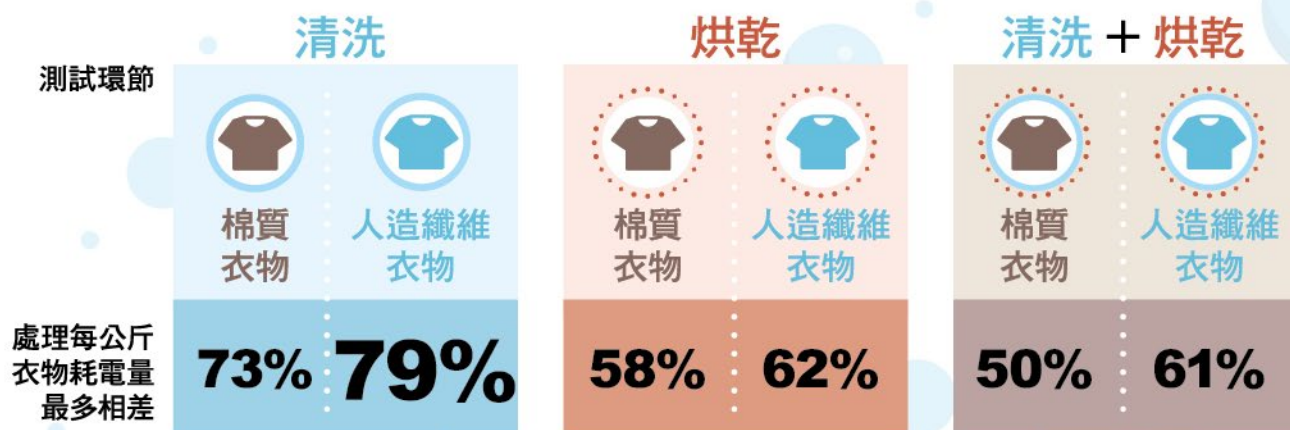
測試結果顯示，樣本間的耗電量極為懸殊，在「清洗人造纖維衣物」環節中，樣本清洗每公斤衣物的耗電量最多相差約 79%。然而，即使是同一樣本，於不同環節得出的慳電程度亦可以很參差。以處理每公斤衣物的耗電量計算，其中 1 款樣本在「清洗棉質衣物」環節中的耗電量屬樣本中最低，但在烘乾及清洗連烘乾的合共 4 個環節中，耗電量均屬樣本中最高。

另外，樣本間在乾衣程序的耗水量也有顯著差異。在「烘乾棉質衣物」及「烘乾人造纖維衣物」環節中，樣本烘乾每公斤衣物的耗水量分別最多相差約 83% 及 86%。在乾衣環節耗水量最高的樣本，在「清洗棉質衣物」時的慳水表現卻最優秀，反映同一樣本在不同洗衣、乾衣程序及處理不同物料時的表現亦有差距。

選購洗衣乾衣機前，消費者宜先考慮個人洗衣乾衣習慣、最常清洗及烘乾的衣物種類，以及最著重的產品功能，以作出合適的選擇，精明消費。



10 款洗衣乾衣機 耗電量差異大



* 一般而言，完成操作程序速度較慢，可能導致耗電量較高

Dehumidifiers

Dehumidifiers are an essential household appliance in Hong Kong's humid climate, especially during damp transitional seasons. Besides traditional models, 2-in-1 air purifying dehumidifiers equipped with High Efficiency Particulate Air (HEPA) filters have emerged on the market in recent years. The Council's latest test on dehumidifiers included 4 models of 2-in-1 air purifying dehumidifiers (with HEPA filters) in addition to 10 conventional dehumidifiers.

Results of the dehumidifying performance test showed that after installing the HEPA filters, the measured daily dehumidifying capacity of 2 models were 13.2% and 23.1% lower than their respective claims under the standard test environment (STE) (26.7 °C and 60% relative humidity), and 14.7% and 41% lower than their claims under the manufacturers' own test environment (30°C and 80% relative humidity). Their energy factors, derived by calculating the litres of water extracted per unit of electricity to determine the energy efficiency grade, also dropped by 20.2% and 33.2% respectively when measured under the STE. Both models were marked with Grade 1 rating on the energy label under the Mandatory Energy Efficiency Labelling Scheme (MEELS), yet based on the energy factor after installation of HEPA filters, their energy efficiency dropped to only Grade 2 and 4 respectively.

The test results were forwarded to the Electrical and Mechanical Services Department (EMSD), whose further compliance monitoring tests revealed that the models failed to reach the relevant energy efficiency and/or performance characteristics. Subsequently, the EMSD announced on 3 March 2023 the removal of these 2 dehumidifier models from the record of listed models under the Energy Efficiency (Labelling of Products) Ordinance, meaning that these products could no longer be supplied in Hong Kong with immediate effect.

The Council has in the past repeatedly urged manufacturers to stop using their own test environment because it might not reflect the actual use condition and could potentially mislead consumers into overestimating the product's performance, but no obvious improvement has been observed so far. As such, consumers are recommended to study the dehumidifying capacity stated on energy labels rather than relying solely on manufacturers' promotional leaflets or user manual with claimed capacities measured under non-standard test environments.

抽濕機

在潮濕天氣下，抽濕機是香港家居必備的家庭電器，特別是「回南天」的時候。除了傳統抽濕機，近年市場出現了二合一空氣淨化抽濕機，配備高效率空氣過濾器（HEPA）。本會年內的抽濕機測試涵蓋 4 款二合一空氣淨化抽濕機（附有 HEPA 過濾器）及 10 款傳統抽濕機。

抽濕效能測試結果顯示，2 款樣本在安裝 HEPA 過濾器後，於標準試驗環境下（溫度 26.7°C 及相對濕度 60%），量得的每日抽濕量較其聲稱數值分別低約 13.2% 及 23.1%；而在廠商慣用的試驗環境下（溫度 30°C 及相對濕度 80%），更分別低約 14.7% 及 41%。能源效率乃根據每度電可抽取多少公升的水量，用以計算出產品的能源效益級別。若以該 2 款樣本在標準試驗環境下量得的能源效率計算，分別下降了 20.2% 和 33.2%。而該 2 款樣本在強制性能源效益標籤計劃下均標示為 1 級，但根據安裝 HEPA 過濾器後量得的能源效率計算，其能源效益級別分別降至只有 2 級及 4 級。

本會已將測試結果轉交機電工程署（機電署）跟進，而該署其後的監察測試亦發現相關的 2 款型號未能符合相關能源效益及 / 或功能特性的規定。機電署及後於 2023 年 3 月 3 日公布從強制性能源效益標籤計劃下的表列型號紀錄冊中，刪除該 2 款型號的紀錄，而該 2 款型號亦不得繼續在本港供應，即日起生效。

本會過往曾多次促請廠商停止採用不能反映實際使用情況的廠商慣用測試環境所量得的數值，否則可能令消費者高估產品的效能表現，有誤導之嫌，惟至今情況仍沒有顯著改善。故此，消費者在選購時，應參考能源標籤上標示的抽濕量，而非單憑宣傳單張或產品說明書上以廠商在非標準環境下量度的聲稱數值作出選購。



Product Comparative Tests on Disposable Products

Concerned about the environmental impact of disposable products which could well be adding undue pressure to landfills, as well as the notable increase in popularity of products marketed with “green claims”, the Council studied single-use non-plastic tableware and disposable face towels during the year to assess the validity of their claims.

Single-use Non-plastic Tableware

Though the Government is promoting a series of policies to reduce the use of single-use plastic tableware, there has been a lack of information on the stability and safety of the alternative products.

The Council published a joint study on 3 main types of environmentally friendly alternatives for single-use tableware, including products made with bagasse pulp or palm leaf as well as paper straws, which was conducted by the International Consumer Research & Testing (ICRT) and the European Consumer Organisation.

In the study, 57 models of non-plastic single-use tableware products were tested for the presence of certain carcinogenic or toxic substances and evaluated against existing relevant regulations in European countries. The test results revealed that over 50% of the tested samples were found with amounts of unwanted substances above the EU's recommendations for at least one of the tested chemicals. In particular, polyfluoroalkyl substances (PFAS) was detected in all of the products made with bagasse pulp and 28% of the paper straw models. PFAS are commonly used to make products resistant to water, yet they are persistent organic pollutants and some of them have been classified as suspected carcinogens.

The Council opined that non-plastic single-use tableware should be safe for use, free from hazardous substances and in compliance with relevant recommendations. Considering that there is a lack of relevant product safety standards for non-plastic single-use tableware products in Hong Kong, it is advised that appropriate safety regulation should be set up with reference to regulations established in the Mainland and European countries.



即棄產品的比較測試

即棄產品為堆填區帶來沉重的負荷，對環境所構成的影響令人關注，而近年市面上具環保聲稱的產品亦顯著增加。有鑑於此，本會年內就即棄型非塑膠物料餐具和面巾進行了研究，以評估這些產品的聲稱是否有理據。

非塑膠類的即棄餐具

儘管政府正為減少使用即棄塑膠餐具推行一系列的政策，但現時缺乏相關替代即棄餐具的穩定性和安全性等資訊。

本會發表了一項與國際消費者試驗及研究組織（ICRT）和歐洲消費者組織共同進行的研究報告，當中檢視了 3 類主要並具有環保聲稱的非塑膠類即棄餐具，包括由甘蔗渣漿類植物纖維和棕櫚葉製造的餐具，以及紙飲管。

測試涵蓋 57 款非塑膠類的即棄餐具樣本，檢測樣本是否含有特定致癌物質或有害物質，以評估產品是否符合相關歐盟條例規定。檢測結果發現，超過一半樣本檢出 1 種或以上有害物質，含量超出歐盟的建議水平。當中，全部以甘蔗渣漿製造的樣本及 28% 紙飲管樣本均檢出多氟烷基物質（PFAS）。PFAS 一般添加至產品中以增加防水性，不過這類物質屬持久性有機污染物，當中部分更屬於懷疑致癌物。

本會認為，非塑膠類的即棄餐具應要供消費者安全使用、不含任何有害物質，並應符合相關的安全建議。惟目前本港未有就非塑膠類即棄餐具訂立相關的安全規定，本會建議參考內地及歐盟等地的相關規定，以訂定適當的安全要求。

Disposable Face Towels

More and more single-use disposable face towels have become available on the market, with some of them marketed as a more convenient and hygienic option than regular towels for skincare routine, pet care and household cleaning purposes.

The Council conducted a survey covering 9 models of disposable face towels and reviewed their labelling information. The products claimed to be made of cotton, rayon, viscose, non-woven fabric, pulp, or lyocell, yet the detailed composition of the materials used was not labelled. In addition, chemical additives might have been used in products which claimed to be 100% natural or made with regenerated cellulose fibre. Consequently, the degradability of the products within a short period of time would be questionable.

Though certain models claimed that the products were decomposable or biodegradable, there was no information about the conditions for full degradation nor were the relevant test standards for their biodegradable claims stated. Consumers would not be able to identify products which can fully decompose by solely relying on the product labels.

Considering that the degradation of biodegradable materials could be affected by the actual conditions of the landfills, while significant amounts of natural resources were required to produce disposable towels in the first place, consumers were encouraged to minimise the use of disposable products in order to lower the volume of solid waste to be disposed of in the landfills and to protect the environment.

Published Articles on Environmental Initiatives

Various environmental initiatives, both those newly emerged and some long-standing yet seldom-heard-of ones, require more promotion to raise consumers' awareness and receptiveness. During the year, the Council undertook studies on new energy vehicles, eco-coffins and used clothing recycling with the aim to raise awareness and allow consumers to make informed choices.

New Energy Vehicles

As transportation is one of the major contributors to greenhouse gas emission, lowering of such emission is a step towards the goal of carbon neutrality. While deployment of new energy vehicles (NEV) might help in mitigating roadside air pollution and traffic noise problems, in response to World Consumer Rights Day and its theme in 2023 "Empowering Consumers Through Clean Energy Transitions" (see chapter *Forging Closer Collaboration for Consumer Protection* for more), the Council conducted an in-depth study with the use of overseas study reports on NEV including electric vehicles and hydrogen fuel cell electric vehicles for consumer interest.



即棄洗面巾

坊間出現了各式各樣的一次性即棄洗面巾，當中部分產品標榜較一般毛巾更為方便及衛生，可供日常護理肌膚、照顧寵物和家居清潔等用途。

本會就 9 款即棄洗面巾進行調查，並檢視產品的標籤資料。產品聲稱以棉、人造絲 / 嫻縲、黏膠、不織布、紙漿或萊賽爾等物料製造，但沒有標示纖維成分的詳細比例。此外，即使有產品說明為 100% 天然或以再生纖維製造，但仍可能使用了化學添加劑，有機會因而影響了產品可於短時間內被降解的程度。

儘管部分型號聲稱產品可以被自然分解或可生物降解，但沒有說明完全降解所需的條件，或者標示該可生物降解的聲稱以哪些相關試驗標準作為依據。在此情況下，消費者無法單靠標籤來分辨產品能否被完全分解。

考慮到可生物降解物料的降解程度，會受堆填區內實際環境所影響，而且在製造即棄洗面巾的過程中會耗用大量天然資源。故此，本會建議消費者盡量避免使用即棄產品，以減低棄置於堆填區的固體廢物量，為保護環境出一分力。

環保措施相關的文章

社會各項環保措施均需要加強推廣來提高消費者的認知和接受程度，不論是近年推動的新措施，還是已推出一段時間卻未算普及的項目。年內，本會就新能源汽車、環保棺和舊衣回收等議題進行研究，以提高公眾的意識，幫助消費者作出知情的選擇。

新能源汽車

交通運輸是溫室氣體排放的主要來源之一，減少其相關排放是實踐碳中和目標的重要一步。其中，採用新能源汽車（簡稱 NEV）有助紓緩路邊空氣污染和交通噪音等問題。為響應國際消費者權益日及其 2023 年主題「賦權消費者轉型至潔淨能源」（詳情可參閱「加強對外合作保障消費者權益」一節），本會引用海外關於電動汽車及氫燃料電池汽車等類型的新能源汽車的相關研究，進行深入研究並編撰報告，加深消費者對此主題的了解。

From the latest study report published by the European New Car Assessment Programme (Euro NCAP), 61 models of various types of vehicles were compared with life cycle assessment (LCA) analysis, including estimation of their greenhouse gas emission during production, operation, recycling and reusing phases. The greenhouse gas emissions from different vehicles were expressed as carbon dioxide equivalent for calculation of carbon footprint of each vehicle model.

The test results revealed that the carbon dioxide equivalent produced by electric vehicles during the production phase was generally higher than petroleum vehicles with the inclusion of high-capacity lithium batteries. However, assuming a vehicle has a lifetime of 16 years and an estimated mileage of 240,000km, the carbon dioxide equivalent emission of electric vehicles was much lower than petrol vehicles in the operating phase.

As a result, the Council reminded consumers that a number of factors should be considered before making a purchase decision, including government policies, replacement scheme, tax concession, recharging/fuel refilling costs and availability of charging facilities, provision of repairing services, insurance coverage and premiums, as well as recycling of batteries.

Eco-coffins

Various forms of "green burial" have been encouraged around the world in recent years, passing on the love and legacy through eco-friendly actions. In 2008, the HKSAR Government imposed an additional licensing condition for both newly issued and renewed licences, requiring licensed undertakers of burials to offer eco-coffins as an option for sale to consumers. However, despite relevant policies having been in place for around 15 years, statistics from the Food and Environmental Hygiene Department showed that the usage rate of eco-coffins in cremations was less than 5% in the past 10 years, reflecting unsatisfactory implementation of such policies.

The Council conducted a survey on eco-coffins and reached out to 23 licensed undertakers of burials, but only received voluntary responses from 12 undertakers, an indirect indication of the industry's conservative attitude towards eco-coffins. According to the undertakers participating in the survey, insufficient promotion by the Government, lower profit margins, unattractive prices and reluctance to accept eco-coffins due to traditional mindset were the main reasons for the lack of incentive to promote eco-coffins as a green burial measure in Hong Kong. Besides, the fact that undertakers of burial rarely stated specific details, including costs and advantages of eco-coffins, hindered consumers from making an informed choice.

Eco-coffins are beneficial to both the deceased and the environment, as not only are they more combustible during cremation thus reducing the impurities in the cremains, but they could also lower toxic gas emission. As such, the Council anticipates the tripartite effort of the Government, industry and the public to promote eco-friendly green burial, to leave a sustainable legacy for the next generation through the use of eco-coffins.

歐盟新車安全評鑑協會 (Euro NCAP) 最近公布的研究報告中，合共分析了 61 款型號的不同類型汽車，按其相關生命周期評估進行比較，包括估算於生產、駕駛、回收及重用等階段的溫室氣體排放量，並以二氧化碳當量計算各汽車型號的碳足跡。

測試結果顯示，由於電動車普遍配備有大容量鋰電池，因此於生產階段所產生的二氧化碳當量一般較電油汽車為高。然而，若假設車輛的使用壽命為 16 年，並預計行駛里數為 240,000 公里，電動車在駕駛過程中所排放出的二氧化碳當量遠低於電油車。

故此，本會提醒消費者於購買車輛前，應一併考慮政府政策、換車補貼計劃、稅務優惠、充電 / 入油成本及充電設施的普及性、維修服務、保險的保障項目和保費，以及電池回收等各項因素。

環保棺

近年世界各地都鼓勵採用不同形式的綠色殯葬，以環保行動將愛傳承。本港政府早於 2008 年時，對所有新簽發及現有殯葬商續牌申請加入額外持牌條件，規定殯葬商必須提供環保棺予市民作選擇。然而，相關政策推行至今約 15 年，食物環境衛生署的統計數據顯示，過去 10 年於火化時使用環保棺的比率均少於 5%，反映推行成效並不理想。

本會就環保棺進行調查，聯絡了 23 間持牌殯葬商，但當中只有 12 間願意給予回覆，間接反映業界對環保棺的態度較為保守。參與調查的持牌殯葬商普遍認為政府的宣傳不足、環保棺利潤較低、價格不具吸引力，以及傳統思想較難接受環保棺，均是本地業界不積極推廣環保棺的主要原因。此外，持牌殯葬商亦較少提供環保棺的具體內容，包括價錢和優點，同樣窒礙消費者作出知情的選擇。

環保棺對先人和環境同樣友善，在火化時更容易被燃燒，可減少先人骨灰的雜質，同時亦可減少有毒氣體的排放。有見及此，本會期望官商民共同努力，推動環保綠色殯葬，透過使用環保棺，將一份愛傳承給子孫後代。

Used Clothing Recycling

In recent years, many organisations provide used clothing recycling services to avoid wastage. The Council surveyed 11 organisations that offered such services and found that the clothing must meet certain criteria to be eligible for donation. A minimum donation quantity also applied for clothes to be collected door-to-door.

In the survey, the 6 non-profit organisations (NPOs) would generally accept clothes, handbags and backpacks. As for the 5 clothing chains, only 2 would accept recycled clothing or sportswear from any brand, another only accepted products of its own brand, while the other 2 only accepted clothing of their own and associated brands. 3 NPOs also indicated that donated items should be at least 80% new, 5 (3 NPOs and 2 clothing chains) required clothing to be free from tears or stains, while 4 (1 NPO and 3 clothing chains) had no specific requirements on the condition of the clothing.

Unlike clothing chains, the vast majority of NPOs surveyed offered door-to-door collection services for used clothes. 4 of them required a minimum donation of 3 bags and up to over 10 bags of clothing to be eligible for free pick-up service, otherwise a fee of \$200 would be charged by one of the organisations. Another organisation required a collection fee of \$500 per box of clothing and a minimum of 3 boxes to be collected at each visit, i.e. a minimum spending of \$1,500.

Clothing recycling services can help to extend the lifespan of clothes and promote environmental protection. A more direct and effective way to achieve sustainable consumption, however, is to reduce waste at its source by shopping rationally. Refraining from purchasing large quantities of “fast fashion” garments that are affordable yet less durable is also conducive to protecting our environment.

舊衣回收

為免造成浪費，近年不少機構都有提供舊衣回收服務。本會調查了 11 間提供相關服務的機構，發現回收的衣物須符合一定條件才可作捐贈用途。另外，如要使用上門回收服務，捐贈的衣物亦設最低數量要求。

調查中的 6 間非牟利組織一般都接收衣服、手袋及背包。至於 5 間連鎖服裝店中，只有 2 間會回收任何品牌的服裝或運動衣物，另 1 間只接收其自家品牌的產品，餘下 2 間只接收自家和同公司品牌的衣物。此外，有 3 間非牟利組織亦表明捐贈的物品須達 8 成新或以上，5 間（3 間非牟利組織和 2 間連鎖服裝店）要求衣飾須沒有破損或污漬，另有 4 間（1 間非牟利組織和 3 間連鎖服裝店）則對衣物的新淨程度未有特定要求。

有別於連鎖服裝店，調查中絕大部分非牟利組織均有提供上門回收舊衣的服務。其中 4 間非牟利組織要求捐贈者須捐贈至少 3 袋，至最多超過 10 袋的衣物，才可獲免費上門回收服務，否則其中 1 間機構會收取 \$200 的費用。另有 1 間機構要求每箱衣物的回收費為 \$500，而每次上門回收的衣量至少要達 3 箱，即最低收費為 \$1,500。

舊衣回收服務有助延長衣物壽命並促進環保。然而，要達致可持續消費，理性消費和從源頭減廢是更為直接和有效的做法。另外，避免大量購買價格低廉但耐用性低的「快時尚」成衣，也有利於保護我們的環境。



舊衣回收有要求！



通常回收準則

- 衣物新淨達 8 成新或以上
- 沒有破損或污漬

連鎖服裝店回收要求

有些只接受自家品牌或同一母公司品牌的衣物，有些則接受任何品牌

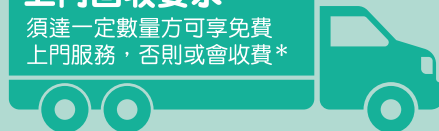
通常拒收種類

- 內衣褲·襪子
- 泳衣·制服
- 帶標誌的團體活動上衣
- 皮草·鞋履
- 嬰幼兒服裝
- 床上用品
- 冬天衣物[△]

不同機構回收準則

非牟利組織上門回收要求

須達一定數量方可享免費上門服務，否則或會收費*



* 調查中不同機構對「一袋」衣物的定義各異，消費者宜先了解相關機構的衣袋參考尺寸

△ 個別機構非一年四季都會收集冬天衣物，捐贈前應了解最新回收標準

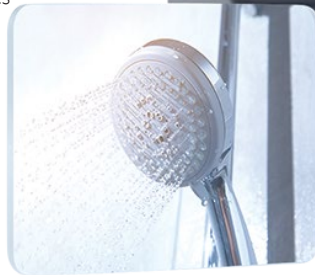
Submission to the Electrical and Mechanical Services Department

Views on the Revision of the Code of Practice on Energy Labelling of Products for the Fourth Phase of the Mandatory Energy Efficiency Labelling Scheme (MEELS)

Responding to the consultation, the Council supported the EMSD's revision of the Code of Practice on Energy Labelling of Products (CoP) for the inclusion of 3 additional product types, namely light emitting diode (LED) lamps, gas cookers and gas instantaneous water heaters, into the fourth phase of the MEELS.

It is considered that expanding the coverage of the MEELS to a wider range of products will enable consumers to make energy-efficient choices. Furthermore, the mandatory scheme in turn will encourage product suppliers to design and supply better products for local consumers, and help to promote the concept of sustainable consumption in the long run.

The Council suggested that more stringent grading thresholds be adopted whenever feasible so as to provide meaningful differentiation between products with different levels of energy efficiency performance. With regard to the revision of the CoP, the Council suggested that the test requirements should be clearly specified to avoid any confusion. Lastly, more product information should also be displayed on the energy labels and on EMSD's webpage for public reference.



向機電工程署提交的意見

就強制性能源效益標籤計劃第四階段《產品能源標籤實務守則》的修訂提交意見

本會回應了機電署的諮詢，支持該署修訂《產品能源標籤實務守則》（實務守則），將3類新增產品，即發光二極管（LED）燈、氣體煮食爐及即熱式氣體熱水爐，納入強制性能源效益標籤計劃第四階段。

本會認為，將強制性能源效益標籤計劃的涵蓋範圍擴展，以涵蓋類型更廣泛的產品，有助消費者更容易挑選出具能源效益的產品。此外，強制性計劃亦進而會

鼓勵產品供應商設計及推出更優質的產品供本地消費者選擇，長遠而言有助於推廣可持續消費的概念。

在可行的情況下，本會建議採用更嚴格的評級標準，以更有效地區分具有不同能源效益水平的產品。就實務守則的修訂，本會建議應清楚列明測試要求，以免造成混淆。最後，能源標籤及機電署的網頁應展示更多產品資訊供公眾參考。

Public Education on Sustainable Consumption

One of the Council's foci is to foster the understanding and culture of sustainable consumption through an extensive breadth of public education. Apart from the theme of sustainable consumption in the "Earth 2038's Learning Journey of Sustainable Consumption" for primary school students, and the thematic award "Innovative Design for Sustainable Consumption" in the Consumer Culture Study Award for secondary school students, the concept was incorporated into consumer education programmes of the Council, including advanced training of the "Educator Scheme for Senior Citizens". Community talks covering sustainable consumption-related topics were also conducted to educate a wide spectrum of audience to reduce wastage and practise sustainable consumption in everyday life.

Details of the programmes and award are covered in the chapter "*Empowering Consumers Through Education*" (p.100).

可持續消費的公眾教育

本會的重點之一是通過廣泛的公眾教育，促進大眾對可持續消費的認識及文化之培育。除了舉辦以「可持續消費」為專題的小學生「2038地球人計劃之可持續消費旅程」，以及中學生「消費文化考察報告獎」（報告獎）的「可持續消費創意設計」主題獎外，「可持續消費」的概念已融入至本會的所有消費者教育計劃中，包括「智齡消費教育大使計劃」的進階培訓。本會亦主持了「可持續消費」專題社區講座，以教育大眾減少浪費及於日常生活實踐此理念。

本年報「以教育活動提升消費者自我保護能力」（第100頁）一節詳載有關計劃及「報告獎」內容。

COLLECTING MARKET INFORMATION ON GOODS AND SERVICES

蒐集消費品和服務業的市場資訊

Market surveillance continues to be one of the most important activities of the Council's work. This involves collecting timely information on the ever-growing range of goods and services available in both the physical and e-marketplaces, and analysing the data to help consumers shop wisely with clear pricing and value comparisons. The survey results also serve to advocate for the right measures either at industry or regulatory level to better safeguard consumer interests. In the year, prices of groceries and daily necessities were monitored on a continuous basis, while other widely used products and services or those with rising trends were the subjects of periodic special surveys. These surveys are aimed at providing clear and transparent information to the public, a key enabler to consumer empowerment.

市場調查一直是本會的重要工作，面對實體和電子商務市場中與日俱增的貨品和服務種類，消委會通過適時蒐集相關資訊，並分析有關數據，為消費者提供清晰的價格和價值比較，幫助他們作出精明的消費選擇。調查結果同時有助於在行業以至規管層面，提倡合適的措施以加強保障消費者權益。年內，本會除了持續地監察糧油雜貨和日用品的價格外，還定期為其他被廣泛使用或新興的貨品和服務進行特別調查，以冀為公眾提供清晰準確的資訊，從而賦權消費者保障自身權益。

Supermarket Price
超市價格

Textbooks
教科書

Paracetamol
止痛退燒藥物

Trending Services
新興服務

Online Price Watch
網上價格一覽通

Credit Card Cash Rebate
信用卡現金回贈

Buy Now, Pay Later
先買後付

Pet Insurance
寵物保險

Market Surveillance

Given the rise of e-commerce, the Council continued to expand its market surveillance⁵ efforts in the year under review. Apart from the longitudinal studies on the price movements in the grocery and textbook markets, a wide range of studies catering to the needs and preferences of consumers of different age groups and generations was conducted during the year, including new trends such as bouldering gyms, dating apps and clear aligner services. Meanwhile, surveys on credit card cash rebate, pet insurance plans and the newly emerged "Buy Now, Pay Later" business model were conducted to strengthen financial consumer protection amid a changing consumption landscape.

市場調查焦點

鑑於電子商務的興起，本會於年內繼續擴闊市場監察工作⁵，除了持續地追蹤糧油食品和教科書市場的價格變動，還針對不同年齡群組及世代的需求和喜好進行廣泛的研究，涵蓋各類新興服務，包括室內抱石牆、交友應用程式及隱形牙套服務，同時亦就信用卡現金回贈、寵物保險計劃和新冒起的「先買後付」支付模式進行調查，務求在瞬息萬變的消費環境中，加強保障使用金融服務的消費者。

5. See Appendix 3 for the list of survey and service study reports published in 2022-23.
附錄三詳列於 2022-23 年度發表的調查及服務研究報告。

Daily Necessities

Annual Supermarket Price Survey

Although the pandemic had slightly eased in 2021, the Council's annual supermarket price survey 2021 announced in the year under review revealed that the aggregate average price (in short, "price") of a basket of 230 supermarket items, derived from the scan data of the 3 major supermarket chains, showed merely a slight 1.9% drop compared with that of 2020. Despite the subsequent price dip for various groceries, the percentage decrease could not offset the increase in the previous year.

In addition to the annual supermarket price survey, the Council analysed the price data of 90 grocery items under 11 product groups from 3 local online supermarkets from January to March 2022 to investigate the latest supermarket price trends during the fifth wave of the COVID-19 outbreak. The survey found the price of 63 items available at all 3 supermarkets to have risen 4.2% in March compared with January, while that for the 27 items only sold at 2 supermarkets recorded an 8.3% increase. An increase ranging from 0.2% to 24.8% was found for the price of all 11 product groups, while the 3 groups with the steepest price rise, namely prepackaged cakes, rice and eggs, increased by 8.2% to 24.8%.

With the economy and the public's livelihood battered by the pandemic, consumers are faced with increased financial burden. The Council urged traders to shoulder their social responsibility and tide over the tough times with consumers, by stabilising the price of food and daily necessities to their best effort.

日常用品

年度超市價格調查

雖然疫情在 2021 年略有緩和，但本會在年內發布的 2021 年度超市價格調查結果顯示，根據 3 間主要連鎖超市的掃描數據計算的一籃子共 230 項超市貨品的總平均售價（簡稱「售價」），與 2020 年比較下僅微跌 1.9%。儘管其後多款貨品價格略為回落，然而部分貨品回落幅度未能抵銷之前一年的升幅。

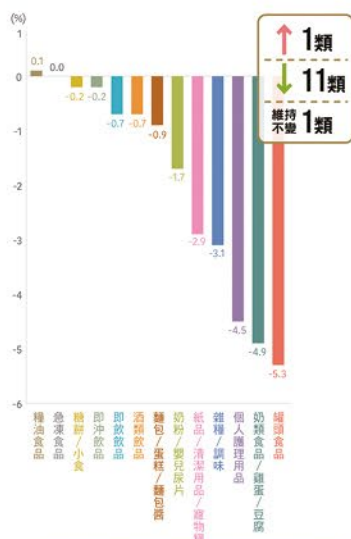
除了年度超市價格調查外，本會還分析了 2022 年 1 月至 3 月期間，3 間本港網上超市 11 組共 90 項貨品的價格資料，以調查在第 5 波疫情爆發期間，相關超市貨品的最新價格趨勢。調查發現 3 間超市均有售的其中 63 項貨品，於 3 月的總平均售價較 1 月上升 4.2%，另外 27 項只於 2 間超市出售的貨品售價則上升 8.3%，全部 11 組貨品的售價錄得 0.2% 至 24.8% 的升幅，其中升幅最高的 3 組貨品為包裝蛋糕、食米和雞蛋，升幅介乎 8.2% 至 24.8%。

疫情下經濟民生已備受打擊，市民大眾的生活擔子百上加斤。消委會呼籲超市負起企業社會責任，致力穩定食品和日用品的價格，與市民共度時艱。

2021 年度超市價格調查

230 項貨品的總平均售價較 2020 年 **1.9%**

13 大類貨品總平均售價



51 組貨品總平均售價

升幅最大

薯片/脆片	4.1%
蜂蜜	3.5%
急凍糕點	3.4%
茶包	3.4%
果汁/果汁飲品、食油	2.6%

↑ 10組
↓ 41組

女士衛生用品	-12.1%
牙膏	-9.2%
芝士	-8.5%
罐頭蔬菜/湯	-8.4%
即溶咖啡、牛油/忌廉	-7.1%

跌幅最大

Online Price Watch

Daily prices of over 2,700 products from online food stores, supermarkets and personal care stores were collected and listed on the Council's "Online Price Watch" (OPW) website. In January 2023, an additional online supermarket was added, bringing the database up to a total of 8 online food stores / supermarkets / health and beauty stores, including Wellcome, PARKnSHOP, Market Place by Jasons, Watsons, Mannings, AEON, DCH Food Mart and Ztore. Features of the website include "Top Price Differences", "Highlight Products", "Price Drop Products" and "My Favourite", etc. Consumers can make price comparisons for food and everyday necessities online from the comfort of home.



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超過 2,700 件貨品的價格，更於 2023 年 1 月新增一間網上超市，共涵蓋 8 間網上食品店 / 超市 / 健與美連鎖店，包括惠康、百佳、Market Place by Jasons、屈臣氏、萬寧、永旺、大昌及士多，於本會的「網上價格一覽通」網站內供消費者格價。網站的功能包括「最大差價」、「焦點貨品」、「跌價貨品」及「我的最愛」等，消費者足不出戶便可以於線上比較食品及日用品的價格。

Pain and Fever Relief Medicine Containing Paracetamol

As market demand for pain and fever relief medicine surged in late December 2022 due to the fluctuating pandemic situation, some of the more popular brands of such medication were found to be out of stock and with raised prices. Across 3 weeks from late December 2022 to mid-January 2023, Council staff paid over 140 visits to pharmacies, supermarkets and health and beauty stores in various districts across Hong Kong to survey the sales situation of analgesics and antipyretics containing paracetamol.

To allow consumers to ascertain the Hong Kong registration status of pain and fever relief medicine containing paracetamol, the Council collaborated with the Department of Health, with the support of the Hong Kong Association of the Pharmaceutical Industry, to launch a "Search Tool for Registered Over-the-counter Pharmaceutical Products Containing Paracetamol"⁶ (in short, "Paracetamol Search Tool") in January 2023 which covers over 600 related products.

At the same time, the "Search Tool for Rapid Antigen Test (RAT) Kits Approved for Use by Various Regions"⁷ (in short, "RAT Search Tool") launched by the Council in March 2022 continued to serve as a reliable database to help consumers verify and select suitable RAT kits.



含有撲熱息痛的止痛退燒藥物

2022 年 12 月下旬，隨著疫情反覆，市場對止痛退燒藥的需求激增，一些較受歡迎的止痛藥品牌出現缺貨和價格上漲的情況。由 2022 年 12 月下旬至 2023 年 1 月中旬的 3 個星期內，本會職員到訪全港多區藥房、超級市場及健與美店舖超過 140 次，調查含有撲熱息痛的止痛退燒藥的銷售情況。

為方便消費者確認含有撲熱息痛的止痛退燒藥在本港的註冊情況，本會與衛生署合作，並在香港科研製藥聯會的協助下，在 2023 年 1 月推出「毋須醫生處方已註冊的撲熱息痛製劑名單搜尋器」⁶（簡稱「撲熱息痛搜尋器」），涵蓋 600 多種相關產品。

同時，本會於 2022 年 3 月推出的「不同地區認可的快速抗原測試包名單搜尋器」⁷（簡稱「RAT 搜尋器」），於年內繼續提供可靠的參考資料，助消費者驗證並選擇合適的快測包。

Paracetamol Search Tool 撲熱息痛搜尋器

4,133 Page Views
瀏覽量

During Reporting Year (launched in January 2023)
本報告年度 (2023 年 1 月推出)

RAT Search Tool RAT 搜尋器

258,182 Page Views
瀏覽量

During Reporting Year
本報告年度

1.2 Million
百萬

Aggregate (since launch in March 2022)
累計次數 (自 2022 年 3 月推出至今)

6. "Search Tool for Registered Over-the-counter Pharmaceutical Products Containing Paracetamol" — https://www.consumer.org.hk/en/paracetamol_search
「毋須醫生處方已註冊的撲熱息痛製劑名單搜尋器」： https://www.consumer.org.hk/zh/paracetamol_search
7. "Search Tool for Rapid Antigen Test (RAT) Kits Approved for Use by Various Regions" — https://www.consumer.org.hk/en/rapid_antigen_test_search
「不同地區認可的快速抗原測試包名單搜尋器」： https://www.consumer.org.hk/zh/rapid_antigen_test_search

Textbook Price and Expenditure Surveys

According to the Council's survey published in July 2022 on 815 commonly used textbooks from 24 publishers, the prices of over 90% of the 2022/23 school year textbooks had climbed by \$1 to \$15 (1.2% to 8.3%), resulting in an overall average increase of 2.9% year-on-year (YoY), which was higher than the 1.7% inflation rate in the same period. Textbooks that were on the Education Bureau's "Recommended Textbook List" (RTL) had a milder increase in price (2.8%) than those not on the RTL (3.3%).

Students' expenditure was directly driven up by the price increase of the majority of textbooks. The Council collected textbook lists of the 2022/23 school year from 50 primary and 48 secondary schools and found that primary and secondary school students spent an average of HK\$3,177 and HK\$2,944 respectively for mandatory textbooks and learning materials, showing a YoY increase of 5.7% and 2.9% respectively, both significantly higher than the 1.7% inflation rate in the same period. The survey showed that the expenditure was subject to many key factors such as the choice of titles, the number of supplementary exercises, as well as discounts from publishers.

