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# Foreword

## 前言

The Consumer Council celebrates its 35th Anniversary this year. Over the years, the focus of the Council's work has gradually extended from monitoring product safety and prices and mediation of consumer complaints, to promoting fair trade practices and enhancing legal protection. Whilst the celebration marks a long history of dedicated hard work and various achievements in the protection of consumer interests, we are yet confronted with new and tough challenges on our way forward.

One of the major challenges facing the Council is the phenomenally large number of consumer complaints received. Amidst a looming global financial crisis, the total number of complaints lodged with the Council has surpassed the 40 000 threshold last year, an all-time high level. Consumer complaints have not only escalated in quantity but also in complexity, imposing an unprecedented burden on our already strained resources.

The upsurge in consumer complaints was mainly due to the sharp rise in the number of financial services complaints relating to the Lehman Brothers "minibonds" as well as complaints resulting from business closure at this time of economic slowdown. New strategies and approaches are called for to streamline the complaints handling process in order to cope with the taxing demands. The Council has worked out arrangements with the Hong Kong Monetary Authority to which complaints about financial products and services of banks and financial institutions under its jurisdiction are referred for direct investigation. In addition, we have drawn up guidelines on the provision of advice to those consumers affected by business closure.

Encouraged by the very positive response from the community, the Council has stepped up its efforts on price information surveillance of food and daily necessities during the year. The price-watch exercise now comprises four initiatives: a weekly price survey at major supermarket chains vis-à-vis other retail outlets; a daily online supermarket price-watch; a daily (Monday to Friday) wet market price report on fresh produce; and a weekly survey of gasoline prices and sales incentives. In addition, we have made use of new technology – internet and mobile phones – to facilitate motorists in searching for a cheaper deal in fuel cost easily and conveniently with the launch of an interactive online calculator.

今年消費者委員會慶祝成立三十五周年。這三十多年來，消委會工作的重點由監察產品安全和物價及調解消費者投訴，擴展至推動公平營商手法及加強法律保障。周年紀念標誌着消委會多年來在保障消費者權益方面的工作及成就，但我們仍需面對未來一連串的新挑戰。

其中一項嚴峻考驗是大量的消費者投訴。在全球金融危機下，去年消費者投訴個案總數超過40 000宗，創歷年新高。除數字增多外，投訴個案的性質亦愈趨複雜，對消委會本已緊絀的資源帶來沉重壓力。

投訴數字急升，主要由於金融服務類別投訴因雷曼兄弟「迷你債券」事件大幅上升，以及在經濟放緩情況下，涉及商戶倒閉的投訴增多。為應付龐大的需求，我們採取了新的方針策略以加快處理投訴的程序。我們與金融管理局達成協議，涉及他們管轄範圍內有關於在銀行購買金融產品的消費者投訴，將會轉介金管局直接處理。此外，我們亦已制定指引，向受商戶倒閉影響的消費者提供適切的諮詢服務。

本會在監察食物及日用品價格方面的工作，得到社會的正面回響，故今年進一步加強力度。我們的格價行動包括四項工作：每周比較連鎖超市及其他零售點的價格、每日網上超市價格一覽通、星期一至五的街市行情、以及每周汽油價格和優惠調查。此外，我們應用新科技 — 互聯網及流動電話 — 配合網上互動計算機，方便駕駛人士在購買汽油時可作出精明選擇。

Needless to say, launching these new initiatives within a short period of time is no easy task given the Council's limited manpower. We are grateful to the Government for allocating further funding for this purpose. Meanwhile, for the efficient utilisation of the Council's resources, some of the tasks have been outsourced to a social enterprise and a non-profit-making organisation. A win-win situation is thus attained through the creation of employment opportunities.

The Council recognises its 35th Anniversary as an opportunity to strengthen its collaboration with stakeholders and counterparts for the promotion of a fair, open and transparent marketplace. As the main celebration event, a Symposium under the theme "Promotion of Consumer Rights and Equity Culture" is organised, attended by guests and participants from a wide cross-section of the community, as well as delegates from consumer and related bodies from the Mainland and abroad. The exchange of views and experiences at this Symposium helps to enhance our knowledge and capability in addressing newly emerging consumer protection issues.

Last but not least, I would like to take this opportunity to express my deep appreciation to all existing and former Members and staff of the Consumer Council. Without their dedicated efforts and invaluable contributions over the years, the work of the Council would not have borne such fruitful results. My thanks also go to the Government, in particular the Commerce and Economic Development Bureau and the Customs and Excise Department, who are our close working partners, as well as to the media who have persistently provided good coverage on consumer issues and helped to promote consumer awareness.



Anthony Cheung  
Chairman, Consumer Council  
July 2009

以消委會有限的人手，在短時間內推出這些新的格價工作，實非易事。我們感謝政府為此增撥資源。同時，為有效利用本會資源，我們將部分工序外判給社會企業及非牟利組織，透過製造就業機會，達至雙贏效果。

本會視三十五周年為一契機，去加強與其他持分者及消費者組織的聯繫，共同推動公平、公開及透明度高的市場。三十五周年的一項主要慶祝活動為「推廣消費權益，宣揚公平文化」研討會。與會人士包括來自本港不同界別，與及國際和內地消費者組織和有關團體的代表，會上各界交流經驗及意見，以增強應付新的保障消費者議題的知識和能力。

最後，我想借此機會向所有現任及前任委員和職員表示深切感謝，沒有他們多年來對消委會工作的投入和貢獻，消委會不會有今天豐碩的成果。我亦要多謝政府，特別是我們的緊密工作夥伴—商務及經濟發展局及香港海關，以及本港傳播媒體，他們長期地廣泛報道消費課題、幫助提升消費者權益保障意識，居功不少。



消費者委員會主席  
二零零九年七月

# 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



Prof. Ron HUI Shu-yuen  
許樹源教授



Mr. Philip LEUNG Kwong-hon  
梁光漢先生



The Hon. Paul CHAN Mo-po, MH, JP  
陳茂波議員，榮譽勳章，太平紳士



Mr. Ernest IP Koon-wing  
葉冠榮會計師



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



Dr. Polly CHEUNG Suk-yee  
張淑儀醫生



Mr. Joe LAI Wing-ho  
黎榮浩先生



Mr. Brian LI Man-bun  
李民斌先生



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



Rev. Billy LAU Kam-sing  
劉金勝牧師



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



Ms. Irene YAU Oi-yuen  
邱藹源校長

Retired on 31 December 2008  
二零零八年十二月三十一日卸任



Mrs. Christine FUNG TAM Pui-ling  
馮譚佩玲女士

**Chief Executive**  
**總幹事**



Ms. Connie LAU  
劉燕卿女士



Mr. Allen MA Kam-sing  
馬錦星先生



Mrs. Lily YEW KUIN King-suk  
姚姜敬淑大律師



Mr. Homer YU Sau-ning, MH  
余壽寧先生，榮譽勳章

**Deputy Chief Executive**  
**副總幹事**



Ms. Wendy LAM  
林婉梅女士



Ms. Anita MA Wing-tseung  
馬詠璋大律師

Appointed on 1 January 2009  
二零零九年一月一日履任



Mr. Thomas CHENG  
鄭建韓先生



Prof. WONG Yung-hou  
王殷厚教授



Mr. Bankee KWAN  
關百豪先生

## 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. Andrew FUNG Wai-kwong  
(from 19.1.09)  
馮煒光先生 (由19.1.09)



Mrs. Sandra MAK WONG Siu-chun  
(up to 31.3.09)  
麥黃小珍女士 (至31.3.09)



Dr. Michael TSUI Fuk-sun  
(from 19.1.09)  
徐福榮醫生 (由19.1.09)



Mr. Thomas CHENG (up to 31.12.08)  
鄭建韓先生 (至31.12.08)



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



Mr. Charles Peter MOK  
(from 19.1.09)  
莫乃光先生 (由19.1.09)



Ms. Priscilla WONG Pui-sze, JP  
王沛詩大律師，太平紳士



Mr. John CHIU Chi-Yeung  
(from 19.1.09)  
趙志洋先生 (由19.1.09)



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



Dr. Matthew NG, JP  
吳馬太醫生，太平紳士



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



Mrs. Grace CHOW (up to 31.3.09)  
周陳文琬女士 (至31.3.09)



Prof. Japhet Sebastian LAW  
羅文鈺教授



Ms. Clara SHEK (from 19.1.09)  
石嘉麗女士 (由19.1.09)



Dr. Max WONG Wai-lun  
(from 19.1.09)  
王慧麟博士 (由19.1.09)



Mr. Francis FONG Po-kiu  
(from 19.1.09)  
方保僑先生 (由19.1.09)



Mr. Addy LEE (up to 19.1.09)  
李子揚先生 (至19.1.09)

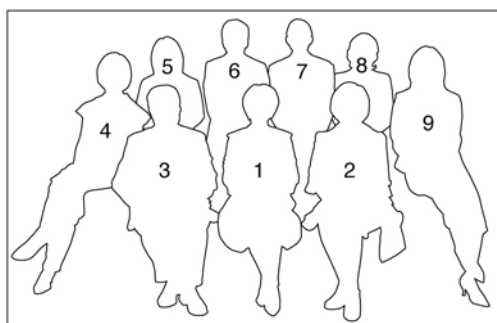


Dr. Corinna SIU Miu-chee  
(up to 31.3.09)  
蕭妙姿博士 (至31.3.09)



Ms. Wendy YUNG Wen-yee  
容韻儀律師

## Management Team of the Consumer Council 消費者委員會管理層



1. Chief Executive, Ms. Connie LAU  
總幹事，劉燕卿女士
2. Deputy Chief Executive, Ms. Wendy LAM  
副總幹事，林婉梅女士
3. Principal Public Affairs Officer, Mr. Kenneth SO  
公共事務部首席主任，蘇偉生先生
4. Principal Research & Trade Practices Officer, Ms. Rosa WONG  
研究及商營手法事務部首席主任，黃繡明女士
5. Senior Legal Counsel, Ms. Eva SZE  
法律事務部首席主任，施潔文女士
6. Senior Legal Counsel, Mr. Simon CHUI  
法律事務部首席主任，徐振景先生
7. Head, Consumer Education Division, Mr. WONG Koon-shing  
消費者教育部總主任，王冠成先生
8. Principal Complaints & Advice Officer, Ms. Sana Lai  
投訴及諮詢部首席主任，黎迪珊女士
9. Head, Administration & External Affairs Division, Ms. Vennie LAI  
行政及外事部總主任，黎敏怡女士

# Consumer Council 35th Anniversary

## 消費者委員會35周年



1. The celebration in commemoration of the 35th Anniversary of the Consumer Council was launched in a cake-cutting ceremony officiated by the Chairman, Prof. Anthony Cheung, Vice-chairman, Mr. Ambrose Ho, and the Chief Executive, Ms. Connie Lau.  
主席張炳良教授、副主席何沛謙先生及總幹事劉燕卿女士主持切餅儀式，正式啟動本會35周年慶祝活動。
2. Council members join in to drink a toast on the occasion.  
出席的委員一起祝酒。
3. As part of the celebration, a slogan contest was open for the public. Proud winners posing for a picture with the officiating guests at the prize presentation ceremony.  
其中一項讓公眾參與的慶祝活動為標語設計比賽，各得獎人於領取獎項後與頒獎嘉賓合照。
4. A special newspaper supplement was published to mark the 35th Anniversary of the Council.  
於報章刊登的紀念特刊。

**35<sup>th</sup> 維護消費權益 為你發聲出力**





1. The Secretary for Commerce and Economic Development, Mrs. Rita Lau, (5th from left) in conference with council members during a visit on 8 September 2008.  
商務及經濟發展局局長劉惠蘭女士（左起第五）於2008年9月8日到訪本會，與委員出席會議。
2. Mrs. Rita Lau showing keen interest in various pricewatch websites on daily food and necessities.  
局長對本會監察日常食品及日用品的價格監察網頁深感興趣。
3. The Chairman, Prof. Anthony Cheung, expounding on the trend of growth in consumer complaints in the year-end press briefing.  
主席張炳良教授主持年結記者會，講解消費者投訴的趨勢。
4. The Chairman of CLAF Management Committee, Prof. Johannes Chan, in a press briefing on the progress of CLAF handling of the Lehman Brothers cases.  
消費者訴訟基金管理委員會主席陳文敏教授在記者會上簡介處理雷曼兄弟個案的進展。



1

1. Hong Kong will be the venue of the Consumers International (CI) World Congress 2011. Signing a Memorandum of Understanding on this important global event are (L to R): CI President, Mr. Samuel Ochieng, the then secretary for Commerce and Economic Development, Mr. Frederick Ma and the Chairman, Prof. Anthony Cheung.

(由左至右)國際消費者聯會主席程善武先生、當時的商務及經濟發展局馬時亨局長與主席張炳良教授簽署國際消聯2011年在本港舉行全球會議的諒解備忘錄。

2. The three signatories posing for a souvenir picture.  
三位聯署人合照。

3. Mr. Frederick Ma presenting the 8th Consumer Rights Reporting Awards to the winning recipients.  
馬時亨先生頒獎與第八屆消費權益新聞報道獎得獎人。

4. Prof. Anthony Cheung posing for photo with the award recipients.  
張炳良教授頒獎後與得獎人合照。



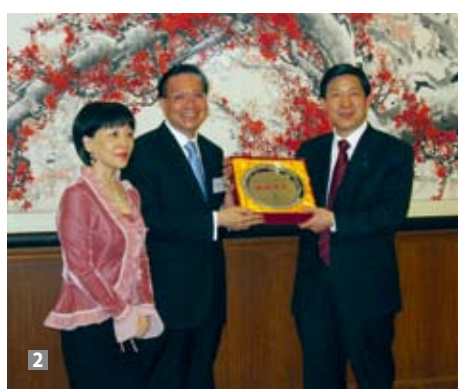
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4



1. A delegation of the Council, led by the Chairman, Prof. Anthony Cheung, in a visit to the China Consumers' Association.

主席張炳良教授率領多名委員及職員到北京與中國消費者協會交流。

2. The Chairman presenting a souvenir to the Vice Minister, State Administration of Industry and Commerce, Mr. Wang Dong Feng.

主席致送紀念品予國家工商行政管理總局副局長王東峰先生。

3. Council delegates being briefed on the work of the Food Quality Control Center of Beijing Administration of Industry and Commerce.

訪問北京市工商行政管理局（食品）質量監控中心。

4. Council's Executive Chief, Ms. Connie Lau, launching a new pricewatch on autofuels, and the interactive oil price calculator online.

總幹事劉燕卿女士在記者會上講解網上「油價計算機」的功能。





1

1. Winners of the Top 10 Consumer News for the Year of the Rat competition and representatives of the annual event co-organisers posing for a group photo at the prize presentation.

鼠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. The Assistant Director of Radio Television Hong Kong, Mr. K.M. Tai, presenting the prize to the top winner.

助理廣播處長戴健文先生頒獎予頭獎得獎人。

- 3,4. Presiding over the monthly press conferences on CHOICE publication, the Chairman of the Publicity and Community Relations Committee, Mr. Ambrose Ho, reporting the findings of a test on trans fat content in savoury snacks, and the Vice-Chairman, Prof. Ron Hui, on the results of a safety test on aquarium lightings.

在《選擇》月刊記者會上宣傳及社區關係小組主席何沛謙先生及副主席許樹源教授分別講解食品含反式脂肪測試告和介紹魚缸燈的安全測試。



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4



1. The Secretary for Education, Mr. Michael Suen, was the Officiating Guest of the CCSA9 Ceremony, showing appreciation of a winning entry.  
教育局孫明揚局長出任第九屆消費文化考察報告獎頒獎典禮主禮嘉賓，正駐足欣賞冠軍報告。
2. Cheerful smiles of the youth volunteers enjoying the success of the CCSA Award Presentation Ceremony.  
每年報告獎頒獎禮的成功有賴一眾幕後的青年義務工作人員。
- 3.4. In support of the World Consumer Rights Day, a group of secondary students taking part in a Supermarket Sweep to heighten their awareness of Nutrition Labelling and influence of advertising on heavily-promotion food items.  
本會於全球消費者權益日舉辦零食大挑戰活動，提高學童對食品營養標籤的認識，並留意食品促銷手法如何影響他們的選擇。
5. Council's Chief Executive, Ms. Connie Lau, giving a talk on "Energy Performance Contracting – views on Consumers' Aspects".  
總幹事劉燕卿女士於機電工程署主辦的會議上發言。

# 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, Mrs. Christine FUNG TAM Pui-ling and Mr. Homer YU retired from the Council. Two new Members, namely Mr. Thomas CHENG and Mr. Bankee KWAN Pak-hoo joined the Council. A list of the Council Members is at Appendix 1.

The Council wishes to express its heartfelt thanks to the retired Members for their support, dedication and accrued contributions.

### Council and Committees

The Council meets bi-monthly. Committees and working groups are set up to examine specific areas of consumer concern. The

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，馮譚佩玲女士及余壽寧先生卸任；鄭建韓先生及關百豪先生加入委員會。委員名錄見附錄一。

本會衷心感謝各離任委員對本會的支持和貢獻。

### 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。

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 special Task Group to follow up on the observations and recommendations in the Audit Commission Report issued in 2008. The Council welcomed the review undertaken by the Audit Commission and majority of the improvement measures in response to the Report to streamline the Council's management organisation and processes had been put in place. An IT Expert Advisory Group was also set up to give advice to the Council on the development of its computer system and use of IT in Council's work. A list of Committees/Working Groups and their members is at Appendix 3.

## The Council Office

The Council Office, headed by the Chief Executive, has an establishment of 137 staff with about 12% operating from the Council's Consumer Advice Centres in various districts of the territory.

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.

In the year under review, with a special Government funding, a Project Office was set up in the same building as the Council Head Office in North Point to house the project team for price surveillance initiatives.

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 2008-09, the number of disabled employees represented 1% of the Council Office's permanent establishment.

## 35th Anniversary

A ceremony was held on 31 March 2009 to celebrate the 35th Anniversary of the Council. The ceremony consisted of prize presentation to winners of a slogan competition to mark the

年內本會成立了專責小組，跟進於二零零八年發表的審計署報告所提出的建議。本會歡迎審計署進行的檢討，而大部分報告內提出改善管理架構和程序的建議，已經落實。年內亦新增了資訊科技專家諮詢小組，為本會的電腦系統發展及應用上提供專業意見。小組委員會及工作小組的成員名錄見附錄三。

## 消委會辦事處

以總幹事為首的消委會辦事處共有職員137人，約有12%在港九新界各區的諮詢中心工作。

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。

年內，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。

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，僱用的傷健職員，佔常額編制的1%。

## 三十五周年

本會於二零零九年三月三十一日舉行了慶祝三十五周年活動，包括三十五周年「標語大募集」頒獎典禮，及由委員會主席、副主席及總幹事主持的

35th Anniversary, and birthday cake cutting officiated by Council Chairman, Vice-Chairman and Chief Executive. The winning slogan was “維護消費權益，為你發聲出力”。Following this, a newspaper supplement in celebration of the Council's 35th Anniversary was published in Ming Pao and Hong Kong Economic Times on 7 April 2009.

At the time of writing this report, the Council is busy preparing for a Symposium on “Promotion of Consumer Rights and Equity Culture” to be held on 23 July 2009. Participants will include representatives from the Hong Kong community, including Government departments, academia, trade associations, as well as consumer organisations in the Mainland. We are glad to note that speakers at the Symposium will include President of Consumers International, Secretary General of China Consumers Association, representative from Australian Competition and Consumer Commission, as well as various experts on consumer issues from Hong Kong, Mainland and Macau. Former Council Chairpersons have been invited to take part in a Round-Table Discussion Session on the topic of “The Way Forward for the Hong Kong Consumer Council: Wisdom from the Past, Insight for the Future”.

A roving exhibition on the Council's 35 years' footprint will be held in six shopping malls managed by The Link from late August to early October 2009. The purpose of the exhibition is to enhance public understanding of the Council's work as well as consumer rights and responsibilities.

## Finance

The Council derives its income mainly from government subvention. Other sources of income (about 9.5%) include proceeds from the sale of the Council's publications.

In the year under review, the Government has also provided funding to the Council for a number of special initiatives, including enhancement of computer system for complaints handling, strengthening collaboration with Mainland counterparts, consumer satisfaction survey, refurbishment of Council conference room and 35th Anniversary celebratory activities. Part of these projects will be carried on in the coming year.

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

切餅儀式。冠軍標語為「維護消費權益，為你發聲出力」。接着，在二零零九年四月七日，本會於明報及香港經濟日報出版紀念特刊，慶祝成立三十五周年。

編寫此報告時，本會正忙於準備二零零九年七月二十三日舉行的「推動消費權益，宣揚公平文化」研討會。出席研討會代表將包括政府部門、學術界、商會，及內地消費者協會人士。與會演講嘉賓包括：國際消費者聯會會長、中國消費者協會秘書長、澳洲競爭暨消費者委員會代表，及其他港澳和內地消費者事務專家。我們亦邀請了歷屆主席參與名為「展望將來——昨日的智慧，明天的卓見」的圓桌討論。

由二零零九年八月底至十月初，本會將在領匯旗下六個商場舉行以消委會三十五年的足跡為題的巡迴展覽，以加強公眾對本會工作及消費者權利及義務的認識。

## 財政

本會經費主要來自政府資助，其他收入(約9.5%)來自出版刊物等。

年內，政府亦撥款予本會，以推行多項特別工作計劃，包括改善處理投訴個案的電腦系統、與內地消費者組織加強聯繫、消費者滿意程度普查、翻新委員會會議室及籌辦三十五周年紀念活動等。部分工作計劃將在來年繼續進行。

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 eight 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 handling complaints and tendering advice

- resolving disputes between consumers and traders by mutually accepted 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 2008-09, we received

- 131 241 consumer enquiries (88% by telephone)
- 44 409 cases of complaint (53% by writing/through internet)
- 9 708 requests for consumer information pamphlets

#### 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 the 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(29292222)和親身到本會的八個諮詢中心之外，消費者也可以用書信、傳真及網上投訴表格在任何時候和我們聯絡。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
- 提供有關貨品及服務的資訊以增強消費者自保能力
- 提醒公眾市場上不當經營手法的趨勢及制訂應對的策略
- 與執法機構及商會連繫及合作，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：

- 131 241宗消費者諮詢(88%為電話諮詢)
- 44 409宗消費者投訴(53%為書面/經互聯網投訴)
- 9 708宗索取消費資訊小冊子

### 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: 44 409 cases

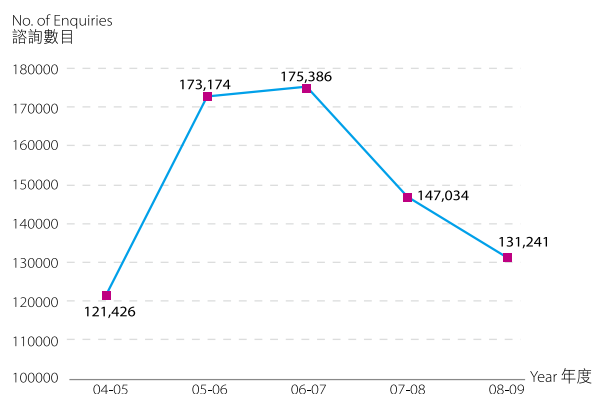
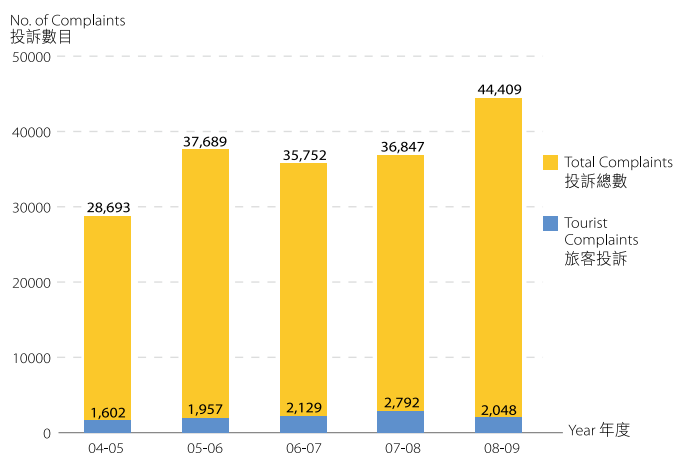
This is the highest number ever recorded in the Council's complaints registry, being 21% higher than the previous record high of 36 847 of 2007-08.

The surge of complaints was mainly attributed to the influx of a large volume of complaints against Lehman Brothers investment products (10 689 cases) at the second half of 2008. This has resulted in very difficult working conditions for the complaints team, because the public was not always aware of the very large number of complaints the Council had to deal with.

### Tourists: 2 048 cases

One comforting aspect was that complaints from tourists have gone down 27% compared with the figure 2 792 of 2007-08. Complaints from Mainland tourists also dropped 31% to 1 298 cases (1 889 cases in 2007-08). The most significant drop was complaints involving shopping arranged by tour guides lodged by Mainland tourists, 66% lower than previous year. This is the result of the joint efforts between the Council, the Travel Industry Council, and the Customs and Excise Department to mutually refer relevant cases to protect shoppers' rights and to combat sales malpractices.

**Financial services (11 928 cases)** became, for the first time, the most complained against category. The complaints against Lehman Brothers alone accounted for 10 689 cases. These complaints mainly concerned alleged improper selling tactics adopted by financial institutions. The Council has followed up the cases with the relevant financial institutions and has referred the majority of complaints to the Hong Kong Monetary Authority for appropriate action. These complaints have aroused grave concerns about the monitoring of the practices of some of the financial institutions in Hong Kong.



