

消費者委員會年報

Consumer Council 2010-2011
Annual Report

香港 HONG KONG



消費者委員會
CONSUMER COUNCIL



消費者委員會年報
2010-2011
Consumer Council Annual Report

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Foreword

前言

The year under review was both momentous and fulfilling for the Consumer Council. After an interval of two decades, the Council is honoured to be the co-host of the Consumers International (CI) World Congress once again since the last Congress held in Hong Kong in 1991. The 19th CI World Congress, held in May 2011, was well attended by some 700 consumer leaders, government officials, academics, as well as trade and industry representatives from all over the world, striking a record high in the number of delegates in the history of CI World Congress. It was truly an epoch-making assembly of the global consumer movement. The success of the Congress has gained the Council much goodwill and a wide recognition of its international standing in consumer protection.

The Council has long maintained close liaison with its Mainland counterparts. This year, we took one step further by inviting over 130 delegates of consumer organisations from Mainland China to attend the World Congress, constituting by far the largest delegation from a single country. Such active involvement of China, the major producer of consumer goods for all corners of the world and the most populous nation with 1.3 billion consumers, added to the intensity and richness of the discussions at the World Congress.

Whilst delighted to have recorded a slight decline in the number of consumer complaints, the Council continued its efforts in curbing deceptive, misleading and unfair trade practices through collaboration with other regulatory bodies and enhancing consumer awareness through publicity and public education. The significance of our work in consumer empowerment was explicitly demonstrated by the notable reduction of consumer complaints in relation to time sharing schemes, with a drop of 70% from 237 cases in 2009-10 to 72 cases in 2010-11.

During the year, the operation of the Consumer Legal Action Fund was extensively reviewed by its Management Committee and the Council, to streamline procedures and improve effectiveness, in order to meet new challenges and to provide speedy assistance to aggrieved consumers seeking

過去一年對消費者委員會來說，不獨深具意義，而且收獲豐碩。繼一九九一年國際消費者聯會(國際消聯)全球會議在香港舉行後，本會非常榮幸在二十年後再次獲協辦全球會議的機會。第十九屆國際消聯全球會議已於二零一一年五月舉行，超過700位來自世界各地的消費者領袖、政府官員、學者，以及工商界代表參與，刷新全球會議參加者數目的紀錄，成為全球消費者運動中一次意義深遠的會議。全球會議的成功，讓本會贏得無數的珍貴友誼，及在保障消費者權益的國際舞台上，地位予以肯定。

本會一直與內地消費者組織保持緊密聯繫。今年，超過130位內地消費者組織代表應本會邀請，來港參加國際消聯全球會議，是歷來最大的單一國家代表團。作為全球消費品的主要生產者及人口最多(13億)的國家，中國的積極參與對全球會議的討論有積極及正面的意義。

本會喜見消費者投訴數字稍微回落，但本會與其他規管與執法機關攜手工作，並無鬆懈，透過宣傳及公眾教育提高消費者警覺性，以遏止欺詐、誤導及不公平的營商手法。有關海外渡假屋時光共享計劃的投訴大幅減少70%，由二零零九至一零年度的237宗，減少至二零一零至一一年度的72宗，充份反映我們在消費者教育工作上的成效。

年內，本會及消費者訴訟基金管理委員會全面檢討基金的運作，旨在簡化程序及改善效率，以應付新挑戰及迅速援助希望循法律途徑追討賠償的消費者。本會亦改善處理消費者投訴的程序，及檢討對付行業內不良營商手法店號的「點名」機制，加強保護消費者權益的力度。

legal redress. The Council has also revamped its procedures in handling consumer complaints, and reviewed the mechanism for “naming” bad elements in the trade, all with a view to stepping up the functions of the Consumer Council in spearheading the cause of consumer protection.

Since the introduction of the Individual Visit Scheme, the interflow of people and goods between Hong Kong and Mainland China has reached an unprecedented level. This has given rise to newly emerging consumer issues which require new initiatives. One example is the price surge and run on the stocks of infant formula products, allegedly caused by a buying spree by Mainland visitors, which aroused great public concern. It is, however, comforting to note through the Council’s active efforts, a solution was found. Upon our advice, the infant formula suppliers agreed to set up special customer hotlines for arranging direct supply to local residents with babies. They had also given assurance of keeping sufficient stocks to meet local needs. As a result, the number of complaints dropped drastically from 72 in March 2011 to around 10 each month during the second quarter of 2011.

Housing has always been among the top consumer concerns. In response to rising community grievance about problematic property sales practices and misrepresentation of information in property transactions, the Council launched the Report on “Building a Property Market Information Platform for Home Purchasers” in July 2010. The Report contained a package of recommendations to encourage the dissemination of reliable and timely information in the first-hand private residential property market. It was well received by both the community and the Government. The Council was subsequently invited to be represented on the Steering Committee on Regulation of Sale of First-hand Residential Properties by Legislation, set up by the Government to consider appropriate legislative proposals and the mechanism to promote transparency in property transactions.

The Council’s persistent efforts in promoting a cross-sector Trade Practices Statute, subsequent to its February 2008 Report on “Fairness in the Marketplace for Consumers and Business”, finally received positive policy response. The Government has proposed extending the scope of the Trade Descriptions Ordinance to cover services. We are glad to note that, at the time of writing this Report, the Government had further recommended that mandatory cooling-off periods

自從「個人遊」計劃推展以來，內地與香港之間的人流及物流達前所未有的高峰。嶄新的消費者問題隨之而起，需要新的處理方法。其中一個例子是可能由於內地旅客搶購香港的嬰兒奶粉，令奶粉價格上漲及缺貨，引起公眾極大關注。本會積極跟進，尋求解決辦法，在本會建議下，奶粉供應商答應設立特別客戶熱線，安排直接供貨予育有嬰孩的本港居民；供應商也保證有足夠存貨應付本港需求。結果，問題獲得妥善解決，相關投訴數字由二零一一年三月的72宗大幅下降至第二季的每月約10宗。

住屋問題一直是消費者最關注的問題之一。消委會於二零一零年七月提出《建物業資訊平台 啟置業安居大門》研究報告，回應社會對有問題的物業銷售手法，及與物業交易相關的誤導性資訊的不滿。報告包括一系列建議，鼓勵在一手私人住宅物業市場中發佈可靠和及時的資訊。政府及社會均對報告作出正面回應。本會接着被邀請加入由政府成立的「立法規管一手住宅物業銷售督導委員會」，研究合適的立法建議及機制，以推動物業交易透明度。

本會於二零零八年二月發表《公平營商 買賣共贏》報告後，堅持不懈推動跨行業全面性的營商手法立法，終於在政策層面得到正面的回應。政府建議擴大《商品說明條例》的範圍以涵蓋服務。在編寫此年報期間，我們高興知悉，政府進一步建議，規定六個月以上的產品/服務合約，需強制加入冷靜期條款，以增強對消費者的保障。

be imposed for contracts of goods/services with duration of not less than six months, so as to strengthen consumer protection.

After years of advocating a cross-sector competition law since the 1990s, the Council is pleased to see the introduction of the Competition Bill by the Government. Although there is still continuing heated debate about the need for a competition statute within the Legislative Council and the community, the Council considers that the Bill signifies yet another step forward of the Government's commitment in fostering a fully competitive environment and a fairer marketplace for the benefit of both consumers and business. The Council has been playing an active role in enhancing public understanding of this important legislation. Last December, we organised a forum for small and medium enterprises to solicit their views and to understand their concerns. In addition, we have recently launched a website on the Competition Bill, to serve as an online forum for a healthy debate on the subject. Without minimising the challenges ahead, even after a competition law is enacted, the Council remains convinced that such enactment is critical to the building of a strong and competitive economy in future that allows Hong Kong to live up to its aspiration as a global economic hub.

In closing, I wish to express my heartfelt gratitude to fellow Council Members for their valuable contribution to Council deliberations, and to all Council staff for their dedication and hard work, which together enabled the Council to have such a fruitful year. My sincere thanks also go to various external stakeholders (in particular the Commerce and Economic Development Bureau, the Customs and Excise Department, and the Food and Environmental Hygiene Department) as well as the general public for their incessant support to the work of the Council. Making Hong Kong one of the most consumer-friendly cities is our collective goal!



Anthony Cheung
Chairman, Consumer Council
July 2011

本會自九十年代起，多年來努力推動跨行業競爭法，故非常高興見到政府推出《競爭條例草案》。雖然立法會及社會各界仍繼續熱烈討論是否需要競爭法，本會認為條例草案反映政府已經向前踏步，營造完善競爭環境及公平市場，以令消費者及營商者皆能受益。本會在提升公眾對競爭法法案的認識上一直擔任重要角色。去年十二月，我們為中小企舉辦了研討會，收集他們的意見及了解他們的關注。此外，我們最近推出了《競爭條例草案》的網站，提供平台就這個議題作建設性討論。即使實施競爭法後，前景仍充滿挑戰，惟本會深信要鞏固香港成為強大及具競爭力的經濟體系，讓香港晉身世界經濟樞紐，有關法例實在不可或缺。

最後，我衷心感謝與我共事的消委會委員，對委員會的討論和決策作出寶貴貢獻；以及消委會職員對工作的投入和熱誠，令消委會有豐盛的一年。我亦要多謝不同外界持份者(特別是商務及經濟發展局、海關及食物環境衛生署)，以及市民大眾對消委會工作的持續支持。建設香港成為最照顧消費者的城市之一是我們的共同目標!



消費者委員會主席
二零一一年七月

Membership of the Consumer Council

消費者委員會委員

Chairperson 主席



Prof. The Hon. Anthony CHEUNG Bing-leung,
GBS, JP
張炳良教授，金紫荊星章，太平紳士

Vice-Chairperson 副主席



Mr. Ambrose HO, SC, JP
何沛謙資深大律師，太平紳士

Members 委員



Mr. William CHAN Che-kwong
陳志光先生



Mr. Chapman CHAN Chor-man
陳楚文先生



Mr. Thomas CHENG
鄭建韓先生



Prof. Ron HUI Shui-yuen
許樹源教授



Mr. Bankee KWAN Pak-hoo
關百豪先生



Mr. Joe LAI Wing-ho
黎榮浩先生



The Hon. Fred LI Wah-ming, SBS, JP
李華明議員，銀紫荊星章，太平紳士



Ms. Amanda LIU Lai-yun
廖麗茵律師



Mr. Stanley SZETO Chi-yan
司徒志仁先生



Ms. Irene YAU Oi-yuen
邱藹源校長



Ms. Miranda KWOK Pui-fong
郭佩芳女士

Appointed on 3 May 2010
二零一零年五月三日履任



Dr. Polly CHEUNG Suk-yee
張淑儀醫生



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



Dr. David CHUNG Wai-keung
鍾偉強博士

Chief Executive 總幹事



Ms. Connie LAU, JP
劉燕卿女士，太平紳士



Mr. Wilfred LEE Yuen-kwong
李元剛先生



Mr. Philip LEUNG Kwong-hon
梁光漢先生



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

Deputy Chief Executive 副總幹事



Ms. WONG Ka-chi
王家慈女士



Mr. Alvin WONG Tak-wai
黃德偉先生



Prof. WONG Yung-hou
王殷厚教授



Ms. Wendy LAM
林婉梅女士

Co-opted Members of the Consumer Council

消費者委員會增選委員



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



Mr. John CHIU Chi-yeung
趙志洋先生



Ms. Constance CHOY Hok-man
蔡學雯律師



Mr. Francis FONG Po-kiu
方保僑先生



Mr. Andrew FUNG Wai-kwong
馮煒光先生



Mr. Larry KWOK Lam-kwong, BBS, JP
郭琳廣律師，銅紫荊星章，太平紳士



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



Mr. Edmond LAM King-fung
林勁豐律師



Dr. LAW Cheung-kwok
羅祥國博士



Mr. Charles Peter MOK
莫乃光先生



Ms. Bonnie NG Hoi-lam
吳凱霖女士



Dr. Matthew NG, JP
吳馬太醫生，太平紳士



Ms. Clara SHEK
石嘉麗女士



Dr. Michael TSUI Fuk-sun
徐福燊醫生



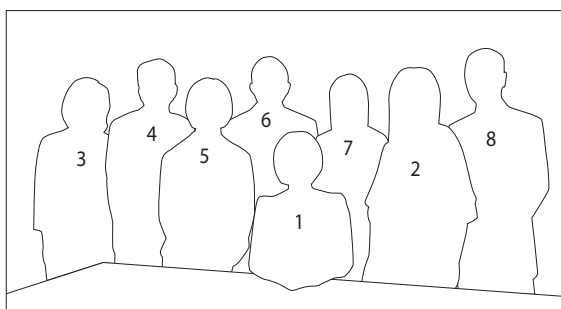
Ms. Marina WONG Yu-pok, JP
黃汝璞會計師，太平紳士



Dr. Max WONG Wai-lun
王慧麟博士

Management Team of the Consumer Council

消費者委員會管理層



1. Chief Executive, Ms. Connie LAU, JP
總幹事，劉燕卿女士，太平紳士
2. Deputy Chief Executive, Ms. Wendy LAM
副總幹事，林婉梅女士
3. Principal Complaints & Advice Officer, Ms. Sana LAI
投訴及諮詢部首席主任，黎迪珊女士
4. Head, Legal Affairs Division, Mr. Simon CHUI
法律事務部首席主任，徐振景先生
5. Principal Research & Trade Practices Officer, Ms. Rosa WONG
研究及商營手法事務部首席主任，黃蘊明女士
6. Head, Consumer Education Division, Mr. WONG Koon-shing
消費者教育部總主任，王冠成先生
7. Principal Public Affairs Officer, Ms. Clara LI
公共事務部首席主任，李少媚女士
8. Head, Administration & External Affairs Division, Mr. Joseph YOUNG
行政及外事部總主任，楊卓廣先生



1. The Council was hosting the 19th Consumers International World Congress in May 2011. There were over 700 consumer leaders and delegates from more than 80 countries and jurisdictions gathering in Hong Kong. During the Opening Ceremony officiating guests were waking up the lions by dotting their eyes.
本會主辦第十九屆國際消費者聯會全球會議，有來自超過八十國家和地區的七百多名代表參與。主禮嘉賓在開幕禮上為舞獅點睛。
2. The Honourable Donald Tsang, Chief Executive of Hong Kong, speaking at the Opening Ceremony.
行政長官曾蔭權先生在全球會議開幕禮上致辭。
3. Mr. Samuel Ochieng, President of Consumers International, delivering the opening remarks.
國際消費者聯會主席程尚武先生致辭。
4. Mr. Yang Hon-can, Vice President and Secretary General of China Consumers' Association, speaking at the plenary session on "Towards fair financial market".
中國消費者協會副會長兼秘書長楊紅燦先生在討論環節「公平金融市場」上發言。
5. Council Chairman Professor Anthony Cheung chairing a plenary session on consumer rights and corporate responsibility.
本會主席張炳良教授主持有關消費者權利與企業社會責任的討論。

6. Giving a toast during the Gala Dinner.
歡迎晚宴上祝酒。
7. Delegates from around the world taking part in the discussions.
來自不同地方的代表發言討論。



1

1. The Council organised a luncheon seminar on Competition Bill for small and medium enterprises. Council Vice-Chairman Mr. Ambrose Ho speaking at the panel discussion.
本會特別為中小企主辦競爭法午餐研討會，副主席何沛謙先生在討論環節上發言。
2. Deputy Secretary for Commerce and Economic Development, Mr. Gregory So, explaining the essence of the bill.
商務及經濟發展局副局長蘇錦樑先生介紹有關法例的精神。



2



3

3 & 4

A delegation of the Council, led by the Chairman, Professor Anthony Cheung, in a visit to Shanghai consumer organisations and World Expo.
主席張炳良教授率領多名委員及職員到上海與當地消保組織交流，並參觀世界博覽會。



4

1



2

1. Mrs. Rita Lau, Secretary for Commerce and Economic Development, guest of honour of the 10th Consumer Rights Reporting Awards prize presentation ceremony, with gold awards winners.

第十屆消費者權益新聞報道獎頒獎禮主禮嘉賓商務及經濟發展局劉吳惠蘭局長與金獎得獎人合照。

2. Mrs. Rita Lau, Professor Anthony Cheung and Ms. Connie Lau viewing the winning entries.

劉吳惠蘭局長、張炳良教授與劉燕卿女士觀看得獎作品。



3



3. Vice-Chancellor of the Chinese University of Hong Kong, Professor Joseph Sung, the officiating guest of the 11th Consumer Culture Study Awards prize presentation ceremony, listening to the briefing of a winning team.

香港中文大學校長沈祖堯教授出席第十一屆消費文化考察報告獎頒獎典禮，聽取得獎隊伍簡介作品。

4. The Council's Consumer Culture Study Awards was held at Shantou University for the first time. Secretary General of China Consumers' Association and representatives of a number of consumer organisations from Guangdong Province attended the prize presentation ceremony and seminar.

本會消費文化考察報告獎首次登陸內地，並獲中消協秘書長及廣東省多個消費機構參與盛事及研討會。

4





1

1. Winners of the Top Ten Consumer News for the Year of Tiger competition and representatives of the annual event co-organisers posing for a group photo at the prize presentation.

虎年十大消費新聞頒獎禮後，各合辦機構代表與得獎人合照。

2. Mr. Ambrose Ho, the spokesperson for the Working Group on Consumer Issues relating to Residential Property, calling for a new regime of information dissemination to the public in respect of the private residential property market.

住宅物業消費者問題工作小組主席何沛謙先生建議設立全新機制，更有效向公眾發放私人住宅物業市場的資訊。

3. Ms. Connie Lau at a signing ceremony with Macau and Jiangsu Province on the mutual agreement in consumer protection.

劉燕卿總幹事代表本會與江蘇省及澳門消費者保護委員會簽訂合作同意書。



2



3



1

1. Representatives from Commerce and Economic Development Bureau attending Council's meeting.
商務及經濟發展局代表到訪本會出席會議。



2, 3 & 4

Mr. Ambrose Ho, Chairman of Publicity and Community Relations Committee, Professor Ron Hui, Vice-Chairman and committee member Mr. Philip Leung, presiding over the monthly press conferences on CHOICE publication.

《選擇》月刊記者會上，宣傳及社區關係小組主席何沛謙先生、副主席許樹源教授及委員梁光漢先生介紹月刊內容。

2



3



4



1. Deputy Mayor of Beijing, Ms. Cheng Hong, visiting the Council.
北京副市長程紅女士探訪本會。
2. Visitors from Consumers Korea.
韓國消費者組織高層到本會交流。
3. Students from Shantou University visiting the Council.
汕頭大學代表訪問本會。



4. Ms. Connie Lau, Chief Executive, holding an interflow session with delegates from Beijing Administration for Industry and Commerce.
北京市工商行政管理局代表到本會交流，總幹事劉燕卿女士簡介本會工作。
5. Ms. Connie Lau accepting the invitation to be the honoree of the Beta Gamma Sigma HKUST Chapter.
總幹事獲邀成為香港科技大學Beta Gamma Sigma分會之榮譽會員。



The Consumer Council

消費者委員會

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

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

Membership of the Council

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

In the year under review, Ms. Miranda KWOK Pui-fong joined the Council. A list of the Council Members is at Appendix 1.

Council and Committees

The Council meets bi-monthly. Committees and working groups are set up to examine specific areas of consumer concern. The Council invites from time to time appropriate professionals of relevant disciplines as co-opted members in order to benefit from their expertise.

In the year under review, the Council set up a Working Group on Competition Bill to advise the Council on its views on the Competition Bill as well as related publicity campaigns and lobbying work. A list of Committees/Working Groups and their members is at Appendix 3.

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

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

委員會委員

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

年內，郭珮芳女士加入委員會。委員名錄見附錄一。

委員會及小組

委員會每兩月召開會議，設有小組委員會及工作小組，專責處理特定消費者課題，並不時邀請外界專才加入各小組為增選委員，提供專業意見。

年內本會成立了競爭條例草案工作小組，就競爭條例草案、競爭法的宣傳及游說工作，向委員會提供意見。小組委員會及工作小組的成員名錄見附錄三。

The Council Office

The Council Office, headed by the Chief Executive, has an establishment of 132 staff with about 16% operating from the Council's Consumer Advice Centres in various districts of the territory and the Consumer Council Resource Centre in Tsimshatsui.

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

With dedicated Government funding, a Project Office operates in the same building as the Council Head Office in North Point to house the project team for price surveillance initiatives.

In the year under review, special funding was provided by the Commerce and Economic Development Bureau for creation of four temporary posts for three years in order to cope with the heavy workload.

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

The Consumer Council is an equal opportunities employer who operates with due emphasis on sustainable development issues in support of environmental protection. In 2010-11, the number of disabled employees represented 1% of the Council Office's permanent establishment.

The 19th Consumers International World Congress 2011

During the year under review the Council, as a co-host with Consumers International (CI), was fully engaged in the planning and organisation work in preparation for the 19th Consumers International World Congress which had been held in Hong Kong on 3-6 May 2011.

Working closely with CI Office in London, the Council set up a special task force on CI World Congress 2011 chaired by the Council Chairman to spearhead the implementation of a large amount of preparatory work for what was expected to be the largest CI World Congress ever held.

消委會辦事處

以總幹事為首的消委會辦事處共有職員132人，約有16%在港九新界各區的諮詢中心及尖沙咀的消費者委員會資源中心工作。

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

本會獲得政府撥款，在北角總辦事處的同一大廈內，設立了專門負責物價監察工作的臨時辦公室。

本會亦於年內獲商務及經濟發展局撥款，增加了四個為期三年的臨時職位，以應付繁重的工作量。

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

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

二零一一年第十九屆國際消費者聯會全球會議

作為第十九屆國際消費者聯會(國際消聯)全球會議的協辦組織，本會於年內全面投入與國際消聯部署籌備工作。會議已於二零一一年五月三至六日於香港舉行。

本會與國際消聯的倫敦辦事處緊密合作，並成立了由本會主席領導的特別工作小組，負責監督這次有史以來最大型的全球會議的大量籌備工作。

At the time of writing this Annual Report 2010-2011, the Congress was successfully inaugurated and concluded, drawing over 700 delegates and speakers from consumer organisations around the world, as well as trade and industries, academics, governments, NGOs and the media from over 80 countries / jurisdictions. Truly a world class event.

Highlights of the Congress entitled “Empowering Tomorrow’s Consumers” included: keynote addresses by Ms. Connie HEDEGAARD, European Union Commissioner for Climate Action, on the consumers’ role in the future green economy; and by Mr. James GUEST, CEO of Consumers Union of United States, on consumer financial services campaign. The Hon Donald TSANG, GBM, Chief Executive and Mr. Gregory SO, JP, the then Acting Secretary for Commerce and Economic Development, attended the Opening Ceremony and the Welcome Cocktail Reception respectively as the officiating guests.

The Council had the distinction of playing host to the World Congress, held every four years, for the second time in 20 years after it last co-hosted the World Congress in 1991. The Congress owed its gratitude to the support and assistance of the Government and organisations including the Hong Kong Tourism Board, Hong Kong Airport Authority, Hong Kong Immigration Department and Hong Kong Customs and Excise Department in such hospitality aspects as sponsorship of tours and cultural displays, meet and greet services at arrivals, and speedy issuance of visas to overseas delegates.

The Congress was considered a resounding success and won wide acclaims particularly on its hospitality and organisation, during and subsequent to the various events, from participants all over the world.

Finance

The Council derives its income mainly from Government subvention. Other sources of income (about 6%) include proceeds from the sale of the Council’s publications.

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

在編寫這份年報期間，全球會議已成功舉辦，與會者及演講嘉賓共超過700人。他們來自世界各地超過80個國家/地區的消費者組織、工商界、學術界、政府、非政府組織及傳播媒介。會議誠然為國際性盛事。

會議主題為「放眼未來，增進消費者權益」，重點議程包括：由歐洲委員會氣候行動專員赫澤高(Connie HEDEGAARD)女士就消費者於綠色經濟中的角色，及美國消費者聯盟行政總裁James GUEST先生就爭取公平金融服務，發表主題演講。本會十分榮幸獲香港特別行政區行政長官曾蔭權先生，GBM，及當時的署理商務及經濟發展局局長蘇錦樑先生，太平紳士，擔任開幕典禮及歡迎酒會的主禮嘉賓。

國際消聯全球會議每四年舉辦一次。本會曾於一九九一年協辦全球會議，二十年後歷史性再次協辦同一活動。這次會議的成功有賴政府及多個機構的大力支持，包括香港旅遊發展局、香港機場管理局、香港入境事務處和香港海關，協助安排贊助本地遊覽團及文化表演，抵港接待及發出簽證予海外與會者。

全球會議獲得盛大成功，並得到來自世界各地的與會者，在會議期間及結束後，對本會的款待及會議安排，予以高度讚揚。

財政

本會經費主要來自政府資助，其他收入(約6%)來自出版刊物等。

核數師報告和各財務報表分別見附錄五。

Forestalling & Mediating Disputes between Consumers and Businesses

預防及調解消費者與經營者的糾紛

WHY THIS IS IMPORTANT

Consumer satisfaction is important to the marketplace. To address consumers' concern speedily and effectively, the Council offers convenient channels for consumers to make enquiries and complaints. Apart from calling our hotline (Tel no: 2929 2222) or visiting our seven Consumer Advice Centers in person during office hours, consumers can contact us through our website, by post or fax around the clock. Council staff is well-trained to provide pre-shopping advice and help mediate disputes to bring about overall consumer satisfaction.

Benefits derived from complaints handling

- resolving disputes between consumers and traders by mutually acceptable resolutions;
- empowering consumers through dissemination of information concerning goods and services;
- alerting the public of the trend of complaints relating to malpractices in the marketplace and formulating strategies to tackle them;
- improving trade practices by co-operation and coordination with law-enforcement authorities and trade associations to strengthen consumer protection; and
- enhancing consumers awareness of their rights

WHAT WE HAVE DONE

Serving Consumers

In 2010 -11, we received

- 113 935 consumer enquiries (87% by telephone)
- 28 914 cases of complaints (44% in writing/through internet)

Mediating Consumer Complaints

A dedicated team of Complaints Officers is responsible for handling consumer complaints and mediating the disputes between the consumers and the traders in order to resolve the complaints to consumers' satisfaction.

調解消費者投訴的重要性

心滿意足的顧客對市場是重要的。為了快捷和有效地處理消費者的問題，本會提供多個便捷的渠道讓消費者諮詢和投訴。除了利用熱線電話(2929 2222)和親身到本會的七個諮詢中心之外，消費者也可以用書信、傳真及網上投訴表格和我們聯絡。本會職員對於提供購物資訊和調解糾紛有充足訓練，可以為消費者提供全面的服務。

投訴及諮詢工作帶來的益處

- 調解消費者和商人之間的糾紛以達致雙方都同意的解決方法。
- 提供有關貨品和服務的資訊以增加消費者自保能力。
- 提醒公眾市場上不當經營手法的趨勢及制訂應對的策略。
- 與執法機構及商會聯繫及合作，以改善營商手法及加強消費者保障。
- 增強消費者對於消費權利的認識。

我們完成的工作

為消費者服務

本年度共接獲：

- 113 935宗消費者諮詢 (87%為電話諮詢)
- 28 914宗消費者投訴 (44%為書面/經互聯網投訴)

調解消費者投訴

本會的投訴主任負責處理消費者的投訴，調解消費者與商人之間的紛爭，以求達致消費者滿意的解決方法。

Complaints received: 28 914 cases

Consumer complaints dropped 7% in 2010-11, or a reduction of 2 293 cases, from a total of 31 207 in 2009-10 to 28 914 in 2010-11.

Telecommunications services (8 470 cases)

Though on a downward trend (-10%), telecommunications services remained the top category of complaints. Over 50% of the cases involved bill disputes arising from mobile phone service plans, internet service contracts, roaming and mobile data charges. Complaints about service quality (e.g. slow transmission or connection failure) also account for 29 % of the cases.

Telecommunication Equipment (2 057 cases)

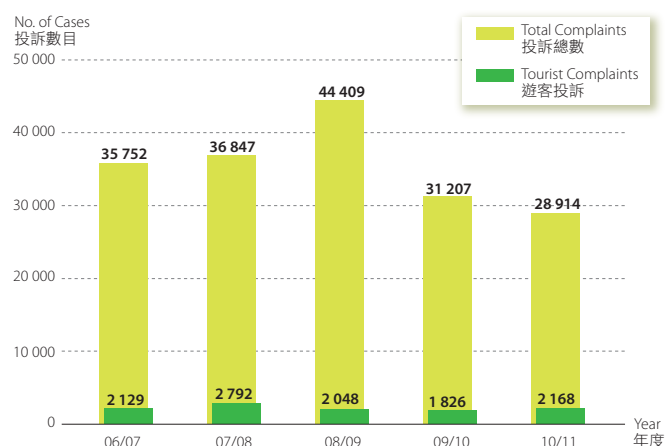
Complaints related to telecommunication equipment (2 057 cases) increased 49% when compared to 1 378 cases in 2009-10. The sharp rise was probably caused by the launch of new models of smart phone in the second half of the year where complaints about late delivery of product jumped up 17 times from 23 cases last year to 394 cases in 2010-11. Moreover, 59% of the complaints (1 212 cases) were related to quality, repair and maintenance of mobile phone sets.

Broadcasting Services (1 781 cases)

Complaints in broadcasting services, mainly pay TV, rose 12% this year, where almost 60% of them pointed to the sales practices and disputes over charges.

Recreation/ Health Clubs (961 cases)

There was a significant increase of 58% in complaints concerning health & yoga clubs (961 cases), compared to that of 2009-10 (608 cases). The successive closure of yoga centres was the main cause to the rise. Complaints about high-pressure sales tactics and fee disputes of some fitness clubs remained to be areas of concern.



投訴總數：28 914宗

在二零一零至二零一一年度收到的投訴共有28 914宗，比二零零九至二零一零年度的31 207宗減少2 293宗，即7%。

電訊服務 (8 470宗)

有關電訊服務的投訴雖然持續減少(下降10%)，但仍為各類投訴之冠。超過一半的個案與收費爭議有關，涉及流動電話服務收費計劃，上網服務合約、使用海外漫遊費及流動數據費等等。而對服務質素的不滿(例如：上網速度緩慢或無法連線等)，佔投訴個案的29%。

通訊用品 (2 057宗)

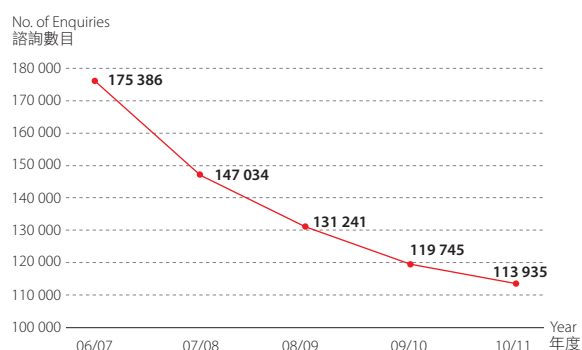
本年度有關通訊用品的個案有2 057宗，比去年的1 378宗大幅上升49%。原因可能與下半年市場推出的新款智能手機延誤交貨有關，令這類個案由去年的23宗升至394宗，增幅為17倍。此外，有59%的投訴(1 212宗)涉及電話的品質、維修和保養問題。

廣播服務 (1 781宗)

廣播服務的投訴主要來自收費電視，今年的增幅達12%，而其中近六成涉及銷售手法及收費爭議。

健身會及瑜珈中心 (961宗)

錄得較大升幅的投訴類別是有關健身會及瑜珈中心的投訴，上升58%至961宗(二零零九至二零一零年度為608宗)，此類投訴上升可能與去年接連出現瑜珈中心結業有關。就健身中心以高壓手法推銷會籍及收費過高等投訴，本會亦十分關注。



Tourist Complaints: 2 168 cases

Tourist complaints have increased 19% from previous year while the total visitors arriving Hong Kong rose 21.8% from 2009 to 2010.

Most of the complaints involved price disputes in relation to camera and lens, video camera, mobile phones, and watch and jewelry, which are the popular items on tourists' shopping list.

Outcome

In 2010-11, the Council helped solve 81% of cases with pursuable grounds:

Total number of complaints received	28 914
Cases with pursuable grounds	23 002
Cases in progress	5 604
Cases resolved	14 146
Resolution rate	81.3%

旅客投訴：2 168宗

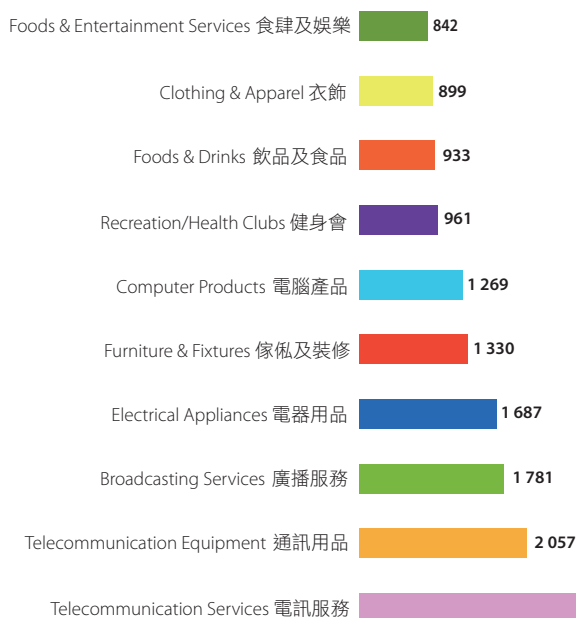
跟去年旅客投訴比較，今年的投訴上升了19%，而同一時期總體訪港旅客的數量也比去年上升了21.8%。

投訴多涉及攝影器材、電子產品、手提電話、珠寶和鐘錶等，全屬旅客購物的熱門貨品。

成果

在二零一零至二零一一年度，可跟進的個案中有81%獲得解決。

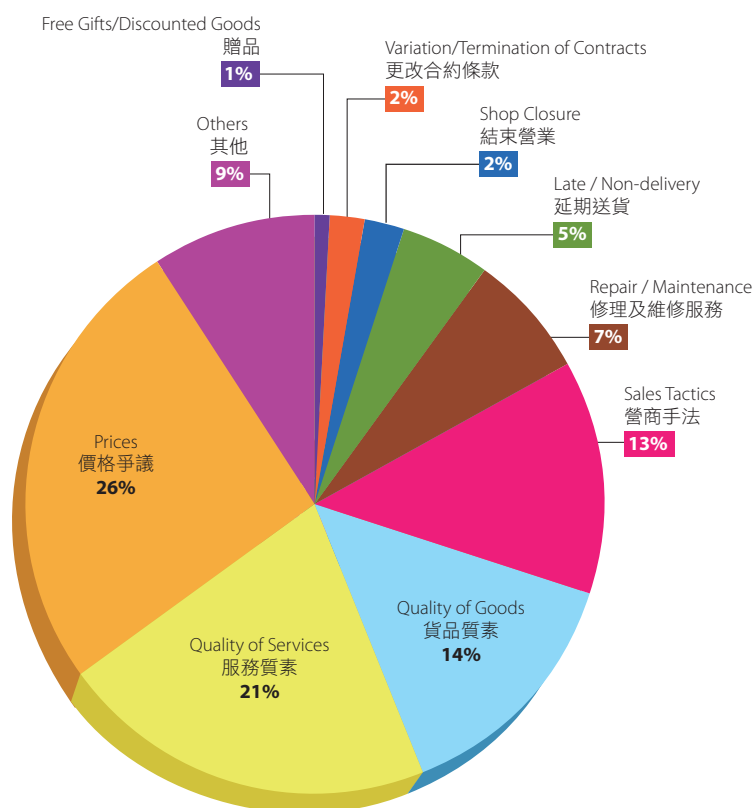
投訴總數	28 914
可跟進的投訴個案	23 002
仍在調解中的個案	5 604
獲得解決的個案	14 146
調解成功率	81.3%



Top Ten Consumer Complaints 十大消費者投訴

No. of Complaints
投訴數目

Nature of Consumer Complaints 消費者投訴性質



As the Council is not a regulatory body, it may not always be able to persuade the traders to settle the complaints even though the Council considers the cases to be justifiable. On those justifiable occasions where traders refused to settle or provide solution to the dispute, Council staff suggested the complainants to file claims against the traders at the Small Claims Tribunal or the courts whenever appropriate. Consumers were also advised of other avenues in applicable cases.

Overview

Closing down of businesses

The successive closure of yoga centres in 2010-11 has intensified the problem of prepayment consumption in service industry. Without any prior notice, a large number of club members were shut out from the yoga centres with very slim chance of recovering their loss in fees paid.

Consumers are advised once again to be careful when paying in advance for the purchase of services. It is prudent to pay per time or to pay as small an amount in advance as possible.

對於可跟進的投訴，但店方卻拒絕合作，本會職員在合適的情況下，會建議投訴人到小額錢債審裁處或法院入稟向店方索償，亦會向投訴人提供其它的跟進渠道。

總結

商號倒閉

二零一零至二零一一年度陸續出現瑜珈中心結業潮，令公眾加倍注意服務行業慣用的預繳式消費的潛在問題。商號沒有發出任何通告便關門結業，一批已繳費的會員在不能享用服務之餘，能成功討回金錢損失的機會也較渺茫。

消費者要購買需預先付款的服務之前，必需仔細考慮當中的風險。若可選擇每次付款或減低預繳金額，對消費者保障較大。

In anticipation of the proposed new legislation to enhance protection for consumers against unfair trade practices, it is hoped that consumer interests in prepaid consumptions like health club membership and beauty services can be further fortified.

Consumer Alerts

A notable reduction of cases concerning complaints in relation to time sharing scheme was recorded, with a drop of 70% to 72 cases in 2010-11, compared with 237 cases in 2009-10. Complaints against beauty services (794 cases), chargeable SMS (211 cases), TV set-top boxes (55 cases) have also dropped significantly this year. The joint efforts of the Council and Hong Kong Police Force in alerting the consumers against undesirable sales activities attributed to the decline. The Council believes that public education together with actions taken by regulatory authorities proved to be effective in combating misconducts in trade.

政府現正積極研究立法規管不良營商手法，期望能就預繳式消費方面，如健身會籍和美容服務等，加強保障消費者利益。

消費者預警

海外渡假屋時光共享的不良銷售手法的投訴數字顯著下跌，由二零零九至二零一零年的237宗，下降70%至今年的72宗。投訴美容(794宗)、短訊服務收費(211宗)、電視機頂盒(55宗)等在今年內亦大幅下降。消委會與警方合力提醒消費者有關上述行業存在的不良銷售手法，相信是此類投訴顯著下跌的原因。消委會認為，公眾教育再配合監管當局的實際行動，能有效打擊市場上的不良營商行為。

Advocating Best Practice and Competition in the Marketplace

倡議最佳營商手法及公平競爭

WHY THIS IS IMPORTANT

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

WHAT WE HAVE DONE

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

Residential Property Report

The Council released a report entitled “Building a Property Market Information Platform for Home Purchasers”, calling for the creation of a centralised online “Property Market Information Platform” (PMIP), to enhance the flow of reliable and timely information in the first-hand private residential property market in Hong Kong.

In the report, the Council put forward a package of nine recommendations covering several specific problems as identified in its field studies of some residential development projects, namely the absence of comprehensive information source, information disseminated varied in degrees of reliability, and high pressure sales tactics creating anxiety and confusion to prospective purchasers.

The recommendations were aimed to improve the following aspects:

- clear guidelines on pre-launch activities (such as the release of non-official “intentional prices” and “private sales”) of first-hand properties;
- removing impediments (such as imposing onerous registration and appointment procedures) to viewing of show flats;

優良營商手法及公平競爭的重要性

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

我們完成的任務

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

住宅物業報告

本會發表了「建物業資訊平台 啟置業安居大門」研究報告，建議設立一站式的網上物業市場資訊平台 (Property Market Information Platform, PMIP)，促進可靠和及時的本地一手私人住宅物業市場資訊流通。

在報告內，本會提出一系列九項建議，主要針對本會實地視察一些樓盤時發現的問題，包括：缺乏全面的物業資訊、可靠程度不一的市場資訊，和高壓式銷售手法，令準買家焦慮和混亂。

有關建議為改善下列各方面：

- 訂立指引規範一手樓開售前的市場活動(例如：發放非正式的「意向價」及以「內部認購」形式銷售)；
- 減低視察示範單位的障礙(例如：過度繁複的登記手續和預約程序)；

- controls over unreliable and deceptive representations (such as distributing unauthorised promotional materials to prospective purchasers); and
- provision of timely, complete and useful property information (such as current transaction prices and unit availability) to prospective purchasers.

The Government has responded positively to the Council's report.

The Council is glad that the Government has set up a Steering Committee and Subcommittees on Regulation of Sale of First-hand Residential Properties by Legislation and invited the Council to participate in these committees to provide views for enhancing the protection of home buyers.

Sharing of Mortgage Data for Credit Assessment

The Council submitted its views concerning a consultation document issued by the Office of the Privacy Commissioner for Personal Data (PCPD) on sharing of mortgage data for credit assessment in Hong Kong.

In the submission, the Council raised a list of issues that the industry and the regulators would need to address in order to provide the general public a complete and fair evaluation of the proposal of greater sharing of mortgage data. In brief, the Council's views were:

- concerns over data concentration and that the credit database will be a lucrative source of marketing information;
- justifications be needed for inclusion of additional types of mortgage data for general credit assessment;
- public assurance be given to address public concerns about opening up the floodgate that the coverage of the data sharing would progressively extend to more mortgage data;
- implication of mortgage count on consumer credit scoring;
- prior explicit notification and consent-based approach be given to consumers for pre-existing mortgage data to be contributed to the credit reference agency;
- clarification as to the circumstances in which the credit providers can have immediate access and use of mortgage data during the transitional period; and
- explanation of consumer benefits in more explicit terms to demonstrate the effectiveness of the proposal in bringing benefits to consumers.