In addition, the Council found that over 80% of primary schools and over 70% of secondary schools included at least 1 electronic textbook in their book lists. Most schools had opted for textbook sets which include both electronic textbooks and physical textbooks, instead of fully switching to electronic textbooks, which in turn increased the textbook expenditure substantially. The Council recommended schools to consider providing their own learning materials to students for free as far as possible or subsidising the printing costs

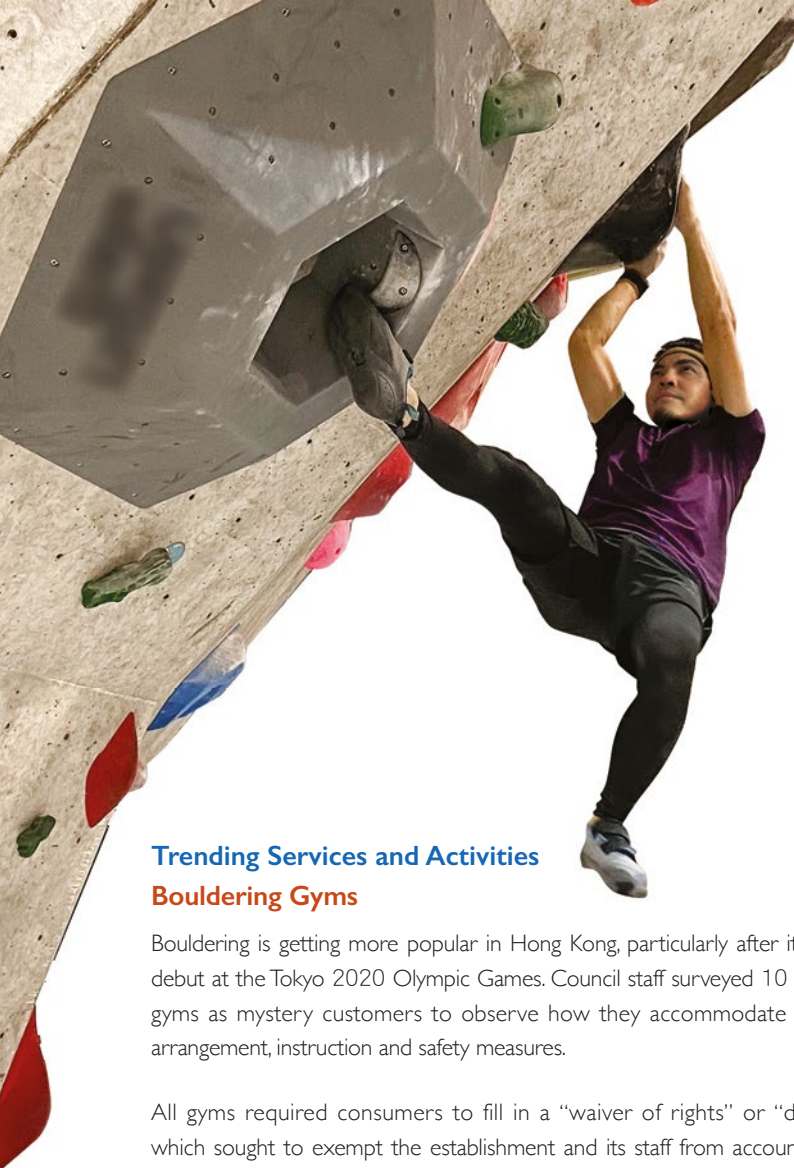
教科書價格調查及學生購書費調查

根據本會在 2022 年 7 月發布、涵蓋 24 間出版社共 815 本較多學校選用的教科書價格調查，逾 9 成 2022/23 學年的教科書加價 \$1 至 \$15 不等，加幅為 1.2% 至 8.3%，整體平均按年升幅為 2.9%，高於同期的 1.7% 通脹率。列入教育局的「適用書目表」的書本價格升幅（2.8%）較沒有列入該表的書本價格升幅（3.3%）稍低。

教科書加價直接增加學生的支出。本會收集了 50 間小學及 48 間中學於 2022/23 學年的書單，計算出小學生和中學生分別平均花 \$3,177 及 \$2,944 購買必須的教科書及學習材料，較上學年分別高 5.7% 及 2.9%，兩者的增幅都明顯高於同期的 1.7% 通脹率。調查結果顯示，選用不同書冊、作業及補充練習數量多寡、書商提供的購書折扣，均是影響購書費的因素。

此外，本會發現逾 8 成小學及逾 7 成中學的書單上，包含最少 1 本電子課本。大部分學校選擇購買電子課本與實體課本兼備的套裝，未有完全轉用電子課本，變相令購書費大增。本會建議學校考慮盡量免費提供自編教材予學生，或資助學生的印刷費，並因應教學需要和資源提供電子設備供學生借用，讓莘莘學子可以安心開學。





Trending Services and Activities

Bouldering Gyms

Bouldering is getting more popular in Hong Kong, particularly after its Olympic debut at the Tokyo 2020 Olympic Games. Council staff surveyed 10 bouldering gyms as mystery customers to observe how they accommodate novices in arrangement, instruction and safety measures.

All gyms required consumers to fill in a “waiver of rights” or “disclaimer”, which sought to exempt the establishment and its staff from accountability for any accidents arising. The Council found that most clauses had cumbersome wordings that might be too difficult for consumers to fully comprehend, whereas the scope of exemptions was too broad. Furthermore, 70% of the gyms only provided disclaimers in English. Even when a bilingual disclaimer was provided upon request in 1 gym, it was much simpler (2 clauses) than the English version (15 clauses), which could cause consumers to miss out on important clauses. 1 gym never stated that the back page of a personal particulars form was in fact a disclaimer, nor did they make sure that the Council’s triallist had read the terms, thus the disclaimer might not constitute part of a contract and be binding on the consumer. The Council called on these premises to provide clearer and more comprehensible disclaimers, and to take the initiative to explain the content to customers, whereas consumers were advised to protect their own rights by scrutinising and understanding the details before signing.

All 10 venues offered beginner’s classes, with costs ranging from \$228 to \$458. However, 6 venues allowed triallists to use the gym on their own simply after a briefing on basic techniques and a demonstration of safe falling. The Council recommended premises to arrange regular patrolling by staff to check on participants, whereas first-timers should take a beginner’s class to build up their skills under an instructor’s guidance to prevent injuries to themselves and others.

新興服務和活動

室內抱石場

抱石運動於 2020 年東京奧運首次成為正式比賽項目，近年在香港亦掀起了熱潮。本會職員以神秘顧客身分到訪 10 間室內抱石場，實試調查場館對初次接觸抱石人士的安排、教學指導以及安全措施等。

全部場館均要求填妥一份「放棄權利聲明」或「免責聲明」，主要用於保障場館及職員，一旦發生意外時免被追究。本會發現大部分條款的用詞累贅，一般消費者或難以明白條款內容，而且豁免範圍甚廣。此外，7 成場館只提供英文版本的免責聲明，即使其中 1 間場館有提供中英雙語版本的免責聲明，惟該版本的條款僅有 2 項，較其英文版共 15 項條款簡短得多，或會令用雙語版消費者錯失一些重要條款。其中 1 間場館的職員要求實試員填寫個人資料時，沒有清楚說明該份文件的背頁就是免責聲明，亦沒有確保實試員有閱讀相關條款，因此該份聲明未必可構成合約的一部分，對立約雙方並無效力。本會呼籲相關場館提供更清晰易明的免責聲明予消費者，並主動解釋內容，而消費者在簽署文件前，亦應細心閱讀及了解細節，保障自身權益。

10 間場館均有提供新手班，學費介乎 \$228 至 \$458。然而，6 間場館容許實試員在職員講解基本技巧及安全下跌示範後，直接購票入場自由活動。本會建議場館派員定時巡視抱石區的活動情況，亦建議初次接觸者首先參加新手班，在教練指導下學習抱石技巧，以免令自己或他人受傷。

抱石玩家注意！

簽署聲明前要注意……

- 仔細閱讀及了解條款細則
- 有不明白之處應即時向職員查詢
- 保留文件副本當發生爭議時可有所依據

Clear Aligner Treatments

Compared with traditional orthodontic treatments, long been perceived as expensive, painful and aesthetically unappealing, the recently trending clear aligner treatments boast selling points such as easy cleaning, a discreet appearance and relatively low cost, attracting many consumers to give it a try.

The Council's survey on 6 clear aligner companies revealed that only 4 provided dental check-ups and treatment follow-ups by a registered dentist in Hong Kong, of which 1 required customer to visit only their partnered dentists and provided only 3 to 4 treatment follow-ups. 1 only provided pre-treatment dental scans with no dental check-ups, claiming the treatment would be supported by an "orthodontist" and monitored remotely by examining customers' photos through an app. Another required full payment before arranging a dental check-up while no dentist follow-up would be provided during treatment. The service charges of these semi-/full self-service clear alignment treatments could cost as low as \$15,000 to \$19,000, whereas the dentist-led treatments with regular follow-ups generally cost \$24,000 to \$50,000.

According to dental experts, omission of an X-ray prior to orthodontics may result in complications such as gum and bone recession due to incorrect teeth movement. If the treatment relies solely on photos or even self-monitoring by consumers, dental complications such as bad bites, tooth necrosis or periodontal problems may have deteriorated to a serious level before detection.

The Council recommends the Government to pay closer attention to the risks posed to consumers in orthodontic services that operate in this manner and not followed up by registered dentists in Hong Kong. On the other hand, consumers are reminded not to accept treatment without dental check-ups or follow-up by registered dentists simply because of the lower price or convenience.

隱形牙套服務

傳統矯齒療程一向予人印象收費昂貴、療程過程既辛苦又美感欠奉，相比之下，新興的隱形牙套矯齒療程，標榜無礙外觀及方便清潔，收費更是相對廉宜，故吸引不少人躍躍欲試。

本會就 6 間隱形牙套品牌公司進行調查，結果只有 4 間公司表示會由本港註冊牙醫進行牙科檢查及於療程期間跟進，但當中有 1 間公司要求顧客必須使用由該公司轉介的合作牙醫的服務，並且只提供 3 至 4 次牙醫諮詢及跟進服務。有 1 間只提供療程前牙齒掃描，不設牙科檢查，並聲稱由「矯正醫生」支援療程，以及透過應用程式遙距監察箍牙進度；另有 1 間要求消費者先付款購買療程後才安排牙科檢查，而療程期間不設牙醫跟進。這些半自助/全自助隱形牙套服務收費可低至 \$15,000 至 \$19,000，而由牙醫主理及跟進的療程費用一般由 \$24,000 至 \$50,000。

根據牙科專家的意見，箍牙前若沒有進行 X 光檢查，有機會將牙齒移動到不當位置，導致牙齦和牙骨萎縮等併發症。如果療程期間只依靠顧客上載照片，甚或由顧客自行監察進度，當發現牙齒出現問題時，可能已經發展至嚴重階段，例如咬合出現問題、牙齒壞死或牙周問題等。

本會建議政府密切監察以這類模式運作及無本港註冊牙醫跟進的矯齒服務對消費者的風險。另一方面，亦提醒消費者不應因為收費較相宜或貪方便，隨便接受沒有牙科檢查或註冊牙醫跟進的療程。

4 Types of Clear Aligner Treatment Models 4 種隱形牙套療程運作模式



1. Dentist-led with follow-up
由牙醫主理及跟進

2. Specified dentists and number of dental consultations
限定牙醫及諮詢次數

3. Semi-self-service without follow-up by dentists
半自助式（沒有牙醫跟進）

4. Fully self-serviced remote treatment
遙距式監察（沒有牙醫檢查和跟進）

Dating Apps

Advancements in the internet and smart devices have unlocked new opportunities. For instance, dating apps have allowed modern consumers to expand their social circle without leaving the comfort of home. According to the Council's survey of 9 dating apps that were relatively popular among Hong Kong consumers, the use of personal data, the underlying price discrimination, and the exorbitant cost of virtual items were among the concerns arising from the use of these apps.

Of the 9 dating apps reviewed, all of them defaulted using account owners' personal data for marketing or advertising purposes. Although 8 had stipulated such use in their Privacy Policies, only 3 allowed users to opt out of the said arrangement. In the event of prolonged inactivity of user accounts, 6 apps might automatically deactivate or delete these users' profiles, while 3 apps did not specify the retention period of users' personal data.

In terms of pricing, 2 apps were found to be potentially using users' age and other factors to vary the price of the same subscription plans by up to 42%, and 1 app might offer different subscription options depending on users' gender. As for virtual items, which are of single use, normally non-refundable and do not come with any refund policies, they could cost up to over \$250,000 in 1 of the apps.

Consumers were reminded to study the Terms and Conditions and Privacy Policies carefully before using dating apps and that purchasing subscription plans or virtual items might not guarantee more or better matches, as well as to remain vigilant about online dating and against the romance scams associated with these dating services. Furthermore, since AI could bring potential risks and unfair treatment to consumers when used inappropriately, traders were also encouraged to adopt ethical business practices when deploying such technologies.

交友應用程式

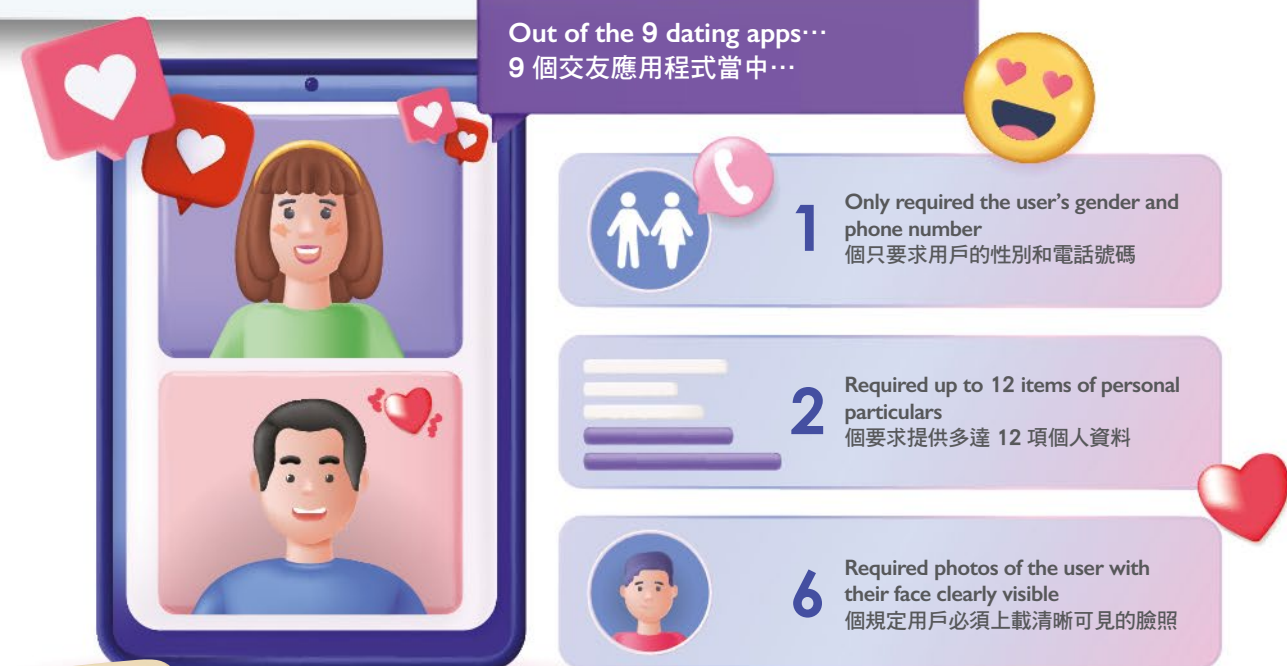
互聯網和智能裝置的發展開啟了新的機遇，就如交友應用程式可讓現今消費者在足不出戶的情況下擴闊生活圈子。本會調查了 9 個較受本港消費者歡迎的交友應用程式，發現使用這些程式時潛在各種隱憂，包括個人資料的使用、潛在的價格分歧，以及虛擬道具的高昂收費等。

9 個交友應用程式中，全部都會預設將帳戶持有人的個人資料用作推廣或促銷。儘管有 8 個程式於其私隱政策中訂明相關用途，當中只有 3 個可讓用戶退出上述安排。假如用戶帳號長期被閒置，有 6 個程式或會自動停用或刪除有關用戶檔案，惟有 3 個程式未註明用戶的個人資料保存期。

價格方面，調查發現有 2 個交友應用程式可能會利用用戶的年齡等因素，就同一服務計劃作出差別定價，相差費用可高達 42%；另有 1 個程式或會根據用戶的性別而提供不同的訂閱選項。至於虛擬道具，它們僅供單次使用，一般而言不設退款和沒有相關的退款政策，其中 1 個應用程式的虛擬道具收費可超過 \$25 萬。

本會提醒消費者，使用交友應用程式前應參閱其使用條款和私隱政策，而購買訂閱計劃或虛擬道具亦未必保證能得到更多和更好的配對。消費者於網上交友時，亦應保持警覺，防範與之相關的網上情緣騙案。另外，不當地使用人工智能有機會為消費者帶來潛在風險和不公平待遇，因此本會亦鼓勵商家在應用相關科技時採用合乎道德的營商手法。

Personal Data Items Required for Account Registration 註冊帳戶所需之個人資料





Financial Products and Services

Buy Now, Pay Later

In recent years, various banks and individual platforms have launched “Buy Now, Pay Later” (BNPL), an emerging financial product that claims to offer interest-free payment by instalments, enticing consumers to “enjoy first, pay later”. Generally, BNPL platforms do not require a proof of income or credit reference check, hence appeal to consumers without a fixed income to apply for the products.

The Council's review of the product contents and terms and conditions of BNPL platforms on the market found that consumers could be required to bear various charges in the event of overdue payment, and the account could even be suspended or terminated by the platform without notice. Furthermore, a number of issues were found, such as lack of transparency for product terms, unclear liability between the platform and trader, disparate chargeback mechanisms, insufficient customer service and support provided by the relevant platforms, etc., casting much doubt on the protection of consumer rights.

The Council reminded the general public that BNPL is in reality advance spending. Consumers should carefully examine the terms and charges involved before applying for the credit product, and should not overestimate their own repayment ability which could result in overspending. Concerned about regulatory issues for BNPL instalment payment products that are not provided by banks, the Council urges non-bank BNPL providers to apply to the Companies Registry for a money lenders licence as appropriate, and adopt good practices with reference to the guidelines issued by the Hong Kong Monetary Authority to banks on BNPL.

金融產品和服務

先買後付

近年銀行或個別平台陸續推出新興的「先買後付」金融產品，標榜「先享受、後付款」，聲稱可提供免息分期付款。「先買後付」平台普遍不會要求提供入息證明或查詢信貸紀錄，因此往往能夠吸引沒有固定收入的消費者申請服務。

本會檢視市面上「先買後付」平台的服務內容和條款細則，發現消費者一旦逾期還款，或須承擔不同費用，平台甚至可以在未通知消費者的情況下暫停或終止其帳戶。此外，調查亦發現不少其他問題，包括相關平台部分條款欠缺透明度、平台與商家之間的責任亦未必清晰、退款機制各有不同、客戶服務和支援有限等等，消費者的權利和保障成疑。

本會提醒，「先買後付」其實是「先使未來錢」，消費者應在使用前清楚了解當中的條款和費用，切勿高估自己的還款能力，導致過度消費。本會亦關注市場上由非銀行提供的「先買後付」分期付款產品的規管問題，促請非銀行的「先買後付」平台向公司註冊處申請放債人牌照，並參考香港金融管理局對銀行發出關於「先買後付」的指引，採用良好的營商手法。



Credit Card Cash Rebate

The Council surveyed credit card spending cash rebate schemes offered by 21 card issuers, including both regular schemes and time-limited schemes. Details among various spending cash rebate schemes were found to vary drastically, whereas the cash rebate rate could vary by over 26 times. Consumers were reminded that not all transactions are qualified for the “eligible spending” requirements. Out of the 20 card issuers that responded, most defined cash advance, credit card annual fees or financial charges, purchase of casino tokens, and tax payments as non-eligible spending.

Although redemption rates of the time-limited schemes are generally better value for money than regular schemes, consumers were advised to bear in mind that time-limited schemes usually come with more conditions. For example, most would set an upper limit for cash rebate, as well as minimum spend requirements for single or accumulated transactions. Therefore, even when using the same credit card and enrolling in the same reward scheme, the actual cash rebate amount received by different consumers could vary according to their different consumption modes and habits.

A number of card issuers would collaborate with designated traders to offer special spending rewards, yet the list of designated traders might be revised from time to time without notifying cardholders. Consumers are recommended to check the list regularly, so as to avoid the disappointment of spending at traders that had been removed from the list and not being able to receive any rewards.

The Council reminds consumers to manage their finances prudently and refrain from applying for too many credit cards or overspending simply because of the attractive spending rewards. When selecting a credit card or spending reward scheme, apart from considering the spending rewards or cash rebate, consumers should also consider their personal consumption mode, key terms of the credit card contract, conditions and restrictions on spending rewards, as well as assessing their own financial situation and ability to repay.

信用卡現金回贈

本會調查了 21 間發卡機構的信用卡簽帳獎賞現金回贈計劃，包括恆常計劃及限時計劃。調查發現，不同簽帳獎賞現金回贈計劃的各項細節均有不同，而現金回贈比率更可相差逾 26 倍。消費者須留意，並非所有簽帳都符合「合資格簽帳」的條件。20 間有回覆的發卡機構中，絕大部分界定現金透支、信用卡年費或財務費用、購買賭場籌碼，以及繳付稅項等交易為非合資格簽帳。

雖然限時現金回贈計劃的兌換率普遍較恆常計劃優惠，但消費者須留意，限時計劃一般有較多附帶條件，例如大多設有回贈發放上限，以及單一或累積合資格簽帳金額的最低要求等。故不同消費模式及習慣的消費者，即使用同一信用卡簽帳及參與同一獎賞計劃，可獲得的現金回贈亦會有差異。

不少發卡機構均有與指定商戶合作提供簽帳獎賞優惠，但指定商戶的名單或會不時修改，而未必會通知持卡人。消費者最好定期留意發卡機構公布的資料，以免在已從指定商戶名單中剔除的商舖消費後，才發現未能獲取獎賞，與預期造成落差。

本會提醒，消費者應審慎理財，避免為了看似吸引的簽帳獎賞而申請過多信用卡或過度簽帳。於選擇信用卡或簽帳獎賞計劃時，除了考慮簽帳獎賞或現金回贈外，亦應考慮個人消費模式、信用卡合約的主要條款、獲取簽帳獎賞的條件及限制，以及審慎評估個人的財務狀況和還款能力。

More Restrictions for Time-limited Schemes 限時計劃條件多多

- May have limited quota
或設名額限制
- Possible cash rebate limit
獎賞或設上限
- Higher minimum spend requirements
較高最低簽帳要求
- Longer disbursement time
發放時間較長

Pet Insurance

In view that there are over 400,000 dogs and cats in Hong Kong, the Council reviewed 23 pet insurance plans from 7 insurers and found that in general, only dogs and cats could be insured, with a maximum enrolment age of 8. The survey also found that if consumers were to consider the premium alone, variations in coverage, definitions, and compensation terms could lead to considerable differences in actual payout. Even for a pet of the same breed and age, premiums could vary by over \$12,000 among different insurers. It is, therefore, better for pet owners to assess the actual needs and compare different plans thoroughly before deciding whether to purchase insurance for their pets and choosing the most suitable plan.

As the definitions and scope of coverage may vary among insurers, consumers were advised to understand the terms before taking out insurance. For example, most of the surveyed plans covered the cost of hospitalisation of no fewer than 12 consecutive hours, but some only covered the cost of “overnight” hospitalisation. 20 of the surveyed plans covered third party liability while 7 plans provided overseas coverage. If pet owners prefer taking their pets on overseas vacations, or if their pets enjoy interacting with others, it is important to check whether the policy includes relevant coverage.

Consumers were advised to understand exclusions of plans, such as pre-existing conditions and treatment of congenital conditions. Even if a plan claims to offer “guaranteed renewal”, or have “no age limit at policy renewal”, it does not mean that the coverage will remain unchanged upon renewal as the insurance company might revise or amend policy content and premium. Moreover, consumers should recognise that “medical coverage” does not mean that the insurance company will cover all medical-related expenses.

寵物保險計劃

有見全港受飼養的貓狗數目多達逾 40 萬隻，本會檢視了由 7 間保險公司提供的 23 個寵物保險計劃，發現一般只可為貓狗投保，而最高投保年齡為 8 歲。調查亦發現，若寵物主人單純以保費作考慮因素，但因保障範圍、定義和理賠條款不同，投保人最終實際可獲得的賠償金額的分別可以頗大。即使寵物的品種和年齡相同，於不同公司投保的保費差距最多可逾 \$12,000。故此，寵物主人在決定是否需要為寵物投保前，宜衡量寵物的實際需要及作仔細比較，以選擇最合適的計劃。

由於不同計劃的保障範圍和保障項目定義或有差異，本會建議消費者於投保前先了解條款。例如，調查中大部分計劃賠償寵物住院不少於連續 12 小時的費用，但亦有計劃只賠償「過夜」住院費用。有 20 個保險計劃涵蓋第三者責任保障，而有 7 個提供海外保障。若寵物主人習慣帶愛犬或愛貓到海外旅遊，又或寵物喜歡與其他動物或人互動，便要留意保單是否包含相關保障。

消費者於投保前亦應了解清楚不受保項目，例如一些已存在的狀況或治療先天性疾病等等。即使保險計劃聲稱「保證續保」或「續保時不設年齡限制」，亦不代表於續保時，計劃的保障範圍必定會維持不變，因為保險公司可能會調整或修訂保單內容及保費。另外，消費者應留意「醫療保障」不等於保險公司會承擔所有醫療相關的開支。

Things to Consider Before Taking Out Pet Insurance 購買寵物保險前應考慮的事項

- Deductibles and how they are calculated**
自負額及其計算方式
- Benefit limit (sub-limits vs. total annual maximum payout)**
賠償額（分項 vs. 年度賠償上限）
- Scope of coverage and definition of items**
保障範圍及項目定義
- Major exclusions**
主要不保事項
- Best enrolment time, as a pet's age has significant impact on the eligibility, premium and renewal**
最佳投保時間，因為寵物的年齡對投保資格、保費和續保均有很大影響

ADVOCATING A FAIR MARKETPLACE AND LEGAL PROTECTION FOR CONSUMERS

倡議公平市場和消費者的法律權益

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Touch and Pay

The Council is a leading advocate for a safe, fair and sustainable marketplace that aims to benefit both consumers and traders. To accomplish this important role, the Council regularly conducts in-depth studies on topical consumer issues, and proactively submits its views and recommendations in response to Government and industry consultations to advocate fair competition, good trade practices and a robust legal framework to protect consumer rights. Decades of efforts have resulted in the establishment of industry codes of practice, amendments to current laws, and the introduction of new legislation to strengthen consumer protection.

本會一直致力為消費者和商界倡議安全、公平和可持續發展的市場。為履行這項重要職能，本會針對不同消費議題進行深入研究，並積極回應政府和業界的諮詢，為促進公平競爭、良好營商手法和完善消保法律框架提供意見和建議。數十年來付出的努力獲得豐碩的成果，包括促成訂立行業營商守則、修改現行法例或訂立新法，多管齊下加強保障消費者權益。

E-commerce and Cybersecurity

Ethical Artificial Intelligence in E-commerce

Recognising artificial intelligence (AI) adoption as a global irreversible trend and the imbalanced relationship between consumers and traders in terms of bargaining power and information possession, the Council published its first-ever study on the use of AI in e-commerce in Hong Kong, titled "*Fostering Consumer Trust – Ethical Artificial Intelligence in E-commerce*" in September 2022.

電子商務及網絡安全

促進電商應用符合道德的人工智能

有鑑於人工智能的應用已在全球成為一股不可逆轉的趨勢，但消費者與商家在議價能力和資訊掌管方面卻處於不平等位置，本會於2022年9月發布了首份關於人工智能在香港電子商務中的應用的研究報告，題為《道德與信心共融 促進電子商務人工智能發展》。



Visit https://www.consumer.org.hk/en/advocacy/study-report/ai_in_e-commerce or scan the QR code to read the full report of "*Fostering Consumer Trust – Ethical Artificial Intelligence in E-commerce*"

請瀏覽 https://www.consumer.org.hk/tc/advocacy/study-report/ai_in_e-commerce，或掃描二維碼閱讀《道德與信心共融 促進電子商務人工智能發展》報告全文。



6 recommendations were put forward to advocate the collective development of responsible and ethical AI by all stakeholders:

本會提出了下列 6 項建議，以倡議各持份者共同發展負責任及符合道德的人工智能：



The recommendations served to address the key areas of concern which were identified in the study⁸: 各項建議旨在應對從研究結果所歸納出的主要關注點⁸：

- AI is a double-edged sword with pros and cons — consumer confidence could be enhanced through effective risk mitigation
- 人工智能猶如雙刃劍有利有弊，妥善管理風險可增加消費者信心

- Consumers are keen on shopping online but are unfamiliar with AI; they anticipate the rights to know and to choose
- 消費者熱衷網購但對人工智能認知度低，並期望有知情權和選擇權

- Accuracy and stability are key for enhancing consumers' satisfaction of AI tools
- 準確度和穩定性是提升消費者對人工智能工具滿意度的關鍵

- Privacy policies of online stores show much room for improvement
- 網店私隱政策尚有改善空間

- Industry practitioners anticipate more support for tackling challenges in talents, funding and data
- 業界期望得到更多支援，以應對人才、資金和數據的挑戰

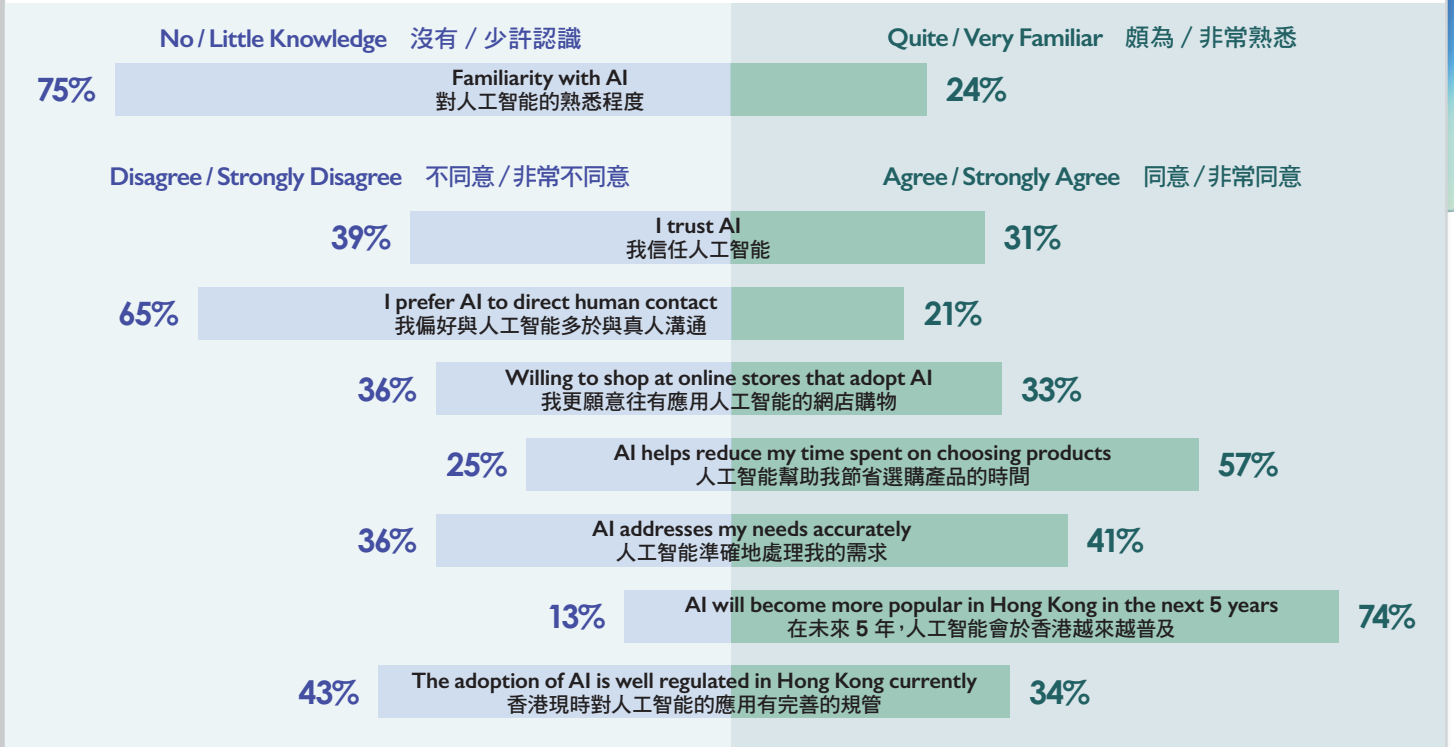
- Industry practitioners and stakeholders hope that the Government could reference the experience of other jurisdictions to expedite a local AI governance framework
- 業界及持份者期望政府參考其他司法管轄區的經驗，加快構建本地人工智能管治架構

8. The Council researched into the adoption of AI in business-to-consumer (B2C) e-commerce with a mixed-method approach, comprising a quantitative online consumer survey; a review of popular e-commerce platforms (including AI applications and public information on websites) among local consumers; in-depth interviews with 19 major e-commerce traders, technology providers and industry experts in Hong Kong; desk research on related policy guidelines and initiatives in 10 selected jurisdictions; and a review of consumer complaint cases.

本會主要在企業對消費者（B2C）的電商層面上，探討人工智能的應用，並採用多種研究方法，包括進行網上消費者意見調查；檢視香港消費者普遍使用的網購平台（包括商家的人工智能應用以及在網店披露的資料）；與 19 家本地主要電商、技術供應商和行業專家進行深度訪談；檢視 10 個司法管轄區在人工智能管治的相關政策指引和措施；以及審視消費者投訴個案。



Consumers' Perception on AI 消費者對人工智能的看法



Note: The data above does not necessarily add up to 100% as other options like "No opinion" and "Don't know" are not included.
註：因不包括回答其他選項（如「沒有意見」和「不知道」）的受訪者，以上每項數據的總和不等於 100%。



After publication of the report, the Council met with different stakeholders to follow up on the issues identified and the recommendations proposed in the report, such as the potentially problematic data collection practices, the feasibility of establishing the “Consumer Charter”, etc. An extensive publicity campaign was also rolled out, covering TV, radio and print media interviews, as well as a hybrid webinar event co-organised with the South China Morning Post, bringing together Hong Kong-based e-commerce leaders, e-tailers and techpreneurs to facilitate ongoing and more widespread discussion on the topic.



Image credit: South China Morning Post
相片鳴謝：南華早報



報告發表後，本會與不同持份者會面，跟進報告提出的問題和建議，當中包括跟進有商家可能以不良營商手法收集數據的問題、探討建立「消費者約章」的可行性等。此外，本會亦展開了一連串的公眾宣傳活動和接受了各大電視台、電台、印刷媒體的訪問。本會更與南華早報合辦了一場研討會。研討會以線上及線下混合模式進行，邀請到主要電商、網絡零售商和初創科技公司參與其中，促進長遠和更廣泛的討論。

The Council hopes the release of the report could raise awareness of AI among the public and other related stakeholders. Believing that AI will evolve rapidly in Hong Kong, the Council will continue to advocate responsible and ethical development of AI to safeguard consumer rights.

本會希望此報告能提升公眾及相關持份者對人工智能的關注，同時，鑑於本會預期人工智能將會在香港迅速發展，亦會繼續倡議發展「負責任及符合道德的人工智能」，維護消費者權益。

Submission to the Law Reform Commission (LRC) — Consultation Paper on Cyber-dependent Crimes and Jurisdictional Issues

In July 2022, the LRC issued a consultation paper on Cyber-dependent Crimes and Jurisdictional Issues. It recommended that a new piece of bespoke legislation on cybercrime should be enacted to cover the five types of offences proposed, namely, illegal access to program or data, illegal interception of computer data, illegal interference of computer data, illegal interference of computer system, and making available or possessing a device or data for committing a crime.

In principle, the Council welcomed and supported the proposal to reform the cybercrime law to catch up with technological advances for the betterment of consumer protection. In particular, the Council considers that there is a need to outlaw mere unauthorised access to program or data, subject to legitimate exemptions such as white hat hacking by accredited cybersecurity professionals to detect loopholes, threats and vulnerabilities for enhancing cybersecurity and facilitating safer and fairer online consumer experiences.

向法律改革委員會（法改會）就《依賴電腦網絡的罪行及司法管轄權事宜》諮詢文件提交意見

法改會於 2022 年 7 月發表了一份有關依賴電腦網絡的罪行及司法管轄權事宜的諮詢文件，其中建議制定針對電腦網絡罪行的特定法例，以涵蓋諮詢文件所建議的五類刑事罪行，即非法取覽程式或數據罪、非法截取電腦數據罪、非法干擾電腦數據罪、非法干擾電腦系統罪和提供或管有用作犯罪的器材或數據罪。

本會原則上歡迎並支持法改會的建議，以改革現行的電腦罪行相關法律，從而追上近年的科技發展，為消費者提供更好的保障。本會尤其認為有需要禁止純粹未經授權取覽程式或數據的行為，惟在合法情況下可獲豁免，例如獲認可的網絡安全專業人員為了偵測電腦系統的漏洞、弱點及面對的威脅而進行的白帽黑客攻擊，以便他們加強網絡安全和促進更安全和公平的網上消費體驗。

The Council raised concerns of excessive data collection by businesses through provision of Wi-Fi hotspots to consumers. It was of the view that interception of consumer data by businesses should not be permitted unless there is prior authorisation from the consumer. On the other hand, the Council considers that automated collection of publicly accessible information on the Internet through web scraping and web crawling should be acceptable in order not to inhibit research and studies required for improving market transparency, empowering consumers to make informed consumption choices and advancing consumer protection.