### 投訴總數: 44 409宗

本年投訴為有紀錄以來最高的數字，比2007-08年的36 847高出21%。

投訴數字急升主要是由於去年下半年投訴雷曼兄弟投資產品的大量投訴所致(10 689宗)。這令投訴組工作增添極大困難，特別是公眾未必瞭解本會投訴工作的繁重程度。

### 旅客投訴: 2 048宗

令人稍覺安慰的是旅客投訴的下降，與2007-08年的2 792宗比較，旅客投訴下跌27%。國內旅客的投訴也下降31%至1 298宗(2007-08年為1 889宗)，其中比較明顯的是旅客被帶到指定商戶購物的投訴，比去年下降66%。這反映本會和旅遊業議會及海關相互合作交換投訴資料，打擊不良銷售手法以保障消費者權益的行動奏效。

**金融服務(11 928宗)**首次成為投訴最多的服務行業。投訴雷曼兄弟的數字達到10 689宗，投訴與金融機構採用不正當銷售手法有關。本會已就大部份的投訴與有關的金融機構進行跟進及處理，亦同時轉交金融管理局，以採取適當行動。這些投訴令社會高度關注如何監察金融機構的經營手法。

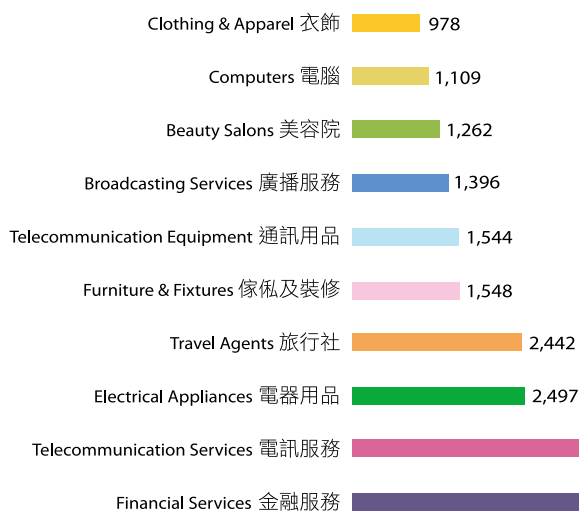
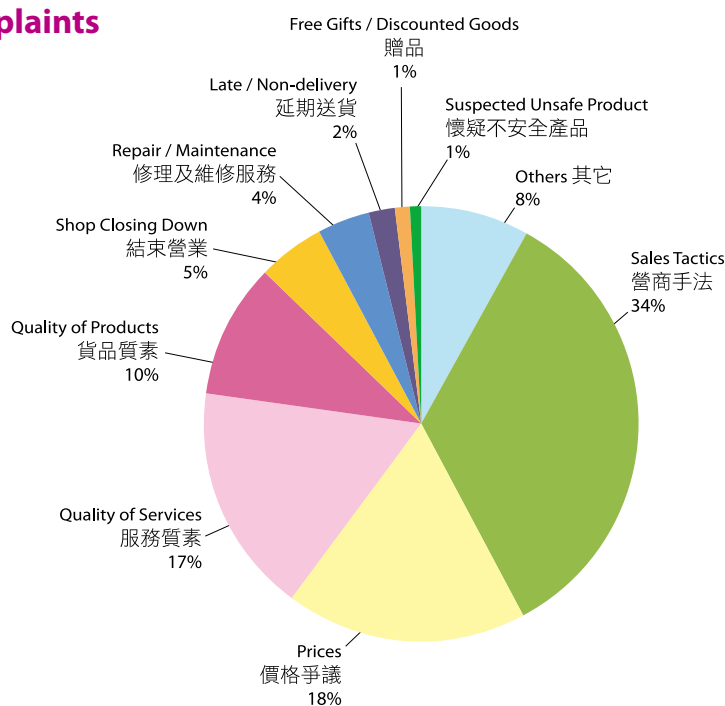
**Telecommunications services (9,568 cases)** remained to be a major category of complaints. These were related to mobile phone charges, broadband service and charges, problems concerned with switching between service suppliers, and sales tactics adopted by the promotion staff.

With the prominence of the complaints on financial services and telecommunication services, it became apparent that in order to eradicate the deeply-rooted problems, the Council needed to work closely with other concerned bodies such as the Hong Kong Monetary Authority and Office of Telecommunications Authority.

**電訊服務(9 568宗)**仍然是主要的投訴項目。投訴多與手機收費、寬頻服務和收費、轉台時遭遇的問題、與及推銷員採用的手法有關。

由於投訴金融服務和電訊服務的數字繁多，要從根源去解決問題，本會和政府的各有關機構，例如金融管理局及電訊管理局需緊密合作，共同應對。

## Nature of Consumer Complaints 消費者投訴性質



## Top Ten Consumer Complaints 十大消費者投訴

0 2000 4000 6000 8000 10000 12000 No. of Complaints 投訴數目

## Impact of the Global Financial Turmoil

Towards the latter half of the year under report, complaints against the closure of businesses increased, mostly against operators in the travel trade (1 479 cases) and beauty salons (607 cases). Many of these complaints concerned the claim for refund of prepayments made to the ceased businesses. In view of the unsteady financial climate, more closure of business is expected. In order to help consumers swiftly deal with such situations, the Council has specially drawn up answers to the specific questions they will ask about shop closures, advising them what action to take right away. The Council will continue its efforts to educate consumers of the pros and cons of prepayment.

## Outcome

The Council helped solve 68.3% of cases with pursuable grounds. Due to the complexity and slow progress in handling complaints involving financial services, notably the large number of Lehman Brothers related complaints which were still in progress at the time of writing this report, the resolution rate was lower than the previous year.

### Follow up of Complaint Cases:

(a) Cases with pursuable grounds	34 024
(b) Cases that were found to be unsubstantiated or unjustified	307
(c) Cases of a general nature where advice was given	7 839
(d) Cases about closure of business	2 239
<b>Total number of complaints:</b>	<b>44 409</b>

### Results of mediation efforts in the pursuable cases ( 34 024 ):

(a) Cases resolved	
- redress obtained/complaints satisfactorily resolved	60.8%
- satisfactory explanations provided by traders concerned without offering redress	7.5%
(b) Resort to other action(s)	1.7%
(c) Traders refused to co-operate	1.3%
(d) Cases in progress (mostly Lehman Brothers cases)	28.7%
<b>Total:</b>	<b>100%</b>

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, Council staff suggested the consumers make claims against the traders at the Small Claims Tribunal and the courts whenever appropriate. Consumers were also advised of other avenues in applicable cases.

## 環球金融海嘯的影響

報告年內的下半年，投訴商戶倒閉的個案增加，大多數和旅遊行業(1 479宗)及美容院業(607宗)有關。大部份的投訴都是顧客預繳款項予倒閉商號。由於金融市場持續不穩定，本會預期可能有更多倒閉情況發生。因此本會已制訂一套當商戶倒閉時，供本會職員於消費者查詢時即時給予合適指導的資料，本會將會加強宣傳預繳式消費的利弊。

## 成果

在可跟進的投訴中68.3%已獲解決。由於有關金融服務的投訴個案較複雜，處理需時較長，在編寫報告期間，大部份投訴雷曼兄弟產品的個案仍在處理中，故這數字比以往為低。

### 投訴分類

(a) 可跟進的個案	34 024
(b) 理據不足或缺乏證明文件	307
(c) 投訴屬一般性質，已向消費者提供意見	7 839
(d) 商戶結束營業	2 239
<b>總數:</b>	<b>44 409</b>

### 可跟進個案的調解結果

(a) 已解決的個案	
- 獲得賠償成功解決	60.8%
- 商戶沒有賠償但提出合理解釋	7.5%
(b) 採取其他行動	1.7%
(c) 商戶拒絕合作	1.3%
(d) 投訴在處理中	28.7%
<b>總數:</b>	<b>100%</b>

對於可跟進的投訴，但被店方拒絕合作，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，亦有向投訴人提供其他的跟進渠道。

## Complaints against Financial Institutions

When the global “financial tsunami” hit Asia, consumers in Hong Kong who were dissatisfied with the financial products they purchased from local financial institutions lodged complaints to this Council. These complaints involved Lehman Brothers products commonly called “mini-bonds” as well as other similar structured investment products. The amount of investment involved in individual cases ranged from HK\$30,000 to HK\$9,000,000. The Council has approached the financial institutions concerned and some of the complainants have reached settlements with them. Other complaints are being pursued.

## Co-operation with Hong Kong Police

The Council has all along worked together with the Hong Kong Police in cases where fraudulent practices were suspected. In the year under review, particular attention was paid to the operations of some traders who were suspected to be violating the Trade Descriptions Ordinance. The Council and the Police took action against some of the dried seafood shops in the Tsimshatsui area.

## Co-operation with the Customs & Excise Department

The Council and the Customs & Excise Department (C&ED) have coordinated closely in cases where the selling of counterfeit goods was concerned. With the enactment of the Trade Descriptions (Amendment) Ordinance 2008 in March 2009, the C&ED will also be responsible for law enforcement of situations where the shops deliberately mislead consumers verbally or otherwise. The Council will therefore strengthen our co-operation with the C&ED by informing them of the market situation when we notice situations which violate the law. Naturally the Council will refer relevant cases to it for action.

## Co-operation with Federation of Beauty Industry (Hong Kong)

In light of the closure of some beauty salons during the year under review, the Federation of Beauty Industry (Hong Kong) has agreed to help re-direct some of the affected consumers to other beauty salons which promised to honour the unused portions of the beauty treatments purchased by the clients of the defunct beauty salons. This has been a welcomed development for affected consumers.

## 對金融機構的投訴

當全球金融海嘯衝擊亞洲，不滿因在本港金融機構購入金融產品的消費者投訴接踵而至。這些消費者所購一般稱為迷你債券，或以雷曼產品作為抵押的金融產品。每宗投訴牽涉的金額由港幣三萬至九百萬不等。本會為投訴人向有關金融機構交涉，部分已獲解決，其餘尚在處理中。

## 與警務處的合作

本會一向與警務處合作，打擊欺詐的消費行為。在過去一年，最特出的是根據商品說明條例的修訂，而對尖沙咀區海味店所採取的行動。

## 與海關的合作

本會與海關一向就售賣假貨的情況合作無間。在二零零九年三月《2008商品說明(修訂)條例》開始實施，海關負責對違反該條例的商戶，無論口頭或其他方面的違反，採取執法行動。本會會加強與海關合作，當發現市場上懷疑有違規情況出現，會知會海關，以保障消費者。當然我們亦會將收到的相關投訴轉介海關跟進及執法。

## 與香港美容業總會的合作

鑑於年中有些美容院倒閉，香港美容業總會協助安排受影響的顧客，前往其他同意協助的美容院，完成餘下的美容療程。這安排受到消費者歡迎，而且對於其他有經營者倒閉的行業來說，起了示範的作用。

# 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.

#### Standardised Definition of Saleable Area

The Council has long been advocating for transparency and disclosure in the sales of uncompleted flats, and is involved greatly in the discussion and implementation of the standardised definition of Saleable Area. The Council is glad to see that a standardised definition of Saleable Area in uncompleted residential properties was finally in place on 10 October 2008, 23 years after the Council first raised the issue of standardisation of saleable area in 1985.

Under the new definition, the Saleable Area covers only the area of the unit inclusive of the balcony and the utility platform (if any). Significantly, other areas such as the bay windows which previously were often presented as part of the Saleable Area, are excluded henceforth and be separately listed out.

The Council also provided views on the revision of the Agreement for Sale and Purchase and standardised price list template to reflect the necessary changes arising from the adoption of standardised definition of Saleable Area under the Consent Scheme. A CHOICE article was prepared to introduce to the public on the use of standardised definition and presentation of Saleable Area in the sales brochures and price lists.

### 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，找出影響消費者的問題，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。

#### 樓宇「實用面積」統一定義

本會一直大力倡議提高預售樓花資料的透明度，並積極參與制訂統一「實用面積」定義的討論和實施工作。自一九八五年本會提出統一樓宇「實用面積」的定義，經過23年的時間，本會很高興與各方最終達成統一「實用面積」的定義，新定義由二零零八年十月十日起生效。

根據新定義，「實用面積」是指單位的主體面積與露台和工作平台（如有）的面積總和。與以往最大分別的是，樓宇的其他面積例如窗台等，不再包括在「實用面積」內，而是要逐項列出。

就統一的「實用面積」定義，本會向政府提供有關修改《樓宇買賣合約》及《標準價單範本》的意見，以反映在「同意方案」下因應新定義而須作出的修訂。為提高公眾對新定義的認識，本會在《選擇》月刊刊出文章，介紹售樓書及價單中採用統一的「實用面積」定義及表述方式。

Since there were projects approved under the Consent Scheme before 10 October 2008, the Council urged and the Real Estate Developers Association of Hong Kong agreed that a footnote would be added on the price list to alert prospective buyers that the area information presented was still in the old format.

## Code of Banking Practice

The Council provided views in response to the Code of Banking Practice Committee's (CBPC) consultation on a comprehensive review of the Code of Banking Practice. As a whole, many of the Council's comments were positively considered and taken by CBPC in their final Code of Practice, namely:

- extension of the time required of authorised institutions (AIs) to give notice of two months if practicable, to customers before closing a branch;
- expansion of the provision regarding notice on dormant account charges to require AIs to also advise customers of what can be done to avoid such charges;
- clarification that AIs will, with the consent of the customer concerned, refer customer queries to the relevant third party service provider;
- inclusion of a provision which requires credit card issuers to provide cardholders with information on the procedures for cancelling recurring payments; and
- refinement of the provision spelling out more clearly the responsibility of stored value card (SVC) issuers to inform and reimburse the customer for the loss of the value in the SVC as soon as practicable.

There were certain consumer issues which were also acknowledged and would be addressed through circulars. These issues included: to require AIs to provide details of AI's fee waiver policy to customers; and to provide customers with a list of details of standing instructions when they ask to close their accounts.

## Secured Deposits

In light of the rising public attention to the protection status of their deposits under the Deposit Protection Scheme (DPS), the Council invited the Deposit Protection Board to give a presentation to the Council on the DPS.

至於在十月十日前「同意方案」下已獲批准出售的樓花項目，本會建議同時亦獲香港地產建設商會同意，在價單上加上備註，提醒消費者該物業的面積資料仍採用舊方法表述。

## 《銀行營運守則》

本會回應了銀行營運守則委員會有關全面檢討《銀行營運守則》的諮詢文件。整體上，該委員會對本會提出的意見反應正面。當中獲採納並包括在《銀行營運守則》的意見包括：

- 延長認可機構須於關閉分行之前給予客戶的合理通知期不少於兩個月；
- 擴闊有關對不動賬戶收費通知的條款，要求認可機構必須同時通知客戶如何可避免有關收費；
- 說明認可機構在經客戶同意後，才可將該客戶的查詢轉介予相關的第三方服務供應商；
- 加入條文要求發卡機構必須向持卡人提供有關如何可取消常行付款的程序資料；及
- 更新有關儲值卡的條款，清楚寫明發卡機構有責任在切實可行的情況下，須盡快通知及向客戶償還從儲值卡中錯扣金額的有關款項。

此外，一些同樣獲正面回應但以指引形式發出的其他消費者權益課題，包括：要求認可機構向客戶提供銀行豁免收費措施的詳細資料，及當客戶要求關閉他們的銀行帳戶時向客戶提供他們的常設指示清單。

## 用作抵押的存款

公眾就他們的存款是否受存款保障計劃（「存保計劃」）保障，引起廣泛關注，本會特邀請了存款保障委員會（存保會）向本會介紹計劃詳情。

Information was sought from the Board as to the types of deposits not covered (in particular on “secured deposits”) by the DPS and the measures taken to ensure depositors, particularly to integrated banking account-holders, would be adequately informed about the exclusion arrangement related to “secured deposits”.

The Council was concerned if depositors who consent to collateralise credit line or standby credit facility with money in their banking accounts might realise that part of or the entire amount of deposits in the accounts would be no longer protected under the DPS. The Council gave views that banks should provide comprehensive and positive information, apart from the requirement of only informing the types of deposits that are not protected.

To address such concerns, the Council noted that a circular has been issued in early 2009 by the Hong Kong Monetary Authority (HKMA) to require AIs to inform their customers who maintain any types of integrated accounts, as whether any deposits held under the account could become pledged and unprotected. If a secured credit facility is offered, the institution is also required to provide the customer a choice to subscribe to the facility and on the amount of deposits pledged for the facility.

To improve public understanding as to the eligibility for deposit protection, the Council published a CHOICE article on the scope of deposit protection and the disclosure requirements under the DPS.

## **Review of the Hong Kong Monetary Authority's Work on Banking Stability**

The Council gave views to HKMA regarding its consultation report, Review of the Hong Kong Monetary Authority's Work on Banking Stability. Some preliminary thoughts were also provided in relation to the recent financial market crisis and complaints related to the Lehman Brothers matters, with a view to stimulating discussion on what could be done to further improve Hong Kong's financial regulatory framework and thereby enhance consumer protection.

The Council welcomed that the consultant had taken up its previous suggestion of formalising the role of the HKMA in consumer protection by recommending the issue of a formal guideline under the Banking Ordinance to set out how the HKMA should exercise this aspect of its functions.

On the consultant's proposal of setting up a banking ombudsman in Hong Kong, the Council considered that this may be appropriate timing for discussing whether Hong Kong should

本會向存保會查詢有關「存保計劃」中不受保存款產品（特別是「用作抵押的存款」）的安排，以及採取何種措施以確保存戶（尤其是綜合戶口持有人）清楚知道有關「用作抵押的存款」是不受到保障的。

本會關注當存戶同意以戶口內存款作為提供信貸服務的抵押品，卻未必知悉其戶口內的部分或全部存款，原來因此而不受到「存保計劃」的保障。本會的意見認為，銀行在知會存戶何種存款產品不受保障之餘，亦應向存戶提供全面的正面資料，包括何種存款產品是受保的。

就上述提出的問題，香港金融管理局於二零零九年初發出通告，要求認可機構通知持有綜合戶口的客戶，讓存戶知道其戶口存款有否用作抵押及不受保障。此外，若存戶開立的戶口包括「有抵押信貸」服務，認可機構必須讓存戶選擇戶口是否需要該「有抵押信貸」服務，以及訂定用作抵押的存款額。

為提高公眾對存款受保資格的認識，本會在《選擇》月刊刊載文章，介紹「存保計劃」的保障範圍和資料披露要求。

## **金融管理局維持銀行體系穩定工作的研究報告**

本會向香港金融管理局（金管局）提交有關《金管局維持銀行體系穩定工作的研究報告》的意見。此外，亦就近期發生的金融危機和雷曼兄弟投訴事宜提出一些本會的初步看法，目的為引發討論如何能進一步改善香港的金融監管架構，從而提高消費者保障。

整體來說，本會歡迎報告的顧問採納了本會之前提出的建議，清楚確定金管局在保障消費者方面的角色。報告亦建議金管局須根據《銀行業條例》制訂正式指引，闡述其保障消費者的具體職能及範圍。



have a financial service ombudsman in place since more disputes concerning investment products would be expected, such as the case of Lehman's.

In relation to the measures taken by the Government to guarantee the repayment of all customers deposits held with all AIs, the Council was of the view that the review of the current level of deposit protection under the DPS should not be set aside and urged for regular review of the coverage cap.

The Council had also expressed concerns that there could be confusion to the public in view of the Government's guarantee valid to end of 2010 for the repayment of all customer deposits for all financial institutions in Hong Kong, which was different from the DPS. The Council is glad to see that a clear message has been given informing the public about the different arrangements under the DPS and the Government's deposit guarantee.

With regard to concerns on the operation of multiple regulators, the Council considered that the latest event called into question the need for the Government to consider whether the current approach would be the best way to go ahead in view of the increasingly complex financial products sold across sectors and many consumers lacked the capability to make effective financial decisions in the face of persuasion. The sale of investment products related to Lehman Brothers was a case in point. The Council suggested the Government to consider initiating a study to look into the suitability of introducing a single integrated financial services regulator in Hong Kong.

## **Healthcare Reform - "Your Health Your Life - Healthcare Reform"**

The Council provided views to the Food and Health Bureau and the Legislative Council Panel on Health Services on the Government's proposals to reform the healthcare system in Hong Kong.

With regard to the supplementary financing options raised by the Government, the Council considered that its role as a consumer advocate was to alert the Government on the issues that might arise when consumers were making choices and entering into transactions in the marketplace for healthcare services and healthcare insurance. For example, both options 5 and 6, which concerned the mandatory private health insurance and personal healthcare reserve, raised the issues regarding the operation of a marketplace for healthcare insurance.

對於顧問建議設立銀行業申訴專員，本會認為現時是適當時機討論香港應否設立金融服務申訴專員，因預期將會有不少關於投資產品的糾紛出現（例如涉及雷曼兄弟的投訴）。

雖然政府推出措施擔保所有存戶的存款及適用於所有認可機構，但本會認為檢討「存款保障計劃」（「存保計劃」）現行受保存款水平的工作不應擱置，及須定期審視保障上限是否足夠。

「政府提供的存款擔保」的保障有效期只至二零一零年底，涵蓋面更廣泛包括所有認可接受存款機構的客戶存款，保障範圍有別於「存保計劃」。本會歡迎存款保障委員會就兩者的不同安排，向公眾提供清晰信息。

就報告提到業界對監管機構重疊的憂慮，近期發生的事件正好反映問題所在。現時，由跨行業銷售日益複雜的金融產品，以及有很多消費者在面對銷售員游說購買金融產品時未能作出明智決定的情況，本會認為政府應考慮現有的監管方式是否仍然是最合適的做法。雷曼兄弟投資產品便是一個典型的例子。本會建議政府開展研究，以了解香港是否需要設立一個單一的金融監管機構。

## **「掌握健康 掌握人生」－醫療改革**

本會向食物及衛生局和立法會衛生事務委員會，提出對醫療改革諮詢文件的意見。

對於政府諮詢文件提出的不同輔助融資方案，本會從倡導消費者權益的角度出發，向政府提出一些消費者在市場上選擇醫療服務或保險時，可能遇到的問題。舉例說，方案（5）和（6）關於「強制私人醫療保險」及「個人健康保險儲備」。兩個方案都涉及醫療保險市場的運作。

The Council would expect that:

- patients' benefits after the reform should not be lower than the present level, and the affordability of health care for the working population, which was already subject to mandatory provident fund contributions and income tax, should be considered; and
- given the increasing focus on moving more of the population to the healthcare insurance market, there should be effective monitoring of the operation of health insurance schemes, and relevant healthcare service providers.

On its suggestion of engaging consumers, patient groups and other stakeholder groups in the planning and discussion process of healthcare reform, the Council is glad to see that the Government has invited consumer and patient groups as partners in the Working Group on Primary Care.

In view of the urgency of getting ready for meeting the healthcare needs of the ageing population, the Council considered it necessary for the Government to adopt a phased approach in implementation with the service reforms which had gained wide public support during the first-stage consultation. The Council is pleased to note that the Government is heading towards this direction.

While the Council had not, in its submission in 2008, indicated any option to be preferred in regard to healthcare financing, the Council held that regardless of which healthcare financing option would be chosen, the Government should take steps to ensure medical insurance policies on offer in the market are fair to consumers who wish and choose to acquire medical insurance for protection of their own healthcare, given the large portion of population who had already taken out some form of medical insurance and the lack of bargaining power of consumers seeking medical insurance coverage in face of problems (e.g. exclusion clauses, conditions for claims and age limit for renewal).

### **Auto-fuel Price Transparency**

The Council is commissioned by Environment Bureau to conduct a weekly survey on auto-fuel. Apart from pump prices of gasoline and diesel, the Council provides information on promotional packages offered by oil companies to enable consumers to make informed choices and to enhance the price transparency in the marketplace. With the information updated at weekly intervals, consumers will be better able to plan refuel to get the biggest bargain or to choose their preferred promotion package from amongst those offered.

本會期望在推行醫療改革時：

- a. 病人在改革後得到的醫療照顧不應低於現時水平，而政府亦應考慮在職人士既要供強積金又要繳交入息稅，他們在醫療支出方面能夠承受的負擔能力；
- b. 由於政策重點將更多人口轉移至醫療保險市場，政府有需要就醫療保險計劃及醫療服務提供者作出有效監察，保障市民健康及權益。

就早前建議政府邀請消費者、病人組織，及其他相關持份者參與制定及討論醫療改革，本會很高興政府邀請了消費者及病人組織代表加入基層醫療工作小組。

隨着人口老化，醫療需要亦必須及早作好準備，本會認為政府可考慮採取分階段措施，先行實施獲公眾支持的醫療服務改革。本會歡迎政府現正朝這方向進行。

本會在其二零零八年提交的意見書中未有就融資方案設立既定立場或認為哪一個較為可取。本會認為，不管最終選擇哪個融資方案，政府須採取措施，以確保現時在市場上的醫療保險產品，能夠為購買醫療保險的消費者提供合理而公平的保障。現時，大部分的市民已購買不同形式的醫療保險，但在選擇醫療保險產品時卻由於醫療保險保單內有很多不保項目、索償條件及續保年齡限制等問題，令消費者缺乏議價能力。

### **增加汽車燃油市場價格的透明度**

環境局委託本會每周進行汽車燃油市場價格調查。本會除收集各油公司加油站油槍的價格資料外，也為消費者提供油公司各式各樣的優惠資料，目的是要增加市場價格的透明度，令消費者可以作出精明的選擇。資料每周更新，消費者可以自行推算如何入油會得到最大的優惠或在眾多推銷折扣中選擇最適合自己的優惠。

本會關注在同一平台提供簡單汽車燃油市場價格資料有否間接幫助油公司之間互相溝通，助長他們在汽車燃油零售市場的策略性合作。為平衡市場競爭

The Council is aware of the concern that providing simple price information of oil products via the same platform may enhance communications amongst oil companies which might facilitate tactical cooperation in the retail auto-fuel market. To balance the possible effect of price transparency on competition in the marketplace and consumers' right to obtain adequate price information in the market, the design of the presentation of information on prices and promotion packages through the Council's website, mobile Internet environment and other media, to the consumer and the oil companies alike would make use of.

Since the promotional packages of different oil companies are not directly comparable, there is a need for consumer-friendly tools to assist drivers to choose the best offers that match their purchase pattern. In February 2009, the Council made available a calculator on the website to enable consumers to make better use of information provided. The design of a user friendly interactive platform and use of different media for dissemination enable consumers to get the biggest bargain or to choose their preferred promotion package available in the marketplace.

### Study on Live Pig Pricing

In early 2008, concerns were raised in the public that the pork price fluctuations were "unusual" and many Legislative Council members from various parties pressed for an investigation whether there were anti-competition practices leading to the price surge, and the Financial Secretary noted that the Council would cooperate with relevant Government Department to study the causes. In August 2008, the Council published the report representing the results of inquiries done by the Council.

With regard to information collected on auction supply and prices, no patterns of behavior have been identified that indicate collusive conduct by some buyers to manipulate high bidding prices for the purposes of increasing their profit margin. However, it appears that there was aggressive bidding by some buyers that could have caused the highest price to substantially deviate from the average price in the market at a particular time.

The Council has not been able to identify any competition problem associated with a market supplier dominating the slaughterhouse services but urges the Government to consider whether firewall measures such as "equal access to essential services related to slaughterhouse services" or "open tender process for the selection of service providers for outsourcing services such as parking facilities management and cleaning services" are applicable for fresh pork market to maintain a fair marketplace.



的影響和維護消費者獲取足夠市場價格資料的權利，本會透過消委會網頁，流動互聯網和其他媒體令消費者和油公司可同時取得更多價格和相關優惠資料，增加市場價格的透明度。本會在二零零九年二月推出的互動式油價計算機，更可令消費者輸入入油習慣資料，有效及簡易地比較不同油公司的優惠，選擇最合適自己油價的折扣和價格。

### 活豬價格研究報告

二零零八年初公眾關注豬肉價格出現不尋常的波動，不同政黨的立法會議員都要求政府調查豬肉價格飆升是否市場存在反競爭行為，財政司司長亦就事件向本會瞭解，本會與其他有關政府政策局和部門合作，研究價格波動的背後原因。二零零八年八月本會就事件發表調查報告。

就拍賣供應及價格，本會找不到有買手以合謀壟斷行為操縱拍賣價去提高利潤的證據，然而報告指出部份買手在拍賣中的「進取」出價，會導致最高拍賣價在某時段中偏離市場的平均拍賣價。

本會並未發現代理商獨家經營屠宰活豬服務會導致市場競爭問題，不過本會促請政府，設立「防火牆」，例如要平等使用與屠房服務有關的必要服務或要批出外判服務，例如停車場管理或清潔服務時，必須要以公開競投進行等措施，應用在活豬市場，維護公平競爭。

## Views on the Content of Hong Kong Competition Law

The Council is pleased that Hong Kong Government is determined to have in place a basic set of rules, in the form of cross-sector general competition laws, to protect the integrity of the free market system so as to facilitate economic efficiency and benefit consumer interest and submits its views to the Government on various details about the proposed law.