- 規管不可靠和欺詐性的陳述(例如：向準買家派發未經授權的樓盤資料)；及
- 提供及時和有用的物業資料(例如：最新的物業成交價和單位銷售資料)。

政府對報告作出正面回應。

本會很高興政府成立了「立法規管一手住宅物業銷售督導委員會」及相關的小組委員會，並邀請本會參與這些委員會提供意見，保障買家的權益。

共用按揭資料作信貸評估

本會向個人資料私隱專員提交了有關「共用按揭資料作信貸評估」諮詢文件的意見。

在回應文件中，本會提出了一系列業界及監管者需解決的議題，以待公眾可以更全面及公正評估有關擴大共用按揭資料的建議。本會意見如下：

- 關注資料過度密集，以及信貸資料庫的資料將成為利潤掛帥的市場推廣資訊；
- 提供共用其他額外按揭貸款資料作一般信貸評估的理據；
- 給予公開保證，回應公眾擔心一旦開放資料後，將逐步擴大至共用更多的按揭貸款資料；
- 披露按揭宗數資料對消費者個人信貸評分有何影響；
- 採用事先明確通知方式，並取得消費者明示同意將已存在的按揭資料提供予信貸資料機構；
- 釐清在何種情況下信貸提供者可以在過渡期間即時查閱和使用按揭資料；及
- 明確闡述共用按揭資料可為消費者帶來的具體好處。

For better protection of consumers' privacy interests, the Council recommended additional implementation safeguards, namely disclosure of audit compliance results, provision of free consumer credit report, and allowing consumers to post dispute statement in consumer credit report, be imposed.

Independent Insurance Authority

The Council responded to a consultation paper issued by the Financial Services and the Treasury Bureau (FSTB) on the proposed establishment of an Independent Insurance Authority (IIA) in Hong Kong.

The Council has long urged that a review of the regulatory arrangements for the insurance industry should be carried out. As such, the Council is glad that the Government has taken on board its views on the need to change the existing self-regulatory mechanism for the insurance industry by formulating proposals on establishing an IIA to regulate insurers and insurance intermediaries and protect the interests of insurance policyholders.

The Council was of the view that having an independent statutory body to assume direct supervisory and disciplinary roles over the insurance industry could be more objective and impartial.

With regard to the expanded role of IIA, the Council supports the enhancement of consumer financial capability by giving the IIA an explicit role in proactively educating the public about insurance matters, in addition to directly supervising the conduct of insurance intermediaries. The IIA should also address public concern about the reasonableness of insurance premium increases and the suitability of high risk and complicated insurance products on offer to the consuming public.

In determining the appropriate funding arrangement, the Council does not support having policyholders directly pay the levy. The Council was of the view that the cost of regulation should be borne by the insurance industry as part of its operational cost, instead of shifting regulatory cost to policyholders.

With Hong Kong as an international financial centre, the Council considered that strengthening the protection of policyholders was a task to be given priority and urged the Government to speed up the establishment of IIA especially in light of rising insurance complaints.

為更好保障消費者個人私隱資料的權益，本會提出加強私隱保障措施的建議，包括：披露循規審核報告的結果、向消費者提供免費的信貸報告，以及容許消費者在消費信貸報告列出有爭議事項。

獨立保險業監管局

本會回應了財經事務及庫務局關於成立獨立保險業監管局(保監局)的諮詢文件。

一直以來，本會要求全面檢討保險業的規管安排。因此，本會很高興政府接納意見改變保險業現行自我監管機制，並提出成立獨立的保監局監管保險公司及保險中介人，保障保單持有人的權益。

本會認為，由獨立的法定機構直接處理保險業監管及紀律等問題，可以較為客觀及公正。

除直接規管保險中介人的操守外，本會支持賦予保監局明確的監管職能，積極教育公眾認識保險產品。此外，保監局擔當的角色，應包括公眾最為關注保費調整是否合理，以及高風險和複雜的保險產品是否合適向廣大市民銷售等事宜。

就保監局的經費安排，本會不支持由保單持有人直接支付保費徵費。本會認為，監管成本屬保險業的部分營運開支，應由行業負責支付，而非轉嫁予保單持有人。

香港作為國際金融中心，本會認為，加強對保單持有人的保障是急切的工作，促請政府不要延遲立法工作，尤其是保險投訴不斷上升。

Investor Education Council and Financial Dispute Resolution Centre

The Council gave views to the Financial Services and the Treasury Bureau (FSTB) concerning a consultation document on the proposed establishment of an Investor Education Council (IEC) and a Financial Dispute Resolution Centre (FDRC).

In light of increasing offers of complex financial products and services by various types of financial institutions across the financial sectors, the Council welcomed that the establishment of the proposed IEC to enhance public understanding of different forms of financial products and services across the financial spectrum.

With respect to the institutional set-up of the proposed IEC, the Council considered that setting up an independent statutory body, with funding from relevant financial regulators and the Government, may avoid potential prejudice to the impartiality of the IEC or the misconception that it will tilt towards Securities and Futures Commission (SFC)-regulated products and services if it is to be under the SFC.

As regards the proposed FDRC, the Council welcomed the proposed establishment to provide consumers with an additional channel to resolve their complaints relating to financial products and services. For the benefit and protection of consumer interests, the Council was of the view that the services to be provided by the FDRC should be effective, efficient but not costly.

With respect to the proposed carving out approach of handling monetary disputes, the Council was concerned if this would provide adequate protection to consumers or meet their needs, considering that many of the complaints received by the Council were related to sales practice and service quality which were not necessarily linked to disputes of monetary nature to start with, or provided by financial service providers regulated by the Hong Kong Monetary Authority or the SFC.

The Council therefore recommended that the scope of the financial dispute resolution scheme should be reviewed regularly to check on the appropriateness of its scope. The Council welcomes that the Government has committed to carry out review in future.

投資者教育局及金融糾紛調解中心

本會向財經事務及庫務局就設立投資者教育局及金融糾紛調解中心(調解中心)的諮詢提交意見。

鑒於各類金融機構推出日益複雜的金融產品和服務，本會歡迎設立擬議的投資者教育局，加強市民對整個金融業不同形式的金融產品和服務的認識。

就投資者教育局的建議架構，本會認為另設一個獨立的法定組織，由有關的金融監管機構和政府出資成立，可避免公眾對投資者教育局的公正性有任何潛在的疑慮，或誤解以為投資者教育局設於證監會之下，將會令它偏重於證監會規管的金融產品和服務。

就建議設立的金融糾紛調解中心，本會表示歡迎，為消費者提供多一個渠道處理他們在金融產品和服務方面的投訴。為達到效益和保障消費者權益，本會認為調解中心提供的服務應具成效、效率和費用相宜。

對於調解中心將負責解決金融服務的金錢糾紛的做法，本會關注這未必能夠為消費者提供足夠保障或滿足他們的需要，尤其是考慮到本會接獲的投訴個案大多數涉及銷售手法和服務質素，而且不一定在投訴初期便知道與金錢糾紛有關，又或是受金管局或證監會監管的金融機構。

為此，本會建議應定期檢討金融糾紛調解計劃的適當涵蓋範圍。本會歡迎政府承諾日後會作出檢討。

Health Protection Scheme

The Council provided views in response to a consultation document issued by the Food and Health Bureau (FHB) regarding the introduction of a voluntary Health Protection Scheme (HPS).

In previous submission, the Council expressed the need for the Government to take some form of regulatory control on healthcare services and health insurance as an inseparable component of any policy that would move more population to the health insurance market. The Council is glad to note the Government's launch of the second stage healthcare reform with proposals on introduction of a voluntary and government-regulated HPS.

The Council believed that some of the HPS features would help address health insurance problems faced by consumers. The Council provided the following comments in relation to the proposed HPS, with a view to protecting consumer interests in healthcare services and health insurance.

- oversee the reasonableness of subsequent premium adjustment and consumers' affordability to keep up with health insurance premium in the long run;
- out-patient services should be included as core items under the HPS to ensure adequate benefit coverage and limits for the HPS plans in meeting consumer needs;
- premium schedules be published for public information and sales practices be regulated regarding Standard Plans and other HPS plans (top-ups);
- assist those most in need of healthcare protection to have easier access to healthcare services, through lowering the entry barriers to the HPS;
- facilitate the choice of healthcare insurance under the HPS by constructing a website, listing for comparison information (including protection coverage and premiums) on all HPS plans;
- introduce other modes of premium discounts as the provision of the "No-Claim Discount" may constitute a disincentive for consumers to seek medical treatment;
- include supportive measures to facilitate employers' migration of their existing health insurance to the HPS, and introduce appropriate safeguards to prevent employers from reducing employee medical benefits; and
- quality assurance and performance benchmarks be in place for assessment of healthcare service quality and package charging, for ensuring value-for-money service.

醫保計劃

本會向食物及衛生局，提交有關制定自願醫療保障計劃（醫保計劃）諮詢文件的意見。

在過往提交的意見書中，本會表示，如政策促使市民進入醫療保險市場，政府須考慮引入某種形式來規管醫療服務和保險，作為政策中不可或缺部分。本會很高興政府在醫療改革第二階段諮詢推出自願參與及受政府監管的醫保計劃建議。

本會相信，醫保計劃將有助解決過往消費者在醫療保險方面遇到的部分問題。就醫保計劃內容，本會提出下列意見：

- 監察保費調整的合理性，以及長遠來說消費者能否負擔得起保費；
- 包括門診服務在「標準醫保」內，確保計劃的保障範圍及水平提供足夠保障；
- 公開保費表，以及規管標準醫保和「附加項目」的銷售手法；
- 透過調低參與醫保計劃的門檻，協助最需要醫療保障的人士較易取得醫療服務；
- 設立網站，列出及比較每個醫保計劃的保障範圍及保費資料，幫助消費者選擇合適的醫保計劃；
- 推出其他模式的保費折扣，因無索賠折扣可能會令到消費者患病也不尋求診治；
- 提供支援措施，推動僱主轉移現有的醫療保險至醫保計劃，以及制訂適當措施防止僱主藉此減少僱員的醫療福利；及
- 訂立品質保證和服務表現基準，以評估醫療服務質素及套餐式收費是否物有所值。

Forum on Competition Law and Policy

The Council's Chief Executive is a member of the Government's Competition Policy Advisory Group.

In fulfilling its statutory role of tendering advice to the Government, the Council organised a forum for small and medium enterprises in December 2010 to solicit their views and concerns about the Government's public consultation on the proposed Competition Bill. Over 120 participants from different industries and trade associations attended the forum.

Competition Bill 2010

The Council supports the enactment of the Competition Bill being discussed by the Bills Committee of the Legislative Council at the time of writing this report. The Bill aims to prohibit and deter undertakings in all sectors from adopting anti-competitive conduct which has the object or effect of preventing, restricting or distorting competition in Hong Kong.

The Council agrees that the general prohibition approach adopted for the Conduct Rules in the Bill is appropriate for a cross-sector competition law. The Council notes a concern, particularly among the business communities, that not prescribing the conduct which would constitute anti-competitive conduct could lead to uncertainty to the industries. The Council however considers that the general prohibition approach would offer great flexibility to cater for the circumstances of different sectors and changing business practices. The Council believes that uncertainty could be tackled by the future Competition Commission by way of regulatory guidelines.

The Council launched a series of activities to arouse public interest and attention towards the Bill. The activities included producing and distributing flyers in Chinese and English, and organising seminars and talk to engage small and medium size enterprises and reaching out to consumers through the media for them to understand and support the legislation to safeguard and foster competition in the marketplace.

「競爭法：中小企的新契機」研討會

本會總幹事為政府的競爭政策諮詢委員會的成員。

為執行本會向政府提供意見的法定職能，本會於二零一零年十二月舉行了一個中小企業研討會，以蒐集中小企公司就建議中的《競爭條例草案》的意見和問題，超過120位來自不同行業和工商組織的人士參加研討會。

《競爭條例草案》

本會支持就撰寫此年報時立法會法案委員會正在討論的競爭條例草案進行立法。該條例草案旨在禁止和阻遏各行業的業務實體作出反競爭行為，以至有妨礙、限制或扭曲在香港競爭的目的或效果。

本會認為條例草案中的行為守則，採用涵蓋性及禁止式的模式，適合香港的跨行業競爭法。本會留意到部分人士(特別是商界)的關注，在沒有訂明那些行為將構成反競爭行為下，可能為行業帶來不確定性。但本會認為，涵蓋性的禁止模式具有更大的靈活性，有助應付不同的行業情況和不斷變化的營商手法。本會相信將來的競爭事務委員會可就不確定之問題，訂立監管指引，將問題解決。

本會推出了一系列活動，以喚起公眾對條例草案的關注和興趣。這些活動包括製作和分發中、英文宣傳單張，為中小型企業舉辦研討會和演講，通過媒體將訊息帶給消費者，令他們了解及支持競爭法立法，促進市場競爭。

Other Studies

The Council responded throughout the year to a number of requests from industries and consumers to look into a range of issues affecting consumers in the marketplace. Those issues included pricing practices of auto-diesel and the exclusive practices of private hospitals.

Responses to Consultation Papers

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

其他研究

年內，本會因應不同行業及消費者的訴求，對市場上多個影響消費者的課題作出研究，包括：汽車柴油的定價及私家醫院的壟斷行為。

對諮詢文件的回應

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

Ensuring Product Quality and Safety

確保產品質素及安全

WHY THIS IS IMPORTANT

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

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

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

HOW THIS IS DONE

There are three different types of tests, firstly, those which are initiated and solely conducted with the Council's own resources. Most of these tests are conducted by accredited and independent laboratories in Hong Kong. In case local testing facilities do not meet the Council's requirements, appropriate overseas laboratories will be commissioned. Secondly, joint tests conducted by International Consumer Research and Testing (ICRT), an international consortium of more than 45 independent consumer organisations worldwide. As an active member, the Council has benefited from ICRT's joint tests through which utilisation of resources can be maximised and experience shared. Otherwise, the Council could not have provided Hong Kong consumers with latest test findings of short product life cycle products such as digital cameras and mobile phones regularly. Thirdly, the Council also actively co-operates with various local Government/statutory organisations. It should be noted that all test samples were sourced from reliable outlets in the market.

產品測試的重要性

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

本會的產品測試結果獲傳媒廣泛報道，除了為本港的消費者提供資訊外，鄰近的華南地區及海外能接觸本港新聞的華人，均能獲益。

正因如此，本會的產品測試報告相當受消費者重視，而商界的反應則較為複雜，多因應其產品與競爭對手產品的評分差距而定，同時，本會的測試有助推動製造商改善產品的質素及安全。

如何測試？

測試分三類，一是由本會獨立發起及進行的測試，費用及資源全由本會負責。此類測試由本會委託認可及獨立的測試機構進行，若本地未能提供所需的測試設施，便交由海外合適的實驗室測試。第二類是參與國際消費者研究及試驗組織(ICRT)的聯合測試，ICRT是包含世界各地超過45個消費者組織的協會，本會作為該會的活躍成員，參與其主辦的聯合測試，使資源得以充分利用，及與海外組織分享經驗，獲益良多。若沒有這些聯合測試，本會未必能定期為本港消費者提供包括數碼相機及手提電話等短產品生命週期產品的最新測試報告。第三類是本會積極與本地不同政府部門或法定團體的聯合測試。特別一提，所有測試樣本均從市場上可靠的零售點採集。

WHAT WE HAVE DONE

In the year under review, 43 product testing reports were published in CHOICE. Findings in a number of tests indicated that not all products fully complied with relevant standards, e.g. International Electrotechnical Commission (IEC) standards, Mainland's Hygiene Standard for Cosmetics. Based on the findings, the Council notified the government regulatory bodies for follow-up action, and made proposals to the manufacturers and agents for product improvement. Over the years, the Council's product testing has proved to be an effective mechanism in enhancing quality and safety of products. A list of the tests conducted is at Appendix 8.

HIGHLIGHTS OF TESTS

Electrical Products

Varied life span of compact fluorescent lamps

Long life is the selling point of compact fluorescent lamps (CFLs). The Council conducted a 10 000 hours life test on CFLs in collaboration with the Electrical and Mechanical Services Department. The test covered 20 models of 12 brands. The test results showed that while the average life span of 18 CFL models exceeds 10 000 hours, the average life span of one model was only 6 058 hours, a shortfall of about 4 000 hours (39%) than its claimed life span of 10 000 hours.

The actual life span among 20 tested samples of the same model varied and the discrepancy could be as high as 8 000 hours. There is much room for improvement for the quality of some CFL models.

First ever safety test on bathroom heaters

The Consumer Council tested five ceramic fan heaters and 10 bathroom heaters of price range from \$199 to \$3,780 on their safety and convenience of use. The safety test results of only three models were considered satisfactory with none or little deviation from the international safety standard. Plastic materials of six models were found to be of insufficient resistance to heat/flame, while others showed inadequacy in maintaining sufficient insulation distances and wiring connection. Two bathroom heaters claimed to be water resistant failed in the tests on protection against water ingress. The Council reminded consumers intending to use heaters in the bathroom to choose a heater that meets the water resistance requirement and install the heater at a safe distance from the bathtub or water basin.

我們完成的任務

年內《選擇》月刊發表的產品測試報告達43個。多個測試的結果顯示，並非所有產品均符合相關標準規定，例如國際電工委員會(IEC)標準、內地《化妝品衛生規範》。根據測試結果，本會通知政府執法部門以便跟進，及建議製造商及代理商改善產品。長久以來，本會的產品測試證實是提升產品品質及安全的有效機制。產品試驗一覽表見附錄八。

試驗工作摘要

電氣產品

慳電膽壽命差距頗大

長壽是慳電膽的一個賣點。本會與機電工程署聯合進行慳電膽一萬小時壽命測試，共測試了12個牌子20款型號。測試結果顯示，18款型號的平均壽命超過一萬小時，但一款測試型號量得的平均壽命卻只得6 058小時，比聲稱的一萬小時短了約4 000小時，相差達39%。

部分型號的20個測試樣本間，壽命差距很大，最多甚至相差超過8 000小時，顯示質量控制有改善空間。

首次浴室電暖爐安全測試

消費者委員會測試了五款普通陶瓷式暖風機和十款聲稱可在浴室使用的電暖爐的產品安全。產品的零售價每具由港幣199元至3,780元。只有三個樣本沒有或出現較少問題，其餘12款都有不足之處：六款的膠料耐熱能力或阻燃能力不足，部分的絕緣距離或接線方法有待改善等。兩個浴室用電暖爐樣本聲稱防水，但卻未能通過相關測試的要求。本會提醒有意在浴室使用電暖爐的用戶，應選購達到防水要求的型號，使用時須保持暖爐與浴缸或洗手盆之間一段安全距離。

Energy label information checked in air conditioners

The Council tested 15 models of window-type room air conditioners with claimed cooling capacity of 2.05 kW to 2.17 kW. It was found that the model with the lowest price turned out to be one of the better performers. The test items included cooling capacity, energy efficiency, noise level, ease of use, enclosure sweat and condensate disposal. On cooling capacity, nine samples were found to fall slightly below their own claim with the largest discrepancy at 6.8%. On energy efficiency, all but two samples were found to qualify for the top Grade one rating under the Energy Efficiency Labelling Scheme of the Electrical and Mechanical Services Department (EMSD). The two exceptions would be qualified for Grade two rating only according to the Council's test results. Test results were forwarded to EMSD for follow-up.

Higher price does not translate into better performance of iDTV

The test of integrated digital TV (iDTV) covered 20 models marketed under different makes. All samples were of the most popular 32" screen size, with price ranging from \$3,990 to \$7,000. They were compared for their performance on picture quality, sound quality, ease of use, versatility, special feature and energy efficiency.

Results showed that one sample had serious screen reflection problem. Motion pictures were also found to be unsmooth in 18 samples. And sound quality was less than satisfactory in more than half of the samples.

The test also revealed that some samples were unable to switch to true standby mode if the timer recording function was being used. When timer recording was set, the standby power consumption was as high as 15 to 31 watt. Five samples even failed to switch to true standby after recording was finished, resulting in unnecessary wastage of energy. Such design had lots of room for improvement.

Judging from the overall test results, higher price did not translate into better performance of the samples.

檢驗冷氣機的能源標籤

本會測試15款窗口式冷氣機，聲稱製冷量由2.05至2.17千瓦，發現售價最低的一款是表現較佳的其中一款。測試項目包括量得製冷量與聲稱的符合程度、能源效率、寧靜程度、使用方便程度、滴水及「機身出汗」。製冷量方面，九個樣本量得的數值比其聲稱的略低，差別最大的比聲稱低6.8%。能源效率方面，除兩個樣本以外，全部樣本均達到機電工程署能源效益標籤計劃中最高的一級能源效益級別的要求；根據本會的測試結果，該兩個樣本達二級能源效益的要求。測試結果已交機電工程署跟進。

iDTV未必愈貴表現愈好

測試樣本包括20款不同牌子和型號的iDTV，全部都是較為普遍的32吋，由每部最低的3,990元至最高的7,000元不等。測試比較了它們的畫質、音質、使用方便程度、多功能程度、特殊使用和用電量。

測試發現有一個樣本的屏幕反光嚴重，18個樣本播放動作不流暢，近半數樣本的音質欠佳。

測試亦發現有樣本在調校了預校錄影後，便不能切換至真正的備用狀態，耗電量高達15至31瓦特，更有五個樣本即使預校錄影完畢後，也不能自動切換至真正備用狀態，虛耗電力，設計有改善空間。

整體測試結果顯示，樣本售價與質素沒有直接關係。



Food

High levels of acrylamide found in potato chips

In the second test for acrylamide conducted jointly by the Council and the Centre for Food Safety, a total of 90 samples over a diverse range of fried and baked snacks – crispy snacks (35), fried and baked potatoes (10), biscuits (39), breakfast cereals (6) were put to the test. With the exception of one sample, all tested samples were found to contain varying levels of acrylamide. One sample of potato chips was found to contain 3 000 µg of acrylamide per kg of the snack, the highest level ever detected in food products covered in local studies.

Animal testing found that acrylamide increases the incidences of tumors in various organs and tissues. It is classified as “probably carcinogenic to humans” by the International Agency for Research on Cancer.

Acrylamide in food is formed unintentionally during processing and its level is affected by various conditions. In general, food that is rich in carbohydrates, crispy and thin tends to contain a higher level of acrylamide after being cooked at high temperatures. JECFA (Joint FAO/WHO Expert Committee on Food Additives) concludes that it is not possible to make a recommendation on how much of any specific food containing the substance is safe to eat. The only recommendation they provide is that exposure to acrylamide should be “as low as reasonably achievable”. In Hong Kong, there is no specific regulation governing the acrylamide level in food.

Personal Care

Choose safety shoes carefully for better protection of feet

Wearing a pair of suitable safety shoes can effectively reduce the risk of foot injuries associated with mechanical hazards at workplace, especially on construction sites. In a joint test by the Council and the Occupational Safety and Health Council, a total of 12 models of safety shoes were tested for their performances. Seven of them claimed to be in compliance with safety shoes standard. In general, samples that claimed to be complying with stipulated standard were found to have better overall performance than those without such claims. On the ability to protect against mechanical hazards, three samples passed all the tests including impact resistance and compression resistance of toecap, and penetration resistance

食品

薯片檢出高含量丙烯酰胺

本會與食物安全中心第二度合作測試食品的丙烯酰胺含量，測試樣本包括90款不同類型的炸焗小食—香脆零食(35款)、炸薯及焗薯(10款)、餅乾及餅類零食(39款)及穀類早餐(6款)。除一款樣本外，所有樣本都檢測到不同水平的丙烯酰胺。一款薯片的丙烯酰胺含量高達每公斤3 000微克，是本地食品測試驗出的最高紀錄。

動物實驗發現丙烯酰胺會增加動物的不同器官及組織出現腫瘤的比率。國際癌症研究機構 (IARC) 把丙烯酰胺分類為「可能令人類患癌」。

食物內的丙烯酰胺是在烹調過程中產生，含量多寡受多種因素影響。一般來說，含豐富碳水化合物而又薄又脆的食物，經高溫烹調後，丙烯酰胺的含量較高。聯合國糧食及農業組織世界衛生組織聯合食物添加劑專家委員會 (JECFA) 認為，現時不可能為任何食物定出丙烯酰胺的安全標準。JECFA的建議是盡量減少丙烯酰胺的攝入量。本港跟其他國家一樣，沒有法例規管食物中丙烯酰胺的含量。

個人護理用品

小心選購安全鞋保護雙腳

在工作場所，特別是建築地盤，穿著合適的安全鞋能有效減低被下墜重物擊中或被尖銳物件刺到，導致腳部受傷的機會。本會與職業安全健康局的一項聯合測試，評估12款安全鞋的表現，其中七款標明符合安全鞋標準。測試發現附有標註符合安全鞋標準的樣本，整體表現比沒有標註的為佳。保護程度方面，三款樣本通過全部測試項目，包括鞋頭防撞擊和耐壓能力，以及鞋底防刺穿能力，另外四個樣本未能通過上述三個測試項目，其中一款更標註符合安全鞋標準，本會已將有關測試結果交予香港海關跟進。防滑能力方面，儘管大部分樣本通過瓷磚表面的防滑要求，但只有兩個樣本同時符合在鋼板表面的防滑能力要求。報告亦包括選購安全鞋的貼士供消費者參考。

of sole, while four samples failed to pass any of the tests, among them one claimed to be in compliance of safety shoes standard. The Council had passed the relevant test findings to the Customs and Excise Department for follow up. On slip resistance, although results of the tests showed that most of the samples passed the test on ceramic tile floor, only two were found to pass also the test on steel floor. Useful tips and guidance in the choice of safety shoes were included in the report.

Baby shampoos and bath products

The Council tested 50 samples of shampoos and bath products marketed specifically for use by babies and children. Two baby bath products were found to contain excessive level of bacteria, one had bacterial count reaching a high 30 000 CFU/g, while another had 7 300 CFU/g.

According to the Mainland's Hygienic Standard for Cosmetics, the safety limit of aerobic bacterial count for children's cosmetics is a maximum level of 500 CFU/g. Excessive level of bacteria could result in higher risk of infection.

While 11 samples were found to contain trace amount of 1, 4-dioxane and four samples with free formaldehyde, the level of contamination was within the standard or recommended safety limit.

Labelling the product with expiry dates enable consumers to use the products in a timely manner. However, our inspection of the labels revealed that only six samples were labelled with both the expiry dates and period after opening. Suppliers were urged to label their products clearly to safeguard the interests of consumers.

Toxic chemicals found in nail polishes

The Council tested 42 models of nail polishes and base coats for the presence and quantities of heavy metals (lead, mercury and arsenic), phthalates and selected organic compounds. Toxic chemicals and cancer-causing substances such as methanol and benzene were found in some models of nail polishes.

Heavy metal content in all models was found in compliance with the limits specified in the Mainland's Hygienic Standard for Cosmetics. Benzene, a cancer-causing substance, was

嬰兒沐浴用品含菌超標

消費者委員會測試了50款嬰兒和兒童沐浴用品，發現其中兩款的菌落總數大幅超出嬰兒和兒童化妝品的衛生標準上限。一款嬰兒洗髮露的菌落總數為每克30 000 CFU，另一款嬰兒沐浴露則為每克7 300 CFU。

根據內地《化妝品衛生規範2007》的規定，嬰兒和兒童化妝用品的菌落總數不可大於每克或每毫升500 CFU的上限。微生物含量愈多，引致感染的機會愈大。



此外，測試同時發現，11款樣本驗出含微量二噁烷，四款樣本驗出微量游離甲醛，全都低於建議或規定的含量上限。

清楚標示使用限期資料有助消費者適時使用產品。不過，本會發現只有六款產品同時清楚標示到期日和開封後使用期。本會呼籲供應商在產品上自願性標示使用期，以保障消費者利益。

多款指甲油含有毒物質

本會共測試了42款指甲油及底油樣本，測試項目包括重金屬(鉛、水銀和砷)、鄰苯二甲酸酯類及部分選定的有機化合物，結果發現部份樣本含有毒化學物及致癌物如甲醇或苯。

各測試樣本的重金屬含量均符合內地有關化妝品的衛生標準。但有四個樣本卻檢出屬致癌物的苯，含量介乎9.7 ppm至260 ppm；其中一個樣本同時檢出有毒

detected in four models with concentration ranging from 9.7 ppm to 260 ppm. One of the four models also contained 41 000 ppm of methanol, nearly 20 times higher than the limit (2 000 ppm) specified in the Mainland standard.

DEHP, one of the phthalates which is prohibited for use in cosmetics in the Mainland and EU, was detected in one model with a concentration level of 10 ppm. Some animal studies showed that certain phthalates at high levels might produce endocrine-disrupting effects and cause birth defects.

Furthermore, a tested model was found with 27% toluene which exceeded the 25% limit set in the Cosmetic Directive in the European Union and 0.03% of methyl methacrylate (MMA) was detected in one tested model. Due to the concern over allergic effects, MMA is an organic compound which Health Canada advises not to use in nail cosmetics.

The test revealed that nail polishes may contain potentially harmful ingredients. To minimise the health risk, the Council recommended that nail polishes should be used properly.

International Comparative Tests

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

- Audio-visual and optical products – Blu-ray disc players, pocket camcorders, digital camcorders, digital compact cameras, digital photo frames, interchangeable lens cameras, MP3 and PMP players, MP3 speakers.
- Computer and telecommunications products – e-book readers, external hard disks, internet security software, mobile phone handsets, mobile phone handsets for the elderly, printers.
- Automobile and related products – child car seats.
- Battery products – NiMH rechargeable batteries.

Among them, test reports on digital products, e.g. digital cameras and mobile phone handsets, were very popular among CHOICE readers.



甲醇，含量達41 000 ppm，超出內地標準上限(2 000 ppm) 接近20倍。

一個樣本檢出含有一種鄰苯二甲酸酯類化學物質(DEHP)，含量為10 ppm，在內地及歐洲的化妝品標準規範均禁止將DEHP用在化妝品中。動物研究發現，某些高濃度鄰苯二甲酸酯會令動物內分泌失調及其胎兒可能有缺陷。

此外，一個檢測樣本發現甲苯含量27%，超出歐盟化妝品規定的上限25%。另一個測試樣本發現含0.03%的甲基丙烯酸甲酯(MMA)，由於會導致敏感，加拿大健康局並不建議在美甲用品中使用這種有機化合物。

由於指甲油可能含有潛在有害成分，本會建議消費者應恰當地使用指甲油，避免不必要的健康風險。

國際合作產品測試

年內，本會加強與國際消費者研究及試驗組織的合作，進行國際性比較測試，包括：

- 影音及光學產品—Blu-ray影碟播放機、袖珍攝錄機、數碼攝錄機、數碼輕便相機、數碼相架、可換鏡頭相機、MP3/PMP播放機、MP3揚聲器；
- 電腦及通訊產品—電子書閱讀器、外置式硬碟、上網保安軟件、電話手機、長者手機、打印機；
- 汽車及相關產品—兒童汽車安全座椅；
- 電池產品—鎳氫充電電池。

其中數碼產品如數碼相機及電話手機的測試報告深受《選擇》月刊的讀者歡迎。

In-depth Reports on Products and Health Issues

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

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

It pays to read the nutrition label of prepackaged foods for healthier choice

The new Nutrition Labelling Scheme came into force on 1 July 2010. All applicable prepackaged food products were required to provide nutrition labels with contents of energy plus seven specified nutrients, namely protein, total fat, saturated fat, trans fat, carbohydrates, sugars and sodium.

In order to publicise the Scheme and educate the public regarding the application of the information provided on nutrition label to make healthier food choices, the Council and the Centre for Food Safety joined together and conducted a series of surveys on the nutrient contents as labelled on nutrition labels among various types of prepackaged food products between March and July 2010.

In the series, four types of prepackaged food products were studied: instant noodles (48 models), canned meat and fish (42 models), crispy snacks (32 models) and breakfast cereals (38 models). Results of the surveys, published in the CHOICE magazine, captured wide attention of the public.

The surveys found that the nutrient contents among different models of similar type of food products might vary a lot. For instance, for 100 g of instant noodle product, the range of sodium, total fat and saturated fat contents among 48 models were found to be 834 mg – 5 800 mg, 0 g – 30.5 g, 0 g – 12.2 g respectively. Consumers are therefore advised to read the nutrition labels for a healthier choice.

Child protection features in washing machines

In view of the potential children drowning risks posed by some washing machines, the Council studied the child protection design of 10 models of washers and washer-dryers. Models of both drum type and impeller type priced from \$2,780 to \$7,689 were included. It was found that the drum type models were equipped with an automatic door

產品研究報告及健康問題

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

年內完成的產品研究報告及專欄一覽表見附錄九。

查看營養標籤揀選較健康產品

新營養標籤規例於二零一零年七月一日生效，規定所有適用的預先包裝食物均須附有營養標籤，列出能量和七種指定須標示營養素的含量，包括蛋白質、總脂肪、飽和脂肪、反式脂肪、碳水化合物、糖及鈉。

為宣傳規例和教育消費者如何使用營養標籤來選擇較健康食品，本會與食物安全中心合作，於二零一零年三月至七月，進行了一系列有關不同預先包裝食物營養標籤上載列的營養資料的研究，結果刊登於《選擇》月刊。

研究的產品包括四類食物：即食麵(48款)、罐頭肉和罐頭魚(42款)、香脆小食(32款)和穀類早餐(38款)。

結果發現，同類食物的不同型號產品，其營養素含量可以相差很大。舉例說，48款即食麵產品的鈉、總脂肪及飽和脂肪含量，以100克計，分別由834毫克至5 800毫克、0克至30.5克及0克至12.2克，差異極大。故消費者必須仔細閱讀食品包裝上的營養標籤，揀選較健康的產品。

洗衣機兒童安全設計

由於部分洗衣機有令幼童溺斃的潛在危險，本會研究了十款洗衣機及洗衣乾衣機的兒童安全設計，包括常見的歐洲滾桶式和波輪式型號，售價由2,780元至7,689元。結果發現滾桶式型號(歐洲型)設有自動門鎖功能，機蓋在洗衣程序啟動後會被鎖上，直至洗衣程序停止，才可開啟；而波輪式洗衣機(日本型)的用戶需要先啟動兒童保護程式，才能提供「發出響號及停止洗衣運轉」功能或「發出響號、然後排水」功能，本會建議父母在洗衣時好好照顧幼兒及緊記啟動兒童保護程式。

lock, a safety feature whereby the door / lid of the washer is securely locked and cannot be opened in any way while in operation - until the washing cycle is completed. For impeller type washers, users need to switch on the child protection mode to provide the “beep” sound and stop running feature or “beep-and-drain-later” feature upon opening of the lid. The Council urged parents to take good care of their young children when washing clothes and always activate the child protection features of the washers.

Health ornaments

The Council examined an array of health ornaments on the market that had claimed to have beneficial effect on human health. Test reports were collected from suppliers and manufacturers for study by medical and science experts.

In one case, despite the product claimed to contain germanium with effects of stabilising the flow of electric current inside the bodies and guarding against electromagnetic radiation, the report submitted by the supplier showed that the element was “not detected”. The case was forwarded to the Customs and Excise Department for follow-up actions.

In another case, a bangle presented as a product emitting negative ions was shown to contain a radioactive substance named thorium in the test report provided by the supplier. There were concerns over whether the radioactivity content of the product is within safety limits.

Various claims that these accessories are able to improve health and alleviate pain were judged as lack support of scientific research by the expert panel.

Products with dubious nanotechnology claims

The Council alerted consumers to guard against dubious health claims made by so-called “nano cup” products.

In one case, the promotional materials alleged that the cups were embedded with nanomaterial that could break clusters of molecules in water poured into it. It was claimed that the water would be more “active”, and easily absorbed by the body resulting in “biological effects” of benefit to health. However, experts opined that for water in liquid or solid states, its molecules form clusters of variable sizes through hydrogen bonding, and all pure water would produce the same biological effects.

健康飾物聲稱欠缺理據

市面上有不少聲稱能改善健康的健康飾物，本會將收集到代理商或生產商提供支持產品聲稱的資料，轉交專家研究。

報告顯示：一款聲稱含銻(germanium)的產品，指銻能保持體內電的平衡，並能防護電磁波等，但其公司提交的產品測試報告卻顯示，銻的含量為「檢不出」(not detected)。此個案其後轉介予香港海關跟進。

一款聲稱可釋出負離子的手鐲，在其供應商所提供的測試報告中，被發現同時含有放射性物質鈊(thorium)。產品的放射性含量是否在安全範圍內值得關注。

專家團還認為，產品之改善健康和減少痛楚聲稱缺乏科學理據支持。

納米科技產品的神奇聲稱存疑

本會關注有產品利用逐漸普及的納米科技，作出奇特的聲稱吸引消費者。

一款納米杯聲稱可將杯中的普通飲用水，變為單體化水分子和水分子的小團簇，使水的活性增加，較易被身體吸收，因而產生多種「生物效應」，對身體有益。然而專家認為，水分子無論在液、固兩種狀態中都可通過氫鍵，形成離合、大小不一的水團簇存在。而任何純水的「生物效應」都相同。

另一款聲稱其磁力共振17O-NMR譜測試結果顯示產品可令「水中能量超強，所含負氧離子眾多」，又表示長期使用該杯盛水飲用會改善健康。專家指出，水分子中氫鍵的強弱與多少，不表示水有什麼神奇能量。

納米科技日漸廣泛應用於製造消費品如成衣和運動用品、藥物和美容產品等，本會的報告亦有向消費者介紹。

In another case, the promotional materials claimed that the water inside nano cups bears very strong energy and contains plenty of negative oxygen ions as reflected by the 17O-NMR (Nuclear Magnetic Resonance) result. Nevertheless, experts pointed out that the strength and amount of hydrogen bonding among water molecules does not imply any mysterious energy in the water.

Nanotechnology's applications in the manufacture of various consumer products in clothing, sports, medicines and cosmetics were also introduced to consumers.

Beware of liquid fuel hand warmers

Warm pads and hand warmers are popular in chilly weather. The Council conducted a study on these products and alerted consumers of the potential hazards in using them, in particular the liquid fuel hand warmers.

To operate a liquid fuel hand warmer, it has to be filled with lighter fluid and then ignited at the catalytic burner unit. The working process was actually combustion of the liquid fuel.

Fire hazard could occur due to leakage or the use of inappropriate fuel, carbon monoxide could also be released during operation. In a confined area, high concentration of carbon monoxide could be life threatening. Moreover, its metal case was found to reach a temperature exceeding 70°C while the top could reach up to 100°C while in operation.

As there were apparently loopholes in the relevant regulations in monitoring the safety of these products, suppliers were urged to provide appropriate warning label on the metal case of the liquid fuel hand warmer. The Council advised not to let children or the elderly use such products on their own.

International Exchange

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



暖手器潛藏危機

嚴寒天氣下，暖包或暖手器是消費者的禦寒恩物，但消費者使用這些產品，特別是液體燃料暖手爐時，應留意其潛藏的危機。

要使用該等暖手爐，使用者須自行添加火機油，再在爐頭點火加熱。專家指出產品的操作原理其實是將液體燃料燃燒。

使用不當的燃料或因注入過多火機油而導致滲漏均會有失火的危險，操作時亦有機會釋出一氧化碳。在密閉的地方，如一氧化碳的濃度過高，可能會令人中毒，甚至死亡。此外，暖手爐的高溫也值得關注。金屬外殼機身於使用期間的溫度可超過70°C，而頂部的位置更可高達100°C。

由於現時規管這類產品安全使用的法例存在漏洞，消委會呼籲生產商在暖手爐的金屬外殼上附加警告字句。本會建議不應讓幼童或長者使用這類暖手器。

國際間交換資訊

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

Collecting Market Information on Services and Products

蒐集服務行業和消費品的市場資訊

WHY THIS IS IMPORTANT

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

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

WHAT WE HAVE DONE

Finance and Banking

Credit card rates up despite low bank rates

The Council conducted an annual survey on credit card rates and charges which covered 21 banks and financial institutions. It was found that interest rates were on the rise despite a low interest rate environment. Half of financial institutions (11 or 52.4%) were charging an annualised interest rate (APR) of 30% or above for consumers who carried a card debt. There was an increase compared to the Council's 2006 findings when only three (13.6%) out of 22 providers were charging a rate of that level. The survey also showed that credit card holders were charged an APR of 8.41% to 36.07% for retail purchases and would have to pay a rate between 20.62% and 37.49% for cash advances. If consumers who failed to pay the minimum payment on time, the financial charges would be augmented further. The default charges for retail purchases could be as high as 47.09% while cash advance charge would range from 20.62% to 47.09%. In the survey, consumers were advised to watch out for the fees and charges. If in need of cash turnover, they could consider to apply for personal loan or cash conversion programs.

Credit card spending for mileage redemption may vary as much as four fold

The Council conducted a survey in Travel Rewards Program offered by 14 card issuers, which enabled credit card holders

蒐集市場資訊的重要性

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

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

我們完成的任務

銀行及財務

無視低息環境 信用卡利息趨升

本會進行了年度信用卡利率及收費調查，共比較了21間發卡機構的資料。縱使現時市場處於低息環境，但信用卡的年息卻不跌反升。調查發現有過半數(11間或佔52.4%)發卡機構的信用卡簽帳實際年利率處於30厘或以上；對比本會二零零六年調查，22間發卡機構中，只有三間機構(佔13.6%)的年息高於這個水平，顯示現時信用卡利息有上升趨勢。調查又顯示，信用卡持卡人繳付的購物簽帳實際年利率介乎最低的8.41%至最高的36.07%，而選用現金透支的實際年利率則介乎20.62%至37.49%。信用卡用戶如不能按時繳付最低還款額，財務費用可能會因此被提高，拖欠購物簽帳的實際年利率可高達47.09%，而拖欠現金透支的實際年利率則介乎20.62%至47.09%。調查亦建議卡戶若有現金周轉的需要，可考慮向發卡機構申請私人貸款或信用卡套現計劃。

to convert spending to mileage in 15 airline programs. The study showed that the local spending required may vary as much as from HK\$3 to HK\$16.6 per mile. And for the four card issuers that offered higher flight rewards for overseas spending, the cost ranged from HK\$3 to HK\$5.33 a mile. It was found that the variation between different cards in credit card spending for redeeming a flight ticket could make a large difference amounting to tens of thousands of dollars. In the survey, consumers were offered tips on joining a credit card Travel Rewards Program. These include:

- Consider the factor of airlines when choosing a programme: such as which airlines are available for selection; whether the airlines you regularly patronised are included; and whether it provides an extensive network of airlines.
- Think twice before converting the credit card bonus points to mileage as the conversion is irreversible while the transaction fee is often non-refundable.