As regards the proposed offence of knowingly making available or possessing a device or data for committing a crime, the Council had reservations over the proposed disregard of subjective intent and other legitimate use. With the proposed offence being so wide in scope, consumers could be discouraged from trying new innovations out of fear of inadvertent contravention of the law. Lastly, the Council agreed that in order to safeguard consumers in cross-border transactions, Hong Kong courts should have jurisdiction when any essential element of the offence occurred in Hong Kong.

Financial and Insurance Services

e-HKD

In its submission, the Council welcomed the Hong Kong Monetary Authority (HKMA) to invest efforts in researching the possibility of introducing the retail central bank digital currency (rCBDC), i.e. e-HKD in Hong Kong. While considering e-HKD to be a much more secure option than stablecoins from a consumer protection perspective, the Council recommended the HKMA to conduct appropriate consumer study to understand how consumers perceive the use of e-HKD. This could help the HKMA assess consumers' acceptance of e-HKD, alongside meeting the challenges of new forms of money and countering money laundering.

Enhancing ease of payment is vital for consumers to adopt rCBDC, for example, enabling real-time interoperability, supporting offline payment, and ensuring rCBDC could be used as handily as cash.

With a view to encouraging financial inclusion, the Council opined that rCBDC should coexist with other means of payment in the future. Non-digital payment tools should not be undermined before vulnerable consumers are capable of catching up with the use of digital payment methods. At the same time, education to nurture understanding of rCBDC and alert consumers to potential rCBDC-related scams is necessary.

本會亦關注商戶透過為消費者提供 Wi-Fi 熱點，過度索取他們的資料。本會認為除非獲得消費者的事先授權，商戶不得截取消費者的數據。另一方面，本會亦考慮到法律應容許網頁抓取和網絡爬蟲這類透過在互聯網上自動獲取公開資訊的技術，以免阻礙用作改善市場透明度、幫助消費者作出知情的消費選擇，以及加強消費者保障的調查與研究。

另外，就法改會建議訂立的蓄意提供或管有用作犯罪的器材或數據罪法案，本會對有關罪行將不論被告人的主觀意圖及該器材或數據能否作其他合法用途這兩點有所保留。若罪行的範圍如此廣泛，廣大消費者有可能因為擔心不經意干犯法律而不敢嘗試新的創新科技。最後，為了能夠保障跨境交易中的消費者，本會同意當罪行的任何一個必要元素於香港境內發生，香港法院應當擁有司法管轄權。

金融及保險服務

數碼港元

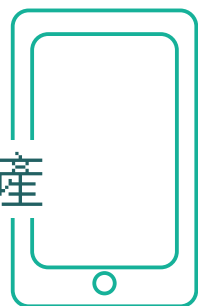
本會歡迎香港金融管理局（金管局）探索在香港引入零售層面央行數碼貨幣（即「數碼港元」）的可行性。從保障消費者的角度來說，數碼港元應比穩定幣更安全，本會建議金管局可先進行相關的消費者研究，了解消費者對採用數碼港元的看法。本會相信研究將有助金管局更有效地評估消費者對數碼港元的接受程度，以及應對新型貨幣的挑戰和打擊洗黑錢活動。

要吸引更多消費者採用數碼港元，提升支付便利性至為關鍵，例如：可實時連接各種電子錢包裝置及支援離線支付，並確保數碼港元可以像現金一樣方便地使用。

為鼓勵普及金融，本會認為數碼港元在未來應與其他支付方式共存，尤其在弱勢社群適應使用電子支付方式前，不應拒絕消費者以非電子支付工具消費。與此同時，金管局亦需加強消費者對數碼港元的認識，以及教育消費者慎防與數碼港元相關的潛在欺詐活動。

Virtual Assets

虛擬資產



Crowdfunding
眾籌



Virtual Asset (VA) Trading Platform Operators

Under a new licensing regime which took effect on 1 June 2023, all centralised VA trading platforms carrying on business in Hong Kong or actively marketing to Hong Kong investors will need to be licensed by the Securities and Futures Commission (SFC). The Council considered that Hong Kong, being one of the first jurisdictions to regulate VA trading platform operators, must adopt proactive policies to protect investors of VAs. The Council opined that if the licensed VA platform operators were allowed to provide their services to retail investors, they should be subject to robust investor protection measures, including suggestions listed below:

- Mandating a comprehensive and stringent knowledge test to assess whether individual retail investors possess the required knowledge for investing in VAs;
- Educating retail investors about the highly volatile nature of VA-related investments and the associated high risk of loss;
- Requiring VA trading platforms to submit risk assessment reports or volatility reports regularly and when significant changes are observed in their financial condition to provide timely alerts;
- Imposing requirement on VA trading platforms to remind investors regularly to transfer their VAs to cold wallets for better security and prevention of online threats;
- Requiring VA trading platforms to submit their advertisements to the SFC for authorisation prior to their launch in Hong Kong; demanding VA platform operators to display licence numbers and the issuing authority in their advertisements;
- Disclosing more details about the compensation arrangement; if third party insurance is adopted, the SFC should ensure there is adequate background assessment to ensure the insurance company has the financial strength to provide an appropriate level of protection to investors; and
- Allowing VA trading platforms to offer trading of VA derivatives only to institutional investors.

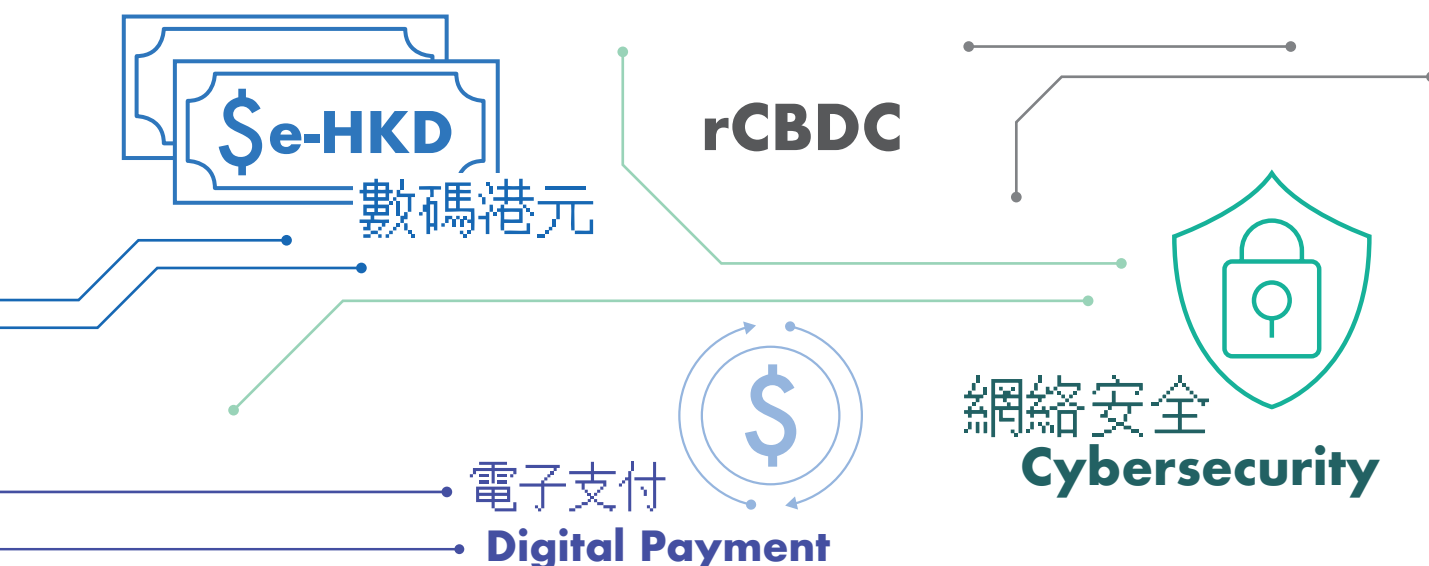
Looking to the future, given the rapid development of VAs across the globe, the Council considers that the regulatory regime should be reviewed and updated regularly to reflect latest changes.

虛擬資產交易平台營運者

根據於 2023 年 6 月 1 日生效的新發牌制度，所有在香港經營業務或向香港投資者積極推廣其業務的虛擬資產交易平台，均需獲證券及期貨事務監察委員會（證監會）發牌。本會認為，香港作為其中一個最早監管虛擬資產交易平台營運者的司法管轄區，必須採取積極政策保障虛擬資產的投資者。若持牌的虛擬資產交易平台營運者被獲准向零售投資者提供服務，本會認為必須引入嚴格的投資者保障措施，包括以下建議：

- 強制零售投資者需通過全面而嚴格的知識測試，以評估他們是否具備投資虛擬資產所需的知識；
- 教育零售投資者，讓其知悉有關投資虛擬資產的高度波動性質及相關的虧損風險；
- 要求虛擬資產交易平台定期及在其財務狀況發生重大變化時，提交風險評估報告或波動性報告，並需及時向投資者發出風險警告；
- 要求虛擬資產交易平台需提醒投資者定期將其虛擬資產轉移到冷錢包（離線錢包），以提高安全性及預防網上保安威脅；
- 要求虛擬資產交易平台在香港推出廣告前需獲得證監會的許可，以及在其廣告中展示牌照號碼及發牌機構；
- 提供更多關於補償安排的細節。若交易平台採用了第三者保險，證監會需為保險公司進行足夠的背景評估，以確保公司有財務能力為投資者提供適當保障；及
- 只允許虛擬資產交易平台向機構投資者提供虛擬資產衍生工具的交易服務。

鑑於虛擬資產正在全球急速發展，本會認為應定期審視及更新相關監管制度，以反映行業的最新變化。



Submission to the Financial Services and the Treasury Bureau (FSTB) — Public Consultation on Regulation of Crowdfunding Activities

In December 2022, the FSTB issued a consultation paper on regulation of crowdfunding activities. The paper set out various recommendations on enhancing the transparency and accountability of crowdfunding activities, which include requiring all crowdfunding activities targeting persons, entities and/or funds in Hong Kong to have obtained prior permission to do so. It was recommended that a Crowdfunding Affairs Office (CAO) be set up to centrally process all regulatory and administrative matters related to crowdfunding activities and maintain a publicly accessible database on such activities.

The Council's submissions focused on consumer-based reward/pre-sale crowdfunding, where fund contributors would financially back fundraisers in the development or production of specific physical goods or services in return for such goods or services.

The Council noted that a substantial number of crowdfunding projects are rolled out each year and expressed concern that over-regulation may disincentivise fundraisers or platforms from raising funds from Hong Kong on genuine, worthy or large-scaled innovation and technological projects, thus limiting consumer choice and potentially hindering the city's development as an incubator of innovation. Subject to such concerns, the Council suggested that a comprehensive regulatory regime should take into account the following matters:

- i. **Information transparency** — An applicant seeking permission to carry out a crowdfunding activity should provide the fundraisers' proposed advertising material containing product/services specifications, project timeline, budgetary plan, milestone dates, project risks and possible ensuing consequences including delays. Disclosures to the CAO should be audited and be made publicly available, with proper record-keeping;
- ii. **Control over use of funds** — Consideration should be given to whether funds collected in Hong Kong should be placed in local escrow account and managed by an escrow agent, and to impose proven technology and security standards/measures for prevention of malicious hacking, data breaches and unauthorised fund transfers;
- iii. **The role of crowdfunding platforms** — A scheme should be considered under which accredited crowdfunding platforms shall approve and monitor crowdfunding activities for compliance with Hong Kong's regulatory requirements and periodically report (as well as reporting irregularities) to the CAO. Fundraisers seeking to raise funds from Hong Kong should do so through accredited platforms for ease of law enforcement;
- iv. **Data protection measures** — Data protection guidelines should provide for mandatory terms of personal information collection statements to adequately inform consumers. Mandatory encryption or comparable security measures should be required of fundraisers, crowdfunding platforms and other stakeholders to prevent improper disclosure and misuse. CAO should also consider deploying state-of-the art technology in its approval, monitoring and database protection processes;

向財經事務及庫務局（財庫局）就《有關眾籌活動規管的公眾諮詢》提交意見

財庫局於 2022 年 12 月發表了一份有關眾籌活動規管的諮詢文件，當中建議實施一系列增加眾籌透明度和完善其問責制度的措施，包括要求所有向身處香港的個人、團體及 / 或基金進行募捐的眾籌活動須於活動舉辦前獲得批准。財庫局建議設立眾籌事務辦公室，集中處理所有有關眾籌活動的規管和行政事宜，和建立公眾可查閱的眾籌活動資料庫。

鑑於本會被賦予法定權限保障和促進貨品及服務的消費者權益，本會的倡議主要針對具回報或預售性質的眾籌，即資金提供者在財務上支持籌款人，協助後者開發或生產特定的實體貨品或服務，並以該貨品或服務作為回報。

本會注意到每年推出的眾籌活動多不勝數，過分規管眾籌活動有機會抑制籌款人或平台在香港為實誠、值得開展或大規模的創新及科技項目籌款，因而減少了消費者的選擇，還有可能窒礙香港發展成為創新科技中心。基於這些考慮，本會提出一套完善的規管制度應該考慮到以下事項：

- i. **資訊透明度** — 申請人為申請許可舉辦眾籌活動需提供載有有關產品 / 服務詳細說明、項目時間表、財政預算、進度指標日期、項目風險及包括延誤等有可能衍生的後果的擬議宣傳資料。披露予眾籌事務辦公室的資料應通過審核，被公開予公眾查閱，以及妥善保存；
- ii. **款項用途的管制** — 眾籌規管制度應考慮在香港籌集到的款項是否應該被存入本地託管帳戶並交由託管代理人管理，以及加入經過驗證的技術和保安標準 / 措施，以防止惡意黑客攻擊、資料外洩和未經授權的資金轉移；
- iii. **眾籌平台的角色** — 制度可考慮為眾籌平台建立認證系統，受認證的平台能夠批准和監管眾籌活動有否遵從香港的監管要求、定期向眾籌事務辦公室匯報有關工作及舉報違規行為。境外籌款人應被要求透過受認證的眾籌平台方可在香港境內籌款；
- iv. **資料保障措施** — 資料保障指引應包括收集個人資料聲明的強制條款以充分知會消費者。指引應強制要求籌款人、眾籌平台和其他持份者加密資料或實施相仿的保安措施以防止不恰當的披露和使用。眾籌事務辦公室可考慮運用最先進的技術進行審批、監察及保護其資料庫；

- v. **Unlawful crowdfunding activities** — The legal requirements for criminalisation of fund contributors and the statutory defences available to them should be stated clearly;
- vi. **Consumer redress** — The Council welcomed the enforcement powers to deal with crimes proposed, in particular the power to recover property as consumers may lack resources or avenues to do so themselves. The regulator should also be able to apply for restitutionary orders and orders for disgorgement of profits against a fundraiser on behalf of aggrieved consumers. As online crowdfunding arrangements are distance contracts, a mandatory cooling-off period (say 7 or 14 days) may be set to safeguard consumer interests; and
- vii. **Consumer education** — Sufficient consumer education needs to be arranged by the CAO both on the regime and on crowdfunding risks and benefits generally, with the use of information and AI technology in providing information on fundraisers' creditworthiness and risk level of various types of projects. In the long run, the CAO may also consider establishing an electronic platform that provides an easily accessible channel for consumers to look up their portfolio.
- v. **非法眾籌活動** — 應清楚界定構成資金提供者觸犯刑事罪行的法律要求及法定免責的辯護理由；
- vi. **消費者的補償** — 本會歡迎當局建議的執法權力以處理擬定罪行，尤其是要求歸還來自非法眾籌活動的財產（消費者可能缺乏自行追討的資源或途徑）。執法當局應能代受害消費者向法院尋求歸還令和沒收籌款人透過非法行為取得的利潤的命令。由於網上眾籌的安排屬遙距合同，制度可訂立強制冷靜期（如 7 至 14 天），以保障消費者的權益；及
- vii. **消費者教育** — 眾籌事務辦公室應安排有關眾籌規管制度及眾籌的一般風險與利弊的消費者教育工作，並運用資料和資訊科技提供籌款人的信譽度和各類籌款項目涉及的風險的資料。長遠來說，辦公室亦可考慮設立可供消費者容易查閱自身投資組合的電子平台。

Code of Banking Practice Phase 2 Review

The Hong Kong Association of Banks and the DTC Association conducted a phase 2 review of the Code of Banking Practice (“Code”) in December 2022. The Council welcomed the proposed enhancements to customer experience and protection, and expressed views to further improve the positions of banking customers in dealing with banks.

The Council suggested that the Code should enhance financial consumer protection through adopting certain high-level principles including the promotion of financial inclusion of ethnic minorities and customers with impairment, developing resilience against extreme weather events and prescribing principles on the use of automated decision-making systems. Authorised institutions should ensure visibility of key information for loan products and responsible borrowing reminders on online platforms and take practical steps to meet the needs of customers for paper based information under special circumstances. In view of a sizable number of relevant complaints received in 2022, the Council opined that banks and card issuers should exercise supervision and ensure the quality of service provided by third party service providers.

To support distressed cardholders and assist victims of fraudulent card transactions, card issuers should provide details on the follow-up process to cardholders who report suspicious transactions. The assessment of the financial health of sureties should be undertaken before loans are approved, and the Code should provide guidance on the marketing and handling of “Buy Now, Pay Later” products and improve publicity of chargeback mechanisms.

It is hoped that the aforesaid would further improve the positions of banking consumers in dealing with authorised institutions, help address community concerns, and further safeguard the interest of consumers while they reap the benefits of increasingly digitalised banking services.

銀行營運守則第二階段檢討

香港銀行公會及存款公司公會於 2022 年 12 月就《銀行營運守則》（《守則》）進行第二階段檢討。本會歡迎擬議的優化措施以提升客戶體驗及保障，並且發表了其他意見以加強保護銀行客戶的權益。

本會建議《守則》應加入相關的高層次原則，以提升對金融服務消費者的保障。這些原則包括推動關注少數族裔人士及殘疾人士的普及金融、提升應對極端天氣事件的能力，以及訂立自動化系統的使用原則。另外，認可機構應確保其網上平台清晰顯示貸款產品的主要資訊及負責任借貸的提示，並採取切實措施，在特殊情況下以紙本方式向客戶提供資料，迎合客戶的需要。鑑於本會在 2022 年收到相當數量有關信用卡的消費者投訴，因此建議銀行及發卡機構應監督及確保第三方服務供應商的服務質素。

為支援及協助信用卡交易騙案受害人，發卡機構應向報告可疑交易的信用卡持有人提供其跟進處理程序的詳情。認可機構在批核貸款前，應評估擔保人的財政狀況。《守則》亦應就「先買後付」產品的推銷及處理方式提供指引，以及加強宣傳信用卡退款保障機制。

本會期望上述意見能加強對銀行客戶的保障，有助回應社會上的關注，並在獲取日益數碼化的銀行服務的同時，進一步保障消費者的權益。

Policy Holders' Protection Scheme

The Council provided views to the FSTB on a public consultation on the proposed establishment of a Policy Holders' Protection Scheme (PPS) in Hong Kong. Overall, the Council welcomed the establishment of a PPS to provide an additional safety net to policy holders in case of insurer insolvency, enhance public confidence in the insurance industry and further benchmark the regulatory regime with international standards and best practices.

Notwithstanding the above, the Council also provided the following views on specific areas of concern:

- Given the diverse types and nature of insurance policies, it was considered undesirable to apply the same compensation arrangements across the board. Different compensation arrangements including different compensation caps should be set up for different types of insurance policies;
- The Council supported focusing on individual policy holders at the initial stage of implementation. Yet, considering the impact to consumers in case of insurer insolvency, the PPS should extend to cover small and medium enterprises at a later stage;
- Charging different levy rates based on the level of risk of individual insurers would be a fairer arrangement; and
- The Council agreed with the view that the PPS should have equal ranking with the Employee Compensation Assistance Fund and all other direct insurance claims not met by the PPS under Section 265 of the Companies (Winding Up and Miscellaneous Provisions) Ordinance, to facilitate recovery of funds for payment made in relation to an insurer insolvency.

To keep up with the ever changing developments of the insurance market and the new insurance products launched by insurers, the Council requests attention of the proposed PPS Board on the importance of constant review of the scope, level of coverage, fund sizes, levy rates and other aspects of the PPS that would be of concern to policy holders. Consumer education undoubtedly would have a key role to play.

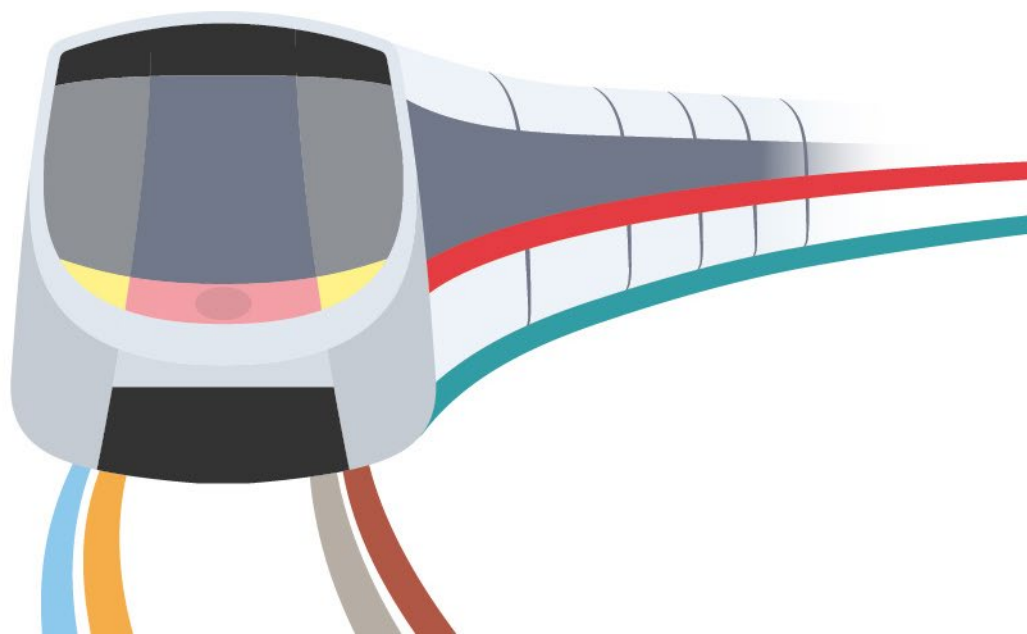
保單持有人保障計劃

本會就建議在香港設立保單持有人保障計劃（保障計劃）的公眾諮詢，向財庫局提交意見。整體而言，本會歡迎設立保障計劃，在保險公司無力償債時，向保單持有人提供額外的安全網，增強公眾對保險業的信心，並使香港保險業監管制度進一步與國際的標準和最佳做法看齊。

除上述觀點外，本會亦就個別關注範疇提出以下意見：

- 由於保單種類及性質繁多，以同一賠償安排套用到所有保單類別並不理想。本會認為應為不同種類的保單設立不同的賠償安排，包括不同的賠償限額；
- 本會認同保障計劃在推出初期聚焦於個人保單持有人。然而，考慮到保險公司無力償債時對消費者的影響，保障計劃應在稍後階段擴展至保障中小企；
- 根據個別保險公司的風險狀況收取不同徵費率，是較公平的安排；及
- 本會認同保障計劃在清盤程序中的償付次序，應與《公司清盤條例》第 265 條的其中兩類債權人（即僱員補償援助基金和未獲保障計劃賠償的所有其他直接保險申索）相同，以協助保障計劃討回因保險公司無力償債下作出的賠償款項。

因應保險行業發展及保險產品日新月異，本會建議擬議中的保障計劃管理委員會需經常檢視保障計劃的涵蓋範圍、保障水平、基金金額、徵費率，以及其他保單持有人關注的事項，以確保保障計劃能與時並進。此外，消費者教育無疑亦可發揮關鍵作用。



Mobility and Travel

MTR Fare Adjustment Mechanism

The Council provided its response to the Transport Department in relation to a public consultation on the review of the Fare Adjustment Mechanism (FAM) of the MTR Corporation Limited (MTRCL).

The Council generally agreed that the current approach to the setting of the FAM was objective and transparent and that the FAM direct-drive formula should be maintained. The Council also put forward the following suggestions in its submission to enhance consumer welfare regarding railway services:

- To continuously provide the special reduction of 0.6% for the coming years between 2023/24 and 2027/28;
- To introduce more factors (including a two-factor approach comprising frequency and length of service disruption, severity of safety incidents and customer satisfaction level) in the calculation method of the Service Performance-linked Arrangement;
- To explore the feasibility of using other measure(s) and the possibility of offering more options of discounted tickets to reduce the impact of price increases to the general public; and
- To speed up the review process on "Higher Fares for Shorter Journeys" and adjust the fare structure as soon as possible to secure a reasonable fare for customers.

Committed to enhancing consumer welfare, the Council will continue to raise attention of the Government and MTRCL to be responsive to passengers' demand for a fair and transparent fare adjustment mechanism.

出行與旅遊

港鐵票價調整機制

本會就有關檢討香港鐵路有限公司（港鐵公司）票價調整機制的公眾諮詢向運輸署提交意見。

本會大致認同目前票價調整機制客觀及透明，並認為應繼續沿用此直接驅動的票價調整方程式。此外，本會亦在提交的意見書中提出以下建議，以保障消費者在使用鐵路服務時的權益：

- 於 2023/24 至 2027/28 年度期間繼續提供 0.6% 的特別扣減；
- 在計算「服務表現安排」的方法引入更多因素（包括同時考慮服務延誤事故的頻率和時間兩個因素、安全事故的嚴重程度及客戶滿意度）；
- 探討引入其他措施及提供更多不同種類的特惠車票的可行性，以減少票價上漲對公眾的影響；及
- 加快檢討「短貴長平」的票價情況及盡快調整票價結構，以確保乘客可享有合理票價。

本會致力維護消費者權益，並會繼續促請政府及港鐵公司回應乘客對票價調整機制公平度及透明度的訴求。



New Regulatory Regime of the Travel Industry

Responding to a trade consultation by the Travel Industry Authority (TIA) on the implementation details of the new regulatory regime of the travel industry, the Council expressed general support to the proposed implementation details of the regime, while emphasising the importance of transparent information provision; clear and fair tour cancellation and postponement policies; and effective redress mechanism to protect the rights of consumers in travel-related services. In addition to urging the TIA to leverage information technology to enhance redress mechanism and provide easily accessible means for consumers to make enquiries or submit complaints, the Council also put forward a number of recommendations on specific aspects as follows:

- Increasing the level of ex gratia payment to travellers arisen from the default of a licensed travel agent;
- Clarifying the definition of “activity” under the Travel Industry Compensation Fund (TICF) (Amount of Ex Gratia Payments) Regulation and the nature of “tours” to which the TICF applies;
- Laying down industry guidelines to ensure that consumers have been well informed by travel agents about the status of protection of the travel products or services before making purchases;
- Drawing up a contract template with key information provided in an easy-familiar format to standardise industry practice and to reduce controversy on the service particulars; and
- Enhancing the enforcement effort in relation to the Administrative Scheme for Registered Shops for Inbound Tour Groups.

Furthermore, the Council expressed its reservation on the proposed abolishment of the existing requirement of registration of outbound package tour brochures, and reiterated its view against bundling sale of travel insurance together with package tours.

Both outbound and inbound tours are expected to rebound with the lifting of travel restrictions and quarantine measures in Hong Kong and at various travel destinations. The Council will continue to cooperate with the TIA through monitoring malpractices in the industry and referring complaints to the TIA for necessary action.

旅遊業新規管制度

有關旅遊業監管局（旅監局）就旅遊業新規管制度制訂實施細則的行業諮詢文件，本會整體上認同所擬議的實施細節，並提倡增加資訊透明度、清晰及公平的旅行團取消和延期政策，以及有效的申訴機制，以保障消費者在旅遊相關服務的權益。除了促請旅監局運用資訊科技提升申訴機制效能，並提供方便易用的途徑供消費者查詢或投訴外，本會亦就以下幾方面提出建議：

- 提高因持牌旅行代理商倒閉而向旅客支付的特惠賠償額；
- 釐清《旅遊業賠償基金（特惠賠償款額）規例》中「活動」的定義，以及旅遊業賠償基金涵蓋的「旅行團」的性質；
- 制定行業指引，確保消費者在購買旅遊產品或服務前，已獲旅行代理商充分說明產品或服務的保障內容；
- 設立合約範本，並以簡單易明的格式提供主要資訊，為行業營商手法制定標準及減少對服務細節的爭議；及
- 加強「入境旅行團註冊商店行政計劃」的執法。

此外，本會對取消現行外遊旅行團小冊子的登記規定的建議表示保留，並重申反對將旅遊保險與旅行團作捆绑式銷售。

隨著香港和多個旅遊目的地取消旅遊限制和檢疫措施，出入境旅行團的數目預計均會回升。本會將繼續與旅監局合作，監察行業中的不良手法，並將投訴轉交旅監局以採取適當行動。



Auto-fuel Price Monitoring

The auto-fuel market continues to be one of the markets which the public is most concerned about. The Council has been closely monitoring this market, collating and publishing auto-fuel prices and discount information to the public to enhance information transparency in the local market and to facilitate consumers to make informed choices.

Since the launch of the revamped "Oil Price Watch" website and mobile application in November 2020, the website and app recorded about 4.28 million and 6.96 million accumulative page views respectively as of the end of March 2023, of which about 3.01 million and 3.24 million page views were recorded in the year under review (i.e. April 2022 – March 2023). As for the "Oil Price Watch" app, the cumulative number of downloads increased by around 40% to 81,655 downloads since its launch.

Going forward, the Council will continue to closely monitor the auto-fuel market and urge oil companies to adopt a more transparent approach in publishing price-related information to consumers.



Industry Codes of Practice

The role of encouraging and assisting businesses with the development of codes of practice is one of the functions stipulated in the Consumer Council 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. The Codes have since been effectively implemented and Complaint Review Committees have been established by the respective industry to facilitate enforcement of the Codes. The Council has continued to hold annual review meetings with the trade industry associations to review their performance and keep track of the latest developments of the Codes and industries. Despite the challenges and disruptions brought about by the COVID-19 pandemic in the past few years, it is pleasing to see that the industries have persevered and committed to the implementation and compliance of the Codes.

車用燃油價格監察

車用燃油市場一直是公眾最關注的市場之一。一直以來，本會密切監察此市場，透過整理及向公眾發布車用燃油價格及優惠資訊，提升本地市場資訊透明度，以助消費者作出知情選擇。

自 2020 年 11 月推出全新的「油價資訊通」網站及手機應用程式以來，網站及手機應用程式截至 2023 年 3 月底分別錄得約 428 萬及 696 萬的累計瀏覽次數，當中本報告年度（即 2022 年 4 月至 2023 年 3 月）錄得的瀏覽次數分別為 301 萬及 324 萬。而「油價資訊通」手機應用程式的累計下載次數達 81,655 次，錄得增長約 40%。

展望未來，本會將繼續密切監察車用燃油市場，並促請油公司以更透明的做法向消費者公布價格資訊。

行業營商守則

根據《消費者委員會條例》，鼓勵和協助企業制定行業營商守則是本會法定職能之一。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》。在過去幾年，有關行業均有效實施這些守則，並且已成立投訴審查委員會，以促進守則的執行。本會每年均與有關行業商會舉行會議，檢視守則的執行情況和行業的最新發展。儘管過去幾年疫情帶來了挑戰，並影響了日常運作，但有關行業仍繼續堅持並致力實施和遵守守則，實在令人欣慰。

DISSEMINATING CONSUMER INFORMATION

傳播消費訊息

The paradigm shift towards a digital world means that digital and social media platforms have become essential for disseminating timely information to the public and reaching the widest spectrum of consumers, especially the younger age groups. Embracing the new normal, the Council has charted new horizons in digital transformation and achieved a number of breakthroughs in e-communications in recent years. After introducing a sparkling new official website integrated with eCHOICE in the past reporting year, the Council's WeChat Official Account was launched during the year under review, providing easily accessible information and tools for consumers on both sides of the border. The Consumer Rights Reporting Awards, a prestigious industry award, wrapped up its first edition since the pioneering revamp. At the same time, the Council's iconic monthly CHOICE Magazine continues to serve as Hong Kong's most authoritative source for consumer tips. In terms of press conferences, the Council has maintained an agile and flexible policy, ready to switch between online and face-to-face format according to the prevailing pandemic situation.

在全球數碼化的大趨勢下，各式數碼平台及社交媒體成為了不可或缺的資訊傳播渠道，能最快捷地向廣大的消費者，特別是年輕一代，適時傳遞資訊。本會積極擁抱新常態，近年來不但邁向了數碼轉型，同時亦在資訊傳遞方面迎來了不少突破。自上年度推出了與《選擇》月刊網站二合一的全新官方網站，消委會官方微信公眾號亦緊接於年內正式上線，讓內地與本港的消費者能輕易地接收實用的消費者資訊和使用格價工具。本會極具代表性的「消費權益新聞報道獎」，於矚目大革新之後的首屆亦順利完成。與此同時，《選擇》月刊貫徹其領導地位，繼續為消費者提供實用及權威的購物指南。本會秉持靈活變通的方針，按疫情的轉變和社交距離措施，為所舉辦的新聞發布會作出彈性安排，於年內曾分別以實體與網上直播形式進行。

CHOICE Magazine

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



《選擇》月刊

《選擇》月刊於1976年創刊，一向獲公認為獨立、不偏不倚、具權威地位的消費指南，為消費者提供可信和可靠的資訊。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贊助。月刊涵蓋各種跟消費者息息相關的產品及服務的測試、調查及深入研究報告，以及投訴個案等資訊。

The overall sales of the printed version of CHOICE Magazine recorded 190,497 copies in the 2022-23 reporting period, making it one of the bestselling monthlies in the city despite seeing an inevitable disruption in sales over the past 3 years due to the pandemic. Sales were split rather evenly between subscriptions and retail sales via outlets, such as newsstands and convenience stores. The relaxation of social distancing measures at the Hong Kong Book Fair 2022 had favourably affected the subscription rate, which increased by 11.6% (1,202 copies) compared with the previous year. However, the market situation was much more challenging in the latter half of the year, believed to be the outcome of increased outbound travel due to the reopening of borders and lifting of COVID-19 restrictions worldwide, on top of a gloomy economic outlook.

To meet the Council's spirit of sustainability, subscription at the Book Fair went almost fully paperless and was transacted mainly via digital payment methods — Octopus and PayMe. As a result, an 85% cashless rate was recorded across all transactions, with 53% of the payments settled by Octopus, 26% by PayMe, and only 15% in cash.

年內，《選擇》月刊印刷版的全年總銷售量高達 190,497 冊。雖然過去 3 年的疫情無可避免地對銷量構成一定的打擊，但《選擇》月刊仍然持續成為本地最暢銷的月刊之一。月刊的訂閱及零售額各佔總銷量約一半，印刷版的主要銷售點遍布全港各區報攤及便利店。隨著 2022 年香港書展社交距離措施的放寬，月刊的訂閱數字也因而受到正面的影響。訂閱率與去年同期相比增加 11.6% (1,202 冊)。然而，全球陸續解除疫情限制、通關等均令本港出境人次激增，加上經濟前景不明朗，種種因素使下半年的市場環境充滿挑戰。

貫徹本會致力推廣「可持續消費」的理念，本年度書展的訂閱申請實踐了接近無紙化的目標。會場大部分交易均採用電子支付方式，如八達通和 PayMe 等。總體交易的電子支付率達到了 85%，其中八達通佔 53%，PayMe 佔 26%，現金僅佔 15%。

Bestselling Issues of CHOICE in 2022-23 2022-23 年度最暢銷《選擇》月刊期數



1 #549
2022 | 7 月 | JULY

Featured a cover story on edible oils found to contain harmful contaminants and genotoxic carcinogens
封面故事為食油檢測，部分樣本檢出有害污染物及基因致癌物



2 #550
2022 | 8 月 | AUGUST

Published a test report on coloured/patterned disposable masks and featured the popular girl group COLLAR as the cover stars
由大熱女子組合 COLLAR 擔任封面人物，介紹一次性的彩色 / 圖案口罩的測試報告



3 #553
2022 | 11 月 | NOVEMBER

Covered a report on fish oil supplements
刊登魚油補充劑的報告

Launch of WeChat Official Account

The WeChat Official Account of the Council was launched on 1 June 2022, serving as a handy “consumption encyclopaedia” for locals and tourists alike with a broad range of objective and practical consumption information and tools. Considering the popularity of WeChat, which currently has over 1.2 billion active users globally and over 4 million users in Hong Kong, the official account could effectively strengthen communication and connection with WeChat users on both sides of the border, empowering them to be smart consumers.

消委會官方微信公眾號正式上線

本會的官方微信公眾號於2022年6月1日正式上線，為本地消費者和旅客提供廣泛而實用的消費資訊及工具，猶如「掌上消費百科全書」。微信擁有龐大的用戶群，全球活躍用戶逾12億，香港用戶亦超越400萬。本會深信開通微信公眾號有助加強與本港及內地用戶的溝通和聯繫，讓大眾成為精明的消費者。

Major Highlights 主要亮點

- 1 450 free “Shopping Guide” articles**
450 篇免費「消費全攻略」文章
- 2 Articles on hot consumption topics covering all aspects of daily life**
涵蓋衣食住行的時令消費文章分享
- 3 Price comparison tools for smart shopping, e.g. “Online Price Watch”**
運用格價工具精明消費，例如「網上價格一覽通」
- 4 Complaint status checking function and remote submission of supplementary information**
(see chapter “Resolving Disputes Between Consumers and Businesses” for more)
網上查詢投訴個案進度及遙距遞交個案補充資料
(詳情可見「調停消費者與營商者之間的糾紛」一節)

Supported by a range of online promotions and stakeholders' communication in both Hong Kong and the Mainland, the WeChat account acquired 876 followers on the day of launch. The total number of followers reached 11,402 in the reporting year, mainly contributed by Offline Account Follow Ads and wall games which were proven successful for follower growth.