The Council welcomes the proposal that apart from public enforcement by the Competition Commission, private actions are allowed to be brought before the Court. We believe that the courts would become the leading vehicle for defining the law's content reinforcing the rule of law image of Hong Kong that the rulings of courts, not the administrative choices of public competition authorities, assume greater importance in shaping the enforcement of competition policy.

Regarding the exemption arrangement for the Government and statutory bodies, the Council suggests a positive listing approach that any Government and statutory bodies could seek exemption with sound reasons of public policy during the legislation, or apply for exemption in particular circumstances, by the Chief Executive in Council upon the advice of the Competition Commission after the law is enacted.

It is considered that clear indication as to what might constitute an "economic benefit" or "general economic interest" should be given in the law, to provide direction for market participants. Although the "economic benefits" or "general economic interest" should be viewed as benefits that can ensure efficiency in the marketplace, the Council suggests that "consumer interest" should be considered as an important component that would be in line with the objective of the law aimed at protecting the competition process thus benefiting consumers.

## Responses to Consultation Papers

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

## 有關對競爭法內容意見

本會歡迎香港特區政府決定立法規管反競爭行為以維護自由市場完整，制定跨行業競爭法促進經濟效益及保障消費者利益；委員會亦就其有關法例詳細內容向政府提出意見。

本會歡迎建議中提出除由競爭委員會執法外，法院也會接受私人訴訟。我們相信法院的裁決相對於執法機構的行政選擇，將會對競爭法執法有着重要的影響，香港法院將會擔當起解釋有關法例條文的主要角色，因而加強香港法治的形象。

就對於政府部門及法定機構的豁免而言，本會提議任何政府部門或法定機構可在立法期間提出合理公共政策理由，要求豁免。或在立法後，在特別情況下，申請由特首會同行政會議，加上競爭委員會的意見，豁免某活動受禁止反競爭行為法例規管。

本會認為法例要清楚解釋何謂「經濟效益」和「符合普遍利益的經濟活動」，為市場參與者提供指引。雖然「經濟效益」和「符合普遍利益的經濟活動」一般被視為是指市場整體效益，不過本會提議「消費者利益」應該被視一個非常重要成份，令有關法例執行與法例維護市場競爭令消費者得益的目標一致。

## 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。詳情請參閱附件六。

# 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 association of 40 consumer organisations from 37 countries 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 such as mobile phones, digital cameras and MP3 players regularly. Thirdly, co-operation with selected overseas consumers associations. 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，是為消費者提供客觀、中肯的資訊，令他們注意產品的安全並作出適當的選擇。大部分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，除了讓本港的消費者知悉外，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，同時間，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，所需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，便交海外適合的化驗所測試。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乃37個國家合共40個消費者組織的協會，本會作為該組織的活躍成員，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手提電話、數碼相機及MP3機等潮流產品的最新測試報告。第三類是與個別海外消費者組織的聯合測試。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, 44 product testing reports were published in CHOICE. Findings in a number of tests indicated that not all products fully complied with government regulations, e.g. Electrical Products (Safety) Regulation. Based on the findings, the Council notified the government regulatory bodies for follow-up action, or made proposals to the manufacturers and agents for product improvement. A list of the tests conducted is at Appendix 8.

## HIGHLIGHTS OF TESTS

### Electrical Products

#### *Air purifiers*

The Consumer Council tested 10 air purifiers of price range from \$700 to \$4,000 on purification performance and safety. It was found that larger samples delivered clean air quicker than small ones. However, only four were supplied with claims on their clean air delivery rate (CADR), which is useful to compare relative performance and estimate usable area. Three samples were found to have plastic parts with inadequate flame retardancy. The Council advised users not to rely solely on air purifiers but to keep the indoor environment clean. The filters should also be cleaned or changed regularly to avoid clogging up and becoming less efficient.

#### *Washing machines*

Consumer Council tested 18 washers on performance and safety. Models of popular European and Japanese types, priced from \$1,700 to \$9,000 were included. It was found that European types were better water savers; while the Japanese type, usually designed without heater, used less energy per unit load in cleaning. Their cleaning performances were found to be similar. Child protection was also assessed and it was observed the European types offered better designs on child safety protection. For Japanese type washers, users need to switch on the child protection mode to lock the lid during operation or provide the "beep-and-drain-later" feature upon opening of lid. Parents were urged to take good care of their young children when washing clothes.

#### *Digital TV Set-top Boxes*

The Council continued to work closely with the Electrical and Mechanical Services Department (EMSD) in publishing surveillance safety test results on electrical products. One of such tests published in the year was related to 10 models of digital

## 我們完成的任務

年內《選擇》月刊發表的產品測試報告共44個。多個測試的結果顯示，並非所有產品均符合本港法例規定，例如《電氣產品(安全)規例》。根據測試結果，本會知會了政府執法部門以便跟進，或建議製造商及代理商改善產品。產品試驗一覽表見附錄八。

## 試驗工作摘要

### 電氣產品

#### 空氣淨化機

本會測試了10款售價由\$700至\$4,000空氣淨化機的淨化和安全表現，發現較大的樣本比小型的有更佳淨化效能。然而，僅四款提供淨化速率(CADR)規格資料，該數據可幫助消費者比較產品的空氣淨化能力及估計可使用面積，三個樣本的膠料阻燃能力不足。本會建議用戶不應單靠空氣淨化機，更重要是保持室內環境清潔，也要經常清洗或更換過濾器，避免堵塞及導致淨化效率下降。

#### 洗衣機

本會測試了18款洗衣機的效能和安全表現，包括常見的歐洲和日本式型號，售價由\$1,700至\$9,000。結果發現歐洲式比較慳水，但日式機通常沒有發熱線，較為省電，兩類樣本的潔淨程度分別不大。測試也考慮到兒童保護設計，本會留意到歐洲式型號備有滾筒蓋鎖等較佳的兒童安全設計；而日本式洗衣機的用戶需要先啟動兒童保護程式，才能鎖緊頂蓋或提供警報，本會建議父母在洗衣時好好照顧幼兒。

#### 數碼電視機頂盒

本會一直與機電工程署合作無間，年內刊登的測試報告包括10款數碼電視機頂盒，結果全部的溫度升幅都通過IEC的安全標準。不過，有四個樣本未能完全符合要求，例如，內部絕緣電線可被拉扯至觸碰金屬外殼，不適當以接地螺絲來固定電路板，換上較長外殼螺絲釘便有觸及內部元件的危險，火牛的初級和次



TV set-top box. All were shown to comply with the IEC standard on temperature rise. However safety deficiencies were detected in four models, e.g. an insulated internal wire could be moved and come into contact with the accessible metal enclosure; inappropriate fixing of the circuit board by the earthing terminal screw; internal component could be touched if a fixing screw was replaced by a longer screw; only one layer of insulating tape used to separate the primary and secondary windings of the switching transformer; and the creepage distances between live and neutral printed circuits being slightly less than the safety requirements. The manufacturers concerned were asked to rectify such deficiencies and they responded positively agreeing to make improvement.

## Food

### *Tea Leaves and Tea Bags*

The Council found traces of lead and pesticide residues in samples of tea leaves and teabags in a test which included 46 models of Oolong and Tikuan Yin (Iron Buddha). The samples were sourced from different outlets of supermarkets, tea houses and restaurants.

Among the 46 samples, one Oolong sample was found to contain lead at a level of 9.3 mg/1000g, exceeding the limit of 5mg/1000g stipulated in the Chinese National Standard GB2762-2005. On pesticide residue content, one Tikuan Yin teabag was found to contain 0.342 mg/1000g of DDT pesticide residue exceeding the limit for DDT in tea leaves of 0.2 mg/1000g set out in the GB2763-2005 standard.

Nevertheless, the test showed that habitual Chinese tea drinkers need not worry unduly as drinking the brewed tea is safe from contamination of heavy metals and pesticides. The lead content in the brewed tea was so small that, assuming that other food and drink one consumes contain no lead, one will need to drink as much as 13 litres of the tea in question to breach the safety boundary – based on the Provisional Tolerable Weekly Intake assigned by the Joint FAO/WHO Expert Committee on Food Additives.

The Council advised consumers to maintain a balanced diet so as to avoid excessive intake of contaminants from a small range of food items and avoid swallowing tea leaves in drink or food prepared with tea leaves as an ingredient (for the flavour).

級之間只有一層絕緣膠紙，電路板上中線與火線之間爬電距離輕微不足。有關的製造商已被要求改善未完全符合要求的產品，製造商亦回應同意跟進改善。

## 食品

### 茶葉及茶包

本會測試46個烏龍和鐵觀音茶葉和茶包樣本發現微量鉛和農藥殘餘。樣本購自超市、茶莊和食肆。

一款烏龍茶茶葉樣本檢出的鉛含量達到每千克含9.3毫克，超出國家標準GB2762-2005所定的每千克含5毫克的上限。在農藥殘餘含量方面，一個鐵觀音茶包樣本的滴滴涕殘餘含量為每千克含0.342毫克，超出國家標準GB2763-2005所定的滴滴涕每千克含0.2毫克的上限。

不過報告指出經常飲用中國茶的人士毋須太擔心，一般沖泡飲用中國茶受重金屬和農藥污染的程度輕微。根據聯合國糧食及農業組織/世界衛生組織食品添加劑聯合專家委員會對鉛所訂的暫定每周可容許攝入量，假設所吃的其他食物不含鉛，每天要喝約13升茶才會接近安全界限。

本會建議消費者注意均衡飲食，避免因偏食而過量攝入污染物，亦應避免進食泡茶後或烹調後的茶葉。



## Fish Oil and Fish Liver Oil

The Council analysed 21 fish oil products and 7 fish liver oil products for their contents of fatty acids (and vitamins A and D in liver products), as well as of possible contaminants.

Except for five liver oil supplements, other samples were duly labelled with claims on the levels of DHA and EPA in the products. The test found that a number of samples, however, contained an amount of DHA and EPA significantly lower than their claims. In the case of the most notable case, a fish liver oil supplement was revealed to be as much as 88% short of the level of EPA it claimed.

The fish liver oil samples were analysed for contents of vitamins A and D. The results closely followed the claims on the label except for one sample which was found to contain an amount of vitamin D 37% lower than its claim.

On the test to identify the presence of contaminants such as heavy metals, pesticides and industrial wastes polychlorinated biphenyls (PCB), the results were generally satisfactory, especially in pollutants.

The Council has referred its test findings to the authorities concerned for follow-up.

## Household Products Energy Saving Wire Meshes

The Council conducted a test, in collaboration with the Electrical and Mechanical Services Department (EMSD), to examine the safety of the product called "energy saving wire mesh", which claimed to cut down on fuel consumption by up to 30% when placed under the gas stove pan support spikes. It was found in the test that the use of the wire mesh could increase the concentration of the highly lethal carbon monoxide (CO) gas by more than 40 folds in a few minutes, which was more than seven times in excess of the safety standard under the Hong Kong Domestic Gas Appliances Basic Safety Assessment requirements. Depending on the concentration and speed of emission, the size of the kitchen and ventilation, CO could cause headache, dizziness, nausea and even death. The general public was warned to immediately cease using the wire mesh or any similar products to avoid potential tragedy. Consumers were also urged to report the sales of the wire mesh or similar products in the market to the Customs and Excise Department, the EMSD or the Council. In addition, the China Consumers' Association and the Council's counterparts in Guangzhou, Shenzhen were informed of the test results for follow-up.

## 魚油及魚肝油

本會測試樣本包括21款魚油和7款魚肝油產品，檢視其脂肪酸含量（與及魚肝油產品的維他命A和D含量），和進行污染物測試。

除五款魚肝油樣本外，其餘均有列出聲稱的DHA和EPA含量。測試發現數個樣本的DHA和EPA的實際含量遠低於其聲稱。最明顯的例子是一款魚肝油補充劑，檢出的EPA含量較聲稱的低約88%。

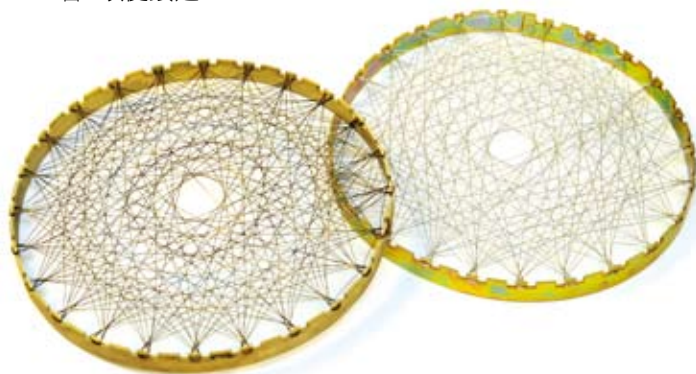
至於魚肝油產品的維他命A及D含量方面，測試結果都與聲稱接近，只有一款樣本的維他命D低於聲稱的37%。

污染物測試中，重金屬、農藥和工業污染物PCB的結果都令人滿意。

本會已將測試結果交予當局跟進。

## 家居產品 節能環

本會與機電工程署合作測試一款稱為「節能環」的產品的安全性。該產品聲稱只要放在氣體煮食爐的爐架下使用，可節省約三成燃料費。惟測試結果發現使用該產品時，排出的有毒一氧化碳，在幾分鐘內急增超過40倍，超出《香港住宅式氣體用具基本安全評估》的安全標準上限七倍以上。視乎其濃度及排放速度、廚房大小及空氣流通程度，一氧化碳可導致頭痛、暈眩、噁心，甚至死亡。本會提醒市民應立即停用該產品，或任何類似產品，以避免意外發生，並呼籲市民如發現有「節能環」或類似產品出售，可與香港海關、機電署或本會聯絡。本會亦同時將測試結果通知中國消費者協會、廣州消費者委員會及深圳市消費者委員會，以便跟進。





## Ladders

The Council conducted a test, in collaboration with the Occupational Safety and Health Council, to evaluate the safety of ladders on the market. Included in the test were 10 aluminium and 2 wooden ladders. It was found that the aluminium ladder samples had better overall performance than the wooden ladder samples. The wooden ladder samples were not equipped with anti-skid device at the foot to prevent slipping, or any device to secure the two legs of the ladder. When climbing the wooden ladder samples, the legs may move closer to each other making the ladder unstable. Besides, only 5 out of 12 ladder test samples could pass all the key safety tests in rigidity with reference to the European standard, and all 5 samples were of an aluminium make. The remainder samples failed in one or more of the seven safety items in the rigidity test. In the worst case, a wooden ladder sample could not withstand the test load on its bottom end and was badly damaged, forcing the remaining rigidity tests to be discontinued on the sample. The Council had notified the Customs and Excise Department of the test findings for follow-up.

## Personal Care Glues for Cosmetic Uses

The Council tested 25 glues for cosmetic uses for their formaldehyde content. Formaldehyde is often added in cosmetic products and has been reportedly found in excessive amount in cosmetic-use adhesives in other markets. Using glues to apply artificial eyelashes or to make "double eyelids" is increasingly popular with young ladies.

Although none of the tested sample was found to contain formaldehyde in excess of the safety standard, consumers were cautioned that skin contact with formaldehyde solution may cause dryness, flaking, cracking, and also allergic contact dermatitis (an itchy skin condition caused by allergic reaction to material in contact with the skin).

The Council found that nearly half of the samples bore no user instruction in Chinese or English on their labels. Since inadequate labelling information increases the risk of the glue accidentally getting into the eyes or catching fire, the Council urged manufacturers and suppliers to review the labelling information on their products.

## Facial masks

Facial masks are popular skin-care products among local consumers as well as the tourists from the Mainland. The Council

## 摺梯

本會與職業安全健康局合作測試市面上的摺梯的安全程度。測試樣本包括10款鋁梯及2款木梯。測試結果發現鋁梯樣本的整体表現比木梯樣本為佳。木梯樣本的梯腳沒有防滑裝置，亦沒有裝置鎖實前後梯腳。上落木梯樣本時，後面的梯腳有機會移近前梯腳，影響摺梯的穩定。此外，12個樣本中，只有5個在參考歐洲標準進行的堅固程度測試中通過全部測試項目，而該5個樣本都是鋁梯。其餘樣本在堅固程度測試的七個項目中，有一個或以上項目未能通過，最壞的例子是一個木梯樣本的梯腳在測試中破裂，不能繼續進行餘下的堅固程度測試項目。本會已將測試結果交香港海關跟進。

## 個人護理產品 化妝用膠水

在化妝品中加入甲醛可防止細菌滋生，不過在其他地區曾有報告指化妝用膠水含有過量甲醛。加上近年不少年輕女士為營造大眼睛的效果，會用化妝專用膠水黏貼假睫毛和營造「雙眼皮」。故此本會檢驗了市面共25款化妝用膠水的甲醛含量。

雖然所有樣本的甲醛含量合乎標準，但消費者仍需留意，皮膚接觸甲醛溶液可引致乾燥、脫皮、龜裂，或引致過敏性接觸性皮炎（當皮膚接觸某些物質後出現的過敏反應）。

本會發現近半數樣本欠缺以中文或英文說明產品用法。產品欠缺使用說明和適當警告字句，容易令消費者誤用產品，增高膠水入眼或引致火警的風險。本會呼籲製造商和供應商改善標籤資料。

## 面膜

本地不少消費者和內地遊客用面膜護膚，本會測試了30款美白保濕面膜。測試結果顯示所有樣本均符

tested 30 models of moisturising and/or whitening facial masks. Results showed that all the models were in compliance with the Mainland's Hygienic Standard for cosmetics 2007. The microbiological contents and mercury, lead and arsenic levels were far below the standard. Two models were detected with 0.021% and 0.44% salicylic acid which is used as antiseptic and preservative in cosmetics, also below the standard of 0.5%. No migratable fluorescent substances could be detected.

Although the test results were satisfactory, the labelling information required improvement. 6 models had neither manufacturing date nor expiry date while 10 carried either one only. The information is crucial to ensure consumers use the products in their best condition and to avoid using products that have deteriorated. Three models were found without an ingredient list while one provided the list in Japanese only. Ingredient information is important to people allergic to certain substances. The Council urged suppliers of facial masks to label the information to safeguard the interests of consumers.

## 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 – MP3 and PMP players, stereo headphones, digital cameras, digital camcorders, AV Receivers and loudspeakers.

Computer and telecommunications products – mobile phone handsets, bluetooth headsets, cordless phones, compact photo printers, internet security softwares.

Test reports on digital products were very popular among CHOICE readers.

## 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.

合二零零七年內地有關化妝品衛生規範的要求，微生物、水銀、鉛及砷等檢出量均遠低於標準限量。兩款樣本分別檢出0.021%和0.44%常用於化妝品的殺菌及防腐劑—水楊酸，含量亦低於標準的0.5%。所有樣本均未有檢出可遷移熒光物質。

雖然測試結果令人滿意，但標籤資料仍有待改善。6個樣本沒有標示製造日期及有效期限，10個則只有其中一項。該兩項資料可幫助消費者在產品最佳狀態下使用及避免使用過期變壞的產品，所以十分重要。三款樣本沒有成分表，一款只用日文標示。成分資料對個別可能對部分物質有過敏反應的人士也是重要。本會呼籲面膜供應商提供詳細的標籤資料以保障消費者。

## 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—MP3/PMP播放機、耳筒、數碼相機、數碼攝錄機、家庭影院接收器、揚聲器；

電腦及通訊產品—手提電話、藍牙耳機、室內無線電話、照片打印機、網上保安軟件。

數碼產品的測試報告深受《選擇》月刊的讀者歡迎。

## 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。

### Infant Formulae Labels

The melamine-tainted milk incident has triggered off an explosion of interest in certain imported infant formulae. Some suppliers had imported these infant formulae by themselves in response to the surge of demand without fully translating the labels of the products into Chinese or English. The media as well as the public were concerned about the limited information provided on the labels, which may lead to ungrounded choices and misuse of the infant formulae. In view of this concern, the Council conducted a study on the labels of infant formulae available in Hong Kong. Three out of the nine samples surveyed were found to carry incomplete contents information and was referred to the Centre for Food Safety for follow-up actions. The Council thus urged suppliers of the infant formulae to provide full translations in local languages to facilitate informed choices of consumers.

### Pet Food

To help pet owners better understand pet food labels, the Council published a report with useful tips and guidance in the choice of cat and dog food.

The Council found that labels on pet food products may say one thing in English but quite another in Chinese. A product available in the local market was found with inconsistent description: in English it is called "beef flavour" (牛肉味) dog food but in Chinese "牛肉狗糧" (meaning beef canned food). The Chinese name is clearly misleading and consumers may buy products different from what they expect by solely reading the name of product.

In the absence of regulation, the Council recommended pet owners to be wary of commercial pet foods with misleading names and claims in the market.



### 嬰兒奶粉標籤

奶製品受三聚氰胺污染事件令消費者對個別入口嬰兒奶粉的興趣大增。有商戶從外地直接入口奶粉出售，以應付急增的需求，卻沒有將產品的標籤全文翻譯為中文或英文。傳媒及公眾均關注標籤只提供了有限資料，令消費者在未能掌握全面的資料下，作出選擇或以不當方式使用奶粉。為此本會進行了一項於香港市面有售的嬰兒奶粉標籤研究。本會發現在九款調查樣本中，有三款的成分表資料不全，已將結果交予食物安全中心跟進。因應結果，本會呼籲嬰兒奶粉供應商應將標籤全文翻譯為本地法定語言，讓消費者可作出知情的選擇。

### 寵物食糧

為協助寵物主人了解貓狗食糧的標籤，本會的一項研究，提供了有用貼士和指引幫助飼主選擇合適飼料。

本會發現部分寵物食品標示的中文和英文資料的意思可以相差很遠。例如一款產品標示的中文和英文名稱的意思並不一致：英文是 "beef flavour" dog food (解作牛肉味狗糧)，但中文的標示卻是「牛肉狗糧」，中文名稱明顯誤導，消費者容易因此買到與期望不同的產品。

在缺乏監察的情況下，寵物主人應小心市面出售的寵物食品可能有誤導性的名稱和聲稱。

Pet owners were urged to read the labels – check the ingredient list (usually in order of weight) and daily feeding guideline, to ascertain the real ingredient (e.g. meat or meat by-products, types of meat used) and estimate the proportion needed for your pet for a healthy diet.

### *Series on Proper Use of Medication*

A series of articles was published to heighten consumer awareness on the proper use of drugs and medication in association with the Drug Education Resources Centre of The Society of Hospital Pharmacists of Hong Kong.

Articles covered medications for quitting smoking, tips on taking slimming pills, drugs for controlling chronic hepatitis, purchasing drugs at independent drugstores, medications for alleviating joint pains and inflammation, and drugs for controlling cholesterol level. Pharmacists were invited to give advice on the pharmacological effects of the ingredients of drugs and how to avoid possible side effects that would arise if drugs were used improperly.

### **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, such as the US Consumer Product Safety Commission (CPSC), the Council receives a constant flow of information about unsafe products found outside Hong Kong.

要做個精明飼主，本會建議消費者檢視產品的標籤資料—檢查成分列表（一般以所含成分的重量多少而排列）和每日餵飼指引，查看產品的真正成分（例如是肉類抑或肉類副製品，與及肉的種類），並計算維持寵物健康需要的分量。

### **《精明用藥》系列**

本會與香港醫院藥劑師學會藥物教育資源中心合作，出版一系列關於正確使用藥物的文章，以提高消費者對藥物治療的認識。

本年度已出版的文章包括戒煙、服用減肥藥的注意事項、控制慢性肝炎的藥物、如何於社區獨立藥房購買藥物、舒緩關節痛及發炎的藥物及控制膽固醇水平的藥物等。由藥劑師介紹藥物及產品成分的藥理，及如何防止因誤用藥物而可能出現的副作用。

### **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（如美國消費品安全委員會）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 petrol, 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 MPF Management Fees

Subsequent to its study on MPF fees, the Council conducted a follow-up study to ascertain if MPF scheme members benefited from any reduction in fund management fees as more MPF trustees cut their fees thereafter. The study revealed that there were less than half of the MPF funds under study were subject to any fee reductions during the study period. Amongst the funds that reduced their fees, the majority were the capital preservation funds.

An estimate of about a quarter of MPF member accounts benefited from fee reductions. But, the fees paid by the remainder of a total of 5.55 million MPF accounts in Hong Kong remained largely unchanged. It was found also that some funds, despite reduction, not necessarily the lowest consumers could find, or still remained the most expensive in fees.

In light of these study findings, the Council called for further fee reductions since the MPF system had been in place for numbers of years and more and more fund assets were injected into the system.

### 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、消費者意見調查及價格調查，供消費者參考。

此外，本會多年來一直定期及有系統地收集燃油、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 強積金收費

自本會於上年公布有關強積金收費的研究報告後，我們於今年進行了一項跟進調查，以了解在不少強積金受託人相繼調低強積金管理費的情況下，強積金計劃成員有否受惠於減費。本會的研究顯示，在研究期內，少於半數的強積金基金有調低收費。有減費的強積金中，以保本基金居多。

研究估計約有四分之一的強積金計劃成員帳戶受惠於減費，這反映在555萬強積金總成員帳戶中，可能仍有大部分成員帳戶的基金管理費沒有減費。研究亦發現，部分強積金基金雖有調低收費，但並不一定成為市場上收費最低的。與此同時，部分基金儘管已減費，但收費仍是同類基金中最高。

有鑑於研究結果，及隨着強積金制度推行多年，強積金滾存的基金資產淨值不斷增加，本會呼籲強積金基金應再下調收費。

In the study report, the Council called for faster development on the second phase of the MPF fee comparative platform and allowing employees to choose their own MPF trustees, together with the necessary safeguards to protect the interests of scheme members. The Council is glad to see that MPFA has lately launched the MPF fee comparative platform, to facilitate scheme members to make fee comparison.

### **Survey on Tax Loan Services**

The Council conducted an annual survey on tax loans provided by 15 banks in December 2008. It was found that the average interest rate has been raised despite the cut in Prime Rate. For example, for a \$5,000 tax loan, the annualised percentage rate (APR) ranged from the highest 17.02% to the lowest 4.21%. It increased 2.11% on average when compared to last year 2007.

Consumers were suggested to compare the interest rate of a loan in terms of APR, interest rate discount, rebate and handling charges. It was also advised that consumers should be well planned for the cash flow to avoid late payment or penalty charges which could be at a rate of over 20% per annum.

### **Daily Living Textbook Price Survey**

The Council's survey, based on the data of 419 commonly used textbooks for secondary schools and 292 for primary schools, found that the academic year starting in 2008 saw a sharp price rise of 7.4% for secondary textbooks and 6.6% for primary ones, when compared to the 3.4% increase in the Composite CPI. The textbook publishing industry explained that the sharp increase was due to the price rise in raw materials, especially paper for printing. The rise of costs was caused by the scramble for resources in the booming economy, with supplies severed by natural disasters. The appreciations of Renminbi and the British Pound were also quoted as a reason for the rise.