Costs and risks of tax loan not to be overlooked as interest rates dip

The Council conducted an annual survey on tax loans which covered 20 banks and financial institutions. The survey with 21 tax loan schemes showed that the APRs had further come down to the range of 1.75% to 9.76% this year, compared with 1.92% to 10.28% last year. For instance, at \$10,000 loan the range in APR varied from 1.78% to 9.76%, compared with 3.28% to 10.28% in 2009 (down 1.57% on average); and at \$500,000 tax loan range from 1.75% to 5.29%, 0.58% down on average when compared to last year. The rates were the lowest in six years. The Council's studies since 2005 showed that the APRs for tax loans varied from the lowest of 1.75% this year to the highest at 17.21% in 2008. In the survey, consumers were suggested to shop around and compare the interest rate in terms of APRs for the best possible deal.

Daily Living

Textbook prices and expenditure surveys

There were mild increases in the average prices of textbooks this year, of 0.3% and 0.6% respectively for primary and secondary school textbooks, revealed by the annual price survey of school textbooks conducted by the Council. As to the expenditure on textbooks, the Council found on average parents had to spend 0.2% and 6.9% more respectively on textbooks for their children studying in primary and secondary classes. Survey results showed that the average spending on textbooks for Senior Secondary 2 students under

換取飛行里數簽帳差額可高達四倍

本會共審視了14個發卡機構提供的「飛行獎賞計劃」，共有15個飛行計劃的里數涵蓋在內。調查發現，換領每一飛行里數所需的本地簽帳額，由最低每里港幣3元至最高港幣16.6元。而四間提供海外簽帳換領更高里數的發卡機構，每一里的兌換比率由港幣3元至港幣5.33元。利用簽帳額換領一張機票，不同信用卡之間的簽帳額差距，可達數十萬港元。調查中亦為消費者提供參加旅遊獎賞計劃時須留意的要點：

- 考慮不同獎賞計劃所涵蓋的飛行計劃是否合適，例如計劃內有哪間航空公司可供選擇、經常乘搭的航空公司是否包括在內、計劃的飛行網絡是否廣泛等；
- 消費者轉換飛行里數前必須考慮清楚已經轉換的飛行里數不可更改或轉回至卡戶的帳戶內，而換領手續費或不能退回。

稅貸息口雖下調 輕率借貸風險大

本會搜集20間銀行及財務公司的稅務貸款計劃資料，共比較21個稅務貸款計劃，發現今年的實際年利率由最低1.75%至最高9.76%，較去年1.92%至10.28%為低。以港幣10,000元稅務貸款為例，實際年利率介乎1.78%至9.76%，對比二零零九年的3.28%至10.28%，平均下調1.57%；以借貸港幣500,000元計，實際年利率由1.75%至5.29%，較去年的平均低0.58%，是六年以來的新低。根據消委會自二零零五年以來發表的稅貸報告，各稅務貸款計劃的實際年利率由今年最低的1.75%至二零零八年最高的17.21%。調查亦建議消費者應審慎、貨比三家，並宜以不同計劃的實際年利率作比較而選擇最便宜的稅貸。

日常生活

教科書調查 有班級購書費遽升五成

本會的年度教科書價格調查顯示，今年教科書價格輕微上升，小學教科書價平均上升0.3%，中學則上升0.6%。購書費方面，本會發現平均來說，家長須為就讀小學的子女在購書方面多付0.2%，而中學生的家長則須多付6.9%。調查結果顯示在新高中學制下，高中二年級學生的平均購書費比去年就讀舊學制中五學生的平均購書費上升了50.9%，相信是由於以往參加會考的學生，多數於中四時已購買了大部分用書，故中五購

the New Senior Secondary (NSS) academic structure had risen by 50.9% when compared to their counterpart (Form 5 students under the old curriculum) for the last academic year. It was believed the difference was due to the fact that in the past, Form 5 students needed to buy fewer textbooks as most of the textbooks required for the Hong Kong Certificate of Education Examination (HKCEE) were bought in Form 4. Moreover, since the new curriculum has condensed the original four years' course into three years, there was increase in pages as well as volumes of textbooks. The establishment of elective parts in certain subjects under NSS, prescribing additional volumes and hence raising the textbook bill, was believed to be reason for the increase.

Moderation seen in upward trend of price movements at major supermarkets in 2009

In the year under report, the Council continued its annual supermarket price survey on scan data of a basket of 200 items of commodities sold in three supermarket chains. The aggregate average price of the basket increased by 3% in 2009 compared to 2008. The findings showed that amongst the 12 categories of products, the prices for two categories, namely hot drinks and alcoholic drinks fell by 0.1% and 7% in average prices respectively when compared to 2008. On the other hand, prices for the 10 remaining categories were up, ranging from 0.8% to 8.4%. They included milk powder/baby products & food, dairy food/yogurt drinks, candies/snacks, paper/household cleaning, non-staple food/sauces, personal care products, bread/cakes, staple food, beverages, and canned food/prepacked soup.

Price increase of infant formula milk higher than food price inflation rate

The Council has conducted bimonthly regular surveys on price of infant formulas since April 2009, where Council staff collects price data of eight major brands (33 models) of infant formula at 14 designated retail shops all over Hong Kong. The year-on-year average price comparison of 33 items of infant formulas (prices for April 2009 to February 2010 compared to those for April 2010 to February 2011) showed that 31 of them had increased their average retail prices, with the increase ranging from 0.4% to 12%. Of these, 24 products registered an increase in price higher than the food price inflation rate. And the average price increase of 5 products recorded a hike of more than 10%. Significant price variations were found with the same formula milk sold in different shops. In the February 2011 survey, a price difference of \$58.9,

書費一直偏低；此外，新高中課程由四年濃縮為三年，亦令每年用書的頁數及冊數相應增加；而新學制下個別科目所設的選修單元，用書量較多，相信亦是購書價增加的原因之一。

二零零九年連鎖超市貨品價格升幅較二零零八年溫和

年內發表的超級市場價格報告，涵蓋三間大型超市200項貨品的掃描數據資料。二零零九年200項貨品的總平均售價較二零零八年上升了3%，調查的12大類貨品，除即沖飲品和酒類飲品的平均售價分別下跌0.1%和7%，其餘十類貨品均錄得升幅，由0.8%至8.4%，包括奶粉/嬰兒用品、奶類飲品/食品、糖餅/小食、紙品/家居用品、雜糧/調味、個人護理用品、麵包/蛋糕、糧油食品、即飲飲品和罐頭/濃湯。

多款嬰幼兒奶粉價格升幅高於食品通脹

本會自二零零九年四月開始，每兩個月派員到港、九及新界14間指定零售店舖，收集在港銷售的八個主要牌子共33款嬰幼兒奶粉型號的價格。該33款嬰幼兒奶粉平均價格按年比較（比較二零零九年四月至二零一零年二月，及二零一零年四月至二零一一年二月兩段時間的價格）顯示，31款的平均售價均向上調整，幅度由0.4%至12%，其中24款增幅高於同時期食品通脹，當中五款的平均售價升幅逾一成。調查同時發現，即使同一款奶粉，在不同店舖的售價差異，可以很大。以二零一一年二月的調查為例，一款奶粉於不同店舖的最低和最高售價相差幅度達\$58.9，即43%。



or 43% was noted in one of the surveyed formula milk sold in different shops.

Availability of infant formula is another concern. The out-of-stock rate of one formula milk surveyed was found to be 93% in December last year and 64% in February this year while that for another brand of infant formula was found to be 71% and 46% respectively for the same time.

In the past few years, there were many instances of people scrambling for infant formulas from shops. Through the Council's efforts, the formula suppliers have agreed to supply direct the infant formulas to local babies. At the time of writing the report, the number of complaints against infant formulas dropped from the height of 72 cases in March to around 10 each month during the second quarter of 2011. In the longer term, the formula suppliers have to consider setting up an industry code of practice to ensure adequate supply to local consumers for retailers to follow. Suppliers might resort to drastic measures such as suspending the supply to retail shops which ignore public interest and raise unreasonably the price of infant formulas.

Council issues 2-step advice to consumers in purchase of columbarium service

The issue with unauthorised columbarium was rightly of concern to consumers eager to ascertain the columbarium service being provided was in compliance with the relevant legislation and land lease. The Council believed that the problem stemmed from a chronic shortage of supply of columbarium niches, falling far short of the demand in the market. In the long run, the Government was urged to increase the supply of public columbarium niches, and to consider regulations governing the sales of private niches.

To assist consumers, the Council published a report in April 2010 and issued a 2-step advice to consumers in purchase of columbarium service with the aid of Government bureaux and departments concerned. Consumers were strongly urged to check out the legality of the niches before purchase and to ask the columbarium operators to show that the operation conformed to the statutory plans and the relevant lease restrictions. Furthermore, consumers were advised to ask the sellers to incorporate terms of warranty into the contract to ensure the operation of the columbarium is in legal compliance, and arrangements for rescission of agreement, refund or compensation should it turn out later that they are in breach of the required planning or lease conditions.

嬰幼兒奶粉的缺貨情況同樣受關注。其中一款初生嬰兒配方奶粉於去年十二月的缺貨比率高達93%，今年二月也有高達64%；另一款初生嬰兒配方奶粉於去年十二月的缺貨比率為71%，今年二月則為46%。

過去數年已多次出現搶購嬰幼兒奶粉的情況，經本會努力，奶粉供應商同意為本地嬰兒提供直接供應服務，令有關奶粉的投訴於撰寫報告時由三月份高峰的72宗大幅下落至第二季的每月約10宗。但長遠來說，奶粉供應商應研究擬定業內守則，要求其零售商遵守，以保障本地消費者得到充足的供應，甚或以不供貨為殺手鐮，對付一些妄顧市民利益，抬價銷售奶粉的零售店舖。

本會建議消費者購買骨灰龕位服務前進行二步查證方法

違規骨灰龕位問題引起消費者的極大關注，擔心已購買的龕位是否符合相關法例和地契規定。本會相信，問題的根源在於市場上的龕位長期供不應求。長遠來說，當局應增加公營骨灰龕位供應的同時，亦需考慮規管私營龕位的出售。

為協助消費者，本會在二零一零年四月發表骨灰龕調查報告，以及在相關政府政策局和部門協助下對消費者提出在購買骨灰龕位前進行「查證兩步曲」。消費者購買骨灰龕位前應查證骨灰龕場的合法性，並應從骨灰龕場查詢詳細資料，以確保該土地用途符合規劃和地契條款相關法例規定。此外，消費者可要求售方以書面保證龕位不違法及沒有違反地契條款，並說明一旦違法或違反地契條款時，有關撤銷合約、退款及賠償等安排。

Storage & therapies for umbilical cord blood & stem cell: efficacy and effectiveness in question

In a study that collated the views of both physicians and biological scientists on storage and therapies related to umbilical cord blood and stem cells, the Council advised consumers to think twice on whether it is worth spending money on a service which could be of little use in the future and of which the claims are yet to be clinically proven. Private stem cell banks offer to extract stem cells from adult peripheral blood, fat and children's deciduous teeth which could be stored for future medical purposes. Though the storage of stem cells is viable, the arguments for the use and need of stem cell storage may need stronger support as experts have pointed out that currently only a few diseases are clinically proven to be successfully cured through stem cell treatment.

Umbilical cord blood, a rich source of haematopoietic stem cells, is collected at the time of a child's birth for the donor's own treatment for diseases developed later in life. Cord blood transplant, where a transplant is performed to reconstitute the patient's blood supply and immune system after chemotherapy and radiation treatment, is mainly used in treating blood-related and immunological diseases. However, the odds for autologous cord blood transplant are small. The Council also sought experts' inputs on treatments that claimed to utilise stem cells for cosmetic purposes. Consumers were alerted to seek scientific verification and pay attention to the stem cell collection and processing procedures.

Are mobile emergency alarm systems reliable in summoning timely help?

The year 2010 saw the utilisation of mobile technology on the life-saving personal emergency alarm systems. Yet, the services thus marketed were not without limitations. A market survey conducted by the Council on these systems revealed several issues such as the possibility that mobile handsets installed with an emergency button might not be able to pinpoint the user's exact location, thus the support centre unable to track down the user if the person had lost consciousness and was unable to communicate with the centre. Another type of phone which could send distress message to five pre-set phone numbers might draw a total blank if the calls were not answered or reached voice mail boxes. The Council was also concerned about blind spots of mobile coverage as there were areas with no or weak mobile

臍帶血及幹細胞儲存與療效 功能與成效存疑

本會一項結合了醫生與生物學家對臍帶血及幹細胞儲存與治療意見的研究指出，有關服務日後可能用處不大，且療效聲稱尚待臨床實驗證實，故消費者在決定花錢於有關服務前，應先行三思。一些幹細胞儲存服務供應商表示，能提供服務，從成年人外周血、脂肪及兒童乳齒抽取幹細胞，並儲存作為日後醫療用途。雖然幹細胞可以儲存，但有關幹細胞儲存的用途及是否有需要，還有待進一步驗證；根據專家指出，目前只有少數病症經臨床驗證可利用幹細胞成功治癒。

臍帶血含有造血幹細胞，可以在嬰兒出生的時候收集，作日後自身治療之用。現時臍帶血移植主要用於醫治與血液或免疫系統相關的疾病；病人在化療或電療後，可利用臍帶血重建免疫及血液供應系統。然而，病人使用自體臍帶血移植的機會率不高。本會同時也諮詢專業人士對幹細胞美容的意見。消費者對幹細胞的收集及處理過程，應格外留神並要求提供科學證據。

流動緊急召援系統可否賴以及時召援？

二零一零年市場上出現了新服務——可能救人一命的個人緊急召援系統結合了流動通訊技術，不過此類服務亦有其限制。本會進行的一項市場調查發現此類服務有多項問題，例如設有緊急求助鍵的手機未必可以偵測到用戶的準確位置，若用戶失去知覺，無法與支援中心通話接收短訊，支援中心便無法追蹤到用戶以提供協助。另一類手機可向五個預設電話號碼發出求助短訊，但若親友未能及時接聽電話接收短訊，或來電被轉至留言信箱，則用戶未必能通過求助短訊得到即時協助。本會又關注流動電話網絡的覆蓋盲點，個別地點未被覆蓋或訊號微弱，因為在緊急的嚴重情況下，每分每秒都可能生死攸關。報告亦提醒消費者對個別室內用個人緊急召援系統服務商的銷售手法。

coverage, as any undue delay in an emergency could mean a difference between life and death especially in a severe case. The report also alerted consumers on the sales practices of certain indoor personal emergency alarm systems service providers.

Call to introduce supply of 95-octane petrol in Hong Kong

The Council urged oil companies to introduce supply of unleaded petrol of a lower octane number (95) for the choice of motorists. Since 1992, only a more costly petrol of octane number 98 was available in the market. The Council had put forward the recommendation following the Council's survey which showed that about 61% of car models (337 out of 550 models) on the market could use, for optimal efficiency, petrol of octane number 95. Most European or Japanese cars of wide popularity here were in fact required to use only 95-octane petrol. Some vehicles including vans required petrol as low as 88 to 93 in octane number. The models that needed to use 98-octane petrol were mainly high-end sports cars. The Council's survey data was based on the recommended octane number requirement of car models marketed by 24 major car importers of 32 brands in total. Consumers were advised that in the opinion of experts, using petrol of the minimum octane number as recommended by the car makers is sufficient. Fuel saving tips were included in the report.

Survey showed smartphones more prone to fault

In this survey 1 610 respondents shared their experience in using mobile handsets, audio-visual players / recorders, digital cameras, and handheld digital camcorders. The fault rates and aggregated opinion on whether the consumers would buy products of the same brand were listed for consumers' reference. The extended warranty plans actively marketed by certain retailers were also discussed. Consumers were reminded in certain scenarios, it might not be "worthwhile" to join these extended warranty schemes, for examples if the product was developed long time ago, chances were that the sole agents might not be able to repair it or there was no product of similar function to be replaced. Consumers were also reminded to read carefully the terms and conditions of the plans before joining, and to consider carefully whether claiming the maintenance fee from a third party might give rise to other issues and delays.

促請引進95辛烷值無鉛汽油

本會促請油公司引入辛烷值較低(95)的無鉛汽油，讓車主有更多選擇。自一九九二年，市面上只出售較昂貴的高辛烷值(98)無鉛汽油。本會提出以上建議是由於按本會調查，發現在本港出售的汽油車型號中，61%(550款中的337款)若使用95辛烷值汽油，也可達到汽車的最佳性能。大部分本港流行的歐洲和日本房車都可使用95辛烷值的汽油，一些汽車包括客貨車所需的汽油辛烷值甚至低至88至93。須用98辛烷值汽油的主要為高級跑車。本會上述的調查數據乃來自24間主要汽車入口商代理的32個品牌所建議的辛烷值要求。本會引述專家意見，指出汽車使用廠商所建議的最低辛烷值的汽油已足夠。報告亦包括省油貼士供消費者參考。

調查顯示智能手機毛病率較高

是次調查獲得1 610名回覆者分享了他們在使用手提電話、影音播放機、數碼相機、手提數碼攝錄機的使用經驗。報告詳列了各牌子產品的毛病率及用戶在考慮購買同類產品時會否再買同一牌子的綜合意見，並探討部分零售商推介的延伸保用計劃，提醒消費者在個別情況下，這些延伸保用計劃未必值得參加，例如若產品出產經年，代理商可能已不能維修或沒有類似品質及功能的產品可供更換。本會又提醒消費者在參加前應細閱有關計劃的條款，並小心衡量透過中介人支付維修費用會否引起延誤或其他問題。

Price survey initiatives

The Consumer Council continued to enhance price transparency of food, daily necessities and auto fuel through various price surveillance initiatives.

The Council launched its wet market price survey in 2008 and commenced the monthly wet market food price index in September 2009. Apart from tracking the price levels of 44 wet markets throughout the 18 districts of Hong Kong for a same basket of 26 fresh produce, the survey also provided sub-indexes of 4 major categories of food items: meat (including pork, beef and poultry), fish (including salt-water and fresh-water fish), fresh vegetables and fruits for monthly comparison. For better allocation of resources, the wet market survey and the relevant price index was discontinued in November 2010.

The Council continued to conduct its weekly price surveys and closely monitored a basket of 40 fast consuming goods and commodities at different retail outlets, including major supermarket chains, personal care chains, drugstores, grocery stores, cosmetic stores, household goods chains, snacks outlets and specialty stores. In mid November 2010, five fresh food items from wet markets and major supermarket chains were included in the survey for reference of consumers. Results of the surveys were enhanced with various discount analysis. Furthermore, observable trends found among outlets and pricing abnormalities were analysed.

The Council has been collecting and displaying daily prices of several hundreds of products from four on-line supermarkets. In order to capture price and promotion changes launched during a day, the Council's Supermarket Pricewatch website was upgraded in 2010 to reflect the price and promotion changes recorded in the morning and in the afternoon. The number of items monitored by the website was further raised from about 600 in June 2009 to about 800 in January 2011.

In 2010-11, the Council continued the weekly price survey on auto fuel as commissioned by the Environment Bureau. Pump prices of gasoline and diesel and information on promotional packages offered by the oil companies were collected to enable consumers to make informed choices and to enhance price transparency in the marketplace. Launch of a smartphone application was underway to make the survey results more handy to consumers.

全方位價格

本會繼續進行食品、日用品和汽車燃油的不同價格調查，以提高市場的價格透明度。

本會在二零零八年展開「每日街市行情」，並在二零零九年九月推出「每月街市行情指數」，每月計算出全港18區共44個街市所出售的26種食品的不同價格水平，以及肉類（包括豬牛肉和家禽）、魚類（包括鹹水和淡水魚）、新鮮蔬菜和水果四項食品的按月價格變動。為更有效運用資源，每日街市調查及街市行情指數已於二零一零年十一月停止。

本會繼續進行「每週精明格價」及調查一籃子共40件日常消費商品於不同零售店的售價，包括大型連鎖超級市場、個人護理連鎖店、藥房、獨立超市、雜貨店、化妝品連鎖店、家品店、零食店和地方食品專門店等。在二零一零年十一月開始，更加入比較及五項在超市及街市均有售的新鮮食品價格，給消費者參考。報告除比較區內不同零售店的貨品售價，還分析不同優惠和價格異常等問題。

本會每天收集和展示來自四間網上超市部分較受歡迎的數百件貨品的價格。為了捕捉超市一日裏的貨品價錢和優惠改動，本會於二零一零年將「網上價格一覽通」升級，令網頁資料可反映於上、下午時段的價錢和優惠變動。本會將「網上價格一覽通」網站的監測貨品數目由二零零九年六月的約600件增加至二零一一年一月的約800件。

年內，本會繼續受環境局委託進行汽車燃油的每週價格調查，透過收集在各油公司加油站油槍入油的價格資料，以及各式各樣的優惠，幫助消費者作出精明的選擇，增加市場價格的透明度。本會並計劃推出智能手機版程式，令消費者隨時隨地可取得調查資料。

Disseminating Consumer Information

提供消費者資訊

WHY THIS IS IMPORTANT

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

WHAT WE HAVE DONE

Publication of CHOICE

Council's monthly magazine CHOICE provides a regular outlet of information, advice and viewpoints on all matters of interest to consumers. CHOICE reports in a comprehensive format the results and conclusion, with brandname information, of comparative product testing, and service assessment through surveys and in-depth studies. Regular columns of consumer interest dealing with such issues as health and nutrition, consumer complaints, hazardous products, environmental concerns, drug safety, investor education, and issues of global consumer concern are also included.

CHOICE does not accept any commercial advertising. In addition to copyright protection, Section 20 of the Consumer Council Ordinance strictly prohibits the exploitation of the Council's name or its research information for commercial and promotional purposes. Section 20 is essential for protecting the independence and impartiality of the Council in its evaluation of goods and services available to consumers in the market.

CHOICE has attracted immense media interest ever since its debut in 1976. A press conference is held to launch the publication of each and every issue of CHOICE, together with the distribution of a press release in both English and Chinese, and active assistance is also provided to meet media requests for additional coverage of articles of specific interest in all sectors of the media.

提供消費者資訊的重要性

消費者資訊對於保護消費者，提高他們的自保能力都擔當極其重要的角色。消費者若能掌握充足資訊，會較易洞悉不當的經營手法及危險產品，作出明智的消費選擇和促進可持續消費。為此，本會透過不同途徑發放消費者資訊，提高大眾對消費權益的認識，促使社會人士支持消費者權益保障工作。

我們完成的任務

《選擇》月刊

本會定期出版《選擇》月刊，向大眾發放有關消費者權益的資訊、建議和意見。《選擇》內容詳列產品測試報告和產品資料，及專責評估服務質素的專題研究和調查，並有各類型的專欄，包括健康與營養常識、消費者投訴個案實錄、危險產品、環境保護、藥物安全、投資者教育及消費者關注的全球性議題等不同範疇。

《選擇》不接受任何商業廣告。除了保障版權，《消費者委員會條例》第20條列明，禁止任何人士以本會名稱或節錄月刊內容作商業及宣傳用途。該條文保障本會能以持獨立和公正的立場來評定產品和服務，十分重要。

自一九七六年創刊以來，《選擇》一直廣受傳媒關注。每期出版當日，都召開新聞發布會和印發中、英文新聞稿，介紹月刊內容，各媒體均大幅報道。本會又積極協助不同媒體，就個別專題的跟進報道安排訪問，務求將報告內容傳到社會每一角落。

月刊的銷售途徑分為訂閱和零售。二零一零年的總銷量平均為每期26 842冊。《選擇》訂戶約佔總銷量的一半，其餘則經由各區報攤、超級市場、便利店和書店發售。

CHOICE magazine in print is available to the general public through sales of subscriptions and at retail outlets covering newsstands, supermarkets, convenience stores and bookshops throughout the territory. During the year 2010, the overall combined sales averaged 26 842 copies per issue, splitting quite evenly between subscriptions and retail sales.

Multi-media CHOICE

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

In 2004, CHOICE started the online version in cooperation with a major internet service provider through the website (<http://choice.yip.com.hk>). CHOICE Online, a full PDF version in both traditional and simplified Chinese, provides all of the reports in each current edition and an archive of back issues of CHOICE for access by all internet users, for viewing on annual subscription or per issue or per report basis. The demand for CHOICE Online has risen continually each year.

In 2006, a new service was inaugurated to embrace fixed-line and mobile phone users. Through PCCW Fixed-line Network and Mobile Services, consumers are able to access - literally at their finger tip anytime and anywhere - a selected number of mainly test and survey reports in CHOICE complete with brandname information. To fit into the small format of transmission, only an abridged text version of a maximum of 600 characters/spaces for each report is provided. For fixed-line users, an audio version is also available.

Media Liaison

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

從印刷到多媒體平台

《選擇》月刊是首份由消費者機構刊印，並透過多媒體平台發放資訊的雜誌，由傳統的印刷本至互聯網、固網電話和流動電話都可取得資訊。

《選擇》月刊於二零零四年與本港一間主要互聯網服務供應商合作，推出《選擇》網上版，透過黃頁網站(<http://choice.yip.com.hk>)，向公眾提供跨媒體消費資訊服務。網上《選擇》提供繁體和簡體版，以PDF版面上載每期報告，同時設有月刊資料庫，讓網民瀏覽。訂閱網上《選擇》，可以一年，或以每期、每篇報告作計算。數據顯示，網上《選擇》的需求逐年遞增。

二零零六年，《選擇》把服務擴展至固網和流動電話用戶。無論何時何地，消費者只要輕輕一按，即可得到最新資訊。消費者可使用電訊盈科新世代家居固網和電訊盈科流動通訊，收看精選的測試和普查報告。為配合獨特的傳送模式，每段報告都濃縮至最多600字，家居用戶更可收聽話音版本。

與傳播媒介的聯繫

本會積極建立與傳媒的聯繫，以達至推廣消費者教育和保障的工作。就各種消費者權益問題，與傳媒保持緊密接觸，包括定期舉行新聞發布會、新聞稿發布和專訪等，讓公眾知悉本會的資訊和建議。本會十分重視傳媒的影響力，它們的報道讓市民認識本會在消費者保障方面的多元化工作和活動，有助本會取得公眾支持。

二零一一年一月，本會與道瓊斯公司合作，透過其Factiva服務發放本會新聞稿，將本會資訊發送至該公司的一百六十多萬遍及全球的用戶。

A recent agreement has been made with Dow Jones & Company Inc that Council's press releases will be disseminated by its Factiva service. The Council information will be further disseminated to nearly 1.6 million Factiva service subscribers throughout the world.

Consumer Rights Reporting Awards

The annual Consumer Rights Reporting Awards has gained increasing recognition of the news media as a coveted award for professional excellence. This year's Awards was the 11th organised by the Consumer Council in association with the Hong Kong Journalists Association (since 2000) and the Hong Kong Press Photographers Association (since 2007). A total of 178 entries were submitted for adjudication in the 5 categories of news (77), features (49), television (20), radio (15) and press photo (17) covering a wide spectrum of issues of consumer interest and concern.

The panel of adjudicators comprised: Professor Francis LEE, Associate Professor, School of Journalism and Communication, the Chinese University of Hong Kong; Mr. TO Yiu Ming, Associate Professor, Department of Journalism, Hong Kong Baptist University; Mr. CHEUNG Kin Bong, Chairman, and Mr. LAM Chun Dung, Vice-Chairman, of Hong Kong Press Photographers Association; Ms. MAK Yin Ting, Chairperson, and Mr. Ambrose LEUNG, Vice-Chairman, of Hong Kong Journalists Association; Professor Anthony CHEUNG, Chairman, and Mr. Ambrose HO, Vice-Chairman, of Consumer Council.

The winning entries of the five categories can be found in Appendix 11.

Top Ten Consumer News

The public concern over the issue of personal data related to Octopus cards and illegal columbarium niche were voted the top stories in the Top Ten Consumer News election for the Year of the Tiger. The event, in its seventh year, was organised jointly by the Council in association with News Channel of Hong Kong Cable Television, Radio Television Hong Kong and Hong Kong Economic Times, with Fan, Chan and Co. as the Honorary Auditor.

Members of the public were invited to select and vote for the top 10 consumer news, out of a list of 20, which in their view were uppermost on the mind of consumers during the Year of the Tiger in Hong Kong. It drew a total of 2 259 voters who

消費權益新聞報道獎

本會舉辦每年一度的消費權益新聞報道獎，已被本港新聞界廣泛認同，認為有助提升專業水平。報道獎由本會與香港記者協會及香港攝影記者協會分別於二千年及二零零七年開始合辦。今年踏入第十一屆，共有178份參賽作品提交予評審，分別是新聞組別(77份)、特寫(49份)、電視(20份)、電台(15份)和新聞攝影(17份)，參賽作品涵概多個公眾關注的題材廣泛。

報道獎的評判包括：香港中文大學新聞與傳播學院副教授李立峯先生；香港浸會大學傳理學院新聞系助理教授杜耀明先生；香港攝影記者協會主席張建邦先生及副主席楊德銘先生；香港記者協會主席麥燕庭女士及執行委員梁頌恩先生；消費者委員會主席張炳良教授及副主席何沛謙先生。

得獎名單見附錄十一。

十大消費新聞揭曉

「虎年十大消費新聞」的第一及第二位分別為八達通卡引發的個人私隱問題和非法私營骨灰龕場。十大消費新聞選舉由本會聯同有線新聞台、香港電台與香港經濟日報合辦，范陳會計師行為義務核數師，已是連續第七年舉辦。

超過二千名市民參與這次選舉，在20項候選新聞中，投選心水之選。市民在一月中旬，透過互聯網、傳真和郵寄方式投票。投票結果於二月一日的頒獎禮上公布。

cast their votes online or in print entry forms in the second half of January 2011. Full results and their vote count of the Top 10 Consumer News of the Year of the Tiger, in their sequence, are as follows:

1. Public concern over the sale of personal data by Octopus Card company (2 137 votes)
2. Information of 81 columbarium niches unveiled with some notable ones operated illegally (1 780 votes)
3. In-bound mainland tourists forced to shop by tour guides (1 733 votes)
4. Consumer Council advocated property sales online information platform (1 672 votes)
5. Government measures to cool down property market included extra stamp duties (1 579 votes)
6. Buyer cancelled transaction of “super high” residential block at Mid-level (1 374 votes)
7. Closure of three yoga centres within a year raised concern of certain credit card instalment payment plans required continued payment (1 343 votes)
8. Public consultation on voluntary health insurance scheme with Government contribution of \$50 billions to subsidise policy premium (1 251 votes)
9. Consumer complained overseas roaming internet bill of \$80,000 (1 229 votes)
10. Concern over high management fee and low returns of MPF (1 195 votes)

The Shopsmart Website

Launched in 2007, the Shopsmart website (www.consumer.org.hk/shopsmart) dedicated specifically to enhance consumer confidence and protection to Mainland visitors shopping in Hong Kong. Available in both the traditional and simplified Chinese versions, the website “精明消費香港遊” offers an unique one-stop consumer service covering a broad range of products and topics of interest and concern to Mainland tourists. A main focus of the web is the provision of practical shopping information on a number of categories of goods most favoured by Mainland visitors. In terms of the download frequencies, the top five most favourable web content in the Year 2010-11 were shopping hints and research reports of mobile phones, cosmetic products, digital cameras, watches and infant milk formula.

Further, the web also features useful consumer-related issues on, inter-alia, the differences in consumer culture and trade

「虎年十大消費新聞」選舉的結果和排名如下：

- (一) 八達通出售個人私隱公眾關注填表洩個人資料 (2 137票)
- (二) 政府公布81間私人骨灰龕場資料 多間著名龕場未確定或不符規定部分涉嫌佔用官地 (1 780票)
- (三) 再有內地廉價購物團強迫購物 國乒教練猝死導遊惡罵團友曝光 (1 733票)
- (四) 政府9招12式規管樓花銷售 建議立例規管樓宇買賣 消委會倡設資訊平台 (1 672票)
- (五) 政府多招壓樓市 徵額外印花稅 (1 579票)
- (六) 天匯天價單位買家撻訂 (1 374票)
- (七) 年內多間瑜伽公司結業 部份信用卡分期仍須供款 (1 343票)
- (八) 自願醫保諮詢 政府500億元資助保費 (1 251票)
- (九) 電訊管理局推防止震撼帳單措施 帳單投訴仍不絕 外遊手機漫遊上網費逾八萬 (1 229票)
- (十) 強積金實行十年 管理費高昂回報低惹關注立例需時強積金管理半自由行押後 (1 195票)

網站「精明消費香港遊」

二零零七年，本會推出為內地旅客而設的新網站 (www.consumer.org.hk/shopsmart)，旨在提高內地旅客在港消費的信心，及加強保障他們的消費權益。網站設有繁體和簡體字版，為消費者提供獨有的一站式消費服務，內容覆蓋熱門商品及內地旅客關注和感興趣的課題。二零一零至二零一一年間，網站五個最受歡迎內容為手提電話、化妝品、數碼相機、手錶及嬰兒奶粉。

此外，網站列出中港兩地一些消費文化和營商手法的差異，以及飲食觀光資訊、貨幣兌換和交通、消費者保障和投訴途徑等。透過中國消費者協會 (www.cca.org.cn) 的協助，新網站得以超連結到內地各省市的消費者組織，方便內地消費者獲得資訊。

practices between Hong Kong and the Mainland, dining and sightseeing, money exchange and transportation, consumer safeguards and complaint channels, etc. It can be readily accessed via an extensive network of hyperlinks with the websites of consumer organisations in the Mainland, through the co-operation and assistance of the China Consumers Association (www.cca.org.cn).

During the year, the contents of the website were continually updated and expanded – amongst others, a total of 19 “Consumer Alerts” and 16 abridged versions of CHOICE test and survey reports of particular interest to Mainland visitors were uploaded.

Besides hyperlinking the Shoptsmart website with consumer related bodies in the Mainland, the Council also conducted online search marketing particularly at periods prior to the annual three “golden weeks” of Labour Day, National Day and Lunar Chinese New Year holidays, when large numbers of Mainland tourists will visit Hong Kong. So far, up to the end of March 2011, the cumulative hit rates of the website reached more than 80 million.

Council’s website: access to all

The Council’s official website has taken the initiatives to cater for the needs of underprivileged groups. Hearing impaired consumers are now able to get access to the information of Supermarket Price Watch and Auto Fuel Price Calculator on Council’s website through a 3G handset. By calling two designated hotlines (6777 0102 and 6777 5122) with a 3G handset, consumers will be shown the real time information of the two price comparing sites. The service is provided jointly with Hong Kong Lutheran Social Service.

The Council is also planning to carry out web page enhancement to accommodate the need of visually impaired consumers.

In the 2010 Meritorious Websites Contest, Council’s website was chosen by the professional adjudication panel for special recommendation as healthy website for the riches and diversity of its content. Council’s website not only offers useful information to consumers, but also provides good reference to teachers. The web content is now available on Education City portal as teaching resources for teachers in Hong Kong.

年內，我們不斷更新及擴充網站的內容，共上載19個消費警示及16篇內地旅客特別感興趣的《選擇》月刊測試及普查報告精簡版。

網站除了超連結到內地消費者組織外，本會也在內地旅客訪港的三個「黃金周」來臨前夕——勞動節、國慶日和農曆年假之前時段，作網上搜尋推廣。直至三月底，網站的累積點擊率高達八千萬次。

本會網站：無遠弗屆

本會網站主動照顧弱勢社群的需要。本會與香港路德會社會服務處合作，讓聽障人士可透過3G流動電話，取得本會網站「網上格價一覽通」及「油價計算機」的資料。消費者以3G手機，致電6777 0102或6777 5122，即可取得實時視像資訊。

本會正計劃提升網站服務，方便視障人士使用。

在二零一零年全港優秀網站選舉，本會網站因提供豐富及廣泛的內容，獲專業評審團推薦為健康網站。本會網站不僅向消費者提供有用的信息，而且為教師提供寶貴的參考資料。網站內容已連結到香港教育城網站，以供教師之用。

World Consumer Rights Day

The theme of this year's World Consumer Rights Day (WCRD) which falls on March 15 every year, is "Consumers for fair financial services". The campaign called for safe and fair financial services for all consumers. The WCRD drive was spearheaded by the Consumers International (CI) working with its members to build an international picture of the experience of consumer organisations and consumers in the area of financial services.

In support of the campaign, the Council conducted an online survey collecting consumers' views and opinions on the services of their banks and areas for improvement.

Results showed to "give greater protection to clients' personal information / data" came out as the priority for banks as it ranked top of a list of areas for improvement, considered measures by more than 70% of the respondents.

Two other areas of improvement most wanted by consumers were "enhancing fee transparency (including giving details of fee waiver policy)" (70.1%) and "providing better manned services (e.g. convenient branch locations, shortened queuing time)" (65.98%).

A majority of respondents (65%) indicated satisfaction with their bank services, but only 60% of these "satisfied" consumers would recommend their banks to friends and relatives.

全球消費者權益日

每年三月十五日為國際消費者聯會（國際消聯）倡議的全球消費者權益日，今年主題定為「消費者應享有公平金融服務」，呼籲為所有消費者提供安全及公平的金融服務。在國際消聯的領導下，了解國際間各消費者組織及消費者在金融服務方面的經驗。

為響應全球消費者權益日，本會於三月初進行網上調查，了解消費者對銀行服務的意見，以及需改善的地方。

超過七成參與調查人士認為，銀行最需要改善的服務是「加強保護客戶的個人資料」。

另外兩項最需要改善的服務，分別是「提高收費透明度（包括提供收費減免政策資料）」（70.1%），和「提供更佳的人手處理服務（例如選址交通便利的分行，縮短輪候時間）」（65.98%）。

六成半回應者表示滿意其銀行服務，但當中只有六成人會推薦其使用的銀行予親友。

Empowering Consumers through Education

教育活動——加強消費者的自我保護能力

WHY THIS IS IMPORTANT

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

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

WHAT WE HAVE DONE

During the year, 216 educational talks, visits, workshops and seminars were organised for the above three target groups, as well as other interested parties such as teachers, parents, women and disadvantaged groups. Popular themes included consumer rights and responsibilities, consumer protection laws, consumer traps, sustainable consumption, consumer guides on health and safety issues as well as the purchase and subscription of telecommunications services, to meet the needs and concerns of the public.

The Council has also organised the Consumer Culture Study Award as well as teacher training programmes to promote consumer education in schools. In addition, the Council has been actively involved in promoting consumer education contents to be incorporated in local formal school curricula with great success. Council staff has worked closely with the Education Bureau (EDB) in the design and development of such curricula to enhance the effective delivery of knowledge and concepts pertaining to consumer education in various related subjects in Technology & Business, Social & Humanities key learning areas as well as Liberal Studies and moral and civic education, in primary and secondary schools.

消費者教育的重要性

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

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

我們完成的任務

本會為上述三個目標社群，以及其他對象如教師、家長、婦女和傷健人士，全年共舉辦216項消費者教育活動，包括講座、參觀、工作坊和研討會等。主題包括消費者權益與責任、消費者保障法例、消費陷阱的自保法、可持續消費、健康和安全的消費、及電訊服務的選購指南等，以切合社會大眾的需要。

本會亦籌辦「消費文化考察報告獎」及教師培訓課程，在學校推廣消費者教育。本會與教育局一向緊密合作，共同發展適用於不同科目的課程，將消費者教育的知識和概念，有效融合於多個正規學校課程之中，包括：科技教育和社會及人文教育學習領域，以及通識教育、德育及公民教育等，成績理想。

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

Several pilot programmes were launched during the year to explore opportunities and feasibilities in effective delivery of consumer education to better serve emerging needs as well as the needs of different sectors within the community. These included education programmes and training courses for local third age persons and university students in Mainland China.

Staff training programmes and sharing sessions were also conducted for our Mainland and local counterparts to share experiences in designing and organising effective consumer education programmes in general and the Consumer Culture Study Award in particular.

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

Enhancing Youth Awareness in Consumer Rights

Consumer Culture Study Award

The Award, jointly organised with the Education Bureau (EDB) for the twelfth consecutive year, is the largest and most well-received territory-wide project-based learning programme designed for local secondary schools. Participants have to study a particular aspect of our local consumer culture, exploring the consumer attitudes, values and behaviours in Hong Kong. Over the years, the Award has generated a fruitful collection of over 7 400 study reports based on first-hand data collected by students, and in turn, helped enrich the archives of studies on local consumer culture.

The finale of the 11th Study Award was marked by the Award Presentation Ceremony held on 27 July 2010 at Academic Community Hall of Hong Kong Baptist University. Officiated by Professor Joseph J.Y. SUNG, Vice-Chancellor of The Chinese University of Hong Kong and attended by 800 guests, the Ceremony presented 52 awards to the 38 winning teams, with seven major winning teams presented the major findings of their reports in various creative formats.

此外，本會亦製作各類教學資源材料，以協助導師自行策劃消費者教育活動。

去年本會推出了數項試驗計劃以探討在本港和內地有效推行消費者教育的各種可能性和可行性，以應對不同社群和社會發展的新需要，其中包括為本地第三齡人士及內地大學生舉辦的教育課程與培訓活動。

此外，本會亦為本地及內地姊妹團體，主持員工交流培訓活動，以分享設計有效消費者教育活動及籌辦「報告獎」的成功經驗。



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

提高年青人的消費權益意識

消費文化考察報告獎

由本會及教育局合辦，以中學生為對象，迄今已舉辦了十二屆的「消費文化考察報告獎」，是本地學界最大型和最受歡迎的專題研習教育活動。參加同學自行挑選與本地消費文化有關的課題，探討消費者的行為、態度和價值觀等，並進行考察調查。歷屆完成的七千四百多份考察報告，都是同學實地考察所得到的第一手資料，為本地消費文化研究提供了豐富的參考資源。

第十一屆「報告獎」於二零一零年七月二十七日舉行的頒獎禮中完滿結束。頒獎禮假浸會大學大學會堂舉行，由香港中文大學沈祖堯校長主禮，共八百多名嘉賓出席。本屆頒發的52個獎項由38隊同學獲得。七隊主要得獎隊伍更用各種創新的形式為嘉賓匯報了作品的精髓。

The 12th Study Award was launched in September 2010. A record high of 1 192 teams from 118 secondary schools took part in this year's Award, a 23% increase in the number of participating teams. Amongst the participating schools, 18 schools joined for the first time with 75% of last year's schools continued in their participation this year. 98% of the participating teams successfully completed their studies. A list of the winners is at Appendix 12.