Since its launch, a total of 81 feeds were posted, among which the introduction of the Council's complaint channels gained the highest readership, followed by the wall games for the WeChat account launch and Book Fair. After the launch period, the most popular topics were health tips related to food and cooking, such as peanuts and coffee.

透過在香港及內地進行一系列網上宣傳，再加上持份者的支持推廣，消委會官方微信公眾號於上線首天便吸引了876位關注者；再配合有效的線下廣告及線上有獎遊戲，年內關注者更成功增至11,402位。

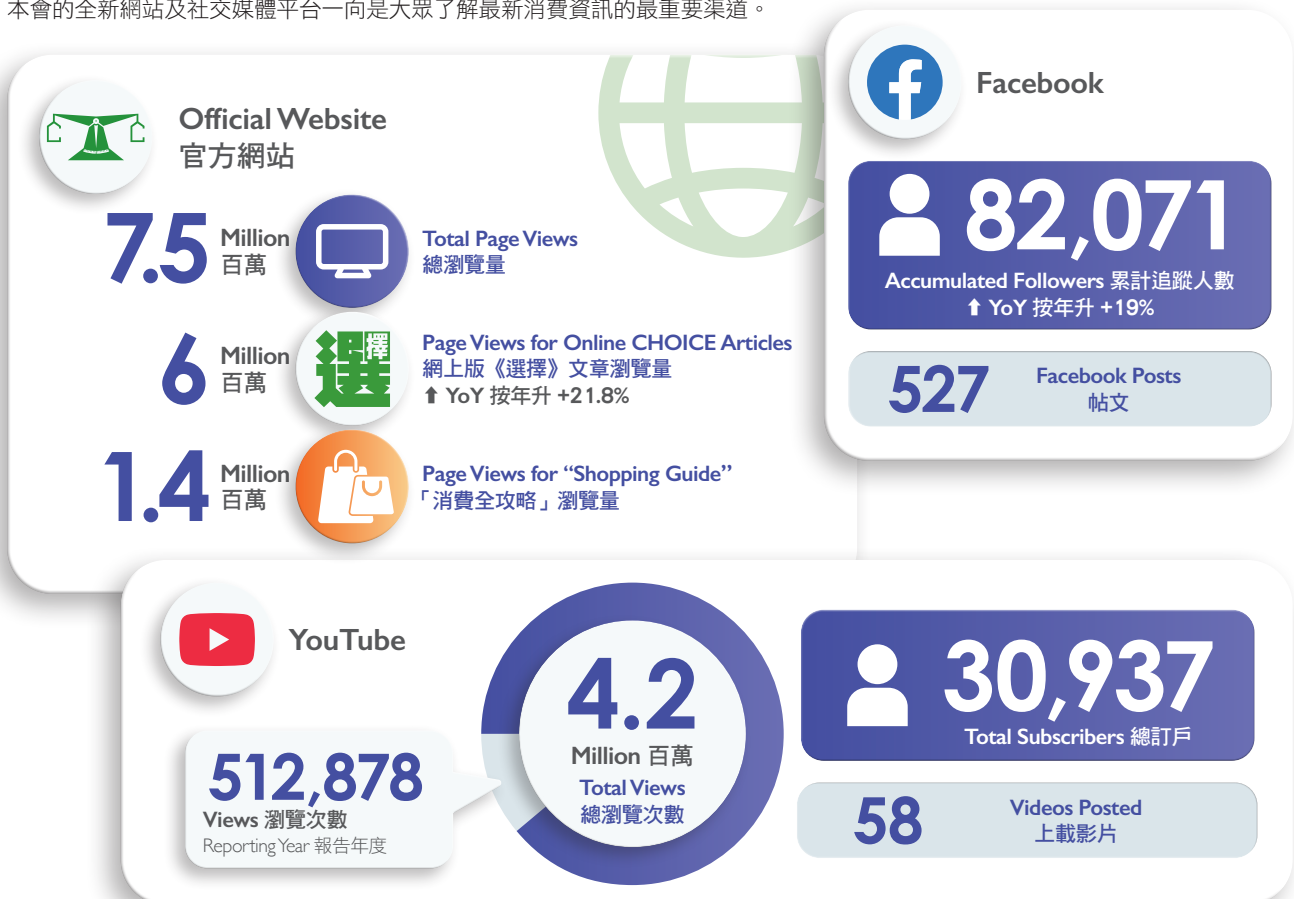
自開通以來，本會共發放81篇帖文。當中獲最高閱讀量的是介紹本會投訴渠道的帖文，其次分別為微信公眾號開通及書展的有獎遊戲。其後，最受歡迎的題材則為與「飲食煮意」相關的健康貼士，例如花生及咖啡。



Informing and Interacting with Consumers Through Multimedia Platforms 多媒體平台分享資訊 全方位與消費者互動

The Council's refreshed website and social media channels remain as the most important channels for the public to learn about the latest consumption information from the Council.

本會的全新網站及社交媒體平台一向是大眾了解最新消費資訊的最重要渠道。



During the year under review, a total of 65 Shopping Guide articles, 58 videos and 62 infographics were produced to enrich the new website's content on top of the regular CHOICE articles. Page view peaks were seen on several popular CHOICE topics, in particular the test report on single-use coloured or patterned face masks in August 2022, and fish oil supplements in November 2022. In terms of the "Shopping Guide" section providing easy-to-digest informative content across 9 categories, "Health and Beauty", "Home Appliances" and "Food and Cooking" were the most popular content types.

The number of followers for the CHOICE Facebook page continued to grow. Among the posts published, infographics related to daily life trivia and products had the highest engagement rates, including caffeine, dining out jargon, and light bulbs. To enhance the interaction with followers, a total of 6 wall games were held with various giveaways.

除了每一期月刊刊登的恆常文章之外，本會於年內發放共 65 篇「消費全攻略」文章、58 段影片及 62 幅信息圖，為新網站提供豐富的內容。多篇《選擇》月刊文章錄得頗高的瀏覽量，包括 2022 年 8 月號的「30 款顏色口罩保護能力、安全度檢閱」，以及 2022 年 11 月公布的魚油補充劑測試。「消費全攻略」欄目持續為消費者提供深入淺出的消費指南和知識，其中「健康美容」、「家品家電」及「飲食煮意」更於 9 大類別中脫穎而出，成為瀏覽量最高的三甲。

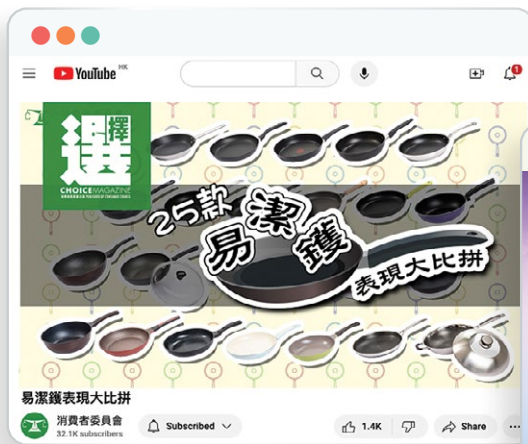
《選擇》月刊 Facebook 專頁追蹤者數目持續增長。於上載的帖子當中，與日常生活相關的冷知識及產品信息圖獲得最高的互動率，包括咖啡因、食肆術語及電燈膽。為增加與追蹤者的互動，年內亦舉辦了 6 次有獎遊戲，送出豐富禮品。



The Council's YouTube channel continues to offer a wealth of information for consumers. Videos include CHOICE Magazine highlights, test report findings, past events and activities.

本會的 YouTube 專屬頻道持續為消費者提供一系消費相關的影片，內容包括《選擇》月刊精選、測試報告結果及活動重溫。

Best-performing Video: Test on 25 Non-Stick Frying Pans
最高瀏覽次數短片：
《易潔鑊表現大比拼》



Video Featuring the Most Celebrities:
COLLAR X Coloured and Patterned Face Masks
最多名人參與拍攝短片：
《COLLAR X 不同顏色、圖案口罩效能逐個睇》



Supporting Anti-epidemic Efforts and Issues of Consumer Interest

The fifth wave of the pandemic, which broke out in early 2022, persisted largely through the reporting year. To continue supporting the public to combat the virus, the Council remained highly diligent in information provision and educating the public to make informed choices.

Disseminating Information on Combatting COVID-19

The Council continued to update its "Together, We Fight COVID-19" webpage throughout the year. The page serves as a content hub to consolidate virus-prevention information including free articles, consumer alerts, free download materials and corresponding Government information regarding COVID-19.

In January 2023, the launch of the "Search Tool for Registered Over-the-counter Pharmaceutical Products Containing Paracetamol" was accompanied by publicity including a press release and media briefing, reflecting the Council's swift action in responding to the public's most pressing needs and concerns. At the same time, the "Search Tool for Rapid Antigen Test (RAT) Kits Approved for Use by Various Regions" launched by the Council in March 2022 continued to serve as a reliable and updated database to help consumers verify and select suitable RAT kits. See chapter "Collecting Market Information on Goods and Services" for more.

支援防疫工作 保障當前消費者利益

第 5 波新冠疫情自 2022 年初爆發，於年內大致持續。為繼續支援公眾抗疫，本會積極加強發放實用的抗疫資訊，並教育公眾作出知情選擇。

發放防疫資訊

於本報告年度，本會繼續更新《齊心抗疫》專頁，集結與疫情相關的資訊供大眾免費閱覽，包括免費文章、消費警示、免費下載資料和相關政府資訊等。

本會在 2023 年 1 月推出「毋須醫生處方已註冊的撲熱息痛製劑名單搜尋器」，並透過新聞稿及記者會公布消息，迅速回應消費者的需要及憂慮。同時，本會於 2022 年 3 月推出的「不同地區認可的快速抗原測試包名單搜尋器」亦繼續為消費者提供可靠及最新的資料，協助消費者核對及選購合乎標準的測試包。詳情可參閱「蒐集消費品和服務業的市場資訊」一節。

"Together, We Fight COVID-19" Webpage 《齊心抗疫》專頁

Aggregate figures since launch in 2020
自 2020 年啟用起累計



85,121

Page Views 網頁瀏覽

Reporting Year 報告年度

7,688

Page Views
網頁瀏覽

Responding to Pandemic-related Service Issues

Various social distancing measures and travel requirements remained in effect for intermittent but long periods of the reporting year, such as dining restrictions, quarantine, circuit breaker mechanism, etc. Towards late 2022 and early 2023, uncertainties and occasional changes to travel restrictions imposed by other countries, as well as the changes in inbound quarantine requirements to cope with the pandemic situation, led to flight cancellations and price changes, quarantine hotel scalping and service disputes. Marking an official end to all social distancing measures, the HKSAR Government eventually announced the lifting of the mask mandate with effect from 1 March 2023. The subsequent surge in both inbound and outbound travel gave rise to a renewed round of complaints and media enquiries.

Meanwhile, as the pandemic battered the economy, a number of companies closed their businesses during the year, including several major chains. Many consumers were unable to use up their prepaid vouchers before the trader ceased operation. The Council received media enquiries regarding the abrupt closures of the renowned and iconic travel agency Hong Thai Travel Services, bakery chain Crostini, and several fitness centres (4ward Fitness, VO2 Fitness & Martial Arts Centre, and Fitlab).

The Council swiftly responded to a host of pressing consumer concerns via media interviews and press statements, urging merchants to disclose the arrangements on their websites or social platforms, and promptly contact affected customers for settlement. Consumers were reminded of the risks associated with prepayment purchases as well as to keep relevant record to recover prepayment through chargeback mechanism in case of shop closures. The Council also reminded traders of the possible violation of the Trade Descriptions Ordinance for wrongly accepting payment.

Since the resumption of cross-border travel brought an influx of tourists, there has been an unwelcome resurgence of sales malpractices, especially those happening at Chinese pharmacies mainly targeting visitors from the Mainland. These malpractices included the misleading use of pricing units for Chinese medicine then pressuring consumers to complete the purchase, as well as price discrimination against tourists speaking Putonghua. The Council has consistently received related media enquiries since February 2023 and responded with press statements and interviews urging the industry to step up monitoring and traders to be more self-disciplined, so as not to damage Hong Kong's reputation as a shopping paradise.

回應與疫情相關的服務投訴

於過去一年，多項社交距離措施及旅遊限制時而收緊放寬，情況持續，當中包括食肆堂食人數限制、檢疫、航班「熔断機制」等。及至2022年底、2023年初，其他國家所施加的旅行限制，以至本港的入境檢疫要求都因應疫情而出現轉變或不確定情況，導致航班取消、機票價格變動、「黃牛」炒賣檢疫酒店房間、服務糾紛等各類問題。隨着香港特區政府宣布從2023年3月1日起全面撤銷所有強制佩戴口罩的要求，標誌著所有社交距離措施正式結束，出入境旅遊人數隨即激增，引發了新一輪的消費投訴和媒體查詢。

同時，由於疫情重挫經濟，包括大型連鎖店在內的不少商戶於年內相繼結業，致令許多消費者未能於商戶倒閉前，用畢相關預繳式套票。本會接獲傳媒就歷史悠久的康泰旅行社、連鎖餅店 Crostini，以及數間健身中心（4ward Fitness、VO2 Fitness & Martial Arts Centre 和 Fitlab）突然結業的查詢。

本會遂透過傳媒訪問和發布新聞聲明，迅速回應了消費者的一系列迫切關注的議題，並敦促商戶在其網站或社交平台上公布相關安排，並及時聯繫受影響的客戶跟進處理。當中除了提醒消費者注意預繳式消費的風險，記緊保留服務合約和收據等憑據，以便萬一商戶結業時，可透過信用卡退款機制追回預繳款項，本會同時亦提醒商戶，不當地接受付款則可能違反《商品說明條例》。

隨著「通關」之後旅客量大增，不良銷售手法不幸地重新湧現，特別是藥店針對內地旅客的不良銷售手段，包括「斤變兩」然後強逼消費者購買藥材，以及對講普通話的旅客的價格歧視等。自2023年2月以來，本會接連收到相關的媒體查詢，並透過新聞聲明和媒體訪問作出回應，敦促業界加強監管，同時呼籲商戶要更加自律，以免損害香港作為「購物天堂」的美譽。

Sales Malpractices
不良銷售手法

Flight
Cancellations
航班取消

Shop Closure
店舖結業

Prepayment
Consumption
預繳式消費

Service Disputes
服務糾紛

Empowering Consumers Through the Mass Media

Thanks to the support of the mass media, the Council is often on the public's mind. For many years, the Council has organised extensive media programmes and campaigns, notably the monthly CHOICE press conference, which flexibly switched between live-stream and in-person format in the past year based on the prevailing social distancing measures, and countless interviews to keep consumers informed about, and alert to, what was happening in the marketplace.

借助大眾媒體 提升消保意識

有賴傳媒的支持和推廣，本會一直深入人心。多年來，本會舉辦多項媒體活動，當中最為人熟識的《選擇》月刊新聞發布會，在過去一年因應不同時段社交距離措施安排而靈活應變，以實體或網上直播形式進行。本會亦同時接受無數傳媒訪問，竭力讓公眾掌握最新消費資訊和市場警示。

66

Press Releases
新聞稿

20+

Press Statements
新聞聲明

4,300+

Counts of Media Coverage
媒體報道篇幅

170

Media Enquiries
媒體查詢

140

Media Interviews
媒體採訪

51

Front Pages
頭版

During the year, the Council issued press releases and statements covering selected topics published in CHOICE Magazine as well as responding to a host of media enquiries related to significant consumer issues, such as the surrender of pay TV licence by Cable TV, as well as the change in the "Breathing Mortgage Plan" offered to buyers of the residential property project The Vertex, which gave rise to scores of complaints by vexed consumers. Through proactive media engagement, the Council was able to publish timely cautionary advice to consumers whenever an issue arose.

In the year under review, the Council partnered with various media networks for multi-episode or regular monthly features, including 4 weekly episodes in Radio Television Hong Kong's (RTHK) TV programme "The Elderly Series" (香江暖流), covering topics related to elderly consumer interest such as practical anti-epidemic tips, nutritional value of foods, online shopping and live-stream e-commerce. Other monthly features include RTHK's TV programme "Hong Kong United" (凝聚香港), and radio programmes "Happy Daily" (開心日報) and "Money Talk". Positive media relations and desired publicity outcomes were achieved throughout the reporting year through press interviews and appearances on a combination of print, electronic and online channels, such as the TVB's "News Magazine" (新聞透視) and English programme "Money Matters", Now TV's "News Magazine" (時事全方位), Cable TV's "Let's Talk" (有理有得傾), CRHK's "Saturday Forum" (政經星期六), Metro Finance's "Roadmap to Knowledge Economy" (財知大道), as well as exclusive interviews with the Chairman and/or the Chief Executive by RTHK's "Letter to Hong Kong" (香港家書), the Law Society of Hong Kong's official journal "Hong Kong Lawyer" (香港律師), HK01, People's Daily (人民網), Oriental Daily, etc.

年內，本會發布多份新聞稿和聲明，涵蓋《選擇》月刊專題內容，並回應媒體就重要消費議題的垂詢，例如有線電視交還收費電視牌照、長沙灣睿峰變更「按揭呼吸 plan」導致大量買家作出投訴等。本會透過主動接觸傳媒，適時向消費者發出提示和建議。

本會亦繼續與不同的媒體夥伴合作，製作多集式或每月定期專題節目，包括一連4星期的香港電台電視節目《香江暖流》，節目內容涵蓋多項與長者消費息息相關的題材，如實用抗疫貼士、食物的營養價值、網上購物和直播帶貨。其他每月一次的定期訪談節目，包括香港電台的資訊性電視節目《凝聚香港》、電台節目《開心日報》和英文節目《Money Talk》。本會亦接受印刷、電子及網上媒體訪問，並亮相節目，藉此與媒體維持良好關係，並達到理想的宣傳成效，例如無綫電視《新聞透視》和英文節目《Money Matters》、Now TV《時事全方位》、有線電視《有理有得傾》、商業電台《政經星期六》、新城財經《財知大道》等。本會主席及總幹事亦分別接受了香港電台《香港家書》、香港律師會的官方刊物《香港律師》、香港01、人民網、東方日報等媒體的獨家專訪。



Top 10 Consumer News – Year of the Tiger

Entering its 19th year since its launch in 2005, the Top 10 Consumer News voting campaign was held with the continued support from media partners HK01, Hong Kong Economic Times, i-Cable News, RTHK, SkyPost, TOPick and U Magazine. As society started to get back on track with the easing of the pandemic, the result announcement and awards presentation ceremony resumed in-person format at the Council headquarters after being live-streamed for the past 2 years.

The top 10 news stories⁹ reflected consumers' key concerns and hot consumption topics during the reporting year, including the online RAT search tool launched by the Council ranking seventh.

虎年十大消費新聞

「十大消費新聞」選舉自 2005 年推出，至本年度已踏入第 19 個年頭，活動繼續得到 7 位媒體合作夥伴的支持：香港 01、香港經濟日報、有線新聞、香港電台、晴報、TOPick 和 U 周刊。隨著疫情緩和，社會逐步復常，活動的結果公布暨頒獎典禮事隔兩年透過網上直播進行之後，終恢復實體模式，假消委會總部現場舉行。

入選十大的新聞報道⁹亦反映了消費者在報告年度內最關注的議題和熱門消費題材，當中本會推出的網上快速抗原測試包名單搜尋器排名第七。

2022 虎年 十大消費新聞選舉



4,750 Total Voters
總投票人數



Top 10 Consumer News — Year of the Tiger Voting Results 選舉結果

1

Plastic Bag Levy Raised to \$1 Frozen/Chilled Foodstuff No Longer Exempt
膠袋徵費加至 1 元 冷凍食品不獲豁免

3,463
votes 票

2

**Controversial \$30,000 Compensation Imposed on Boy Knocking Over “Teletubby” Figure
Trader Refunded and Apologised**
男童挨跌天線得 B 模型須賠 3 萬惹爭議 店方終退款致歉

3,315
votes 票

3

**70% Surge in Outbound Travellers First Month After “0+3” in Effect
HK Express Abruptly Cancels Multiple Flights with Tickets Sold**
「0+3」生效首月出境人數增 7 成 香港快運突取消多班已售機票航班

3,199
votes 票

Consumer News Hot Topics Results 主題消費新聞投票結果

“Most Gratifying” News 「最大快人心」新聞

Rent Control Law Takes Effect
First Landlord Fined \$5,000 After Pleading Guilty to Overcharging Subdivided-flat
Tenant for Water
租管條例生效 首宗濫收劊房戶水費案
業主認罪被判罰 5000 元

2,633
votes 票

“Most Liked” News 「最抵讚」新聞

Inconsistent RAT Quality Sparks 48 Complaint Cases
Consumer Council Launches Online Search Tool for Speedy Approved List Reference
快測包質素問題多收 48 宗投訴
消委會推網上搜尋器一查即知認可名單

2,120
votes 票

“Most Outrageous” News 「最離譜」新聞

Controversial \$30,000 Compensation Imposed on Boy Knocking Over “Teletubby” Figure
Trader Refunded and Apologised
男童挨跌「天線得 B」模型須賠 3 萬惹爭議
店方終退款致歉

3,308
votes 票



9. Visit https://www.consumer.org.hk/en/press-release/top10_tiger or scan the QR code for the voting results of the Top 10 Consumer News – Year of the Tiger.
虎年十大消費新聞結果，請瀏覽 https://www.consumer.org.hk/tc/press-release/top10_tiger，或掃描二維碼。

Consumer Rights Reporting Awards

The 22nd Consumer Rights Reporting Awards (CRRA), the first edition since a noteworthy revamp announced in early 2022, concluded with a presentation ceremony officiated by the Secretary for Commerce and Economic Development, The Honourable Algernon Yau Ying-wah, JP, on 24 November 2022. Now organised independently by the Council, the CRRA has long been a signature annual event within Hong Kong's media industry and received a record-breaking 311 entries in the reporting year, from 40 media networks, social media platforms, and local colleges and universities, including 8 media organisations which participated for the first time ever.

The 3 groundbreaking changes and new features included restructured categories with a newly added "Topical Reporting Award"; introduction of the "Best Use of Social Media in Consumer Advocacy" category to encourage all-rounded media coverage of consumer news to further enhance the public's awareness of consumer rights; as well as piloting of public voting mechanism for 2 awards ("News Photography Award" and "Tertiary Student Journalism Award"), whereas the cash prize was also doubled. The innovations echoed the paradigm shift towards social media journalism and contemporary mode of news dissemination.

Shortly thereafter, applications for the 23rd CRRA opened in March 2023, inviting entries for 9 award categories, including the brand new "Topical Reporting Award" with "Protecting Consumers Under E-commerce" as the selected topic for 2022. The topic for 2023 was simultaneously announced to be "How the Application of Innovation and Technology is Impacting Consumers", applicable to submissions for the 24th CRRA next year.

消費權益新聞報道獎

第22屆「消費權益新聞報道獎」(「報道獎」)是自2022年初進行了全方位改革後的首屆，頒獎典禮於2022年11月24日舉行，由商務及經濟發展局局長丘應樺先生，太平紳士擔任主禮嘉賓。「報道獎」一直以來都是香港傳媒業界的年度大事，今屆起由消委會獨立舉辦，繼續獲得傳媒鼎力支持，合共有40家新聞機構、社交平台，和大專院校提交311份作品參賽，打破歷年參賽作品紀錄，更吸引8個媒體首次參與。

全新面貌的「報道獎」有3大突破性革新，包括重整現有參賽組別，新增「年度主題大獎」；引入「最佳倡議消費權益之社交平台」組別，鼓勵傳媒多加運用消委會發布的資訊，全方位進一步提升大眾對消費權益的了解；以及在兩個組別(「新聞攝影獎」和「大專院校新聞獎」)中，破天荒引入公眾投票。同時，獎金亦較以往增加一倍。各項創新貼合現今以社交平台傳播及接收新聞資訊的模式。

第23屆消費權益新聞報道獎隨即於2023年3月開始接受申請，共設9個獎項組別，包括全新引入的「年度主題大獎」，2022年主題為「保障消費者在電子商貿活動的權益」。同時亦公布2023年的主題為「創新科技應用對消費者的影響」，適用於翌年第24屆消費權益新聞報道獎提交的作品。



Awards Presented at the 22nd CRRA¹⁰ 第22屆報道獎頒發獎項¹⁰

34
Awards
個獎項

8
Categories
個組別

7	Gold Awards 個金獎
7	Silver Awards 個銀獎
8	Bronze Awards 個銅獎
6	Merit Awards 個優異獎
“Best Use of Social Media in Consumer Advocacy” 「最佳倡議消費權益之社交平台」	
3	“Best Audience Engagement” Awards 「最佳社群參與獎」
1	“Best Presentation” Award 「最佳表達技巧獎」
1	“Grand Prize” 「卓越大獎」
1	Grand Award 個「年度大獎」



The Honourable Algernon Yau Ying-wah, Secretary for Commerce and Economic Development views the exhibit of winning entries, accompanied by Mr Clement Chan Kam-wing, Chairman of the Consumer Council, and Ms Gilly Wong Fung-han, Chief Executive of the Consumer Council.

主禮嘉賓商務及經濟發展局局長丘應樺先生欣賞得獎作品展板，由消委會主席陳錦榮先生及總幹事黃鳳嫻女士陪同。



Mr Clement Chan Kam-wing, Chairman of the Consumer Council presents the “Feature Writing Award”, accompanied by Ms Gilly Wong Fung-han, Chief Executive of the Consumer Council.

消委會總幹事黃鳳嫻女士陪同主席陳錦榮先生頒發獎項予「專題特寫獎」的得獎者。



Mr Eddie Cheung Kwok-choi, Director of Broadcasting, and adjudicator Mr Shun Chi-ming present the “Best Use of Social Media in Consumer Advocacy” award.

廣播處長張國財先生和評審岑智明先生頒發獎項予「最佳倡議消費權益之社交平台」的得獎者。



10. Visit <https://www.consumer.org.hk/en/press-release/consumer-rights-reporting-awards-2022> or scan the QR code for more information on the 22nd CRRA.

更多有關第22屆消費權益新聞報道獎的資訊，請瀏覽 <https://www.consumer.org.hk/zh/press-release/consumer-rights-reporting-awards-2022>，或掃描二維碼。



EMPOWERING CONSUMERS THROUGH EDUCATION

以教育活動提升消費者自我保護能力

Rapid developments in technology have simplified the sourcing and purchasing of consumer products, yet they have also increased the complexity of identifying unscrupulous traders and ensuring adequate consumer protection. The Council is committed to addressing this growing challenge by empowering consumers through education – especially more vulnerable groups such as young students, mentally handicapped persons, and Hong Kong's increasing elderly population – so as to help them acquire the right knowledge to make informed choices and become responsible consumers. Although some face-to-face educational and training programmes were adversely affected by social distancing measures and advancement of the summer holiday during the year under review, the Council has successfully maintained these important consumer education activities by close liaison with relevant stakeholders and flexibility in programme implementation.

科技的急速發展無疑讓選購消費產品變得簡便，卻同時令辨識不良營商者和加強消費者保障的工作增添難度。為應對此日益嚴峻的挑戰，本會致力透過教育活動提升消費者的自我保護能力，特別是年輕學子、精神障礙人士及人數增長中的銀髮一族等弱勢社群，協助他們汲取正確知識，知所選擇，成為負責任的消費者。回顧年內，儘管不少面授的教育和培訓活動均受社交距離措施及提前放暑假等因素影響，但憑藉本會與持份者緊密的聯繫，以及靈活變，這些消費者教育活動最終得以圓滿續辦。



Cultivating Positive Consumer Attitude from a Young Age

In an era of technological innovations and increasing market complexity, consumer education in childhood serves as a crucial guidepost to help young consumers develop proper consumption values and behaviours, building a solid foundation of judicious purchases and green lifestyle for the rest of their lives.

Experiential Learning Programme for Primary School Students — Earth 2038's Learning Journey of Sustainable Consumption

Sustainable consumption (SC) education is one of the Council's top priorities and the "Earth 2038's Learning Journey of Sustainable Consumption" programme ("Earth 2038 programme") continued to be run in the 2021/22 school year. Despite the advancement of the summer holiday and the extension of social distancing measures arising from the fifth wave of the COVID-19 epidemic, the Council conducted 96 sessions of educational activities, participated by nearly 3,690 students from 32 primary schools. Furthermore, the programme saw continued support from schools with around 3,680 students from 32 primary schools having enrolled in the programme for the 2022/23 school year. As of 31 March 2023, 55 school activities and training sessions were held.

從小培養正面消費態度

面對現今科技日新月異，以及愈趨複雜的市場環境，透過對年輕一代的消費者教育，幫助其建立正確消費價值觀及行為，為他們往後人生奠下明智消費和綠色生活的堅實基礎。

小學生體驗式學習計劃 — 2038 地球人計劃之可持續消費旅程

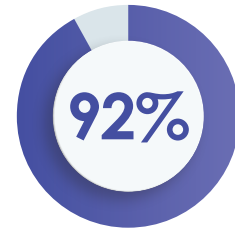
鑑於可持續消費教育是本會其中一項首要任務，本會在 2021/22 學年繼續推展「2038 地球人計劃之可持續消費旅程」（「2038 地球人計劃」）。即使因第 5 波疫情衝擊，學校須提前放暑假，以及受社交距離措施延長所限，本會仍舉行了 96 場教育活動，約有 3,690 名來自 32 間小學的學生參加。而於 2022/23 學年，計劃繼續獲得學界的支持，吸引了來自 32 間小學約 3,680 名學生參加。截至 2023 年 3 月 31 日，本會已舉行了 55 場學校及培訓活動。

Feedback from Participants

參加者回饋

>78% reported having a better understanding of SC
表示對可持續消費的理解有所提升

>91% were willing to adopt SC-related behaviours and habits
表示願意實踐可持續消費行為和習慣



expressed satisfaction
with the programme
對計劃表示滿意

With the support of Recycling Stations¹¹ in various districts, 9 sessions of “Experiential Learning Trips” were conducted with over 440 students recruited. The trips enabled the students to keep abreast with the latest recycling practices, reflect on their consumption habits, and nurtured them to develop SC-related habits in their daily lives.

Invited by the Education Bureau (EDB), a public train-the-trainer session titled “Effective Use of Learning and Teaching Resources in General Studies — Values Education” was organised in July 2022 to enrich teachers’ understanding of the Earth 2038 programme and useful learning and teaching resources for SC education. Furthermore, 2 public train-the-trainer workshops and 11 training sessions for project schools were hosted to encourage them to incorporate the programme in their schools’ curricula and cascade SC messages to students.

Entering the fifth year of the programme, the Council had reached out to wider groups of students, such as non-Chinese speaking students and gifted students, and adjusted the programme materials tailoring to their needs. To develop teaching strategies involving advanced SC concepts, the Council collaborated with The Hong Kong Academy for Gifted Education to offer a special session for nearly 30 high-calibre students. The session encompassed advanced SC knowledge and infographic design skills that inspired participants to create outstanding infographics to reflect their thorough understanding of SC.

在各區回收環保站¹¹的支持下，本會共舉行了9場「體驗式學習之旅」（「學習之旅」），招募了逾440名學生參加。學習之旅讓學生認識到最新的回收方法，反思自己的消費習慣，並培養他們在日常生活中建立可持續消費的習慣。

本會應教育局的邀請於2022年7月主持了一場題為「常識科學與教資源的有效運用—價值觀教育」的公開教師培訓活動，加深教師對「2038地球人計劃」及可持續消費實用教學資源的認識。另外，本會亦舉辦了兩場公開教師培訓工作坊和11場計劃學校培訓活動，鼓勵參加教師將計劃融入校內課程，向更多學生傳達可持續消費訊息。

計劃踏入第5年，本會接觸到更廣泛的學生群組，如非華語及資優學生，並針對他們的需要調整計劃教材。為擬訂可持續消費概念的進階教學策略，本會與香港資優教育學苑合辦了一節特別活動，向接近30名資優小學生講授可持續消費的進階知識和資訊圖設計技巧，啟發他們創作出優秀作品，以表達他們對可持續消費的透徹理解。



11. For more information on the Recycling Stations, please visit https://www.wastereduction.gov.hk/en/community/cm_outlets.htm#recyc_stations
更多有關回收環保站的資訊，請瀏覽：<https://www.wastereduction.gov.hk/zh-hk/waste-reduction-programme/greencommunity#recycling-stations>

Partnership Programme with HKEdCity for Primary Students — Smart Shopper Go Go Goal

“Smart Shopper Go Go Goal” was launched on the HKEdCity online platform for the second consecutive year in May 2022. Over 3,400 students from nearly 100 schools took part in this activity. Under the themes “Children’s Products and Sustainable Consumption”, interactive and entertaining quizzes based on CHOICE Magazine videos were developed and delivered, equipping senior primary students with the right knowledge to consume wisely and use sustainably.



與香港教育城合辦之小學生問答比賽 — 反斗消費 Go Go Goal

於 2022 年 5 月，「反斗消費 Go Go Goal」網上問答比賽連續第二年於香港教育城的網上平台舉行，來自近 100 間學校逾 3,400 名學生參與其中。比賽以「兒童產品及可持續消費」為主題，根據《選擇》月刊之影片設計了一系列互動且富趣味的問答遊戲，向高小學生灌輸精明消費及可持續地善用資源的正確知識。

Proactive Education Platform for Secondary School Students — Consumer Culture Study Award

The Council continued to educate the youth through its flagship programme, the annual Consumer Culture Study Award (CCSA), in collaboration with the EDB. Through the years, more than 86,000 participants across 385 secondary schools have joined the programme and undertaken in-depth studies, enabling them to reflect on different consumption issues and behaviours as well as developing positive consumer values.

During the year, the 23rd CCSA successfully concluded with an Award Presentation Ceremony on 3 October 2022, with an attendance of over 120 guests and participants who joined in-person and via live-stream. The ceremony was officiated by the Secretary for Education, Dr Choi Yuk-lin, JP, followed by the presentations of 4 winning teams showcasing their praiseworthy studies of consumer culture in Hong Kong.



中學生主動學習平台 — 消費文化考察報告獎

由本會與教育局合辦的旗艦青少年消費者教育活動 — 「消費文化考察報告獎」（「報告獎」）於年內繼續舉辦，首屆至今已累計 385 間中學逾 86,000 名學生參與。同學們透過深入考察不同的消費議題和行為，反思及建立正面的消費價值觀。

年內，第 23 屆「報告獎」順利完成，頒獎典禮於 2022 年 10 月 3 日以實體和現場直播形式舉行，由教育局局長蔡若蓮博士，太平紳士擔任主禮嘉賓，共逾 120 名師生及嘉賓出席。本會亦安排了 4 隊得獎隊伍於台上匯報，展示他們優秀的消費文化考察成果。

The 24th CCSA was launched in September 2022, and built on its past success by recruiting 2,778 students from 618 teams and 80 secondary schools. Whilst the CCSA minisite (edu.consumer.org.hk) continued to serve as a useful platform to inspire students to gain insights from the past winning projects, a total of 73 workshops/talks and consultation sessions were conducted to effectively guide the CCSA24 participants to develop and execute their project ideas.

第 24 屆「報告獎」於 2022 年 9 月開展，受惠於多年積累的成功經驗，當屆共獲得來自 80 間中學，618 隊 2,778 名學生踴躍參與。「報告獎」網頁 (edu.consumer.org.hk) 繼續匯集歷屆主要得獎作品的資訊，供同學閱覽及啟發他們的考察意念。本會同時舉辦了 73 場工作坊 / 講座和諮詢面談，有效指導參賽同學構思和完成其考察作品。

In addition, 2 first-ever workshops were held in collaboration with tertiary institution and youth service partners to equip CCSA24 students with new skills and knowledge to enrich their projects. First, a visit to the STEM Centre, VR/AR workshop and AI Lab was organised for project teams registered for the thematic award “Innovative Design for Sustainable Consumption” in November 2022 at IVE (Tsing Yi). Furthermore, to equip CCSA24 participants with the ability to produce projects with multimedia and digital components, the Council jointly organised its first “Creative Media Workshop” with the Hong Kong Federation of Youth Groups Jockey Club Media 21 in January 2023 at Ying Wa College, sharing fundamental knowledge and hands-on tips on film-making and multimedia storytelling. The workshops attracted 50 participants and received positive feedback.



此外，本會首次與大專院校及青少年服務機構合辦兩場工作坊，向「報告獎」的參賽同學講授新技能和知識，令其考察報告更豐富多元。於2022年11月，本會安排「可持續消費創意設計」主題獎的參賽同學，參觀香港專業教育學院（青衣）的STEM教育中心、VR / AR工作坊及人工智能機械人實驗室。於2023年1月，本會亦與香港青年協會賽馬會 Media 21 媒體空間，在英華書院合辦了一場「創意媒體說故事」工作坊，分享影片製作和運用多媒體說故事的基礎知識和操作技巧，協助同學運用多媒體和數碼元素完成考察報告。工作坊共吸引了50名師生參與，並獲得正面的評價。

New Promotional Efforts

The Council promoted consumer education programmes through different channels. Invited by the EDB, the Council attended the “Let's Join Hands to Promote Financial Education — 2023 Event Highlights” on 13 February 2023, where various sectors of the community including school principals and teachers were introduced to the current CCSA activities and the new programme to be rolled out in the 2023/24 school year.

In collaboration with the Sing Tao Group, a successful promotion campaign was launched in November 2022 to strengthen the brand image of the Council's youth educational activities. The campaign comprised print advertisement placements and advertorials with video streaming for showcasing the achievements of 3 CCSA23 winning school teams, which were published as a 3-part report series in Sing Tao Daily (Education section), ST Headline and Headline Daily¹² in November 2022.