In light of the rising cost of producing printed textbooks, the Council has brought forth the discussion on whether using electronic textbooks in schools could lower the textbook prices. The report has generated a wave of debates among various sectors in the society, and led to the formation of a working group on the development of textbooks and e-learning resources by the Education Bureau. It is hoped that through discussions by all stakeholders in the society may bring forth suggestions on how to produce more affordable and better learning media for our future generations.

本會促請強積金管理局加快推出第二階段基金收費平台，與及讓僱員自行選擇強積金計劃，並同時提供措施保障強積金計劃成員的權益。本會樂見積金局推出了基金收費平台，便利計劃成員比較收費。

### **稅務貸款的調查**

本會在二零零八年十二月向15間有提供稅務貸款的銀行進行了稅務貸款服務調查。調查顯示，儘管銀行最優惠利率下降，但一般向銀行借貸交稅的息率比去年為高。以\$5,000稅貸為例，實際年利率介乎4.21%至17.02%，利率的平均加幅比二零零七年增2.11%。

消費者應比較各計劃的實際年利率，利率折扣、回贈、保證低息。消費者也應預先計劃個人的預期現金流，並依照還款期限，避免因過期還款而要繳交高昂的罰款，有些高達年息20%或更高。

### **日常生活 教科書價格調查**

本會根據419本中學廣用書及292本小學廣用書的數據的年度教科書價格調查，結果發現二零零八年使用的教科書價格顯著上升，中學教科書價格較去年上升7.4%，小學用書則上升6.6%，而綜合消費物價指數只錄得3.4%升幅。教科書出版業人士解釋書價顯著上升是因為生產原料加價，以印刷用紙張加價的影響最大。生產成本上漲則源於經濟蓬勃時各行業爭奪資源，而資源供應卻因天災而大減。另外人民幣及英鎊升值亦是書價上升的原因之一。

因應印刷教科書的成本上漲，本會提出在學校使用電子教科書是否能減低書價的議題，希望社會討論。本會的報告引發社會各界連串的辯論，其後更促成了教育局成立課本及電子學習資源發展專責小組。本會希望透過社會上各持份者的透徹討論，可以提出如何為我們的下一代製作更廉宜及更好的學習工具。

### Opinion Survey on Pay TV Services

The Council conducted the first-ever satisfaction survey on Pay TV service in this year. Around 3 000 Pay TV users of the 4 Pay TV operators in Hong Kong were interviewed to rate the Pay TV they were using. The survey showed that while there were some slight variations in user satisfaction towards individual operators, the extent of consumer dissatisfaction was alike as to length of contract, contract termination procedures, and customer hotline service.

The survey found that on average a consumer needed to sign an 18-month contract for the service, although the majority of respondents would prefer a shorter contract. As only half (52.5%) of the respondents were aware of the contract term relating to contract auto-renewal, consumers were urged to make an effort to read the contract terms carefully and operators, on the other hand, to provide copies of updated contracts upon contract renewals, stipulating clearly the rights and responsibilities of both parties. While the channels and programmes provided were deemed generally adequate in number, some opined that more new programmes, instead of frequent repeat of the same programmes, should be put on air. When asked if they would recommend the service they were using to friends and relatives, most of the answers were negative, indicating a low level of loyalty to their service providers.

### Survey on Pork and Beef Prices

The Council conducted a study on the price movement of fresh pork and beef over a period of 23 months between January 2007 and November 2008. The study showed that price differentials in fresh pork between the wholesale and retail levels have widened substantially, from \$15.6 per catty in January 2007 to \$25.3 per catty in November 2008. Fresh pork prices began to escalate in mid-2007 rising to a peak of \$15 per catty in average wholesale price in March 2008, and \$40.2 in average retail price in June 2008. Thereafter, the average wholesale price and retail price began its descent from the peak. In November 2008, the wholesale price stood at \$10.8 per catty (down by 28%) and the retail price was \$36.1 per catty falling by only 10.2%. The discrepancy indicated that the retail price has not been adjusted downward at a pace in keeping with the wholesale price movement.

Similarly, the same price study found fresh beef prices began rising in mid-2007 and up to November 2008, still continued with no signs of downward adjustment. In November, the average wholesale price and retail price of live cattle stood at \$23.4 and

### 收費電視服務意見調查

本會今年進行了首次的收費電視用戶滿意度調查。調查訪問了近3 000位4間本地收費電視的用戶，邀請他們就其使用的本地收費電視服務評分，結果發現用戶對個別服務商的滿意度有些微差異，但不滿意的地方卻非常相似，主要是合約期太長、終止服務手續和客戶服務熱線等。

儘管大部分受訪者希望簽署較短期的合約，調查卻發現消費者平均須簽署為期18個月的服務合約。另外，只有約一半（52.5%）的受訪者表示知道合約內是否有自動續約的條款，因此本會提醒消費者要先細閱合約內容才簽署，並促請服務商在續約時提供最新版本的合約副本予用戶，以釐清雙方的權利與責任。雖然受訪者大致認為各服務商提供的頻道和節目足夠，但部分希望能有較多新節目，而非重覆播放同一節目。而當受訪者被問及會否推介正使用的服務予親友，較多回答稱不會推介，顯示他們對服務商的支持度不高。

### 豬肉和牛肉價格調查

本會進行了豬肉和牛肉價格調查，分析由二零零七年一月至二零零八年十一月期間，共23個月的鮮豬肉價格變動，發現鮮豬肉批發價與零售價的差幅擴大，差幅由二零零七年一月的每斤\$15.6升到二零零八年十一月的每斤\$25.3。研究顯示鮮豬肉售價在二零零七年中開始飆升，至二零零八年三月平均批發價升至每斤\$15的新高，而二零零八年六月平均零售價亦隨之升至每斤\$40.2的新高。之後，平均批發價開始由高峰逐步回落，至二零零八年十一月降至每斤\$10.8（降幅28%），但平均零售價仍處於每斤\$36.1，與高峰期比較只下降了10.2%。差異高顯示零售價下調時幅度追不上批發價的變動。

同一研究亦發現鮮牛肉在二零零七年中售價開始上升，直至二零零八年十一月仍沒有向下調整的跡象。二零零八年十一月的活牛平均批發價和零售價分別為每斤\$23.4和\$58.9，比二零零七年同期分別上

\$58.9 per catty respectively, increased by 29.3% and 21.2% over the corresponding period in 2007. While the movements of wholesale and retail prices seem to be in line with each other, the differentials have nevertheless widened during the period under analysis – rising from \$22.5 in January 2007 to \$35.5 in November 2008 per catty.

### Annual Supermarket Price Survey

In the year under report, the Council's supermarket price survey covered scan data on a basket of 200 items of commodities sold in 3 supermarket chains. The aggregate average price of the basket increased by 4.6% in 2007 compared to 2006. An analysis of the 11 main categories showed that all were on an upward trend in 2007, ranging from an aggregate average of 0.6% to 15%. The staple food category consisting of edible oil and packaged rice scored the highest price rise of 15%. The paper/household cleaning/laundry products category had the least price increase of 0.6%. The canned food category was somewhere in the middle with a 6.1% rise in price.

In response to consumers' suggestions, the Council conducted a quick scan of prices of 11 samples (amongst those shown to record price increases of 10% or more in the 2007 annual supermarket price survey), for comparison, at 5 supermarkets and 6 small individual retail outlets including frozen/grocery stores and drugstores. Significant price variations were found to exist – the discrepancy between the highest and lowest price of the same commodities at different retail outlets ranged from 6.4% to a 104.1%. In most of these cases, the supermarket chains were found to fetch the highest prices. The survey, captured wide attention of the public, clearly reinforces the need for consumers intent on guarding against the impact of inflation to shop around and compare prices by different types of retail outlets.

Immediately after the release of the findings in April 2008, the Government initiated the Council to continue the price comparison survey among various retail outlets including supermarkets and non-supermarket retail stores to further enhance the price transparency for the benefits of consumers.

### New Initiatives to Enhance Price Transparency

In the year under report, the Consumer Council launched, by different stages, four initiatives on price surveillance of food and daily necessities. The primary goal was to enhance price transparency in the marketplace, and to provide consumers with price indications in shopping.

升29.3%和21.2%。儘管批發和零售價的變動看似同步，但差價卻有擴大，由二零零七年一月的每斤\$22.5上升至二零零八年十一月的\$35.5。

### 年度超市價格調查

年內發表的超級市場價格報告，涵蓋3間大型超市200項貨品的掃描數據資料。二零零七年200項貨品的總平均售價較二零零六年上升了4.6%，調查的11大類貨品均錄得升幅，由0.6%至15%，以包括食米和食油的「糧油食品」類升幅最大，達15%；升幅較少的則是「紙品/家居清潔/洗衣用品」，為0.6%；罐頭食品的價格升幅中等，為6.1%。

因應消費者的建議，本會將超市和較小型店舖的食品價格作比較。價格調查包括11項貨品（在二零零七年年度超市價格調查中錄得升幅超過10%），購自11間不同類型的店舖，分別為5間大型超市和6間小型零售店，包括凍肉食品店、雜貨和小型藥房。調查發現部分貨品的售價差異頗大，同一貨品於不同零售點的最低和最高售價差幅由6.4%至104.1%，普遍以超市貨品的售價較高。調查結果廣泛受到公眾的關注，清晰顯示了消費者若要對抗通脹，必須小心格價，比較不同店舖的貨品售價和推廣。

本報告在二零零八年四月發表後，政府隨即要求本會繼續就不同零售店，包括大型超市和其他零售店進行價格調查，以增加貨品價格的透明度，讓消費者有所參考。

### 全方位格價 提高物價透明度

年內本會分階段先後推出四項監察食品和日用品的價格調查，主要目的是提高市場的價格透明度，向消費者提供價格參考資料。

(一) 本會在二零零八年八月開始進行「每周精明格價」（延展自二零零八年五月開始的「雙周價格調查」），調查一籃子共40件貨品在不同零售點的售價，包括大型連鎖超市、個人護理連鎖店、藥房和雜貨店。本會將調查結果透過本會網頁、消費者諮詢中心和相關民政事務處諮詢中心向消費者發布。



First, the Council commenced the weekly price surveys in August 2008 (developed from the bi-weekly price surveys implemented in May 2008) to compare the prices of a basket of 40 commodities at different retail outlets including the major supermarket chains, personal care chains, drugstores and individual grocery stores. Results of the surveys were available for reference of consumers at the Council's website, its Consumer Advice Centres as well as the Public Enquiry Service Centre of the District Offices.

Second, the Council implemented a project, namely Supermarket Pricewatch, in October 2008 which collected and assembled daily prices of some 500 products from four supermarkets – Wellcome, ParknShop, Jusco and Dah Chong Hong Food Mart all around the year. The project aimed to raise the public awareness of cost savings. The price data collected were published daily in the Council's website.

Third, the Council commenced a daily wet market price reporting in November 2008 on 7 categories of 16 fresh produce from various wet markets at a time for reference of consumers before setting out for their daily food shopping. The collected information was uploaded on the Council's website before 10:30 am and simultaneously, disseminated by different media platforms including radio and television channels between Monday and Friday.

Fourth, the Council launched an interactive online calculator on 23 February 2009 for motorists to compute, with ease and speed, how much it costs to refill the fuel tank. The calculator is designed to help motorists navigate through the myriad of credit card rebates and bonus-award loyalty programmes which the five oil companies in Hong Kong offer from time to time.

To launch the above four initiatives within a short period of time is not easy with our limited manpower. To enhance efficiency as well as to increase employment opportunities, we have decided to outsource some tasks of the online supermarket price survey and the daily wet market survey to a social enterprise and a non-profit-making organisation. A win-win situation is hence achieved through creation of employment opportunities.



(二) 在二零零八年十月本會再推出「網上價格一覽通」，每天展示四間有提供網上購物服務的連鎖超市的貨品價格，包括惠康、百佳、吉之島和大昌食品市場部分較受歡迎的約500件貨品價格。這全年無休的計劃，目的是為了提高消費者對比較價格的認知。本會每天將從四間超市收集的網上貨品價格在本會網站發布。

(三) 在二零零八年十一月本會開始「每日街市行情」，每天比較7大類共16項新鮮食品的街市價格，讓消費者每日出發去街市前，已心裡有數，掌握到貨品的價格範圍。本會將每天價格報告於星期一至五上午十時半前上載至本會網頁，以及同步在不同媒體發放，包括電台和電視。

(四) 在二零零九年二月二十三日本會推出網上互動計算機，讓消費者可方便快捷地計算出每次入油的支出。計算機幫助駕駛人士在香港五間油公司不時提供的各種信用卡回贈、積分計劃等優惠中，計算出最理想的付賬組合。

本會人手有限，在短時間內推出上述四項價格調查，並不容易。為了更有效利用資源和增加就業機會，我們決定將網上超市及每日街市價格調查的部分工序，外判予社會企業及非牟利組織，通過製造就業機會，達致雙贏效果。

# Disseminating Consumer Information

## 提供消費者資訊

### WHY THIS IS IMPORTANT

Consumer information strikes at the heart of consumer protection and empowerment. The dissemination of consumer information to reach the widest audience possible is therefore crucial to the function of the Consumer Council. As consumers become better informed, they will be better able to safeguard their interests against undesirable trade practices and unsafe goods and services, to exercise rational choices, and to 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 enhance consumer awareness, and foster community support for its work.

### WHAT WE HAVE DONE

#### Publication of CHOICE

A principal publication of the Council is its monthly magazine CHOICE which provides a regular outlet of information, advice and viewpoints on all matters of interest to consumers. CHOICE reports the results and evaluation, with brandname information, of comparative product testing, and service assessment through surveys and in-depth studies. Regular columns of consumer interest focusing on issues such as health and nutrition, consumer complaints, hazardous products, environmental concerns, drug safety, investor education, and issues of global consumer concern are also included. CHOICE is published in Chinese.

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 does not accept any commercial advertising.

CHOICE has maintained its enormous influence as the independent authoritative source of research-based consumer information and guidance to the public. Its reach is far beyond its magazine and online readership, through frequent prominent media coverage penetrating all sectors of the community and households in Hong Kong.

### 提供消費者資訊的重要性

消費者資訊對於保護消費者，和提高他們的自保能力都是極為重要。因此，將消費者資訊推廣給最多的消費者是本會的重要工作。消費者充分掌握了資訊，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參與可持續消費。為此，本會以各種方式發放消費者資訊，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

本會出版的主要刊物為《選擇》月刊，定期發放有關消費者權益的資訊和意見。《選擇》詳列產品測試報告和產品資料，及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、投資者教育及全球消費者關注的問題等。《選擇》以中文出版。

除了版權保障，《消費者委員會條例》第二十條列明，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。該條文對保障本會在評定產品和服務時，可以持獨立和公正的立場，是十分重要的。《選擇》月刊並不接受任何商業廣告。



CHOICE has consistently generated immense media interest and coverage ever since its debut appearance in 1976. In an effort to reach as wide an audience as possible, a press conference is held to launch the publication of each and every issue of CHOICE, and active assistance is also provided to meet media requests for additional coverage of articles of specific interest in all sectors of the media.

### **Multi-media CHOICE: Access for All**

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 was ushered into the realm of online transmission 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 online independent and impartial consumer information has grown steadily.

In 2006, a new service was inaugurated to embrace fixed-line and mobile phone users. Through PCCW Residential Telephone Services and PCCW Mobile, consumers will now be 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.

CHOICE magazine in print is available to the general public through sales of subscriptions and retail outlets covering newsstands, supermarkets, convenience stores and bookshops throughout the territory. During the year 2008, the combined sales averaged 25 360 copies per issue, splitting quite evenly between subscriptions and retail sales. The cover price of CHOICE is \$12 per copy while the regular subscription rates for one year (12 issues) and two years (24 issues) are currently \$110 and \$200 respectively. A diversified marketing programme including notably media publicity, price discount promotions, free gifts, book fair, poster campaigns, exhibition sales and mail drops, was conducted at regular intervals.

《選擇》以研究實證為消費者提供資訊，是權威的獨立消費指南，發揮的影響力，並不限於其印刷和網上讀者，更透過傳媒廣泛的報導，遍及全港各階層以至每家每戶。

《選擇》自一九七六年創刊以來，一直廣受傳媒關注。每月刊出版當日，召開新聞發布會的內容，均為各媒體大幅報道，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。

### **網上《選擇》月刊：無遠弗屆**

《選擇》月刊是首個由消費者機構提供的多媒體資訊服務，由印刷本至互聯網、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電訊盈科指南有限公司合作，建立《選擇》網上版，透過黃頁網站 ([choice.yip.com.hk](http://choice.yip.com.hk))向公眾提供跨媒體消費資訊服務。網上《選擇》有繁體和簡體字版，以PDF版面上載月刊每期最新一期所有報告，同時設有月刊資料庫，所有上網人士都可瀏覽，分為一年訂閱收費，或以每期或每篇報告計算。數據顯示，越來越多上網人士在互聯網上搜尋不偏不倚的消費者資訊。

二零零六年《選擇》把服務擴展至固網和流動電話，成為真正的跨媒體消費資訊服務，無論何時何地消費者只要輕輕一按，即可得到第一手資訊。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，內容包括品牌產品評分。為配合獨特的傳送模式，每段報告都濃縮為最多600字，家居用戶更可收聽話音版本。

《選擇》月刊的銷售途徑分為訂閱和零售，兩者在二零零八年的總銷量平均為每期25 360冊。《選擇》訂戶約佔總銷量的一半，其餘則經由各區的報攤、超級市場、便利店和書店發售。《選擇》的售價在過去多年維持每本12元，訂閱一年（12期）及兩年（24期）分別為110元及200元。月刊的市務推廣活動非常多樣化，定期進行傳媒宣傳、減價優惠、參與書展、海報、展銷和郵遞等。

## Media Liaison

Media relations are actively fostered to advance the cause of consumer education and protection. The Council is virtually in daily contact with the mass media on all matters of consumer interest. Regular press conferences, news releases, briefings and interviews were arranged for all sectors of the media, contributing significantly to the dissemination of consumer information and advice to the public. The role the media 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. It also helps gain community support.

Media reporting of the Council's publicity sanction against traders found persistently engaged in malpractices against consumers, is protected from defamation action by "qualified privilege" provided it is "fair and accurate".

## 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 9th 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 221 entries were submitted for adjudication in the five categories of news (74), features (41), television (9), radio (7) and press photo (90) covering a wide spectrum of issues of consumer interest and concern.

## Top Ten Consumer News

The public concern over the global financial crisis and food safety such as the melamine contamination in baby milk powder were voted the top stories in the Top Ten Consumer News for the Year of the Rat. The event, in its fifth 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 Rat in Hong Kong. It drew a total of 3 448 voters who cast their votes online or in print entry forms in the first two weeks of 2009. Full results and their vote count of the Top 10 Consumer News of the Year of the Rat, in their order, are as follows:

- Emergency Legislation to Ban Import of Melamine-Tainted Baby Milk Powder (3 405 votes)
- Lehman Brothers Minibond Victims Seek Compensation

## 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。每天都就各種消費者權益問題，與傳媒接觸，包括定期的新聞發布會、新聞稿發布和專訪等，將本會的資訊和建議發放予公眾。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所進行的多元化工作和活動，有助本會取得公眾支持。

傳媒報道本會點名公布經常以不良手法經營的商號時，只要是「公正和準確」如實報道，便會受「受約制特權」所保障，毋須負誹謗責任。

## 消費權益新聞報道獎

每年一度的消費權益新聞報道獎已被新聞界廣泛認同，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，已經踏入第九屆。今年共有221份參賽作品提交予評審，分別是新聞組別（74份）、特寫（41份）、電視（9份）、電台（7份）和新聞攝影（90份），參賽作品題材十分廣泛。

## 鼠年十大消費新聞揭曉

公眾關注全球金融危機和食品安全例如奶粉含三聚氰胺，這是第五屆十大消費新聞選舉市民的首選，活動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。

在過去一年，有什麼消費新聞影響最深遠，令你印象最深？舉報鼠年十大消費新聞，是希望進一步提高市民對消費權益的關注。  
請在20個候選新聞中，選出你心目中的十大消費新聞，並有機會獲得現金獎。  
網上截止投票日期：2009年1月14日

**獎項**  
頭獎一名：港幣5,000元  
二獎一名：港幣3,000元  
三獎一名：港幣2,000元  
八個第十名：每人港幣1,000元

**立即投票**

- (3 309 votes)
- Rash of Shop Closures in Wake of Financial Tsunami (3 089 votes)
- Taxis in Protest over Controversial Fare Pricing Scheme (2 529 votes)
- Government Deposit Guarantee to Boost Confidence on Banking Sector (2 493 votes)
- Government's \$11 Billion Stimulus Plan Amidst Surging Inflation (2 433 votes)
- No Supply of Live Chickens for Winter Festival Dinner (2 180 votes)
- Oil Companies under Government Pressure to Reduce Price (2 089 votes)
- Price Surveillance Initiatives to Enhance Price Transparency of Food and Daily Necessities (1 691 votes)
- Passengers Stranded by Sudden Closure of Oasis Airline (1 666 votes)

### The Shopsmart Website

On 21 September 2007, the Consumer Council unveiled its new website dedicated to enhance consumer confidence and protection of Mainland visitors shopping in Hong Kong. The shopsmart website (<http://www.consumer.org.hk/shopsmart>) was initiated in response to the call by the former Financial Secretary in his 2007-08 Budget Speech that "the Council will, in conjunction with the tourism industry, provide additional shopping information and assistance to Mainland visitors".

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, namely, audio visual consumer electronics, jewellery and watches, Chinese dried seafood, cosmetics and medicinal products, and beauty and insurance services.

Further, the web features also useful consumer-related issues on, inter-alia, the differences in consumer culture and trade 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 (<http://www.cca.org.cn>).

今年共有3 448名市民在二零零八年一月十五日 至二十九日期間，透過互聯網、傳真和郵寄方式投票，在20則候選新聞中選出心目中的十大消費新聞。投票結果和排名如下：

- (一) 內地「三聚氰胺」毒奶風暴 當局緊急立法入口奶品禁含三聚氰胺 (3 405票)
- (二) 雷曼兄弟倒閉 迷你債券苦主索償 (3 309票)
- (三) 金融海嘯淹至 連鎖店泰林、U-Right、Krispy Kreme結業 (3 089票)
- (四) 「短加長減」惹爭議 紅的綠的骨牌式攔路示威 (2 529票)
- (五) 港府推存款全保宴 外匯基金擔保提供無限信心 (2 493票)
- (六) 上半年通脹飆升至11年新高 港府灑110億元紓民困 (2 433票)
- (七) 禽流感再襲港 冬至無活雞供應 (2 180票)
- (八) 油公司加快減慢 當局以「格價」及公開進口價迫減價 (2 089票)
- (九) 消委會全方位格價 提高食品日用品價格透明度 (1 691票)
- (十) 甘泉航空突結業 乘客感徬徨 (1 666票)

### 網站「精明消費香港遊」

二零零七年九月二十一日本會啟動為內地旅客而設的新網站 (<http://www.consumer.org.hk/shopsmart>)，旨在提高內地旅客在港消費的信心與及加強保障他們的消費權益，並回應前財政司司長在2007-08年度財政預算案演詞中，提出「消委會與旅遊業界，為內地旅客提供更多在港消費的資訊和協助」。

網站「精明消費香港遊」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。網站的一個重點是因應內地旅客喜愛的商品而提供實用購物資訊，例如影音電子消費產品、珠寶手錶、蔘茸海味、化 品、藥物、美容及保險服務。

此外，網站列出中港兩地一些有關消費文化和營商手法的差異，與及飲食觀光資訊、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 (<http://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。

Said the Chairman of the Consumer Council, Prof. The Hon. Anthony CHEUNG Bing-leung, in launching the service: "The provision of accurate information is pivotal in our work to safeguard the interests of consumers. We earnestly hope that Mainland visitors armed with such information from this website will be better able to protect themselves. Coupled with our other consumer protection initiatives such as a special task force to handle tourist complaints and study on legislative reform to target undesirable trade practices, all these will assure our visitors a pleasant and satisfactory trip and shopping in Hong Kong."

On the 1st Anniversary of the shoppSMART website, the Council conducted a survey to collect and assess the feedback from its users, via an online questionnaire which drew a total of 327 respondents of Mainland residents. The questionnaire covered such issues as viewing frequency, rating of satisfaction with product information, request for additional product and other related information, and overall assessment of the website in terms of its design, contents, and download speed.

The feedback of the users was positive and encouraging. A great majority of almost 70% of the respondents rated favourably of the website design (attractive) and contents (sufficient information); most of the shopping information provided was deemed useful and practical. The results would form the basis of a plan for the enhancement of the website in the coming year.

Up to the end of March, the cumulative hit rate of the new website reached more than 50 million.

## World Consumer Rights Day

The theme of this year's World Consumer Rights Day (WCRD) which falls on March 15 every year, continued to be the Junk Food Generation – the Consumers International (CI) campaign to stop the marketing of foods high in fat, sugar and salt to children.

In support of the WCRD, the Consumer Council organised a Lunch Box Challenge last year where young children were invited to pack their "ideal lunch box" from a range of heavily-promoted food items. The observations revealed that over half of the food items favoured by children were generally energy dense, nutrient poor foods that were high in fat, sugar and salt and well-known or heavily-promoted brands targeting children.

This year, a "Supermarket Sweep" was organised in which a group of school students, aged 12-13, were given a preset budget and a shopping trolley each to select food items that they would like to

本會主席張炳良教授在啟動儀式上說：「獲得正確資訊是保障消費者權益工作重要的一環，我們期望旅客可透過新網站的資訊增強自保能力。再配合其他消費維權措施，如消委會專責處理旅客投訴的隊伍、針對不良營商手法的法例修訂，令旅客在港旅遊和消費時都滿意稱心。」

網站推出一周年時，本會透過網上問卷調查，向用戶搜集意見，共收到327內地用戶回應。問卷覆蓋範圍包括瀏覽次數，對產品資訊的滿意度、要求增加的產品和有關資料，與及就着設計、內容和下載速度等方面對網站的整體評價。

用戶的反應正面和令人鼓舞。接近七成的用戶給予網站的設計（吸引）和內容（有足夠資訊）評價極高，大部分用戶認為購物資料實用。調查結果對網站來年的升級計劃非常有幫助。

截止三月為止，新網站的累積點擊率高達五千多萬次。

## 全球消費者權益日

今年三月十五日全球消費者權益的主題繼續是「垃圾食品的一代 — 制止向兒童促銷不健康食品」，希望令食品商停止利用廣告向兒童推廣高脂、高糖和鹽的不健康食品。

本會響應有關行動，去年舉行「午餐飯盒大挑戰」，學童自行揀選自己的「理想午餐飯盒」食物。觀察所得，學童挑選的食品過半為高熱量、低營養的高脂、高糖和高鹽食品，而且都是為人熟識或以兒童為對象廣為推銷的品牌。

今年則舉行了「零食大挑戰」活動，參與的學生介乎12至13歲，每人用指定的金額到超市選購心儀食品。「零食大挑戰」行動完成後，隨即進行食品營養標籤計算和廣告分析講座活動，目的是幫助學生明白作購物決定應考慮的各個因素。結果反映了活動的效用，學生在活動後接受傳媒訪問時，顯示他們了解到

buy. The “Supermarket Sweep” was followed by a Nutrition Label Calculation Game and an Advertisements Analysis Activity designed to heighten the students’ awareness of these factors that need to be taken in their shopping considerations. The result was revealing and instructive. In subsequent interviews with the press, the students displayed an increased knowledge towards the importance of food nutrition labelling in the selection of food, as well as the influence of advertisements in goading children to unhealthy food.