Introductory talks on consumer issues and how to conduct the study were organised for teachers and students, attracting about 1 000 participants to such sessions. It was through these talks and the subsequent active engagement of students in conducting the study that their understanding and awareness of consumer issues were enhanced and analytical ability strengthened.

112 workshops covering 25 thematic topics were organised for over 8 000 teachers and students as an extension activity of the Study Award. These workshops aimed at stimulating creativity, arousing interest on issues like consumer responsibilities, care and concern of the environment as well as exposing participants to concepts and skills in conducting and presenting consumer culture studies.

The Consumer Education Division was also invited to conduct School Workshop Days as a support and learning initiative for participating schools of the Study Award. A team of workshop hosts would conduct four to five different workshops in each session, providing chances of different exposure for the 200-strong students studying in the same form in a day's visit for each school. School Workshop Days were conducted for 16 schools in the year with positive response.

Consultation sessions conducted by division staff was a newly introduced support initiative to teachers and students to help improve their project ideas and skills aiming to further improve the quality of the project studies. 18 sessions were held in the year.

The Study Award celebrated its tenth anniversary in 2009. Apart from the publications of collected essays as well as outstanding student projects, staff training programmes for our Mainland sister organisations and universities were also conducted to share the unique experience gained throughout the ten years in developing the Award into an effective consumer education initiative.

第十二屆「報告獎」於二零一零年九月展開，共有破紀錄的118間中學的1 192隊報名參加，參加隊數增長了23%。當中，有18間中學為首次參加，上屆學校繼續參加率為75%。98%隊伍成功完成考察報告。本屆得獎名單見附錄十二。

本會特別為參加學校的老師和同學安排多次講座，講解各種消費問題及如何進行考察活動，吸引了逾1 000位師生出席。透過出席講座及主動參與考察，同學對各種消費課題有更深入的了解，分析能力亦大大提高。

為支援參加的學校及作為延展的學習活動，年內為超過8 000位老師及同學舉辦了112次，共25個不同專題的工作坊，以啟發同學的創意，提高他們對消費者責任、可持續消費等課題的認識，以及讓參加者掌握如何進行消費文化考察的概念和技巧。



應學校的邀請，本會於新學年繼續舉辦「學校工作坊日」。教育部的團隊於工作坊日，為每間參與學校同年級的二百多位學生，主持四至五個不同主題的工作坊，讓學生參與不同的工作坊以獲得不同的體驗和學習。年內共為16間中學舉辦了學校工作坊日，反應良好。

自去屆起，更新增由教育部團隊主持的「諮商面談會」，為各校提供更多的支援。活動透過對報告的意念和內容提出建議，協助同學提升的作品的水平。本屆共舉辦了18次面談會。

二零零九年為「報告獎」的十周年，本會已舉辦連串的誌慶活動，除了編撰紀念文集和優秀考察報告作品選外，也為內地姊妹團體與大學舉辦了培訓活動，藉以分享策劃「報告獎」十年來的成功經驗。

Pilot projects were launched in the year to extend the experiences of the Study Award in engaging local third age persons and Mainland students in conducting consumer culture studies as an empowerment initiative.

Youth Development Service Scheme

The Youth Development Service Scheme aims to provide an opportunity for the trained youth volunteer leaders learning more about consumer issues through involvement in Council's activities. Provided with comprehensive training and practice opportunities, these youth leaders took up tasks, such as presentations to community groups and production of educational materials, independently. They are also actively involved in the running of various events and projects of the Consumer Education Division.

Currently, over 30 secondary students and university undergraduates are involved in the Scheme, with new recruits joining each year.

The First Consumer Culture Study Award in Mainland

A pilot programme to explore the feasibilities in organising similar programmes for Mainland students were launched in September 2009 in Shantou University. With the support from the Law School and Veritas College, Shantou University, about 100 students enrolled in the programme to receive training pertaining to issues, concepts and skills in conducting consumer culture studies. 12 teams submitted their project reports in May 2010 with four teams winning various awards.

An Award Presentation Ceremony was held on 6 November 2010 at Shantou University. Mr. YANG Hong-can, Secretary-General of China Consumers' Association together with Professor LI Dan, Vice President of the University and Council's Chief Executive, Ms. Connie LAU officiated the Ceremony.

320 guests attended the Ceremony. Among them included over 40 delegates from consumer associations from Guangdong province and Macau.

本會亦會繼續探討在內地推行同類型活動的可能性。年內，亦推出了供本地第三齡人士及內地學生參與的兩個「報告獎」試驗計劃，旨在讓更多不同階層的參加者，皆能透過消費文化的考察，提升自保維權的意識和能力，貫徹賦權消費者的理念。

青年培訓服務計劃

「青年培訓服務計劃」旨在讓青年學員，通過參與協助籌辦消委會的教育活動，加深他們對保障消費者權益工作的認識。通過全面的訓練和實踐，參加計劃的青年學員積極參與本會推動消費保障的社區教育活動、製作教材，並協助推行本會不同的活動和計劃。

本年共有逾30位中學生及大學生參與此計劃，每年並不斷有新學員加入。

內地首個消費文化考察報告獎

在內地汕頭大學至誠書院及法律學院的支持下，本會於二零零九年九月在汕頭大學推出首個在內地舉行的消費文化考察報告獎。是次實驗計劃旨在探討和掌握在內地推行同類活動的可行性和經驗。有近100位該校學生報名參加，並接受了進行消費文化考察的相關議題、概念和技巧的培訓。12隊參加學生於二零一零年五月提交作品，當中有四隊獲頒各個獎項。

第一屆的汕大報告獎頒獎禮於二零一零年十一月六日於汕頭大學舉行，並邀得中國消費者協會秘書長楊紅燦先生、汕頭大學副校長李丹教授及本會總幹事親臨主禮。

320名嘉賓，包括四十多位來自廣東各省市消協和澳門消費者委員會的代表出席了該頒獎禮，並交流了經驗。

Education Programmes for Vulnerable Groups

For Senior Citizens

50 programmes were delivered to the senior citizens through joint efforts with social and community services organisations. Programmes were tailored to meet the special needs and consumption patterns of the senior citizens.

The programmes were mainly on health and safety concerns in selecting and consuming products and services related to this particular cohort. These included health food and equipment, household appliances and dried seafood. Precautions from falling into common consumer traps including subscribing telecommunication services and contractual obligations in different payment methods were also popular topics.

Third Age Persons Consumer Culture Study Award

Based on the experience on the pilot program held last year and upon the requests from other social services institutes, a Consumer Culture Study Award for Third Age Persons was launched in the summer of 2010 to engage more third age persons in the understanding and analysis of the local consumer culture.

The Award was co-organised with four social services institutes and joined by 13 teams from seven organisations.

Planning meetings, focus groups, briefing sessions and introductory talks were held before the official launch, while about 30 tailor-made comprehensive training programmes and consultation sessions were also conducted for the participants of this Award.

11 teams submitted their study reports in March 2011 providing the community a better understanding of the views and situations unique to third age persons in the consumption process.

For New Immigrants

Regular programmes including visits and talks were also conducted within the year for the new comers from Mainland to familiarise them with local consumer protection measures. Talks on employment traps were also arranged for newly arrived women whom were most susceptible to those malicious practices in question.

協助弱勢社群的教育活動

長者的消費者教育活動

本會聯同各社工及社區服務機構，年內共為長者提供了50項教育活動。

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

第三齡消費文化考察報告獎

早前，本會試驗了為第三齡人士特別設計的全新課程。去年，再據所得經驗，並應多個社會服務機構之邀，設計了「第三齡消費文化考察報告獎」，並將於二零一零年下半年試驗推行，以促進第三齡人士對本地消費文化的了解和剖析。

「報告獎」由四個社會服務機構協辦，並有來自七個社會服務機構的13隊報名參加。

在活動於二零一零年暑期正式推出前，已陸續舉行了多個計劃會議、聚焦小組及簡介會等。及後亦為參加者提供了近30項特別設計的培訓活動。

11隊參加者於二零一一年三月成功提交了報告。透過這些報告，可望讓社會大眾對第三齡人士獨特的消費處境和觀點，有更清晰和確切的了解。

新來港人士的消費者教育活動

本會亦有定期舉辦參觀及講座，讓新來港人士了解本地的消費保障措施。鑑於新來港婦女常有墮入求職陷阱的情況，年內亦特別安排相關內容的講座，從而提升他們的自我保護能力。

Specially designed consumer education program was also conducted for new immigrant children. The program aims to familiarise the children with the Council's work as well as the local consumer culture and consumer protection measures.

For Disadvantaged Groups

Special education programmes have been developed to meet special needs of those disadvantaged groups such as students of mild-grade mental retardation and clients of the Hong Kong Society for the Blind.

Train the Trainers

Community Involvement Service Scheme

Based on the successful experience of the Youth Development Service Scheme, another service scheme was also launched to involve interested women and third aged volunteers. These volunteers would be provided with systematic training on knowledge and skills in organising and conducting effective consumer education programmes. They would in return contribute their assistance in Council's education programmes and events.

Training Programmes for Teachers on Consumer Education

Government's recent curricular reforms responded favorably to the Council's call for incorporating consumer education in the wider school curriculum. Council staff have been invited to contribute in the design of new curricula to better incorporate consumer education concepts in school teachings.

To meet the increasing demand, EDB had commissioned the Council to design and host several Teacher Development Courses such as the Teacher Development Course on Consumer Education for Technology Education Teachers in 2004-06; the Professional Development Programme for Liberal Studies: NSS Independent Enquiry Studies in the LS Curriculum in 2007; and in 2008 through 2010, Teacher Development Courses on Learning and Teaching PSHE KLA through The Consumer Education Perspective; as well as the Teacher Professional Development Programme for NSS Learning and Teaching Strategies for the Technology and Living Curriculum Series: Action Planning for Quality Learning and Teaching in 2010.

本會亦特別設計了一項消費者教育活動予新來港學童參加，讓他們了解本會的工作及認識本地的消費文化及有關保障消費者的措施。

傷健人士的消費教育活動

本會亦有為傷健人士設計特殊的教育活動，包括輕度智障的學生以及香港盲人輔導會的視障人士等。

導師培訓

社區參與服務計劃

基於「青年培訓服務計劃」的成功經驗，本會推出另一服務計劃，讓有興趣的婦女及第三齡志願者，接受有系統的訓練，掌握有效籌辦消費者教育活動的知識和技巧，以便日後為本會推行的教育活動提供協助。

消費者教育教師培訓課程

政府接納了本會的倡議，在近年的課程改革中，將消費者教育納入多個中學科目之內。本會同工亦獲邀參與多項中學新課程的設計工作，將消費者教育的概念更有效地融合於學校課程之內。

鑑於學校對「消費者教育」的教師培訓需求日趨殷切，教育局亦已先後委託本會設計及主持多個教師培訓課程，包括：二零零四至二零零六年度，為「科技教育」教師而設的教師培訓課程；二零零七年的「新高中通識教育科獨立專題探究」培訓課程；二零零八至二零一零年的「個人、社會及人文教育學習領域的學與教：消費者教育角度」網上培訓課程；及二零一零年，為新高中科技與生活科的教師而設的「新高中科技與生活課程學與教策略系列：邁向優質學與教 — 工作坊」教師專業培訓活動等。



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

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

The 30-hour course trained 205 teachers in five batches starting from January 2008 and successfully completed in January 2010. Participants included those teachers in Liberal Studies, Integrated Humanities, Economics, Business Studies and Home Economics.

An Experience Sharing Session was organised in June 2010 for course graduates to share the experiences on assessing student projects.

The feedbacks from the course participants were highly favourable. They regarded the course as extremely reflective and practical, rich in content, instrumental in teaching and enabled a thorough and better understanding of the concepts and skills in conducting consumer education in schools.

Upon the request of EDB, the course materials would be further developed into teaching resources to support the teaching of consumer education in various curricula.

Staff Training for School Teachers

The Division has been invited to conduct Staff Development Programmes for teachers. This year, staff development programmes were conducted for the Hong Kong Catholic Diocesan Schools Council (Secondary School) and Liberal Studies teachers of Shatin Pui Ying College in November 2010 and January 2011 respectively. Consultation sessions were also held for schools especially on experience in conducting effective project learning programmes.

Staff Exchange Activities

Experience sharing activities were also conducted for staff of sister organisations from overseas and Mainland including those from New Zealand, Beijing and Macau.

網上教師培訓課程：個人、社會及人文教育領域的學與教 — 消費者教育角度

這個網上教師培訓課程以「個人、社會及人文教育學習領域」的中學教師為主要對象，旨在提升教師在教授消費者教育相關課題時的信心和能力。

此30小時的網上自學課程於二零零八年一月至二零一零年一月分五期舉行，共培訓了205位分別任教通識教育、綜合人文、經濟、商業以及家政等科目的中學老師。

為鞏固畢業學員對課程的知識，課程於二零一零年六月舉辦了經驗分享研習班，分享評估學生專題研習報告的經驗。

參加者對課程有高度肯定的評價，他們認為課程極為實用並能引發反思，內容豐富，對教學有很大幫助，能協助他們更全面和深入了解消費者教育的概念和技巧。

按教育局要求，本會將計劃把課程內容編寫成教學資源，以支援老師在不同學科推行消費者教育。

教師專業發展工作坊

本會亦會應邀為各校主持教師專業發展活動。年內分別於二零一零年十一月與二零一一年一月獲香港天主教教區（中學）議會及沙田培英中學的邀請，為老師們主持培訓活動。本會亦有為不同中學就如何有效推行「專題研習」，提供意見。

同工交流活動

年內，本會分別為來自紐西蘭、北京及澳門的同工主持有關消費者教育的員工培訓活動，以促進機構間的經驗交流。

Council's Chief Executive and Head of Education Division participated in the China Consumers' Association's National Conference for Secretary-Generals on Working Plans for Consumer Education held in Wuxi in October 2010. The Conference was attended by over 50 secretary-generals of consumer associations/councils from all the provinces and major cities in Mainland to share views on the future direction and strategies on consumer education.

Symposium on Consumer Education for Youth

The Symposium was held in conjunction with the Award Presentation Ceremony for Consumer Culture Study Award in Shantou University in November 2010. Keynote speakers included Mr. YANG Hong-can, Secretary-General of China Consumers' Association; Professor LI Dan, Vice President of the University and Council's Chief Executive, Ms. Connie LAU. Over 40 delegates from various consumer associations in Guangdong province and Macau as well as academics from Shantou University participated in sharing their experiences and views in conducting effective consumer education programmes for youths.

Teaching Resources Development

To assist trainers and teachers in conducting effective consumer education programmes, new teaching materials and tools are developed each year. Several teaching resources kits were also published over the years. These include coursewares, collections of teaching activities and workshop games, collections of consumer culture study projects. Most are commissioned by EDB and have been distributed freely to schools and social service institutes.

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

The Resources Kit, published in 2009 was commissioned by EDB. It aims to provide teachers with handy tools and successful examples in the training and learning through project studies in consumer culture.

The Kit comprised of three major winning student project reports of the Seventh Consumer Culture Study Award as exemplary projects, together with adjudicators' views and comments; project team members' experience sharing; as well as over 30 workshop exercises and learning activities to demonstrate the Council's unique experiences in enhancing the teaching and learning of generic skills including but not

本會總幹事及教育部總主任於二零一零年十月參加了中國消費者協會於無錫舉行的消協秘書長全國會議，討論《全國消費教育工作計劃》的擬稿內容。會議有來自全國各地五十多個省和主要城市的消協秘書長參加，探討了內地消費者教育的未來方向和策略。

青年學生消費者教育工作經驗交流座談會

座談會為二零一零年十一月第一屆汕大學生消費文化考察報告獎頒獎禮的接連活動。主講嘉賓包括中國消費者協會楊紅燦秘書長、汕頭大學李丹副校長及本會總幹事。參加者有四十多位廣東各省市和澳門消保機構的代表及汕頭大學的多位學者。與會者交流了有關如何有效推行青年消費者教育活動的經驗和看法。

教學資源製作

為協助導師和老師推行有效的消費者教育活動，本會每年均編製不同類型的新教材，包括教學課程內容、教學活動、工作坊遊戲及消費文化考察報告等。近年，大部份的教材均由教育局贊助出版，並免費派發予全港學校和社會服務機構。

《個人、社會及人文教育科專題研習教材套》

這個教材套由教育局委託製作，已於二零零九年出版。教材套旨在從消費文化專題研習報告中，擷取其中適用於專題研習教與學的工具和成功例子，以協助教師的相關教學。

教材套以三個「第七屆消費文化考察報告獎」主要得獎作品作為範例，並加上評判對作品的評語、同學組員的經驗分享。教材套亦加入三十多個由本會設計的一系列獨特的工作坊練習和學習活動，以示範如何通過工作坊活動提升同學在知識建構、創意思維、批判思考、溝通傳意和表達技巧等的的能力。

教材套已分發予全港中學及大學圖書館，以及各個教育資源中心，以豐富消費者教育的教學資源。

limited to knowledge construction, creativity, critical thinking as well as communication and presentation skills.

The Kit had been sent to all local secondary schools and university libraries as well as education resource centres to enrich the pool of teaching materials in consumer education.

Other Education Resources

The DVD-ROM containing the winning reports of Consumer Culture Study Award XI was produced and distributed to all secondary schools as a teaching resource. 3 000 copies were made and sent in the year.

Other educational resources included teaching kits on labelling and advertising, and a consumer education resource kit for new immigrants. These were produced to meet the need and demand of schools and community organisations.

Consumer Council Resource Centre

Located in Tsim Sha Tsui, the facilities of the Council's Resource Centre include a Consumer Advice Centre, a multi-purpose conference room equipped with audio-visual devices, and a resource library. Multimedia computers were installed giving visitors' access to the Council's web site and educational resources. Workshops, seminars and talks were held regularly in the Resource Centre. During the year, the Resource Centre attracted over 1 500 visitors from over a hundred community organisations and education institutes.

其他教學資源

本年共印製及派發了3 000片「第十一屆消費文化考察報告獎」得獎作品光碟予各中學，以供教師使用作教學資源。

本會亦製作有《包裝及標籤》和《認識廣告》兩集教材套，及為新來港人士編製的消費者教育小冊子。這些教材廣為學校及社區機構採用。

消費者委員會資源中心

位於尖沙咀的消費者委員會資源中心，設有消費者諮詢中心、配有多媒體設備的多用途會議室及資料中心。此外，還設有多媒體電腦，供訪客瀏覽本會網站及其他教育資源。資源中心全年共接待了超過1 500位來自百多間團體及教育機構的訪客。

Improving Legal Protection

加強法律權益保障

WHY THIS IS IMPORTANT

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

WHAT WE HAVE DONE

Regulation on the Property Management Industry

The Council responded to the public consultation of the Administration regarding regulation on the property management industry.

The Council supported the proposal to establish a mandatory licensing regime for the property management industry, which could regulate the discipline, raise the professional standard and promote the development of the industry.

It was agreed that the proposed regime should encompass both the corporate and individual levels. It would be worth considering, the Council opined, that the proposed regime should take the form of multi-tier licensing, while noting that the impact of which had yet to be assessed.

The Council opined that a transition period for the introduction of the proposed regime was necessary for the property management companies and practitioners to prepare themselves for fulfilling the licensing requirements, but should not take long. It further urged the Administration to provide, in any event, incentives to property management practitioners for professional self-development.

Submission on the Proposed Legislative Amendments to Eradicate Pyramid Schemes

The Council welcomed the recommendation to expand the existing prohibition under the Pyramid Selling Prohibition Ordinance to cover pyramid selling schemes irrespective of (i) whether or not the schemes involved the selling, licensing, leasing, supply or provision of any goods, services, rights or interest and (ii) whether or not these transactions were

加強法律權益保障的重要性

消費者的法律權益應受法律保障。本會一向關注影響消費者權益的法律發展，此外，本會向政府和有關機構表達意見，以改善及保障消費者的法律權益。

我們完成的任務

物業管理行業的規管

本會就政府有關規管物業管理行業的公眾諮詢作出回應。

本會支持物業管理行業設立一個強制發牌制度的建議，它可以規範行業的紀律，提升專業水平，以及促進行業的發展。

本會同意建議中的發牌制度應涵蓋公司及個人的層面；而多重發牌是一項值得考慮的模式；同時亦注意到其效果仍須進一步研究。

本會認為在推出建議中的制度前，須有一段過渡期，讓物業管理公司及從業員作充分準備，以便符合發牌要求。但這段過渡期不應太長。而本會亦促請政府提供誘因，鼓勵物業管理從業員為自身的專業發展。

就取締層壓式計劃修例建議提交意見

本會歡迎有關擴闊現時《禁止層壓式推銷法條例》中的規管範圍的建議，該建議把(i)不論是否涉及銷售，特許經營，租賃，供應或提供任何貨品，服務，權利或利益；以及(ii)不論所涉及的交易是由個人，計劃經營商或任何其他與計劃有關人士參與的層壓式推銷計劃納入管制。

conducted by a participant, a scheme operator or any person under such scheme.

Given that the social harms caused by the operation of the schemes could be enormous, the Council supported the proposal to increase the current maximum penalty under the Ordinance. The Council also supported the recommendation of making it an offence for participation in the schemes. It appeared to the Council that the attributes of the proposed participation offence were sufficiently specific and narrow to prevent an innocent participant from being convicted.

Report on Public Consultation on Review of the Personal Data (Privacy) Ordinance (“PDPO”)

The Council was pleased to find that the way forward proposed by the Administration in the above Report were substantially in line with the Council’s views made during the public consultation. That said, the Council invited the Administration to review some of its position enunciated in the Report to afford even better personal data protection to consumer under the PDPO.

The Council called for replacing the “opt-out” regime under s.34 of PDPO with an “opt-in” regime for the use of personal data for direct marketing purposes. Explicit consent of the data subject should be obtained prior to any use of his/her data for such purposes. It was submitted that an opt-in regime would be more likely to represent a true consent of consumer and generally more able to alleviate concerns about deceptive practices. It would also be more effective in addressing the problems arising from the use of personal data in direct marketing, such as nuisance caused by unsolicited calls. As a transitional arrangement before an opt-in regime was put in place, a territory-wide central do-not-call register might address the nuisances caused by unsolicited telemarketing calls.

It was also submitted that sale and disclosure of personal data without the consent of the data subject should be made an offence. And, the consent referred to must be the opt-in one given by the data subject explicitly.

The Council also sought clarification as to the legal consequences of breaching the conditions for exemption from Data Protection Principle 3 for Transfer of Personal Data in Business Merger or Acquisition.

鑒於層壓式計劃的經營對社會造成巨大損害，本會支持提高現時條例中的最高罰款、及將參與層壓式計劃定為刑事罪行的兩項建議。本會認為建議中的參與罪行的屬性，已夠具體及精確，足以避免無辜的參與者被定罪。

檢討《個人資料(私隱)條例》的公眾諮詢報告

本會十分高興，政府於報告中提出的建議大致與本會於公眾諮詢期內發表的意見一致。然而，本會亦希望政府重新審視部份於報告內闡述的立場，在條例內為消費者提供最佳的個人資料保障。

就有關使用個人資料作直接促銷用途，本會要求以「選擇接受」機制取代條例第34條中的「選擇不接受」機制；本會認為在使用個人資料作該用途前，應先取得資料當事人的明確同意。「選擇接受」機制似乎更能代表消費者的真正同意，及釋除使用欺詐手法的疑慮。這亦能更有效地處理在直接促銷中使用個人資料的問題，例如未獲邀約的造訪所帶來的滋擾。在設立「選擇接受」機制之前，一個全港性的中央拒收訊息登記冊可作為一過渡性安排，以處理未獲邀約的電話促銷所帶來的滋擾。

本會亦認為，在沒有取得資料當事人的同意下出售或透露個人資料應列作刑事罪行，而這裏所指的同意必須是在「選擇接受」下由資料當事人明確給予的。

本會亦要求澄清有關在企業併購時的個人資料轉移中，違反免受保障資料第三原則管制的豁免條件之法律後果。

It was the concern of the Council that the proposed voluntary privacy breach notification system might not be adequate. Therefore, as submitted, a mandatory requirement should be imposed on data users to notify the affected individuals as soon as possible whenever there was a security breach which was likely to lead to or had led to leakage of personal data, so as to enable them to take appropriate remedial or precautionary steps.

As regards sensitive data such as biometric data, identity card number, health-related record, the Council urged the Administration to seriously consider taking forward the proposal to introduce more stringent protection.

The Council is of the view that the proposal for making repeated contravention a data protection principle on the same facts an offence is not supported by justification and should not be taken forward. Nevertheless, the Council supported the proposal that heavier penalties should be imposed on repeated non-compliance of enforcement notice.

While making no objection to the proposal that the Privacy Commissioner be empowered to provide legal assistance to aggrieved data subjects and conduct criminal investigation, the Council reiterated its position that the Department of Justice should remain to take charge of prosecution.

Submission on the Consultation Paper on Legislation to Enhance Protection for Consumers Against Unfair Trade Practices

The Council welcomed the recommendations made in the said Consultation Paper which had to a large extent responded positively to the Council's Report entitled "Fairness in the Marketplace for Consumers and Business" published in 2008.

While reiterating its call for introduction of a piece of comprehensive legislation addressing unfair trade practices, the Council understood that the proposed legal reform which included extending the scope of the Trade Descriptions Ordinance to cover services, conferring concurrent jurisdictions to Telecommunications Authority and Broadcasting Authority to enforce the proposed trade practice provisions, and giving consumers a private right to sue for contravention of those provisions would be a quick and expedient approach to combat the unfair trade practices that have aroused grave concerns.

本會亦關注到建議中的自願性個人資料外洩通報機制可能有所不足。故此本會建議，應強制規定資料使用者每當在出現保安漏洞，以致個人資料有機會或已導致洩漏時，儘快通知受影響人士，讓他們可採取適當的補救或預防措施。

至於敏感資料如生物辨識資料，身份證號碼，健康紀錄等，本會促請政府認真考慮推行引入更嚴格的保障措施的建議。

本會認為就同樣事實，重複違反保障資料原則的行為，訂為刑事罪行的建議沒有足夠理據支持，是不應推行的。然而，本會支持對重複違反執行通知加重刑罰的建議。

雖然本會不反對賦予私隱專員向受害資料當事人提供法律援助及進行刑事調查的權力，但本會重申有關檢控工作應交由律政司負責。

就打擊不良營商手法以保障消費權益的立法建議諮詢文件提交意見

本會歡迎諮詢文件所提出的建議。建議在很大程度上正面回應了本會於二零零八年發表題為《公平營商，買賣共贏》的報告。

雖然本會重申制訂一條全面性的法例以遏止不良營商手法的呼籲，但本會亦理解建議中的法律改革，包括：擴大《商品說明條例》的範圍以涵蓋「服務」、賦予電訊管理局和廣播管理局並行管轄權以執行建議中的營商手法條文、以及給予消費者私人訴訟權就違反該些條文的行為提出起訴等，能提供一個快捷及權宜的方法，去打擊引起重大關注的不公平營商手法。

Nevertheless, the Council urged that unfair trade practices regarding property transaction and unfair terms in standard consumer contracts should not be overlooked. They should be addressed duly through further legal reform.

It was submitted that the proposal of mandatory cooling-off periods, though welcomed, was too narrow in scope. It was confined only to the sale of timeshare rights and long-term holiday product and the consumer transactions concluded during unsolicited visits to consumer's home or places of work. The Council strongly suggested that the proposal should be extended to consumer contracts with prepaid arrangements.

At the time of writing this report, the Government revised the proposal. It further proposed that mandatory cooling-off periods be imposed on contracts, involving goods and/or services with a duration of not less than six months, while the two types of transactions covered by the original proposal should remain to be subject to cooling-off arrangements irrespective of their contract duration.

Submission on the Legal Practitioners (Amendment) Bill 2010 – Limited Liability Partnership for Legal Practice

Having expressed its views on the introduction of limited liability partnership (“LLP”) for legal practice in Hong Kong in the preceding year, the Council made submission on the said Bill which provided for the introduction and regulation of this new business model.

The Council reiterated that it would not oppose the introduction of LLP for legal practice provided that consumer interest would be sufficiently safeguarded.

Support was expressed for the proposed provision excluding from the protection of limited liability a LLP partner who knew or ought reasonably to have known of the default of any other party at the time of its occurrence, and failed to exercise reasonable diligence to prevent its occurrence. The Council also welcomed the proposed provisions preserving property of a LLP to meet its liabilities and limiting the protection of limited liability to a partner who was a member of a LLP when the claim arose and where the client concerned knew or ought reasonably to have known that the partnership was a LLP at that time.

然而，本會促請政府不應忽視有關物業交易的不良營商手法，以及標準消費者合約中的不公平條款，這些問題都應以進一步的法律改革來妥善解決。

本會歡迎有關強制冷靜期的建議，但本會認為其適用範圍過於狹窄；它只局限於共度時光使用權和長期度假產品的銷售，以及在未獲邀約到訪消費者住所或工地點期間訂立的消費交易。本會強烈促請政府將有關建議擴展至預繳式消費交易。

在編寫此年報期間，政府提出修訂建議。貨品及/或服務合約如有效期不少於六個月，則需強制包括冷靜期條款。原先建議中涵蓋的兩種交易，不論合約長短，維持需加入冷靜期條款。

就有關《2010年法律執業者(修訂)條例草案》—法律執業的有限責任合夥事宜提交意見

於去年就香港引入法律執業的有限責任合夥(「限責合夥」)事宜提出意見後，本會再就引入及規管這種嶄新經營模式的草案表達意見。

本會重申，在消費者權益得到充份保障的情況下，不反對引入法律執業的「限責合夥」。

本會支持建議條文中訂明，當一名「限責合夥」的合夥人在失責行為發生時是知情或理應知情，且並無用合理努力去防止失責行為發生時，則該合夥人不可享有有限責任的保障。對保存「限責合夥」資產以應付法律責任，以及限責保障祇適用於合夥人在索償因由出現時，已是「限責合夥」的成員及有關客戶已經知悉或合理地應當知悉該合夥當時已是一「限責合夥」的建議條文，本會亦表示歡迎。

To facilitate a layman consumer to enforce his/her rights to seek redress against a LLP, the Council suggested that a direct and express provision clearly spelling out the liability of a LLP should be embodied in the Bill.

The Council recognised that the Professional Indemnity Scheme did render certain protection to consumer of a LLP in certain circumstances. But the statutory indemnity limit might not be adequate in view of the change of circumstances. Therefore, the Council suggested that it should be reviewed on a regular basis.

Report of the Working Group on Mediation

In response to the above Report, the Council expressed support to the use of mediation in dispute resolution. It proposed the ways it might promote awareness and understanding of the general public regarding the role mediation could play in resolving consumer complaints.

The Council noted that mediation had been applied to certain types of disputes. Given the merits of mediation, the Council supported the recommendation to organise pilot schemes for other types of disputes which may be suitable for mediation such as disputes in the workplace, land use and re-development. It also shared the view of the Report that promotion of mediation should be launched by a three-stage approach with multi-pronged tasks.

It was appreciated that training and accreditation of mediators supported by a robust disciplinary mechanism were the keys to the assurance of the quality of mediation service. In this regard, the Council submitted that a single mediation accrediting body should be established.

A standardised Code of Conduct was also a means to assure quality of mediation service. It should be widely promulgated and enforced by a robust complaint and disciplinary process.

The Council also emphasised that transparency and accessibility of information should be afforded to users of mediation to help them make informed choice.

The proposal to establish a proper legal framework for mediation was welcomed as it would provide a good platform for further development of mediation in Hong Kong. Nevertheless, the Council emphasised that such a legal framework should not hamper the flexibility in the process of mediation.

為方便未經專業法律訓練的消費者行使其權利，向「限責合夥」追討，本會建議法案應加入條文，直接及明確地說明「限責合夥」的法律責任。

本會亦理解專業彌償計劃確實能在某些情況下為「限責合夥」的消費者提供一定程度的保障。但由於環境的變遷，法定彌償的限額未必足夠。因此，本會建議應定期檢討專業彌償的限額。

調解工作小組報告

回應這報告，本會對於以調解解決爭議表示支持。本會亦提出一些方案，以提高大眾對於調解在解決消費者投訴中的角色之認知及理解。

本會注意到某些類別的糾紛已經採用調解。鑒於調解的優點，本會支持為其他可能適合調解的糾紛類別，例如在工作間、土地使用和重建方面的糾紛，舉辦試驗計劃的建議。本會亦贊同報告所提出，以三階段兼多管齊下的方式為調解推廣。

本會認同輔以一嚴格紀律處分機制的調解員培訓及認可制度是確保調解服務質素的關鍵。關於這點，本會認為應成立單一的調解員資格評審組織。

一套統一的調解員行為守則亦是確保調解服務質素的工具。該守則應被廣泛發佈，並由一個強而有力的投訴及紀律處分機制執行。

本會亦強調應向調解服務使用者提供透明及可接觸的資訊，以協助他們在選擇調解服務時作出明智的決定。

本會歡迎為調解設立一個合適的法律架構的建議，它可為調解服務在香港的進一步發展提供一個良好平台。然而，這法律架構不應影響調解程序之靈活性。

Land Titles Ordinance

The Council submitted its views to the Land Registrar in regard to the Law Society's stance on the proposed changes to the rectification and indemnity arrangements under the Lands Titles Ordinance.

It was submitted that the mandatory rectification rule would defeat the very purpose for which a title registration system sought to achieve. Therefore, the Council supported the mechanism of immediate indefeasibility with discretion being given to the court in very limited circumstances to rectify the register in favour of an innocent displaced owner.

In case the mandatory rectification rule was to be retained, the Council agreed that there should be exceptions to the rule. The Council gave its views on the three exceptions proposed by the Administration.

As regards indemnity, the Council reiterated that it should cover pre-conversion fraud. While the proposed cap of HK\$30 million was considered enough to cover most consumer transactions, it was proposed that it should be reviewed from time to time.

土地業權條例

本會就律師會有關《土地業權條例》中，更正及彌償安排的建議修訂所發表的立場，向土地註冊處處長提交意見。

本會認為「強制更正規則」會令到土地註冊制度無法達致原來的目的。因此，本會支持即時及不可推翻機制，並賦予法庭酌情權，在十分有限的情況下為無辜失去業權的擁有人更正註冊。

若強制更正規則獲得保留，本會贊同該規則應容許例外情況。並就政府建議的三項例外情況提供意見。

關於彌償方面，本會重申應涵蓋轉換前發生的欺詐。雖然三千萬元的建議彌償限額被視為足以涵蓋大部份的消費者交易，但本會建議政府應不時對此作出檢討。

Promoting Sustainable Consumption

推廣可持續消費

WHY THIS IS IMPORTANT

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

WHAT WE HAVE DONE

In comparative product testing, environmental parameters such as energy efficiency, recyclability of products and packaging materials, durability and emissions of volatile organic compounds are often incorporated with a view to informing consumers about the use of products and their impacts on health and the environment. We also send submissions to the Government to support initiatives in establishing legislations for environmental protection.

Consumer Council Urges Manufacturers to Remove Mercury and Cadmium from Single-Use Batteries

Batteries are widely used in a variety of electrical devices. Apart from their lifespan, consumers should also pay attention to their heavy metals content.

The Council tested 40 models of AA and AAA size single-use batteries comprising 22 alkaline and 18 zinc carbon models.

Though all alkaline models passed the heavy metals requirement under the European Union (EU) directive on environmental protection, excessive amount of mercury and cadmium was detected in some of the zinc carbon models. Mercury was found at seven times of the set limit in one model while cadmium in another model was six times of the set limit.

According to the EU directive, batteries should also bear appropriate labelling information if they contain more than 0.004% lead content. It came out that the lead content in all tested zinc carbon batteries exceeded the threshold. However, some models did not carry the additional labelling.

推廣可持續消費的重要性

本會測試產品及發布資訊，推廣及支持可持續消費，幫助消費者選擇較環保的產品，以達到保護自然資源，減少廢物的目的。

我們完成的任務

我們的產品測試，也加進環境因素的評估，例如能源效率、產品及包裝的可循環再生性、耐用程度及會否釋出揮發性有機化合物等，藉以讓消費者知悉產品對環境及健康的影響。我們亦就政府的各種有關環境保護的提案發表意見以示支持。

呼籲製造商除去電池中的水銀及鎘

電池廣泛應用於多種電器，消費者在關注電池壽命外，也應留意電池的重金屬問題。

本會測試了40款AA及AAA一次性電池的重金屬含量，當中22款為鹼性電池，其餘18款屬碳性電池。

結果發現，所有鹼性電池的重金屬含量均符合歐盟環保指令的標準，但有部份碳性電池的水銀及鎘含量卻超標。測試發現，其中一樣本的水銀含量是標準上限七倍，而另一個樣本的鎘是標準上限的六倍。

根據歐盟的環保指令，若電池鉛含量超過0.004%，便應在電池上附有適當的標示。所有碳性電池的測試型號，鉛含量均超過上述標籤參考值，但有部份型號未有附加有關標註。

本港目前並無法例規管一次性電池的重金屬含量，也缺乏回收制度。本會呼籲廠商考慮生產過程中除去水銀和鎘等重金屬，避免污染環境。



In Hong Kong, there is neither regulation on heavy metals content nor recycling system for single-use batteries. Since heavy metals may pollute the environment, the Council urged manufacturers to remove heavy metals including mercury and cadmium, in battery production to avoid pollution.

Call for Legislation to Protect Consumer Interest in Organic Foods

While the market of organic products continued to grow, the Council kept a watchful eye on organic products and offered tips to consumers in a timely manner.

As organic foods cannot be identified by their appearance or by chemical analysis of the products, consumers have to rely solely on the certification of organic products. In a study report on the subject, the Council supported calls to introduce specific regulation governing the production, certification and labelling of organic foods in Hong Kong.

As great price differences existed between organic food and conventional food, the possibility of abusing organic claims by the trade could not be ruled out. The Council's study report cited a case in which a vegetable stall owner pleaded guilty to a charge under the Trade Descriptions Ordinance of supplying vegetables that were falsely claimed to have organic authentication in March 2010.

The report also cited a survey conducted by the Hong Kong Organic Resource Centre in the same year, which showed that only about 10% of the surveyed stalls (14 out of 149 stalls) in wet markets claiming to sell organic vegetables could provide organic certifications.

Be Mindful of Skin Care Products Claimed to be Organic or Natural

Skincare products marketed as "organic" or "natural" are attracting more and more consumers. The Council conducted a study and urged consumers to find out how natural or organic the products were.

Our inspection of the product labels discovered that some products described as "organic" also contained petrochemicals and synthetic preservatives and might not be as natural as one would expect. In addition, though some products were claimed to be free of synthetic fragrances and colorants, such claims could not be taken to mean that they met organic standards or contained organic ingredients.

建議立法保障消費者購買真正有機食物

有機產品的市場不斷增長，本會經常留意市面的有機產品並為消費者提供適時的建議。

有機食物不能憑外觀或化學分析判斷，消費者只能依賴有機食物的認證，例如符合來源地標準的官方有機標籤，或獲認可認證機構的有機標籤。本會發表了一篇研究報告，支持引入特定法例，規管在本港出售有機食物的生產、認證和標籤。

由於有機和非有機食物的售價相差很大，不排除有商販不當地聲稱產品獲有機認證。報告引述一宗二零一零年三月的個案，一名菜檔東主訛稱出售的蔬菜為獲認證的有機蔬菜，被控違反《商品說明條例》，認罪後被判罰款。



報告亦引述香港有機資源中心於同年進行的調查，調查中聲稱售賣有機菜的菜檔，只有約一成(149檔中的14檔)能提供有機產品證明。

選購「有機」或「天然」護膚品須留神

以「有機」或「天然」招徠的護膚產品日漸受歡迎。本會就標榜天然、有機的護膚品進行了研究，提醒消費者須了解產品，作適當的選擇。

本會檢視產品的標籤資料，發現一些標榜有機的產品亦可能含有石油製品和合成防腐劑，而非想像中的天然。此外，某些產品聲稱不含合成香料和著色劑，但這並不代表產品符合了有機標準或成分源自有機種植。

Consumers were advised to choose skincare products with consideration of one's skin type, skin problems, seasonal changes and personal expectation, and bear in mind that natural and organic ingredients can also cause allergic reaction.

Urge to Reduce Packaging and Electronic Waste for Digital Camera

Digital camera has become one of the essential electronic products for many people. The Council joined consumer associations in Europe and published a research report on the eco-design of 20 models of digital cameras. Most of the packaging was considered oversized and the material amounted to about 50% of the total weight.

The weight of the packaging was mainly due to objects other than the camera, such as charger, cable, CD and instruction manual. Manufacturers were urged to reduce packaging and electronic waste by providing a USB cable for charging instead of the traditional charger. Useful tips in protecting the environment were also included in the report.

Environmentally Friendly Refrigerants for Room Air Conditioners

To accelerate the phasing out of hydrochlorofluorocarbons (HCFCs, which is an ozone depleting substance), the Ozone Layer Protection (Products Containing Scheduled Substances) (Import Banning) (Amendment) Regulation had come into effect since 1 January 2010.

While most of the room air conditioners on the market operated with the refrigerant R22 (a typical HCFC), the import of such room air conditioners would be banned in phases under the new regulation. The Council published an article to advise consumers about the impact of the regulation, and to urge consumers to choose room air conditioners with no HCFCs.

Producer Responsibility Scheme for Waste Electrical and Electronic Equipment (WEEE)

The Council provided views in response to the Waste Management Policy Group of the Environmental Protection Department regarding its consultation on "A New Producer Responsibility Scheme for Waste Electrical and Electronic Equipment" ("Scheme").



報告建議消費者應按個人膚質、皮膚問題、季節變化和個人期望選擇合適的護膚品。此外，消費者須留意天然及有機成分同樣可能引致皮膚敏感。

減少數碼輕便相機的包裝及電子廢物

數碼輕便相機已經成為很多人的其中一種必需品。本會與歐洲消費者組織合作，刊登了20款數碼輕便相機的「環保設計」的研究及評估結果。結果發現大部分樣本在包裝方面耗用不少物料，佔整件包裝產品重量近幾一半。

除相機本身外，包裝部分包括充電器、電線、光碟及用戶手冊等。建議生產商改用USB充電，代替傳統充電器，有助減少包裝物料及電子廢物。報告亦提供了環保小貼士供消費者參考。

冷氣機環保雪種

為加速逐步淘汰可損耗臭氧層的氟氯烴，《保護臭氧層(含受管制物質產品)(禁止進口)(修訂)規例》由二零一零年一月一日起生效。

市面大部分冷氣機都採用的R22雪種，屬典型的氟氯烴。在新規例下，採用R22雪種的冷氣機會被逐步禁止進口。本會發表了一篇文章提醒消費者有關新規例對消費者的影響，並建議消費者選購採用不含氟氯烴的環保雪種的冷氣機。

We supported the introduction of a new producer responsibility scheme that imposes shared responsibility by various parties towards proper management of WEEE.