全新宣傳活動

本會透過不同渠道宣傳消費者教育活動。於2023年2月13日，本會應教育局邀請出席「齊心合力推動理財教育 — 2023年活動巡禮」，向學校校長、老師等不同社區界別，介紹「報告獎」的現有活動及宣傳將於2023/24學年推出的全新中學生消費者教育活動。

此外，本會亦於2022年11月與星島集團（集團）合作宣傳消委會青少年教育活動，強化其品牌形象。宣傳活動透過印刷廣告及3篇系列式報導和串流影片，展示第23屆「報告獎」其中3隊得獎隊伍的考察成果，並於集團旗下星島日報教育版、星島頭條網，以及頭條日報¹²刊登。



12. The media coverage can be viewed on the CCSA thematic site (Chinese version only): <https://www.consumer.org.hk/tc/consumer-education/secondary-school-education-programme#scroll-tab-8>
 相關媒體報道可於報道獎主題網站瀏覽：
<https://www.consumer.org.hk/tc/consumer-education/secondary-school-education-programme#scroll-tab-8>

Revamp for Consumer Education for Youth

In view of the emergence of new technologies and popularity of social media, the current CCSA will be revamped to cater for the interests and needs of the younger generation. The new revamped programme aims to continuously cultivate students' positive consumption values and enhance their self-advocacy as consumers with better synergy and incorporation of key values with the secondary education curricula. In addition to suggestions from 6 focus group discussion sessions with various stakeholders, a Working Group on Revamp for Consumer Education for Youth was formed to finalise an outline of the new programme, titled "Smart Consumption Academy" (SCA), which will consist of 4 modules, namely "My Unique Project Study", "My Witty Online Quiz", "My Fun IG Post Creation" and "My Best Ambassador Scheme" to be implemented in 2 phases.

To commemorate the launch of the new programme in July 2023, an Inauguration Ceremony was scheduled to be held on 12 July 2023, where SCA's key values were shared with the guests through interactive sessions in an effort to solicit continuous support and encourage participation in SCA.

Consumer Education for Post-Secondary School Students

In the year under review, the Council continued to offer summer internships to 19 students from various universities, namely the University of Hong Kong, the Chinese University of Hong Kong, Hong Kong Shue Yan University, the Education University of Hong Kong, the Hong Kong Polytechnic University, Hong Kong Baptist University, and City University of Hong Kong. The internships provided students with valuable exposure and on-the-job training in the work of consumer protection.

Empowering Vulnerable Groups to Enhance Self-Protection

Recognising that the elderly and persons with disabilities in the population may be particularly vulnerable to the risks posed by unfair trade practices, the Council continued its effort to reach out to these target groups through various tailored programmes together with consumer education talks with a view to strengthening their self-protection ability.

Consumer Education for Persons with Special Needs

As the "Support Programme for Persons with Special Needs" ("Programme") entered its third year, the Council continued to empower social work and education practitioners in delivering workshops to enhance consumer education for persons with autism spectrum disorder, mild intellectual disability, and common mental disorder ("target groups"). In addition to the existing customised training kit, the Council developed 2 new initiatives during the year, adopting new technologies and enhancing information accessibility to further strengthen the target groups' self-protection ability to avert sales malpractices deployed by unscrupulous fitness and beauty centres.

改進青少年消費者教育活動

隨著科技的發展及社交媒體的普及，本會將革新「報告獎」以迎合年輕一代的興趣和需要。全新教育活動旨在持續培養學生建立正面的消費價值觀，並透過將活動核心價值觀融入中學課程，以更有效增強學生作為消費者的自我倡導能力。除了與不同持份者進行6場焦點小組討論，以獲取寶貴建議外，本會亦成立了「青少年消費者教育改進工作小組」，以確立全新教育活動——「智醒消費學堂」的主要項目，包含「消費·智專研」、「消費·智惜碳」、「消費·智Fun享」及「消費·智傳人」4項活動，將分兩階段推出。

為慶祝推出全新「智醒消費學堂」教育活動，本會於2023年7月12日舉行啟動禮，邀請嘉賓透過互動環節，分享「智醒消費學堂」的主要理念，以吸引學界繼續支持及參與。

專上學生消費者教育活動

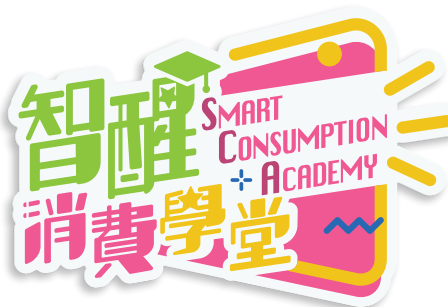
年內，本會一如既往為大學生提供暑期實習機會，19位分別來自香港大學、香港中文大學、香港樹仁大學、香港教育大學、香港理工大學、香港浸會大學及香港城市大學的實習生，於實習期內參與了保障消費者權益相關的工作，並接受在職訓練。

提升弱勢社群的自我保護能力

本會意識到長者及殘疾人士較易陷入不良營銷手法的風險，年內繼續透過專為他們設計的多個適切的教育活動和舉辦消費權益講座，致力提升他們的自我保護能力。

特殊需要人士消費者教育活動

「特殊需要人士支援計劃」(下稱「計劃」)踏入第3年，本會繼續裝備社會/教育工作者為自閉症譜系障礙、輕度智障及一般精神障礙人士(下稱「目標對象」)舉辦消費者教育工作坊。除了現有的定製培訓教材外，本會於年內推行了兩項新活動，運用新科技及增強資訊的通達性，以進一步加強目標對象的自我保護能力，防範健身及美容中心的不良營銷手法。



Leveraging new technologies, the Council piloted the use of virtual reality (VR) simulation to enhance the role-play activities for target groups to acquire the necessary skills for resisting unscrupulous sales tactics. Featuring 2 scenarios — fitness and beauty centres — the simulation videos immerse the player in first-person view, which is considered more conducive for transferring the learnt skills into practice in their future consumption experiences. To facilitate a wider usage of such a useful tool, an online version was developed and launched on the Council website, and extensive publicity was arranged with media coverage by Cable TV, HK01, Ming Pao, RTHK's "Hong Kong United" (凝聚香港) and HOY TV's "City Focus" (一線搜查) in January and February 2023. Given the positive response of the VR programme, the Council will explore more ways to infuse new technology into the future development of consumer education programmes.



本會首試利用虛擬實境 (VR) 的角色扮演遊戲，加強目標對象掌握拒絕不良銷售手法所需的技巧。遊戲分別以健身中心和美容院為場景，使目標對象以第一身視角沉浸其中，更利於他們將所學到的技巧應用於未來的消費體驗上。為擴大遊戲的覆蓋面，本會同時開發了網上版本，供大眾於消委會的網頁內體驗。本會亦於 2023 年 1 月及 2 月在多個媒體廣泛宣傳此活動，包括有線新聞、香港 01、明報、香港電台《凝聚香港》及 HOY TV《一線搜查》。基於對虛擬實境計劃的正面評價，本會日後會探討將新科技融入消費者教育活動的更多可能性。

從虛擬回到現實，本會於 2022 年 12 月推出了兩本簡易圖文版小冊子。小冊子是按照勞工及福利局的《簡易圖文版製作指南》訂定的原則而設計，透過易讀的文字和易懂的配圖，協助目標對象掌握有關消費者權利和責任等重要訊息，以及購買健身或美容服務應留意的事項。小冊子同時亦向目標對象提供作出精明健身、美容及飲食選擇的實用小貼士，以達至健康的生活方式。

Back to the basics, 2 sets of Easy-to-Read Guides were published in December 2022. Designed in accordance with the principles of the Labour and Welfare Bureau's "Production Guide for Easy-to-Read Version", the Guides combined simple texts and illustrations to facilitate the target groups to grasp the essence of consumer rights and responsibilities, as well as points to note while purchasing fitness or beauty services. The Guides also offer practical tips on helping the target groups develop a healthy lifestyle through making smart fitness, beauty and food choices.

Since its launch, the Programme has received staunch support from about 50 social welfare organisations, self-help groups and special schools ("partner organisations") to jointly assist the target groups in enhancing their self-protection ability as consumers. During the year, a total of 12 train-the-trainer sessions and parent talks were conducted for frontline staff members, social workers, teachers, family members and caregivers of the target groups, with nearly 90 participants. Subsequently, 25 consumer education workshops were organised for the target groups, attracting almost 700 participants. Positive comments on the effectiveness of the workshops were received from various sectors.



計劃推行至今，已獲約 50 間社福機構、自助組織及特殊學校 (下稱「夥伴機構」) 的支持，共同支援目標對象以提升其自我保護能力。年內，本會為夥伴機構的前線職員、社工、老師、目標對象的家人及照顧者舉辦了共 12 場導師培訓及家長講座，吸引近 90 人次參加。本會亦為目標對象舉行了 25 場消費者教育工作坊，吸引近 700 人次參加。各持份者均對工作坊的成效給予正面評價。

The Council is committed to strengthening the collaboration with partner organisations to promote the consumer rights of the target groups. To encourage more new organisations to engage in the Programme, the second "Experience Sharing Session" was held on 13 December 2022 to give an update of the latest developments of the Programme, while 2 partner organisations were invited to share their insights and experiences. Furthermore, in support of the "International Day of Persons with Disabilities" set out by the United Nations on 3 December each year, 6 online public talks on the topics of preventing pitfalls of fitness and beauty centre sales, as well as online shopping traps were organised.

本會致力加強與夥伴機構的協作，宣傳推廣目標對象的消費者權益。為鼓勵更多新的機構參與計劃，本會於 2022 年 12 月 13 日舉行了第 2 場「實踐經驗分享會」，介紹計劃的最新發展，亦邀請了兩間夥伴機構交流心得及分享經驗。另外，為響應每年 12 月 3 日由聯合國定立的「國際復康日」，本會也舉辦了 6 場有關防範健身中心及美容院的銷售陷阱，以及網購陷阱的網上公開講座。

Consumer Education for Senior Citizens

The ageing population in Hong Kong has spurred needs for consumer education catering to retirees and the elderly. In collaboration with different social service organisations and elder academies, 20 consumer education talks were held for senior citizens either face-to-face or virtually throughout the year, engaging 472 participants. A wide range of topics was covered, including consumer rights and responsibilities, unfair trade practices under the Trade Descriptions Ordinance, as well as consumer alerts for senior citizens in areas such as health food, online shopping, Chinese medicine, homes for the aged, and telemarketing of health checkup plans. One of these talks featuring online purchase alerts was held at the kick-off event of Senior Citizen's Day 2022, organised by the Hong Kong Council of Social Service on 16 November 2022.



長者消費者教育活動

隨著本地人口高齡化，為退休人士及長者提供消費者教育的需求日趨殷切。因此，本會於年內與不同社會服務機構及長者學苑合作，以面授或線上形式舉辦共 20 場消費權益講座，吸引共 472 名長者參與。講座主題廣泛，包括消費者權利與責任、《商品說明（不良營商手法）（修訂）條例》，以及與長者相關的消費者警示，涵蓋保健食品、網上購物、中藥、安老院舍及電話推銷健康檢查計劃等專題，當中亦包括本會在 2022 年 11 月 16 日，於香港社會服務聯會舉辦的「長者日 2022」啟動禮中，主持的一場以網購風險為題的講座。

Premised upon the success of the "Pilot Educator Scheme for Senior Citizens", the scheme became regularised in 2022 with continued partnership with 5 organisations, namely Yan Oi Tong Hong Kong Toi Shan Association Neighbourhood Elderly Centre, ELCHK Shatin District Community Centre for the Golden-Aged, Christian Family Service Centre – True Light Villa District Elderly Community Centre, St. James' Settlement Wanchai District Elderly Community Centre, and Senior Police Call.

63 Network Members and 24 Senior Educators were retained in the scheme in the past year. Further training was rendered to the Senior Educators, covering new consumption topics including food labelling, online shopping, travel, and sustainable consumption. Apart from this, they were also trained to use online tools such as the Council's Online Price Watch, as well as video-conferencing to deliver talks online. Besides, a guided tour in the Gerontech and Innovation Expo cum Summit (GIES) 2022 was also arranged for them as post-training activity.



為延續「智齡消費教育大使」試行計劃之出色成果，本會於 2022 年將此計劃恆常化，並繼續與 5 間機構合作，包括仁愛堂香港台山商會長者鄰舍中心、基督教香港信義會沙田多元化金齡服務中心、基督教家庭服務中心真光苑長者地區中心、聖雅各福群會灣仔長者地區中心，以及耆樂警訊。

過去一年，計劃總共培訓了 63 名「智齡消費支援網絡成員」及 24 名「智齡消費教育大使」，並為「智齡消費教育大使」提供涵蓋其他消費議題的進階培訓，包括食物標籤、網上購物、旅遊及可持續消費等。除此以外，課程更教導他們善用不同的網上工具，例如本會開發的網上價格一覽通，以及使用視像會議主持線上講座。計劃亦安排他們參與樂齡科技博覽導賞活動，作培訓後活動。

During the year, Senior Educators rendered 26 sessions of community talks physically or online attended by 278 participants. To build on their strength in sharing knowledge and to help promote social cohesion, upon the completion of an “Earth 2038’s Learning Journey of Sustainable Consumption” online workshop, 7 Senior Educators were invited to be supporting helpers of the primary consumer education activities held from December 2022 to January 2023.

To recognise the achievements of the Network Members and Senior Educators, certificates of appreciation were presented to the Network Members, Senior Educators and partner organisations respectively during a sharing session held on 12 January 2023. At the event, 2 representatives from partner organisations and 2 Senior Educators shared their experiences of hosting consumer education talks for the elderly in the community, whereas updated tips to avert consumption traps relevant to online purchase and telemarketing of health checkup plans were also shared.

Providing Support to the Community

To cascade important consumer alerts to wider audiences, the Council continued to conduct community talks regularly. During the year, 11 community talks (excluding those for retirees and the elderly) were held for different target groups including primary school students, secondary school teachers and students, post-secondary school students, persons with visual impairment and staff members of a number of public/professional bodies, attended by over 2,130 participants. A host of topics were covered including consumer rights and responsibilities, unfair trade practices under the Trade Descriptions Ordinance, sustainable consumption and consumer alerts in areas such as online shopping, prepayment consumption, fitness and beauty services as well as health products.

Out of the 11 sessions, the Council was invited by the EDB to deliver a talk on the theme of “Fostering Consumer Trust – Ethical AI in Hong Kong and Online Shopping Risks” in November 2022, with 197 teachers and senior secondary students in attendance. Furthermore, in March 2023, the Council joined hands with the Hong Kong Police Force to co-host a public talk titled “Risks of Online Purchase, Common Online Deception and Introduction to Scameter” in support of Hong Kong Money Month 2023, coordinated by the Investor and Financial Education Council, attracting nearly 270 participants.

年內，「智齡消費教育大使」以實體或線上模式主持共 26 節消費權益講座，吸引 278 名長者參加。為加強他們傳授知識之技巧及協助推廣社會共融，本會於完成「2038 地球人計劃之可持續消費旅程」網上工作坊後，邀請了 7 位「智齡消費教育大使」於 2022 年 12 月至 2023 年 1 月期間參與及協助本會舉辦的小學生消費者教育活動。

為嘉許「智齡消費支援網絡成員」及「智齡消費教育大使」於過去一年的努力及成果，本會於 2023 年 1 月 12 日舉行了經驗分享會，向出席的「智齡消費支援網絡成員」、「智齡消費教育大使」及合作機構代表頒發感謝狀。當日，兩位合作機構代表及兩位「智齡消費教育大使」分享了他們為社區長者主持消費權益講座的經驗和心得。另外，本會亦向一眾出席者分享了最新應對網購及電話推銷健康檢查計劃陷阱的貼士。

支援社區活動

為向更廣大的受眾傳遞重要的消費警示，本會繼續定期於社區舉辦消費權益講座。年內，本會為不同目標對象舉辦了共 11 場社區講座（不包括為退休人士和長者而設的講座），對象包括小學生、中學教師及學生、大專生、視障人士及公營／專業機構之職員，合共超過 2,130 人參加。講座主題涵蓋消費者權利與義務、《商品說明條例》所指明的不良營商手法、可持續消費，以及網上購物、預繳式消費、健身服務、美容服務和健康產品等相關的消費者警示。

除上述講座外，本會亦應教育局邀請，於 2022 年 11 月主持題為「道德與信心共融 — 香港符合道德的人工智能及網購消費錦囊」講座，共有 197 名中學教師及高中學生參與。另外，為支持由投資者及理財教育委員會主辦的「香港理財月 2023」，本會於 2023 年 3 月與香港實務處共同主持「拆解網購風險、介紹常見網上騙案及防騙視伏器」專題講座，吸引近 270 名市民參與。



FORGING CLOSER COLLABORATION FOR CONSUMER PROTECTION

加強對外合作保障消費者權益



Partnerships, collaborations and information exchange at local, regional and international levels are crucial for the Council to discharge its duties in consumer protection and empowerment. Outside Hong Kong, the Council has established links with consumer organisations in many countries and regions, and is also active in international bodies such as Consumers International. On the home front, the Council engages regularly with relevant Government departments, regulators and trade and professional bodies. As borders reopened and global travel resumed in early 2023, the Council was thankful to reconnect with consumer counterparts around the world both in person and virtually, concluding the year under review with fruitful meetings and strategic discussions on strengthening consumer rights under the new normal.

於本地、亞洲區內，以至國際層面建立的夥伴和合作關係，以及互相交流資訊，均有助本會全面履行消費者保障和提升他們自我保護能力的職責。在境外，本會與多個國家和地區的消費者組織已建立聯繫，並積極參與包括國際消費者聯會在內的國際組織的事務；在香港，本會定期與相關政府部門、監管機構、商界和專業團體進行磋商。隨著 2023 年初關口重新開放，全球旅遊亦恢復，本會慶幸能於年內以實體和線上的方式與世界各地的消保組織重新接軌，並就新常態下加強消費者保障的議題進行了具建設性的會議和策略討論，成果豐碩。

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 bureaux and departments, as well as 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 sit on over 50 public advisory committees, offering views from consumers' perspectives.

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，亦與其他政府部門和法定機構合作，就各種消費議題給予意見，涵蓋公平競爭和營商手法、金融及保險服務、公共衛生和食品安全、電訊，以及住宅物業等範疇。

本會委員和職員合共參與超過 50 個公共事務諮詢委員會，從消費者角度提供意見。

Collaboration with the Mainland (including the Greater Bay Area)

Dialogue with China Consumers Association (CCA) on E-commerce Complaints

Responding to the upsurge of complaint cases relating to a Mainland e-commerce platform in recent years, the Council connected with CCA in February and March 2023 to explore possible solutions. The outcome of the meeting was fruitful and CCA agreed to meet with the trader to raise the concerns on behalf of the Council.

Visitation of Shenzhen Administration for Market Regulation

A delegation from Shenzhen visited the Council on 10 March 2023 to exchange views on consumer protection issues relating to complaints handling, online purchases, “Buy Now, Pay Later” products, consumer education, etc. The main members of the delegation included the Director of Shenzhen Administration for Market Regulation, Secretary General from Shenzhen Consumer Council and President from Xiaofei Bao (消費保), a complaints handling platform formed by the China Electronics Chamber of Commerce.

與內地（包括大灣區）合作

與中國消費者協會就電子商務投訴進行溝通

鑑於近年來與某內地電子商務平台有關的投訴個案急劇增加，本會於2023年2月至3月與中國消費者協會（中消協）於線上會面交流，探討可行的解決方案。會議成效理想，中消協同意代表本會與該商家會面，表達對有關問題的關注。

深圳市市場監督管理局造訪本會

深圳代表團於2023年3月10日到訪本會，就投訴處理、網購、「先買後付」產品、消費者教育等消保議題交換意見。代表團的主要成員包括深圳市市場監督管理局局長、深圳市消費者委員會秘書長，以及由中國電子商會成立的消費者投訴處理平台「消費保」的主席。



The Shenzhen delegation met with Council representatives to exchange views on consumer protection issues.

深圳代表團與本會代表會面，就消費者保障議題交換意見。

International and Regional Collaboration

United Nations Conference on Trade and Development (UNCTAD) — Consumer Protection on Online Platforms

The Council contributed input to the UNCTAD for the 7th session of the Intergovernmental Group of Experts on Consumer Protection Law and Policy on building trust in digital markets through enhanced consumer protection on online platforms. Topics on consumer protection issues related to digital platforms, measures and challenges to address the issues were covered.

國際性及區域合作

聯合國貿易和發展會議（UNCTAD）— 網上平台的消費者保障

本會為聯合國貿易和發展會議「消費者保護法律和政策政府間專家組」第7屆會議提供意見，就通過加強網上平台上的消費者保障，建立消費者對數碼市場的信心分享經驗，包括與數碼平台相關的消保議題，以及解決相關問題的措施和挑戰。

Virtual Meeting with the Consumers Association of Singapore (CASE)

The Council met virtually with the President, Executive Director as well as other key members from CASE. During the meeting, the 2 consumer counterparts exchanged views and ideas on consumer protection work during the pandemic and changes in consumer behaviour under the new normal and digital economy.

Thailand Consumers Council (TCC) — Virtual Consultancy Interview on Successful Management of Consumer Protection Body

The TCC, being a relatively new consumer body established in late 2020, invited the Council to share its experience as a proven leader of success in consumer protection and champion of consumer rights, as well as key success factors for distinguished governance, organisational management and staff motivation.

Consumers International

The Council is a Board of Trustee and Council Member of Consumers International (CI), a global federation championing consumer rights which comprises over 200 organisations from almost 100 countries and regions worldwide. Sharing a kindred vision, CI's mission is to work closely with its constituent member organisations and to strengthen networks to protect, inform, give voice to, and secure rights for, consumers at regional and international levels.

The Chief Executive of the Council was appointed for the second time in a row as Vice President of CI's Board of Trustees in 2019 following her first-term appointment in 2015. In this strategic role with a 4-year tenure (2019-2023), the Council's Chief Executive is involved in setting CI's strategic priorities, reviewing its budget and financial plans, and identifying new partnerships to strengthen global consumer protection.

During the year under review, despite travel being hindered by the pandemic, the Council actively participated in CI's various online events, virtually connecting with other consumer counterparts around the world.

Global Advocacy Leaders Meeting

At the CI Global Advocacy Leaders Meeting on 25 April 2022, the Council's Chief Executive was invited to speak at the session titled "*The Future of the Virtual Economy?*" to give an overview of emerging technology trends and consumer implications in Hong Kong and Greater China. The Global Advocacy Leaders group discussed key consumer trends in the virtual economy in China and the Asian region with a focus on the metaverse and the increasing use of non-fungible tokens (NFT). The insights shared will form part of the CI's focus in advancing consumer protection and empowerment worldwide.

與新加坡消費者協會的線上會議

本會與新加坡消費者協會主席、執行總監和其他主要成員進行了線上會議，就疫情期間的消費者保障工作，以及新常態和數碼經濟下消費行為的改變交換意見和想法。

泰國消費者協會 — 消保組織的成功管治線上諮詢

泰國消費者協會於 2020 年底成立，是一個相對較新的消費者保障組織。本會獲該協會邀請，分享作為消保成就的領先代表，於捍衛消費者權益的經驗，以及卓越的企業管治、組織管理和激勵員工的成功關鍵因素。

國際消費者聯會

本會是國際消費者聯會（國際消聯）的董事會及理事會成員。國際消聯是一個致力推動世界各地消費者權益的聯盟，成員包括全球近 100 個國家和地區、逾 200 個消費者組織。國際消聯與本會理念一致，從地區以至國際層面，致力推動成員組織的緊密聯繫和合作，為消費者發聲、提供資訊，攜手捍衛消費者的權益。

本會總幹事於 2015 年首度獲委任為國際消聯的董事會副主席，並於 2019 年再獲任命擔當此重要角色。在為期 4 年（2019 至 2023 年）的策略性職位任期內，本會總幹事肩負訂定組織發展策略、審查預算和財務計劃等工作，並透過拓展新的合作夥伴，加強全球消費者保障。

年內，儘管出行因疫情受阻，本會仍然積極參與國際消聯各項線上活動，與世界各地的消保組織透過網上緊密聯繫。

全球倡議領袖會議

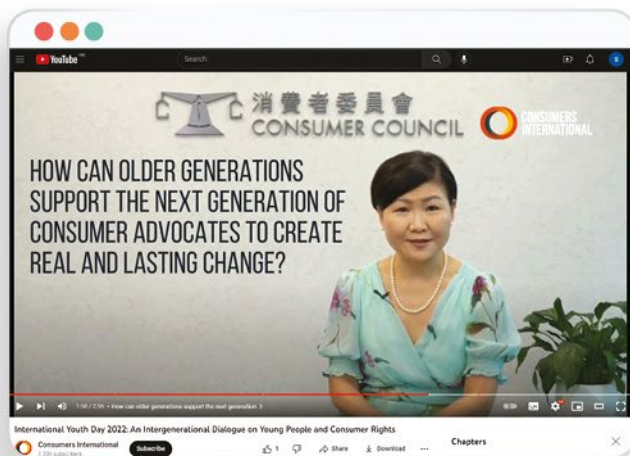
在 2022 年 4 月 25 日的國際消聯全球倡議領袖會議上，本會總幹事應邀在題為「虛擬經濟的未來？」的環節上發言，概述了香港和大中華地區的新興科技趨勢和對消費者帶來的影響。全球倡議領袖小組討論了中國和亞洲地區虛擬經濟的主要消費者趨勢，重點關注元宇宙和普及度日增的非同質化代幣（NFT）。會上所分享的見解將成為國際消聯推進全球消費者保障和賦權的重點。

International Youth Day 2022 — An Intergenerational Dialogue on Young People and Consumer Rights

To celebrate International Youth Day on 12 August 2022 and its theme “Intergenerational Solidarity: Creating a World for All Ages”, CI hosted an intergenerational dialogue on the main issues affecting younger consumers, from digital rights to sustainable consumption, highlighting the value of younger voices to the global consumer rights movement.

In the dialogue, Members of the Next Generation Leaders Network spoke with CI Vice President and the Council’s Chief Executive, Ms Gilly Wong Fung-han, about why young people should care about consumer rights; the greatest challenges of young consumers; how older generations support the next generation of consumers; and advice to young people who would like to get involved in consumer advocacy.

The Network, which comprises a diverse group of 30 consumer advocates under the age of 30 from CI Members worldwide, aims to recognise, develop, and support youth voices from across CI’s global consumer advocacy membership. Mr Kelson Wong Chi-chung of the Council’s Planning and Trade Practices Division represented the Council in the Network.



Interview on Sustainable Consumption Strategy

To facilitate CI in devising its sustainable consumption strategy, the Council was interviewed by CI in late 2022 on the current situation of international standards for ecolabelling in Hong Kong, and also attended a Sustainable Consumption Taskforce Meeting to follow up and share further views.

Leadership Dialogues — “How to Build Consumer Protection in Future Virtual Economies”

On 11 January 2023, the Council’s Chief Executive moderated a session of the CI’s Leadership Dialogue under the captioned theme, bringing together speakers from the Government of India, Ministry of Consumer Affairs; Atlantic Council; Carnegie Mellon University; and CI. During the session, speakers discussed the digital concerns related to extended reality (XR) technologies, and the potential consumer protection risks in the metaverse, including legislation gaps, privacy risks and data insecurity, fairness and sustainability.

國際青年日 2022 — 青年人與消費者權益的跨代對話

為慶祝 2022 年 8 月 12 日的國際青年日及其主題「代際團結：創造一個不分年齡、人人共享的世界」，國際消聯舉辦了一場跨世代對話，探討影響年輕消費者的主要議題，包括數碼權利、可持續消費等，強調青年人聲音對全球消費者權益運動的價值。

在對話中，新世代領袖網絡的成員與國際消聯副主席、本會總幹事黃鳳嫻女士暢談交流，討論為甚麼青年人應關心消費者權益；年輕消費者面臨的最大挑戰；年長一輩如何支持下一代消費者；以及給希望投身消費者倡議工作的年輕人提供建議。

該網絡由 30 位來自各地國際消聯成員機構、30 歲以下的消費權益倡議者所組成，旨在表揚、培育和支持來自世界各地消保組織的年輕聲音。本會的策劃及商營手法事務部的黃智聰先生代表本會參與新世代領袖網絡。

可持續消費策略的訪談

為協助國際消聯制定其可持續消費策略，本會在 2022 年底，就國際標準生態標籤於本港採用的現況，接受了國際消聯的訪問，並出席了一次可持續消費工作小組會議，進一步分享意見。

領袖對話 — 「如何在未來虛擬經濟中建立對消費者的保障」

2023 年 1 月 11 日，本會總幹事為國際消聯的一節領袖對話擔任主持人，題為「如何在未來虛擬經濟中建立對消費者的保障」，與來自印度政府消費者事務部、大西洋理事會、卡內基美隆大學和國際消聯的講者於線上聚首，討論了與延展實境 (XR) 技術相關的數碼憂慮，以及元宇宙中的潛在消費者保障風險，包括法律漏洞、私隱風險和數據不安全、公平和可持續性。

World Consumer Rights Day 2023

On World Consumer Rights Day (WCRD) (15 March) each year, CI brings together the consumer movement to raise global awareness on consumer rights, protection and empowerment. In support of WCRD 2023 and its theme “Empowering Consumers Through Clean Energy Transitions”, the Council published an article about new energy vehicles in the March 2023 issue (#557) of CHOICE Magazine (see chapter *Promoting Sustainable Consumption* for more), with the aim to raise public awareness on the significance of lowering carbon emissions by shifting towards cleaner modes of transport. An editorial about extreme climate and global warming was published in the same issue, urging the Government, industry and consumers to put sustainable practices into action.

Echoing the same theme, the Council's Chief Executive moderated the session “Our Consumer Vision for Clean and Affordable Energy” at CI's Clean Energy Conference held on WCRD 2023. Speakers included the Commissioner on Energy of the European Commission, Secretary General and CEO of the World Energy Council, and senior leaders of the Electric Power Research Institute and consumer organisations from Chile, India and Thailand.

The dialogue focused on how the affordability and sustainability aspects of the energy trilemma are interlinked in 2023 and beyond, with discussions on inevitable and challenging trade-offs, and the potential benefits of redesigning systems and policies with consumers' best interests at heart.

Furthermore, the Council's Chief Executive was invited by CCA and Myanmar Consumers Union (MCU) to deliver pre-recorded speeches for their respective WCRD 2023 events in the capacity of CI Vice President. The theme of CCA's event was “Reviving Consumer Confidence” (提振消費信心), while the speech for MCU focused on the collective action required to tackle the global energy crisis and mitigate global warming through a consumer-centric approach.

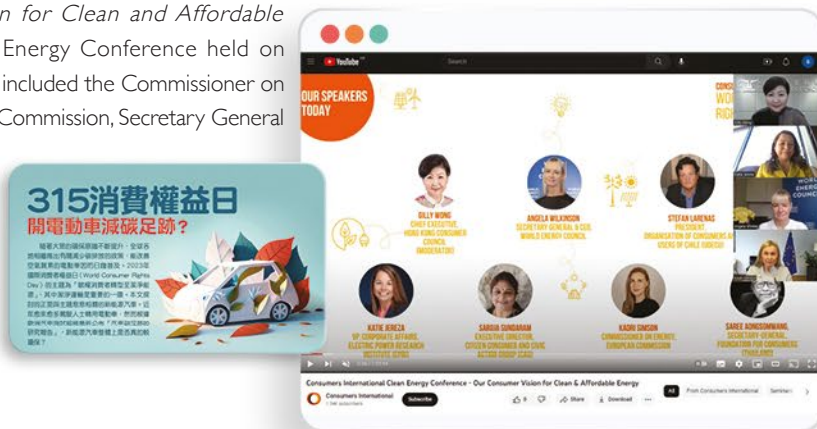
國際消費者權益日 2023

在每年的 3 月 15 日國際消費者權益日，國際消聯集合世界各地消保組織，合力提高全球對消費者權益、保障和賦權的意識。為支持國際消費者權益日 2023 和其主題「賦權消費者轉型至潔淨能源」，本會於 2023 年 3 月出版的《選擇》月刊（第 557 期）發布了一篇關於新能源汽車的文章（詳情可參閱「推廣可持續消費」一節），旨在促進公眾了解轉型至更潔淨的交通模式對於降低碳排放的重要性。同期月刊的「編者的話」，探討極端氣候和全球暖化，敦促政府、業界和消費者攜手實踐可持續行為。

為響應主題，本會總幹事於 3 月 15 日在國際消聯主辦的潔淨能源會議上，主持了題為「我們對潔淨和可負擔能源的消費者願景」的環節。講者包括歐盟委員會能源專員、世界能源理事會秘書長和行政總裁、美國電力研究所的領導高層，以及來自智利、印度和泰國的消費者組織。

對話重點關注「能源三難」當中的「可負擔性」和「可持續性」，探討兩者於 2023 年及往後的關聯，並討論了兩者之間無可避免和具挑戰性的取捨，以及以消費者利益為核心重新設計制度和政策可帶來的潛在好處。

此外，本會總幹事應中消協和緬甸消費者聯盟的邀請，以國際消聯副主席的身分，分別為兩個組織的國際消費者權益日 2023 活動發表預錄講話。中消協的主題是「提振消費信心」，而緬甸消費者聯盟的演講則聚焦於通過以消費者為核心的方法採取集體行動，應對全球能源危機和減緩全球暖化的重要性。



COMMENDATIONS AND COMPLIMENTS

嘉許與感謝

The Council is grateful to receive hundreds of messages of support from CHOICE Magazine readers, followers of its social media channels and other sources each year, expressing thanks for the Council's consumer advice or efforts in complaints resolution. Awards from authoritative bodies also give recognition to the Council's achievements in various operational dimensions, such as governance and talent development. Apart from providing assurance that the Council is meeting public expectations, these commendations and compliments are an invaluable boost for staff's morale and pride in their mission of protecting and empowering consumers in Hong Kong.

本會每年均收到數以百計來自市民、《選擇》月刊讀者和社交平台追隨者的嘉許與感謝函、感謝卡與電郵，表揚本會為消費者提供實用的建議或協助調停投訴。同時，各個行內權威機構所頒發的獎項，亦對本會各範疇的成績予以肯定，包括良好企業管治、人才發展等等。本會對大眾的嘉許與感謝珍而重之，每一字讚許及每一個獎項均反映和肯定本會工作的重要性，同時有助鼓勵士氣，使員工對參與維護消費權益及提升全港消費者自我保護能力的使命倍感自豪。

Directors of the Year Awards 2022

The Board of Consumer Council is greatly honoured to receive the Directors of the Year Awards by the Hong Kong Institute of Directors. The prestigious award is profound recognition of the Council's longstanding commitment to strong corporate governance and dedication to consumer protection. It also celebrates the effort of all former members of the Council over the years. To uphold high standards for corporate governance, the Council Members play a critical and active role in the strategic planning, policy development, decision making, risk management, compliance and internal control of the Council.

2022 年度傑出董事獎

消委會非常榮幸獲頒「2022 年度傑出董事獎」，這項殊榮充分肯定本會一直以來對嚴謹的機構管治及致力保障消費者權益的工作。同時，這項殊榮也充分肯定歷屆委員多年來的努力。委員會就機構的策略規劃、政策制定、重要決策、風險管理、合規和內部監察工作，擔任一個重要及主動的角色，以維持本會高水平的機構管治。



HKIoD 25th Anniversary Dinner cum Presentation of Directors Of The Year Awards Wednesday 23 November 2022



The Ombudsman's Awards 2022

The Council was delighted for 2 of its staff to receive the Ombudsman's Awards in 2022, for the tenth consecutive year. Mr CHAN Tsz-on, Senior Complaints & Advice Officer, and Ms Katy HA Hiu-tung, Complaints & Advice Officer, were presented with the Award this year in recognition of their exceptional performance in customer service and handling consumer complaints.

2022年申訴專員嘉許獎

年內，本會再次有職員獲得申訴專員嘉許獎。高級投訴及諮詢主任陳子安先生及投訴及諮詢主任夏曉彤女士獲頒此獎項，以表揚其處理客戶服務及消費投訴的卓越表現。能連續 10 年有員工獲頒此獎，本會與有榮焉。

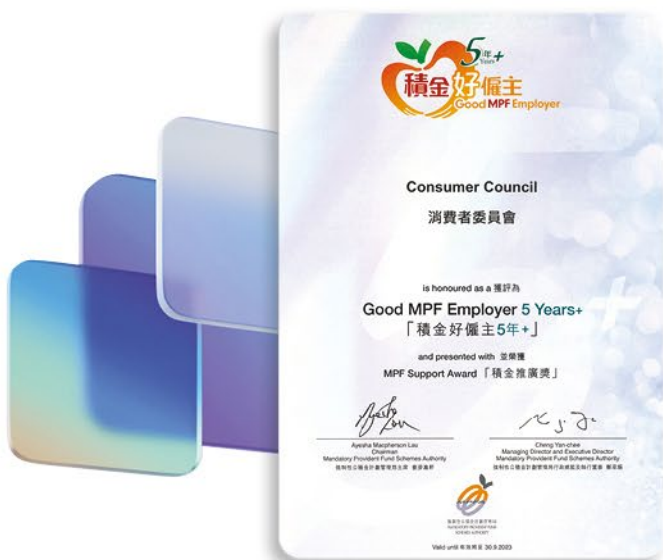


Good MPF Employer Award 2021-22

The Council was presented with the Good MPF Employer 5 Years+ and MPF Support Award under the captioned scheme, organised annually by the Mandatory Provident Fund Schemes Authority to give recognition to employers who strive to enhance retirement protection for their employees.