As part of the Junk Food Generation Campaign, the Consumers International (CI) has developed a draft International Code on Marketing of Foods and Non-Alcoholic Beverages to children. CI is calling for the Code to be adopted by the World Health Organisation and by national governments. Its demands include:

- A ban on radio or TV advertisements promoting unhealthy food between 6am and 9pm.
- No marketing of unhealthy food to children using new media (such as websites, social networking sites and text messaging).
- No promotion of unhealthy food in schools.
- No inclusion of free gifts, toys or collectible items which appeal to children to promote unhealthy foods.
- No use of celebrities, cartoon characters, competitions or free gifts to market unhealthy food.

### 35th Anniversary Slogan Competition

The Consumer Council celebrates its 35th Anniversary (1974 - 2009) with a programme of activities to mark the occasion during this year. The celebratory programme took off to a flying start with a total of nearly 1 200 entries competing for the top honour in an open slogan competition.

The slogan entries reflected the diverse inspirations and aspirations of the participants from a wide cross section of the community on the work and role of the Consumer Council. The entries had one thing in common – by and large they all support and endorse the multi-facet functions of the Council. In their opinion, the Council is professional and dedicated, and above all, achieves great public credibility.

The top prize, voted by the Members and Co-opted Members of the Publicity and Community Relations Committee, was awarded to the contestant whose entry, in Chinese, encapsulates succinctly and vividly the very essence of the focus of the Council’s work in consumer empowerment and protection: “維護消費權益，為你發聲出力” – roughly translated, safeguarding consumer rights and interests by speaking out and working tirelessly for you.



選購食品時，食物營養標籤的重要，與及廣告如何影響學童選擇不健康食品。結果同樣顯示廣告促使學童大多選擇不健康食品。

國際消費者聯會同時草擬了一套關於向兒童推銷食品及非酒精類飲料的國際守則，並促請世界衛生組織和各國政府採納守則。守則要求：

- 由上午六時至晚上九時，禁止在電台及電視推銷不健康的食品
- 不能透過新的傳播媒介（例如：網站、社交網站及文字短信），推銷不健康的食品
- 不能在學校推廣不健康食品
- 不能以贈送免費禮品、玩具及可供收藏的物品吸引小童，藉以推廣不健康的食品
- 不能利用知名人士、卡通人物、競賽或免費禮品等方式推廣不健康的食品

### 35周年標語設計比賽

本會慶祝成立35周年（1974至2009），舉辦一連串活動，首先是標語設計比賽，參賽作品多達1 200份。

作品水平甚高，來自不同背景的參加者發揮創作才華，以不同角度透過標語表達對本會工作的觀感和期望。所有作品都有一共通點——支持和認同本會的多元化工作。普遍認為本會專業和投入，並且取得公眾的信任。

經過本會宣傳及社區關係小組成員的評審，選出「維護消費權益，為你發聲出力」為冠軍作品。

# 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, 213 educational talks, visits, workshops and seminars were organised for the above three target groups, as well as other interested parties such as parents and women's 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. Topics related to the introduction of high resolution television broadcasting products and services were newly included 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 curriculum/curricular with great success. Council staff has worked closely with the Education Bureau (EDB) in the design and development of such curriculum/curricular to enhance the effective delivery of knowledge and concepts pertaining to consumer education in various related subjects.

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

### 消費者教育的重要性

本會一向極其重視提升消費者自我保護能力的教育工作。針對不同市民的需要，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，以及其他對象如家長和婦女，全年共舉辦213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。本年亦加入了高清廣播的產品和服務等題目，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，有效融合於正規學校課程之中，成績理想。

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。



Several new initiatives were launched during the year to better serve the needs of different sectors in the community. These included consumer education courses and volunteer training programmes for third age persons and women's groups. Staff training programmes were also conducted for our Mainland and local counterparts to share the 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 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 tenth 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 5 300 study reports based on first-hand data collected by students, and in turn, helped enrich the archives of studies on local consumer culture.

At the time of writing this report, a record high of 853 teams from 107 secondary schools took part in this year's Award. 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 over 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.

77 workshops covering 23 thematic topics were organised for over 5 000 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 methods in conducting and presenting consumer culture studies.

去年本會推出了數個嶄新的項目以滿足不同社群的需要，包括為第三齡人士及婦女舉辦的教育課程與義工培訓活動。此外，本會亦為本地及內地姊妹團體，主持員工培訓活動，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，迄今已連續十年舉辦「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。歷屆完成的一千三百多份考察報告，都是同學實地考察所得到的第一手資料，豐富了本地消費文化研究的參考資源。

在編寫這份報告時，第十屆「報告獎」已收到來自107間中學，共853隊的參賽作品，刷新了參加隊伍數目的紀錄。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，吸引了逾一千位師生出席。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，本會為超過五千位老師及同學舉辦了77次，共23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興趣，以及讓參加者掌握如何進行消費文化考察的概念和方法。

The Consumer Education Division was also invited to conduct School Workshop Day as a support and learning initiative for participating schools of the Study Award. A team of workshop hosts would conduct five to six 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. Eight School Workshop Days were conducted in the year with positive response.

The year 2009 also marked the tenth anniversary of the Study Award. Special activities have been designed to celebrate the success of the programme which would include the publications of collected essays as well as outstanding student projects by the end of the year. Staff training programmes for our Mainland sister organisations and universities would also be conducted to share the unique experience of the Study Award as an effective design of consumer education initiative. Opportunities in organising similar programmes for Mainland students would also be explored.

### **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. 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 40 secondary students and university undergraduates are involved in the Scheme, with new recruits joining each year.

### **Education Programmes for Vulnerable Groups**

#### **For Senior Citizens**

68 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.

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，主持五至六個不同主題的工作坊，讓學生藉參與不同的工作坊，獲得不同的體驗和學習。年內共完成八所學校的工作坊日，反應良好。

二零零九年為「報告獎」的十周年，本會將舉辦連串的誌慶活動，包括於年底出版紀念文集和優秀考察報告作品選。此外，為內地姊妹團體與大學進行之培訓活動亦將相繼推出，藉以分享「報告獎」多年來成功的經驗。本會亦會探討在內地推行同類型活動的可能性。

### **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。這批青年學員協助本會推動消費保障的社區教育活動、製作教材，並參與推行本會不同的活動和計劃。本年共有逾四十位中學生及大學生參與此計劃，每年並不斷有新學員加入。



### **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，為長者提供68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。其他預防墮入常見消費陷阱的介紹，包括有關選用電訊服務、不同合約付款方法等，均甚受長者歡迎。

Apart from on-going regular community talks, a pilot scheme was launched this year for third age persons. Instead of individual talks, a course with nine to ten sessions was designed covering topics from essential knowledge and skills to attitude and values pertaining to consumer behaviour and decision making aiming to extend the breath and depth of consumer education for senior citizens.

Two new courses were jointly organised with other social service organisations with over 20 participants enrolled. Feedbacks from the participants were highly positive. They reflected that not only did they acquire more in-depth knowledge and skills in consumption, but also enhanced their critical awareness towards their own consumer behaviour and attitude.

The success of the pilot scheme has provided the blueprint for the future development of similar consumer education programmes for the senior citizens.

### *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.

The Council, jointly with International Social Service Hong Kong Branch, launched a newly designed consumer education programme for new immigrant children last year. The programme aims to familiarise them with the Council's work as well as the local consumer culture and consumer protection measures. The program was held twice in the summer of 2008 with about 100 children attended.

### *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.



本會於年度內推出一項新的試驗計劃，為第三齡人士特別設計全新的課程。課程有別於一般講座的安排，共長九至十節，內容以參加者作出消費決定時，應具備的知識、技巧，態度和價值觀為主。課程的設計旨在拓闊長者教育的層面和深度。

此計劃與兩個社會服務機構合作舉辦了兩項課程，有超過二十位參加者。他們對課程的反應良好，表示能透過課程，獲得深入的消費知識和技巧，更能提昇他們對自己的消費行為和態度的警覺性。試驗計劃的成功將成為本會日後推行同類型長者消費者教育活動的設計藍本。

### *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，從而提昇他們的自我保護能力。

此外，又與香港國際社會服務社合作舉行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。活動於二零零八年暑假舉行了兩次，約一百位學童參加。

### *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。

## Train the Trainers

### *Community Involvement Service Scheme*

Based on the successful experience of the Youth Development Service Scheme, another service scheme was launched in the year 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 the Council's education programmes and events.

### *Training Programmes for Teachers on Consumer Education*

Government's recent curriculum reforms responded favorably to the Council's call for incorporating consumer education in the wider school curriculum. 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. This year, EDB again commissioned the Council to design another new teacher training course.

### *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 aims to train 200 teachers in five batches starting from early 2008 till 2009.

Three courses were organised in the year with 115 teachers successfully completed. Participants included those teachers in Liberal Studies, Integrated Humanities, Economics, Business Studies and Home Economics.

## 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，本會是年度再推出另一全新的服務計劃，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，將消費者教育納入中學課程。學校對「消費者教育」的教師培訓需求亦因而日趨殷切。教育局已先後於二零零四至零六年度及二零零七年，分別委託本會設計及主持為「科技教育」和「新高中通識教育科獨立專題探究」教師而設的教師培訓課程。本年，教育局再度委託本會設計全新的教師培訓課程。

### 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、社會及人文教育科」的中學教師為主要對象，旨在提昇教師在社會及人文學科的課程中，教授消費者教育相關課題時的信心和能力。

該30小時的網上自學課程於二零零八年初至二零零九年分五期舉行，目標培訓200位教師。

本年已舉行首三期課程，共有115位分別任教通識教育科、綜合人文科、經濟科、商業科以及家政等科目的中學老師成功完成課程。



Two supplementary seminars were organised in each batch for consolidating the knowledge of the enrolled teachers. Speakers included experts from Mandatory Provident Fund Schemes Authority and the Council.

The feedbacks from the course participants were highly favourable. They regarded the course as extremely rich in content, highly useful in teaching and enabled them a thorough and better understanding of the concepts in consumer education.

The fourth course has started in February 2009 with the fifth course scheduled in fall semester, 2009.

### **Staff Development Workshops for Schools**

The Division was invited to conduct Staff Development Programmes for teachers of St. Paul's Secondary School, SKH Lam Kau Mow Secondary School and St. Louis School during the year, with over 130 teachers attended.

The Division was also invited by the Moral and Civic Education Section, EDB to conduct a consumer education training seminar for primary and secondary teachers in March 2009.

### **Teaching Resources Development Education Resources Kit on Project-based Learning for PSHE at Secondary Level**

The Resources Kit, commissioned by EDB, 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 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.

為鞏固參加學員對課程的知識，每期課程均安排有兩次研習班。研習班的主講者包括強制性公積金計劃管理局的代表以及本會專家。

參加者對課程有高度肯定的評價，他們認為課程內容極其豐富，對教學有高度參考價值，能幫助他們更全面和深入了解消費者教育的概念。

第四期課程已於二零零九年二月開始，第五期則已定於同年秋季開辦。

### **教師專業發展工作坊**

本會獲不同中學邀請，主持校內教師專業發展日活動，包括聖保祿中學、聖公會林裘謀中學及聖類斯中學，共超過130位教師參加。

本會亦獲教育局德育及公民教育組之邀，於二零零九年三月為中小學老師主持消費者教育研討會及工作坊。

### **教學資源製作**

#### **個人、社會及人文教育科專題研習教材套**

這個由教育局委託製作的教材套，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昇同學在知識建構、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，以及不同教育資源中心，以豐富消費者教育的教學資源。

### Other Education Resources

The DVD-ROM containing the winning reports of Consumer Culture Study Award IX was produced and distributed to all secondary schools as a teaching resource. 2 000 copies were made and sent in the year.

The interactive drama game developed with support from the Quality Education Fund (QEF) was also useful resources for teachers. This teaching game was awarded as one of the 104 receiving projects of the Certificate of Merit, amongst the 7,000-strong sponsored projects, in QEF's Tenth Anniversary Celebration Award Scheme.

Other educational resources included teaching kits on labelling and advertising, 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 Council's Resource Centre was opened to service in October 2001. Facilities 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 website and educational resources. Workshops, seminars and talks were held regularly in the Resource Centre. During the year, the Resource Centre attracted over 1 300 visitors from over a hundred educational institutes and community organisations.

### 其他教學資源

本年共印製及派發了2 100片「第九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。

另外，優質教育基金贊助本會出版的「消費互動劇場」教材套，一直是協助教師教授「消費者教育」的有效輔助教學工具。該教材套在「優質教育基金十週年傑出計劃獎」共七千多份計劃的遴選中，榮獲優異獎。

本會亦製作有《包裝及標籤》和《認識廣告》兩集教材套，及為新來港人士編制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，於二零零一年十月啟用。中心內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1 300位來自百多間教育機構及團體的訪客。

# Improving Legal Protection

## 加強法律權益保障

### WHY THIS IS IMPORTANT

Consumers' 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.

### WHAT WE HAVE DONE

#### Protection of Mortgagor in "All Monies" Three-Party Mortgage

In Hong Kong it is quite common for a surety to charge his property to a bank as security against a loan borrowed by the other under a facility agreement with "all monies" clauses. The description of the security as "mortgage" or "legal charge" may disguise the actual effect of the "all monies" clauses. It is often the case that a surety in a non-commercial relationship with the borrower, though not potentially unduly influenced, provides the security merely out of feelings of connection and obligation arising from personal or family relationships. The surety may have little knowledge about the personal financial situation of the borrower and the prospects and risks of the borrowers' business, both at the time when the loan was taken out and during the currency of the mortgage. Moreover, he may not be alert to his potential liability and risks involved in giving the security as a result of his wrongful presumption that his liability as a surety is limited only to the sum advanced to the borrower upon execution of the mortgage or the value of the property.

In this connection, the Council wrote to the Hong Kong Monetary Authority, the Hong Kong Association of Banks and the Law Society of Hong Kong, expressing concern over the position of non-commercial third party surety under such a mortgage. Also, the Council made a number of improvement recommendations, which include (i) warning notice by bank to non-commercial surety, regardless of whether such a surety is potentially unduly influenced; (ii) meeting between solicitor and the surety before execution of security deed so that he or she would be advised on the nature of the security document, the practical consequence of signing it and the seriousness of the risk involved; (iii) improvement on the textual structure and presentation of the security deed to enable such a surety to understand the

### 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

#### 對涉及三方的「一切款項」按揭中按揭人的保障

在香港，擔保人把自己的物業抵押給銀行，以擔保他人的借貸的情況很普遍。有關信貸協議中往往包含「一切款項」條款，但協議卻把抵押稱為「按揭」或「法律押記」，此舉可能掩蔽了「一切款項」這條款的真正影響。通常來說，與借貸者有非商業關係的擔保人，雖然在作出擔保時沒有受到不當的影響，但許多時是出於個人、家族關係或道義感情而作擔保，無論在貸款批出、按揭期間，擔保人可能對借貸者個人財政狀況及其業務之前景及風險一知半解。此外，他亦可能誤解，以為作擔保人的法律責任祇限於按揭訂立時借貸者所借的數額或按揭物業的價值。在這錯誤的假設下，他可能不察覺到給予擔保所帶來的潛在法律責任和風險。

有鑑於此，本會致函香港金融管理局，香港銀行公會及香港律師會，表示關注按揭交易中，非商業關係的第三者擔保人的利益。此外，本會亦提出一些改善建議，包括：

- i) 銀行應向非商業關係的保證人，給予警示，無論該保證人有否機會在作出擔保時受到不當影響；
- ii) 在訂立擔保協議前，律師與保證人會面，由律師解釋擔保文件的性質、簽署文件後的實際後果，和涉及風險之嚴重性；
- iii) 改善擔保協議的內文結構及表達方法，確保擔保人在簽訂協議前，明白協議的真正性質；及

actual nature of the security deed he or she is entering into; and  
(iv) reminder by bank to such a surety as soon as reasonably practicable when further facilities are extended to the borrower.

## **Preliminary Proposals for Strengthening Copyright Protection in the Digital Environment**

After analysing the views of the public on the issue of strengthening copyright protection in digital environment, the Government formulated a preliminary proposal for further public consultation.

The Council was pleased that its submission of May 2007 on the issue had been well received by the Administration. We also welcome the proposal on format/media shifting exception that would allow consumer to copy genuine copyright material from one medium to another.

That said, the Council was concerned about the proposal for criminal sanction against acts infringing the proposed right of communication in both business and non-business contexts. By lowering the threshold of criminal liability and creating new offences, the reach of criminal law would thus be expanded. This may result in excessive protective measures that may chill off information sharing and exchange activities on the Internet leading to negative impact on the timely dissemination, freedom of speech and creativity in the digital world. Nonetheless, the Preliminary Proposal does not demonstrate any actual need for such an expansion that would outweigh the adverse effect it may bring about.

The Council submitted that the existing provisions in the Copyright Ordinance had already afforded protection for legitimate interests of copyright owners in the digital world, by providing for both criminal sanction and civil remedies, against unauthorised communication to the public. In the premises, the Council did not support the proposed criminalisation of acts infringing the right of communication.

## **Proposed Code of Practice on Employment under the Race Discrimination Ordinance**

The Council also gave comment on the said proposed Code of Practice issued by the Equal Opportunities Commission in a public consultation. As racial discrimination and harassment in the employment and work-related contexts are quite an unfamiliar subject in Hong Kong; and some concepts embodied in the Ordinance, seemed to be very difficult for both employers and

iv) 當銀行借給借貸者更多款項時，應在合理可行的時間內，盡快通知保證人，提醒其法律責任和風險。

## **政府在數碼環境中加強保護版權的初步建議**

在分析過社會對數碼環境中加強保護版權的意見後，政府制訂了一系列的初步建議，供公眾討論。

本會對政府認同我們在二零零七年五月就上述議題表達的意見感到欣慰，我們亦歡迎就格式 / 媒體轉換制訂例外情況的建議；可讓消費者把正版作品從一個媒體複製到另一個。

然而，本會關注把所有無論在業務或非業務情況下侵犯傳播權利的行為，予以刑事制裁的建議。我們認為降低刑責的門檻，以及增加新的罪行，必然會擴大刑法的範圍。這會帶來過度的保護措施，致使互聯網上資訊分享和交換的活動遭到降溫，對數碼世界中信息的及時傳遞、言論自由和創造活力等方面均會有負面影響。可是，政府的初步建議卻沒有讓我們看到，擴大刑法範圍的真正需要，比可能帶來的負面影響更為重要。

本會認為現行版權條例的條文已經在刑事制裁和民事補救方面打擊向公眾進行未獲授權的傳播行為，保障了版權擁有人的合法權益。因此，本會不支持把侵犯傳播權利的行為列為刑事罪行的建議。

## **有關《種族歧視條例僱傭實務守則》的建議**

本會就平等機會委員會發出的上述實務守則表達意見。由於在僱傭及工作相關的環境下之種族歧視及騷擾在香港是一項十分陌生的課題，而且有關條例中的某些概念對一般僱主和僱員來說都是難以掌握的。本會認為說明清晰，簡便易行的實務守則，可提高公眾對種族歧視條例的認識，而且在確保僱主有高的守規比率，以及僱員適當地行使在條例下的權利等方面，這類的守則更是不可或缺。



employees to grasp; the Council submitted that a clearly illustrative and easy-to-follow Code of Practice could enhance the public understanding of the Ordinance and would be indispensable for high rate of compliance with it by employers and due exercise of rights under it by employees.

The Council proposed that more illustrations, possibly elicited from varied daily employment and work-related contexts and from various perspectives, be given in the said Code of Practice.

Besides the Council submitted that compliance would also be enhanced by a compliance advisory service, through hotline, email or otherwise, providing timely answers to employers who are resolving a racial discrimination issue on a relatively urgent basis. Such a service would be much helpful for small businesses which resources are too limited to hire a lawyer for legal advice.

## Rewrite of the Companies Ordinance

As the second of a series of public consultations on the rewrite of the Companies Ordinance, the Government sought the public's views on certain legislative proposals concerning company names, directors' duties, corporate directorship and registration of charges. The Council had given its comments on a number of issues that had direct relevance to the interests of consumers.

The Council considered that the proposal of abolishing corporate directorship for private companies was an important improvement and therefore firmly supported such proposal. The ability to identify the actual persons responsible for a company's acts would certainly assist in settling some issues and achieving redress for consumers. Besides, the Council also welcomed the proposal of empowering the Companies Registrar, upon receipt of a court order requiring a company to change its name, to direct the company to act accordingly and in case of non-compliance, to change its name to its registration number. Such power would improve the enforcement actions against some "shadow companies" which made use of their company names in carrying out counterfeiting activities and misleading consumers.

The Council further supported the recommendation for registration of the whole charge instrument at the Companies Registry so that the entire document would be available for public inspection. However, the Council did not agree that the Registrar should hence be released from the duty to verify the particulars in the registration form.

本會建議實務守則應輔以從各種日常僱傭和工作相關之情境中取材，以及從不同的角度去考慮的例子，以說明守則的內容。

此外，本會認為可透過諮詢服務、熱線、電郵及其他途徑向正在處理種族歧視爭議的僱主提供及時的意見，以提高僱主遵從條例的程度。這服務對負擔不起法律諮詢方面開銷的小企業來說，將會十分有用。

## 有關《公司條例》重寫

政府就重寫《公司條例》一事展開第二輪公眾諮詢，這次諮詢的範圍包括若干關乎公司名稱、董事職責、法團出任董事及押記登記的法律建議。本會已就一些與消費者利益有直接關係的事項給予意見。

本會支持禁止法團出任私人公司董事的建議，這是一步重要的一步，使公眾能識別公司事務的實際負責人，這無疑有助消費者解決一些解議事項及爭取賠償。此外，政府亦建議賦予公司註冊處處長權力，在收到法庭命令後指示有關公司更改其名稱，以及當該公司沒有遵從處長的改名指示時，把該公司更名為其公司註冊編號。本會對此建議表示歡迎，認為可針對那些利用其公司名稱來誤導消費者及進行偽造活動的影子公司，改善有關執法行動。

對於要求全份押記文書在公司註冊處登記的建議，本會同樣支持，認為能使公眾有機會查閱整份文件。但是，本會不同意公司註冊處處長因此而獲免除其核對註冊表格上詳細資料的責任。

On the other hand, the Council did not support the proposed new name approval system. It worried that the increase in the number of grounds upon which a new company might be directed to change its name would lead to greater uncertainties and confusion to the public. In addition, the Council also found the proposal of permitting hybrid names (in cases of “genuine business need”) not acceptable since it might lead to huge increase in the number of misleading “shadow companies” and cause great confusion to the public, including consumers.

## Prohibition of Pyramid Selling Schemes

Pyramid selling schemes are widely recognised as undesirable or even deceptive trading schemes causing great harm to the interests of consumers and legitimate traders. In 1980, the Government introduced the Pyramid Selling Prohibition Ordinance prohibiting “pyramid selling schemes” defined in s.2. Despite so, the Council had from time to time received complaints concerning certain dubious pyramid selling schemes.

Upon reviewing the protection under the Ordinance, the Council noted that the definition of “pyramid selling scheme” under s.2 had been considered by the Court in a number of recent cases. These cases revealed that the existing definition assumed the scheme envisaged selling of goods or services by a participant. As such, the prohibition under the Ordinance does not cover some dubious and undesirable pyramid selling schemes found in the market. Nonetheless, there is no justifiable ground for excluding these schemes from the statutory prohibition.

The Council therefore recommended the expansion of the prohibition under the Pyramid Selling Prohibition Ordinance to cover all (a) pyramid selling schemes irrespective of whether or not the schemes involve the selling, licensing, leasing, supply or provision of any goods, services, rights or interests; and (b) pyramid selling schemes where the goods, services, rights or interests are sold, licensed, leased, supplied or provided by a participant, a scheme operator or any person under such schemes to others (who may or may not be participants).

## Proposed Amendments to the Land Titles Ordinance

In early 2009, the Government published two Consultation Papers suggesting substantial amendments to the “conversion mechanism” and “rectification and indemnity provisions” under the Land Titles Ordinance (the “LTO”) enacted in 2004.

另一方面，本會不贊同建議中的新公司名稱批核制度，原因是會增加新公司在成立後被指令改名的理據，引致更多的變數及使公眾混淆。此外，本會亦不贊同在申請人證明有真正商業需要時，准許混合名稱的建議，認為這可能會大量增加具誤導性的影子公司，令公眾(包括消費者)感到非常混淆。

## 禁止層壓式推銷計劃

直以來，層壓式推銷計劃都被公認為不良，甚至是具欺騙性的商業計劃，對消費者及其他守法商人的利益造成極大的損害。政府於一九八零年推出了《禁止層壓式推銷法條例》，禁制該條例第二條所界定的層壓式推銷計劃。儘管如此，本會仍不時收到一些涉及疑似層壓式推銷計劃的投訴。

在審閱該條例的保障時，本會注意到，在近年的幾宗案件中，法庭考慮了該條例第二條對層壓式推銷計劃的定義，並揭露現有定義假設有關於計劃的會員會涉及貨物買賣或服務提供的活動。由此可見，該條例所禁止的計劃並不包括市場上一些可疑及不良的層壓式推銷計劃，然而，把這些計劃摒除於法定禁制外，實無理據可言。

故此，本會建議將《禁止層壓式推銷法條例》的禁制範圍擴大到所有 (a) 層壓式推銷計劃，不論這些計劃有否牽涉到任何貨物、服務、權利或權益的售賣、特許、租賃或供應；以及(b) 層壓式推銷計劃，不管按照計劃安排，是由會員、計劃經營者或涉及計劃的任何人(不論他是不是會員)向其他人士售賣、特許、租賃或供應任何貨物、服務、權利或權益。

## 《土地業權條例》的修訂建議

政府於二零零九年初發佈了兩份諮詢文件，對二零零四年制定的《土地業權條例》(下稱「土地業權條例」)中的轉換機制和更正及彌償條文作出重大的修訂建議。

With regard to the conversion mechanism for existing land, the Government sought the public's views on the proposed adoption of a new "modified gradual conversion mechanism" in replacement of the "daylight conversion mechanism" under the 2004 LTO. The Council had serious concerns over the operation and implications of this new mechanism including, the complexity of the mechanism, the need for individual owners to file applications for upgrading after the 15-years period, the application fee payable by owners for upgrading, the time needed for processing an upgrading application, the time-frame for the whole conversion process (including upgrading) and the inevitable division of the property market into three tiers (i.e. new properties, converted title properties and upgraded title properties) with different values.