As WEEE contain hazardous components, apart from recovery and recycling, measures and targets for reduction of WEEE would be equally important. The Scheme was suggested to review the scope of products to be managed and extend the scope to also address the issue of WEEE reduction.

To ensure efficiency and cost-effectiveness of WEEE management, imposition of monitoring terms in the WEEE management contractor tender would be necessary. All stakeholders in WEEE production should be responsible for some of the costs of the Scheme, with a fair charging method and reasonable fee.

The WEEE system should be subject to overseeing, enforcement and monitoring measures, and that the Government might assist at the initial stage, both financially and technically, for development of the recycling industry in Hong Kong.

Green Housekeeping

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

廢電器電子產品

本會就「廢電器電子產品生產者責任計劃(簡稱「計劃」)」的公眾諮詢向環境保護署廢物管理政策組提交意見。

本會支持引入生產者責任制度，要求不同持分者分擔責任，以妥善管理廢電器電子產品產生的問題。

由於廢電器電子產品含有有害物質，除了再造及回收，減少廢電器電子產品的措施及制定有關目標同樣重要。建議計劃定期檢討所涵蓋的廢電器電子產品種類，以及擴大涵蓋範圍，以便有效減少廢電器電子產品。

要確保計劃有效和顧及成本效益，應於廢電器電子產品管理承辦商公開招標文件內加入監察條款。所有持分者都應分擔計劃的成本費用，收費安排必須公平，費用亦必須合理。

計劃制度必須輔以檢視、執行和監察的措施；政府亦應在計劃初段，在財政和技術方面予以協助，以發展香港的環保再造工業。

環保辦公室

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

Representing the Consumer Voice and Networking

消費權益「發言人」的角色及聯繫網絡

WHY THIS IS IMPORTANT

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

WHAT WE HAVE DONE

Locally, we maintain close liaison with the Government through the Commerce and Economic Development Bureau (CEDB), which oversees consumer protection and competition policy and from the envelope of which 94% of our operating funds are derived.

Apart from the CEDB, Council's liaison with over 10 other bureaux and 30 Government departments are well established, facilitating our work in addressing specific consumer issues that fall within their purview. We also attach great importance to working with community groups, regulators, professional bodies and trade associations.

Council's Representation on Other Bodies

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

消費權益「發言人」的角色及聯繫網絡的重要性

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

我們完成的任務

本會透過負責保障消費者權益及競爭政策的商務及經濟發展局，與政府保持緊密聯繫；本會94%的經費經由該局劃撥。

委員會與超過10個政策局及30個政府部門維持良好合作關係，令消委會在處理與這些部門有關的消費問題時，更具成效。本會亦十分著重與地區組織、監管機構、專業團體及商會的合作關係。

消費權益「發言人」

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

Award from Community

During the year, the Council Chief Executive was awarded by the Hong Kong University of Science and Technology (HKUST) to be the honoree of the Beta Gamma Sigma HKUST Chapter. Each year, HKUST invites two outstanding community leaders to be honorees of the Chapter, in recognition of their significant achievements as an excellent role model for the next generation leaders in the industry, the community, and the academia.

Close Liaison with Counterparts in the Mainland

Close liaison with the Council's counterparts in the Mainland (over 3 200 consumers associations in the whole country) is maintained through exchange of information, referral of complaints and receiving delegations from consumer associations and related bodies from different parts of the Mainland. During the year, 241 Mainland officials and delegates from consumer bodies visited the Council. Apart from experience exchange, training on consumer education with special focus on the Consumer Culture Study Award (CCSA) was arranged. During the summer of 2010, special training sessions were provided by the Council to winning students from the pilot CCSA programme launched in Shantou University. In response to request from Beijing government officials, arrangements were made for the Deputy Mayor and her delegation to visit a workshop conducted by the Council in a local school in February 2011.

The Memorandum of Cooperation signed between the Council and the China Consumers' Association in 2009 noted that high-level visits should be arranged for forging closer cooperation and experience exchange with its Mainland counterparts. Following the Memorandum, a Council Delegation Visit to Shanghai was arranged in June 2010. The Delegation was led by the Council Chairman and joined by eight Members and the Chief Executive. During its visit to the office of the Shanghai Protection Commission of Consumers' Rights and Interests (SPCCRI), the Delegation met with senior officials from both the Shanghai Administration of Industry and Commerce and the SPCCRI. Apart from discussing issues of mutual concern, such as cross-boundary complaints handling, undesirable trade practices and cooperation during the Shanghai Expo period, the Delegation also took the opportunity to solicit support for the CI World Congress to be held in 2011 and to promote the Shopsmart website.

獲頒榮銜

年內，本會總幹事獲香港科技大學(科大)商學院邀請，成為國際組織Beta Gamma Sigma科大分會的榮譽會員。科大每年均會邀請兩名傑出的業界領袖成為榮譽會員，表揚他們對所屬行業、社會及教育事務的重大貢獻，可作下一代的楷模。

與內地消費者組織緊密聯繫

我們與內地主要的消費者協會(全國共超過3 200個成員)緊密聯繫，互相交流資訊和轉介投訴個案，並不時接待來自各省市消費者組織和有關機構的訪港代表。年內到訪本會的內地消費者組織代表共241名。除交流經驗外，本會亦為他們提供消費教育方面的培訓，例如以消費文化考察報告獎作為培訓重點。二零一零年夏天，本會為首屆於汕頭大學試辦的消費文化考察報告獎得獎學生提供培訓。應北京政府官員要求，本會亦在二零一一年二月接待了北京副市長率團參觀本會於本地中學舉辦的工作坊。

二零零九年本會與中國消費者協會簽署了合作協議，當中建議加強本會與內地姊妹機構的高層互訪，促進合作及經驗交流。為此本會於二零一零年六月組織上海訪問團，由本會主席帶領八位委員及總幹事，訪問上海市消費者權益保護委員會，與上海市消保委及上海市工商行政管理局高層官員會面，討論雙方關注的問題，例如跨境投訴處理、兩地不良營商手法及上海世博期間消保方面的合作。訪問團亦藉此機會呼籲兩機構支持二零一一年於香港舉辦的國際消費者聯會全球會議，及向對方推介本會的「精明消費香港遊」網站。



During the year under review, Council's representatives actively attended seminars and activities held in the Mainland. On these occasions, speeches on various consumer-related topics, such as on-line payment, after-sale services of electrical appliances, credit card payment, prepayment schemes, were delivered. In October 2010, the Chief Executive was invited by the China Consumers' Association to attend and speak at the nation wide Conference for Secretary Generals and leaders of Consumer Associations to share Council's experience in consumer education with consumer organisations in the Mainland. In the same month, the Chief Executive attended and spoke at the signing ceremony of Memorandum of Understanding (MOU) for Co-operation of Consumers' Rights and Interests with the Heilongjiang Province, Hong Kong and Macau held in Harbin.

With tourists from the Mainland topping the list of visitors to Hong Kong, the Council has taken a proactive role in ensuring shopping satisfaction of Mainland tourists. Since 2004, MOUs for Co-operation of Consumers' Rights and Interests have been signed with consumer associations in major cities/provinces in the Mainland, including Beijing, Guangdong Province, Tianjin, Shanghai, Shenzhen, Zhejiang Province, Fujian Province, Shantung Province, Chengdu, Macau, the Pan-Pearl River Delta Region, etc. The MOUs facilitate information exchanges and assistance in resolving consumer disputes among the regions.

Council's network in the Mainland has facilitated the dissemination of consumer information to the Mainland through the internet. Council's Shopsmart Website, which provides consumer information to Mainland visitors and is hyperlinked to 26 Mainland organisations, recorded a cumulative hit rate of over 80 million as at the end of 2010-11 since its debut in 2007.

Collaboration at Regional and International Levels

The Council also keeps abreast of the global development of consumer movement by taking part in international fora on various consumer issues. It is an active member of the International Consumer Research & Testing (ICRT). The Council contributes ideas for joint tests that benefit all members sharing the test results and gains the benefit of lowering the test cost by sharing with other ICRT members.



本年度本會代表積極參與內地舉辦的研討會及活動，發表多篇觸及各種消費問題的演講，包括網上付款、電器售後服務、信用咭付款、預繳式計劃等消費問題。二零一零年十月，本會總幹事應中國消費者協會的邀請，出席全國副省級以上消保組織秘書長會議並發言，與內地消費者機構分享消費者教育的經驗；同月到訪哈爾濱，出席黑龍江、香港及澳門三地合作協議簽署儀式，並就合作協議發表演講。

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

本會在內地所建立的網絡，有助本會透過網站在內地發放消費者資訊。本會的「精明消費香港遊」網站為內地旅客提供消費資訊，網站現已超連結到26個內地省市的消費者組織的網址。自二零零七年啟動以來至本財政年度，網站累積點擊率超過八千萬。

地區及國際性合作網絡

為掌握全球消費者運動的最新發展方向，本會積極參加涉及各種消費者問題的國際會議。作為國際消費者研究及試驗組織的成員，本會主動建議新的測試產品和項目，與其他會員分享測試結果。透過聯合測試，與其他國際消費者研究及試驗組織的成員共同承擔測試費用，有效減低測試成本。

In 2010-11, international events attended by Council's representatives included the ICRT Asia Pacific Testing Group meeting, Meeting on "The Role of Consumers in the Vigilance of the Global Market" held by the Peruvian National Congress, and Seminar on Cartel Enforcement and International Cooperation Agencies organised by Taiwan Fair Trade Commission. Exchanges with overseas experts and consumer activists on these occasions enhanced the Council's foresight in overcoming emerging challenges in the ever-changing consumer market.

Consumers International

The Council is elected executive and council member of the Consumers International (CI), a federation of consumer organisations comprising over 220 members from 115 countries. Consumers International has two main goals: to support and strengthen member organisations and the consumer movement in general and to represent consumer interests at global and regional levels, e.g. at the Codex Alimentarius Commission on food standards, Organisation for Economic Co-operation and Development (OECD), etc.

The Council takes an active and supportive role in CI. In the year under review, it supported CI's campaign calling on G20 leaders to establish an experts group on financial consumer protection. In addition, the Chief Executive attended the CI Executive meetings, Council meeting, the CI Asia Pacific and Middle East Regional Meeting and A2K Meeting.

UNCTAD Capacity Building Programme

Upon request by the United Nations Conference on Trade & Development (UNCTAD), the Council signed an MOU with it on co-organisation of regular exchange programmes for developing countries. The cooperation programme further fosters Council's role in promoting consumer rights in the international arena. In the past, the Council has provided exchange programmes for various developing countries, including Bhutan, Botswana and the Republic of South Africa.

年內本會代表出席的國際活動包括國際消費者研究及試驗組織亞太測試小組會議、秘魯國會舉辦的「消費者在市場邁向全球化中的角色」會議、及由台灣公平交易委員會舉辦的「反競爭組織的卡塔爾監管及國際合作研討會」。我們藉着這些會議及研討會，與外地專家及消費者組織代表交流及討論，令本會在面對多變的消費市場問題時，思維更具前瞻性。

國際消費者聯會

本會是國際消費者聯會(國際消聯)的理事會及執委會成員(國際消聯共有220個會員來自115個國家)。國際消聯的兩大宗旨是：協助成員機構加強保障消費者權益的工作、及在國際和地區的層面上爭取制訂促進消費者權益的政策(例如：聯合國食品法典委員會制訂食品標準、經濟合作及發展組織等)。

本會積極參與及支持國際消聯的活動。年內，國際消聯呼籲G20領導人成立金融服務方面的消費者保障專家小組，本會就此作出支持響應。本年度本會總幹事出席了國際消聯的行政會議、委員會會議、亞太及中東地區會議及知識共享會議。

聯合國貿易及發展會議潛力發展計劃

年內本會接受聯合國貿易及發展會議的邀請，與該組織簽訂有關合作協議，合辦以發展中國家為對象的定期交流計劃。合作計劃進一步強化本會在國際社會中推廣消費者權益的角色。在過去，本會曾為多個發展中國家，包括不丹、博茨瓦納、南非共和國等進行培訓交流。

Appendix 附錄 2010 - 2011

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

Chairperson 主席

Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP 張炳良教授，金紫荊星章，太平紳士

Vice-Chairperson 副主席

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Members 委員

Mr. William CHAN Che-kwong 陳志光先生

Mr. Chapman CHAN Chor-man 陳楚文先生

Mr. Thomas CHENG 鄭建韓先生

Dr. Polly CHEUNG Suk-yee 張淑儀醫生

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

Dr. David CHUNG Wai-keung 鍾偉強博士

Prof. Ron HUI Shu-yuen 許樹源教授

Mr. Bankee KWAN Pak-hoo 關百豪先生

Ms. Miranda KWOK Pui-fong (from 03.05.10) 郭珮芳女士 (由03.05.10)

Mr. Joe LAI Wing-ho 黎榮浩先生

Mr. Wilfred LEE Yuen-kwong 李元剛先生

Mr. Philip LEUNG Kwong-hon 梁光漢先生

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

The Hon. Fred LI Wah-ming, SBS, JP 李華明議員，銀紫荊星章，太平紳士

Ms. Amanda LIU Lai-yun 廖麗茵律師

Mr. Stanley SZETO Chi-yan 司徒志仁先生

Ms. WONG Ka-chi 王家慈女士

Mr. Alvin WONG Tak-wai 黃德偉先生

Prof. WONG Yung-hou 王殷厚教授

Ms. Irene YAU Oi-yuen 邱藹源校長

Consumer Council

Former Chairpersons and Vice-Chairpersons

消費者委員會 — 歷屆主席及副主席

Year 年份

04/1974 - 03/1975
七四年四月至七五年三月

04/1975 - 03/1980
七五年四月至八零年三月

04/1980 - 10/1984
八零年四月至八四年十月

10/1984 - 10/1988
八四年十月至八八年十月

10/1988 - 10/1991
八八年十月至九一年十月

10/1991 - 10/1997
九一年十月至九七年十月

10/1997 - 07/1999
九七年十月至九九年七月

09/1999 - 09/2005
九九年九月至零五年九月

09/2005 - 06/2007
零五年九月至零七年六月

Former Chairpersons 歷屆主席

Sir KAN Yuet-keung, CBE, JP
簡悅強爵士，CBE，太平紳士

Dr. LO Kwee-seong, OBE, CBE, JP
羅桂祥博士，OBE，CBE，太平紳士

Mr. Gallant HO Yiu-tai, JP
何耀棟先生，太平紳士

Mrs. Selina CHOW LIANG Shuk-yee, GBS, JP
周梁淑怡女士，金紫荊星章，太平紳士

Mr. Martin LEE Chu-ming, SC, JP
李柱銘資深大律師，太平紳士

Prof. Edward CHEN Kwan-yiu, GBS, JP
陳坤耀教授，金紫荊星章，太平紳士

The Hon. Anna WU Hung-yuk, GBS, JP
胡紅玉議員，金紫荊星章，太平紳士

Prof. Andrew CHAN Chi-fai, SBS, JP
陳志輝教授，銀紫荊星章，太平紳士

Prof. The Hon. K. C. CHAN, SBS, JP
陳家強教授，銀紫荊星章，太平紳士

Year 年份

04/1987 - 03/1989
八七年四月至八九年三月

04/1989 - 10/1991
八九年四月至九一年十月

10/1991 - 10/1993
九一年十月至九三年十月

10/1993 - 10/1997
九三年十月至九七年十月

10/1997- 10/2001
九七年十月至零一年十月

10/2001- 10/2007
零一年十月至零七年十月

Former Vice-Chairpersons 歷屆副主席

Mr. TANG Kwai-nang, JP
鄧桂能先生，太平紳士

Prof. Edward CHEN Kwan-yiu, GBS, JP
陳坤耀教授，金紫荊星章，太平紳士

Mr. Justein WONG Chun, BBS, JP
王津先生，銅紫荊星章，太平紳士

The Hon. Anna WU Hung-yuk, GBS, JP
胡紅玉議員，金紫荊星章，太平紳士

Dr. John HO Dit-sang
何秩生博士

Mr. Larry KWOK Lam-kwong, BBS, JP
郭琳廣律師，銅紫荊星章，太平紳士

Membership of Committees, Working Groups and Advisory Groups

小組委員

Staff & Finance Committee 人事及財務小組

Chairperson 主席

Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP 張炳良教授，金紫荊星章，太平紳士

Vice-Chairperson 副主席

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Members 委員

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

Mr. Bankee KWAN Pak-hoo 關百豪先生

Mr. Philip LEUNG Kwong-hon 梁光漢先生

Mr. Alvin WONG Tak-wai 黃德偉先生

Audit Committee 審核小組

Convenor 召集人

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

Members 委員

Dr. Polly CHEUNG Suk-yeet 張淑儀醫生

Mr. Wilfred LEE Yuen-kwong 李元剛先生

Co-opted Member 增選委員

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

Competition Policy Committee 競爭政策研究小組

Chairperson 主席

Mr. Thomas CHENG 鄭建韓先生

Vice-Chairperson 副主席

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

Members 委員

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Mr. Joe LAI Wing-ho 黎榮浩先生

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

Mr. Stanley SZETO Chi-yan 司徒志仁先生

Co-opted Member 增選委員

Dr. LAW Cheung-kwok 羅祥國博士

Legal Protection Committee 法律保障事務小組

Chairperson 主席

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Vice-Chairperson 副主席

Mr. Thomas CHENG 鄭建韓先生

Members 委員

Mr. William CHAN Che-kwong 陳志光先生

Ms. Amanda LIU Lai-yun 廖麗茵律師

Mr. Alvin WONG Tak-wai 黃德偉先生

Co-opted Members 增選委員

Ms. Constance CHOY Hok-man 蔡學雯律師

Mr. Edmond LAM King-fung 林勁豐律師

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

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Vice-Chairperson 副主席

Prof. Ron HUI Shu-yuen 許樹源教授

Members 委員

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

Dr. David CHUNG Wai-keung 鍾偉強博士

Mr. Wilfred LEE Yuen-kwong 李元剛先生

Mr. Philip LEUNG Kwong-hon 梁光漢先生

Ms. Amanda LIU Lai-yun 廖麗茵律師

Ms. Irene YAU Oi-yuen 邱藹源校長

Co-opted Members 增選委員

Ms. Clara SHEK 石嘉麗女士

Dr. Max WONG Wai-lun 王慧麟博士

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

Prof. WONG Yung-hou 王殷厚教授

Vice-Chairperson 副主席

Mr. Philip LEUNG Kwong-hon 梁光漢先生

Members 委員

Dr. Polly CHEUNG Suk-yee 張淑儀醫生

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

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Prof. Ron HUI Shu-yuen 許樹源教授

Mr. Joe LAI Wing-ho (up to 09.03.11) 黎榮浩先生 (至09.03.11)

The Hon. Fred LI Wah-ming, SBS, JP 李華明議員，銀紫荊星章，太平紳士

Ms. WONG Ka-chi 王家慈女士

Co-opted Members 增選委員

Dr. Matthew NG, JP 吳馬太醫生，太平紳士

Dr. Michael TSUI Fuk-sun 徐福榮醫生

Trade Practices Committee 商營手法研究小組

Chairperson 主席

Mr. William CHAN Che-kwong 陳志光先生

Vice-Chairperson 副主席

Dr. Polly CHEUNG Suk-yeet 張淑儀醫生

Members 委員

Mr. Chapman CHAN Chor-man 陳楚文先生

Mr. Bankee KWAN Pak-hoo 關百豪先生

Mr. Joe LAI Wing-ho 黎榮浩先生

Mr. Wilfred LEE Yuen-kwong 李元剛先生

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

The Hon. Fred LI Wah-ming, SBS, JP 李華明議員，銀紫荊星章，太平紳士

Mr. Stanley SZETO Chi-yan 司徒志仁先生

Co-opted Members 增選委員

Mr. Andrew FUNG Wai-kwong 馮煒光先生

Ms. Bonnie NG Hoi-lam 吳凱霖女士

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

By rotation in groups of five to six Council Members 每組由五至六位委員輪流擔任

Advisory Group on Investment Strategy 投資策略小組

Chairperson 主席

Mr. Bankee KWAN Pak-hoo 關百豪先生

Vice-Chairperson 副主席

Mr. Alvin WONG Tak-wai 黃德偉先生

Members 委員

Dr. John CHAI Yat-chiu (from 14.03.11) 查逸超博士 (由14.03.11) *

Ms. Miranda KWOK Pui-fong (from 01.06.10) 郭珮芳女士 (由01.06.10)

Prof. Angela NG Lai-ping (from 14.03.11) 吳麗萍教授 (由14.03.11) *

Ms. Cecilia WOO Lee-wah (up to 05.12.10) 鄺莉華律師 (至05.12.10) *

Dr. YU Wing-tong (up to 05.12.10) 余永棠博士 (至05.12.10) *

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

IT Expert Advisory Group 資訊科技專家諮詢小組

Convenor 召集人

Mr. Philip LEUNG Kwong-hon 梁光漢先生

Member 委員

Dr. David CHUNG Wai-keung 鍾偉強博士

Co-opted Members 增選委員

Mr. John CHIU Chi-yeung 趙志洋先生

Mr. Francis FONG Po-kiu 方保僑先生

Mr. Charles Peter MOK 莫乃光先生

Task Force on CI World Congress 2011 二零一一年國際消聯全球會議專責小組

Convenor 召集人

Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP 張炳良教授，金紫荊星章，太平紳士

Members 委員

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Mr. Philip LEUNG Kwong-hon 梁光漢先生

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

Staff Member 職員

Ms. Connie LAU Yin-hing, JP 劉燕卿女士，太平紳士

Working Group on Competition Bill (from 15.11.10) 競爭條例草案工作小組 (由15.11.10)

Chairperson 主席

Mr. Thomas CHENG (from 19.01.11) 鄭建韓先生 (由19.01.11)

Vice-Chairperson 副主席

Mr. Ambrose HO, SC, JP (from 19.01.11) 何沛謙資深大律師，太平紳士 (由19.01.11)

Members 委員

Mr. Thomas CHENG (from 15.11.10 up to 18.01.11) 鄭建韓先生 (由15.11.10 至 18.01.11)

Mr. Ambrose HO, SC, JP (from 15.11.10 up to 18.01.11) 何沛謙資深大律師，太平紳士 (由15.11.10 至 18.01.11)

Mr. Joe LAI Wing-ho 黎榮浩先生

Mr. Alvin WONG Tak-wai 黃德偉先生

Co-opted Members 增選委員

Ms. Constance CHOY Hok-man 蔡學雯律師

Dr. LAW Cheung-kwok 羅祥國博士

Working Group on Consumer Council Resource Centre Building Management

消委會資源中心物業管理工作小組

Convenor 召集人

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

Working Group Member 工作小組成員

Mr. Daniel C. LAM, BBS, JP (Co-opted Member) 林濬先生，銅紫荊星章，太平紳士 (增選委員)

Staff Members 職員

Ms. Connie LAU Yin-hing, JP 劉燕卿女士，太平紳士

Ms. Wendy LAM Yuen-mui 林婉梅女士

Mr. WONG Koon-shing 王冠成先生

Mr. Joseph YOUNG (from 17.02.11) 楊卓廣先生 (由17.02.11)

Ms. Vennie LAI Man-yee (up to 30.11.10) 黎敏怡女士 (至30.11.10)

Working Group on Consumer Issues relating to Residential Property

住宅物業消費者問題工作小組

Convenor 召集人

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Vice Convenor 副召集人

Mr. William CHAN Che-kwong 陳志光先生

Members 委員

Mr. Chapman CHAN Chor-man 陳楚文先生

Mr. Thomas CHENG 鄭建韓先生

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

Mr. Joe LAI Wing-ho 黎榮浩先生

The Hon. Fred LI Wah-ming, SBS, JP 李華明議員，銀紫荊星章，太平紳士

Ms. Amanda LIU Lai-yun 廖麗茵律師

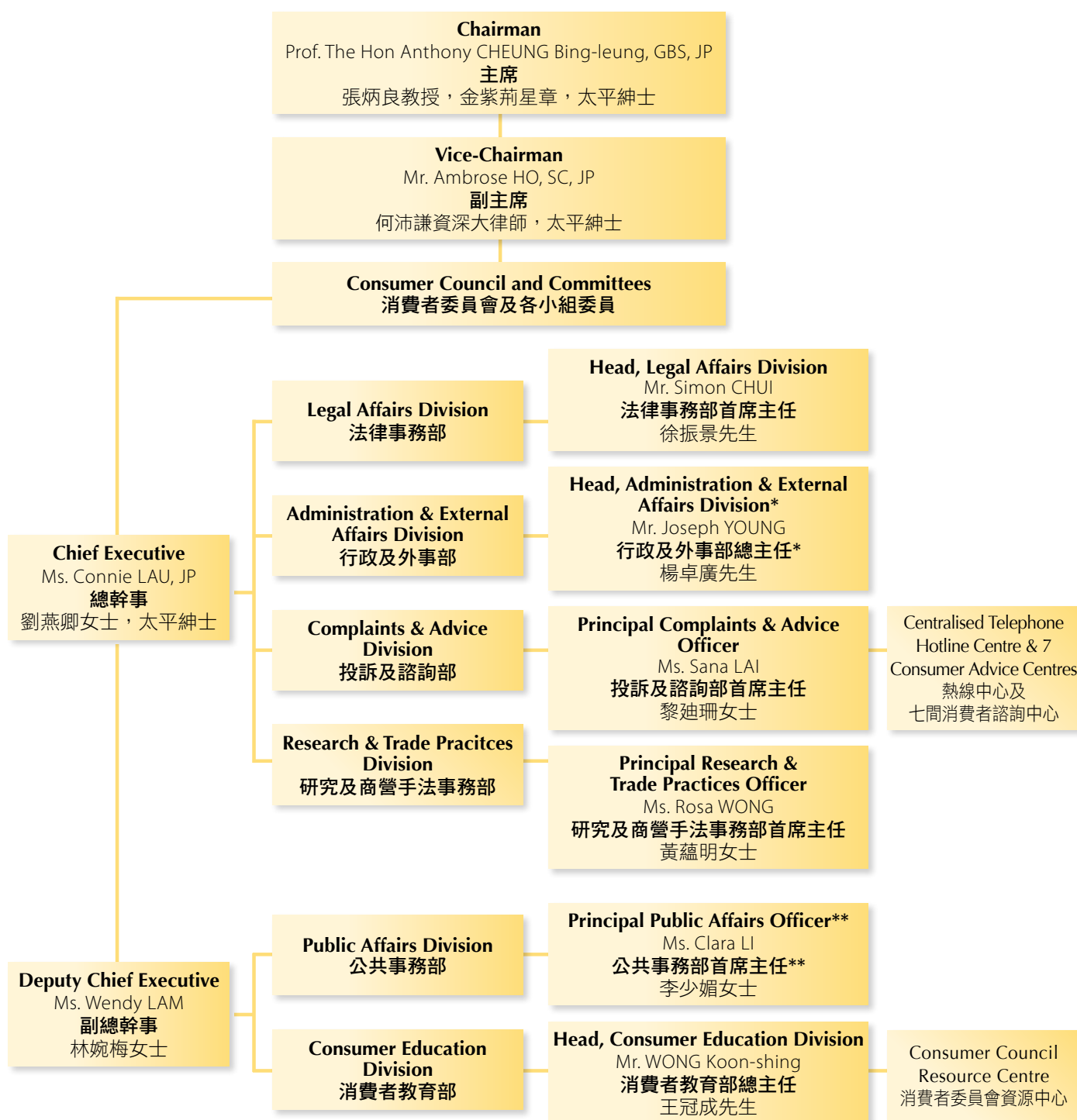
Co-opted Members 增選委員

Mr. Larry KWOK Lam-kwong, BBS, JP 郭琳廣律師，銅紫荊星章，太平紳士

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

Consumer Council and Office

消費者委員會及辦事處



Remuneration for top three tiers of staff in the Consumer Council 消委會首三級職員薪酬

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

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

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

* Head, Administration & External Affairs Division 行政及外事部總主任

Ms. Vennie LAI (up to 30.11.10) 黎敏怡女士 (至30.11.10) Mr. Joseph YOUNG (from 17.02.11) 楊卓廣先生 (由17.02.11)

** Principal Public Affairs Officer 公共事務部首席主任

Mr. Kenneth SO (up to 18.06.10) 蘇偉生先生 (至18.06.10) Ms. Clara LI (from 14.06.10) 李少媚女士 (由14.06.10)

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

Report and Financial Statements
For the year ended 31 March 2011

CONSUMER COUNCILREPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2011

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INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF THE CONSUMER COUNCIL

(Established in Hong Kong under the Consumer Council Ordinance)

We have audited the financial statements of Consumer Council (the "Council") set out on pages 3 to 20, which comprise the statement of financial position as at 31 March 2011, and the income and expenditure account, the statement of changes in equity and the statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Council's members' responsibilities for the financial statements

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

Auditor's responsibility

Our responsibility is to express an opinion on these financial statements based on our audit and to report our opinion solely to you, as a body, in accordance with the agreed terms of engagement and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. We conducted our audit in accordance with Hong Kong Standards on Auditing issued by the Hong Kong Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance as to whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Council's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Council's members, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

INDEPENDENT AUDITOR'S REPORT

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

Opinion

In our opinion, the financial statements give a true and fair view of the state of the Council's affairs as at 31 March 2011 and of its surplus and cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards.



Deloitte Touche Tohmatsu
Certified Public Accountants
Hong Kong
1 August 2011

CONSUMER COUNCILINCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2011

	<u>NOTES</u>	<u>2011</u> HK\$	<u>2010</u> HK\$ (restated)
INCOME			
Government subvention		78,173,000	76,251,076
Non-recurrent projects subvention	6	7,450,109	7,240,383
Sales of "Choice" magazine and other publication		2,292,369	2,292,121
Management fee income		1,934,000	1,828,000
Interest on bank deposits		95,351	51,540
Sundry income		372,977	309,044
		<u>90,317,806</u>	<u>87,972,164</u>
LESS:			
EXPENDITURE			
Staff costs	7	62,179,081	60,994,587
Testing and research		4,499,674	4,162,576
Non-recurrent projects expenses	8	5,454,066	5,573,438
Depreciation and amortisation for property, plant and equipment		3,614,967	4,013,630
Office equipment and maintenance		1,026,945	904,631
Office accommodation related expenses		2,379,839	2,248,865
Auditor's remuneration		135,700	131,000
Consumer education		457,656	421,415
Consumer international membership fees		318,511	316,000
Council member expenses		54,800	55,800
Interest expense on bank borrowing not wholly repayable within five years		32,373	32,350
International conferences and duty visits		191,834	315,228
Production and marketing cost of "Choice" magazine		1,747,464	1,654,602
Publicity and public relations		341,688	362,582
Other administrative expenses		1,794,383	1,830,166
		<u>84,228,981</u>	<u>83,016,870</u>
SURPLUS FOR THE YEAR		<u><u>6,088,825</u></u>	<u><u>4,955,294</u></u>

CONSUMER COUNCILSTATEMENT OF FINANCIAL POSITION
AT 31 MARCH 2011

	<u>NOTES</u>	<u>31.3.2011</u> HK\$	<u>31.3.2010</u> HK\$ (restated)	<u>1.4.2009</u> HK\$ (restated)
NON-CURRENT ASSETS				
Property, plant and equipment	9	58,197,525	59,104,263	60,084,034
CURRENT ASSETS				
Debtors, deposits and prepayments	10	1,301,894	1,197,894	1,075,337
Loans and advances to staff	10	266,644	240,015	293,279
Amount due from Consumer Legal Action Fund	10	1,934,000	1,828,000	1,432,000
Bank balances and cash	11	43,928,895	35,979,619	24,771,882
		<u>47,431,433</u>	<u>39,245,528</u>	<u>27,572,498</u>
CURRENT LIABILITIES				
Subscriptions received in advance		633,756	748,561	713,170
Accounts payable and accrued charges	12	6,145,694	6,359,412	4,560,830
Provision for untaken leave		3,791,099	3,968,203	3,973,051
Secured bank borrowing	13	355,672	356,125	346,573
Subventions received	14	18,467,779	16,024,084	11,367,494
		<u>29,394,000</u>	<u>27,456,385</u>	<u>20,961,118</u>
NET CURRENT ASSETS		<u>18,037,433</u>	<u>11,789,143</u>	<u>6,611,380</u>
NON-CURRENT LIABILITIES				
Secured bank borrowing	13	2,851,125	3,202,298	3,563,500
Subventions received	14	7,522,500	7,918,600	8,314,700
		<u>10,373,625</u>	<u>11,120,898</u>	<u>11,878,200</u>
		<u>65,861,333</u>	<u>59,772,508</u>	<u>54,817,214</u>
REPRESENTING:				
Leasehold property control account	15	53,869,352	55,324,257	57,100,359
Equipment control account	16	4,328,173	3,780,006	2,983,675
Designated fund for approved projects	17	5,469,894	4,768,665	5,701,678
Accumulated surplus (deficit)		2,193,914	(4,100,420)	(10,968,498)
		<u>65,861,333</u>	<u>59,772,508</u>	<u>54,817,214</u>

The financial statements on pages 3 to 20 were approved and authorised for issue by the members of the Consumer Council on 1 August 2011 and are signed on its behalf by:


CHIEF EXECUTIVE

CONSUMER COUNCILSTATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 MARCH 2011

	<u>Leasehold property control account</u> HK\$	<u>Equipment control account</u> HK\$	<u>Designated fund for approved projects</u> HK\$	<u>Accumulated surplus (Deficit)</u> HK\$	<u>Total</u> HK\$
At 1 April 2009 (restated)	57,100,359	2,983,675	5,701,678	(10,968,498)	54,817,214
Surplus for the year	-	-	-	4,955,294	4,955,294
Current year addition	-	796,331	-	(796,331)	-
Current year utilisation	<u>(1,776,102)</u>	<u>-</u>	<u>(933,013)</u>	<u>2,709,115</u>	<u>-</u>
At 31 March 2010 (restated)	55,324,257	3,780,006	4,768,665	(4,100,420)	59,772,508
Surplus for the year	-	-	-	6,088,825	6,088,825
Current year addition	-	548,167	701,229	(1,249,396)	-
Current year utilisation	<u>(1,454,905)</u>	<u>-</u>	<u>-</u>	<u>1,454,905</u>	<u>-</u>
At 31 March 2011	<u>53,869,352</u>	<u>4,328,173</u>	<u>5,469,894</u>	<u>2,193,914</u>	<u>65,861,333</u>

CONSUMER COUNCILSTATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2011

	<u>2011</u> HK\$	<u>2010</u> HK\$ (restated)
OPERATING ACTIVITIES		
Surplus for the year	6,088,825	4,955,294
Adjustments for:		
Government subvention for addition of leasehold property	(396,100)	(396,100)
Government subvention for addition of property, plant and equipment	(1,599,944)	(1,154,197)
Interest expense for bank borrowing	32,373	32,350
Depreciation for property, plant and equipment	3,614,967	4,013,630
Interest income	(95,351)	(51,540)
Operating cash flows before movements in working capital	7,644,770	7,399,437
Increase in debtors, deposits and prepayments	(110,345)	(139,935)
(Increase) decrease in loans and advances to staff	(26,629)	53,264
Increase in amount due from the Consumer Legal Action Fund	(106,000)	(396,000)
(Decrease) increase in subscriptions received in advance	(114,805)	35,391
(Decrease) increase in accounts payable and accrued charges	(213,718)	2,177,782
Decrease in provision for untaken leave	(177,104)	(4,848)
CASH GENERATED FROM OPERATIONS	<u>6,896,169</u>	<u>9,125,091</u>
Interest paid	(32,373)	(32,350)
NET CASH FROM OPERATING ACTIVITIES	<u>6,863,796</u>	<u>9,092,741</u>
INVESTING ACTIVITIES		
Interest received	101,696	68,918
Purchase of property, plant and equipment	(2,708,229)	(3,033,859)
NET CASH USED IN INVESTING ACTIVITIES	<u>(2,606,533)</u>	<u>(2,964,941)</u>
FINANCING ACTIVITIES		
Repayment of bank borrowing	(351,626)	(351,650)
Government subventions received for non-recurrent projects	8,029,560	10,361,937
Government subventions utilised for non-recurrent projects	(4,233,123)	(4,947,101)
Funds received for other non-recurrent Projects	664,685	760,735
Funds utilised for other non-recurrent Projects	(417,483)	(743,984)
NET CASH FROM FINANCING ACTIVITIES	<u>3,692,013</u>	<u>5,079,937</u>
NET INCREASE IN CASH AND CASH EQUIVALENTS	<u>7,949,276</u>	<u>11,207,737</u>
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	<u>35,979,619</u>	<u>24,771,882</u>
CASH AND CASH EQUIVALENTS AT END OF THE YEAR, represented by bank balances and cash	<u><u>43,928,895</u></u>	<u><u>35,979,619</u></u>

CONSUMER COUNCILNOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2011

1. ORGANISATION AND ACTIVITIES

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

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

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

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

2. APPLICATION OF NEW AND REVISED HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs")

In the current year, the Company has applied the following new and revised Standards, Amendments and Interpretations issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA").

HKFRS 1 (Amendments)	Additional Exemptions for First-time Adaptors
HKFRS 2 (Amendments)	Group Cash-settled Share-based Payment Transactions
HKFRS 3 (as revised in 2008)	Business Combinations
HKAS 27 (as revised in 2008)	Consolidated and Separate Financial Statements
HKAS 32 (Amendments)	Classification of Rights Issues
HKAS 39 (Amendments)	Eligible Hedged Items
HKFRSs (Amendments)	Improvements to HKFRSs issued in 2009
HKFRSs (Amendments)	Amendments to HKFRS 5 as part of Improvements to HKFRSs issued in 2008
HK(IFRIC) - Int 17	Distributions of Non-cash Assets to Owners
HK - Int 5	Presentation of Financial Statements - Classification by the Borrower of a Term Loan that Contains a Repayment on Demand Clause

Except as described below, the application of the new and revised Standards and Interpretations in the current year has had no material effect on the amounts reported in these financial statements and/or disclosures set out in these financial statements.

CONSUMER COUNCIL

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

Amendments to HKAS 17 Leases

In accordance with the transitional provisions set out in the amendments to HKAS 17, the Council reassessed the classification of unexpired leasehold land as at 1 April 2010 based on information that existed at the inception of the leases. Leasehold land that qualifies for finance lease classification has been reclassified from prepaid lease payment to property, plant, and equipment retrospectively. As a result of the reclassification of prepaid lease payments with previous carrying amounts of HK\$42,805,862 and HK\$42,470,563 as at 1 April 2009 and 31 March 2010 respectively to property, plant and equipment, the carrying amounts of property, plant and equipment are increased by the same amount from HK\$17,278,172 and HK\$16,633,700 to HK\$60,084,034 and HK\$59,104,263 as at 1 April 2009 and 31 March 2010 respectively. The carrying amount of HK\$42,135,264 of such leasehold land as 31 March 2011 that qualifies for finance lease classification has been included in property, plant and equipment. The application of the amendments to HKAS 17 has had no impact on the reported profit or loss for the current and prior years.

The Company has not early applied the following new and revised Standards and Interpretations that have been issued but are not yet effective:

HKFRSs (Amendments)	Improvements to HKFRSs 2010 ¹
HKFRS 1 (Amendments)	Limited Exemption from Comparative HKFRS 7 Disclosures for First-time Adopters ²
HKFRS 1 (Amendments)	Severe Hyperinflation and Removal of Fixed Dates for First-time Adopters ³
HKFRS 7 (Amendments)	Disclosures - Transfers of Financial Assets ³
HKFRS 9	Financial Instruments ⁴
HKFRS 10	Consolidated Financial Statements ⁴
HKFRS 11	Joint Arrangements ⁴
HKFRS 12	Disclosure of Interests in Other Entities ⁴
HKFRS 13	Fair Value Measurement ⁴
HKAS 1 (Amendments)	Presentation of Items of Other Comprehensive Income ⁷
HKAS 12 (Amendments)	Deferred Tax: Recovery of Underlying Assets ⁵
HKAS 19 (Revised 2011)	Employee Benefits ⁴
HKAS 24 (Revised 2009)	Related Party Disclosures ⁶
HKAS 27 (Revised 2011)	Separate Financial Statements ⁴
HKAS 28 (Revised 2011)	Investments in Associates and Joint Ventures ⁴
HK(IFRIC) - Int 14 (Amendments)	Prepayments of a Minimum Funding Requirement ⁶
HK(IFRIC) - Int 19	Extinguishing Financial Liabilities with Equity Instruments ²

¹ Effective for annual periods beginning on or after 1 July 2010 and 1 January 2011, as appropriate

² Effective for annual periods beginning on or after 1 July 2010

³ Effective for annual periods beginning on or after 1 July 2011

⁴ Effective for annual periods beginning on or after 1 January 2013

⁵ Effective for annual periods beginning on or after 1 January 2012

⁶ Effective for annual periods beginning on or after 1 January 2011

⁷ Effective for annual periods beginning on or after 1 July 2012

CONSUMER COUNCIL

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

The Council's members anticipate that the application of the above new and revised Standards and Interpretation will have no material impact on the results and the financial position of the Company.

3. SIGNIFICANT ACCOUNTING POLICIES

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

Income recognition

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

- Interest income from bank deposits is accrued on a time basis, by reference to the principal outstanding and at the effective interest rate applicable.
- Sales of "Choice" and other publications are recognised when goods are delivered and title has passed.
- Sales of "Choice" on-line subscription are recognised when services are provided.
- Licence fee income for "Choice" on-line is recognised on a straight-line basis over the relevant lease term.

Government subventions

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

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

Capital contribution

Contribution of cash and capital assets by the government of HKSAR are accounted for as capital contribution and recognised in the appropriate equity account.

Property, plant and equipment

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

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Property, plant and equipment - continued

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

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

Financial Instruments

Financial assets and financial liabilities are recognised on the Council's statement of financial position when the Council becomes a party to the contractual provisions of the instrument. Financial assets and financial liabilities are initially measured at fair value.