「積金好僱主」嘉許計劃 2021-22

由積金局每年舉辦的「積金好僱主」嘉許計劃，旨在表揚重視僱員退休保障的好僱主。本會榮幸於 2021-22 年度獲評為「積金好僱主 5 年+」，同時榮獲「積金推廣獎」。



Best Annual Reports Awards 2022

The Council's Annual Report 2020-21 was awarded the "Excellence Award for Small Size Entries" of the Hong Kong Management Association's Best Annual Reports Awards. This annual competition aims to encourage the publication of timely, accurate, informative and well-presented annual reports and to recognise and honour the organisations for their exemplary achievement in producing such reports.

2022年最佳年報獎

香港管理專業協會一年一度的最佳年報獎，旨在表揚機構出版適時、準確、資訊豐富及表達出色的年報。本會 2020-21 年度的年報首度獲頒當中的「優秀小型機構參賽年報獎」。



Words of Thanks

The Council deeply appreciates the positive feedback from consumers and readers of CHOICE Magazine in recognition of the professionalism of our staff. Positive sentiment from the audience of the Council's various social media channels is also highly appreciated. Selected examples are shown below:

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

嘉許函

本會感謝消費者及《選擇》月刊讀者對本會員工的專業服務作出正面回應，以及大眾在各個社交媒體平台上對本會製作的資訊予以支持。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，文字經過編纂以方便閱讀和理解)

致謝函

妳好，在我投訴後的兩天後，■■公司終於有回覆，說會找人上門看看及回收，再找日送回新機，最終在5月21日送回給我，相信是陳小姐及夏小姐在幕後的幫忙，■■公司才有回覆。在此多謝消委會同事的幫助，十分感謝。亦在此通知一聲此投訴應該亦已完結。謝謝 🙏🙏🙏

Case Highlight 個案重點

The complainant purchased a foldable treadmill from an online shop and received the damaged machine on 25 April 2022. As no contact number for the online shop was available, the complainant paid a visit to the shop's office 2 days later, during which his phone number was recorded, and the shop promised to arrange a replacement.

However, the complainant was unsuccessful in obtaining a replacement and called the Council's hotline on 5 May 2022 to lodge a complaint. He spoke with Advice Assistant Ms Chan, who was concerned about potential delays from the shop and assured the complainant that the case would be handled promptly. The case was then assigned to Complaints Officer Ms Ha, and after her conciliation, the complainant received a new machine on 21 May 2022. The complainant expressed his appreciation to the Council via email for the prompt assistance provided by Ms Chan and Ms Ha in resolving the matter.

投訴人在網站訂購一部可摺式跑步機，於2022年4月25日收到貨品時發現跑步機損壞。由於上述網站並沒有聯絡電話，投訴人兩天後親臨該公司辦公室，職員承諾安排換貨，投訴人遂留下其電話號碼。

然而投訴人一直未能換貨，故於2022年5月5日與本會諮詢助理陳小姐聯絡，陳小姐亦對投訴人換貨延誤的情況深表關注，並向投訴人表示本會會密切跟進個案。此個案經投訴主任夏小姐調停後，投訴人於2022年5月21日收到新貨品。其後，投訴人電郵本會，感謝本會陳小姐及夏小姐的及時協助，為他解決事件。





「為消費者 取回公道 迅速解決 市民之福」

Case Highlight 個案重點

The complainant, a retiree, called the telecom company to terminate his fixed line contract, which was due to end in August 2022 and sent the required termination form to the company in July to comply with the 1-month notice period. However, in September, he received a bill of \$238 from the company, which he paid, believing it to be the final bill. When the complainant contacted the company to inquire about the issue, he was told that no termination form had been received. Despite submitting the termination form again in October, the complainant continued to receive bills, including a new one for \$446 in November. As a result, he lodged a complaint with the Council on 7 November 2022. After conciliation by the Council's Complaints Officer Ms Yip, the telecom company agreed to waive the disputed sum of \$446.

The complainant sent a thank you card to express gratitude to Ms Yip for her efficient assistance and care for consumers.



投訴人為退休人士，他的固網電話服務合約將於 2022 年 8 月下旬完結，故於 2022 年 7 月致電電訊公司及郵寄合約終止表格，以符合一個月終止合約通知期的要求。惟投訴人於 2022 年 9 月仍收到電訊公司之賬單，賬目為 \$238。由於他相信是最後一期賬單，故如常繳付費用，並於 2022 年 10 月再次遞交終止合約表格。但投訴人於 2022 年 11 月仍收到電訊公司 \$446 之新賬單，故於 11 月 7 日向本會投訴。經本會投訴主任葉小姐調停後，電訊公司同意免除 \$446 之收費。

其後投訴人寄來感謝卡，就葉小姐迅速提供協助及對他的關懷表示謝意。

Case Highlight 個案重點

The complainant, a Mainland tourist, ordered around HK\$20,000 worth of eye cream and face cream from a Korean brand when visiting Hong Kong in November 2021. The shop promised to send the products to her in the Mainland. However, when she received the products, the packaging was different from what was shown during the purchase. Questioning the products' authenticity, the complainant requested a full refund from the shop, who agreed to it after negotiations. Due to the pandemic, the complainant could not visit Hong Kong again to receive the refund. In January 2022, the complainant approached the Guangdong Consumer Council for assistance, which referred the case to the Council. Complaints Officer Ms Chiu handled the case initially and managed to reach a resolution, but due to disruptions in courier services caused by the pandemic, the products return and refund process was delayed for several months. In June 2022, Complaints Officer Ms Tsang took over the case and liaised with both parties to arrange the return and refund, which the complainant confirmed to have received later that month.

The complainant sent a plaque to the Council in August to express her gratitude for the Council's assistance in resolving the matter amicably.

投訴人於 2021 年 11 月來港旅遊期間，在一間售賣韓國品牌護膚品的商店訂購約港幣 20,000 元的眼霜及面霜，商店承諾將所有貨品寄往內地。當她收到貨品時，發現其包裝與她在店舖所見不同，故懷疑該些貨品之真偽，並要求商店退貨退款，商店亦同意安排退款予投訴人。其後因疫情影響，投訴人未能來港辦理退款。至 2022 年 1 月，投訴人向廣東省消委會求助，個案經轉介至本會投訴主任趙小姐跟進並達成和解，惟因速遞服務受疫情影響，導致退貨延誤數月，其後於 2022 年 6 月，個案交由另一位投訴主任曾小姐繼續與雙方溝通及安排，投訴人終於同月下旬收到退款。

投訴人於 8 月寄來一幅印有「百姓貼心人 消費者之家」的牌匾，對本會協助圓滿解決事件表達心意。



Dear Ms Ng,
 Very pleased to inform you that the refund was successfully transferred to my bank account. Without your professional help, I do expect that the refund process would take an unreasonable time. Your effort is highly appreciated. Please accept my heartfelt thanks to you and your division members.

感謝信

本人與■■■公司因其未能提供合理維修電視機服務而產生爭端事宜，經透過 貴會梁小姐及個案主任韓小姐分別迅速接收投訴及相關個案跟進及作出協調，爭端事宜已於 2022 年 5 月 17 日獲得解決。

本人萬分感謝 貴會在此個案扮演著重要的協調角色，本人深信若沒有 貴會的協助，一個消費者實在難於與大企業抗衡並爭取合理權益！承蒙 貴會協力調解，雙方爭端事宜才得以圓滿解決。本人再次在此感謝參與此個案的梁小姐及個案主任韓小姐的幫忙。

順祝 貴會各全人身體健康，工作愉快。

關先生，
 真的非常感謝你的幫忙，也多謝消費者委員會保障了我的權益，今午終於收到貨件，投訴事件終 圓滿解決了！最終的國際運費是 3,450 日元，比原先 58,040 日元費用差距是 16 倍。

傅先生：
 感謝閣下積極協助調解本人與■■■公司之間的糾紛。本人於六月二十二日向消委會投訴該公司不良經營手法，要求取回按金，至九月九日雙方簽署和解協議。期間多次書信往來，閣下均即時以電話及電郵快速跟進，協調溝通，盡顯專業精神。消委會目前只有調解角色，若能賦予搜證權力，令不良營商者無法狡辯，則對消費者有更大保障。再次感謝閣下迅速協調，令事件在短時間內解決。

Compliments on Social Media 社交媒體上的正評

真係唔講都唔知原來呢d售票平台有咁多魔鬼細節ga! 而且仲有唔少real case, 大家睇完都要小心d!
 Like Reply 26 w

一定要買👍👍
 Like Reply 15 h

嘩!! COLLAR👍👍👍👍 即刻落街買本!!
 Like Reply 10 m

係啊~大家要睇真d!
 Like Reply 26 w

好彩消委會時不時就要有寵物權測試 唔係既話都唔知係邊至知道人面既成份到底好定唔好
 Like Reply 22 w

Must buy a copy!
 Like Reply 14 h

浴室暖風機既測試做得好詳細啊 仲分埋窗口、天花、移動式, so good!
 Like Reply 27 w

免仔都要食得健康啲!
 Like Reply 22 w

有埋4款獲5星總評產品圖片可以認住唔會買錯，讚!
 Like Reply 27 w

史上最好睇嘅選擇!
 讚好 回覆 1小時

多謝支持~
 Like Reply 27 w

謝謝消委會選擇collar👍 作今期封面人物~ 我會買返本除咗睇佢哋嘅嘢之外，一定會詳閱編輯們建議的重要資訊，做個精明消費者👍 謝謝!
 Like Reply 36 w

<選擇> 真係跟到個Trend嗎!
 Like Reply 18 w

都幾有趣呀, 對學生好有用! 報告仲有提及一啲安全問題, 家長同學生都應該要留意吓
 Like Reply 12 w

選擇月刊個比較都幾清晰 同埋好客觀, 產地用料function咩都齊 我覺得幾好~
 Like Reply 18 w

Independent Auditor's Report 獨立核數師報告

TO THE MEMBERS OF CONSUMER COUNCIL

(Established in Hong Kong under the Consumer Council Ordinance)

Opinion

We have audited the financial statements of Consumer Council (the "Council") set out on pages 121 to 149, which comprise the statement of financial position as at 31 March 2023, and the statement of income and expenditure, 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 financial position of the Council as at 31 March 2023, and of its financial performance and 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 Matter

The financial statements of the Council for the year ended 31 March 2022 were audited by another auditor who expressed an unmodified opinion on these financial statements on 29 July 2022.

Other Information

The members of the Council 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.

致消費者委員會委員

(根據《消費者委員會條例》在香港成立)

意見

本核數師(以下簡稱「我們」)已審核列載於第121頁至第149頁消費者委員會(「委員會」)的財務報表,包括於二零二三年三月三十一日的財務狀況表,及截至該日止年度之收支結算表、基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,該等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》真實而公平地反映了委員會於二零二三年三月三十一日的財務狀況以及委員會截至該日止年度的財務表現及現金流量。

意見基礎

我們已根據香港會計師公會頒布的《香港審計準則》進行審計。我們在該等準則下承擔的責任已在本報告「核數師就審核財務報表承擔之責任」部分中進一步闡述。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,並已履行守則中的其他專業道德責任。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。

其他事項

委員會於二零二二年三月三十一日止之年度財務報表由另一核數師審核,該核數師於二零二二年七月二十九日對該等財務報表表達了未經修訂意見。

其他信息

委員會委員須對其他信息負責。其他信息包括年報中所載的信息,但不包括財務報表及我們就此出具的核數師報告。

我們對財務報表的意見不涵蓋其他信息,我們亦不對該等其他信息發表任何形式的保證結論。

就我們對財務報表的審核而言,我們的責任是閱讀其他信息,在此過程中,考慮其他信息是否與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,如果我們認為其他信息存在重大錯誤陳述,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

TO THE MEMBERS OF CONSUMER COUNCIL

(Established in Hong Kong under the Consumer Council Ordinance)

Responsibilities of Council Members and Those Charged with Governance for the Financial Statements

The members of the Council 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 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 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 members either intend to liquidate the Council or to cease operations, or have no realistic alternative but to do so.

The members of the Council are assisted by the Audit Committee in discharging their responsibilities 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. This report is made solely to you, as a body, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

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

致消費者委員會委員

(根據《消費者委員會條例》在香港成立)

委員會委員和管治人員就財務報表須承擔之責任

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》擬備真實及公平的財務報表，以及實行其認為編製財務報表所必要的內部控制，並對其認為為使財務報表的擬備不存在由於欺詐或錯誤而導致的重大錯誤陳述。

在擬備財務報表時，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。

委員會委員在審核小組協助下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，發出納入我們意見的核數師報告。本報告僅向委員會發出，除此之外，本報告並無其他目的。我們不會就本報告的內容向任何其他人士負責或承擔任何法律責任。

合理保證是高水平的保證，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《香港審計準則》進行審核的過程中，我們於整個審計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

TO THE MEMBERS OF CONSUMER COUNCIL

(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 members.
- Conclude on the appropriateness of the members' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Council's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Council to cease to continue as a going concern.
- 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 the Audit Committee 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.

Mazars CPA Limited

Certified Public Accountants
Hong Kong, 28 July 2023

The engagement director on the audit resulting in this independent auditor's report is:

Chan Chi Ming Andy

Practising Certificate number: P05132

致消費者委員會委員

(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，則我們應當發表非無保留意見。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。
- 評估財務報表（包括披露）之整體列報方式、結構和內容，以及財務報表是否公平反映相關交易和事項。

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

中審眾環（香港）會計師事務所有限公司

執業會計師
香港，二零二三年七月二十八日

出具本獨立核數師報告的審計項目董事為：

陳志明

執業證書編號：P05132

Statement of Income and Expenditure 收支結算表

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

			2023 二零二三年	2022 二零二二年
		Notes 附註	HK\$ 港元	HK\$ 港元
Income	收入			
Government subvention	政府撥款		130,911,513	129,511,487
Non-recurrent projects subventions	非經常性項目撥款	5	20,193,802	22,362,918
Sales of CHOICE magazine	銷售《選擇》月刊	6	2,158,753	2,340,347
Administrative service income	行政服務收入	23	1,361,747	864,487
Interest on bank deposits	銀行存款利息		1,498,287	322,029
Sundry income	雜項收入		303,959	381,066
			156,428,061	155,782,334
Less:	減：			
Expenditure	支出			
Staff costs	員工成本	7	99,195,932	96,158,134
Non-recurrent projects expenses	非經常性項目支出	8	13,879,420	16,321,281
Testing and research	測試和研究		9,004,545	8,847,651
Office accommodation and related expenses	辦事處及相關費用		3,516,516	3,652,900
Depreciation for property, plant and equipment	物業、機器及設備的折舊	9	8,910,575	8,373,107
Depreciation for right-of-use assets	使用權資產的折舊	10	1,460,155	1,435,156
Production and marketing cost of CHOICE magazine	《選擇》月刊出版及推廣費	6	2,152,435	2,165,675
Repairs and maintenances	維修及保養		2,714,820	2,126,820
IT related services	資訊科技相關服務		2,788,032	1,947,063
Minor office equipment and accessories	小型辦公室設備和配件		361,091	595,335
Consumer International membership fees	國際消費者聯會會員會費		525,358	529,139
Consumer education	消費者教育		1,394,985	724,328
Publicity and public relations	宣傳及公關		1,973,247	1,453,952
Auditor's remuneration	核數師酬金		205,000	200,000
Council member expenses	委員會委員開支		21,200	17,800
Interest expenses on lease liabilities	租賃負債利息支出		104,510	149,866
Other administrative expenses	其他行政費用		3,270,132	3,308,006
			151,477,953	148,006,213
Surplus for the year	本年度盈餘		4,950,108	7,776,121

Statement of Financial Position 財務狀況表

AT 31 MARCH 2023 於二零二三年三月三十一日

			2023 二零二三年 HK\$ 港元	2022 二零二二年 HK\$ 港元
Non-current assets	非流動資產			
Property, plant and equipment	物業、機器及設備	9	57,640,856	62,152,392
Right-of-use assets	使用權資產	10	1,209,199	1,924,341
			58,850,055	64,076,733
Current assets	流動資產			
Account receivables, deposits and prepayments	應收賬款、按金及預付款項	11	2,834,508	2,349,448
Advances to staffs	提供予員工的預支款	11	30,432	6,778
Amount due from Consumer Legal Action Fund	消費者訴訟基金的應收款項	11	1,361,747	864,487
Subventions to be claimed	待索取撥款	12	1,572,268	2,229,689
Bank balances and cash	銀行結餘及現金	13	94,541,192	86,575,705
			100,340,147	92,026,107
Current liabilities	流動負債			
Subscriptions received in advance	預收訂閱費用		950,661	1,078,262
Account payables and accrued expenses	應付賬款及應計費用	14	6,867,361	5,773,670
Provision for untaken leaves	未放取之有薪年假撥備		6,123,992	6,666,696
Subventions received in advance	預收撥款	15	46,239,141	45,067,305
Lease liabilities	租賃負債	16	942,205	1,384,320
			61,123,360	59,970,253
Net current assets	流動資產淨值		39,216,787	32,055,854
Total assets less current liabilities	資產總值減流動負債		98,066,842	96,132,587
Non-current liabilities	非流動負債			
Lease liabilities	租賃負債	16	349,108	599,343
Provision for restoration cost	復原成本撥備		100,000	100,000
Subventions received in advance	預收撥款	15	7,544,694	10,310,312
			7,993,802	11,009,655
			90,073,040	85,122,932
Represented by:	折合：			
Leasehold property control account	租賃物業統制賬項	17	43,937,180	44,960,835
Equipment control account	設備統制賬項	18	1,484,621	1,894,831
Designated fund for approved projects	核准項目之指定基金	19	13,289,787	5,987,898
General fund	一般基金		31,361,452	32,279,368
			90,073,040	85,122,932

The financial statements on pages 121 to 149 were approved and authorised for issue by the members of Consumer Council on 28 July 2023 and are signed on its behalf by:

載於第 121 頁至第 149 頁的財務報表已於二零二三年七月二十八日獲消費者委員會委員批准並授權發佈，並由以下代表簽署：

Ms. Gilly Wong Fung-han
黃鳳嫻女士
Chief Executive
總幹事

Statement of Changes in Funds and Reserves 基金及儲備變動表

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三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 2021	於二零二一年四月一日	45,636,913	2,098,467	4,045,970	25,565,461	77,346,811
Surplus for the year	本年度盈餘	-	-	-	7,776,121	7,776,121
Current year addition	本年度增加金額	477,990	973,767	3,101,528	(4,553,285)	-
Current year utilisation	本年度使用金額	(1,154,068)	(1,177,403)	(1,159,600)	3,491,071	-
At 31 March 2022	於二零二二年三月三十一日	44,960,835	1,894,831	5,987,898	32,279,368	85,122,932
Surplus for the year	本年度盈餘	-	-	-	4,950,108	4,950,108
Current year addition	本年度增加金額	250,606	911,722	10,403,415	(11,565,743)	-
Current year utilisation	本年度使用金額	(1,274,261)	(1,321,932)	(3,101,526)	5,697,719	-
At 31 March 2023	於二零二三年三月三十一日	43,937,180	1,484,621	13,289,787	31,361,452	90,073,040

Statement of Cash Flows 現金流量表

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

		2023 二零二三年 HK\$ 港元	2022 二零二二年 HK\$ 港元
Operating activities	營運活動		
Surplus for the year	本年度盈餘	4,950,108	7,776,121
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	(6,314,382)	(6,041,638)
Interest expenses on lease liabilities	租賃負債利息開支	104,510	149,866
Depreciation of property, plant and equipment	物業、機器及設備的折舊	8,910,575	8,373,106
Depreciation of right-of-use assets	使用權資產的折舊	1,460,155	1,435,156
Gain on disposal of property, plant and equipment	出售物業、機器及設備的收益	-	(500)
Gain on early termination of leases	提前終止租賃的收益	(15,637)	-
Interest income	利息收入	(1,498,287)	(322,029)
Operating cash flows before movements in working capital	營運資金變動前之經營現金流量	7,597,042	11,370,082
(Increase) Decrease in account receivables, deposits and prepayments	應收賬款、按金及預付款項之(增加)減少	(485,060)	279,288
(Increase) Decrease in advances to staffs	提供予員工的預支款項之(增加)減少	(23,654)	30,420
(Increase) Decrease in amount due from Consumer Legal Action Fund	消費者訴訟基金的應收款項之(增加)減少	(497,260)	287,026
Decrease (Increase) in subventions to be claimed	待索取撥款之減少(增加)	657,421	(2,015,755)
Decrease in subscriptions received in advance	預收訂閱費之減少	(127,601)	(65,833)
Increase (Decrease) in account payables and accrued expenses	應付賬款及應計費用之增加(減少)	1,093,691	(1,188,870)
(Decrease) Increase in provision for untaken leaves	未放取之有新年假撥備之(減少)增加	(542,704)	96,451
Net cash from operating activities	來自營運活動所得之現金淨額	7,671,875	8,792,809
Investing activities	投資活動		
Purchase of property, plant and equipment	購置物業、機器及設備	(4,399,039)	(4,903,762)
Proceeds from disposal of property, plant and equipment	出售物業、機器及設備所得款項	-	500
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	(98,082,000)	(95,070,000)
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	103,350,000	69,148,000
Interest received	已收利息	1,498,287	322,029
Net cash from (used in) investing activities	來自(用於)投資活動之現金淨值	2,367,248	(30,503,233)
Financing activities	融資活動		
Subventions utilised for non-recurrent projects	用於非經常性項目之撥款	(13,879,420)	(16,321,281)
Subventions received for non-recurrent projects	非經常性項目所得之撥款	18,600,020	20,283,672
Repayment of principal portion of lease liabilities	償還租賃負債之本金部分	(1,421,726)	(1,408,351)
Interest paid for lease liabilities	支付租賃負債之利息	(104,510)	(149,866)
Net cash from financing activities	融資活動所得之現金淨額	3,194,364	2,404,174
Net increase (decrease) in cash and cash equivalents	現金及現金等值物的淨額之增加(減少)	13,233,487	(19,306,250)
Cash and cash equivalents at beginning of the year	於本年初之現金及現金等值物	21,725,705	41,031,955
Cash and cash equivalents at end of the year	於本年底之現金及現金等值物	34,959,192	21,725,705

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三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 AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS (“HKFRSs”)

Amendments to HKFRSs that are mandatorily effective for the current year

In the current year, the Council has applied the following amendments to HKFRSs which collective term includes all applicable HKFRSs, Hong Kong Accounting Standards (“HKASs”) and Interpretations issued by the Hong Kong Institute of Certified Public Accountants (“HKICPA”) for the first time, which are mandatorily effective for the annual periods beginning on or after 1 April 2022 for the preparation of the financial statements:

Amendments to HKFRS 16	Covid-19-Related Rent Concessions Beyond 30 June 2021
Amendments to HKAS 16	Proceeds before Intended Use
Amendments to HKAS 37	Cost of Fulfilling a Contract
Amendments to HKFRS 3	Reference to the Conceptual Framework
Annual Improvements to HKFRSs	2018–2020 Cycle

The application of the amendments to HKFRSs in the current year has 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，獲豁免繳納利得稅。

財務報表以港元列出，港元亦是委員會的功能貨幣。

2. 應用經修訂《香港財務報告準則》

本年度強制生效之經修訂《香港財務報告準則》

於本年度，委員會首次應用由香港會計師公會所頒佈的以下經修訂《香港財務報告準則》（全部香港財務報告準則、香港會計準則及註釋之統稱），該等修訂於二零二二年四月一日或以後編製財務報表的年度期間內強制生效：

《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（二零二一年六月三十日之後）
《香港會計準則》第16號（修訂本）	擬定用途前的所得款項
《香港會計準則》第37號（修訂本）	合約履約成本
《香港財務報告準則》第3號（修訂本）	參考概念框架
《香港財務報告準則》年度改進	二零一八年至二零二零年週期之年度改進

本年度應用上述經修訂《香港財務報告準則》對委員會本年度及先前年度的財務報表及／或該等財務報表所載的披露資料並無重大影響。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

2. APPLICATION OF AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs") (CONTINUED)

New and amendments to HKFRSs in issue but not yet effective

The Council has not early applied the following new and amendments to HKFRSs that have been issued but are not yet effective for the current year:

Amendments to HKAS 1	Disclosure of Accounting Policies ¹
Amendments to HKAS 8	Definition of Accounting Estimates ¹
Amendments to HKAS 12	Deferred Tax related to Assets and Liabilities arising from a Single Transaction ¹
HKFRS 17	Insurance Contracts ¹
Amendment to HKFRS 17	Initial Application of HKFRS 17 and HKFRS 9 – Comparative Information ¹
Amendments to HKAS 1	Classification of Liabilities as Current or Non-current ²
Amendments to HKAS 1	Non-current Liabilities with Covenants ²
Amendments to HKFRS 16	Lease Liability in a Sale and Leaseback ²
Amendments to HKFRS 10 and HKAS 28	Sale or Contribution of Assets between an Investor and its Associate or Joint Venture ³

¹ Effective for annual periods beginning on or after 1 January 2023.

² Effective for annual periods beginning on or after 1 January 2024.

³ The effective date to be determined.

The members of the Council 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. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES

3.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with HKFRSs issued by HKICPA and accounting principles generally accepted in Hong Kong. These financial statements have been prepared on a basis consistent with the accounting policies in the 2022 financial statements except for the application of amendments to HKFRSs in Note 2.

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 or services at the date of transaction.

2. 應用經修訂《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》

委員會於本年度並未提前應用下列已頒布但尚未生效的新訂及經修訂的《香港財務報告準則》：

《香港會計準則》第 1 號 (修訂本)	會計政策披露 ¹
《香港會計準則》第 8 號 (修訂本)	會計估算定義 ¹
《香港會計準則》第 12 號 (修訂本)	單一交易產生的資產及負債的相關遞延稅項 ¹
《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 17 號 (修訂本)	首次應用《香港財務報告準則》第 17 號和《香港財務報告準則》第 9 號—比較信息之初始應用 ¹
《香港會計準則》第 1 號 (修訂本)	流動或非流動的負債分類 ²
《香港會計準則》第 1 號 (修訂本)	附有契約條件的非流動負債 ²
《香港會計準則》第 16 號 (修訂本)	售後租回中的租賃負債 ²
《香港財務報告準則》第 10 號 (修訂本) 和《香港會計準則》第 28 號 (修訂本)	投資者與其聯營企業或合營企業之間的資產出售或注資 ³

¹ 於二零二三年一月一日或其後開始之年度期間生效。

² 於二零二四年一月一日或其後開始之年度期間生效。

³ 生效日期待定。

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報表產生重大影響。

3. 財務報表編製基準及主要會計政策

3.1 財務報表編製基準

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》和香港公認的會計原則編製。本年度財務報表的編製基礎與二零二二年財務報表中的會計政策一致，惟附註 2 應用的經修訂《香港財務報告準則》修訂本除外。

財務報表乃按歷史成本之基礎編制。歷史成本一般根據於交易日換取貨物或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 2023 截至二零二三年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

3.2 Significant accounting policies (Continued)

Revenue from contracts with customers within 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 or 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.

Sales of product

Sales of CHOICE magazine is recognised at a point in time when the magazine is delivered to the customer.

Service income

Service income from administrative services is recognised over time when services are rendered.

3. 財務報表編製基準及主要會計政策 (續)

3.2 主要會計政策 (續)

符合《香港財務報告準則》第 15 號中的客戶合約收入

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時，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。

產品銷售收入

銷售《選擇》月刊的收入會於月刊交付給客戶時確認。

服務收入

行政服務的服務收入會於服務提供時確認。

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

3.2 Significant accounting policies (Continued)

Property, plant and equipment

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

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 statement of the income and expenditure.

Financial instruments

Financial assets and financial liabilities are recognised when and only when the Council becomes a party to the contractual provisions instruments and on a trade date basis.

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 *Revenue from Contracts with Customers* ("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 the statement of income and expenditure.

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. 財務報表編製基準及主要會計政策 (續)

3.2 主要會計政策 (續)

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。

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當且僅當委員會成為該等工具合約條文的一方時在交易日期被確認。

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「客戶合約收入」（「《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的利率。

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

3.2 Significant accounting policies (Continued)

Financial instruments (Continued)

Financial assets*Classification and subsequent measurement of financial assets*

Financial assets that meet the following conditions and are not designated as at FVTPL 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.

The Council's financial assets at amortised cost include account receivables, advances to staffs, amount due from Consumer Legal Action Fund, subvention to be claimed and bank balances.

Interest income from financial assets

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 performs impairment assessment under expected credit loss ("ECL") on financial assets which are subject to impairment assessment under HKFRS 9 *Financial Instruments* ("HKFRS 9") (including account receivables, advances to staffs, amount due from Consumer Legal Action Fund, subvention to be claimed and bank balances). The amount of ECL is updated at each reporting date to reflect changes in credit risk since initial recognition.

3. 財務報表編製基準及主要會計政策 (續)

3.2 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*

符合下列條件且未被指定為以公平值計量並計入損益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。

委員會的金融資產按攤銷成本計量，包括應收賬款、提供予員工的預支款、消費者訴訟基金的應收款項、待索取撥款及銀行結餘。

金融資產的利息收入

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。

金融資產的減值

委員會就根據《香港財務報告準則》第9號「金融工具」（「《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、提供予員工的預支款、消費者訴訟基金的應收款項、待索取撥款及銀行結餘）的預期信貸虧損（「《預期信貸虧損》」）進行減值評估。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。

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FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

3.2 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, 12-month 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.

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 12-month ECL, unless when there has been a significant increase in credit risk since initial recognition, in which case 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;

3. 財務報表編製基準及主要會計政策 (續)

3.2 主要會計政策 (續)

金融工具 (續)

金融資產 (續)

金融資產的減值 (續)

全期預期信貸虧損是指於相關工具的預計使用期內，所有可能的違約事件將會產生的預期信貸虧損。相反，12個月預期信貸虧損是指預期於報告日期後12個月內可能發生的違約事件預期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。

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，在該情況下，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，評估信貸風險有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、財務或經濟狀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；

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

3.2 Significant accounting policies (Continued)

Financial 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 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:

- significant financial difficulty of the issuer or the borrower;
- a breach of contract, such as a default or past due event;

3. 財務報表編製基準及主要會計政策 (續)

3.2 主要會計政策 (續)

金融工具 (續)

金融資產 (續)

金融資產的減值 (續)

(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，委員會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，除非委員會有合理及具支持性的資料顯示其他情況。

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效果，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：

- 發行人或借款人的重大財務困難；
- 違反合約，例如拖欠或逾期還款事件等；

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

3.2 Significant accounting policies (Continued)

Financial instruments (Continued)

Financial assets (Continued)

Impairment of financial assets (Continued)

(iii) Credit-impaired financial assets (Continued)

(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 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 the statement of income and expenditure.

(v) Low credit risk

A financial instrument is determined to have low credit risk if:

(a) it has a low risk of default;

(b) the borrower has a strong capacity to meet its contractual cash flow obligations in the near term; and

(c) adverse changes in economic and business conditions in the longer term may, but will not necessarily, reduce the ability of the borrower to fulfil its contractual cash flow obligations.

(vi) 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. 財務報表編製基準及主要會計政策 (續)

3.2 主要會計政策 (續)

金融工具 (續)

金融資產 (續)

金融資產的減值 (續)

(三) 發生信貸減值的金融資產 (續)

(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。

(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) 低信貸風險

在下列情況下，金融工具被確定為具有低信貸風險：

(甲) 違約風險較低；

(乙) 借款人短期內履行合約現金流量義務的能力較強；及

(丙) 長期經濟和商業條件的不利變化，可能但不一定會削弱借款人履行其合約現金流量義務的能力。

(六) 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 2023 截至二零二三年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (Continued)

3.2 Significant accounting policies (Continued)

Financial instruments (Continued)

Financial assets (Continued)*Impairment of financial assets (Continued)*

(vi) Measurement and recognition of ECL (Continued)

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.

Lifetime ECL for trade receivables are considered on a collective basis taking into consideration past due information and relevant credit information such as forward looking macroeconomic information.

For collective assessment, the Council takes into consideration the following characteristics when formulating the grouping:

- Past-due status;
- Nature, size and industry of debtors; and
- External credit ratings where available.

The grouping is regularly reviewed by management to ensure the constituents of each group continue to share similar credit risk characteristics.

The Council recognises an impairment gain or loss in the statement of income and expenditure 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

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 account payables and accrued expenses, and provision for restoration cost are subsequently measured at amortised cost, using the effective interest method, unless the effect of discounting would be insignificant, in which case they are stated at cost.

3. 財務報表編製基準及主要會計政策 (續)

3.2 主要會計政策 (續)

金融工具 (續)

金融資產 (續)*金融資產的減值 (續)*

(六) 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（以按初始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。

貿易應收款項的全期預期信貸虧損乃按共同基準，並考慮過往逾期資料及相關信貸資料，例如前瞻性宏觀經濟資料。

就共同基準評估而言，於分組時，委員會考慮下列特徵：

- 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）。

管理層就分組方法定期進行審核，以確保各組別的組成部分繼續具有類似的信貸風險特徵。

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

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

金融負債包括應付賬款及應計費用、復原成本撥備，採用實際利率法以攤銷成本計算，除非折現的影響屬不重大，在此情況下，按成本計量。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (Continued)

3.2 Significant accounting policies (Continued)

Financial instruments (Continued)

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 the statement of income and expenditure.

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

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.

3. 財務報表編製基準及主要會計政策 (續)

3.2 主要會計政策 (續)

金融工具 (續)

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在收支結算表中確認。

當且僅當委員會的義務被解除、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及應付代價之間的差額會於收支結算表內確認。

物業、機器、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。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (Continued)

3.2 Significant accounting policies (Continued)

Impairment on property, plant and equipment and right-of-use assets (Continued)

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 the statement of income and expenditure.

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 the statement of income and expenditure.

Leases

Definition of a lease

The Council assesses whether a contract is, or contains, a lease at inception of the contract. 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 on or after the date of initial application or arising from business combinations, 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.

3. 財務報表編製基準及主要會計政策 (續)

3.2 主要會計政策 (續)

物業、機器、設備及使用權資產之減值 (續)

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。

租賃

租賃的定義

委員會在合約開始時評估合約是否租賃或包含租賃。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。

Notes to the Financial Statements 財務報表附註

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

3.2 Significant accounting policies (Continued)

Leases (Continued)

The Council as a lessee

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.

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.

The Council presents right-of-use assets as a separate line item on the statement of financial position.

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.

3. 財務報表編製基準及主要會計政策 (續)

3.2 主要會計政策 (續)

租賃 (續)

委員會作為承租人

短期租賃及低價值資產租賃

委員會就自開始日期起計的租期為 12 個月或以下並且不包括購買選擇權的土地及樓宇及設備的租賃，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。

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損失，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。

委員會將使用權資產於財務狀況表中列為獨立項目呈列。

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。

Notes to the Financial Statements 財務報表附註

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

3.2 Significant accounting policies (Continued)

Leases (Continued)

The Council as a lessee (Continued)

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.

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 or there is a change in the assessment of exercise of a purchase option, 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 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.

3. 財務報表編製基準及主要會計政策 (續)

3.2 主要會計政策 (續)

租賃 (續)

委員會作為承租人 (續)

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。

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。

若出現以下情況，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）：

- 租賃條款發生變化，或對行使購買選擇權的評估發生變化，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呈列。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED) 3. 財務報表編製基準及主要會計政策 (續)

3.2 Significant accounting policies (Continued)

Leases (Continued)

The Council as a lessee (Continued)

Lease modifications

Changes in considerations of lease contracts that were not part of the original terms and conditions are accounted for as lease modifications, including lease incentives provided through forgiveness or reduction of rentals.

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.

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.

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 the statement of income and expenditure in the period in which they arise.

Short term employee benefits

Salaries and paid annual leave are accrued in the year in which the associated services are rendered by employees to the Council.

3.2 主要會計政策 (續)

租賃 (續)

委員會作為承租人 (續)

租約修改

租賃合約代價出現之變動，若不屬於原條款及條件之一部分，包括透過租金減免提供的租賃優惠，則以租賃修訂入賬。

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。

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。

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。

短期員工福利

薪金和帶薪年假在僱員向委員會提供相關服務的當年累計。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED) 3. 財務報表編製基準及主要會計政策 (續)

3.2 Significant accounting policies (Continued)

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. The assets of the plans are held separately from those of the Council in an independently administered fund.

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

3.2 主要會計政策 (續)

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。該計劃的資產與委員會的資產分開存放在一個獨立管理的基金中。

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

		2023 二零二三年 HK\$ 港元	2022 二零二二年 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	1,827,715	849,588
Renovation and refurbishment projects	各項裝修與翻新項目	3,042,603	3,250,853
Time-limited posts	有時限職位	3,127,940	4,759,031
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	2,377,406	3,212,306
Auto-fuel market study	車用燃油市場研究	845,842	2,344,963
Redevelopment of the Council's official website	消委會網站重塑優化計劃	2,049,210	1,771,614
Sustainable consumption behaviour study	可持續消費行為研究	-	231,306
Job creation scheme under Anti-Epidemic Fund	防疫抗疫基金項下創造職位計劃	6,298,490	5,524,122
Accomplishing server virtualisation	伺服器虛擬化	-	6,444
Enhancing training programme	加強培訓項目	129,289	26,346
Consumer protection studies	保障消費者權益研究	-	222,935
Enhancement on the Complaint Case Management system	投訴個案管理系統優化計劃	126,634	-
Other projects	其他項目	368,673	163,410
		20,193,802	22,362,918

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

6. SALES OF CHOICE MAGAZINE

Net income from sales of CHOICE magazine after deduction of printing, artwork, postage and promotion costs amounting to HK\$6,318 (2022: HK\$174,672).

6. 銷售《選擇》月刊

《選擇》月刊的淨銷售收入在扣除印刷、版面設計、郵遞及推廣費用後為 6,318 港元（二零二二年：174,672 港元）。

7. STAFF COSTS

Staff costs include an amount of HK\$6,088,825 (2022: HK\$6,349,750) in respect of contributions to retirement benefits scheme.