In view of the above concerns, unless there were concrete evidence showing problems in a large number of land registers, the Council considered that the 2004 daylight conversion mechanism (subject to the concerns raised by the Council earlier in 2004) was more preferable than the new modified gradual conversion mechanism. To deal with the problematic registers, the Council would recommend the Government to consider granting a power to the Land Registrar to withhold the conversion of these registers until the title problems have been resolved. In addition, the Council also opposed the suggestion of commencing title registration for new land first while further consideration was given to the conversion mechanism for existing land.

With regard to the proposed amendments to the rectification and indemnity provisions under the 2004 LTO, the Council failed to see any justification for treating the 1st bona fide purchaser and 2nd bona fide purchaser after fraud differently in the rectification proceedings. Similarly, the Council also failed to see why there should be different rectification rules for existing land and new land. The Council also worried that some of the proposed exceptions to the mandatory rectification rule could well be abused.

The Council would also reiterate its earlier stance that the indemnity provisions under the LTO should be extended to cover pre-conversion fraud and such extension should apply to all land under the LTO.

The Council would soon submit its formal responses to two Consultation Papers.

有關現有土地的轉換機制，文件建議採納一個全新的「改良的漸進轉換機制」，並取代二零零四年土地業權條例中的「白晝轉換機制」。本會非常關注及擔憂新機制的運作及影響，包括新機制的複雜性、個別業主需在15年的年期屆滿後提出業權提升申請、業主在提升業權時需繳交的申請費、處理一宗業權提升申請所需的時間、整個轉制程序(包括業權提升)的時間表、及使物業市場無可避免地被分為三類不同價值的物業(即全新物業、已轉換業權物業及業權提升物業)的後果。

基於上述的關注，除非有確實證據證明大量土地登記冊有業權問題，否則本會認為二零零四年的「白晝轉換機制」(在符合本會於二零零四年提出的事項的情況下)比新的「改良的漸進轉換機制」可取。至於那些有問題的土地登記冊，本會建議政府考慮授予土地註冊處處長權力，不准該等土地登記冊轉制，直至有關業權問題獲解決為止。此外，本會對於在進一步探討現有土地的轉換機制期間，業權註冊先用於新土地的建議，亦表反對。

關於諮詢文件中針對二零零四土地業權條例中的更正及彌償條文所提出的修訂建議，本會看不到任何理據支持文件中所提出，在更正法律程序中，欺詐發生後第一名的真誠註冊買家和第二名的真誠註冊買家應有不同待遇的建議。同樣地，本會不理解為何有不同的更正規則去規管現有土地和新土地，本會亦擔心建議中的強制更正規則的例外規定可能被濫用。

本會重申之前的立場，認為土地業權條例中的彌償條文應被擴展至轉換前發生的欺詐，並適用於所有土地業權條例下的土地。

本會即將回應遞交政府。

# 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.

#### Photo Printers

The ability to save energy is one of the various attributes that consumers should pay attention to in choosing electronic devices. In a test report on six models of photo printers, the Council included this attribute in the evaluation. It was found that one of the samples consumed 4.1 watt of electricity even in the "off" status, therefore it was given the lowest rating in this attribute.

Noise levels of the photo printers were also assessed and rated in the test.

#### Black Moss

Nostoc or Black Moss is much favoured by local Chinese as an ingredient in dishes especially during the Chinese New Year because its name sounds like "fat choy" meaning prosperity in Cantonese. Due to its sand binding properties, Nostoc which is a wild blue-green alga grown on arid areas is essential to help prevent desertification. But the plant is in danger of fast disappearing because of the culinary demand for it. As the consumption of Nostoc is to be discouraged as it is detrimental to the environment, the Council published an article before Chinese New Year to urge consumers to opt for substitutes of Nostoc and to remind them of the potential adulteration in Nostoc products.

### 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。

#### 相片打印機

消費者選購電子器材時，產品的慳電能力是其中一個會關注的項目。本會測試六個相片打印機樣本時，也有評估各樣本的慳電能力。結果發現其中一個樣本即使在「關機」的情況下，仍然消耗4.1瓦電力，因而在此項目得到最低的評分。

測試並比較相片打印機樣本的噪音水平。

#### 髮菜

由於髮菜發音與廣東話「發財」相近，本地習俗愛在過年時以髮菜入饌。髮菜屬野生固沙的藍綠藻，生於乾旱草原地帶，對防止沙漠化非常重要，過度採集，對草原生態環境造成非常嚴重的破壞。為了環境着想，本會出版了一篇關於選擇食用替代品的報告，以推動減少食用髮菜，並提醒消費者可能遇到攙雜非髮菜物質的問題。

## Plastic Shopping Bags

The Council made a submission to the Government in support of the proposed Product Eco-responsibility (Plastic Shopping Bags) Regulation. The Regulation provides for the implementation details of the environmental levy scheme on plastic shopping bags which have greater implication to retailers.

The Council recommended that registered retailers be required to identify their status to the consumers by display of a logo or other means of identification in a conspicuous manner at prominent places in registered retail outlets to alert consumers that levy will be collected for shopping bags provided. The Council also suggested that measures should be taken to encourage consumers to bring their own shopping bags and practise plastic bags recycling. The Council believed that territory-wide publicity campaigns on using fewer plastic bags and not taking more plastic bags than required from non-registered outlets such as wet markets would be required to maintain the momentum for waste reduction.

## 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.

## 購物膠袋

本會就擬議《產品環保責任(塑膠購物袋)規例》向政府提交了支持的意見書。該規例提出了有關購物膠袋環保徵費的實施細則，對零售商有較大影響。

本會建議已登記的零售商須在其零售點的當眼處展示顯眼的標示，提醒消費者有關供應購物膠袋須徵收費用的事宜。本會又提議採取適當措施鼓勵消費者自備購物袋及將購物膠袋循環再用。本會相信，舉辦全港性的公眾活動提倡少用膠袋及不取多於需要的膠袋，有助減少廢物數量。

## 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 which envelop 90.5% of our operating funds are derived. On 8 September 2008, Mrs. Rita LAU NG Wai Lan, JP, Secretary for Commerce and Economic Development, visited the Council and joined the Full Council meeting held on that day. The visit gave the Council an opportunity to explain to Mrs. LAU its work and future initiatives and express its wish to have continued support from the Government.

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. In response to the food and drug safety incidents in the year under review, Council's Chief Executive joined a number of advisory committees and task force in relation to the issues. 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

### 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90.5%的經費經由該局劃撥。二零零八年九月八日，商務及經濟發展局劉吳惠蘭局長到訪本會，並出席當日舉行的消費者委員會大會。藉著是次拜訪，本會亦向局長介紹未來工作計劃，並表達我們希望繼續得到政府支持的期望。

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。因應年內發生食品及藥物安全事故，本會總幹事致力參與相關的諮詢委員會及工作小組的討論。本會並積極就消費者健康、安全、住宅物業、金融及電訊服務、監管旅行社及地產代理等方面，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。

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.

## Close Liaison with Counterparts in the Mainland

Close liaison with the Council's counterparts in the Mainland (over 3 200 consumer 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, 204 Mainland officials and delegates from consumer bodies visited the Council. Apart from experience exchange, training sessions on complaint handling and research and testing were arranged to cater for the visitors' need. Staff training programmes were conducted for our Mainland counterparts on designing and organising effective consumer education programmes with special focus on the Consumer Culture Study Award.

In April 2008, a Council Delegation Visit to related Mainland Government bodies and consumer associations in Beijing was arranged. Led by the Chairman and joined by six Council Members and the Chief Executive, the Visit aimed to enhance the Council's communication and collaboration with the Mainland consumer bodies; to promote consumer education in the Mainland with an emphasis on the Council's Shoptsmart Website; and to enlist support for the 19th Consumers International World Congress to be held in Hong Kong in 2011. Organisations visited included the Department for Fair Trading and Department for the Protection of Consumers' Rights and Interests under the State Administration of Industry and Commerce; the National Office of Rectification and Standardisation of Market Economic Order under the Ministry of Commerce; China National Tourism Administration; Beijing Administration for Industry and Commerce; China Consumer

## 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組織代表共204名。除了經驗交流外,本會亦為他們提供處理投訴、研究及試驗方面的培訓,並以消費文化考察報告獎作參考,為內地消費組織設計及安排消費者教育課程,提供職員培訓。

二零零八年四月,本會主席率領六位委員及總幹事到訪北京政府機構及消費者機構。是次交流的目的是增進本會與內地消費者組織的溝通和合作;透過宣傳「精明消費香港遊」網站在內地進行消費者教育;及尋求對本會於二零一一年在香港舉辦第十九屆國際消費者聯會全球會議的支持。造訪的機構包括隸屬國家工商行政管理總局及其屬下的公平交易局及消費者權益保護局;商務部的全國整頓各規範市場經濟秩序領導小組;國家旅遊局;北京國家工商行政管理總局;中國消費者協會;北京市消費者協會;中國法學會;及香港特別行政區政府駐北京辦事處。是次交流進一步鞏固委員會跟內地組織的合作,並開拓新的合作發展機會。

本會代表亦出席了多個由內地消費者組織舉辦的研討會,包括跟衡陽市消費者委員會簽訂衡深港旅遊消費維權合作協議書;及由杭州消費者協會舉辦紀念



Association (CCA); Beijing Consumer Association, China Law Society, and Beijing Office of the Government of the HKSAR. The Visit had reinforced collaboration with the Mainland bodies and laid down the groundwork for new co-operation initiatives.

Council's representatives attended seminars held by Mainland consumer organisations, e.g. MOU Signing Ceremony cum Summit held by the Hang Yang Consumer Association concerning consumer protection in tourist spots; seminar held by Hangzhou Consumer Association on consumer protection law and new role of consumer bodies.

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, Memorandum of Understanding (MOU) for Co-operation of Consumers' Rights and Interests have been signed with consumer associations in major cities/provinces in the Mainland, including Beijing, Tianjin, Shanghai, Shenzhen, Zhejiang Province, Fujian Province, Shantung Province, Chengdu, Macau, the Pan-Pearl River Delta Region, Hang Yang City, 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 21 Mainland organisations, recorded a cumulative hit rate of over 50 million as at the end of 2008-09 since its debut in 2007. In the year under review, CCA assisted to further enhance information flow by incorporating in its website a hyperlink to the Hong Kong Tourism Board's website concerning quality trip in Hong Kong.

## Collaboration at Regional and International Levels

As an active member of the International Consumer Research and Testing (ICRT), the Council contributed ideas for joint tests that benefited all members sharing the test results. Tests would cover the latest consumer electronics such as Blu-ray disc players, dual-SIM mobile phones; and the Council gains the benefit of lowering the test cost by sharing with other ICRT members.

The Council also keeps abreast of the global development of consumer movement by taking part in international fora on various consumer issues. For examples, Council's representatives had participated in the Global Breastfeeding Trends Initiatives Workshop, the International Conference on Climate Change,

《中華人民共和國消費者權益保護法》實施15周年暨消費維權創新高層研討會。

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、天津市、上海市、深圳市、浙江省、福建省、山東省、成都市、澳門、泛珠三角區域及衡陽市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21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五千萬。年內，中國消費者協會更在其網站內設有超連結到香港旅遊發展局的官方網站，提供香港優質旅遊的資訊。

## 地區及國際性合作網絡

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。測試覆蓋最新的電器產品，例如藍光DVD影碟機及雙卡手提電話。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。

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。年內，本會代表出席了全球母乳餵養趨勢行動工作坊；氣候變遷國際會議、企業社會責任暨二零零八年ISO/消費者政策委員會



工作坊，本會總幹事在會議上表達了面對氣候變遷的挑戰時，政府、商業社會及消費者所扮演的角色。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。



CSR and Capacity Building cum 2008 ISO/COPOLCO Workshop, where Council's Chief Executive spoke to highlight the roles of governments, business community and consumers in meeting the challenges of climate change. 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.

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. On the 2009 World Consumer Right Day, it supported CI's "Supermarket Sweep" programme by staging a "Supermarket Sweep" day in a local school with an aim to educate them on healthy diet. In the year under review, the Council's Chief Executive, Ms. Connie LAU, had been invited by CI to chair the Search Committee for a new Director-General for CI. In May, Ms. LAU attended the CI Executive Meeting held in Geneva, which was timed to coincide with the World Health Assembly (WHA). Ms. LAU attended the WHA Reception with CI President, Mr. Samuel OCHIENG, to lobby World Health Organisation (WHO) for action on the marketing of unhealthy food to children. Ms. LAU also spoke as representative of CI at the side event on combating obesity held with UK Government. In February 2009, the Chief Executive attended and spoke at the CI Asia Pacific Regional Meeting held in Kuala Lumpur on "Access to Knowledge" (A2K). On 27 June 2008, a Memorandum of Understanding (MOU) among CI, the Hong Kong Government and the Council on the World Congress was signed with CI's President, Mr. Samuel OCHIENG, and the then Secretary for Commerce and Economic Development, Mr. Frederick MA, attending the MOU signing ceremony as officiating guests. Mr. OCHIENG and Ms. Indrani THURAISINGHAM, Head of CI Asia Pacific Office, took the opportunity to pay a site-visit to the Hong Kong Convention and Exhibition Centre, venue for the Congress, in preparation of the event.

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。在二零零九年的全球消費者權益日，本會響應國際消聯的呼籲，於本港學校舉行了「零食大挑戰」活動，藉此喚醒學生對健康飲食的關注。年內，本會總幹事應國際消聯的邀請，擔任國際消聯甄選新任總幹事委員會的主席。二零零八年五月，總幹事到訪日內瓦，出席國際消聯行政會議及世界衛生大會。總幹事跟與會的國際消聯會長Samuel Ochieng先生要求世界衛生組織採取行動，訂立守則制止向兒童促銷不健康食品，總幹事亦在英國政府舉辦的「打擊肥胖」研討會上代表國際消聯發言。二零零九年二月，本會總幹事出席在吉隆坡舉行的「消費者獲取知識機會」的國際消聯亞太地區會議並發言。二零零八年六月二十七日，本會就即將於香港舉辦的國際消費者聯會全球會與國際消聯及香港政府簽訂三方合作協議，由當時的商務及經濟發展局局長馬時亨太平紳士及國際消聯會長Samuel Ochieng先生出席簽署儀式。Ochieng先生及國際消聯亞太辦事處負責人Indrani Thuraisingham女士亦藉此機會到舉行全球消費會議的香港會議展覽中心的場地參觀。

# Appendix 附錄 2008 - 2009

## 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

The Hon. Paul CHAN Mo-po, MH, JP 陳茂波議員，榮譽勳章，太平紳士

Mr. Thomas CHENG (from 1.1.09) 鄭建韓先生 (由1.1.09)

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

Mrs. Christine FUNG TAM Pui-ling (up to 31.12.08) 馮譚佩玲女士 (至31.12.08)

Prof. Ron HUI Shu-yuen 許樹源教授

Mr. Ernest IP Koon-wing 葉冠榮會計師

Mr. Bankee KWAN Pak-hoo (from 1.1.09) 關百豪先生 (由1.1.09)

Mr. Joe LAI Wing-ho 黎榮浩先生

Rev. Billy LAU Kam-sing 劉金勝牧師

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

Mr. Brian LI Man-bun 李民斌先生

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. Allen MA Kam-sing 馬錦星先生

Ms. Anita MA Wing-tseung 馬詠璋大律師

Prof. WONG Yung-hou 王殷厚教授

Ms. Irene YAU Oi-yuen 邱藹源校長

Mrs. Lily YEW KUIN King-suk 姚姜敬淑大律師

Mr. Homer YU Sau-ning, MH (up to 31.12.08) 余壽寧先生，榮譽勳章 (至31.12.08)

# 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, SBS, JP  
胡紅玉議員，銀紫荊星章，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, JP  
王津先生，太平紳士

The Hon. Anna WU Hung-yuk, SBS, JP  
胡紅玉議員，銀紫荊星章，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 (from 10.11.08) 蔡偉石先生，榮譽勳章，太平紳士 (由10.11.08)

Mr. Ernest IP Koon-wing 葉冠榮會計師

Mr. Philip LEUNG Kwong-hon (from 8.4.08) 梁光漢先生 (由8.4.08)

Mr. Brian LI Man-bun 李民斌先生

## **Audit Committee 審核小組**

### *Convenor 召集人*

Mr. Allen MA Kam-sing 馬錦星先生

### *Members 委員*

Dr. Polly CHEUNG Suk-yee 張淑儀醫生

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

### *Co-opted Members 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 (from 19.1.09) 鄭建韓先生 (由19.1.09)

Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP (up to 18.1.09) 張炳良教授，金紫荊星章，太平紳士 (至18.1.09)

### *Vice-Chairperson 副主席*

Mr. Brian LI Man-bun 李民斌先生

### *Members 委員*

Mr. Thomas CHENG (from 1.1.09 up to 18.1.09) 鄭建韓先生 (由1.1.09至 18.1.09)

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. Allen MA Kam-sing 馬錦星先生

### *Co-opted Members 增選委員*

Mr. Thomas CHENG (up to 31.12.08) 鄭建韓先生 (至31.12.08)

Mrs. Grace CHOW (up to 31.3.09) 周陳文琬女士 (至31.3.09)

## **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*

Ms. Anita MA Wing-tseung 馬詠璋大律師

### *Members 委員*

Mr. William CHAN Che-kwong 陳志光先生

Mr. Thomas CHENG (from 5.1.09) 鄭建韓先生 (由5.1.09)

Mrs. Lily YEW KUIN King-suk 姚姜敬淑大律師

### *Co-opted Members 增選委員*

Mrs. Grace CHOW (up to 31.3.09) 周陳文琬女士 (至31.3.09)

Ms. Priscilla WONG Pui-sze, JP 王沛詩大律師，太平紳士

Ms. Wendy YUNG Wen-yee 容韻儀律師

## **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*

The Hon. Paul CHAN Mo-po, MH, JP (up to 14.10.08) 陳茂波議員，榮譽勳章，太平紳士 (至14.10.08)

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

Rev. Billy LAU Kam-sing 劉金勝牧師

Mr. Philip LEUNG Kwong-hon 梁光漢先生

The Hon. Fred LI Wah-ming, SBS, JP (up to 7.12.08) 李華明議員，銀紫荊星章，太平紳士 (至7.12.08)

Ms. Amanda LIU Lai-yun 廖麗茵律師

Mr. Allen MA Kam-sing 馬錦星先生

Ms. Irene YAU Oi-yuen 邱藹源校長

Mr. Homer YU Sau-ning, MH (up to 31.12.08) 余壽寧先生，榮譽勳章 (至31.12.08)

### *Co-opted Members 增選委員*

Mrs. Sandra MAK WONG Siu-chun (up to 31.3.09) 麥黃小珍女士 (至31.3.09)

Ms. Clara SHEK (from 19.1.09) 石嘉麗女士 (由19.1.09)

Dr. Max WONG Wai-lun (from 19.1.09) 王慧麟博士 (由19.1.09)

## **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 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

### *Co-opted Members 增選委員*

Mr. Addy LEE (up to 19.1.09) 李子揚先生 (至19.1.09)  
Dr. Matthew NG, JP 吳馬太醫生，太平紳士  
Dr. Michael TSUI Fuk-sun (from 19.1.09) 徐福燊醫生 (由19.1.09)

## **Trade Practices Committee 商營手法研究小組**

### *Chairperson 主席*

Mrs. Lily YEW KUIN King-suk 姚姜敬淑大律師

### *Vice-Chairperson 副主席*

Mr. William CHAN Che-kwong (from 19.1.09) 陳志光先生 (由19.1.09)  
Mr. Homer YU Sau-ning, MH (up to 31.12.08) 余壽寧先生，榮譽勳章 (至31.12.08)

### *Members 委員*

The Hon. Paul CHAN Mo-po, MH, JP (up to 14.10.08) 陳茂波議員，榮譽勳章，太平紳士 (至14.10.08)  
Mr. William CHAN Che-kwong (up to 18.1.09) 陳志光先生 (至18.1.09)  
Dr. Polly CHEUNG Suk-yee 張淑儀醫生  
Mrs. Christine FUNG TAM Pui-ling (up to 31.12.08) 馮譚佩玲女士 (至31.12.08)  
Mr. Bankee KWAN Pak-hoo (from 6.1.09) 關百豪先生 (由6.1.09)  
Mr. Joe LAI Wing-ho 黎榮浩先生  
Mr. Brian LI Man-bun 李民斌先生  
The Hon. Fred LI Wah-ming, SBS, JP 李華明議員，銀紫荊星章，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  
Ms. Anita MA Wing-tseung 馬詠璋大律師

### *Co-opted Members 增選委員*

Mr. Andrew FUNG Wai-kwong (from 19.1.09) 馮煒光先生 (由19.1.09)  
Mr. Daniel C. LAM, BBS, JP (up to 31.3.09) 林濬先生，銅紫荊星章，太平紳士 (至31.3.09)  
Prof. Japhet Sebastian LAW 羅文鈺教授  
Dr. Corinna SIU Miu-chee (up to 31.3.09) 蕭妙姿博士 (至31.3.09)

## **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. Brian LI Man-bun 李民斌先生

### *Vice-Chairperson 副主席*

Mr. Ernest IP Koon-wing 葉冠榮會計師

**Members 委員**

Mr. Bankee KWAN Pak-hoo (from 6.1.09) 關百豪先生 (由6.1.09)

Ms. Cecilia WOO Lee-wah 鄔莉華律師\*

Dr. YU Wing-tong 余永棠博士\*

\* 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 (from 19.1.09) 資訊科技專家諮詢小組 (由19.1.09)****Convenor 召集人**

Mr. Philip LEUNG Kwong-hon 梁光漢先生

**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 for Strategic Plan Development (up to 19.1.09)****發展策略工作小組(至19.1.09)****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

**Members 委員**

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Mr. Brian LI Man-bun 李民斌先生

**Co-opted Members 增選委員**

Dr. Matthew NG, JP 吳馬太醫生，太平紳士

**Task Group on Council's Follow-up on the Audit Commission Report (from 22.9.08)****消委會跟進審計署報告專責小組 (由22.9.08)****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. Ernest IP Koon-wing 葉冠榮會計師

Mr. Homer YU Sau-ning, MH (up to 31.12.08) 余壽寧先生，榮譽勳章 (至31.12.08)

**Trade Liaison Working Group (up to 19.1.09) 企業聯絡小組 (至19.1.09)****Chairperson 主席**

Mr. Homer YU Sau-ning, MH 余壽寧先生，榮譽勳章

**Members 委員**

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

### *Co-opted Members 增選委員*

Mrs. Sandra MAK WONG Siu-chun 麥黃小珍女士

Ms. Clara SHEK 石嘉麗女士

## **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)

## **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. Brian LI Man-bun 李民斌先生

#### *Members 委員*

Mr. William CHAN Che-kwong 陳志光先生

Mr. Thomas CHENG (from 5.1.09) 鄭建韓先生 (由5.1.09)

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

Ms. Anita MA Wing-tseung 馬詠璋大律師

Mrs. Lily YEOW KUIN King-suk 姚姜敬淑大律師

#### *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

## **Working Group on Council's Web-based Services and Computer Network**

### **(up to 19.1.09)**

### **網站服務及電腦網絡工作小組 (至19.1.09)**

#### *Convenor 召集人*

Mr. Philip LEUNG Kwong-hon 梁光漢先生

## **Working Group on Improvement of Consumer Protection Laws (up to 19.1.09)**

### **改善保障消費者法例工作小組 (至19.1.09)**

#### *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



### **Members 委員**

Mr. William CHAN Che-kwong 陳志光先生

Prof. Johannes CHAN Man-mun, SC (Hon) 陳文敏教授，名譽資深大律師\*

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. Allen MA Kam-sing 馬錦星先生

Ms. Anita MA Wing-tseung 馬詠璋大律師

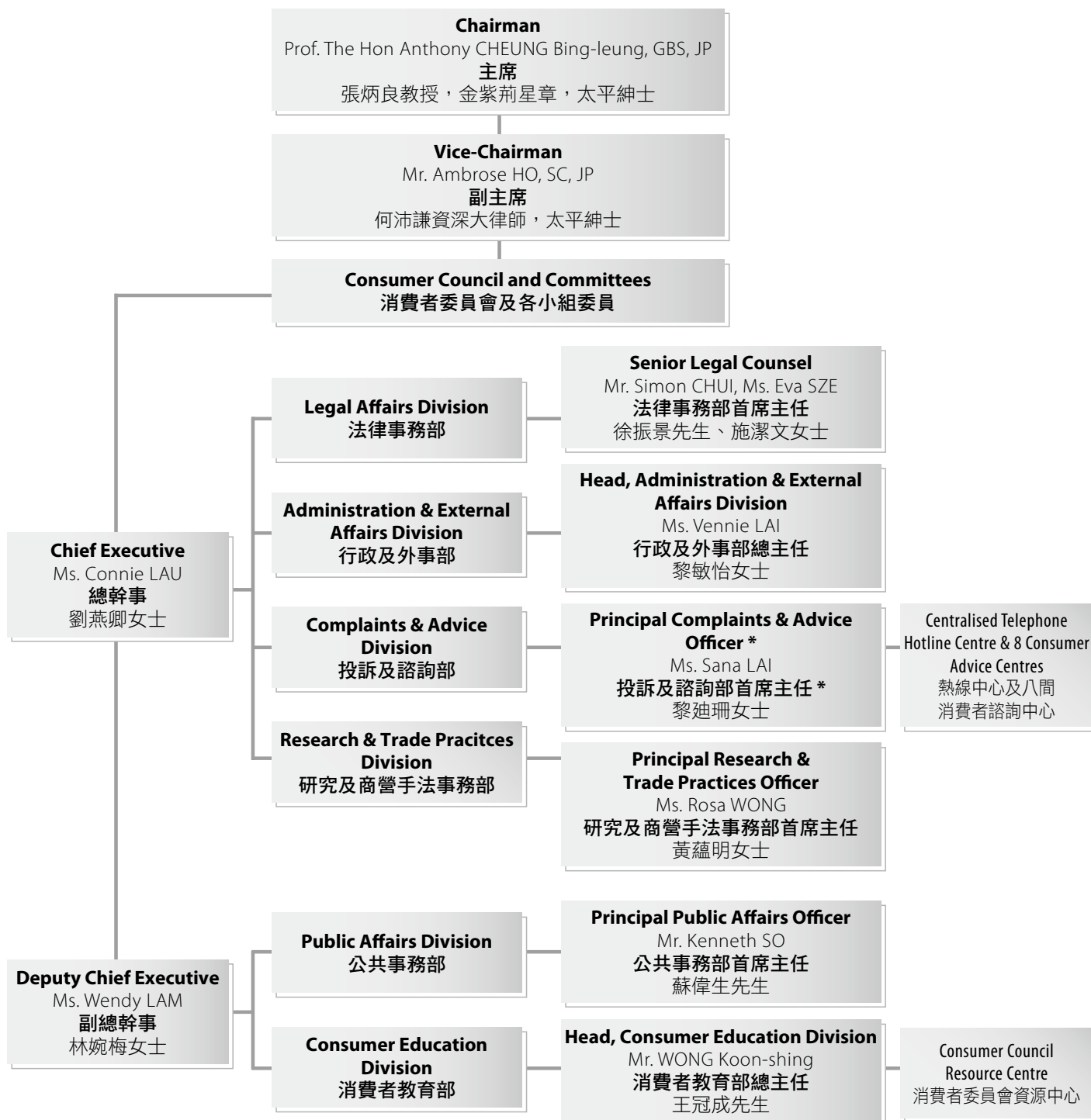
### **Co-opted Members 增選委員**

Ms. Priscilla WONG Pui-sze, JP 王沛詩大律師，太平紳士

Ms. Wendy YUNG Wen-yee 容韻儀律師

\* Chairman of the Management Committee of Consumer Legal Action Fund 消費者訴訟基金管理委員會主席