Financial assets

The Council's financial assets are classified as loan and receivables.

Effective interest method

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

Loans and receivables

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

Impairment on financial assets

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

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial Instruments - continued

Financial assets - continued

Impairment on financial assets - continued

Objective evidence of impairment could include:

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

An impairment loss is recognised in the income and expenditure account when there is objective evidence that the asset is impaired, and is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the financial asset's original effective interest rate.

If, in a subsequent period, the amount of the impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognised, the previously recognised impairment loss is reversed through income or expenditure account to the extent that the carrying amount of the asset at the date the impairment is reversed does not exceed what the amortised cost would have been had the impairment not been recognised.

Financial liabilities

Financial liabilities are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability.

Effective interest method

The effective interest method is a method of calculating the amortised cost of a financial liability and of allocating interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments through the expected life of the financial liability, or where appropriate, a shorter period.

Interest expense is recognised on an effective interest basis.

Financial liabilities

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

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial Instruments - continued**Derecognition**

Financial assets are derecognised when the rights to receive cash flows from the assets expire or, the financial assets are transferred and the Council has transferred substantially all the risks and rewards of ownership of the financial assets. On derecognition of a financial asset, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in income and expenditure account.

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

Impairment

At the end of the reporting period, the Council reviews the carrying amounts of its assets to determine whether there is any indication that those assets have suffered an impairment loss. If the recoverable amount of an asset is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. An impairment loss is recognised as an expense immediately.

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

Operating leases

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

Foreign currencies

In preparing the financial statements of the Council, transactions in currencies other than the functional currency (foreign currencies) are recorded in its functional currency (i.e. the currency of the primary economic environment in which the Council operates) at the rates of exchanges prevailing on the dates of the transactions. At the end of the reporting period, monetary items denominated in foreign currencies are retranslated at the rates prevailing on the end of the reporting period. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated.

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

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Borrowing costs

All borrowing costs are recognised as and included in finance costs in the income and expenditure account in the period in which they are incurred.

Retirement benefit costs

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

4. CAPITAL RISK MANAGEMENT

The Council is funded mainly by Government subventions. 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. FINANCIAL INSTRUMENTS

a. Categories of financial instruments

	<u>2011</u> HK\$	<u>2010</u> HK\$
Loans and receivables (including cash and cash equivalents)	46,634,599	38,530,213
Financial liabilities at amortised cost	8,093,156	6,835,834

b. Financial risk management objectives and policies

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

Credit risk

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

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

CONSUMER COUNCIL

5. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies - continued

Credit risk - continued

With respect to credit risk arising from amount due from the Trust, the Council's exposure to credit risk arising from default of the counterparty is limited as the counterparty has sufficient net assets to repay its debts and the Council does not expect to incur a significant loss for uncollected amount due from the trust.

Market risk*Foreign currency risk management*

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

	<u>Assets</u>		<u>Liabilities</u>	
	<u>2011</u> HK\$	<u>2010</u> HK\$	<u>2011</u> HK\$	<u>2010</u> HK\$
United States dollars	204,388	204,386	-	-
Euro	297,537	1,024,866	1,250,583	838,166

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

	<u>2011</u>		<u>2010</u>	
	Increase (decrease) in foreign exchange <u>rates</u>	Effect on income and (<u>expenditure</u>) HK\$	Increase (decrease) in foreign exchange <u>rates</u>	Effect on income and (<u>expenditure</u>) HK\$
United States dollars	3%	6,132	3%	6,132
	(3%)	(6,132)	(3%)	(6,132)
Euro	10%	95,305	10%	18,670
	(10%)	(95,305)	(10%)	(18,670)

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

CONSUMER COUNCIL

5. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies - continued

Market risk - continuedInterest rate risk

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

Liquidity risk

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

Bank balances and cash comprise cash and demanded deposits held by the Council with an original maturity of three 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 %	6 months or less HK\$	6-12 months HK\$	1-5 years HK\$	Over 5 years HK\$	Total undiscounted cash flows HK\$	Carrying amounts HK\$
2011							
Accounts payable and accrued charges	-	4,886,359	-	-	-	4,886,359	4,886,359
Secured bank borrowing	0.95	192,000	192,000	1,536,000	1,415,101	3,335,101	3,206,797
		<u>5,078,359</u>	<u>192,000</u>	<u>1,536,000</u>	<u>1,415,101</u>	<u>8,221,460</u>	<u>8,093,156</u>

	Weighted average effective interest rate %	6 months or less HK\$	6-12 months HK\$	1-5 years HK\$	Over 5 years HK\$	Total undiscounted cash flows HK\$	Carrying amounts HK\$
2010							
Accounts payable and accrued charges	-	3,277,411	-	-	-	3,277,411	3,277,411
Secured bank borrowing	0.83	192,000	192,000	1,536,000	1,782,326	3,702,326	3,558,423
		<u>3,469,411</u>	<u>192,000</u>	<u>1,536,000</u>	<u>1,782,326</u>	<u>6,979,737</u>	<u>6,835,834</u>

CONSUMER COUNCIL

5. FINANCIAL INSTRUMENTS - continued

c. Fair value

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

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

6. NON-RECURRENT PROJECT SUBVENTION

	<u>2011</u> HK\$	<u>2010</u> HK\$
Consumer satisfaction survey	-	210,000
Enhancement of computer systems	1,001,409	611,167
Granted for addition of leasehold property	396,100	396,100
Purchase of computer equipments	324,437	-
Price surveillance project	4,432,678	4,456,081
Review of web based services	-	338,535
Strengthening consumer protection project	44,369	51,929
World congress 2011	682,355	38,735
35th anniversary activities	46,881	385,652
Other non-recurrent projects	521,880	752,184
	<u>7,450,109</u>	<u>7,240,383</u>

7. STAFF COSTS

Staff costs include an amount of HK\$5,930,417 (2010: HK\$5,938,021) in respect of contributions to retirement benefits scheme.

8. NON-RECURRENT PROJECTS EXPENSES

	<u>2011</u> HK\$	<u>2010</u> HK\$
Consumer satisfaction survey	-	210,000
Price surveillance project	4,263,677	4,295,704
Strengthening consumer protection project	9,450	17,010
World congress 2011	682,355	38,735
35th anniversary activities	46,881	385,652
Promotion of new legislation	34,220	-
Other projects	417,483	626,337
	<u>5,454,066</u>	<u>5,573,438</u>

CONSUMER COUNCIL

9. PROPERTY, PLANT AND EQUIPMENT

	Leasehold land and building in Hong Kong under long-term lease HK\$	Leasehold improvement HK\$	Office equipment HK\$	Computer equipment HK\$	Furniture and fixtures HK\$	Motor vehicle HK\$	Total HK\$
COST							
At 1 April 2009							
As originally stated	14,454,774	5,834,651	1,209,684	4,635,204	542,996	247,291	26,924,600
Effect of change in accounting policy	48,183,661	-	-	-	-	-	48,183,661
As restated	62,638,435	5,834,651	1,209,684	4,635,204	542,996	247,291	75,108,261
Addition	-	276,000	63,985	2,655,712	38,162	-	3,033,859
At 31 March 2010	62,638,435	6,110,651	1,273,669	7,290,916	581,158	247,291	78,142,120
Addition	-	-	222,735	2,405,929	79,565	-	2,708,229
At 31 March 2011	62,638,435	6,110,651	1,496,404	9,696,845	660,723	247,291	80,850,349
DEPRECIATION							
At 1 April 2009							
As originally stated	2,039,386	3,955,542	1,045,118	2,162,468	416,437	27,477	9,646,428
Effect of change in accounting policy	5,377,799	-	-	-	-	-	5,377,799
As restated	7,417,185	3,955,542	1,045,118	2,162,468	416,437	27,477	15,024,227
Provision for the year	875,972	1,176,130	168,711	1,613,266	97,121	82,430	4,013,630
At 31 March 2010	8,293,157	5,131,672	1,213,829	3,775,734	513,558	109,907	19,037,857
Provision for the year	894,373	560,533	111,626	1,911,743	54,262	82,430	3,614,967
At 31 March 2011	9,187,530	5,692,205	1,325,455	5,687,477	567,820	192,337	22,652,824
CARRYING VALUES							
At 31 March 2011	53,450,905	418,446	170,949	4,009,368	92,903	54,954	58,197,525
At 31 March 2010 (restated)	54,345,278	978,979	59,840	3,515,182	67,600	137,384	59,104,263
At 1 April 2009 (restated)	55,221,250	1,879,109	164,566	2,472,736	126,559	219,814	60,084,034

The above items of property, plant and equipment are depreciated over their useful lives using the straight-line method, at the following rates per annum:

Leasehold land and buildings	Over the shorter of the terms of the lease
Leasehold improvement	20%
Office equipment	33.33%
Computer equipment	33.33%
Furniture and fixtures	33.33% or the financial secretary
Motor vehicle	33.33%

Leasehold properties with carrying value of HK\$13,625,370 (2010: HK\$14,306,946) are under mortgage to secure the bank loan of the Council. All the leasehold properties are under second legal charge in favour of the Government.

10. OTHER FINANCIAL ASSETS

Other financial assets included debtors, loans and advances to staff and amount due from Consumer Legal Action Fund. The amounts are unsecured and interest-free. Except for the loans and advances to staff which will be settled by twelve monthly instalments, the other amounts are repayable on demand.

CONSUMER COUNCIL

11. BANK BALANCES AND CASH

Bank balances and cash comprise cash and short-term deposits with an original maturity of three months or less and carry interest at market rates which ranged from 0.01% to 0.98% (2010: 0.01% to 1.37%) per annum.

12. ACCOUNTS PAYABLE AND ACCRUED CHARGES

The amounts are unsecured, interest-free and repayable according to respective credit terms. The Council has financial risk management policies in place to ensure that all payables are paid within the credit timeframe.

13. SECURED BANK BORROWING

	<u>2011</u> HK\$	<u>2010</u> HK\$
Carrying amount repayable:		
On demand or within one year	355,672	356,125
More than one year, but not exceeding two years	360,711	359,060
More than two years but not more than five years	1,099,062	1,095,031
More than five years	1,391,352	1,748,207
	<u>3,206,797</u>	<u>3,558,423</u>
Less: Amounts due within one year shown under current liabilities	<u>(355,672)</u>	<u>(356,125)</u>
	<u>2,851,125</u>	<u>3,202,298</u>

The loan which is secured by the Council's properties amounting to HK\$13,625,370 (2010: HK\$14,306,946) bears interest at the lower of prime rate or 0.75% over Hong Kong Interbank Offered Rate and will be repayable by monthly instalments, the last of which falls due in December 2019. The proceeds were used to finance the acquisition of a leasehold property.

CONSUMER COUNCIL

14. SUBVENTIONS RECEIVED

	<u>2011</u> HK\$	<u>2010</u> HK\$
Government subventions unexpended at the end of the reporting period for designated non-recurrent projects:		
Consumer Council resource centre	256,244	256,243
Customer satisfaction survey	-	140,000
Enhancement of computer systems	2,739,556	4,450,956
New legislation publicity campaign	-	298,690
Office refurbishment and improvement	1,045,800	1,770,800
Price surveillance project	1,841,913	3,004,591
Review of web based services	-	448,016
Strengthening consumer protection project	829,108	873,477
35th anniversary activities	323,009	369,890
World congress 2011	5,058,910	1,303,265
Unfair trade practice campaign	980,000	980,000
Complaints interactive computer system	2,261,697	-
Removal of storage	132,222	-
Air-condition system	211,600	-
OFTA online price survey	52,423	-
Other projects	2,339,197	1,732,056
	<u>18,071,679</u>	<u>15,627,984</u>
Government subvention utilised for acquisition of leasehold property (note)	<u>7,918,600</u>	<u>8,314,700</u>
	<u>25,990,279</u>	<u>23,942,684</u>
Analysed for reporting purposes as:		
Current	18,467,779	16,024,084
Non-current	7,522,500	7,918,600
	<u>25,990,279</u>	<u>23,942,684</u>

Note:

The Council received fund from the government of HK\$9,800,000 for financing part of the cost of acquisition of a leasehold property in previous years. The amount will be released to the income and expenditure account over the useful lives of the relevant property.

15. LEASEHOLD PROPERTY CONTROL ACCOUNT

This represents capital contribution by the government for the acquisition of leasehold properties and appropriation from general fund for subsequent additions reduced by subsequent depreciation of the related assets.

CONSUMER COUNCIL

16. EQUIPMENT CONTROL ACCOUNT

The amount was appropriated from general fund in previous year for the acquisition of office equipment, computer equipment and furniture and fixtures and is reduced by subsequent depreciation of the related assets.

17. DESIGNATED FUND FOR APPROVED PROJECTS

The amount outstanding at the end of the reporting period represents funds appropriated for the below designated activities:

	<u>2011</u> HK\$	<u>2010</u> HK\$
Online Choice Operation Reserve	4,300,344	4,194,162
Office equipment and maintenance	245,438	245,438
Testing and research	924,112	329,065
	<u>5,469,894</u>	<u>4,768,665</u>

18. OPERATING LEASE COMMITMENT

At the end of the reporting period, the Council had commitments for future minimum lease payments under non-cancellable operating leases in respect of rented premises which fall due. Within one year amounting to HK\$331,890 (2010: HK\$153,453).

Leases are negotiated for an average term of one year, with fixed rental over the terms of the leases.

19. RELATED PARTY TRANSACTION

During the year, the Council recognised management fee income of HK1,934,000 (2010: HK\$1,828,000) for its services provided to the Consumer Legal Action Fund.

Details of the outstanding balance due from the Consumer Legal Action Fund is set out in the statement of financial position.

CONSUMER COUNCILFOR MANAGEMENT PURPOSES ONLYFOR THE YEAR ENDED 31 MARCH 2011

NET INCOME FROM SALES OF "CHOICE" AND OTHER PUBLICATIONS

	<u>2011</u> HK\$	<u>2010</u> HK\$
SALES	<u>2,292,369</u>	<u>2,292,121</u>
DIRECT COSTS		
Printing, artwork and promotion cost	1,366,758	1,261,639
Postage	<u>380,706</u>	<u>392,963</u>
	<u>1,747,464</u>	<u>1,654,602</u>
NET INCOME	<u><u>544,905</u></u>	<u><u>637,519</u></u>

消費者委員會

(根據《消費者委員會條例》在香港成立)

報告書及財務報表

截至二零一一年三月三十一日止年度

消費者委員會

報告書及財務報表
截至二零一一年三月三十一日止年度

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Deloitte

德勤

獨立核數師報告

致消費者委員會委員

(根據《消費者委員會條例》在香港成立)

本核數師已完成審核消費者委員會(「委員會」)載於第3頁至第20頁的財務報表,包括二零一一年三月三十一日之財務狀況報表,以及截至該日止年度之收支結算表、權益變動表及現金流量表,連同主要會計政策概要及其他說明性資訊。

委員會委員就財務報表之責任

委員會委員須遵照香港會計師公會頒佈之香港財務報告準則編製真實且公平的財務報表,且實施其認為必要之內部監控,以使財務報表之編製不存在由於欺詐或錯誤而導致之重大錯誤陳述。

核數師之責任

本核數師的責任是根據審核結果,對該等財務報表作出意見,並按照本行已同意的聘用條款的規定,僅向委員會作出呈報,除此之外,本報告並無其他目的。本核數師概不就本報告之內容,向任何其他人士負責或承擔法律責任。本核數師已按照香港會計師公會頒佈之香港審計準則進行審核工作。該等準則要求本核數師遵守道德規範,並策劃及執行審核工作,以合理確定該等財務報表是否不存在有任何重大錯誤陳述。

審核涉及執程序以獲取有關財務報表所載金額及披露資料的審核憑證。所選定的程序取決於核數師之判斷,包括評估由於欺詐或錯誤而導致財務報表存在重大錯誤陳述之風險。在評估該等風險時,核數師考慮與委員會編製真實且公平的財務報表相關之內部監控,以設計適當之審核程序,但並非為對實體內部監控之效能發表意見。審核亦包括評價委員會委員所採用之會計政策之合適性及所作會計估計之合理性,以及評價財務報表的整體列報方式。

本核數師相信,所獲得之審核憑證已足夠和適當地為本核數師之審核意見提供基礎。

獨立核數師報告

致消費者委員會委員—續

(根據《消費者委員會條例》在香港成立)

意見

本核數師認為，該等財務報表已根據香港財務報告準則真實而公平地反映委員會於二零一一年三月三十一日的財政狀況及委員會截至該日止年度的虧損及現金流量。

德勤·關黃陳方會計師行

執業會計師

香港

二零一一年八月一日

消費者委員會

收支結算表

截至二零一一年三月三十一日止年度

	附註	二零一一年 港元	二零一零年 港元 (重新編列)
收入			
政府撥款		78,173,000	76,251,076
非經常性項目撥款	6	7,450,109	7,240,383
銷售《選擇》雜誌及其他出版物		2,292,369	2,292,121
管理費收入		1,934,000	1,828,000
銀行存款利息		95,351	51,540
雜項收入		372,977	309,044
		<u>90,317,806</u>	<u>87,972,164</u>
減：			
支出			
員工成本	7	62,179,081	60,994,587
測試及研究費		4,499,674	4,162,576
非經常性項目費用	8	5,454,066	5,573,438
物業、機器及設備折舊及攤銷		3,614,967	4,013,630
辦事處設備及維修		1,026,945	904,631
辦事處有關費用		2,379,839	2,248,865
核數師酬金		135,700	131,000
消費者教育		457,656	421,415
國際消費者聯合會會員費		318,511	316,000
委員會委員開支		54,800	55,800
非於五年內悉數償還的銀行貸款之利息開支		32,373	32,350
國際會議及外訪		191,834	315,228
《選擇》雜誌出版及推廣費		1,747,464	1,654,602
宣傳及公關費		341,688	362,582
其他行政費用		1,794,383	1,830,166
		<u>84,228,981</u>	<u>83,016,870</u>
本年度盈餘		<u>6,088,825</u>	<u>4,955,294</u>

消費者委員會**財務狀況表**

於二零一一年三月三十一日

	附註	二零一一年三月 三十一日 港元	二零一零年三 月三十一日 港元 (重新編列)	二零零九年四 月一日 港元 (重新編列)
非流動資產				
物業、機器及設備	9	58,197,525	59,104,263	60,084,034
流動資產				
應收賬款、按金及預付款項	10	1,301,894	1,197,894	1,075,337
貸款及僱員墊款	10	266,644	240,015	293,279
消費者訴訟基金的應付款項	10	1,934,000	1,828,000	1,432,000
銀行結餘及現金	11	43,928,895	35,979,619	24,771,882
		<u>47,431,433</u>	<u>39,245,528</u>	<u>27,572,498</u>
流動負債				
已收訂閱費		633,756	748,561	713,170
應付賬款及應計費用	12	6,145,694	6,359,412	4,560,830
未放取之有薪年假撥備		3,791,099	3,968,203	3,973,051
有擔保銀行貸款	13	355,672	356,125	346,573
已收撥款	14	18,467,779	16,024,084	11,367,494
		<u>29,394,000</u>	<u>27,456,385</u>	<u>20,961,118</u>
流動資產淨額		<u>18,037,433</u>	<u>11,789,143</u>	<u>6,611,380</u>
非流動負債				
有擔保銀行貸款	13	2,851,125	3,202,298	3,563,500
已收撥款	14	7,522,500	7,918,600	8,314,700
		<u>10,373,625</u>	<u>11,120,898</u>	<u>11,878,200</u>
		<u>65,861,333</u>	<u>59,772,508</u>	<u>54,817,214</u>
折合：				
租賃物業統制賬項	15	53,869,352	55,324,257	57,100,359
設備統制賬項	16	4,328,173	3,780,006	2,983,675
核准項目指定基金	17	5,469,894	4,768,665	5,701,678
累計盈餘（虧損）		2,193,914	(4,100,420)	(10,968,498)
		<u>65,861,333</u>	<u>59,772,508</u>	<u>54,817,214</u>

載於第 3 頁至第 20 頁的財務報表已於二零一一年八月一日獲消費者委員會委員批准及授權發佈，並由以下代表簽署：

總幹事

消費者委員會

權益變動表

截至二零一一年三月三十一日止年度

	租賃物業 統製賬項 港元	設備統製 賬項 港元	核准項目 指定資金 港元	累計盈餘 (虧損) 港元	合計 港元
於二零零九年四月一日 (重新編列)	57,100,359	2,983,675	5,701,678	(10,968,498)	54,817,214
本年度盈餘	—	—	—	4,955,294	4,955,294
本年度添置	—	796,331	—	(796,331)	—
本年度使用	(1,776,102)	—	(933,013)	2,709,115	—
於二零一零年三月三十 一日(重新編列)	55,324,257	3,780,006	4,768,665	(4,100,420)	59,772,508
本年度盈餘	—	—	—	6,088,825	6,088,825
本年度添置	—	548,167	701,229	(1,249,396)	—
本年度使用	(1,454,905)	—	—	1,454,905	—
於二零一一年三月三十 一日	<u>53,869,352</u>	<u>4,328,173</u>	<u>5,469,894</u>	<u>2,193,914</u>	<u>65,861,333</u>

消費者委員會

現金流量表

截至二零一一年三月三十一日止年度

	二零一一年 港元	二零一零年 港元 (重新編列)
營運活動		
本年度盈餘	6,088,825	4,955,294
就下列項目作出調整：		
就添置租賃物業之政府撥款	(396,100)	(396,100)
就增加物業、機器及設備之政府撥款	(1,599,944)	(1,154,197)
銀行貸款的利息開支	32,373	32,350
物業、機器及設備折舊	3,614,967	4,013,630
利息收入	(95,351)	(51,540)
於流動資金變動前之營運現金流量	7,644,770	7,399,437
應收賬款、按金及預繳款項之增加	(110,345)	(139,935)
貸款及僱員墊款之(增加)減少	(26,629)	53,264
消費者訴訟基金的應付款項增加	(106,000)	(396,000)
預收訂閱費增加(減少)	(114,805)	35,391
應付賬款及應計費用增加(減少)	(213,718)	2,177,782
未放取之有薪年假撥備減少	(177,104)	(4,848)
營運中產生的現金	6,896,169	9,125,091
已付利息	(32,373)	(32,350)
來自營運活動中之現金淨值	6,863,796	9,092,741
投資活動		
已收利息	101,696	68,918
購置物業、機器及設備	(2,708,229)	(3,033,859)
用於投資活動之現金淨值	(2,606,533)	(2,964,941)
融資活動		
償還銀行貸款	(351,626)	(351,650)
非經常項目所得之政府撥款	8,029,560	10,361,937
非經常項目所用之政府撥款	(4,233,123)	(4,947,101)
其他非經常項目所得之基金	664,685	760,735
其他非經常項目所用之基金	(417,483)	(743,984)
來自融資活動之現金淨值	3,692,013	5,079,937
現金及現金等價物增加淨值	7,949,276	11,207,737
年初之現金及現金等價物	35,979,619	24,771,882
年末之現金及現金等價物，以銀行結餘及現金列示	43,928,895	35,979,619

消費者委員會

財務報表附註

截至二零一一年三月三十一日止年度

1. 組織及活動

消費者委員會（「委員會」）是一間根據1977年《消費者委員會條例》（香港法例第216章）成立的永久性法定團體，目的為保護及促進商品、不動產及服務消費者權益。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信託人，目的是為協助消費者循法律途徑尋求賠償、補償及保障。

委員會的註冊辦事處及主要營運地址為香港北角渣華道191號嘉華國際中心22樓。

委員會根據《稅務條例》第87章條款獲豁免繳納利得稅。

財務報表乃以港幣呈列，同時，港幣亦是委員會的功能貨幣。

2. 採納新訂及經修訂香港財務報告準則（「香港財務報告準則」）

本年度內，本公司採用了由香港會計師公會（「香港會計師公會」）所頒佈的以下新訂及經修訂準則、修訂及詮釋。

香港財務報告準則第 1 號（經修訂）	首次採納者之額外豁免
香港財務報告準則第 2 號（經修訂）	集團以現金結算之股份付款交易
香港財務報告準則第 3 號（二零零八年經修訂）	業務合併
香港會計準則第 27 號（二零零八年經修訂）	綜合及獨立財務報表
香港會計準則第 32 號（經修訂）	供股分類
香港會計準則第 39 號（經修訂）	合資格對沖項目
香港財務報告準則（經修訂）	對二零零九年頒佈之香港財務報告準則之改進
香港財務報告準則（經修訂）	香港財務報告準則第 5 號之修訂，為二零零八年頒佈之香港財務報告準則之改進一部分
香港（國際財務報告詮釋委員會）— 詮釋第 17 號	分配非現金資產予擁有人
香港— 詮釋第 5 號	財務報表之呈列— 借款人對包含按要求還款條文之有期貸款的分類

除下文所述者外，本年度採納新訂及經修訂標準及詮釋對該等財務報表的數目及／或該等財務報表所載的披露資料概無重大影響。

消費者委員會

2. 採納新訂及經修訂之香港財務報告準則（「香港財務報告準則」）－續

香港會計準則第17號－租賃之修訂

按照香港會計準則第17號之修訂所載過渡性條文，委員會根據租期開始時存在的資料重新評估於二零一零年四月一日尚未屆滿之租賃土地分類。回顧過往，符合融資租賃分類之租賃土地已由預付租賃款項重新分類為物業、機器及設備。由於於二零零九年四月一日及二零一零年三月三十一日的先前賬面值分別為42,805,862港元及42,470,563港元的預付租賃款項重新分類為物業、機器及設備，故物業、機器及設備的賬面值分別由17,278,172港元及16,633,700港元增加相同數值至60,084,034港元及59,104,263港元。於二零一一年三月三十一日，賬面值為42,135,264港元之符合融資租賃分類的相關租賃土地已納入物業、機器及設備。採用香港會計準則第17號之修訂對本年度及過往年度已呈報損益並無造成任何影響。

本公司並未提前採納下列已頒佈但尚未生效之新訂及經修訂的準則及詮釋：

香港財務報告準則（經修訂）	對二零一零年頒佈之香港財務報告準則之改進 ¹
香港財務報告準則第1號（經修訂）	首次採納者毋須按照香港財務報告準則第7號披露比較資料之有限豁免 ²
香港財務報告準則第1號（經修訂）	嚴重高通脹及取消首次採納者的固定日期 ³
香港財務報告準則第7號（經修訂）	披露－財務資產轉讓 ³
香港財務報告準則第9號	金融工具 ⁴
香港財務報告準則第10號	合併財務報表 ⁴
香港財務報告準則第11號	共同安排 ⁴
香港財務報告準則第12號	披露於其他實體之權益 ⁴
香港財務報告準則第13號	公平價值計量 ⁴
香港會計準則第1號（經修訂）	呈列其他全面收益項目 ⁷
香港會計準則第12號（經修訂）	遞延稅項：收回相關資產 ⁵
香港會計準則第19號（二零一一年經修訂）	僱員福利 ⁴
香港會計準則第24號（二零零九年修訂本）	關聯方披露 ⁶
香港會計準則第27號（二零一一年修訂本）	獨立財務報表 ⁴
香港會計準則第28號（二零一一年修訂本）	於聯營公司及合營公司投資 ⁴
香港（國際財務報告詮釋委員會）－詮釋第14號（經修訂）	最低撥款規定之預付款項 ⁶
香港（國際財務報告詮釋委員會）－詮釋第19號	以股本工具清償財務負債 ²

¹ 於二零一零年七月一日及二零一一年一月一日（按適用情況）或其後開始之年度期間生效

² 於二零一零年七月一日或其後開始之年度期間生效

³ 於二零一一年七月一日或其後開始之年度期間生效

⁴ 於二零一三年一月一日或其後開始之年度期間生效

⁵ 於二零一二年一月一日或其後開始之年度期間生效

⁶ 於二零一一年一月一日或其後開始之年度期間生效

⁷ 於二零一二年七月一日或其後開始之年度期間生效

消費者委員會

2. 採納新訂及經修訂之香港財務報告準則（「香港財務報告準則」）－續

委員會委員預期採納上述新訂及經修訂準則及詮釋，將不會對本公司的業績及財務狀況產生重大影響。

3. 主要會計政策

財務報表乃按過往成本法並根據香港會計師公會所頒佈的香港財務報表準則編製，而所採納的主要會計政策則詳列如下：

收入確認

收入乃按已收或應收代價的公平價值釐定，是日常業務營運中銷售商品及提供服務之應收金額，扣除折扣及銷售退回。

- 銀行存款的利息收入以時間基準按尚餘的本金及適用實際利率計算。
- 《選擇》月刊及其他刊物的銷售額，於交付商品及移交所有權時確認。
- 《選擇》月刊網上訂購銷售額，於提供服務時確認。
- 《選擇》月刊的網上許可費收入按直線法於有關租賃期內確認。

政府撥款

政府對經常性項目的撥款於政府劃撥資金時確認。

政府對非經常性項目的撥款在與他們原定的系統性補償的相關成本相匹配後，確認為如此匹配的有關期間的收入。

認繳資本

香港特區政府認繳的現金及資本資產以認繳資本入賬，於適當之股本賬目中確認。

物業、機器及設備

物業、機器及設備乃按成本減隨後累積折舊及累積減值虧損入賬。

消費者委員會

3. 主要會計政策—續

物業、機器及設備—續

折舊之計提乃以直線法核算，估計可用年限物業、機器及設備扣除估計剩餘價值後計提折舊。

一項物業、機器及設備於出售時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。資產註銷所產生的任何收益或虧損按該資產之出售收入與賬面值之間差額釐定，在該項資產註銷之年於收支結算表內確認。

金融工具

金融資產及金融負債於委員會成為該等工具合約條文的訂約方時在委員會的財務狀況表內予以確認。金融資產及金融負債在初步確認時按公平價值計算。

金融資產

委員會的金融資產劃分為貸款及應收賬款。

實際利率法

實際利率法為於相關期間計算金融資產之攤銷成本及分配利息收入之方法。實際利率是在金融資產的預計期限或（如適用）更短期限內，估計的未來現金收入（包括所有已付或已收的費用，而這些費用構成的實際利率、交易成本及其他溢價或折讓的組成部分）準確貼現為初步確認時的賬面淨額所用的利率。

貸款及應收賬款

貸款及應收賬款是指回收金額固定或可確定，且未在交投暢旺的市場上市的非衍生金融資產。在初步確認後，應採用實際利率法以攤銷成本對貸款及應收賬款（包括雜項應收賬款、貸款及僱員墊款、消費者訴訟基金的應付款項和銀行結餘）進行計算，並扣除已確認的減值虧損（請參閱以下會計政策中金融資產減值虧損條款）。

金融資產的減值

金融資產評估是在每個結算日按減值指標進行。如有客觀證據顯示，因在金融資產初步確認後發生的一項或多項事件導致該金融資產的未來估計現金流量受到影響，該金融資產須予減值處理。

消費者委員會

3. 主要會計政策—續

金融工具—續

金融資產—續

金融資產的減值—續

客觀證據顯示有減值必要的情形包括：

- 發行人或交易對手的重大財務困難；或
- 欠繳或拖欠利息或本金款項；或
- 借款人有可能陷入破產或金融重組。

減值虧損在有客觀證據顯示資產減值時可於收支結算表中確認，並按照該資產賬面值與按金融資產的原始實際利率折現的未來估計現金流量現值之間的差額而計算。

如果在隨後的期間減值虧損金額降低，而有關降低可客觀地與確認減值虧損後發生之事件相關聯，則之前已確認之減值虧損將透過收支結算表撥回，惟該資產於撥回減值該日之賬面值不超出倘並無確認減值原應有之攤銷成本。

金融負債

金融負債是按照簽訂的合約安排主旨及金融負債的定義來進行分類。

實際利率法

實際利率法為於有關期間計算金融負債攤銷成本及分配利息開支之方法。實際利率是在金融負債的預計期限或（如適用）更短期限內，對估計的未來現金款項進行準確貼現所用的利率。

利息開支按實際利率確認。

金融負債

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

消費者委員會

3. 主要會計政策—續

金融工具—續

撤銷

當從資產獲得現金流量的權利屆滿，或金融資產被轉讓及委員會實質轉讓金融資產所有的全部風險及回報時，金融資產被註銷。金融資產一經註銷，資產的賬面值與已收和應收代價的數額之間的差額於收支結算表內確認。

相關合約中規定的義務被解除、註銷或屆滿時，金融負債被註銷。被註銷的金融負債的賬面值與已付或應付代價之間的差額於收支結算表內確認。

減值

委員會於報告期完結時審查資產之賬面值，以決定是否有任何跡象顯示該等資產已經出現減值虧損。如果估計資產的可收回金額少於賬面值，則資產的賬面值將減少為其可收回金額。減值虧損即時確認為開支。

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

營運租賃

營運租賃下的應付租金乃於有關租賃期內按直線法於收支結算表扣除。作為訂立營運租賃制鼓勵因素的已收和應收利益乃於租賃期內按直線法確認為租金開支減少。

外幣

在編製委員會財務報表時，以功能貨幣以外之貨幣（外幣）進行之交易均按交易日期之適用匯率換算為功能貨幣（即委員會營運之處主要經濟地區之貨幣）記賬。於報告期完結時，以外幣計值之貨幣項目均按結算日之匯率重新換算。按外幣過往成本計算之非貨幣項目無需重新換算。

因結算貨幣項目及換算貨幣項目所產生的匯兌差額均於該期間的收支結算表內確認。

消費者委員會

3. 主要會計政策—續

貸款成本

所有貸款成本均確認為所發生期間的收支結算表的財務成本，並計入此項下。

退休福利費用

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

4. 資本風險管理

委員會的資金主要來自政府撥款。委員會委員對其資金進行管理以確保委員會能持續正常營運。委員會整體策略從上年至今保持不變。

5. 金融工具

a. 金融工具的種類

	二零一一年	二零一零年
	港元	港元
貸款和應收賬款（包括現金和現金等價物）	46,634,599	38,530,213
以攤銷成本計算的金融負債	8,093,156	6,835,834

b. 金融風險管理目標及政策

委員會的主要金融工具包括雜項應收賬款、貸款及僱員墊款、消費者訴訟基金的應付款項、銀行結餘、應付賬款及銀行貸款。該等金融工具的詳情乃披露於各個附註。與該等金融工具有關的風險及如何降低該等風險的政策載於下文。委員會委員對該等風險進行管理與監控，以確保及時有效地實施適當措施。

信貸風險

由於委員會委員認為所涉及金額並不重大，故委員會就其應收賬款以及貸款及僱員墊款並未面臨重大信貸風險。

銀行存款的信貸風險有限，概因交易對手是有較高信貸評級的銀行。

消費者委員會

5. 金融工具—續

b. 金融風險管理目標及政策—續

信貸風險—續

就與信託基金的應付款項有關的信貸風險而言，委員會因交易對手違約而面臨的信貸風險是有限的，因為交易對手的淨資產足夠償還自身債務，並且委員會預料不會因無法收回信託基金的應付款項而造成重大損失。

市場風險

外幣風險管理

委員會的某些交易是以下列貨幣（不同於委員會的功能貨幣港幣）計值，所以委員會會面臨外匯風險。在作出報告之日，委員會以外幣計值的貨幣資產及負債之賬面值如下：

	資產		負債	
	二零一一年	二零一零年	二零一一年	二零一零年
	港元	港元	港元	港元
美元	204,388	204,386	—	—
歐元	297,537	1,024,866	1,250,583	838,166

下表顯示委員會於報告期完結時因面臨外匯匯率合理的潛在變動的重大風險而產生的收入及開支變化情況。

	二零一一年		二零一零年	
	外匯匯率的升幅（降幅）	對收入（開支）的影響	外匯匯率的升幅（降幅）	對收入（開支）的影響
		港元		港元
美元	3%	6,132	3%	6,132
	(3%)	(6,132)	(3%)	(6,132)
歐元	10%	95,305	10%	18,670
	(10%)	(95,305)	(10%)	(18,670)

委員會委員認為，由於年度末的風險狀況並不反映整年的風險狀況，因此靈敏度分析並非外匯的固定風險表現。

消費者委員會

5. 金融工具—續

b. 金融風險管理目標及政策—續

市場風險—續

利率風險

委員會的收入及營運現金流量基本不受市場利率變動影響。委員會所面臨的利率變動風險主要來自其浮息銀行貸款。委員會的政策是將多餘資金短期存放於可為委員會提供最佳回報的可靠金融機構，而委員會委員亦會持續關注現金流量的利率風險。

流動資金風險

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

銀行結餘及現金包括現金以及委員會所持有的原訂期限為三個月或以下的活期存款。

流動資金及利率表格

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

	加權平均實際利率 %	六個月或以下 港元	六至十二個月 港元	一至五年 港元	五年以上 港元	非貼現現金流量總額 港元	賬面金額 港元
二零一一年							
應付賬款及應計費用	—	4,886,359	—	—	—	4,886,359	4,886,359
有擔保銀行貸款	0.95	192,000	192,000	1,536,000	1,415,101	3,335,101	3,206,797
		<u>5,078,359</u>	<u>192,000</u>	<u>1,536,000</u>	<u>1,415,101</u>	<u>8,221,460</u>	<u>8,093,156</u>
二零一零年							
	加權平均實際利率 %	六個月或以下 港元	六至十二個月 港元	一至五年 港元	五年以上 港元	非貼現現金流量總額 港元	賬面金額 港元
應付賬款及應計費用	—	3,277,411	—	—	—	3,277,411	3,277,411
有擔保銀行貸款	0.83	192,000	192,000	1,536,000	1,782,326	3,702,326	3,558,423
		<u>3,469,411</u>	<u>192,000</u>	<u>1,536,000</u>	<u>1,782,326</u>	<u>6,979,737</u>	<u>6,835,834</u>

消費者委員會

5. 金融工具—續

c. 公平價值

金融資產及金融負債之公平價值乃按照公認定價模式釐定，基於採用從目前市場交易觀察所得價格的貼現現金流量分析而確定。

委員會委員認為，財務報表中以攤銷成本記錄的金融資產及金融負債的賬面值接近其相應公平價值。

6. 非經常性項目撥款

	二零一一年	二零一零年
	港元	港元
消費者滿意度調查	—	210,000
電腦系統優化	1,001,409	611,167
添置租賃物業的撥款	396,100	396,100
電腦設備的購買	324,437	—
物價監察項目	4,432,678	4,456,081
網絡服務審閱	—	338,535
加強保護消費者計劃	44,369	51,929
二零一一年國際消費者聯會全球會議	682,355	38,735
三十五週年活動	46,881	385,652
其他非經常性項目	521,880	752,184
	<u>7,450,109</u>	<u>7,240,383</u>

7. 僱員成本

僱員成本包括對退休福利計劃之供款，金額為5,930,417港元（二零一零年：5,938,021港元）。

8. 非經常性項目開支

	二零一一年	二零一零年
	港元	港元
消費者滿意度調查	—	210,000
物價監察項目	4,263,677	4,295,704
加強保護消費者計劃	9,450	17,010
二零一一年國際消費者聯會全球會議	682,355	38,735
三十五週年活動	46,881	385,652
新法規的推廣	34,220	—
其他項目	417,483	626,337
	<u>5,454,066</u>	<u>5,573,438</u>

消費者委員會

9. 物業、機器及設備

	香港長期租賃的租賃土地及樓宇 港元	租賃物業裝修 港元	辦公設備 港元	電腦設備 港元	傢俬及裝置 港元	機動車輛 港元	合計 港元
成本							
於二零零九年四月一日							
原先編列	14,454,774	5,834,651	1,209,684	4,635,204	542,996	247,291	26,924,600
會計政策變更的影響	48,183,661	—	—	—	—	—	48,183,661
經重新編列	62,638,435	5,834,651	1,209,684	4,635,204	542,996	247,291	75,108,261
添置	—	276,000	63,985	2,655,712	38,162	—	3,033,859
於二零一零年三月三十一日	62,638,435	6,110,651	1,273,669	7,290,916	581,158	247,291	78,142,120
添置	—	—	222,735	2,405,929	79,565	—	2,708,229
於二零一一年三月三十一日	62,638,435	6,110,651	1,496,404	9,696,845	660,723	247,291	80,850,349
折舊							
於二零零九年四月一日							
原先編列	2,039,386	3,955,542	1,045,118	2,162,468	416,437	27,477	9,646,428
會計政策變更的影響	5,377,799	—	—	—	—	—	5,377,799
經重新編列	7,417,185	3,955,542	1,045,118	2,162,468	416,437	27,477	15,024,227
年度撥備	875,972	1,176,130	168,711	1,613,266	97,121	82,430	4,013,630
於二零一零年三月三十一日	8,293,157	5,131,672	1,213,829	3,775,734	513,558	109,907	19,037,857
年度撥備	894,373	560,533	111,626	1,911,743	54,262	82,430	3,614,967
於二零一一年三月三十一日	9,187,530	5,692,205	1,325,455	5,687,477	567,820	192,337	22,652,824
賬面值							
於二零一一年三月三十一日	53,450,905	418,446	170,949	4,009,368	92,903	54,954	58,197,525
於二零一零年三月三十一日(重新編列)	54,345,278	978,979	59,840	3,515,182	67,600	137,384	59,104,263
於二零零九年四月一日(重新編列)	55,221,250	1,879,109	164,566	2,472,736	126,559	219,814	60,084,034

上述物業、機器及設備項目乃根據其可用年限以直線法按以下年率進行折舊：

租賃土地及樓宇	以較短時期為準
租賃物業裝修	20%
辦公設備	33.33%
電腦設備	33.33%
傢俬及裝置	33.33%或財政司司長
機動車輛	33.33%

賬面值為13,625,370港元(二零一零年：14,306,946港元)的租賃物業已抵押，作為委員會銀行貸款的擔保。所有該等租賃物業均遵循政府第二次法定押記。

10. 其他金融資產

其他金融資產包括應收賬款、貸款及僱員墊款以及消費者訴訟基金的應付款項。該等款項不設抵押，不計利息。除貸款及僱員墊款將通過十二個月的分期付款清償外，其他款項可隨時索還。