7. 員工成本

員工成本包括 6,088,825 港元（二零二二年：6,349,750 港元）的退休福利計劃供款。

8. NON-RECURRENT PROJECTS EXPENSES

8. 非經常性項目支出

		2023 二零二三年 HK\$ 港元	2022 二零二二年 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	1,529,264	426,791
Renovation and refurbishment projects	各項裝修與翻新項目	-	115,750
Time-limited posts	有時限職位	3,119,340	4,753,298
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	99,550	929,360
Auto-fuel market study	車用燃油市場研究	845,842	2,344,963
Redevelopment of the Council's official website	消委會網站重塑優化計劃	1,612,703	1,771,614
Sustainable consumption behaviour study	可持續消費行為研究	-	231,306
Job creation scheme under Anti-Epidemic Fund	防疫抗疫基金項下創造職位計劃	6,238,835	5,498,808
Enhancing training programme	加強培訓項目	129,289	26,346
Enhancement on the Complaint Case Management system	投訴個案管理系統優化計劃	112,780	-
Other projects	其他項目	191,817	223,045
		13,879,420	16,321,281

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三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	Leasehold improvement	Office equipment	Information systems and computer equipment	Furniture and fixtures	Motor vehicle	Information systems upgrade in progress	Renovation in progress	Total
		於香港長期租賃的土地及樓宇	租賃物業裝修	辦公室設備	信息系統及電腦設備	傢俬及裝置	機動車輛	進行的信息系統升級	進行的裝修	合計
		HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$
		港元	港元	港元	港元	港元	港元	港元	港元	港元
COST	成本									
At 1 April 2021	於二零二一年四月一日	62,638,435	24,395,572	1,583,759	27,257,160	750,273	538,046	1,628,206	221,475	119,012,926
Additions	添置	-	246,832	135,546	698,225	83,976	-	3,288,121	451,062	4,903,762
Transfer from (to) renovation and upgrade in progress	轉撥自(至)進行的裝修和升級工程	-	231,158	-	345,000	19,904	-	(345,000)	(251,062)	-
Written-off / Disposal	撇銷 / 處置	-	-	(3,980)	-	(33,968)	-	-	-	(37,948)
At 31 March 2022 and 1 April 2022	於二零二二年三月三十一日和二零二二年四月一日	62,638,435	24,873,562	1,715,325	28,300,385	820,185	538,046	4,571,327	421,475	123,878,740
Additions	添置	-	137,506	85,984	628,850	24,892	-	3,251,159	270,648	4,399,039
Transfer from (to) renovation and upgrade in progress	轉撥自(至)進行的裝修和升級工程	-	246,694	-	3,545,017	42,148	-	(3,545,017)	(288,842)	-
At 31 March 2023	於二零二三年三月三十一日	62,638,435	25,257,762	1,801,309	32,474,252	887,225	538,046	4,277,469	403,281	128,277,779
DEPRECIATION	折舊									
At 1 April 2021	於二零二一年四月一日	17,928,847	12,927,167	1,194,355	20,519,019	642,453	179,349	-	-	53,391,190
Charge for the year	本年度支出	875,972	3,183,919	254,892	3,815,967	63,007	179,349	-	-	8,373,106
Eliminated on	撇銷 /	-	-	(3,980)	-	(33,968)	-	-	-	(37,948)
Written-off / Disposal	處置時抵消	-	-	(3,980)	-	(33,968)	-	-	-	(37,948)
At 31 March 2022 and 1 April 2022	於二零二二年三月三十一日和二零二二年四月一日	18,804,819	16,111,086	1,445,267	24,334,986	671,492	358,698	-	-	61,726,348
Charge for the year	本年度支出	875,972	3,419,895	95,243	4,253,399	86,718	179,348	-	-	8,910,575
At 31 March 2023	於二零二三年三月三十一日	19,680,791	19,530,981	1,540,510	28,588,385	758,210	538,046	-	-	70,636,923
CARRYING VALUES	賬面值									
At 31 March 2023	於二零二三年三月三十一日	42,957,644	5,726,781	260,799	3,885,867	129,015	-	4,277,469	403,281	57,640,856
At 31 March 2022	於二零二二年三月三十一日	43,833,616	8,762,476	270,058	3,965,399	148,693	179,348	4,571,327	421,475	62,152,392

The above items of property, plant and equipment (other than information systems upgrade in progress 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 2023 and 2022, property, plant and equipment with an aggregate net book value of HK\$12,140,809 (2022: HK\$12,252,652) were pledged to secure a mortgage loan from the bank with no outstanding balance for both years. 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	按其可使用年限或土地租賃之剩餘年限（以時間較短者計算）
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%

於二零二三年及二零二二年三月三十一日，賬面淨值合計 12,140,809 港元（2022 年：12,252,652 港元）的物業、機器及設備已抵押以從銀行取得按揭貸款，且該兩個年度均無未償還結餘。所有該等租賃物業均以政府為受益人作出二按。

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FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

10. RIGHT-OF-USE ASSETS

10. 使用權資產

		Office Premises 辦公室 HK\$ 港元	Office equipment 辦公室設備 HK\$ 港元	Total 合計 HK\$ 港元
Cost	成本			
At 1 April 2021	於二零二一年四月一日	4,057,761	301,029	4,358,790
Additions	添置	626,781	23,679	650,460
At 31 March 2022	於二零二二年三月三十一日	4,684,542	324,708	5,009,250
Additions	添置	521,658	424,447	946,105
Eliminated on early termination / contract expiry	提前終止/合同屆滿時撇銷	(626,781)	(324,708)	(951,489)
At 31 March 2023	於二零二三年三月三十一日	4,579,419	424,447	5,003,866
Depreciation	折舊			
At 1 April 2021	於二零二一年四月一日	1,438,612	211,141	1,649,753
Charge for the year	本年度支出	1,330,325	104,831	1,435,156
At 31 March 2022	於二零二二年三月三十一日	2,768,937	315,972	3,084,909
Charge for the year	本年度支出	1,373,604	86,551	1,460,155
Eliminated on early termination / contract expiry	提前終止/合同屆滿時撇銷	(425,689)	(324,708)	(750,397)
At 31 March 2023	於二零二三年三月三十一日	3,716,852	77,815	3,794,667
Carrying values	帳面值			
At 31 March 2023	於二零二三年三月三十一日	862,567	346,632	1,209,199
At 31 March 2022	於二零二二年三月三十一日	1,915,605	8,736	1,924,341
			2023 二零二三年 HK\$ 港元	2022 二零二二年 HK\$ 港元
Total cash outflow for leases	租賃之現金流出總額		1,526,236	1,558,217

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 (2022: 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.

The above items of right-of-use assets are depreciated on a straight-line basis, at the following rates per annum:

Office premises	Over the lease term of 2 years to 3 years
Office equipment	Over the lease term of 1 year to 5 years

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（二零二二年：一到五年）。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。

以上使用權資產項目按以下年率以直線法進行折舊：

辦公室	按 2 到 3 年租期
辦公室設備	按 1 到 5 年租期

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

11. OTHER ASSETS

Other assets included account receivables, deposits and prepayments, 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 six (2022: three) monthly instalments, other amounts are repayable on demand. The Council assessed the ECL of such balances in Note 21.

12. SUBVENTIONS TO BE CLAIMED

Job creation scheme under Anti-Epidemic Fund	防疫抗疫基金項下 創造職位計劃
Sustainable consumption behaviour study (Note (i))	可持續消費行為研究 (附註(一))

Note:

- (i) The project of the Sustainable Development Fund (the "SDF") was completed in last year and the amount was fully reimbursed in accordance with the terms and conditions of the Application Guidelines and Funding Agreement during the year ended 31 March 2023.

13. BANK BALANCES AND CASH

Time deposits with original maturity of three months	原定到期日為三個月之定期存款
Cash at bank and on hand	銀行現金和庫存現金
Cash and cash equivalent	現金及現金等值物
Time deposits with original maturity over three months	原定到期日逾三個月之定期存款
Bank balances and cash	銀行結餘及現金

Cash at bank earns interest at floating rates based on daily bank deposit rates. Time deposits are made in between three months and twelve months (2022: between three months and twelve months) and earn interests at the respective time deposits rates ranging from 0.34% to 4.20% (2022: 0.27% to 2.08%) per annum.

11. 其他資產

其他資產包括應收賬款、按金及預付款項、提供予員工的預支款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六期(二零二二年：三期)按月攤還外，其他款項皆為按要求即時償還。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. 待索取撥款

2023 二零二三年 HK\$ 港元	2022 二零二二年 HK\$ 港元
1,572,268	1,871,518
-	358,171
1,572,268	2,229,689

附註：

- (一) 可持續發展基金(「可持續發展基金」)的計劃於去年完成，截至二零二三年三月三十一日止年度，可持續發展基金已按照申請指引及資助協議的條款及條件，全數發放該筆款項。

13. 銀行結餘及現金

2023 二零二三年 HK\$ 港元	2022 二零二二年 HK\$ 港元
-	6,070,000
34,959,192	15,655,705
34,959,192	21,725,705
59,582,000	64,850,000
94,541,192	86,575,705

銀行現金根據銀行每日浮動存款利率獲取利息。定期存款的期限為三到十二個月(二零二二年：三到十二個月)，按各自定期存款利率獲取利息，年利率範圍為0.34%到4.20%(二零二二年：0.27%到2.08%)。

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FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

14. 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.

15. SUBVENTIONS RECEIVED IN ADVANCE

Subventions unexpended at the end of the reporting period:

14. 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。

15. 預收撥款

在本報告期結束時未有動用之撥款：

		2023 二零二三年 HK\$ 港元	2022 二零二二年 HK\$ 港元
Renovation and refurbishment projects	各項裝修與翻新項目	7,189,060	10,479,439
Time-limited posts	有時限職位	8,286,116	10,364,054
Revamp of and develop the signature monthly CHOICE magazine	改進和發展具代表性的《選擇》月刊	5,514,627	7,342,342
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	7,495,546	6,039,952
Promotion of new legislation	新法例之推廣	5,199,999	5,200,000
Redevelopment of the Council's official website	消委會網站重塑優化計劃	4,672,496	6,721,706
Auto-fuel market study	車用燃油市場研究	3,360,032	2,969,391
Consumer protection studies	保障消費者權益研究	808,765	1,014,138
Environmental responsibility	環境責任	685,174	685,174
Enhancing training programme	加強培訓項目	428,469	557,759
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	551,464	551,464
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
Replacement of motor vehicle	更換機動車輛	100	163,400
Job creation scheme under Anti-Epidemic Fund	防疫抗疫基金項下創造職位計劃	39,823	-
Mobile site for Online Price Watch	手機版「網上價格一覽通」	1,500,000	1,500,000
Enhancement of the Council's Compliant Case Management System	消委會投訴個案管理系統優化計劃	7,353,366	1,090,000
Other projects	其他項目	214,755	214,755
		53,783,835	55,377,617
Current liabilities	流動負債	46,239,141	45,067,305
Non-current liabilities	非流動負債	7,544,694	10,310,312
		53,783,835	55,377,617

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16. LEASE LIABILITIES	16. 租賃負債	2023 二零二三年 HK\$ 港元	2022 二零二二年 HK\$ 港元
Lease liabilities payable:	應付租賃負債：		
Within one year	一年內	942,205	1,384,320
Within a period of more than one year but not more than 5 years	一年以上但不超過五年	349,108	599,343
		1,291,313	1,983,663
Less: Amount due for settlement within 12 months shown under current liabilities	減：於十二個月內到期，並顯示於流動負債	(942,205)	(1,384,320)
Amount due for settlement after 12 months shown under non-current liabilities	於十二個月後到期，並顯示於非流動負債	349,108	599,343
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 in previous years for subsequent purchase of capital assets and is 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後續購置資本資產的由往年一般基金中撥出的撥款，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：		
		2023 二零二三年 HK\$ 港元	2022 二零二二年 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	359,026	384,377
Testing and research	測試和研究	1,531,033	2,966,177
IT development	信息系統開發	8,762,384	-
		13,289,787	5,987,898

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FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

20. CAPITAL COMMITMENTS

20. 資本承擔

		2023 二零二三年 HK\$ 港元	2022 二零二二年 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	6,631,382	9,942,441

21. FINANCIAL INSTRUMENTS

21. 金融工具

a. Categories of financial instruments

甲. 金融工具類別

		2023 二零二三年 HK\$ 港元	2022 二零二二年 HK\$ 港元
Financial assets	金融資產		
Amortised cost	攤銷成本	98,677,967	90,266,057
Financial liabilities	金融負債		
Amortised cost	攤銷成本	6,663,012	4,877,817

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, subvention to be claimed, amount due from Consumer Legal Action Fund, bank balances and cash, provision for restoration cost and account payables and accrued expenses. 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、提供予員工的預支款、待索取撥款、消費者訴訟基金的應收款項、銀行結餘及現金、復原成本撥備、應付賬款及應計費用。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以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察該等風險，以確保及時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 2023 and 2022, 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.

於二零二三年及二零二二年三月三十一日，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.

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。

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FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三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)

For account receivables, advances to staffs, subvention to be claimed 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.

The credit risk on bank balances is limited because the counterparties are banks with high credit ratings assigned by international credit-rating agencies.

Market riskForeign currency risk

Since majority of the Council's transactions is denominated in Hong Kong dollars ("HK\$") and United States dollars ("US\$"), the members consider that the Council's exposure to foreign currency risk is insignificant.

Interest rate risk

The Council's exposure to changes in interest rates is mainly attributable to bank balances and cash.

At the end of the reporting period, if interest rates of bank balances denominated in US\$ and HK\$ had been 4% (2022: 4%) basis points higher / lower respectively and all other variables were held constant, the Council's surplus for the year and general fund would increase / decrease by HK\$3,781,608 (2022: HK\$3,462,984).

The sensitivity analysis above has been determined assuming that the change in interest rates had occurred throughout the year and had been applied to the exposure to interest rate risk for bank balances in existence during the year. The 4% (2022: 4%) basis point increase or decrease on the bank balances denominated in US\$ and HK\$ respectively represent the members' assessment of a reasonably possible change in interest rates over the period until the next annual end of the reporting period. The analysis was performed on the same basis for 2022.

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，應收賬款、提供予員工的預支款、待索取撥款、消費者訴訟基金的應收款項的預期信貸虧損有限。

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

由於委員會的大部分交易以港元和美元計值，委員會委員認為委員會的外幣風險並不重大。

利率風險

委員會面臨的利率變動風險主要來自於銀行結餘及現金。

於報告期末，倘以美元及港元計值的銀行結餘利率分別上升或下降4% (二零二二年：4%) 基點，而其他變量不變，則委員會的本年度盈餘和一般基金將增加或減少3,781,608港元 (二零二二年：增加或減少3,462,984港元)。

上述敏感度分析乃假設利率變動於年內發生，並適用於年內存在面臨利率風險的銀行結餘。以美元及港元計值的銀行結餘利率上升或下降4% (二零二二年：4%) 基點，代表執行委員會對期內直至報告期內下一年年末可能的利率變動的合理評估。分析依據與二零二二年相同。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

21. FINANCIAL INSTRUMENTS (CONTINUED)

b. Financial risk management objectives and policies (Continued)

Liquidity risk

The Council is dependent on the government subventions. The members of the Council 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 members of the Council also closely monitor the Council's cash flow position.

Bank balances comprise of time deposits with an original maturity of twelve months or less.

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
2023	二零二三年						
Account payables	應付賬款	-	6,663,012	-	-	6,663,012	6,663,012
Subtotal	小計		6,663,012	-	-	6,663,012	6,663,012
Lease liabilities	租賃負債	5.50	743,030	233,226	371,000	1,347,256	1,291,313
Total	合計		7,406,042	233,226	371,000	8,010,268	7,954,325
2022	二零二二年						
Account payables	應付賬款	-	4,877,817	-	-	4,877,817	4,877,817
Subtotal	小計		4,877,817	-	-	4,877,817	4,877,817
Lease liabilities	租賃負債	5.74	718,871	737,214	606,855	2,062,940	1,983,663
Total	合計		5,596,688	737,214	606,855	6,940,757	6,861,480

c. Fair value measurements of financial instruments

The members of the Council consider that the carrying values of financial assets and financial liabilities recognised in the financial statements approximate their fair values.

21. 金融工具 (續)

乙. 金融風險管理目標及政策 (續)

流動資金風險

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

銀行結餘包括原定到期日為十二個月或以內的定期存款。

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。該等表格乃根據在委員會可能被要求付款的最早日期之金融負債未貼現現金流量編制。

丙. 金融工具之公平價值計量

委員會委員認為，在財務報表中確認的金融資產及金融負債之賬面值與其公平值相若。

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22. 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.

		Lease Liabilities 租賃負債 HK\$ 港元 (Note 16) (附註 16)	Subventions received in advance 預收撥款 HK\$ 港元 (Note 15) (附註 15)	Total 合計 HK\$ 港元
At 1 April 2021	於二零二一年四月一日	2,741,554	57,456,864	60,198,418
Financing cash flows	融資現金流量	(1,558,217)	3,962,391	2,404,174
Interest expenses	利息支出	149,866	-	149,866
New lease entered	訂立之新租約	650,460	-	650,460
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用	-	(6,041,638)	(6,041,638)
At 31 March 2022 and 1 April 2022	於二零二二年三月三十一日和二零二二年四月一日	1,983,663	55,377,617	57,361,280
Financing cash flows	融資現金流量	(1,526,236)	4,720,600	3,194,364
Interest expenses	利息支出	104,510	-	104,510
New lease entered	訂立之新租約	946,105	-	946,105
Early termination	提前終止	(216,729)	-	(216,729)
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用	-	(6,314,382)	(6,314,382)
At 31 March 2023	二零二三年三月三十一日	1,291,313	53,783,835	55,075,148

22. 融資活動所產生負債之對賬

下表為由融資活動所產生委員會之負債之變動詳情，包括現金及非現金變動。由融資活動所產生之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。

23. RELATED PARTY TRANSACTION

The Council charged a fee of HK\$1,361,747 (2022: HK\$864,487) for administrative service and office support (comprising salary costs and attributable overhead) provided to the Consumer Legal Action Fund (the "Fund") during the year. The charge 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 Fund.

23. 關聯方交易

委員會於年內收取 1,361,747 港元（二零二二年：864,487 港元），作為本年度向消費者訴訟基金（「基金」）提供行政服務和辦公室支援（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
• Cooking Blenders 烹調攪拌機	T
• Dehumidifiers 抽濕機	T
• Electronic Toilet Seats 電子廁板	S
• Home Surveillance Cameras 家用監控鏡頭	T
• Inverter Split-type Air Conditioners 變頻式分體式冷氣機	T
• Men's Shavers 電鬚刨	T
• Notebook PCs 手提電腦	T
• Smartphones 智能手機	T
• Soundbars 整合式揚聲器	T
• Speakers 揚聲器	T
• Tablet PCs 平板電腦	T
• Thermo Ventilators 浴室暖風機	T
• Upright Vacuum Cleaners 直立式吸塵機	T
• Washer Dryers 洗衣乾衣機	T
2. PHOTOGRAPHIC EQUIPMENT & MOBILE APPS 攝影器材及流動應用程式	
• Cameras 相機	T
• Internet Security Software 網絡安全軟件	T
• Virtual Private Networks 虛擬私人網絡	T
3. FOOD & HEALTH FOOD PRODUCTS 食物及健康食品	
• Baby Snacks 嬰幼兒小食	S
• Butter, Margarine and Spreads 牛油、人造牛油及塗抹醬	T
• Chicken Essence Products 雞精	T
• Cooking Oils 食油	T
• Dried Edible Fungi 乾製食用菌	T
• Dried Meat Snacks 肉乾零食	T
• Fish Oil Supplements 魚油補充劑	T
• Font Size of Food Labels 食物標籤字體大小	T
• Green Tea 綠茶	I
• Healthy Meals 營養餐	T
• Rabbit Feed Pellets 兔用乾糧	T
• Sandwich Bread 方包	T
• Sausages 香腸	T
• Seaweed 紫菜	T

4. HEALTH, BEAUTY & PERSONAL CARE PRODUCTS 保健、美容及個人護理用品

- Anti-stretch Mark Products 抗妊娠紋產品 T
- Care Food 照護食 S
- Disposable Face Masks 即棄式口罩 T
- Disposable Face Towels 即棄洗面巾 S
- Eczema 濕疹 I
- Electric Toothbrushes 電動牙刷 T
- Fingertip Pulse Oximeters 指式血氧計 I
- Gel Nail Polishes 凝膠指甲油 T
- Guasha Therapy 刮痧 I
- Infra-red Lamps for Home Use 家用紅外線燈 S
- Intermittent Fasting 斷食減肥 I
- Irritable Bowel Syndrome 腸易激綜合症 I
- Mouthwash Products 漱口水 S
- Products Containing CBD 大麻二酚產品 I
- Rinse-off Hair Masks 沖洗式護髮膜 T
- Thermometers for Home Use 家用體溫計 T
- Toothpaste 牙膏 T
- Topical Analgesics 外用止痛藥物 I

5. HOUSEHOLD PRODUCTS 家庭用品

- Bath Towels 浴巾 T
- Bedding 床單 T
- Non-plastic Disposable Tableware 環保即棄餐具 T

6. AUTOMOBILE PRODUCTS 汽車

- Electric Vehicles 電動車 I

7. CLOTHING, FOOTWEAR & ACCESSORIES 衣物、鞋履及配件

- Runners' Backpacks 跑步背囊 T

8. TOYS, STATIONERY & CHILDREN PRODUCTS 玩具、文具及兒童用品

- Baby Pushchairs and Strollers 嬰幼兒手推車 T
- Ballpoint Pens and Gel Ink Pens 原子筆及啫喱筆 T
- Children's Balance Bikes 兒童平衡單車 T
- Children's Foam Play Mats 兒童地墊 T
- Sunglasses for Children 兒童太陽眼鏡 T

T : Test 試驗 / S : Survey 市場調查 / I : In-depth Study 研究報告

SURVEYS AND SERVICE STUDY REPORTS 調查及服務研究報告

Market Surveys / Price Surveys 市場調查 / 價格調查

- Annual Supermarket Price Survey 年度超市價格調查
- Bouldering Gyms 室內抱石場
- Clear Aligner Services 隱形牙套服務
- Co-living 共居
- Credit Card Cash Rebate 信用卡現金回贈
- Dating Apps 交友應用程式
- Eco-coffins 環保棺
- Infant Milk Powder Price Surveys 嬰幼兒奶粉價格調查 *
- Music Streaming Platforms 音樂串流平台
- Online Price Watch 網上價格一覽通 *
- Pet Insurance 寵物保險
- Search Tool for Rapid Antigen Test (RAT) Kits Approved for Use by Various Regions
不同地區認可的快速抗原測試包名單搜尋器 *
- Search Tool for Registered Over-the-counter Pharmaceutical Products Containing Paracetamol
毋須醫生處方已註冊的撲熱息痛製劑名單搜尋器 *
- Textbook Expenditure Survey 學生購書費調查
- Textbook Price Survey 教科書價格調查
- Used Clothing Recycling Services 舊衣回收服務

In-depth Studies 深入研究

- Crypto Assets 加密資產
- ETF Connect ETF 互聯互通
- Retirement Investment Tips 退休錦囊

* Published on the Council's 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

A) In-depth Studies 深入研究

1. Fostering Consumer Trust — Ethical Artificial Intelligence in E-commerce
《道德與信心共融 — 促進電子商務人工智能發展》
(8 September 2022)
2. CHOICE Article on Buy Now, Pay Later Products
「『先買後付』是信貸產品？ 免息分期用得多 易變過度消費」《選擇》月刊文章
(17 October 2022)
3. CHOICE Article on the Unconscionable Contracts Ordinance
「《不合情理合約條例》助消費者討回公道」《選擇》月刊文章
(15 December 2022)

B) Response to Consultation from the Government and Other Public Bodies 諮詢文件回應

1. Travel Industry Authority — Trade Consultation Document on the Implementation Details of the New Regulatory Regime of the Travel Industry
旅遊業監管局 — 就旅遊業新規管制制度制訂實施細則的行業諮詢文件
(4 April 2022)
2. Hong Kong Monetary Authority — Discussion Paper on e-HKD: A policy and design perspective
香港金融管理局 — 《從政策及設計角度看「數碼港元」》的討論文件
(24 May 2022)
3. Narcotics Division, Security Bureau — Control of Cannabidiol (CBD) Under the Dangerous Drugs Ordinance
保安局禁毒處 — 根據《危險藥物條例》管制大麻二酚
(28 June 2022)
4. Water Supplies Department — Draft Drafting Instructions for the Amendment to Waterworks Ordinance (Cap. 102) and Waterworks Regulations (Cap. 102A)
水務署 — 就修訂《水務設施條例》(第 102 章) 及《水務設施規例》(第 102A 章) 的草擬指示的草擬本的意見
(29 June 2022)
5. Electrical and Mechanical Services Department — Trade Consultation on the Revision of Code of Practice on Energy Labelling of Products for the Fourth Phase of the Mandatory Energy Efficiency Labelling Scheme (MEELS)
機電工程署 — 強制性能源效益標籤計劃第四階段《產品能源標籤實務守則》的修訂的業界諮詢
(11 August 2022)
6. Competition Commission — Consultation Under Section 2 of Schedule 2 to the Competition Ordinance — Commission's Proposal to Accept Commitments in the Car Warranties Case (EC/02UB)
競委會 — 建議就私家車保用條款個案 (EC/02UB) 接受承諾並根據《競爭條例》附表 2 第 2 條進行諮詢
(15 August 2022)
7. Law Reform Commission — Consultation Paper on Cyber-dependent Crimes and Jurisdictional Issues
法律改革委員會 — 《依賴電腦網絡的罪行及司法管轄權事宜》諮詢文件
(28 October 2022)
8. Transport and Logistics Bureau and Transport Department — Public Consultation on the Review of the MTR Fare Adjustment Mechanism
運輸及物流局及運輸署 — 檢討港鐵票價調整機制公眾諮詢
(19 December 2022)
9. Commerce and Economic Development Bureau — Proposed Updates to Safety Standards for Children's Products (Schedule 2)
商務及經濟發展局 — 建議更新兒童產品安全標準 (附表 2)
(30 December 2022)
10. The Hong Kong Association of Banks — Phase 2 Review of Code of Banking Practice*
香港銀行公會 — 《銀行營運守則》第二階段檢討*
(20 January 2023)
11. Environmental Protection Department — Proposed Control of Volatile Organic Compound (VOC) Content of Cleaning Products
環境保護署 — 建議管制清潔產品的揮發性有機化合物含量
(23 February 2023)
12. Financial Services and the Treasury Bureau — Public Consultation on Regulation of Crowdfunding Activities
財經事務及庫務局 — 有關眾籌活動規管的公眾諮詢
(17 March 2023)
13. Securities and Futures Commission — Consultation Paper on the Proposed Regulatory Requirements for Virtual Asset Trading Platform Operators Licensed by the Securities and Futures Commission
證券及期貨事務監察委員會 — 有關適用於獲證券及期貨事務監察委員會發牌的虛擬資產交易平台營運者的建議監管規定的諮詢文件
(24 March 2023)
14. Financial Services and the Treasury Bureau — Consultation Paper on Establishing a Policy Holders' Protection Scheme
財經事務及庫務局 — 設立保單持有人保障計劃諮詢文件
(29 March 2023)

* Private Consultation 非公開諮詢



**ANNUAL REPORT OF
THE CONSUMER LEGAL ACTION FUND**
消費者訴訟基金年報

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 (up to 至 2023.03.31)



Ms Astina AU Sze-ting
區詩婷大律師



Ms Rebecca CHAN Ching-chu
陳清珠女士
(up to 至 2022.12.05)



Dr Catherine CHONG Shiu-yin
莊紹賢醫生
(up to 至 2022.12.05)



Ms Theresa Lena CHOW
周廷勵大律師



Mr Alex FAN Hoi-kit, MH
范凱傑大律師，榮譽勳章



Mr Johnny FEE Chung-ming, JP
費中明律師，太平紳士
(up to 至 2022.12.05)



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



Mr Eugene LIU
廖於勤先生
(from 2022.12.06 起)



Mr Johnny MA Ka-chun, SC
馬嘉駿資深大律師
(from 2022.12.06 起)



Mr Raymond MAK Ka-chun
麥嘉晉先生



Mr Alan NG Man-sang
吳敏生大律師



Ms Gilly WONG Fung-han
黃鳳嫻女士

ANNUAL REPORT OF THE CONSUMER LEGAL ACTION FUND 2022-23

消費者訴訟基金年報 2022-23

The Consumer Council is the Trustee of the Consumer Legal Action Fund (the Fund) through a Declaration of Trust executed on 30 November 1994.

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 May 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 Council, as the Trustee, is responsible, through a Board of Administrators, for the overall administration and investment of the Fund. The Board of Administrators is in turn, underpinned by a Management Committee. The latter, whose members were appointed by the Commerce and Economic Development Bureau, is responsible for advising on the eligibility and merits of applications seeking assistance from the Fund.

Operation

It is the function of the Council to help consumers resolve their complaints with 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.

消費者委員會是消費者訴訟基金（以下簡稱基金）的信託人。基金於 1994 年 11 月 30 日依據信託聲明成立。

目的

基金成立初時獲政府撥款港幣 1,000 萬元，其後在 2010 年 5 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。

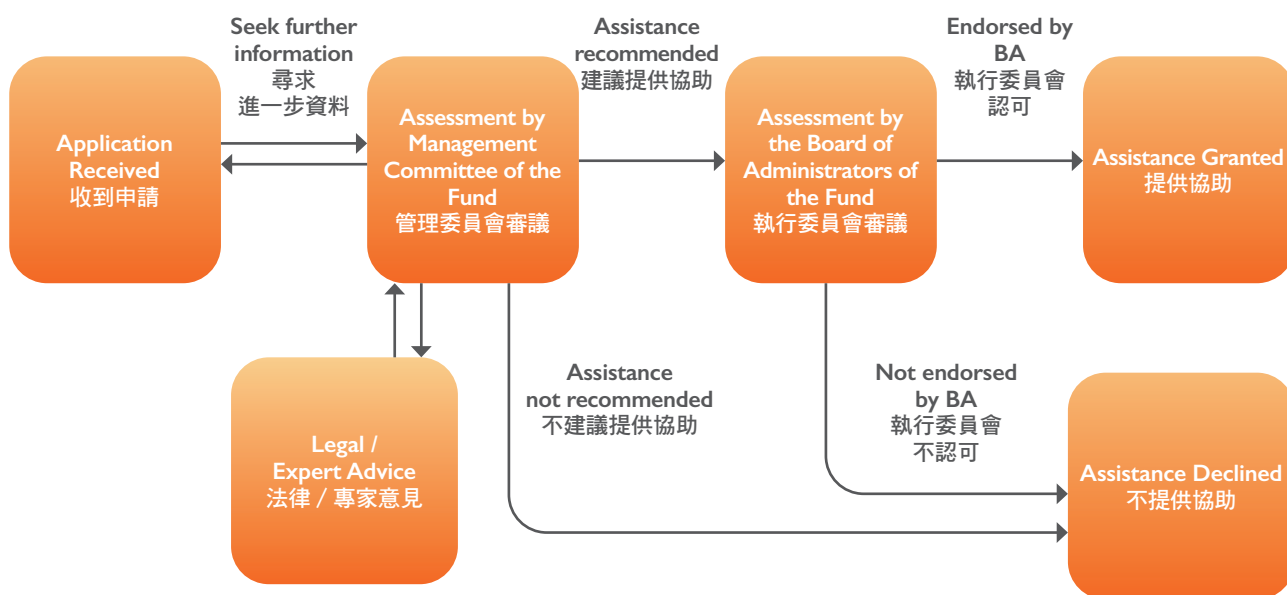
行政管理

本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。

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。



Deliberation

During the year under review, the Management Committee held 8 meetings and resolved matters by circulation on 59 occasions, while the Board of Administrators resolved matters by circulation on 21 occasions.

Altogether, the Fund considered 51 applications and 12 previous applications seeking reconsideration of the Management Committee's previous decisions, across different categories during the year under review.

After thorough consideration, the Fund declined 21 applications relating to complaints involving tenancy, purchase of local and non-local properties, beauty services, immigration consultancy services, sale of goods, insurance, professional organisation and property management respectively. During the reporting period, the Fund affirmed the original decisions of 10 previous applications seeking reconsideration of the Management Committee's previous decisions relating to purchase of non-local properties.

During the reporting period, the Fund granted assistance to 30 applications relating to time-sharing scheme, immigration consultancy services, purchase of local properties, legal services, financial services and beauty services.

處理個案

本年度基金管理委員會共舉行了 8 次會議，另 59 次以文件通傳方式議決事項。而執行委員會共 21 次以文件通傳方式議決事項。

年內，基金共審議了 51 宗申請及 12 宗已審議的申請尋求重新考慮管理委員會早前所作出的決定，涉及不同類別的申請。

經詳細考慮及審議後，基金否決 21 宗分別涉及租務合約、本地及境外置業、美容服務、移民諮詢服務、貨品售賣、保險、專業團體及屋苑管理的申請。本報告期間，基金就 10 宗涉及境外置業的已審議申請尋求重新考慮管理委員會早前所作出的決定，維持原本決定。

本年度基金提供協助予 30 宗關於時光共享、移民諮詢服務、購買本地物業、法律服務、金融服務和美容服務的新申請。

Number of cases granted assistance in the past 3 years 過去 3 年獲批予協助的個案數目

2022-23
30 Cases
宗

2021-22
4 Cases
宗

2020-21
6 Cases
宗

Cases Granted Assistance 獲予以協助個案



1. Time-sharing Scheme — Aggressive Commercial Practices

Evidence indicated that the assisted consumer was induced to execute a vacation club membership agreement by aggressive sales tactics adopted by the trader.

The Fund considered that the case involved sufficient legal merits and significant consumer interest, and offered legal assistance to the assisted consumer. However, before commencement of the assistance, the assisted consumer withdrew the application due to personal reasons.

1. 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的威嚇性銷售手法所影響而簽署時光共享會籍合約。

基金認為個案有充分的法律理據和涉及重大的消費者利益，決定對受助消費者予以協助。不過，在協助展開前，受助消費者基於個人理由撤回申請。

2. Time-sharing Scheme — Aggressive Commercial Practices

Evidence indicated that the assisted consumer was induced to execute 3 vacation club membership agreements by unconscionable and unfair tactics adopted by the trader.

The Fund considered that the case involved sufficient legal merits and significant consumer interest.

2. 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的不合情理和不良營商手法影響而簽署了三份時光共享會籍合約。

基金認為個案有充分的法律理據和涉及重大的消費者利益。



3. Immigration Consultancy Services — Breach of Duties

Evidence indicated that an immigration consultancy services company had breached its contractual and common law duties of care towards the assisted consumer, rendering his immigration application to Canada unsuccessful. The assisted consumer had since immigrated to the UK.

The Fund considered that the case involved sufficient legal merits and significant consumer interest. However, before commencement of the assistance, the assisted consumer withdrew the application due to personal reasons.

3. 移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司因違反合約及普通法下的責任而導致受助消費者移民至加拿大的申請未能成功。受助消費者其後已移民至英國。

基金認為個案有充分的法律理據和涉及重大的消費者利益。不過，在協助展開前，受助消費者基於個人理由撤回申請。

4. Immigration Consultancy Services — Breach of Duties

Evidence indicated that an immigration consultancy services company had breached its contractual and common law duties of care towards the assisted consumer, rendering her unable to proceed with her immigration process.

The Fund considered that the case involved sufficient legal merits and significant consumer interest.

4. 移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司違反了其合約及普通法上的責任而導致受助消費者未能繼續進行移民程序。

基金認為個案有充分的法律理據和涉及重大的消費者利益。



5. Purchase of Residential Property — Breach of Duty and Contract (23 cases)

Evidence indicated that the developer had failed to provide a first mortgage plan entailing a 2-year principal and interest free period offered to purchasers at the time of sale.

The Fund considered that the cases involved sufficient legal merits and significant consumer interest.

5. 住宅物業買賣 — 違反職責及合約（23 個案）

證據顯示發展商未能向買家提供於購買單位時所承諾的兩年免息免供的第一按揭計劃。

基金認為個案有充分的法律理據和涉及重大的消費者利益。



6. Beauty Services — Personal Injuries Claim

Evidence indicated that the assisted consumer sustained personal injuries as a result of facial treatment performed by a beauty centre.

The Fund considered that the case involved sufficient legal merits and significant consumer interest.

6. 美容服務 — 人身傷害的申索

證據顯示受助消費者因接受一間美容中心所提供的美容療程而受傷。

基金認為個案有充分的法律理據和涉及重大的消費者利益。



7. Legal Services — Breach of Duties

Evidence indicated that a law firm had breached its duties of care and fiduciary duties towards the assisted consumers, causing them to suffer loss as a result of the loss of priority in the charging order obtained over the judgment debtor's property to another client of the law firm.

The Fund considered that the case involved sufficient legal merits and significant consumer interest.

7. 法律服務 — 違反職責

證據顯示涉案律師行因違反謹慎責任和受信責任而導致受助消費者喪失針對判定債務人的財產所取得的押記令之優先權予涉案律師行的另一位客戶，因而蒙受損失。

基金認為個案有充分的法律理據和涉及重大的消費者利益。

8. Financial Services — Fraud

Evidence indicated that the assisted consumer suffered loss due to suspected fraud perpetrated by a trader purporting to offer gold trading services.

The Fund considered that the case involved sufficient legal merits and significant consumer interest.

8. 金融服務 — 欺詐

證據顯示受助消費者受到涉案公司以聲稱提供黃金交易服務進行的欺詐行為而蒙受損失。

基金認為個案有充分的法律理據和涉及重大的消費者利益。

Cases Carried Over From Previous Year

The Fund continued to work on the following cases brought forward from the previous year:

1. Columbarium — 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 columbarium's application for licence under the Private Columbaria Ordinance (PCO) was under review by the Private Columbaria Licensing Board. Meanwhile, the ashes were interred at another columbarium and assisted consumer wished to wait for the grant of licence to the columbarium. In the circumstances, the Fund continued to monitor the progress of the columbarium's application under the PCO.