# 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

\* Principal Complaints and Advice Officer 投訴及諮詢部首席主任

Mr. CHAN Wing-kai (up to 27.11.08) 陳永佳先生 (至 27.11.08) Ms. Sana LAI (from 9.2.09) 黎迪珊女士 (由 9.2.09)

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

**Report and Financial Statements**  
For the year ended 31 March 2009

CONSUMER COUNCIL

REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2009

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## INDEPENDENT AUDITOR'S REPORT

### TO THE MEMBERS OF THE CONSUMER COUNCIL (the "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 balance sheet as at 31 March 2009, and the income and expenditure account, the statement of changes in equity and the cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

#### **Council's members' responsibilities for the financial statements**

The Council's members are responsible for the preparation and the true and fair presentation of these financial statements in accordance with Hong Kong Financial Reporting Standards issued by the Hong Kong Institute of Certified Public Accountants. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and the true and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

#### **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 entity's preparation and true and fair presentation of the financial statements 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 (the "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 2009 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  
20 July 2009

CONSUMER COUNCILINCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 MARCH 2009

	<u>NOTES</u>	<u>2009</u> HK\$	<u>2008</u> HK\$
INCOME	6	81,738,024	71,940,334
LESS:			
EXPENDITURE			
Amortisation of prepaid lease payments		335,299	335,299
Auditor's remuneration		151,000	145,000
Consumer education		428,327	395,222
Consumer international membership fees		279,733	291,410
Council member expenses		49,350	40,950
Depreciation for property, plant and equipment		2,865,390	3,159,294
Interest expense on bank borrowing not wholly repayable within five years		97,108	207,367
International conferences and duty visits		232,143	319,594
Other administrative expenses		1,864,822	2,078,264
Office accommodation related expenses		2,190,879	1,885,668
Office equipment and maintenance		1,019,367	974,071
Production and marketing cost of "Choice"		1,858,664	1,738,738
Publicity and public relations		232,130	433,965
Staff costs	7	59,914,017	55,533,163
Testing and research		4,429,751	2,903,376
Non-Recurrent Projects			
Price Surveillance Project		1,635,613	-
Promotion on new legislation		-	19,226
Review of web based services		-	5,000
Strengthening Consumer Protection Project		31,100	343,630
35th anniversary activities		36,836	-
Other projects		601,805	557,240
TOTAL EXPENDITURE		78,253,334	71,366,477
SURPLUS FOR THE YEAR		3,484,690	573,857

CONSUMER COUNCILBALANCE SHEET  
AT 31 MARCH 2009

	<u>NOTES</u>	<u>2009</u> HK\$	<u>2008</u> HK\$
<b>NON-CURRENT ASSETS</b>			
Property, plant and equipment	8	17,278,172	17,563,668
Prepaid lease payments	9	42,470,578	42,805,877
		<u>59,748,750</u>	<u>60,369,545</u>
<b>CURRENT ASSETS</b>			
Sundry debtors, deposits and prepayments	10	1,075,337	804,529
Loans and advances to staff	10	293,279	264,968
Amount due from the Trust	10	1,432,000	-
Prepaid lease payments	9	335,284	335,284
Bank balances and cash	11	24,771,882	13,677,047
		<u>27,907,782</u>	<u>15,081,828</u>
<b>CURRENT LIABILITIES</b>			
Subscriptions received in advance		713,170	850,427
Accounts payable and accrued charges	12	4,560,830	2,685,632
Provision for untaken leave		3,973,051	3,632,492
Deferred income	13	11,367,494	4,042,533
Secured bank borrowing	14	346,573	243,198
		<u>20,961,118</u>	<u>11,454,282</u>
<b>NET CURRENT ASSETS</b>		<u>6,946,664</u>	<u>3,627,546</u>
		<u>66,695,414</u>	<u>63,997,091</u>
<b>REPRESENTING:</b>			
Leasehold property control account	15	57,100,359	59,143,261
Equipment control account	16	2,983,675	1,561,568
Designated fund for approved projects	17	5,701,678	5,727,619
Accumulated deficit		(10,968,498)	(15,099,924)
		<u>54,817,214</u>	<u>51,332,524</u>
<b>NON-CURRENT LIABILITIES</b>			
Deferred income	13	8,314,700	8,710,800
Secured bank borrowing	14	3,563,500	3,953,767
		<u>11,878,200</u>	<u>12,664,567</u>
		<u>66,695,414</u>	<u>63,997,091</u>

The financial statements on pages 3 to 20 were approved and authorised for issue by the members of the Consumer Council on 20 July 2009 and are signed on its behalf by:

  
 CHIEF EXECUTIVE



CONSUMER COUNCILSTATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED 31 MARCH 2009

	<u>Leasehold property control account</u> HK\$	<u>Equipment control account</u> HK\$	<u>Designated fund for approved projects</u> HK\$	<u>Accumulated deficit</u> HK\$	<u>Total</u> HK\$
At 1 April 2007	61,186,163	2,416,513	3,956,513	(16,800,522)	50,758,667
Surplus for the year	-	-	-	573,857	573,857
Transfer to designated fund for approved projects	-	-	1,771,106	(1,771,106)	-
Transfer from equipment control account	-	(854,945)	-	854,945	-
Transfer from leasehold property control account	(2,042,902)	-	-	2,042,902	-
At 31 March 2008	59,143,261	1,561,568	5,727,619	(15,099,924)	51,332,524
Surplus for the year	-	-	-	3,484,690	3,484,690
Transfer from designated fund for approved projects	-	-	(25,941)	25,941	-
Transfer to equipment control account	-	1,422,107	-	(1,422,107)	-
Transfer from leasehold property control account	(2,042,902)	-	-	2,042,902	-
At 31 March 2009	57,100,359	2,983,675	5,701,678	(10,968,498)	54,817,214

CONSUMER COUNCILCASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2009

	<u>2009</u> HK\$	<u>2008</u> HK\$
<b>OPERATING ACTIVITIES</b>		
Surplus for the year	3,484,690	573,857
Adjustments for:		
Government grant for addition of leasehold property	(396,100)	(396,100)
Government grant for addition of property, plant and equipment	(342,726)	(158,870)
Interest expense for bank borrowing	97,108	207,367
Depreciation for property, plant and equipment	2,865,390	3,159,294
Amortisation of prepaid lease payments	335,299	335,299
Interest income	(309,391)	(515,567)
Operating cash flows before movements in working capital	5,734,270	3,205,280
(Increase) decrease in sundry debtors, deposits and prepayments	(289,019)	388,392
Increase in loans and advances to staff	(28,311)	(723)
Increase in amount due from the Trust	(1,432,000)	-
(Decrease) increase in subscriptions received in advance	(137,257)	42,105
Increase in accounts payable and accrued charges	1,875,198	128,313
Increase in provision for untaken leave	340,559	190,089
<b>CASH GENERATED FROM OPERATIONS</b>	<u>6,063,440</u>	<u>3,953,456</u>
Interest paid	(97,108)	(207,367)
<b>NET CASH FROM OPERATING ACTIVITIES</b>	<u>5,966,332</u>	<u>3,746,089</u>
<b>INVESTING ACTIVITIES</b>		
Interest received	327,602	517,070
Purchase of property, plant and equipment	(2,579,894)	(596,746)
<b>NET CASH USED IN INVESTING ACTIVITIES</b>	<u>(2,252,292)</u>	<u>(79,676)</u>
<b>FINANCING ACTIVITIES</b>		
Repayment of secured bank borrowing	(286,892)	(176,634)
Government subventions received for Non-Recurrent Projects	9,247,656	1,986,031
Government subventions utilised for Non-Recurrent Projects	(1,846,985)	(367,854)
Funds received for other Non-Recurrent Projects	908,798	409,648
Funds utilised for other Non-Recurrent Projects	(641,782)	(557,240)
<b>NET CASH FROM FINANCING ACTIVITIES</b>	<u>7,380,795</u>	<u>1,293,951</u>
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>	<u>11,094,835</u>	<u>4,960,364</u>
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR</b>	<u>13,677,047</u>	<u>8,716,683</u>
<b>CASH AND CASH EQUIVALENTS AT END OF THE YEAR, represented by bank balances and cash</b>	<u>24,771,882</u>	<u>13,677,047</u>

CONSUMER COUNCILNOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2009

## 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 funded mainly by Government subventions.

The address of the registered office and principal place of operation of the Council is 22nd Floor, K. Wah Centre, 19 Java Road, North Point, Hong Kong.

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

## 2. ADOPTION OF NEW AND REVISED HONG KONG FINANCIAL REPORTING STANDARDS

In the current year, the Council, has applied the following amendments and interpretations ("new HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants (the "HKICPA") which are or have become effective.

HKAS 39 & HKFRS 7 (Amendment)	Reclassification of Financial Assets
HK(IFRIC) - Int 12	Service Concession Arrangements <sup>3</sup>
HK(IFRIC) - Int 14	HKAS 19 - The Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction

The adoption of the new HKFRSs had no material effect on how the results and financial position for the current or prior accounting periods have been prepared and presented. Accordingly, no prior period adjustment has been required.

The Council has not early adopted the following new and revised standards, amendments or interpretations that have been issued but are not yet effective.

HKFRSs (Amendments)	Improvements to HKFRSs <sup>1</sup>
HKFRSs (Amendments)	Improvements to HKFRSs 2009 <sup>2</sup>
HKAS 1 (Revised)	Presentation of Financial Statements <sup>3</sup>
HKAS 23 (Revised)	Borrowing Costs <sup>3</sup>
HKAS 27 (Revised)	Consolidated and Separate Financial Statements <sup>4</sup>
HKAS 32 & 1 (Amendments)	Puttable Financial Instruments and Obligations Arising on Liquidation <sup>3</sup>
HKAS 39 (Amendments)	Eligible Hedged Items <sup>4</sup>
HKFRS 1 & HKAS 27 (Amendments)	Cost of an Investment in a Subsidiary, Jointly Controlled Entity or Associate <sup>3</sup>
HKFRS 2 (Amendment)	Vesting Conditions and Cancellations <sup>3</sup>
HKFRS 3 (Revised)	Business Combinations <sup>4</sup>
HKFRS 7 (Amendment)	Improving Disclosures about Financial Instruments <sup>3</sup>

CONSUMER COUNCIL

## 2. ADOPTION OF NEW AND REVISED HONG KONG FINANCIAL REPORTING STANDARDS - continued

HKFRS 8	Operating Segments <sup>3</sup>
HK(IFRIC) - Int 9 & HKAS 39 (Amendments)	Embedded Derivatives <sup>5</sup>
HK(IFRIC) - Int 13	Customer Loyalty Programmes <sup>6</sup>
HK(IFRIC) - Int 15	Agreements for the Construction of Real Estate <sup>3</sup>
HK(IFRIC) - Int 16	Hedges of a Net Investment in a Foreign Operation <sup>7</sup>
HK(IFRIC) - Int 17	Distributions of Non-cash Assets to Owners <sup>4</sup>
HK(IFRIC) - Int 18	Transfer of Assets from Customers <sup>8</sup>

<sup>1</sup> Effective for annual periods beginning on or after 1 January 2009 except the amendments to HKFRS 5, effective for annual periods beginning on or after 1 July 2009

<sup>2</sup> Effective for annual periods beginning on or after 1 January 2009, 1 July 2009 and 1 January 2010, as appropriate

<sup>3</sup> Effective for annual periods beginning on or after 1 January 2009

<sup>4</sup> Effective for annual periods beginning on or after 1 July 2009

<sup>5</sup> Effective for annual periods ending on or after 30 June 2009

<sup>6</sup> Effective for annual periods beginning on or after 1 July 2008

<sup>7</sup> Effective for annual periods beginning on or after 1 October 2008

<sup>8</sup> Effective for transfers on or after 1 July 2009

The Council's members anticipate that the application of these standards, amendments or interpretations will have no material impact on the results and the financial position of the Council.

## 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

Revenue 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.

CONSUMER COUNCIL

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

Government grants*Recurrent Projects*

Recurrent Government subventions are recognised when funds are appropriated by the Government.

*Non-Recurrent Projects*

Non-Recurrent Government grants are recognised as income over the periods necessary to match them with the related costs which they are intended to compensate on a systematic basis.

*Leasehold property*

Government grant towards the cost of acquisition of leasehold property is recognised as income over the useful lives of the relevant assets.

Property, plant and equipment

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

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 (calculated as the difference between the net disposal proceeds and the carrying amount of the item) is included in the income and expenditure account in the year in which the item is derecognised.

Leasehold land and building

The land and building elements of leasehold land and building are considered separately for the purpose of lease classification. Leasehold land which title is not expected to pass to the lessee by the end of the lease term is classified as an operating lease unless the lease payments cannot be allocated reliably between the land and building elements, in which case, the entire lease is classified as a finance lease.

## CONSUMER COUNCIL

### 3. SIGNIFICANT ACCOUNTING POLICIES - continued

#### Financial Instruments

Financial assets and financial liabilities are recognised on the Council's balance sheet when the Council becomes a party to the contractual provisions of the instrument. Financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition.

#### **Financial assets**

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

#### *Loans and receivables*

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. At each balance sheet date subsequent to initial recognition, loans and receivables (including sundry debtors, loans and advances to staff, amount due from the Trust 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 balance sheet date. 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.

CONSUMER COUNCIL

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial Instruments - continued**Financial assets** - continued*Impairment on financial assets* - continued

For financial assets carried at amortised cost, an impairment loss is recognised in profit or loss 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.

For financial assets measured at amortised cost, 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 profit or loss 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.

**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.

## CONSUMER COUNCIL

### 3. SIGNIFICANT ACCOUNTING POLICIES - continued

#### Impairment of tangible assets

At each balance sheet date, the Council reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If 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 each balance sheet date, monetary items denominated in foreign currencies are retranslated at the rates prevailing on the balance sheet date. 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.

#### 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 and the Council's 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.



CONSUMER COUNCIL

## 5. FINANCIAL INSTRUMENTS

## a. Categories of financial instruments

	<u>2009</u> HK\$	<u>2008</u> HK\$
Loans and receivables (including cash and cash equivalents)	26,870,472	14,217,165
Financial liabilities at amortised cost	6,162,915	6,006,359

## 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 trust, bank balances, accounts payable and secured bank borrowing. Details of these financial instruments are disclosed in respective notes. The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The Council's members manage and monitor these exposures to ensure appropriate measures are implemented on a timely and effective manner.

Credit risk

The Council has no significant concentration of credit risk on sundry 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.

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 riskForeign currency risk management

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

	<u>Assets</u>		<u>Liabilities</u>	
	<u>2009</u> HK\$	<u>2008</u> HK\$	<u>2009</u> HK\$	<u>2008</u> HK\$
United States dollars	204,030	208,001	57,720	-
Euro	426,167	-	527,223	400,207

CONSUMER COUNCIL

## 5. FINANCIAL INSTRUMENTS - continued

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

Market risk - continued*Foreign currency risk management* - continued

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

	<u>2009</u>		<u>2008</u>	
	Increase (decrease) in foreign exchange rates	Effect on income and (expenditure) HK\$	Increase (decrease) in foreign exchange rates	Effect on income and (expenditure) HK\$
United States dollars	3% (3%)	4,389 (4,389)	3% (3%)	6,240 (6,240)
Euro	10% (10%)	(10,106) 10,106	10% (10%)	(40,021) 40,021

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

*Interest rate risk*

The Council's income and operating cash flows are substantially independent of changes in market interest rates. The Council's exposure to changes in interest rates is mainly attributable to its bank borrowing at variable rates. The Council has a policy to place surplus funds with creditable financial institutions which offer the best return 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 receivable from the Government. The Council's members consider that the Council is exposed to minimal liquidity risk as the Council prepares and submits budgets to the Government annually for government subvention and it also closely monitors its 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.

CONSUMER COUNCIL

## 5. FINANCIAL INSTRUMENTS - continued

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

Liquidity risk - continuedLiquidity 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\$
<b>2009</b>							
Accounts payable and accrued charges	-	1,858,642	394,200	-	-	2,252,842	2,252,842
Secured bank borrowing	1.00	192,000	192,000	1,536,000	2,204,957	4,124,957	3,910,073
		<u>2,050,642</u>	<u>586,200</u>	<u>1,536,000</u>	<u>2,204,957</u>	<u>6,377,799</u>	<u>6,162,915</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\$
<b>2008</b>							
Accounts payable and accrued charges	-	1,809,394	-	-	-	1,809,394	1,809,394
Secured bank borrowing	3.45	192,000	192,000	1,536,000	3,354,071	5,274,071	4,196,965
		<u>2,001,394</u>	<u>192,000</u>	<u>1,536,000</u>	<u>3,354,071</u>	<u>7,083,465</u>	<u>6,006,359</u>

## c. Fair value

The fair value 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. INCOME

	2009 HK\$	2008 HK\$
Government subventions - recurrent	73,990,400	66,703,679
Interest on bank deposits	309,391	515,567
Licence fees	-	750,000
Management fee income	1,432,000	-
Sales of "Choice" and other publications	2,290,028	2,222,654
Sundry income	549,669	268,368
Income from Non-Recurrent Projects Government subventions		
- Enhancement of computer systems	59,093	-
- Grant for addition of leasehold property	396,100	396,100
- Promotion on new legislation	-	19,226
- Price Surveillance Project	1,783,327	-
- Review of web based services	229,175	156,137
- Strengthening Consumer Protection Project	60,200	351,363
- 35th anniversary activities	36,836	-
- Other Non-Recurrent Projects	601,805	557,240
	<u>81,738,024</u>	<u>71,940,334</u>

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**CONSUMER COUNCIL****7. STAFF COSTS**

Staff costs include an amount of HK\$5,898,243 (2008: HK\$5,479,954) in respect of contributions to retirement benefits scheme.

**8. PROPERTY, PLANT AND EQUIPMENT**

	<u>Buildings</u> HK\$	<u>Leasehold improvement</u> HK\$	<u>Office equipment</u> HK\$	<u>Computer equipment</u> HK\$	<u>Furniture and fixtures</u> HK\$	<u>Motor vehicle</u> HK\$	<u>Total</u> HK\$
<b>COST</b>							
At 1 April 2007	14,454,774	5,834,651	1,106,833	1,902,266	449,436	-	23,747,960
Addition	-	-	46,464	532,602	17,680	-	596,746
At 31 March 2008	14,454,774	5,834,651	1,153,297	2,434,868	467,116	-	24,344,706
Addition	-	-	56,387	2,200,336	75,880	247,291	2,579,894
At 31 March 2009	14,454,774	5,834,651	1,209,684	4,635,204	542,996	247,291	26,924,600
<b>DEPRECIATION</b>							
At 1 April 2006	958,040	1,621,682	392,295	521,489	128,238	-	3,621,744
Provision for the year	540,673	1,166,930	441,468	835,196	175,027	-	3,159,294
At 31 March 2008	1,498,713	2,788,612	833,763	1,356,685	303,265	-	6,781,038
Provision for the year	540,673	1,166,930	211,355	805,783	113,172	27,477	2,865,390
At 31 March 2009	2,039,386	3,955,542	1,045,118	2,162,468	416,437	27,477	9,646,428
<b>CARRYING VALUES</b>							
At 31 March 2009	12,415,388	1,879,109	164,566	2,472,736	126,559	219,814	17,278,172
At 31 March 2008	12,956,061	3,046,039	319,534	1,078,183	163,851	-	17,563,668

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:

Buildings	3.75%
Leasehold improvement	20%
Office equipment	33.33%
Computer equipment	33.33%
Furniture and fixtures	33.33%
Motor vehicle	33.33%

The Council has pledged the buildings having a carrying value of approximately HK\$3,641,158 (2008: HK\$4,309,535) to secure general banking facilities granted to the Council.

CONSUMER COUNCIL

## 9. PREPAID LEASE PAYMENTS

The prepaid lease payments represents leasehold land in Hong Kong held under long-term lease and are analysed for reporting purposes as:

	<u>2009</u> HK\$	<u>2008</u> HK\$
Non-current asset	42,470,578	42,805,877
Current asset	335,284	335,284
	<u>42,805,862</u>	<u>43,141,161</u>

The Council has pledged the leasehold land having a carrying value of approximately HK\$11,347,364 (2008: HK\$11,360,563) to secure general banking facilities granted to the Council.

## 10. OTHER FINANCIAL ASSETS

Other financial assets included sundry debtors, loans and advances to staff and amount due from the Trust. The amounts are unsecured and interest-free. Except for the loans and advances to staff are with fixed repayment terms, the other amounts are repayable on demand.

The Consumer Legal Action Fund (the "Trust") was established under a Deed of Trust with the 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 0.02% to 4.13% (2008: 1.10% to 5.20%) per annum.

## 12. ACCOUNTS PAYABLE AND ACCRUED CHARGES

The amounts are unsecured, interest-free and repayable on demand.

CONSUMER COUNCIL

## 13. DEFERRED INCOME

	<u>2009</u> HK\$	<u>2008</u> HK\$
Unexpended deferred income (note 1)		
Consumer Council Resource Centre	256,243	256,243
Customer Satisfaction Survey	350,000	-
Enhancement of computer systems	3,110,185	-
New Legislation Publicity Campaign	298,690	298,690
Office refurbishment and improvement	936,000	-
Parallel Importation Education Program	-	21,080
Price Surveillance Project	2,216,673	-
Review of web based services	754,518	983,693
Strengthening Consumer Protection Project	957,439	1,017,639
35th anniversary activities	755,542	-
Other projects	1,336,104	1,069,088
	<u>10,971,394</u>	<u>3,646,433</u>
Deferred income in respect of grant received for acquisition of leasehold property (note 2)	<u>8,710,800</u>	<u>9,106,900</u>
	<u>19,682,194</u>	<u>12,753,333</u>
Analysed for reporting purposes as:		
Current	11,367,494	4,042,533
Non-current	8,314,700	8,710,800
	<u>19,682,194</u>	<u>12,753,333</u>

## Notes:

- 1) This represents the unexpended portion of Government grants for Non-Recurrent Projects and funds for other Non-Recurrent Projects.
- 2) In 2006, the Council received a government grant of HK\$9,800,000 towards the cost of acquisition of a leasehold property which was acquired during the year ended 2007. The amount had been treated as deferred income and was transferred to income over the useful lives of the relevant assets. This policy has resulted in a credit to the income and expenditure account of HK\$396,100 (2008: HK\$396,100) during the year.

CONSUMER COUNCIL

## 14. SECURED BANK BORROWING

	<u>2009</u> HK\$	<u>2008</u> HK\$
Carrying amount repayable:		
On demand or within one year	346,573	243,198
More than one year, but not exceeding two years	350,046	251,711
More than two years but not more than five years	1,071,330	809,250
More than five years	2,142,124	2,892,806
	<u>3,910,073</u>	<u>4,196,965</u>
Less: Amounts due within one year shown under current liabilities	<u>(346,573)</u>	<u>(243,198)</u>
	<u>3,563,500</u>	<u>3,953,767</u>

In 2007, the Council obtained a mortgage loan of HK\$4,500,000. The loan bears interest at lower of prime rate or 0.75% over Hong Kong Interbank Offered Rate and will be repayable by monthly instalments. The proceeds were used to finance the acquisition of a leasehold property.

The bank borrowing as at the balance sheet date was secured by the pledge of assets as set out in notes 8 and 9.

## 15. LEASEHOLD PROPERTY CONTROL ACCOUNT

This represents the expenditure related to the acquisition of the Council's leasehold property and includes the purchase consideration, legal fees and disbursements, interest paid on the down payment, fitting-out and removal costs, less accumulated depreciation of buildings and leasehold improvement and accumulated amortisation of prepaid lease payments.

## 16. EQUIPMENT CONTROL ACCOUNT

This represents the expenditure related to the acquisition of the Council's office equipment, computer equipment, furniture and fixtures and motor vehicle, less accumulated depreciation.

## 17. DESIGNATED FUND FOR APPROVED PROJECTS

The amount represents the funding available to the Council for various activities approved/contracted by the Council but not yet incurred by the balance sheet date.

At the balance sheet date, the amount represents:

	<u>2009</u> HK\$	<u>2008</u> HK\$
Online Choice Operation Reserve	4,106,087	4,000,000
Office equipment and maintenance	295,913	295,913
Testing and research projects	1,299,678	1,431,706
	<u>5,701,678</u>	<u>5,727,619</u>

CONSUMER COUNCIL

## 18. OPERATING LEASE COMMITMENT

At the balance sheet date, the Council had commitments for future minimum lease payments under non-cancellable operating leases in respect of rented premises which fall due as follows:

	<u>2009</u> HK\$	<u>2008</u> HK\$
Within one year	<u>295,384</u>	<u>-</u>

Leases are negotiated for an average term of one year, with fixed rental over the terms of the leases.

## 19. CAPITAL COMMITMENTS

At 31 March 2009, the Council had commitments of HK\$1,149,533 (2008: nil) for capital expenditure in respect of the acquisition of property, plant and equipment contracted for but not provided in the financial statements.

## 20. RELATED PARTY TRANSACTION

During the year, the Council received management fee income of HK\$1,432,000 (2008: nil) from the Trust.

Details of the Council's outstanding balance with the Trust is set out in the balance sheet and in note 10.