消費者委員會

11. 銀行結餘和現金

銀行結餘和現金包括現金和原訂期限為三個月或以下的短期存款，其利息根據每年0.01%至0.98%（二零一零年：0.01%至1.37%）的市場利率計算。

12. 應付款項及應計費用

該款項不設抵押，不計利息且須根據各自信貸條件予以償還。本會有適當的金融風險管理政策，可確保在信貸期限內支付全部應付款項。

13. 有擔保銀行貸款

	二零一一年 港元	二零一零年 港元
應償還賬面金額：		
按要求即付或一年內	355,672	356,125
一年以上及兩年以內	360,711	359,060
兩年以上及五年以內	1,099,062	1,095,031
五年以上	1,391,352	1,748,207
	<u>3,206,797</u>	<u>3,558,423</u>
減：流動負債下的一年內到期金額	<u>(355,672)</u>	<u>(356,125)</u>
	<u>2,851,125</u>	<u>3,202,298</u>

委員會物業擔保所獲的貸款達13,625,370港元（二零一零年：14,306,946港元），該貸款按最優惠利率或香港銀行同業拆借利率上浮0.75%的較低者利率計息，按月分期償還，最後一期於二零一九年十二月到期。所得款項用於購置一項租賃物業。

消費者委員會

14. 已收撥款

	二零一一年 港元	二零一零年 港元
於報告期完結時指定臨時項目之未使用的政府撥款：		
消費者委員會資源中心	256,244	256,243
顧客滿意度調查	—	140,000
電腦系統優化	2,739,556	4,450,956
新法案宣傳活動	—	298,690
辦公室翻新和裝修	1,045,800	1,770,800
物價監察項目	1,841,913	3,004,591
網絡服務審閱	—	448,016
加強保護消費者計劃	829,108	873,477
三十五週年活動	323,009	369,890
二零一一年國際消聯全球會議	5,058,910	1,303,265
不良銷售手法活動	980,000	980,000
投訴互動電腦系統	2,261,697	—
移除庫存	132,222	—
空調系統	211,600	—
電訊管理局網上價格調查	52,423	—
其他項目	2,339,197	1,732,056
	18,071,679	15,627,984
用於購置租賃物業的政府撥款（附註）	7,918,600	8,314,700
	25,990,279	23,942,684
就呈報目的分析如下：		
流動	18,467,779	16,024,084
非流動	7,522,500	7,918,600
	25,990,279	23,942,684

附註：

委員會獲得政府撥款9,800,000港元，以為去年購置的一項租賃物業支付部分成本。該款項將於相關物業可用年期間計入收支結算表。

15. 租賃物業統制賬項

該賬項指用於購置租賃物業的政府認繳資本及隨後添置項目從一般基金的撥款，扣減相關資產的隨後折舊。

消費者委員會

16. 設備統制賬項

該賬項為去年的一般基金撥款，用以購置辦公室設備、電腦設備以及傢俬及裝置，並扣減相關資產的隨後折舊。

17. 已批准項目指定資金

於報告期完結時的未付資金為用於以下指定活動的撥付資金：

	二零一一年	二零一零年
	港元	港元
網上《選擇》月刊營運儲備金	4,300,344	4,194,162
辦公設備及維修	245,438	245,438
測試及研究	924,112	329,065
	5,469,894	4,768,665

18. 營運租賃承擔

在報告期完結時，委員會在不可撤銷的營運租約下，就租用物業承擔的未來最低租賃付款到期。一年內款項達331,890港元（二零一零年：153,453港元）。

租賃之平均期限協定為一年，且租賃期間的租金為固定租金。

19. 關連方交易

年內，委員會就其向消費者訴訟基金提供之服務確認管理費收入為1,934,000港元（二零一零年：1,828,000港元）。

消費者訴訟基金未付餘額之詳情載於財物狀況表中。

消費者委員會

僅供管理人員

截至二零一一年三月三十一日止年度

《選擇》月刊及其他刊物的銷售額淨收入

	二零一一年	二零一零年
	港元	港元
銷售額	2,292,369	2,292,121
直接成本		
印刷、排版及推廣費用	1,366,758	1,261,639
郵資	380,706	392,963
	1,747,464	1,654,602
淨收入	544,905	637,519

Consultation Papers Responded to by the Council

回應諮詢文件

Securities and Futures Commission - Joint Consultation Paper on a Proposed Operational Model for Implementing a Scripless Securities Market in Hong Kong

證券及期貨事務監察委員會 - 在香港實行證券市場無紙化的建議運作模式的聯合諮詢文件 (13.04.10)

Electrical and Mechanical Services Department - Consultation Paper on the Amendment Proposals to The Lifts & Escalator (Safety) Ordinance

機電工程署 - 《升降機及自動梯(安全)條例》修訂建議 (16.04.10)

Environmental Protection Department - Consultation on a New Producer Responsibility Scheme for Waste Electrical and Electronic Equipment

環境保護署 - 廢電器及電子產品的新生產者責任計劃 (23.04.10)

Financial Services and the Treasury Bureau - Proposed Establishment of an Investor Education Council and a Financial Dispute Resolution Centre in Hong Kong

財經事務及庫務局 - 設立投資者教育局及金融糾紛調解中心的建議 (07.05.10)

Department of Justice - Report of the Working Group on Mediation

律政司 - 調解工作小組報告 (10.05.10)

Financial Services and the Treasury Bureau - Consultation Paper on the Proposed Statutory Codification of Certain Requirements to Disclose Price Sensitive Information by Listed Corporations

財經事務及庫務局 - 有關擬將上市法團披露股票敏感資料的若干規定納入法例的諮詢文件 (02.07.10)

Office of the Telecommunications Authority - Consultation on Customer Complaint Settlement Scheme

電訊管理局 - 解決顧客投訴諮詢文件 (09.09.10)

Legislative Council Bills Committee - Legal Practitioners (Amendment) Bill 2010 – Limited Liability Partnership (LLP) for Legal Practice

立法會法案委員會 - 《2010年法律執業者(修訂)條例草案》「法律執業的有限責任合夥事宜」 (17.09.10)

Food and Health Bureau - Public Consultation of Review of Columbarium Policy

食物及衛生局 - 骨灰龕政策檢討公眾諮詢文件 (30.09.10)

Financial Services and the Treasury Bureau - Proposed Establishment of an Independent Insurance Authority

財經事務及庫務局 - 建議成立獨立保險業監管局 (11.10.10)

Legislative Council Panel on Financial Affairs - Proposed Establishment of an Independent Insurance Authority

立法會財經事務委員會 - 建議成立獨立保險業監管局 (12.10.10)

Medical Device Control Office - Proposed Framework for Statutory Regulation of Medical Devices

醫療儀器管制辦公室 - 醫療儀器規管架構建議 (12.10.10)

Commerce and Economic Development Bureau - Legislation to Enhance Protection for Consumers Against Unfair Trade Practices

商務及經濟發展局 - 打擊不良營商手法、立法保障消費權益 (21.10.10)

Legislative Council Panel on Economic Development - Review of the Operation of the Travel Industry Council of Hong Kong

立法會經濟發展事務委員會 - 檢討香港旅遊業議會的運作 (22.11.10)

Legislative Council Bills Committee - Competition Bill 2010

立法會法案委員會 - 《2010年競爭法條例草案》(30.11.10)

Legislative Council Panel on Health Services - Healthcare Reform Second Stage Public Consultation

立法會衛生事務委員會 - 醫療改革第二階段公眾諮詢 (11.12.10)

Food and Health Bureau - Healthcare Reform Second Stage Consultation "My Health My Choice"

食物及衛生局 - 醫療改革第二階段公眾諮詢「醫保計劃 由我抉擇」(11.01.11)

Legislative Council Panel on Health Services - Commencement of the Mandatory Registration of Proprietary Chinese Medicine in the Chinese Medicine Ordinance (Cap.549)

立法會衛生事務委員會 - 《中醫藥條例》(第549章)內有關中成藥的條文的生效日期 (14.01.11)

Office of the Privacy Commissioner for Personal Data - Review of the Personal Data (Privacy) Ordinance

香港個人資料私隱專員公署 - 檢討《個人資料(私隱)條例》(28.01.11)

Commerce and Economic Development Bureau - Proposed Legislative Amendments to Eradicate Pyramid Schemes

商務及經濟發展局 - 取締層壓式計劃修例建議 (09.02.11)

Office of the Privacy Commissioner for Personal Data - Consultation on the Sharing of Mortgage Data for Credit Assessment

香港個人資料私隱專員公署 - 《共用按揭資料作信貸評估》諮詢文件 (10.02.11)

Legislative Council Panel on Home Affairs - Regulation of Property Management Industry

立法會民政事務委員會 - 管制物業管理行業 (11.02.11)

Consumer Advice Centres

消費者諮詢中心

Hotline Centre 消費者投訴熱線: 2929 2222

Fax 傳真號碼 : 2590 6271

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

E-mail 電郵地址 : cc@consumer.org.hk

Hong Kong 香港區

a. North Point Consumer Advice Centre

Room 1410, 14/F, Kodak House II

39 Healthy Street East

North Point

北角諮詢中心

北角健康東街39號柯達大廈二期14樓1410室

Kowloon 九龍區

a. Shamshuipo Consumer Advice Centre

G/F, Cheung Sha Wan Government Offices

303 Cheung Sha Wan Road

深水埗諮詢中心

長沙灣道303號長沙灣政府合署地下

b. Tsimshatsui Consumer Advice Centre

G/F, Consumer Council Resource Centre

3 Ashley Road

Tsimshatsui

尖沙咀諮詢中心

尖沙咀亞士厘道3號

消費者委員會資源中心地下

c. Wong Tai Sin Consumer Advice Centre

Unit 201, 2/F, Lung Cheung Office Block

138 Lung Cheung Road

Wong Tai Sin

黃大仙諮詢中心

黃大仙龍翔道138號 龍翔辦公大樓2樓201室

New Territories 新界區

a. Shatin Consumer Advice Centre

Room 442, 4/F, Shatin Government Offices

1 Sheung Wo Che Road

Shatin

沙田諮詢中心

沙田上禾輦路1號 沙田政府合署4樓442室

b. Tsuen Wan Consumer Advice Centre

Room 105, 1/F, Princess Alexandra Community Centre

60 Tai Ho Road

Tsuen Wan

荃灣諮詢中心

荃灣大河道60號雅麗珊社區服務中心1樓105室

c. Yuen Long Consumer Advice Centre

G/F, Yuen Long District Office Building

269 Castle Peak Road

Yuen Long

元朗諮詢中心

元朗青山道269號元朗民政事務處大廈地下

Product Testing Reports

產品試驗報告

1. Electrical & Electronic Goods

電氣及電子產品

- ◆ Aquarium Luminaires 魚缸燈
- ◆ Blu-ray Disc Players Blu-ray 播放機
- ◆ Christmas Light Chains 聖誕燈串
- ◆ Compact Fluorescent Lamps 慳電膽
- ◆ Ebook Readers 電子書閱讀器
- ◆ Electric Fans 電風扇
- ◆ External Hard Disks 外置式硬碟
- ◆ iDTVs 內置數碼電視廣播接收功能電視機
- ◆ Mobile Phone Handsets (2 updates, total 33 models) 流動電話手機 (出版2次, 共33個型號)*[2]
- ◆ Mobile Phone Handsets for Elderly 長者手機
- ◆ MP3 Players, Portable Media Players and Musical Mobile Phone Handsets (2 updates, total 25 models) MP3/PMP機/音樂手機 (出版2次, 共25個型號)*[1]
- ◆ NiMH Battery Chargers 鎳氫電池充電器
- ◆ NiMH Rechargeable Batteries 鎳氫充電電池
- ◆ Primary Batteries 一次性電池
- ◆ Printers (2 updates, total 25 models) 打印機 (出版2次, 共25個型號)
- ◆ Room Air Conditioners 冷氣機
- ◆ Space Heaters 暖爐
- ◆ Speakers for iPod iPod揚聲器
- ◆ Table Lamps 檯燈
- ◆ Washing Machines and Washer Dryers 洗衣機及洗衣乾衣機
- ◆ Water Dispensers for Carboy Bottled Water 桶裝飲水機

2. Photographic Equipment & Software

攝影器材及軟件

- ◆ Digital Camcorders 數碼攝錄機*[1]
- ◆ Digital Cameras (4 updates, total 155 models) 數碼相機 (出版4次, 共155個型號)*[2]
- ◆ Digital Photo Frames 數碼相架
- ◆ Internet Security and Antivirus Software 網上保安及防毒軟件
- ◆ Pocket Camcorders 袖珍攝錄機*[1]

3. Food & Health Food Products

食物及健康食品

- ◆ Acrylamide in Food 食物中丙烯酰胺
- ◆ Bogus Abalone Slices 偽冒鮑魚片
- ◆ Microbiological Quality of Non Hot-Served Sweet Foods 非熱食甜點微生物含量

4. Personal Products 個人用品

- ◆ Babies'/Children's Shampoos and Bath Products 嬰兒及兒童洗頭水及沐浴用品*[1]
- ◆ Nail Polishes and Base Coats 指甲油
- ◆ Safety Shoes 安全鞋

5. Household Products 家庭用品

- ◆ Bamboo Toothpicks and Skewers 竹牙籤和竹籤
- ◆ Box Facial Tissues 盒裝紙巾

6. Car & Motorcycle Products

汽車及電單車用品

- ◆ Child Car Seats 兒童汽車安全座椅
- ◆ Motorcycle Crash Helmets 電單車頭盔

7. Others 其他

- ◆ Cigarettes 香煙

* Published in CHOICE magazine and on Shoptsmart website 刊載於《選擇》月刊及「精明消費香港遊」網站

[] Figure inside bracket referred to number of publications on Shoptsmart website 括弧內數字為「精明消費香港遊」網站刊登的次數

Product Study Reports

產品研究報告

1. Food & Nutrition 食品及營養

- ◆ Acrylamide – Genotoxic Carcinogen 丙烯酰胺是基因致癌物
- ◆ Canola Oil 芥花籽油
- ◆ Food Colourants 食物內人工色素
- ◆ Nutrition Labelling – Serving Size 營養標籤之「食用分量」
- ◆ Nutrition Labelling Survey – Breakfast Cereals 營養標籤之「高纖穀類早餐」
- ◆ Nutrition Labelling Survey – Canned Food and Bread 營養標籤之「罐頭及方包」
- ◆ Nutrition Labelling Survey – Chips and Crisps 營養標籤之「薯片蝦片」
- ◆ Organic Food 有機食物

2. Health & Beauty 保健美容

- ◆ Acne Treatments 暗瘡治療
- ◆ Glucosamine Health Food Products 葡萄糖胺健康食品
- ◆ Interactions between Food and Drugs 食物及健康食品影響藥效
- ◆ Misunderstanding about Drugs 1 藥物十大常見誤解(一)
- ◆ Misunderstanding about Drugs 2 藥物十大常見誤解(二)
- ◆ Natural and Organic Skin Care Products 「天然」及「有機」護膚品^{*[1]}
- ◆ Registration of Proprietary Chinese Medicine 中成藥註冊
- ◆ Skin Care Products for Acnes 對付暗瘡皮膚護理用品
- ◆ Topical Face Sculpturing and Body Slimming Products 瘦面霜及瘦身膏

3. Computer, Electrical & Electronic Products 電腦、電氣及電子產品

- ◆ Compact Fluorescent Lamps – Labelling Issues 慳電膽標籤問題
- ◆ Dehumidifiers – Safety Tips 抽濕機安全小貼士
- ◆ Gas Water Heaters – Safety Tips 氣體熱水爐安全小貼士
- ◆ Solar Water Heaters 太陽能熱水器
- ◆ Table Lamps – Health Claims 護目燈聲稱

4. Household Products 家庭用品

- ◆ Children's Safety at Home 兒童家居陷阱
- ◆ Environmentally Friendly Refrigerants 環保雪種
- ◆ Hydraulic/Pneumatic Beds – Fatal Incident 油壓床致命個案
- ◆ Hydraulic/Pneumatic Beds – Safety Recommendations 油壓床安全建議
- ◆ Nanotechnology Products 納米科技
- ◆ Water Saving Shower Heads 節水沐浴花灑^{**}

5. Personal Products 個人用品

- ◆ Cosmetic Contact Lens 彩色隱形眼鏡
- ◆ Hand Warmers and Warm Pads 暖手器及暖包
- ◆ Health Ornaments 健康配飾

* Published in CHOICE magazine and on Shoppmart website 刊載於《選擇》月刊及「精明消費香港遊」網站

[] Figure inside bracket referred to number of publications on Shoppmart website 括弧內數字為「精明消費香港遊」網站刊登的次數

** Published on Consumer Council website 刊載於消費者委員會網站

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
- ◆ Columbarium Service 骨灰龕服務
- ◆ Credit Card Charges and Interest 信用卡收費和利息
- ◆ Credit Card Mileage Schemes 信用卡換取飛行里數計劃
- ◆ Emergency Alarm Systems for the Elderly 長者平安鐘服務
- ◆ Funeral Service 殯儀館服務
- ◆ Handbags - After Sales Service 品牌皮具的維修及保養服務*[1]
- ◆ Hospital Maternity Packages 私家醫院分娩套餐
- ◆ Household Cleaning Service for Chinese New Year 新年大掃除服務
- ◆ Infant Formula Milk Price Survey 嬰幼兒奶粉價格調查
- ◆ Naming of Shops Involved in Selling Counterfeit Drugs 售賣「偽冒藥物」店鋪名單*[1]
- ◆ Opinion Survey on Reliability and After Sales Service of Electronic Products 電子產品耐用程度和售後服務意見調查
- ◆ Progressive Lens Packages 漸進老花鏡套餐
- ◆ Foreign Domestic Helper Employment Service 代聘海外傭工服務
- ◆ Retirement Annuity Plans 退休年金計劃
- ◆ Supply of 95-Octane Petrol in Hong Kong 本港95辛烷值汽油的供應情況
- ◆ Tax Loans 稅貸計劃
- ◆ Textbook Expenditure Survey 購書費調查
- ◆ Textbook Price Survey 教科書價格調查
- ◆ Textbook Revision Survey 教科書改版調查
- ◆ Travel Insurance 旅遊保險

In-depth Studies 深入研究

- ◆ Acupuncture Service 針灸服務
- ◆ Building a Property Market Information Platform for Home Purchasers 建物業資訊平台 啟置業安居大門
- ◆ Corporate Social Responsibility of Digital Cameras Manufacturers 數碼相機生產商的企業社會責任
- ◆ Credit Card Instalment Payment Plans 信用卡分期付款計劃
- ◆ HKMA Guidelines on Credit Cards Instalment Payment Plans 信用卡分期付款計劃指引
- ◆ Octopus Card 八達通卡
- ◆ Slimming and Fitness Service for Men 男士纖體健身服務
- ◆ Cord Blood and Stem Cell Storage Services 臍帶血及幹細胞儲存服務

* Published in CHOICE magazine and on ShoppSmart website 刊載於《選擇》月刊及「精明消費香港遊」網站

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Consumer Rights Reporting Awards 2011 Award Winners

消費權益新聞報道獎2011得獎名單

Category: News

組別：新聞

Gold Award 金獎

名鑄發展商自購 市建局8招增賣樓透明度

周偉強、陳健佳 — 明報

Silver Award 銀獎

抵制婚宴食翅 人情做七折

袁慧妍、蔡元貴、馮永堅 — 蘋果日報

Bronze Award 銅獎

「無限上網」突嚴限用量

陳志偉 — 明報

港鐵發水會所多吸業主4億

陳志偉、周展鴻、梁美寶 — 明報

Merit Award 優異

No check on dental graduates since 1996; Poll finds new dentists lack confidence

Ella Lee - South China Morning Post

Category: Features

組別：特寫

Gold Award 金獎

益力多light 含糖量高如可樂

冼韻姬 — 香港經濟日報

Silver Award 銀獎

本報直擊購物團 導遊宰客不收歛

陳玉林、賈曉露、陳耀強、號書、張雪洲 — 大公報

Bronze Award 銅獎

銀行儲蓄保銷售手法惹爭議

梅思貽、蔡少紋 — 星島日報

Merit Award 優異

Home seekers draw the line: it's too rich for us; Claustrophobic?

Then it's best to stay away

Sandy Li - South China Morning Post

Category: Television

組別：電視

Gold Award 金獎

寸土必爭

翁振輝 — 電視廣播有限公司

Silver Award 銀獎

Overseas Property Sham

Suk-yee Kan — 電視廣播有限公司

共用個人資料

鄭翠娟、陳彩霞 — 香港電台

Bronze Award 銅獎

後顧之憂

尤翠茵 — 香港電台

Category: Radio

組別：電台

Gold Award 金獎

保險不保險？

馬韻然、洪艾爾、黃靜鳴 — 商業電台

Silver Award 銀獎

窗無不發

鍾慧儀、崔蔚恩 — 香港電台

Bronze Award 銅獎

天匯背後

梁芊祐、黃靜鳴 — 商業電台

Merit Award 優異

競爭有法

朱錫君 — 香港電台

Category: Press Photo

組別：新聞攝影

Gold Award 金獎

內地旅客在港購物忙 最愛是奶粉車耀開 — 香港經濟日報

Silver Award 銀獎

領匯逼走良心超市 街坊支持續租

李家皓 — 蘋果日報

Bronze Award 銅獎

苦中作樂

朱永倫 — 明報

Merit Award 優異

廣東道名店街 內地旅客盡情購物

陳靜儀 — 香港經濟日報

Winners of the Consumer Culture Study Award XII (2010-2011)

第十二屆消費文化考察報告獎得獎名單

Junior Division 初級組

Award 獎項	Topic 考察題目	School 學校
Winner 冠軍	《黃金一小時》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Second 亞軍	《超·抵·價》	Carmel Pak U Secondary School 迦密柏雨中學
Third 季軍	《引·癮·忍》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Distinguished Awards 傑出作品獎	《「價」啡》	Buddhist Tai Hung College 佛教大雄中學
	《無奇不有的吉之島》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
	《矚目驚心》	St Paul's Co-Educational College 聖保羅男女中學
The Best Topic Award 最佳選題獎	《「婆仔」超人，人情「未」死光》	Chiu Lut Sau Memorial Secondary School 趙聿修紀念中學
Merits for the Best Topic Award 優異選題獎	《無奇不有的吉之島》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
	《黃金一小時》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
	《引·癮·忍》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學

Senior Division 高級組

Award 獎項	Topic 考察題目	School 學校
Winner 冠軍	《生活的圍牆》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Second 亞軍	《飯後感》	Baptist Wing Lung Secondary School 浸信會永隆中學
Third 季軍	《二元消費》	Fukien Secondary School (Siu Sai Wan) 福建中學(小西灣)
Distinguished Awards 傑出作品獎	《十元對於人的價值從而反映 社會的現象》	Buddhist Wong Fung Ling College 佛教黃鳳翎中學
	《心「態」軟·是甜是苦?》	South Tuen Mun Government Secondary School 南屯門官立中學
	《人性的考驗》	YCH Wong Wha San Secondary School 仁濟醫院王華湘中學
The Best Topic Award 最佳選題獎	《恐懼消費—— 和能夠戰勝恐懼的價值》	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
Merits for the Best Topic Award 優異選題獎	《十元對於人的價值從而反映 社會的現象》	Buddhist Wong Fung Ling College 佛教黃鳳翎中學

Merits for the Best Topic Award 優異選題獎	《生活的圍牆》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
	《人性的考驗》	YCH Wong Wha San Secondary School 仁濟醫院王華湘中學

Special Mentions 特別嘉許

Junior Division 初級組

Topic 考察題目	School 學校
《層層相「購」》	Chiu Lut Sau Memorial Secondary School 趙聿修紀念中學
《世「汰」「嫌」涼 ...?》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
《真錢?假錢? —— 虛擬世界消費文化》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
《點只紙巾咁簡單!?》	Holy Trinity College 寶血會上智英文書院
《教育起跑線》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學(元朗)
《從旺角格仔舖看青少年消費文化》	Our Lady Of The Rosary College 聖母玫瑰書院
《追「明」·逐利》	St Mary's Canossian College 嘉諾撒聖瑪利書院

Senior Division 高級組

Topic 考察題目	School 學校
《流星語》	Carmel Pak U Secondary School 迦密柏雨中學
《「寄」憶》	Chiu Lut Sau Memorial Secondary School 趙聿修紀念中學
《唯我獨「專」》	Clementi Secondary School 金文泰中學
《巾巾計較》	Jockey Club Government Secondary School 賽馬會官立中學
《交代》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學(元朗)
《日夜「巾」換》	HKMA David Li Kwok Po College 香港管理專業協會李國寶中學
《買菜搭葱 和諧共融?》	HK & KLN CCPA Ma Chung Sum Secondary School 港九潮州公會馬松深中學
《永結同「金」》	Maryknoll Fathers' School 瑪利諾神父教會學校
《買菜搭棵葱》	Maryknoll Secondary School 瑪利諾中學
《情繫 Barbie》	Queen Elizabeth School 伊利沙伯中學

《物質》	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
《在消費中尋找愛情 —— 從婚姻介紹所看愛情的意義》	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
《消費 vs 投訴》	South Tuen Mun Government Secondary School 南屯門官立中學
《Vintage Fashion – Bubble Tea Strike》	St Paul's Co-Educational College 聖保羅男女中學
《潮日文化》	St Paul's College 聖保羅書院
《兩生花》	HKSYC & IA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
《陪牠看日出》	YCH Wong Wha San Secondary School 仁濟醫院王華湘中學

Special Mentions (Topic) 特別嘉許 (選題)

Junior Division 初級組

Topic 考察題目	School 學校
《全城 M 記》	China Holiness Church Living Spirit College 中華聖潔會靈風中學
《毫洗》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學 (元朗)
《大自然死亡筆記》	Precious Blood Secondary School 寶血女子中學
《爆格》	Wa Ying College 華英中學

Senior Division 高級組

Topic 考察題目	School 學校
《圓桌·原味》	Carmel Pak U Secondary School 迦密柏雨中學
《領匯深情》	SKH Chan Young Secondary School 聖公會陳融中學
《「商」對環保》	Cognitio College (Hong Kong) 文理書院 (香港)
《巾巾計較》	Jockey Club Government Secondary School 賽馬會官立中學
《買菜搭葱 和諧共融?》	HK & KLN CCPA Ma Chung Sum Secondary School 港九潮州公會馬松深中學
《買菜搭棵葱》	Maryknoll Secondary School 瑪利諾中學
《薪酬的價值》	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
《消費 vs 投訴》	South Tuen Mun Government Secondary School 南屯門官立中學

Anniversary Award 周年紀念獎

Teacher 指導老師	School 學校
尹淑蓮老師	Homantin Government Secondary School 何文田官立中學
金豪老師	King's College 英皇書院
胡詠文老師	St Stephen's Church College 聖士提反堂中學
張慧姿老師	Kiangsu-Chekiang College (Kwai Chung) 葵涌蘇浙公學
許偉強老師	La Salle College 喇沙書院
陳少芬老師	Law Ting Pong Secondary School 羅定邦中學
陳美儀老師	PLK 1983 Board Of Directors' College 保良局八三年總理中學
陸志輝老師	St Mary's Canossian College 嘉諾撒聖瑪利書院
湯永科老師	STFA Yung Yau College 順德聯誼總會翁祐中學
馮雪筠老師	Pentecostal School 五旬節中學
黃玉滿老師	Raimondi College 高主教書院
劉桂眉老師	YCH Wong Wha San Secondary School 仁濟醫院王華湘中學
簡婷婷老師	Diocesan Boys' School 拔萃男書院

A List of External Committees Attended by Council Members and Staff

本會委員及職員參與的外界委員會

- ◆ Appeal Board Panel (Electricity Ordinance Cap. 406) 上訴委員會(電力條例第四百零六章)
- ◆ Commerce and Economic Development Bureau - Anti-Spamming Task Force 商務及經濟發展局 - 反濫發訊息工作小組
- ◆ Competition Policy Advisory Group 競爭政策諮詢委員會
- ◆ Department of Health - Taskforce on Hong Kong Code of Marketing of Breastmilk Substitutes 衛生署 - 香港母乳代用品銷售守則專責小組
- ◆ Department of Justice - Costs Committee 律政司 - 事務費委員會
- ◆ Department of Justice - Working Group on Mediation 律政司 - 調解工作小組
- ◆ Disciplinary Tribunal Panel (Electricity) under the Electricity Ordinance (Cap. 406) 紀律審裁委員會(電力條例第四百零六章)
- ◆ Electrical & Mechanical Services Department - Appeal Board Panel under Energy Efficiency (Labelling of Products) Ordinance Cap. 598 機電工程署 - 上訴委員會能源效益(產品標籤)條例第五百九十八章
- ◆ Electrical & Mechanical Services Department - Electrical Safety Advisory Committee 機電工程署 - 電氣安全諮詢委員會
- ◆ Electrical & Mechanical Services Department - Task Force for Preparation of Legislative Proposals to the Lifts and Escalators (Safety) Ordinance 機電工程署 - 《升降機及自動梯(安全)條例》條例建議籌委工作小組
- ◆ Electrical & Mechanical Services Department - Task Force on the Mandatory Energy Efficiency Labelling Scheme 機電工程署 - 強制性能源效益標籤計劃工作小組
- ◆ Estate Agents Authority 地產代理監管局
- ◆ Estate Agents Authority - Finance and Strategic Development Committee 地產代理監管局 - 財務及策略發展委員會
- ◆ Estate Agents Authority - Licensing Committee 地產代理監管局 - 牌照委員會
- ◆ Estate Agents Authority - Practice and Examination Committee 地產代理監管局 - 執業及考試委員會
- ◆ Food and Environmental Hygiene Department, Centre for Food Safety - Task Force on Nutrition Labelling Education 食物環境衛生署, 食物安全中心 - 營養標籤教育工作小組
- ◆ Food and Health Bureau - Consultative Group on Voluntary Supplementary Financing Scheme 食物及衛生局 - 自願醫療輔助融資諮詢小組
- ◆ Food and Health Bureau - Expert Committee on Food Safety 食物及衛生局 - 食物安全專家委員會
- ◆ Food and Health Bureau - Health and Medical Development Advisory Committee - Working Group on Primary Care 食物及衛生局 - 健康與醫療發展諮詢委員會 - 基層健康護理工作小組
- ◆ Food and Health Bureau - Task Force on Primary Care Delivery Models of Working group on Primary Care 食物及衛生局 - 基層醫療服務模式專責小組
- ◆ Food and Health Bureau - Sub-group on Publicity and Communication of Working group on Primary Care 食物及衛生局 - 基層健康護理工作小組 - 宣傳及通訊專責小組
- ◆ Food and Health Bureau - Working Group on Legal, Privacy & Security Issues of the Steering Committee on eHealth Record Sharing 食物及衛生局 - 電子健康記錄互通督導委員會 - 法律、私隱及保安問題工作小組
- ◆ Hong Kong Accreditation Service - Accreditation Advisory Board 香港認可處 - 認可諮詢委員會
- ◆ Hong Kong Accreditation Service - Task Force on Accreditation of Consumer Product Certification Bodies 香港認可處 - 消費品認證機構認可計劃專責小組
- ◆ Hong Kong Accreditation Service - Users of HKAS Accredited Services Liaison Group 香港認可處 - 認可服務用戶聯絡小組
- ◆ Hong Kong Accreditation Service - Working Party for Accreditation of Certification Bodies 香港認可處 - 認證機構認可計劃工作小組

- ◆ Hong Kong Accreditation Service - Working Party on Consumer Products Testing 香港認可處 - 消費產品測試工作小組
- ◆ Hong Kong Accreditation Service - Working Party on Strategic Development Plan of Hong Kong Accreditation Service 香港認可處 - 策略性發展計劃工作小組
- ◆ Hong Kong Federation of Insurers - Insurance Agents Registration Board 香港保險業聯會 - 保險業代理登記委員會
- ◆ Hong Kong Council for Testing and Certification - Panel on Promoting Testing and Certification Services in Food Trade 香港檢測和認證局 - 食品檢測和認證服務推廣委員會
- ◆ Hong Kong Internet Registration Corporation Limited - Consultative and Advisory Panel 香港互聯網註冊管理有限公司 - 諮詢委員會
- ◆ Hong Kong Monetary Authority - Deposit-taking Companies Advisory Committee 香港金融管理局 - 接受存款公司諮詢委員會
- ◆ Insurance Advisory Committee 保險業諮詢委員會
- ◆ Land Registry - Land Titles Ordinance Steering Committee 土地註冊處 - 土地業權條例督導委員會
- ◆ Law Society of Hong Kong - Sub-committee on Class Actions 香港律師會 - 集體訴訟小組委員會
- ◆ Office of the Telecommunications Authority - Radio Spectrum Advisory Committee 電訊管理局 - 無線電頻譜諮詢委員會
- ◆ Office of the Telecommunications Authority - Technical Standards Advisory Committee 電訊管理局 - 電訊標準諮詢委員會
- ◆ Office of the Telecommunications Authority - Telecommunications Numbering Advisory Committee 電訊管理局 - 電訊服務號碼諮詢委員會
- ◆ Office of the Telecommunications Authority - Telecommunications Users and Consumer Advisory Committee 電訊管理局 - 電訊服務用戶及消費者諮詢委員會
- ◆ Official Receiver's Office - Services Advisory Committee 破產管理署 - 服務諮詢委員會
- ◆ Panel on Promoting Testing and Certification Services in Jewellery Trade 推動珠寶行業檢測和認證服務小組
- ◆ Publicity & Education Working Group on EatSmart@restaurant campaign 有「營」食肆運動宣傳及教育工作小組
- ◆ Quality Public Light Bus Services Steering Committee 優質公共小巴服務事宜督導委員會
- ◆ Quality Taxi Services Steering Committee 優質的士服務督導委員會
- ◆ Securities and Futures Commission - Investor Education Advisory Committee 證券及期貨事務監察委員會 - 投資者教育諮詢委員會
- ◆ Securities and Futures Commission - Products Advisory Committee 證券及期貨事務監察委員會 - 產品諮詢委員會
- ◆ Securities and Futures Commission - Public Shareholders Group 證券及期貨事務監察委員會 - 股東權益小組
- ◆ Tourism Commission - Advisory Committee on Travel Agents 旅遊事務署 - 旅行代理商諮詢委員會
- ◆ Tourism Commission - Travel Industry Compensation Fund Management Board 旅遊事務署 - 旅遊業賠償基金管理委員會
- ◆ Transport and Housing Bureau - Subcommittee on Property Information and Show Flats 運輸及房屋局 - 物業資訊及示範單位小組委員會
- ◆ Transport and Housing Bureau - Subcommittee on the Enforcement Mechanism and Penalties 運輸及房屋局 - 執法機制及罰則小組委員會
- ◆ Transport and Housing Bureau - Steering Committee on the Regulation of the Sale of First-hand Residential Properties by Legislation 運輸及房屋局 - 立法規管一手住宅物業銷售督導委員會
- ◆ Transport and Housing Bureau - Subcommittee on Sales Arrangements and Practices 運輸及房屋局 - 銷售安排及方式小組委員會
- ◆ University of Hong Kong - Staff Grievances Panel 香港大學 - 員工申訴小組
- ◆ Vocational Training Council - Beauty Care & Hairdressing Training Board 職業訓練局 - 美容美髮訓練委員會
- ◆ Vocational Training Council - Working Group on Regulation of Medical Devices (Aesthetics Related) 職業訓練局 - 醫療儀器(美容儀器)的規管工作小組
- ◆ Water Supplies Department - Voluntary Water Efficiency Labelling Scheme - Task Force 水務署 - 用水效益標籤計劃工作小組

Annual Report of the Consumer Legal Action Fund

消費者訴訟基金年報

The Consumer Council is the Trustee of the Consumer Legal Action Fund through a Declaration of Trust executed on 30 November 1994.

PURPOSE

The Fund was established with a Government grant of \$10 million initially. A further sum of \$10 million was granted by the Government to the Fund in May 2010. The Fund aims to give easier consumer access to legal remedies by providing financial support and legal assistance for the benefit of consumers, particularly, groups with similar grievances in cases involving significant public interest and injustice. Through supporting justifiable cases, the Fund also aims to deter business malpractices and enhance public awareness of their consumer rights.

ADMINISTRATION

The Consumer Council, as the Trustee, is responsible, through a Board of Administrators, for the overall administration and investment of the Fund. The Board of Administrators is in turn underpinned by a Management Committee. The latter, whose members were appointed by the Commerce and Economic Development Bureau (formerly the Economic Development and Labour Bureau), is responsible for advising on the eligibility and merits of applications seeking assistance from the Fund. The Task Force on Strategic Review of CLAF ("Task Force") set up by the Management Committee in 2009 had completed its review on the Fund this year, with recommendations on measures to enhance its effectiveness, areas of improvements and policy directions. The membership of the Board of Administrators and Management Committee, and the Task Force is at Annex A.

OPERATION

It is a long-standing practice of the Consumer Council to help consumers resolve their complaints vis-a-vis traders concerned. The Council may, if it considers appropriate or if the complainants so request, refer cases of complaints to the Fund for consideration. Consumers may also apply to the Fund directly for assistance.

本會是消費者訴訟基金（以下簡稱基金）的信託人。基金於一九九四年十一月三十日，依據信託聲明成立。

目的

基金成立初時獲政府撥款一千萬元，並在二零一零年五月獲政府額外增撥一千萬元，為消費者提供法律援助及經費，在涉及重大公眾利益和公義的事件上，協助有同樣遭遇的消費者循法律途徑追討賠償。透過協助有理據個案，基金旨在遏止不當的經營手法，及讓公眾認識他們作為消費者的權利。

行政管理

作為基金的信託人，本會透過基金執行委員會，處理基金的行政及投資。執行委員會在批核申請個案時，會聽取基金管理委員會的意見，包括申請人是否符合資格，及個案的理據是否充分等。管理委員會成員由商務及經濟發展局（前稱經濟發展及勞工局）委任。管理委員會於二零零九年成立的消費者訴訟基金策略檢討專責小組（「專責小組」）已在本年度完成檢討基金的工作，並在加強成效、可予改進之處及政策取向方面作出建議。本年度執行委員會、管理委員會及專責小組的成員名單見本章附錄甲。

基金運作

本會一向致力協助消費者解決他們與商戶之間的糾紛，在適當情況或在投訴人要求下，會將個案轉介基金考慮給予協助。消費者亦可直接向基金提出申請。

Generally, the Fund, in examining an application for assistance, will consider whether all other means of dispute resolution have been exhausted and assess the case against established eligibility criteria. Such criteria include whether the case involves significant consumer interest; whether a large group of consumers have been or will potentially be adversely affected; whether the case has a reasonable chance of success; whether the matter concerned can promote the consumer cause and has deterrent effects on unscrupulous business practices; and whether it is practicable for the Fund to offer timely assistance.

DELIBERATION

During the year under review, the Management Committee held four meetings and deliberated upon matters by circulation on one occasion, while the Board of Administrators held one meeting and deliberated upon matters by circulation on six occasions.

Since its establishment and up until the year under review, the Fund had considered 1 187 applications and granted assistance to 680 applications. A statistical report is at Annex B.

New Cases

Altogether, the Fund considered 36 applications of different categories during the year under review. The applications involved 16 consumer incidents. A "consumer incident" here means an incident concerning consumer dispute(s) which may involve an applicant or applicants with similar factual background or causes of action against identical trader.

After thorough consideration, the Fund declined applications relating to consumer incidents in the areas of club house services, wedding services, broadcasting, property repair services, financial services and sale of goods.

During the reporting period, the Fund has granted assistance to one case regarding time-sharing and one case relating to financial services.

Assisted Cases

1. Lehman-related Financial Product (Case 3)

In addition to the two Lehman-related cases for which assistance has been granted last year, the Fund has granted assistance to one further Lehman-related case this year.

一般來說，基金在處理申請時，會考慮個案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、受影響人數是否眾多、勝訴的機會、是否有助促進消費者權益、對不當經營手法能否產生阻嚇作用，以及基金實際上是否可以提供及時的協助等。

處理個案

本年度基金管理委員會共舉行了四次會議，及一次以文件通傳方式議決事項。執行委員會共舉行了一次會議，另六次以文件作通傳方式議決事項。

基金成立至今共處理1 187宗申請，其中680宗獲基金協助，統計報告見本章附錄乙。

新資助個案

基金本年度共審議了36宗不同類別的申請，涉及16宗消費事件。「消費事件」是指涉及消費爭議的事件，申請人有同樣的事實背景或對同一商號有同樣的申索因由。

基金經詳細考慮後，否決涉及俱樂部會所服務、婚禮服務、廣播、物業維修、金融服務以及貨物銷售的消費事件的申請。

基金本年度就著一宗關於共度時光及一宗關於金融服務的案件給予資助。

資助個案

涉及雷曼的金融產品 (個案三)

繼去年為兩宗涉及雷曼的金融產品個案提供資助後，基金本年度再為一宗涉及雷曼的金融產品個案提供資助。

The assisted consumer of that case is a retired woman who purchased 'octave notes' from a bank. The assisted consumer alleged that a bank officer had made false or misleading representations regarding the nature and potential risks of the notes. The case also involves the issue of the duties owed by the bank as a financial advisor.

Preparation is being made for commencement of proceedings in the District Court.

2. Time-sharing Scheme

This case is concerned with an agreement for membership of a time-sharing scheme. The assisted consumer was allegedly induced to enter into the contract by misrepresentation and unconscionable conduct. The Fund assisted him in pursuing claim in the Small Claims Tribunal while exploring the possibility of transferring it to the District Court.

Cases Carried Over From Previous Year

The Fund continued to work on the following cases brought forward from the previous year.

1. Delay in Completion of a Residential Development

The High Court proceedings instituted by the assisted consumers claiming for damages for alleged delay in completion of the said residential development still continued. As mentioned in the last report, the judgment on preliminary issues regarding the validity of the purported settlement deed was delivered in favour of the assisted consumers. In November 2010, the defendant developer's appeal against the said judgment was dismissed by the Court of Appeal with severe criticism being made by the judges on the conduct of the defendant developer. The defendant developer's application for leave to appeal from the Court of Appeal to the Court of Final Appeal was also dismissed. Nevertheless, the defendant's developer made a final attempt to appeal by applying to the Court of Final Appeal for leave to appeal and this application would be heard in June 2011.

The related assisted District Court cases continued to be put on hold pending further development of the said High Court action.