2. 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. With the Fund's assistance, the assisted consumer succeeded in his legal action against the fitness centre and obtained a winding up order with costs in his favour.

During the reporting period, the scope of assistance to the assisted consumer was extended to cover winding up proceedings. However, due to absence of response by the assisted consumer, the Fund decided to terminate the assistance.

3. Financial Services — Breach of Duty and Contract

Evidence indicated 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.

During the reporting period, follow up actions were in progress.

4. Purchase of Residential Property — Breach of Duty and Contract

Evidence indicated that the assisted consumer was induced to purchase a unit adjoining the flat roof in reliance of an improper floor plan and misrepresentations given by the estate agent.

During the reporting period, follow up actions were in progress.

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. 私營骨灰龕場 – 拒絕容許骨灰安放

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，受助消費者欲將骨灰安放入龕位，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，私營骨灰安置所發牌委員會仍在審視涉案龕場根據《私營骨灰安置所條例》提出的牌照申請。受助消費者母親的骨灰現正被安放在另一龕場內，而受助消費者希望繼續等候涉案龕場申請牌照的結果，因此，基金會繼續留意涉案龕場的牌照申請的進展。

2. 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和一份私人教練合約。在基金的協助下，法庭裁定受助消費者勝訴，以及向該健身中心頒布清盤令，並命令該健身中心向受助消費者支付訟費。

本報告期間，基金擴大受助事項範圍，以協助受助消費者執行清盤程序。不過，由於受助消費者並沒有就擴大受助事項範圍事宜向基金作出回覆，因此，基金決定終止向個案提供協助。

3. 金融服務 – 違反責任及合約

證據顯示涉案商戶違反責任及合約，導致受助消費者在倫敦金的投資中蒙受損失。鑑於個案有充足的法律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。

本報告期間，有關的司法程序正在進行中。

4. 住宅物業買賣 – 違反責任及失實陳述

證據顯示受助消費者受到涉案地產代理所提供的不當平面圖及失實陳述所影響而購買涉案住宅連平台單位。

本報告期間，有關的司法程序正在進行中。

5. Fitness Services — Unfair Trade Practices and Unconscionable Conduct

The Fund granted assistance to the assisted consumer who, as evidence indicated, had entered into a membership agreement and 2 personal training agreements as a result of unfair trade practices and unconscionable conduct of the fitness centre.

During the reporting period, the District Court ordered that judgment be entered in favour of the assisted consumer against the trader. As the trader did not pay the judgment debt to the assisted consumer, the Fund extended the scope of assistance to the assisted consumer to cover enforcement proceedings. The trader was ordered by the court to be wound up and the case concluded accordingly.

6. Time-sharing Scheme — Aggressive Commercial Practices

Evidence indicated that the assisted consumer was pressurised into executing a vacation club membership agreement by aggressive sales tactics adopted by the trader including prolonged and persistent sales pitching.

During the reporting period, legal proceedings were commenced against the trader. After rounds of negotiation, the assisted consumer received a negotiated settlement sum and the case was settled.

7. Beauty Services — Personal Injuries Claim

Evidence indicated that the assisted consumer suffered personal injuries as a result of facial treatment provided by the trader.

During the reporting period, follow up actions were in progress.

8. Beauty Services — Personal Injuries Claim

Evidence indicated that the assisted consumer sustained personal injuries as a result of facial treatment performed by a doctor at a medical beauty centre.

During the reporting period, follow up actions were in progress.

9. Immigration Consultancy Services — Breach of Duties

Evidence indicated that an immigration consultancy services company had breached its contractual and common law duties of care towards the assisted consumers, rendering them unable to proceed with their immigration process.

During the reporting period, follow up actions were in progress.

5. 健身服務 — 不良營商手法及不合情理行為

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兩份私人教練合約。因此，基金決定對受助消費者予以協助。

本報告期間，區域法院裁定受助消費者勝訴。由於涉案健身中心沒有向受助消費者支付判定債項，因此基金擴大受助事項範圍，以協助受助消費者執行法庭的命令。法庭最終頒令涉案健身中心清盤，案件告一段落。

6. 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，包括長時間及持續不斷的推銷，受到威逼而簽署時光共享會籍合約。

本報告期間，基金已向涉案公司採取法律行動。經過多番商討後，受助消費者接受涉案公司提出的和解金額，事件得以解決。

7. 美容服務 — 人身傷害的申索

證據顯示受助消費者因接受涉案公司所提供的美容療程而受傷。

本報告期間，有關的司法程序正在進行中。

8. 美容服務 — 人身傷害的申索

證據顯示受助消費者因接受一名醫生在一間醫學美容中心所提供的美容療程而受傷。

本報告期間，有關的司法程序正在進行中。

9. 移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司違反了其合約及普通法上的責任而導致受助消費者未能繼續進行移民程序。

本報告期間，有關的司法程序正在進行中。

Statistics

During the reporting period, the Fund has received a total of 58 applications and has granted assistance to 30 applications¹.

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 2023, the Fund had a balance of approximately HK\$10.5 million².

Acknowledgements

During the year under review, Mr Clement CHAN Kam-wing, BBS, MH, JP succeeded Mr Paul LAM Ting-kwok, SBS, SC, JP as the Chairman of the Board of Administrators with effect from 15 July 2022. Mr Eugene LIU and Mr Johnny MA Ka-chun, SC joined the Fund as new Members of the Management Committee.

The Fund wishes to express its heartfelt thanks for the staunch support and invaluable contributions of Mr Paul LAM Ting-kwok, SBS, SC, JP, Ms Rebecca CHAN Ching-chu, Dr Catherine CHONG Shiu-yin, Mr Johnny FEE Chung-ming, JP and Dr LO Pui-yin, whose memberships with the Fund had been concluded respectively in the year under review.

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 counsels and solicitors engaged by the Fund, for all their efforts and contributions to the Fund throughout the year. We are also very grateful to the Government for its continuous support to the Fund.

統計

本報告期間，基金共接獲 58 宗申請，其中 30 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 2023 年 3 月 31 日止，基金結餘約港幣 1,050 萬元²。

鳴謝

年內，陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士於 2022 年 7 月 15 日起接替林定國資深大律師，銀紫荊星章，太平紳士，成為消費者訴訟基金執行委員會主席。廖於勤先生和馬嘉駿資深大律師加入管理委員會成為新委員。基金並衷心感謝林定國資深大律師，銀紫荊星章，太平紳士、陳清珠女士、莊紹賢醫生、費中明律師，太平紳士及羅沛然大律師一直對基金的支持和貢獻。

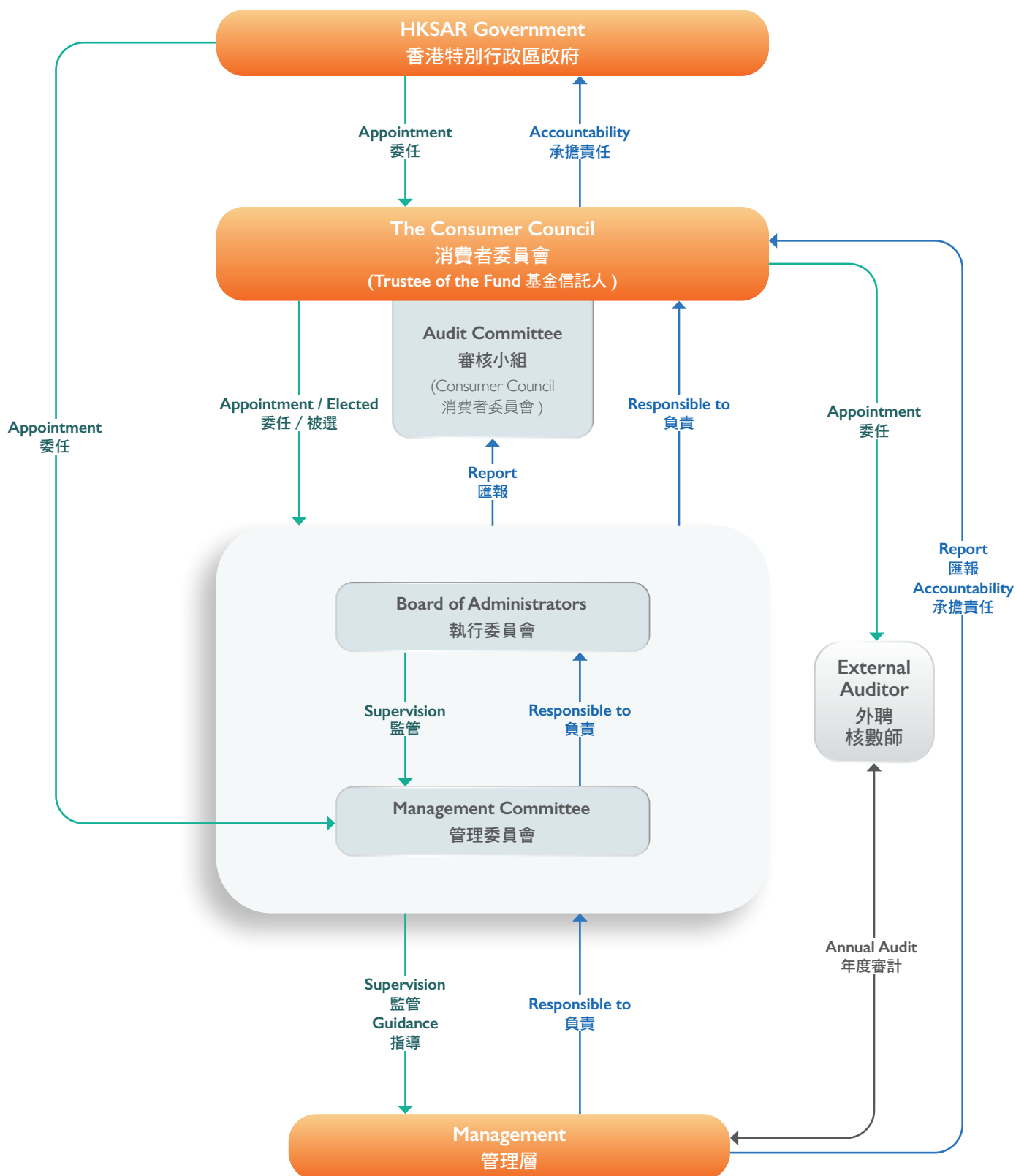
最後，本會謹向基金兩個委員會的成員，及曾經協助基金順利運作的各界人士，包括基金聘請的大律師和律師等致謝，感激他們在年內為基金付出的努力和貢獻。本會亦非常感謝政府對基金一直以來的支持。

1. See Annex A for the Statistics for Assisted Cases and Applications of Consumer Legal Action Fund in 2022-23. 消費者訴訟基金於 2022-23 年度之申請個案統計見附錄甲。

2. See Annex B for the Fund's Auditor's Report and Financial Statements for the period under review. 基金本年度的核數師報告及財政報告見附錄乙。

CORPORATE GOVERNANCE STRUCTURE

基金管治架構



MEMBERSHIP AND KEY FUNCTIONS

委員及主要職責

Consumer Legal Action Fund Board of Administrators 消費者訴訟基金執行委員會

By circulation
以文件傳閱方式進行

Chairman 主席

Mr Paul LAM Ting-kwok, SBS, SC, JP
林定國資深大律師，銀紫荊星章，太平紳士（up to 至 2022.06.30）
Mr Clement CHAN Kam-wing, BBS, MH, JP
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士（from 2022.07.15 起）

Vice-Chairman 副主席

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

Members 委員

Mr Matthew LAM Kin-hong, BBS, MH, JP
林建康律師，銅紫荊星章，榮譽勳章，太平紳士
Dr Victor LUI Wing-cheong 雷永昌醫生
Ms Gilly WONG Fung-han 黃鳳嫻女士

Key Functions 主要職能

The Board of Administrators shall:

1. be responsible to the Trustee;
2. report all its proceedings to the Trustee in due course; and
3. perform such duties as may be prescribed by the Trustee from time to time, and may exercise such powers as may be delegated by the Trustee to it from time to time.

執行委員會應：

1. 對受託人負責；
2. 適時向信託人報告所有程序；及
3. 履行信託人不時規定的職責，並可行使信託人不時授予的權力。

Consumer Legal Action Fund Management Committee 消費者訴訟基金管理委員會

Number of Meetings
會議次數：8

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 (up to 至 2023.03.31)

Members 委員

Ms Astina AU Sze-ting 區詩婷大律師
Ms Rebecca CHAN Ching-chu 陳清珠女士 (up to 至 2022.12.05)
Dr Catherine CHONG Shiu-yin 莊紹賢醫生 (up to 至 2022.12.05)
Ms Theresa Lena CHOW 周廷勵大律師
Mr Alex FAN Hoi-kit, MH 范凱傑大律師，榮譽勳章
Mr Johnny FEE Chung-ming, JP 費中明律師，太平紳士 (up to 至 2022.12.05)
Mr Richard KHAW Wei-kiang, SC 許偉強資深大律師
Mr Eugene LIU 廖於勤先生 (from 2022.12.06 起)
Mr Johnny MA Ka-chun, SC 馬嘉駿資深大律師 (from 2022.12.06 起)
Mr Raymond MAK Ka-chun 麥嘉晉先生
Mr Alan NG Man-sang 吳敏生大律師
Ms Gilly WONG Fung-han 黃鳳嫻女士

Key Functions 主要職能

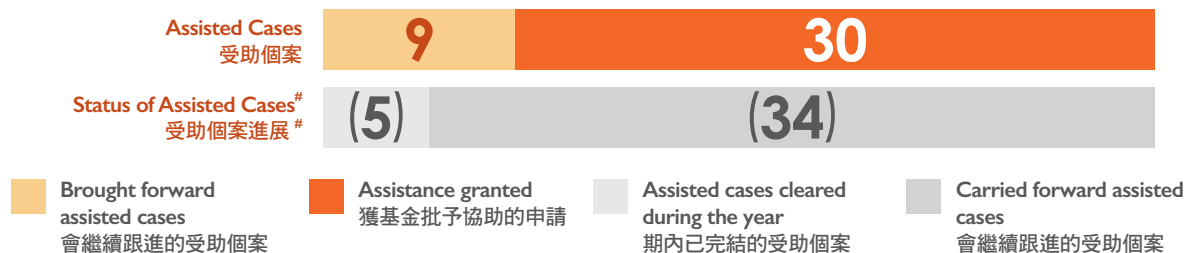
The Management Committee is responsible for advising on the eligibility and merits of applications seeking assistance from the Consumer Legal Action Fund.

管理委員會負責就尋求消費者訴訟基金協助之申請是否符合申請條件及法律依據上提供建議。

STATISTICS FOR ASSISTED CASES AND APPLICATIONS OF CONSUMER LEGAL ACTION FUND IN 2022-23

於 2022-23 年度消費者訴訟基金受助個案及申請的統計

Assisted Cases 受助個案



Breakdown on status of assisted cases:
受助個案進展的狀況：

Compensation recovered 獲得賠償	
• out-of-court settlement 庭外和解	1
• judgment obtained 經勝訴獲取	1
Cases not pursued further 未再跟進	
• no recovery prospect 因無賠償可能	0
• application withdrawn 因申請撤回	2
• terminated by the Fund 被基金終止	1
In process 在處理中	34

Other Applications to be Handled 其他有待處理的申請



* Breakdown of cases with application handled:
* 已處理的申請狀況：

Assistance granted 獲基金批予協助的申請	30
Assistance declined 基金不接納的申請	21

2022-23 Carried Forward Assisted Cases and Applications 2022-23 年度會繼續跟進的受助個案及申請



Independent Auditor's Report 獨立核數師報告

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

Opinion

We have audited the financial statements of Consumer Legal Action Fund (the "Fund") set out on pages 169 to 183, which comprise the statement of financial position as at 31 March 2023, and the statement of income and expenditure, 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 financial position of the Fund as at 31 March 2023, and of its financial performance and cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards ("HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA").

Basis for Opinion

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

Other Matter

The financial statements of the Fund for the year ended 31 March 2022 were audited by another auditor who expressed an unmodified opinion on these financial statements on 29 July 2022.

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.

致消費者訴訟基金受託人

(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

意見

本核數師(以下簡稱「我們」)已審核列載於第169頁至第183頁消費者訴訟基金(「基金」)的財務報表,包括二零二三年三月三十一日之財務狀況報表,及截至該日止年度之收支結算表、資本及儲備變動表及現金流量表,以及財務報表附註(包括主要會計政策概要)。

我們認為,該等財務報表已根據香港會計師公會頒布的《香港財務報告準則》真實而公平地反映了基金於二零二三年三月三十一日的財務狀況以及基金截至該日止年度的財務表現及現金流量。

意見基礎

我們已根據香港會計師公會頒布的《香港審計準則》進行審計。我們在該等準則下承擔的責任已在本報告「核數師就審核財務報表承擔之責任」部分中進一步闡述。根據香港會計師公會的《專業會計師道德守則》(以下簡稱「守則」),我們獨立於基金,並已履行守則中的其他專業道德責任。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。

其他事項

基金於二零二二年三月三十一日止之年度財務報表由另一核數師審核,該核數師於二零二二年七月二十九日對該等財務報表表達了未經修訂意見。

其他信息

基金執行委員會對其他信息負責。其他信息包括年報所載的信息,但不包括財務報表及我們就此出具的核數師報告。

我們對財務報表的意見不涵蓋其他信息,我們亦不對該等其他信息發表任何形式的保證結論。

就我們對財務報表的審核而言,我們的責任是閱讀其他信息,在此過程中,考慮其他信息是否與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,如果我們認為其他信息存在重大錯誤陳述,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

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

Responsibilities of Board of Administrators and Those Charge with Governance 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 and those charged with governance are 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. This report is made solely to you, as a body, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

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

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)

執行委員會及管治人員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》擬備真實及公平的財務報表，以及實行其認為編製財務報表所必要的內部控制，並對其認為為使財務報表的擬備不存在由於欺詐或錯誤而導致的重大錯誤陳述。

在擬備財務報表時，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。

執行委員會及管治人員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的責任

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，發出納入我們意見的核數師報告。本報告僅向基金發出，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。

合理保證是高水平的保證，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《香港審計準則》進行審核的過程中，我們於整個審計過程中運用專業判斷，並持專業懷疑態度。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

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)

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.
- 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.

Mazars CPA Limited

Certified Public Accountants
Hong Kong, 28 July 2023

The engagement director on the audit resulting in this independent auditor's report is:

Chan Chi Ming Andy

Practising Certificate number: P05132

核數師就審核財務報表承擔的責任 (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，則我們應當發表非無保留意見。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。
- 評估財務報表（包括披露）之整體列報方式、結構和內容，以及財務報表是否公平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等事項，包括我們於審核期間識別出內部控制之任何重大缺陷。

中審眾環（香港）會計師事務所有限公司

執業會計師
香港，二零二三年七月二十八日

出具本獨立核數師報告的審計項目董事為：

陳志明

執業證書編號：P05132

Statement of Income and Expenditure 收支結算表

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

			2023 二零二三年 HK\$ 港元	2022 二零二二年 HK\$ 港元
Income	收入			
Bank interest income	銀行利息收入		259,470	59,742
Application fee from assisted consumers	受助消費者申請費		52,600	21,500
Sundry income	雜項收入		40,000	221,477
			352,070	302,719
Less:	減：			
Expenditure	支出			
Auditor's remuneration	核數師酬金		15,000	17,500
Administrative service expenses	行政服務支出	6	1,361,747	864,487
Bank charges	銀行費用		4,615	4,580
Legal fees for assisted consumers	受助消費者律師費		1,886,469	303,006
Sundry expenses	雜項支出		19,791	9,147
			3,287,622	1,198,720
Deficit for the year	本年度虧損		(2,935,552)	(896,001)

Statement of Financial Position 財務狀況表

AT 31 MARCH 2023 於二零二三年三月三十一日

			2023 二零二三年 HK\$ 港元	2022 二零二二年 HK\$ 港元
Current assets	流動資產			
Interest receivables	應收利息		230,477	36,055
Bank balances and cash	銀行結餘及現金	4	13,312,383	14,521,047
			13,542,860	14,557,102
Current liabilities	流動負債			
Account payables and accrued expenses	應付賬款及應計費用		1,672,761	248,711
Amount due to the Trustee	應付受託人款項	5	1,361,747	864,487
			3,034,508	1,113,198
Net current assets	流動資產淨值		10,508,352	13,443,904
Capital and reserves	資本及儲備			
Capital	資本		30,000,000	30,000,000
General fund	一般基金		(19,491,648)	(16,556,096)
			10,508,352	13,443,904

The financial statements on pages 169 to 183 were approved and authorised for issue by the Board of Administrators on 28 July 2023 and are signed on its behalf by:

載於第 169 頁至第 183 頁的財務報表已於二零二三年七月二十八日獲執行委員會批准及授權發佈，並由以下代表簽署：

Mr. Clement CHAN Kam-wing, BBS, MH, JP
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士
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 2023 截至二零二三年三月三十一日止年度

		Capital 資本 <i>HK\$</i> 港元	General Fund 一般基金 <i>HK\$</i> 港元	Total 合計 <i>HK\$</i> 港元
At 1 April 2021	於二零二一年四月一日	30,000,000	(15,660,095)	14,339,905
Deficit for the year	本年度虧損	-	(896,001)	(896,001)
At 31 March 2022	於二零二二年三月三十一日	30,000,000	(16,556,096)	13,443,904
Deficit for the year	本年度虧損	-	(2,935,552)	(2,935,552)
At 31 March 2023	於二零二三年三月三十一日	30,000,000	(19,491,648)	10,508,352

Statement of Cash Flows 現金流量表

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

		2023 二零二三年 HK\$ 港元	2022 二零二二年 HK\$ 港元
Operating activities	營運活動		
Deficit for the year	本年度虧損	(2,935,552)	(896,001)
Adjustments for:	就下列項目作出調整：		
Bank interest income	銀行利息收入	(259,470)	(59,742)
Operating cash flows before movements in working capital	營運資金變動前之營運現金流量	(3,195,022)	(955,743)
Increase (Decrease) in amount due to the Trustee	應付受託人款項之增加（減少）	497,260	(287,026)
Increase (Decrease) in account payables and accrued expenses	應付賬款及應計費用之增加（減少）	1,424,050	(38,310)
Net cash used in operating activities	用於營運活動之現金淨額	(1,273,712)	(1,281,079)
Investing activities	投資活動		
Interest received	已收利息	65,048	111,075
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	(13,500,000)	(17,690,000)
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	14,590,000	18,628,000
Net cash from investing activities	來自投資活動之現金淨額	1,155,048	1,049,075
Net decrease in cash and cash equivalents	現金及現金等值物的淨額之減少	(118,664)	(232,004)
Cash and cash equivalents at beginning of the year	於本年初之現金及現金等值物	1,331,047	1,563,051
Cash and cash equivalents at end of the year	於本年底之現金及現金等值物	1,212,383	1,331,047

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Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三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 AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs")

Amendments to HKFRSs that are mandatorily effective for the current year

In the current year, the Fund has applied the following amendments to HKFRSs which collective term includes all applicable HKFRSs, Hong Kong Accounting Standards ("HKASs") and Interpretations issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") for the first time, which are mandatorily effective for the annual periods beginning on or after 1 April 2022 for the preparation of the financial statements:

Amendments to HKFRS 16	Covid-19 – Related Rent Concessions Beyond 30 June 2021
Amendments to HKAS 16	Proceeds before Intended Use
Amendments to HKAS 37	Cost of Fulfilling a Contract
Amendments to HKFRS 3	Reference to the Conceptual Framework
Annual Improvements to HKFRSs	2018–2020 Cycle

The application of the amendments to HKFRSs in the current year has 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。

受託人的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. 應用經修訂《香港財務報告準則》

本年度強制生效之經修訂《香港財務報告準則》

於本年度，基金首次應用由香港會計師公會所頒佈的以下經修訂《香港財務報告準則》（全部香港財務報告準則、香港會計準則及註釋之統稱），該等修訂於二零二二年四月一日或以後編製財務報表的年度期間內強制生效：

《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（二零二一年六月三十日之後）
《香港會計準則》第16號（修訂本）	擬定用途之前的所得款項
《香港會計準則》第37號（修訂本）	合約履約成本
《香港財務報告準則》第3號（修訂本）	參考概念框架
《香港財務報告準則》年度改進	二零一八年至二零二零年週期之年度改進

本年度應用上述經修訂《香港財務報告準則》修訂本對基金本年度及先前的財務報表及／或該等財務報表所載的披露資料並無重大影響。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

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

New and amendments to HKFRSs in issue but not yet effective

The Fund has not early applied the following new and amendments to HKFRSs that have been issued but are not yet effective for the current year:

Amendments to HKAS 1	Disclosure of Accounting Policies ¹
Amendments to HKAS 8	Definition of Accounting Estimates ¹
Amendments to HKAS 12	Deferred Tax related to Assets and Liabilities arising from a Single Transaction ¹
HKFRS 17	Insurance Contracts ¹
Amendment to HKFRS 17	Initial Application of HKFRS 17 and HKFRS 9 – Comparative Information ¹
Amendments to HKAS 1	Classification of Liabilities as Current or Non-current ²
Amendments to HKAS 1	Non-current Liabilities with Covenants ²
Amendments to HKAS 16	Lease Liability in a Sale and Leaseback ²
Amendments to HKFRS 10 and HKAS 28	Sale or Contribution of Assets between an Investor and its Associate or Joint Venture ³

¹ Effective for annual periods beginning on or after 1 January 2023.

² Effective for annual periods beginning on or after 1 January 2024.

³ The effective date to be determined.

The Board of Administrators anticipates that the application of all new and amendments to HKFRSs will have no material impact on the financial statements in the foreseeable future.

2. 應用新訂及經修訂《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》

基金於本年度並未提前應用下列已頒布但尚未生效的新訂及經修訂的《香港財務報告準則》：

《香港會計準則》第 1 號 (修訂本)	會計政策披露 ¹
《香港會計準則》第 8 號 (修訂本)	會計估算定義 ¹
《香港會計準則》第 12 號 (修訂本)	單一交易產生的資產及負債的相關遞延稅項 ¹
《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 17 號 (修訂本)	首次應用《香港財務報告準則》第 17 號和《香港財務報告準則》第 9 號—比較信息之初始應用 ¹
《香港會計準則》第 1 號 (修訂本)	流動或非流動的負債分類 ²
《香港會計準則》第 1 號 (修訂本)	附有契約條件的非流動負債 ²
《香港會計準則》第 16 號 (修訂本)	售後租回中的租賃負債 ²
《香港財務報告準則》第 10 號 (修訂本) 和《香港會計準則》第 28 號 (修訂本)	投資者與其聯營企業或合營企業之間的資產出售或注資 ³

¹ 於二零二三年一月一日或其後開始之年度期間生效。

² 於二零二四年一月一日或其後開始之年度期間生效。

³ 生效日期待定。

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報表產生重大影響。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2023 截至二零二三年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES

3.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with HKFRSs issued by HKICPA and accounting principles generally accepted in Hong Kong. These financial statements have been prepared on a basis consistent with the accounting policies in the 2022 financial statements except for the application of amendments to HKFRSs in Note 2.

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 at the date of transaction.

3.2 Significant accounting policies

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 the statement of income and expenditure 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 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 and only when the Fund becomes a party to the contractual provisions of the instruments and on a trade date basis.

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.

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. 財務報表編製基準及主要會計政策

3.1 財務報表編製基準

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》和香港公認的會計原則編製。本年度財務報表的編製基礎與二零二二年財務報表中的會計政策一致，惟附註 2 應用的經修訂《香港財務報告準則》修訂本除外。

財務報表乃按歷史成本之基礎編製。歷史成本一般根據於交易日換取服務所給予代價之公平值而釐定。

3.2 主要會計政策

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計算表內扣除。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，並於適當的資本及儲備賬戶中確認。

金融工具

金融資產及金融負債當且僅當基金成為該等工具合約條文的一方時在交易日被確認。

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

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 2023 截至二零二三年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

3.2 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.

The Fund's financial assets at amortised cost include interest receivables and bank balances and cash.

Interest income from financial assets

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 performs impairment assessment under expected credit loss ("ECL") on financial assets which are subject to impairment assessment under HKFRS 9 *Financial Instruments* ("HKFRS 9") (including interest receivables and bank balances and cash). The amount of ECL is updated at each reporting date to reflect changes in credit risk since initial recognition.

3. 財務報表編製基準及主要會計政策 (續)

3.2 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後續按攤銷成本計量：

- 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。

基金按攤銷成本計量的金融資產，包括應收利息和銀行結餘及現金。

金融資產的利息收入

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。

金融資產的減值

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」）進行減值評估。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

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

3.2 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, 12-months 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 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.

For all other instruments, the Fund measures the loss allowance equal to 12-months ECL, unless when there has been a significant increase in credit risk since initial recognition, in which case 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. 財務報表編製基準及主要會計政策 (續)

3.2 主要會計政策 (續)

金融工具 (續)

金融資產 (續)*金融資產的減值 (續)*

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。

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，評估信貸風險有否顯著上升時會考慮以下方面資料：

- 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、財務或經濟狀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；

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

3.2 Significant accounting policies (Continued)

Financial 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.

(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;

3. 財務報表編製基準及主要會計政策 (續)

3.2 主要會計政策 (續)

金融工具 (續)

金融資產 (續)

金融資產的減值 (續)

(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始確認時已有顯著上升，除非基金有合理及具支持性的資料顯示其他情況。

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。

(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；

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

3.2 Significant accounting policies (Continued)

Financial instruments (Continued)

Financial assets (Continued)*Impairment of financial assets (Continued)*

- (iii) Credit-impaired financial assets (Continued)
- (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 the statement of income and expenditure.

- (v) Low credit risk

A financial instrument is determined to have low credit risk if:

- (a) it has a low risk of default;
- (b) the borrower has a strong capacity to meet its contractual cash flow obligations in the near term; and
- (c) adverse changes in economic and business conditions in the longer term may, but will not necessarily, reduce the ability of the borrower to fulfil its contractual cash flow obligations.

3. 財務報表編製基準及主要會計政策 (續)

3.2 主要會計政策 (續)

金融工具 (續)

金融資產 (續)*金融資產的減值 (續)*

- (三) 發生信貸減值的金融資產 (續)
- (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) 低信貸風險

金融工具被確定為具有低信貸風險，如果：

- (甲) 違約風險較低；
- (乙) 借款人短期內履行合同現金流量義務的能力較強；及
- (丙) 遠期的經濟和業務狀況的不利變化，可能但不一定會削弱借款人履行其合約現金流量義務的能力。

Notes to the Financial Statements 財務報表附註

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED) 3. 財務報表編製基準及主要會計政策 (續)

3.2 Significant accounting policies (Continued) 3.2 主要會計政策 (續)

Financial instruments (Continued) 金融工具 (續)

Financial assets (Continued) 金融資產 (續)

Impairment of financial assets (Continued) 金融資產的減值 (續)

(vi) Measurement and recognition of ECL (六) 預期信貸虧損的計量及確認

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 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.

The Fund recognises an impairment gain or loss in the statement of income and expenditure 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

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, unless the effect of discounting would be insignificant, in which case they are stated at cost.

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.

金融工具 (續)

金融資產 (續)

金融資產的減值 (續)

(六) 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。

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。

金融負債

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，除非折現的影響屬不重大，在此情況下，按成本計量。

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。

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

3.2 Significant accounting policies (Continued)

Financial instruments (Continued)

Derecognition (Continued)

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 the statement of income and expenditure.

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

4. BANK BALANCES AND CASH

Cash at bank and on hand as cash and cash equivalent	銀行及庫存現金作為現金及現金等值物
Time deposits with original maturity over three months	原定到期日逾三個月之定期存款
Bank balances and cash	銀行結餘和現金

Cash at bank earns interest at floating rates based on daily bank deposit rates. Time deposits are made in between six months and twelve months (2022: between six months and twelve months) and earn interests at the respective time deposits rates ranging from 0.34% to 4.00% (2022: 0.27% to 1.82%) 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.

6. RELATED PARTY TRANSACTIONS

During the year, the Fund incurred administrative service expenses amounted to HK\$1,361,747 (2022: HK\$864,487) for the administrative service and office support (comprising salary costs and attributable overheads) provided to the Fund. The charge 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.

3. 財務報表編製基準及主要會計政策 (續)

3.2 主要會計政策 (續)

金融工具 (續)

註銷 (續)

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及應付代價之間的差額會於收支結算表內確認。

4. 銀行結餘及現金

	2023 二零二三年 HK\$ 港元	2022 二零二二年 HK\$ 港元
Cash at bank and on hand as cash and cash equivalent	1,212,383	1,331,047
Time deposits with original maturity over three months	12,100,000	13,190,000
Bank balances and cash	<u>13,312,383</u>	<u>14,521,047</u>

銀行現金根據銀行每日浮動存款利率獲取利息。定期存款的期限為六到十二個月 (二零二二年：六到十二個月)，按各自定期存款利率獲取利息，年利率範圍為 0.34% 到 4.00% (二零二二年：0.27% 到 1.82%)。

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。該金額無抵押、免息及按需償還。

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 1,361,747 港元 (二零二二年：864,487 港元)。該受託人的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。

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7. CAPITAL RISK MANAGEMENT

The capital structure of the Fund consists of the capital from the HKSAR.

The HKSAR has granted a total sum of HK\$30 million as the additional capital to the Fund as at 31 March 2023. 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	金融資產
Amortised cost	攤銷成本
Financial liabilities	金融負債
Amortised cost	以攤銷成本計量之金融負債

b. Financial risk management objectives and policies

The Fund's major financial instruments include interest receivables and bank balances and cash, account payables and 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 manages and monitors these exposures to ensure appropriate measures are implemented on a timely and effective manner.

Credit risk and impairment assessment

As at 31 March 2023 and 2022, 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.

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.

7. 資本風險管理

基金的資本結構由香港特別行政區注入的資本組成。

截至二零二三年三月三十一日，香港特別行政區政府已撥款總額三千萬港元作為基金資本。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

	2023 二零二三年 HK\$ 港元	2022 二零二二年 HK\$ 港元
Financial assets		
Amortised cost	13,542,860	14,557,102
Financial liabilities		
Amortised cost	3,034,508	1,113,198

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

於二零二三年及二零二二年三月三十一日，基金因交易對手未能履行責任造成財務損失的最大信貸風險敞口，乃為於財務狀況表中所載的經確認金融財產之賬面值。

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。

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8. FINANCIAL INSTRUMENTS (Continued)

b. Financial risk management objectives and policies (Continued)

Credit risk and impairment assessment (Continued)

The credit risk on interest receivables and bank balances is limited because the counterparties are banks with high credit ratings assigned by international credit-rating agencies.

Market riskInterest rate risk

The Fund's exposure to changes in interest rates is mainly attributable to bank balances and cash.

At the end of the reporting period, if interest rates of bank balances denominated in HK\$ had been 4% (2022: 4%) basis points higher / lower respectively and all other variables were held constant, the Fund's deficit for the year and general fund would increase / decrease by HK\$532,495 (2022: increase / decrease by HK\$580,842).

The sensitivity analysis above has been determined assuming that the change in interest rates had occurred throughout the year and had been applied to the exposure to interest rate risk for bank balances in existence during the year. The 4% (2022: 4%) basis point increase or decrease on the bank balances denominated in HK\$ represent Board of the Administrators of the Fund's assessment of a reasonably possible change in interest rates over the period until the next annual end of the reporting period. The analysis was performed on the same basis for 2022.

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 Board of Administrators of the Fund considers that the carrying values of financial assets and financial liabilities recognised in the financial statements approximate their fair values.

8. 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

基金面臨的利率變動風險主要來自於銀行結餘及現金。

於報告期末，倘以港元計值的銀行結餘利率分別上升或下降 4% (二零二二年：4%) 基點，而其他變量不變，則基金的本年度虧損和一般基金將增加或減少 532,495 港元 (二零二二年：增加或減少 580,842 港元)。

上述敏感度分析乃假設利率變動於年內發生，並適用於年內存在面臨利率風險的銀行結餘。以港元計值的銀行結餘利率上升或下降 4% (二零二二年：4%) 基點，代表執行委員會對期內直至報告期內下一年年末可能的利率變動的合理評估。分析依據與二零二二年相同。

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

基金執行委員會認為，在財務報表中確認的金融資產及金融負債之賬面值與其公平值相若。



CONSUMER COUNCIL SERVICES CENTRES

消費者委員會服務中心

**Consumer Complaint &
Enquiry Hotline**
消費者投訴及諮詢熱線

2929 2222

Elderly Hotline
智齡消委會熱線

2110 2288

Hong Kong 香港區

Consumer Council Services Centre (North Point)

Room 1410, 14/F, Kodak House II
39 Healthy Street East, North Point

消費者委員會服務中心（北角）

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

Consumer Council Services Centre (Shatin)

Room 442, 4/F, Sha Tin Government Offices
1 Sheung Wo Che Road, Sha Tin

消費者委員會服務中心（沙田）

沙田上禾輦路 1 號

沙田政府合署 4 樓 442 室

Consumer Council Services Centre (Tsuen Wan)

Room 105, 1/F, Princess Alexandra Community Centre
60 Tai Ho Road, Tsuen Wan

消費者委員會服務中心（荃灣）

荃灣大河道 60 號

雅麗珊社區服務中心 1 樓 105 室

Remark: Consumer Council Services Centre (Shatin) and Consumer Council Services Centre (Tsuen Wan) were closed permanently on 24 July 2023 for more effective utilisation of the Council's resources.

註：為更有效運用資源，消費者委員會服務中心（沙田）及消費者委員會服務中心（荃灣）已於 2023 年 7 月 24 日永久關閉。

Consumer Council 消費者委員會

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