2. Lehman-related Financial Product (Case 1)

When the case was still at the interlocutory stage, the defendant bank made an offer of sanctioned payment by way

of assisted consumer is a retired woman, she bought 'octave notes' from a bank. The assisted consumer alleged that a bank officer had made false or misleading representations regarding the nature and potential risks of the notes. The case also involves the issue of the duties owed by the bank as a financial advisor.

Preparation is being made for commencement of proceedings in the District Court.

共度時光計劃

This is a case concerning a time-sharing scheme membership agreement. The assisted consumer claimed that he was induced to enter into the contract by misrepresentation and unconscionable conduct. The Fund assisted him in pursuing claim in the Small Claims Tribunal while exploring the possibility of transferring it to the District Court.

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：

住宅項目延遲完成

The assisted consumer claimed that he was induced to enter into the contract by misrepresentation and unconscionable conduct. The Fund assisted him in pursuing claim in the Small Claims Tribunal while exploring the possibility of transferring it to the District Court.

At the relevant regional court assisted case will still be suspended, pending further development of the said High Court action.

涉及雷曼的金融產品(個案一)

When the case was still at the interlocutory stage, the defendant bank made an offer of sanctioned payment by way

of a payment into court. Having considered counsel advice on the offer and with the agreement of the Fund, the assisted consumer has accepted the offer. The remaining issue to be dealt with currently is the legal cost to be paid by the bank, which is to be assessed by the court if the amount cannot be agreed by the parties.

3. Lehman-related Financial Product (Case 2)

In December 2010, with the assistance of the Fund, the assisted consumer commenced legal proceedings against the defendant bank in the District Court. The case is currently at the stage of exchange of pleadings.

Finance

The Fund is self-financed with income derived from:

- a. investing the capital sum in fixed deposits and bonds;
- b. charging each applicant a fee of \$100 for each case within the jurisdiction of the Small Claims Tribunal and \$1,000 for each other court case;
- c. recovering costs from defendants in successful cases; and
- d. receiving from each successful case a contribution of 10% of the benefits gained by the assisted consumer.

As at 31 March 2011, the Fund had a balance of about \$19.43 million. The Fund's Auditors' Report and Financial Statements for the period under review are at Annex C.

Acknowledgements

In the year under review, Prof. Johannes CHAN Man-mun, SC (Hon), retired as Chairman of the Management Committee and Mr. Samuel CHAN Ka-yan was elected as the new Chairman. Mr. Godfrey LAM Wan-ho, SC, succeeded Mr. CHAN as the new Vice Chairman.

During the year, Ms. Anita MA Wing-tseung, Ms. Cecilia WOO Lee-wah, Dr. YU Wing-tong retired from the Management Committee. Four new Members, namely, Mr. Anderson CHOW Ka-ming, SC, Prof. Angela NG Lai-ping, Mr. Kenneth WONG Wing-yan, Ms. Jessica YOUNG Yee-kit joined the committee.

The Council wishes to express its heartfelt thanks to Prof. CHAN and the retired Members, for their support, dedication and accrued contributions to CLAF. Deep gratitude is specially expressed to Prof. CHAN.

涉及雷曼的金融產品(個案二)

在二零一零年十二月，在基金資助下，受助消費者於區域法院向被告銀行提出訴訟。案件現正進行至與訟雙方交換狀書的階段。

財務狀況

基金自負盈虧，收入來源如下：

- (a) 利用資金作定期儲蓄收取利息及投資債券；
- (b) 向申請人收取費用：小額錢債審裁處案件收取100元，其他案件收取1,000元；
- (c) 成功個案中被告人賠償的訟費；及
- (d) 受助消費者勝訴後，基金從他們所獲的利益中收取一成金額，作為分擔費用。

截至二零一一年三月三十一日止，基金結餘約1,943萬元。基金本年度的核數師報告及財政報表見本章之附錄丙。

鳴謝

年內管理委員會主席、名譽資深大律師陳文敏教授卸任；陳家殷大律師繼任主席，其副主席一職則由林雲浩資深大律師繼任。

於本年度卸任的管理委員會委員包括馬詠璋大律師、鄔莉華律師、余永棠博士。四位新加入的委員則是周家明資深大律師、吳麗萍教授、黃永恩律師及楊懿潔律師。

本會衷心感謝陳文敏教授及三位卸任委員對本會的支持和貢獻，並特別向陳教授致深切謝意。

During Prof. CHAN's tenure, CLAF met with tremendous challenges in its handling of the Lehman-related cases and the case relating to delay in completion of a residential development. Under his chairmanship, CLAF offered efficient assistance to the aggrieved consumers with its mission clearly upheld. His expert guidance and advice steered the Fund to overcome unprecedented difficulties in the most effective and tactical way. Prof. CHAN also took the helm of the Task Force on Strategy Review of CLAF. With his thorough understanding of the Fund's objects and visionary leadership, future development of the Fund was clearly mapped out through the review exercise, paving the way for the Fund to excel in its role to ensure legal justice for all consumers.

The Consumer 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 much grateful to the HKSAR Government for living up to its pledge of financial support to the Fund.

陳教授在任期間，基金須面對雷曼事件及發展商延遲交樓兩組案件所帶來的挑戰。在他的領導下，基金本著清晰的使命及理念，以具效率的方式協助苦主。陳教授專業的指導，引領基金以有效策略，處理兩組案件所帶來的罕見難題。陳教授亦是消費者訴訟基金策略檢討專責小組的主席。他對基金成立的目的有全面的瞭解，加上其前瞻性的領導才能，專責小組在他的領導下，為基金訂下了清晰的發展方向，使基金日後能更充份發揮其維護消費者法律權益的角色。

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，為基金付出的努力和貢獻，致以深切謝意。本會亦感謝香港特別行政區政府在財政上對基金的支持。

Membership List of the Board of Administrators of Consumer Legal Action Fund 消費者訴訟基金執行委員會委員

Chairperson 主席

Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP 張炳良教授，金紫荊星章，太平紳士

Vice-Chairperson 副主席

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Members 委員

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

Ms. Connie LAU Yin-hing, JP 劉燕卿女士，太平紳士

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

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

Chairperson 主席

Mr. Samuel CHAN Ka-yan (from 18.01.11) 陳家殷大律師 (由18.01.11)

Prof. Johannes CHAN Man-mun, SC (Hon) (up to 05.12.10) 陳文敏教授，名譽資深大律師 (至05.12.10)

Vice-Chairperson 副主席

Mr. Samuel CHAN Ka-yan (up to 17.01.11) 陳家殷大律師 (至17.01.11)

Mr. Godfrey LAM Wan-ho, SC (from 18.01.11) 林雲浩資深大律師 (由18.01.11)

Members 委員

Dr. John CHAI Yat-chiu 查逸超博士

Mr. Anderson CHOW Ka-ming, SC (from 06.12.10) 周家明資深大律師 (由06.12.10)

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

Mr. Godfrey LAM Wan-ho, SC (up to 17.01.11) 林雲浩資深大律師 (至17.01.11)

Ms. Connie LAU Yin-hing, JP 劉燕卿女士，太平紳士

Ms. Amanda LIU Lai-yun 廖麗茵律師

Ms. Anita MA Wing-tseung (up to 05.12.10) 馬詠璋大律師 (至05.12.10)

Prof. Angela NG Lai-ping (from 06.12.10) 吳麗萍教授 (由06.12.10)

Mr. Paul SHIEH Wing-tai, SC 石永泰資深大律師

Ms. UNG Mon-in 黃夢瑩律師

Mr. Kenneth WONG Wing-yan (from 06.12.10) 黃永恩律師 (由06.12.10)

Ms. Cecilia WOO Lee-wah (up to 05.12.10) 鄔莉華律師 (至05.12.10)

Ms. Jessica YOUNG Yee-kit (from 06.12.10) 楊懿潔律師 (由06.12.10)

Dr. YU Wing-tong (up to 05.12.10) 余永棠博士 (至05.12.10)

Task Force on Strategy Review of CLAF (up to 18.01.11) **消費者訴訟基金策略檢討專責小組 (至18.01.11)**

Chairperson 主席

Prof. Johannes CHAN Man-mun, SC (Hon) (up to 05.12.10) 陳文敏教授，名譽資深大律師 (至05.12.10)

Members 委員

Dr. John CHAI Yat-chiu 查逸超博士

Mr. Samuel CHAN Ka-yan 陳家殷大律師

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Dr. YU Wing-tong (up to 05.12.10) 余永棠博士 (至 05.12.10)

Applications for Consumer Legal Action Fund

消費者訴訟基金申請個案統計

Number of applications considered since 30 November 1994 自一九九四年十一月三十日以來，經基金處理的申請數目	1187
◆ Problem solved during application 在申請期間問題已獲解決	145
◆ Under Consideration 仍在考慮中	10
◆ Assistance granted 獲基金批予協助之申請	680
Compensation recovered 獲得賠償	
◇ out-of-court settlement 庭外和解	173
◇ judgment obtained 經勝訴獲取	16
Not pursued further 未再跟進	
◇ no recovery prospect 因無賠償可能	465
◇ application withdrawn 因申請撤回	4
◇ terminated by the Fund 被基金終止	7
Referred to Legal Aid 轉交法律援助署	1
In process 在處理中	14
◆ Referred to Council for Policy Consideration 轉交消委會作政策處理	3
◆ Referred to Council for Mediation/Monitoring 轉交消委會斡旋/監察	10
◆ Assistance declined 不接納申請	339

CONSUMER LEGAL ACTION FUND
(Established in Hong Kong under a Deed of Trust)

Report and Financial Statements
For the year ended 31 March 2011

CONSUMER LEGAL ACTION FUND

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2011

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INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

We have audited the financial statements of Consumer Legal Action Fund (the "Fund") set out on pages 3 to 13, which comprise the statement of financial position as at 31 March 2011, and the income and expenditure account, the statement of changes in equity and the statement of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Board of administrators' responsibilities 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 Hong Kong Financial Reporting Standards issued by the Hong Kong Institute of Certified Public Accountants, and for such internal control as the board of administrators determine is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's responsibility

Our responsibility is to express an opinion on these financial statements based on our audit and to report our opinion solely to you, as a body, in accordance with the agreed terms of engagement and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. We conducted our audit in accordance with Hong Kong Standards on Auditing issued by the Hong Kong Institute of Certified Public Accountants. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance as to whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Fund's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the board of administrators, as well as evaluating the overall presentation of the financial statements.

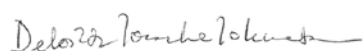
We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND - continued
(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

Opinion

In our opinion, the financial statements give a true and fair view of the state of the Fund's affairs as at 31 March 2011 and of its deficit and cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards.



Deloitte Touche Tohmatsu
Certified Public Accountants
Hong Kong
1 August 2011

CONSUMER LEGAL ACTION FUNDINCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2011

	<u>2011</u> HK\$	<u>2010</u> HK\$
INCOME		
Bank interest income	84,611	2,890
Interest income from held-to-maturity debt securities	189,600	408,016
Application fee from assisted consumers	8,800	38,800
Amortisation of discount on a held-to-maturity debt security	-	13,834
Sundry income	30,000	-
	<u>313,011</u>	<u>463,540</u>
EXPENDITURE		
Auditor's remuneration	12,400	12,000
Management fee	1,934,000	1,828,000
Bank charges	1,830	1,100
Legal fees for assisted consumers	1,013,280	830,921
Amortisation of premium on a held-to-maturity debt security	11,139	11,139
Staff cost	-	39,520
Sundry expenses	3,905	2,516
	<u>2,976,554</u>	<u>2,725,196</u>
DEFICIT FOR THE YEAR	<u>(2,663,543)</u>	<u>(2,261,656)</u>

CONSUMER LEGAL ACTION FUNDSTATEMENT OF FINANCIAL POSITION
AT 31 MARCH 2011

	<u>NOTES</u>	<u>2011</u> HK\$	<u>2010</u> HK\$
NON-CURRENT ASSETS			
Held-to-maturity debt securities	6	3,974,135	3,985,274
CURRENT ASSETS			
Interest receivable		118,028	59,217
Other receivable		11,376	10,000
Bank balances	7	17,568,990	9,886,152
		<u>17,698,394</u>	<u>9,955,369</u>
CURRENT LIABILITIES			
Accounts payable and accrued expenses		303,929	14,500
Amount due to Trustee	8	1,934,000	1,828,000
		<u>2,237,929</u>	<u>1,842,500</u>
NET CURRENT ASSETS			
		<u>15,460,465</u>	<u>8,112,869</u>
		<u>19,434,600</u>	<u>12,098,143</u>
CAPITAL AND RESERVE			
Capital	1	20,000,000	10,000,000
Accumulated surplus (deficit)		(565,400)	2,098,143
		<u>19,434,600</u>	<u>12,098,143</u>

The financial statements on pages 3 to 13 were approved and authorised for issue by the Board of Administrators on 1 August 2011 and are signed on its behalf by:


ADMINISTRATOR


ADMINISTRATOR

CONSUMER LEGAL ACTION FUNDSTATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 MARCH 2011

	<u>Capital</u> HK\$	<u>Accumulated</u> <u>surplus (deficit)</u> HK\$	<u>Total</u> HK\$
At 1 April 2009	10,000,000	4,359,799	14,359,799
Deficit for the year	-	(2,261,656)	(2,261,656)
At 31 March 2010	10,000,000	2,098,143	12,098,143
Injection of capital	10,000,000	-	10,000,000
Deficit for the year	-	(2,663,543)	(2,663,543)
At 31 March 2011	<u>20,000,000</u>	<u>(565,400)</u>	<u>19,434,600</u>

CONSUMER LEGAL ACTION FUNDSTATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2011

	<u>2011</u> HK\$	<u>2010</u> HK\$
OPERATING ACTIVITIES		
Deficit for the year	(2,663,543)	(2,261,656)
Adjustments for:		
Bank interest income	(84,611)	(2,890)
Interest income from held-to-maturity debt securities	(189,600)	(408,016)
Amortisation of discount on a held-to-maturity debt security	-	(13,834)
Amortisation of premium on a held-to-maturity debt security	11,139	11,139
Operating cash flows before movements in working capital	(2,926,615)	(2,675,257)
Increase in other receivable	(1,376)	(10,000)
Increase (decrease) in accounts payable and accrued expenses	289,429	(2,300)
Increase in amount due to the Trustee	106,000	396,000
NET CASH USED IN OPERATING ACTIVITIES	<u>(2,532,562)</u>	<u>(2,291,557)</u>
INVESTING ACTIVITIES		
Proceeds from sale of held to maturity securities	-	5,150,000
Interest received	215,400	414,078
CASH FROM INVESTING ACTIVITIES	<u>215,400</u>	<u>5,564,078</u>
CASH FROM FINANCING ACTIVITIES		
Capital injected	10,000,000	-
NET INCREASE IN CASH AND CASH EQUIVALENTS	<u>7,682,838</u>	<u>3,272,521</u>
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	<u>9,886,152</u>	<u>6,613,631</u>
CASH AND CASH EQUIVALENTS AT END OF THE YEAR, represented by bank balances	<u><u>17,568,990</u></u>	<u><u>9,886,152</u></u>

CONSUMER LEGAL ACTION FUNDNOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2011

1. OBJECTIVES AND OPERATION OF THE FUND

The Consumer Legal Action Fund (the "Fund") was established on 30 November 1994 under a Deed of Trust with the Consumer Council as the trustee (the "Trustee") for the purpose of offering financial assistance to consumers in seeking legal redress, remedies and protection. The Government of the Hong Kong Special Administrative Region (the "HKSAR") has granted a sum of HK\$10 million as initial capital to the Fund. The capital should be repayable to the HKSAR upon termination. Additional capital amounting to HK\$10 million was further injected to the fund on 6 September 2010 increasing the capital to HK\$20 million.

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

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

2. APPLICATION OF NEW AND REVISED HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs")

In the current year, the Company has applied the following new and revised Standards, Amendments and Interpretations issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA").

HKFRS 1 (Amendments)	Additional Exemptions for First-time Adopters
HKFRS 2 (Amendments)	Group Cash-settled Share-based Payment Transactions
HKFRS 3 (as revised in 2008)	Business Combinations
HKAS 27 (as revised in 2008)	Consolidated and Separate Financial Statements
HKAS 32 (Amendments)	Classification of Rights Issues
HKAS 39 (Amendments)	Eligible Hedged Items
HKFRSs (Amendments)	Improvements to HKFRSs issued in 2009
HKFRSs (Amendments)	Amendments to HKFRS 5 as part of Improvements to HKFRSs issued in 2008
HK(IFRIC) - Int 17	Distributions of Non-cash Assets to Owners
HK - Int 5	Presentation of Financial Statements - Classification by the Borrower of a Term Loan that Contains a Repayment on Demand Clause

The application of the new and revised HKFRSs in the current year has had no material effect on the amounts reported in these financial statements and/or disclosures set out in these financial statements.

CONSUMER LEGAL ACTION FUND

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

New and revised Standards and Interpretations issued but not yet effective

The Company has not early applied the following new and revised Standards and Interpretations that have been issued but are not yet effective:

HKFRSs (Amendments)	Improvements to HKFRSs issued in 2010 ¹
HKFRS 1 (Amendments)	Limited Exemption from Comparative HKFRS 7 Disclosures for First-time Adopters ²
HKFRS 1 (Amendments)	Severe Hyperinflation and Removal of Fixed Dates for First-time Adopters ³
HKFRS 7 (Amendments)	Disclosures - Transfers of Financial Assets ³
HKFRS 9	Financial Instruments ⁴
HKFRS 10	Consolidated Financial Statements ⁴
HKFRS 11	Joint Arrangements ⁴
HKFRS 12	Disclosure of Interests in Other Entities ⁴
HKFRS 13	Fair Value Measurement ⁴
HKAS 1 (Amendments)	Presentation of Items of Other Comprehensive Income ⁴
HKAS 12 (Amendments)	Deferred Tax: Recovery of Underlying Assets ⁵
HKAS 19 (Revised in 2011)	Employee Benefits ⁸
HKAS 24 (Revised in 2009)	Related Party Disclosures ⁶
HKAS 27 (Revised in 2011)	Separate Financial Statements ⁴
HKAS 28 (Revised in 2011)	Investments in Associates and Joint Ventures ⁴
HKAS 32 (Amendments)	Classification of Rights Issues ⁷
HK(IFRIC) - Int 14 (Amendments)	Prepayments of a Minimum Funding Requirement ⁶
HK(IFRIC) - Int 19	Extinguishing Financial Liabilities with Equity Instruments ⁷

¹ Effective for annual periods beginning on or after 1 July 2010 or 1 January 2011, as appropriate

² Effective for annual periods beginning on or after 1 July 2010

³ Effective for annual periods beginning on or after 1 July 2011

⁴ Effective for annual periods beginning on or after 1 January 2013

⁵ Effective for annual periods beginning on or after 1 January 2012

⁶ Effective for annual periods beginning on or after 1 January 2011

⁷ Effective for annual periods beginning on or after 1 February 2010

⁸ Effective for annual periods beginning on or after 1 July 2012.

The administrators of the Fund anticipate that the application of the above new and revised Standards and Interpretation will have no material impact on the results and the financial position of the Fund.

3. SIGNIFICANT ACCOUNTING POLICIES

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

Revenue recognition

Bank interest income and interest income from held-to-maturity debt securities are recognised on a time proportion basis by reference to the principal outstanding and the interest rate applicable.

CONSUMER LEGAL ACTION FUND

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Cost of financial assistance

All costs connected with the provision of financial assistance rendered to consumers are recorded on an accrual basis and charged against income and expenditure account in the period incurred. Any costs recoverable from assisted consumers are recorded as income upon receipt.

Financial Instruments

Financial assets and financial liabilities are recognised on the Fund's statement of financial position when the Fund becomes a party to the contractual provisions of the instrument. Financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition.

Financial assets

The Fund's financial assets are classified as held-to-maturity investments, and loans and receivables. All regular way purchases or sales of financial assets are recognised and derecognised on a trade date basis. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the time frame established by regulation or convention in the marketplace.

Effective interest method

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

Income is recognised on an effective interest basis for debt instruments.

Held-to-maturity debt securities

Held-to-maturity investments are non-derivative financial assets with fixed or determinable payments and fixed maturities that the board of administrators of the Fund has the positive intention and ability to hold to maturity. Subsequent to initial recognition, held-to-maturity debt securities are measured at amortised cost using the effective interest method, less any identified impairment losses (see accounting policy on impairment loss on financial assets below).

Loans and receivables

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. Subsequent to initial recognition, loans and receivables (including other receivable, interest receivable and bank balances) are carried at amortised cost using the effective interest method, less any identified impairment losses (see accounting policy on impairment loss on financial assets below).

CONSUMER LEGAL ACTION FUND

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial Instruments - continued

Financial assets - continued

Impairment of financial assets

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

Objective evidence of impairment could include:

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

An impairment loss is recognised in income and expenditure account when there is objective evidence that the asset is impaired, and is measured as the difference between the asset's carrying amount and the present value of the estimated future cash flows discounted at the original effective interest rate.

If, in a subsequent period, the amount of impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment losses was recognised, the previously recognised impairment loss is reversed through income and expenditure account to the extent that the carrying amount of the asset at the date the impairment is reversed does not exceed what the amortised cost would have been had the impairment not been recognised.

Financial liabilities and equity

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability and an equity instrument.

An equity instrument is any contract that evidences a residual interest in the assets of the Fund after deducting all of its liabilities.

Effective interest method

The effective interest method is a method of calculating the amortised cost of a financial liability and of allocating interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments through the expected life of the financial liability, or, where appropriate, a shorter period.

Interest expense is recognised on an effective interest basis.

CONSUMER LEGAL ACTION FUND

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial Instruments - continued**Financial liabilities** - continued

Financial liabilities (including accounts payable and amount due to the Trustee) are subsequently measured at amortised cost, using the effective interest method.

Derecognition

Financial assets are derecognised when the rights to receive cash flows from the assets expire or, the financial assets are transferred and the Fund has transferred substantially all the risks and rewards of ownership of the financial assets. On derecognition of a financial asset, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in income and expenditure account.

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

4. CAPITAL RISK MANAGEMENT

The capital structure of the Fund consists of capital from HKSAR and accumulated surplus, if any.

The HKSAR has granted a sum of HK\$10 million as an initial capital and HK\$10 million as additional capital to the Fund. The board of administrators of the Fund manages its capital to ensure that the Fund will be able to continue as a going concern. The Fund's overall strategy remains unchanged from prior year.

5. FINANCIAL INSTRUMENTS

a. Categories of financial instruments

	<u>2011</u> HK\$	<u>2010</u> HK\$
Held-to-maturity debt securities	3,974,135	3,985,274
Loans and receivables (including cash and cash equivalents)	17,698,394	9,955,369
	<u>21,672,529</u>	<u>13,940,643</u>
Financial liabilities at amortised cost	<u>2,225,929</u>	<u>1,830,500</u>

CONSUMER LEGAL ACTION FUND

5. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies

The Fund's major financial instruments include held-to-maturity debt securities, other receivable, interest receivable, bank balances, accounts payable and amount due to the Trustee.

The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The board of administrators of the Fund manages and monitors these exposures to ensure appropriate measures are implemented on a timely and effective manner.

Credit risk

The credit risk on liquid funds is limited because majority of the counterparties are banks with high credit ratings.

Market risk

Foreign exchange risk

The Fund's functional currency is Hong Kong dollars since the transactions are mainly denominated in Hong Kong dollars. Accordingly, the board of administrators of the Fund considers the foreign exchange risk is not significant.

Interest rate risk

The Fund has no significant interest rate risk as it does not have any significant interest-bearing financial assets and liabilities other than cash and deposits placed with financial institutions.

Liquidity risk

The Fund is exposed to minimal liquidity risk as the administrators closely monitors its cash flow position.

The earliest date on which the undiscounted cash flows of financial liability (representing non-interest bearing financial liability of the Fund can be required to pay is 3 months or less.

c. Fair value

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

The board of administrators of the Fund considers that the carrying values of financial assets and financial liabilities recorded at amortised cost in the financial statements approximate their corresponding fair values.

CONSUMER LEGAL ACTION FUND

6. HELD-TO-MATURITY DEBT SECURITIES

	<u>2011</u> HK\$	<u>2010</u> HK\$
Debt securities listed in Hong Kong	<u>3,974,135</u>	<u>3,985,274</u>
Market value of securities	<u>4,160,535</u>	<u>4,147,895</u>

7. BANK BALANCES

Bank balances comprise cash and short-term deposits with an original maturity of three months or less and carry interest at market rates which ranged from 0.4% to 1.2% (2010: 0.01% to 0.27%) per annum.

8. AMOUNT DUE TO TRUSTEE

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

9. RELATED PARTY TRANSACTION

Management fee incurred during the year of HK\$1,934,000 (2010: HK\$1,828,000) were paid to the Trustee for management services and office support provided. The amount due to Trustee at the end of the reporting period is set out in the statement of financial position.

消費者訴訟基金

(根據信託聲明在香港成立)

報告書及財務報表

截至二零一一年三月三十一日止年度

消費者訴訟基金

報告書及財務報表

截至二零一一年三月三十一日止年度

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Deloitte 德勤

獨立核數師報告

致消費者訴訟基金（「基金」）受託人

（根據信託聲明於一九九四年十一月三十日在香港成立）

本核數師已完成審核消費者訴訟基金（「基金」）載於第 3 頁至第 13 頁的財務報表，包括二零一一年三月三十一日之財務狀況表，以及截至該日止年度之收支結算表、權益變動表及現金流量表，連同主要會計政策概要及其他說明性資訊。

基金執行委員會就財務報表之責任

基金執行委員會須遵照香港會計師公會頒佈之香港財務報告準則編製真實且公平的財務報表，且實施其認為必要之內部監控，以使財務報表之編製不存在由於欺詐或錯誤而導致之重大錯誤陳述。

核數師之責任

本核數師的責任是根據審核結果，對該等財務報表作出意見，並按照本行已同意的聘用條款的規定，僅向整體基金執行委員會作出呈報，除此之外，本報告並無其他目的。本核數師概不就本報告之內容，向任何其他人士負責或承擔法律責任。本核數師已按照香港會計師公會頒佈之香港審計準則進行審核工作。該等準則要求本核數師遵守道德規範，並策劃及執行審核工作，以合理確定該等財務報表是否不存在有任何重大錯誤陳述。

審核涉及執行情序以獲取有關財務報表所載金額及披露資料的審核憑證。所選定的程序取決於核數師之判斷，包括評估由於欺詐或錯誤而導致財務報表存在重大錯誤陳述之風險。在評估該等風險時，核數師考慮與基金編製真實且公平的財務報表相關之內部監控，以設計適當之審核程序，但並非為對基金內部監控之效能發表意見。審核亦包括評價執行委員會所採用之會計政策之合適性及所作會計估計之合理性，以及評價財務報表的整體列報方式。

本核數師相信，所獲得之審核憑證已足夠和適當地為本核數師之審核意見提供基礎。

獨立核數師報告書

致消費者訴訟基金（「基金」）受託人一續

（根據信託聲明於一九九四年十一月三十日在香港成立）

意見

本核數師認為，該等財務報表已根據香港財務報告準則真實而公平地反映基金於二零一一年三月三十一日的財政狀況及基金截至該日止年度的虧損及現金流量。

德勤·關黃陳方會計師行

執業會計師

香港

二零一一年八月一日

消費者訴訟基金

收支結算表

截至二零一一年三月三十一日止年度

	二零一一年	二零一零年
	港元	港元
收入		
銀行利息收入	84,611	2,890
持有至到期債務證券的利息收入	189,600	408,016
受助消費者申請費	8,800	38,800
持有至到期債務證券的折價攤銷	—	13,834
雜項收入	30,000	—
	<u>313,011</u>	<u>463,540</u>
支出		
核數師酬金	12,400	12,000
管理費	1,934,000	1,828,000
銀行手續費	1,830	1,100
受助消費者的律師費	1,013,280	830,921
持有至到期債務證券的溢價攤銷	11,139	11,139
僱員支出	—	39,520
雜項支出	3,905	2,516
	<u>2,976,554</u>	<u>2,725,196</u>
本年度虧損	<u>(2,663,543)</u>	<u>(2,261,656)</u>

消費者訴訟基金**財務狀況表**

截至二零一一年三月三十一日止年度

	附註	二零一一年 港元	二零一零年 港元
非流動資產			
持有至到期債務證券	6	3,974,135	3,985,274
流動資產			
應收利息		118,028	59,217
其他應收賬款		11,376	10,000
銀行結餘	7	17,568,990	9,886,152
		<u>17,698,394</u>	<u>9,955,369</u>
流動負債			
應付賬款及應計費用		303,929	14,500
應付予受託人之款項	8	1,934,000	1,828,000
		<u>2,237,929</u>	<u>1,842,500</u>
流動資產淨值		<u>15,460,465</u>	<u>8,112,869</u>
		<u>19,434,600</u>	<u>12,098,143</u>
資本及儲備			
資本	1	20,000,000	10,000,000
累計盈餘（虧損）		(565,400)	2,098,143
		<u>19,434,600</u>	<u>12,098,143</u>

載於第 3 頁至第 13 頁的財務報表已於二零一一年八月一日獲基金執行委員會批准及授權發佈，並由以下代表簽署：

 基金執行委員會委員

 基金執行委員會委員

消費者訴訟基金

權益變動表

截至二零一一年三月三十一日止年度

	資本 港元	累計盈餘（虧損） 港元	合計 港元
於二零零九年四月一日	10,000,000	4,359,799	14,359,799
本年度虧損	—	(2,261,656)	(2,261,656)
於二零一零年三月三十一日	10,000,000	2,098,143	12,098,143
注資	10,000,000	—	10,000,000
本年度虧損	—	(2,663,543)	(2,663,543)
於二零一一年三月三十一日	20,000,000	(565,400)	19,434,600

消費者訴訟基金**現金流量表**

截至二零一一年三月三十一日止年度

	二零一一年 港元	二零一零年 港元
營運活動		
本年度虧損	(2,663,543)	(2,261,656)
就下列項目作出調整：		
銀行利息收入	(84,611)	(2,890)
持有至到期債務證券之利息收入	(189,600)	(408,016)
持有至到期債務證券之折價攤銷	—	(13,834)
持有至到期債務證券之溢價攤銷	11,139	11,139
於流動資金變動前之營運現金流量	(2,926,615)	(2,675,257)
其他應收賬款增加	(1,376)	(10,000)
應付賬款及應計費用增加（減少）	289,429	(2,300)
應付予受託人之款項增加	106,000	396,000
用於營運活動之現金淨值	(2,532,562)	(2,291,557)
投資活動		
持有至到期證券之買賣收益	—	5,150,000
已收利息	215,400	414,078
來自投資活動之現金	215,400	5,564,078
來自融資活動之現金		
本年度注資	10,000,000	—
現金及現金等價物增加淨值	7,682,838	3,272,521
年初之現金及現金等價物	9,886,152	6,613,631
年末之現金及現金等價物，以銀行結餘列示	17,568,990	9,886,152

消費者訴訟基金

財務報表附註

截至二零一一年三月三十一日止年度

1. 基金之目的及運作

消費者訴訟基金（「基金」）於一九九四年十一月三十日根據信託聲明成立，由消費者委員會擔任信託人，目的是為協助消費者循法律途徑尋求賠償、補償及保障，並由香港特別行政區政府撥款 1000 萬港元作為創辦基金。此撥款在基金停止運作時歸還政府。二零一零年九月六日基金獲注入另一筆資金 1000 萬港元，總資金增至 2000 萬港元。

信託人的註冊辦事處及主要營運地址為香港北角渣華道 191 號嘉華國際中心 22 樓。

財務報表乃以港元呈列，同時，港元亦是基金的功能貨幣。

2. 採納新訂及經修訂香港財務報告準則（「香港財務報告準則」）

本年度內，本公司採用了由香港會計師公會（「香港會計師公會」）所頒佈的以下新訂及經修訂準則、修訂及詮釋。

香港財務報告準則第 1 號（經修訂）	首次採納者之額外豁免
香港財務報告準則第 2 號（經修訂）	集團以現金結算之股份付款交易
香港財務報告準則第 3 號（二零零八年經修訂）	業務合併
香港會計準則第 27 號（二零零八年經修訂）	綜合及獨立財務報表
香港會計準則第 32 號（經修訂）	供股分類
香港會計準則第 39 號（經修訂）	合資格對沖項目
香港財務報告準則（經修訂）	對二零零九年頒佈之香港財務報告準則之改進
香港財務報告準則（經修訂）	香港財務報告準則第 5 號之修訂，為二零零八年頒佈之香港財務報告準則之改進一部分
香港（國際財務報告詮釋委員會）— 詮釋第 17 號	分配非現金資產予擁有人
香港— 詮釋第 5 號	財務報表之呈列— 借款人對包含按要求還款條文之有期貸款的分類

本年度採納新訂及經修訂香港財務報告準則對該等財務報表的數目及／或該等財務報表所載的披露資料概無重大影響。

消費者訴訟基金

2. 採納新訂及經修訂之香港財務報告準則（「香港財務報告準則」）—續

新訂及經修訂的準則及詮釋已頒佈但尚未生效

本公司並未提前採納下列已頒佈但尚未生效之新訂及經修訂的準則及詮釋：

香港財務報告準則（經修訂）	對二零一零年頒佈之香港財務報告準則之改進 ¹
香港財務報告準則第1號（經修訂）	首次採納者毋須按照香港財務報告準則第7號披露比較資料之有限豁免 ²
香港財務報告準則第1號（經修訂）	嚴重高通脹及取消首次採納者的固定日期 ³
香港財務報告準則第7號（經修訂）	披露—財務資產轉讓 ³
香港財務報告準則第9號	金融工具 ⁴
香港財務報告準則第10號	綜合財務報表 ⁴
香港財務報告準則第11號	聯合安排 ⁴
香港財務報告準則第12號	在其他主體中權益的披露 ⁴
香港財務報告準則第13號	公允價值計量 ⁴
香港會計準則第1號（經修訂）	其他全面收入項目之呈列 ⁴
香港會計準則第12號（經修訂）	遞延稅項：相關資產之收回 ⁵
香港會計準則第19號（二零一一年經修訂）	僱員福利 ⁸
香港會計準則第24號（二零零九年經修訂）	關聯方披露 ⁶
香港會計準則第27號（二零一一年經修訂）	獨立財務報表 ⁴
香港會計準則第28號（二零一一年經修訂）	對聯屬公司及聯營公司的投資 ⁴
香港會計準則第32號（經修訂）	供股分類 ⁷
香港（國際財務報告詮釋委員會）—詮釋第14號（經修訂）	最低撥款規定之預付款項 ⁶
香港（國際財務報告詮釋委員會）—詮釋第19號	以股本工具清償財務負債 ²

¹ 於二零一零年七月一日或二零一一年一月一日（按適用情況）或其後開始之年度期間生效

² 於二零一零年七月一日或其後開始之年度期間生效

³ 於二零一一年七月一日或其後開始之年度期間生效

⁴ 於二零一三年一月一日或其後開始之年度期間生效

⁵ 於二零一二年一月一日或其後開始之年度期間生效

⁶ 於二零一一年一月一日或其後開始之年度期間生效

⁷ 於二零一零年二月一日或其後開始之年度期間生效

⁸ 於二零一二年七月一日或其後開始之年度期間生效

基金執行委員預期採納上述新訂及經修訂準則及詮釋，將不會對基金的業績及財務狀況產生重大影響。

3. 主要會計政策

財務報表乃按過往成本法並根據香港會計師公會所頒佈之香港財務報表準則編製，而所採納的主要會計政策則詳列如下：

收入確認

銀行利息收入以及持有至到期債務證券利息收入是以時間比例為基準，按尚餘的本金及適用利率計算。

消費者訴訟基金

3. 主要會計政策—續

財務資助費用

為受助消費者提供資助的所有有關費用按權責發生制在該等費用發生期間的收支結算表內扣除。可從受助消費者處收回的任何費用，在收到付款時以收入入賬確認。

金融工具

金融資產及金融負債於基金成為該等工具合約條文的訂約方時在基金的財務狀況表內予以確認。金融資產及金融負債在初步確認時按公平價值計算。直接因金融資產及金融負債的購置或發行而產生的交易成本，在初步確認時將酌情在金融資產或金融負債的公平價值中增加或扣減。

金融資產

基金的金融資產劃分為持有至到期投資以及貸款和應收賬款。所有金融資產的正常交易應以交易日為基準進行確認及註銷。正常交易是指在市場規則或慣例規劃的時間範圍內進行資產交付的金融資產交易。

實際利率法

實際利率法為於相關期間計算金融資產之攤銷成本及分配利息收入之方法。實際利率是在金融資產的預計期限或（如適用）更短期限內，估計的未來現金收入（包括所有已付或已收的費用，而這些費用構成的實際利率、交易成本及其他溢價或折讓的組成部分）準確貼現為初步確認時的賬面淨額所用的利率。

就債務工具而言，收入按實際利率確認。

持有至到期債務證券

持有至到期投資是指到期日固定，回收金額固定或可確定，且基金執行委員會有明確意圖和能力持有至到期的非衍生金融資產。在初步確認後，應採用實際利率法以攤銷成本對持有至到期債務證券進行計算，並扣除已確認的減值虧損（請參閱以下會計政策中金融資產減值虧損條款）。

貸款及應收賬款

貸款及應收賬款是指回收金額固定或可確定，且未在交投暢旺的市場上市的非衍生金融資產。在初步確認後，應採用實際利率法以攤銷成本對貸款及應收賬款（包括其他應收賬款、應收利息和銀行結餘）進行計算，並扣除已確認的減值虧損（請參閱以下會計政策中金融資產減值虧損條款）。

消費者訴訟基金

3. 主要會計政策—續

金融工具—續

金融資產—續

金融資產的減值

金融資產評估是在每個結算日按減值指標進行。如有客觀證據顯示，因在金融資產初步確認後發生的一項或多項事件導致該金融資產的未來估計現金流量受到影響，該金融資產須予減值處理。

客觀證據顯示有減值必要的情形包括：

- 發行人或交易對手的重大財務困難；或
- 欠繳或拖欠利息或本金款項；或
- 借款人有可能陷入破產或金融重組。

減值虧損在有客觀證據顯示資產減值時可於收支結算表中確認，並按照該資產賬面值與按原始實際利率折現的未來估計現金流量現值之間的差額而計算。

如果在隨後的期間減值虧損金額降低，而有關降低可客觀地與確認減值虧損後發生之事件相關聯，則之前已確認之減值虧損將透過收支結算表撥回，惟該資產於撥回減值該日之賬面值不超出倘並無確認減值原應有之攤銷成本。

金融負債及權益

金融負債及權益工具是按照簽訂的合約安排主旨及金融負債及權益工具的定義來進行分類。

權益工具是證明於扣除所有負債後基金資產剩餘利息的合約。

實際利率法

實際利率法為於有關期間計算金融負債攤銷成本及分配利息開支之方法。實際利率是在金融負債的預計期限或（如適用）更短期限內，對估計的未來現金款項進行準確貼現所用的利率。

利息開支按實際利率確認。

消費者訴訟基金

3. 主要會計政策－續

金融工具－續

金融負債－續

金融負債（包括應付賬款及應付予受託人之款項）隨後採用實際利率法以攤銷成本計算。

撤銷

當從資產獲得現金流量的權利屆滿，或金融資產被轉讓及基金實質轉讓金融資產所有權的全部風險及回報時，金融資產被註銷。金融資產一經註銷，資產的賬面值與已收和應收代價的數額之間的差額於收支結算表內確認。

相關合約中規定的義務被解除、註銷或屆滿時，金融負債將註銷。被註銷的金融負債的賬面值與已付或應付代價之間的差額於收支結算表內確認。

4. 資本風險管理

基金的資本結構由香港特別行政區的資本及累計盈餘（如有）組成。

香港特別行政區已撥款 1000 萬港元作為基金的創辦資金，並額外撥款 1000 萬港元予基金。基金執行委員會管理該筆資金，以確保基金能維持正常營運。基金的整體策略與上年保持一致。

5. 金融工具

a. 金融工具類別

	二零一一年 港元	二零一零年 港元
持有至到期債務證券	3,974,135	3,985,274
貸款及應收賬款（包括現金及現金等價物）	17,698,394	9,955,369
	<u>21,672,529</u>	<u>13,940,643</u>
以攤銷成本計量的金融負債	<u>2,225,929</u>	<u>1,830,500</u>

消費者訴訟基金

5. 金融工具—續

b. 金融風險管理目標及政策

基金的主要金融工具包括持有至到期債務證券、其他應收賬款、應收利息、銀行結餘、應付賬款及應付予受託人之款項。

與該等金融工具有關的風險以及如何降低該等風險的政策載於下文，基金執行委員會管理並監察該等風險，以確保及時有效地採取適當措施。

信貸風險

由於大多數交易對方是有較高信貸評級的銀行，故流動資金的信貸風險有限。

市場風險

外匯風險

由於基金的交易主要以港元計值，故此其功能貨幣為港元，因此，基金執行委員會認為外匯風險不屬重大。

利率風險

基金並無重大利率風險，概因其除了存放在金融機構的現金及存款外，並無擁有任何重大計息金融資產及負債。

流動資金風險

由於執行委員密切監控其現金流量狀況，因此基金面臨的流動資金風險已降至最低。

金融負債未貼現現金流量（以基金之無息金融負債列示）的最早支付日期為三個月或以內。

c. 公平價值

金融資產及金融負債之公平價值乃按照公認定價模式釐定，基於採用從目前市場交易觀察所得價格的貼現現金流量分析而確定。

基金執行委員會認為，財務報表中以攤銷成本記錄的金融資產及金融負債的賬面值接近其相應公平價值。

消費者訴訟基金**6. 持有至到期債務證券**

	<u>二零一一年</u> 港元	<u>二零一零年</u> 港元
香港上市債務證券	3,974,135	3,985,274
證券的市值	<u>4,160,535</u>	<u>4,147,895</u>

7. 銀行結餘

銀行結餘包括現金及原訂期限為三個月或以內的短期存款，其利息根據每年由 0.4%至 1.2%（二零一零年：0.01%至 0.27%）的市場利率計算。

8. 應付予受託人之款項

該款項不設抵押、不計利息、可隨時索還。

9. 關連方交易

年內，基金就受託人所提供的管理服務和辦公支援須向其支付 1,934,000 港元的管理費用（二零一零年：1,828,000 港元）。至於報告期完結時應付予受託人的金額載於財務狀況表。



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