CONSUMER COUNCILFOR MANAGEMENT PURPOSES ONLYFOR THE YEAR ENDED 31 MARCH 2009

## NET INCOME FROM SALES OF "CHOICE" AND OTHER PUBLICATIONS

	<u>2009</u> HK\$	<u>2008</u> HK\$
SALES	<u>2,290,028</u>	<u>2,222,654</u>
DIRECT COST		
Printing, artwork and promotion cost	1,438,005	1,299,719
Postage	<u>420,659</u>	<u>439,019</u>
	1,858,664	1,738,738
NET INCOME	<u><u>431,364</u></u>	<u><u>483,916</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

截至二零零九年三月三十一日止年度

消費者委員會

報告書及財務報表  
截至二零零九年三月三十一日止年度

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## 獨立核數師報告書

### 致消費者委員會（「委員會」）委員

（根據《消費者委員會條例》在香港成立）

本行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，包括於二零零九年三月三十一日之資產負債表，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，以及主要會計政策概要及其他附註解釋。

### 委員會委員對財務表的責任

委員會委員負責根據香港會計師公會頒佈的香港財務報告準則編製及真實與公平地呈列財務報表。該等責任包括設計、實施及維持與編製及真實與公平地呈列財務報表相關之內部監控，以使財務報表不存在由於欺詐或錯誤而導致的重大錯誤陳述；選擇及運用合適的會計政策；及按情況作出合理的會計估計。

### 核數師的責任

本行的責任是根據本行之審核，對該等財務報表提出意見，並按照本行已同意的聘約條款的規定，僅向整體委員會報告。除此以外，本行的報告書不可用作其他用途。本行概不就本報告書的內容，對任何其他人士負責或承擔法律責任。本行乃根據香港會計師公會頒佈的香港審計準則進行審核工作。該等準則要求本行遵守道德規範，並策劃及執行審核，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。

審核涉及執执行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的判斷，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的風險。在評估該等風險時，核數師考慮與實體編製及公平地呈列財務報表相關的內部監控，以按情況設計適當的審核程序，但並非為對實體的內部監控的效能發表意見。審核亦包括評價委員會委員所採用的會計政策的合適性及所作出的會計估計的合理性，以及評價財務報表的整體呈列方式。

本行相信，本行所獲得的審核憑證充份適當，為本行的審核意見提供基礎。

獨立核數師報告書

致消費者委員會（「委員會」）委員 — 續  
（根據《消費者委員會條例》在香港成立）

**意見**

本行認為，該等財務報表已根據香港財務報告準則真實並公平反映委員會於二零零九年三月三十一日的狀況及委員會截至該日止年度的盈餘及現金流量。

德勤·關黃陳方會計師行  
執業會計師  
香港  
二〇〇九年七月二十日

## 消費者委員會

## 收支結算表

截至二零零九年三月三十一日止年度

	附註	二零零九年 港元	二零零八年 港元
收入	6	81,738,024	71,940,334
減：			
支出			
預繳租賃款項攤銷		335,299	335,299
核數師酬金		151,000	145,000
消費者教育		428,327	395,222
國際消費者聯合會會員費		279,733	291,410
委員會委員津貼		49,350	40,950
物業、廠房及設備折舊		2,865,390	3,159,294
並非於五年內全部償還的銀行貸款的利息開支		97,108	207,367
國際會議及外訪		232,143	319,594
其他行政費用		1,864,822	2,078,264
辦事處有關費用		2,190,879	1,885,668
辦事處設備及維修		1,019,367	974,071
《選擇》月刊製作及推廣費		1,858,664	1,738,738
宣傳及公關費		232,130	433,965
僱員支出	7	59,914,017	55,533,163
測試及研究費		4,429,751	2,903,376
非經常性項目			
物價監察項目		1,635,613	-
新法案宣傳活動		-	19,226
網站服務審閱		-	5,000
加強保護消費者計劃		31,100	343,630
35週年活動		36,836	-
其他項目		601,805	557,240
總支出		78,253,334	71,366,477
本年度盈餘		3,484,690	573,857

## 消費者委員會

## 資產負債表

於二零零九年三月三十一日

	附註	二零零九年 港元	二零零八年 港元
<b>非流動資產</b>			
物業、廠房及設備	8	17,278,172	17,563,668
預繳租賃款項	9	42,470,578	42,805,877
		<u>59,748,750</u>	<u>60,369,545</u>
<b>流動資產</b>			
雜項應收賬款、按金及預繳款項	10	1,075,337	804,529
貸款及僱員墊款	10	293,279	264,968
信託基金的應付款項	10	1,432,000	-
預繳租賃款項	9	335,284	335,284
銀行結餘及現金	11	24,771,882	13,677,047
		<u>27,907,782</u>	<u>15,081,828</u>
<b>流動負債</b>			
已收訂閱費		713,170	850,427
應付賬款及應計費用	12	4,560,830	2,658,632
未放取之有薪年假撥備		3,973,051	3,632,492
遞延收入	13	11,367,494	4,042,533
有擔保銀行貸款	14	346,573	243,198
		<u>20,961,118</u>	<u>11,454,282</u>
<b>流動資產淨值</b>			
		<u>6,946,664</u>	<u>3,627,546</u>
		<u>66,695,414</u>	<u>63,997,091</u>
折合：			
自置物業統制賬項	15	57,100,359	59,143,261
設備統制賬項	16	2,983,675	1,561,568
核准項目指定資金	17	5,701,678	5,727,619
累計虧損		(10,968,498)	(15,099,924)
		<u>54,817,214</u>	<u>51,332,524</u>
<b>非流動負債</b>			
遞延收入	13	8,314,700	8,710,800
有擔保銀行貸款	14	3,563,500	3,953,767
		<u>11,878,200</u>	<u>12,664,567</u>
		<u>66,659,414</u>	<u>63,997,091</u>

載於第3頁至第20頁的財務報表已於二〇〇九年七月二十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

截至二零零九年三月三十一日止年度

	自置物業 統制賬項 港元	設備統制 賬項 港元	核准項目 指定資金 港元	累計 虧損 港元	合計 港元
於二零零七年四月一日	61,186,163	2,416,513	3,956,513	(16,800,522)	50,758,667
本年度盈餘	-	-	-	573,857	573,857
轉入已批准項目指定資金	-	-	1,771,106	(1,771,106)	-
轉自設備統制賬項	-	(854,945)	-	854,945	-
轉自自置物業統制賬項	(2,042,902)	-	-	2,042,902	-
於二零零八年三月三十一日	59,143,261	1,561,568	5,727,619	(15,099,924)	51,332,524
本年度盈餘	-	-	-	3,484,690	3,484,690
轉自已批准項目指定資金	-	-	(25,941)	25,941	-
轉入設備統制賬項	-	1,422,107	-	(1,422,107)	-
轉自自置物業統制賬項	(2,042,902)	-	-	2,042,902	-
於二零零九年三月三十一日	57,100,359	2,983,675	5,701,678	(10,968,498)	54,817,214



## 消費者委員會

## 現金流量表

截至二零零九年三月三十一日止年度

	二零零九年 港元	二零零八年 港元
<b>營運活動</b>		
本年度盈餘	3,484,690	573,857
就下列項目作出調整：		
就添置自置物業之政府撥款	(396,100)	(396,100)
就添置物業、廠房及設備之政府撥款	(342,726)	(158,870)
銀行貸款的利息開支	97,108	207,367
物業、廠房及設備折舊	2,865,390	3,159,294
預繳租賃款項攤銷	335,299	335,299
利息收入	(309,391)	(515,567)
於流動資金變動前之營運現金流量	5,734,270	3,205,280
雜項應收賬款、按金及預繳款項（增加）減少	(289,019)	388,392
貸款及僱員墊款增加	(28,311)	(723)
信託基金的應付款項增加	(1,432,000)	-
預收訂閱費（減少）增加	(137,257)	42,105
應付賬款及應計費用增加	1,875,198	128,313
未放取之有薪年假撥備增加	340,559	190,089
<b>營運中產生的現金</b>	<b>6,063,440</b>	<b>3,953,456</b>
已付利息	(97,108)	(207,367)
來自營運活動之現金淨值	5,966,332	3,746,089
<b>投資活動</b>		
已收利息	327,602	517,070
購買物業、廠房及設備	(2,579,894)	(596,746)
用於投資活動之現金淨值	(2,252,292)	(79,676)
<b>融資活動</b>		
償還有擔保銀行貸款	(286,892)	(176,634)
非經常性項目所得之政府撥款	9,247,656	1,986,031
非經常性項目所用之政府撥款	(1,846,985)	(367,854)
其他非經常性項目所得之資金	908,798	409,648
其他非經常性項目所用之資金	(641,782)	(557,240)
來自融資活動之現金淨值	7,380,795	1,293,951
現金及現金等價物增加淨值	11,094,835	4,960,364
年初之現金及現金等價物	13,677,047	8,716,683
年末之現金及現金等價物，以銀行結餘和現金列示	24,771,882	13,677,047

## 消費者委員會

### 財務報表附註

截至二零零九年三月三十一日止年度

#### 1. 組織及活動

消費者委員會是根據 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，目的為保障及促進貨品、不動產及服務消費者的權益，資金來源主要是由政府撥款資助。

消費者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。

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

本年度內，委員會採用了由香港會計師公會（「香港會計師公會」）所頒佈的有效或屬於有效的以下修訂及詮釋（「新香港財務報告準則」）。

香港會計準則第39號及香港財務報告準則第7號 金融資產之重新分類  
（經修訂）

香港（國際財務報告詮釋委員會）詮釋第12號

特許服務安排<sup>3</sup>

香港（國際財務報告詮釋委員會）詮釋第14號

香港會計準則第19號 — 對界定利益資產之限制，最低資金規定和其之間相互作用

新訂香港財務報告準則之運用並未對目前或前期會計期限已編製和呈列之業績和財務狀況造成重大影響。因此，前期並沒有調整需要。

委員會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、修訂或詮釋。

香港財務報告準則（經修訂）

對香港財務報告準則之改進<sup>1</sup>

香港財務報告準則（經修訂）

對二零零九年香港財務報告準則之改進<sup>2</sup>

香港會計準則第1號（修訂本）

財務報表之呈列<sup>3</sup>

香港會計準則第23號（修訂本）

貸款成本<sup>3</sup>

香港會計準則第27號（修訂本）

綜合及獨立財務報表<sup>4</sup>

香港會計準則第32號及第1號（經修訂）

可贖回金融工具及清盤產生之義務<sup>3</sup>

香港會計準則第39號（經修訂）

合資格對沖項目<sup>4</sup>

香港財務報告準則第1號及香港會計準則第27號（經修訂）

於附屬公司、共同控制實體或聯營公司之投資成本<sup>3</sup>

香港財務報告準則第2號（經修訂）

歸屬條件及註銷<sup>3</sup>

香港財務報告準則第3號（修訂本）

業務合併<sup>4</sup>

香港財務報告準則第7號（經修訂）

金融工具之披露改進<sup>3</sup>

消費者委員會

## 2. 採納新訂及經修訂香港財務報告準則 — 續

香港財務報告準則第8號	營運分類 <sup>3</sup>
香港（國際財務報告詮釋委員會）詮釋第9號 及香港會計準則第39號（經修訂）	嵌入式衍生工具 <sup>5</sup>
香港（國際財務報告詮釋委員會）詮釋第13號	客戶忠誠度計劃 <sup>6</sup>
香港（國際財務報告詮釋委員會）詮釋第15號	房地產建築協議 <sup>3</sup>
香港（國際財務報告詮釋委員會）詮釋第16號	海外業務投資淨值之對沖 <sup>7</sup>
香港（國際財務報告詮釋委員會）詮釋第17號	分派非現金資產予擁有人 <sup>4</sup>
香港（國際財務報告詮釋委員會）詮釋第18號	來自客戶之資產轉讓 <sup>8</sup>

<sup>1</sup>適用於二零零九年一月一日或之後開始之年度期間，惟香港財務報告準則第5號修訂適用於二零零九年七月一日或之後開始之年度期間

<sup>2</sup>適用於二零零九年一月一日、二零零九年七月一日及二零一零年一月一日（如適用）或之後開始之年度期間

<sup>3</sup>適用於二零零九年一月一日或之後開始之年度期間

<sup>4</sup>適用於二零零九年七月一日或之後開始之年度期間

<sup>5</sup>適用於二零零九年六月三十日或之後結束之年度期間

<sup>6</sup>適用於二零零八年七月一日或之後開始之年度期間

<sup>7</sup>適用於二零零八年十月一日或之後開始之年度期間

<sup>8</sup>適用於二零零九年七月一日或之後之轉讓

委員會委員預期採用以上準則、修訂或詮釋將不會對委員會的業績和財務狀況產生重大影響。

## 3. 主要會計政策

財務報表乃按實際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值釐定，是日常業務營運中銷售商品及提供服務的應收金額，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的實際利率計算。

《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》月刊網上訂閱的銷售額，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。

## 消費者委員會

### 3. 主要會計政策 — 續

#### 政府撥款

##### 經常性項目

政府經常性撥款於政府劃撥資金時確認。

##### 非經常性項目

非經常性的政府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。

##### 自置物業

針對自置物業購置成本的政府撥款，在有關資產的可用年限內確認為收入。

#### 物業、廠房及設備

物業、廠房及設備乃按成本減隨後累計折舊及累計減值虧損入賬。

折舊之計提乃以直線法核算，估計可用年限物業、廠房及設備扣除估計剩餘價值後計提折舊。

一項物業、廠房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利益或虧損（按該項資產出售淨收入與其賬面值之間差額計算）在該項資產註銷之年列入收支結算表。

#### 租賃土地及樓宇

為對租賃進行分類，租賃土地及樓宇的土地及樓宇要素會被分別予以考慮。所有權並不會在租賃期滿時轉讓予承租人的租賃土地屬於營運租賃，除非租金不能在土地及樓宇之間確實地分配，在這種情況下，整個租賃被劃分為金融租賃。

## 消費者委員會

### 3. 主要會計政策 — 續

#### 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資產負債表內予以確認。金融資產及金融負債在初步確認時按公平值計算。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值中增加或扣減。

#### 金融資產

委員會的金融資產劃分為貸款和應收款項。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攤銷成本及分配利息收入的方法。實際利率是在金融資產的預計期限或(如適用)更短期限內，對估計的未來現金收入(包括所有已付或已收的費用，而這些費用構成實際利率、交易成本及其他溢價或折讓的組成部份)進行準確貼現所用的利率。

#### 貸款和應收款項

貸款和應收款項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。在初步確認後的每個結算日，應採用實際利率法以攤銷成本對貸款和應收款項(包括雜項應收賬款、貸款及僱員墊款、信託基金的應付款項和銀行結餘)進行計算，並扣除已確認的任何減值虧損(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
- 欠繳或拖欠的利息或本金款項；或
- 借款人有可能陷入破產或金融重組。

## 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

就以攤銷成本列賬的金融資產而言，減值虧損在有客觀證據顯示資產減值時可於利潤或虧損中確認，並按照該資產賬面值與金融資產原始實際利率貼現的未來估計現金流量現值之間的差額而計算。

就以攤銷成本列賬的金融資產而言，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連，則之前已確認之減值虧損將透過利潤或虧損撥回，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。

#### 金融債務

金融債務是按照簽訂的合約安排主旨及金融債務的定義來進行分類。

##### 實際利率法

實際利率法為於相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。

##### 金融債務

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

#### 註銷

當從資產獲得現金流量的權利屆滿，或金融資產被轉讓和委員會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、撤銷或屆滿時，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。

## 消費者委員會

### 3. 主要會計政策 — 續

#### 有形資產的減值

委員會於每個結算日審查有形資產之賬面值，以決定是否有任何跡象顯示該等資產已經出現減值虧損。如果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定之賬面值。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。作為訂立營運租賃之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支出減少。

#### 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。於各結算日，以外幣計值之貨幣項目均按結算日之適用匯率重新換算。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而產生的匯兌差額均於該期間的收支結算表內確認。

#### 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，並記入此項下。

#### 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度至今保持不變。

消費者委員會

## 5. 金融工具

## a. 金融工具的種類

	二零零九年 港元	二零零八年 港元
貸款和應收款項（包括現金和現金等價物）	<u>26,870,472</u>	<u>14,217,165</u>
以攤銷成本計算的金融負債	<u>6,162,915</u>	<u>6,006,359</u>

## 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、信託基金的應付款項、銀行結餘、應付賬款及有擔保銀行貸款。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，故委員會就其雜項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。

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。

市場風險外匯風險管理

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	
	二零零九年 港元	二零零八年 港元	二零零九年 港元	二零零八年 港元
美元	204,030	208,001	57,720	-
歐元	<u>426,167</u>	<u>-</u>	<u>527,223</u>	<u>400,207</u>



## 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

##### 外匯風險管理 — 續

下表顯示委員會於結算日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概況：

	二零零九年		二零零八年	
	外匯匯率的 升幅(降幅)	對收入(開支) 的影響 港元	外匯匯率的 升幅(降幅)	對收入(開支) 的影響 港元
美元	3%	4,389	3%	6,240
	(3%)	(4,389)	(3%)	(6,240)
歐元	10%	(10,106)	10%	(40,021)
	(10%)	10106	(10%)	40,021

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有風險表現。

##### 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

委員會營運主要依靠政府撥款。由於委員會每年編製預算並上報政府申請政府撥款，並嚴密監控其現金流量狀況，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。

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。

## 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

##### 流動資金風險 — 續

##### 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
二零零九年應付賬款和應計費用	-	1,858,642	394,200	-	-	2,252,842	2,252,842
有擔保銀行貸款	1.00	192,000	192,000	1,536,000	2,204,957	4,124,957	3,910,073
		<u>2,050,642</u>	<u>586,200</u>	<u>1,536,000</u>	<u>2,204,957</u>	<u>6,377,799</u>	<u>6,162,915</u>
	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
二零零八年應付賬款和應計費用	-	1,809,394	-	-	-	1,809,394	1,809,394
有擔保銀行貸款	3.45	192,000	192,000	1,536,000	3,354,071	5,274,071	4,196,965
		<u>2,001,394</u>	<u>192,000</u>	<u>1,536,000</u>	<u>3,354,071</u>	<u>7,083,465</u>	<u>6,006,359</u>

#### c. 公平值

金融資產及金融負債的公平價值乃根據公認的定價模式，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，按攤銷成本記入財務報表的金融資產及金融負債的賬面值接近其相應的公平值。

## 消費者委員會

## 6. 收入

	二零零九年 港元	二零零八年 港元
政府撥款 — 經常性	73,990,400	66,703,679
銀行存款利息	309,391	515,567
許可費用	-	750,000
管理費收入	1,432,000	-
銷售《選擇》月刊及其他刊物	2,290,028	2,222,654
雜項收入	549,669	268,368
非經常性項目政府津貼收入		
- 電腦系統優化	59,093	-
- 添置自置物業的撥款	396,100	396,100
- 新法案宣傳活動	-	19,226
- 物價監察項目	1,783,327	-
- 網站服務審閱	229,175	156,137
- 加強保護消費者計劃	60,200	351,363
- 35週年活動	36,836	-
- 其他非經常性項目	601,805	557,240
	<u>81,738,024</u>	<u>71,940,334</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5,898,243港元（二零零八年：5,479,954港元）。

## 8. 物業、廠房及設備

	樓宇 港元	自置物業 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							
於二零零七年四月一日	14,454,774	5,834,651	1,106,833	1,902,266	449,436	-	23,747,960
添置	-	-	46,464	532,602	17,680	-	596,746
於二零零八年三月三十一日	14,454,774	5,834,651	1,153,297	2,434,868	467,116	-	24,344,706
添置	-	-	56,387	2,200,336	75,880	247,291	2,579,894
於二零零九年三月三十一日	14,454,774	5,834,651	1,209,684	4,635,204	542,996	247,291	26,924,600
折舊							
於二零零六年四月一日	958,040	1,621,628	392,295	521,489	128,238	-	3,621,744
本年度撥備	540,673	1,166,930	441,468	835,196	175,027	-	3,159,294
於二零零八年三月三十一日	1,498,713	2,788,612	833,763	1,356,685	303,265	-	6,781,038
本年度撥備	540,673	1,166,930	211,355	805,783	113,172	27,477	2,865,390
於二零零九年三月三十一日	2,039,386	3,955,542	1,045,118	2,162,468	416,437	27,477	9,646,428
賬面值							
於二零零九年三月三十一日	12,415,388	1,879,109	164,566	2,472,736	126,559	219,814	17,278,172
於二零零八年三月三十一日	12,956,061	3,046,039	319,534	1,078,183	163,851	-	17,563,668

## 消費者委員會

上述物業、廠房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：

樓宇	3.75%
自置物業裝修	20%
辦公設備	33.33%
電腦設備	33.33%
傢俬及裝置	33.33%
機動車輛	33.33%

委員會已抵押賬面值約3,641,158港元(二零零八年：4,309,535港元)的樓宇，作為獲得一般銀行貸款的擔保。

### 9. 預繳租賃款項

預繳租賃款項乃為根據長期租賃於香港持有之租賃土地，按呈報目的分析如下：

	二零零九年 港元	二零零八年 港元
非流動資產	42,470,578	42,805,877
流動資產	335,284	335,284
	<u>42,805,862</u>	<u>43,141,161</u>

委員會已抵押賬面值約11,347,364港元(二零零八年：11,360,563港元)的租賃土地，作為獲得一般銀行貸款的擔保。

### 10. 其他金融資產

其他金融資產包括雜項應收賬款、貸款及僱員墊款以及信託基金的應付款項，該等款項不設抵押，不計利息。除貸款及僱員墊款適用固定償還期限外，其他款項可隨時索還。

消費者訴訟基金(「信託基金」)乃根據一項與委員會訂立的信託聲明成立。

### 11. 銀行結餘和現金

銀行結餘及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0.02%到4.13%(二零零八年：1.10%到5.20%)的市場利率計算。

### 12. 應付賬款及應計費用

該款項不設抵押，不計利息，可隨時索還。

## 消費者委員會

## 13. 遞延收入

	二零零九年 港元	二零零八年 港元
未支用遞延收入 (附註1)		
消費者協會資源中心	256,243	256,243
顧客滿意度調查	350,000	-
電腦系統優化	3,110,185	-
新法案宣傳活動	298,690	298,690
辦公室翻新和裝修	936,000	-
水貨教育宣傳計劃	-	21,080
物價監察項目	2,216,673	-
網站服務審閱	754,518	983,693
加強保護消費者計劃	957,439	1,017,639
35週年活動	755,542	-
其他項目	1,336,104	1,069,088
	<u>10,971,394</u>	<u>3,646,433</u>
購置自置物業所獲資助的遞延收入 (附註2)	8,710,800	9,106,900
	<u>19,682,194</u>	<u>12,753,333</u>
就呈報目的分析如下：		
流動	11,367,494	4,042,533
非流動	8,314,700	8,710,800
	<u>19,682,194</u>	<u>12,753,333</u>

附註：

- 1) 此乃非經常性項目的政府撥款以及其他非經常性項目資金的未支付部份。
- 2) 委員會在二零零六年獲得政府撥款9,800,000港元用來購置一項自置物業，並於二零零七年未購得此物業。該款項按遞延收入處理，在有關資產的可用年內轉為收入。此政策今年內收支結算表產生貸項金額396,100港元（二零零八年：396,100港元）。

## 消費者委員會

### 14. 有擔保銀行貸款

	二零零九年 港元	二零零八年 港元
應償還賬面金額：		
按要求即付或一年內	346,573	243,198
一年以上及兩年以內	350,046	251,711
兩年以上及五年以內	1,071,330	809,250
五年以上	<u>2,142,124</u>	<u>2,892,806</u>
	3,910,073	4,196,965
減：流動負債下的一年內到期金額	<u>(346,573)</u>	<u>(243,198)</u>
	<u>3,563,500</u>	<u>3,953,767</u>

委員會在二零零七年獲得按揭貸款4,500,000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%的較低者計息，按月分期償還。所得款項用於購置一項自置物業。

結算日的銀行貸款以附註8及附註9所述的資產抵押作為擔保。

### 15. 自置物業統制賬項

該賬項為有關購置委員會自置物業的開支，包括購入代價、法律費用及墊付費用、首期付款的利息支出、裝配及搬運成本，並扣減樓宇及租賃裝修的累計折舊和預繳租賃款項的累計攤銷。

### 16. 設備統制賬項

該賬項為有關購置委員會辦公設備、電腦設備、傢俬及裝置以及機動車輛的開支，並扣減累計折舊。

### 17. 已批准項目指定資金

該資金為就委員會已批准／訂約的各類業務活動，可供委員會動用但於結算日之前尚未使用的資金。

於結算日，該資金為：

	二零零九年 港元	二零零八年 港元
網上《選擇》月刊營運儲備金	4,106,087	4,000,000
辦公設備及維修	295,913	295,913
測試及研究項目	<u>1,299,678</u>	<u>1,431,706</u>
	<u>5,701,678</u>	<u>5,727,619</u>

## 消費者委員會

### 18. 營運租賃承擔

於結算日，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的到期狀況如下：

	<u>二零零九年</u> 港元	<u>二零零八年</u> 港元
一年內	<u>295,384</u>	<u>-</u>

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. 資本承擔

於二零零九年三月三十一日，委員會就購置已訂約但財務報表中沒有計提撥備的物業、廠房及設備承擔資本開支1,149,533港元（二零零八年：零）。

### 20. 關連方交易

年內，委員會已收信託基金的管理費收入為1,432,000港元（二零零八年：零）。

委員會對信託基金未付餘額之詳情載於資產負債表及附註 10。

消費者委員會  
參考

僅供管理人員

截至二零零九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

	<u>二零零九年</u>	<u>二零零八年</u>
	港元	港元
銷售額	<u>2,290,028</u>	<u>2,222,654</u>
直接成本		
印刷、排版及推廣成本	1,438,005	1,299,719
郵費	<u>420,659</u>	<u>439,019</u>
	<u>1,858,664</u>	<u>1,738,738</u>
淨收入	<u>431,364</u>	<u>483,916</u>



# Consultation Papers Responded to by the Council (2008 – 2009)

## 回應諮詢文件

Legislative Council Subcommittee – “Food and Drugs (Composition and Labelling) (Amendment: Requirements for Nutrition Labelling and Nutrition Claim) Regulation 2008 (Amendment Regulation)” on the Amendment Regulation  
立法會《2008年食物及藥物(成分組合及標籤)(修訂：關於營養標籤及營養聲稱的規定)規例》附屬法例小組委員會 — 就該修訂規例提交的意見書 (30.4.08)

Legislative Council Panel on Financial Affairs – Impact of Banks’ Branch Closure and Fee-Charging on the Public  
立法會財經事務委員會 — 就「銀行關閉分行及收費對公眾的影響」的意見書 (5.5.08)

Legislative Council Panel on Health Services – Healthcare Reform Consultation Document  
立法會衛生事務委員會 — 就“醫療改革”諮詢文件提交的意見 (10.5.08)

Food and Health Bureau - “Your Health Your Life – Healthcare Reform”  
食物及衛生局 — 就“醫療改革”諮詢文件提交的意見 (13.6.08)

Legislative Council Subcommittee - Subsidiary Legislation to Introduce a Unified Carrier Licence under the Telecommunications Ordinance  
立法會研究在《電訊條例》下訂立附屬法例以引入綜合傳送者牌照的小組委員會 — 向小組委員會提交的意見 (14.6.08)

Environmental Protection Department - Proposal for Control of Volatile Organic Compound Emissions from Adhesives and Sealants  
環境保護署 — 就《管制黏合劑及密封劑排放揮發性有機化合物的建議》呈交的意見 (20.6.08)

Environmental Protection Department - Proposal for Control of Volatile Organic Compound Emissions from Vehicle Refinishing and Marine Paints  
環境保護署 — 就《管制汽車修補漆料、船隻漆料及遊樂船隻漆料排放揮發性有機化合物的建議》呈交的意見 (20.6.08)

Financial Services and the Treasury Bureau – Consultation Paper on Rewrite of Companies Ordinance: Company Names, Directors’ Duties, Corporate Directorship and Registration of Charges  
財經事務及庫務局 — 就重寫《公司條例》諮詢文件：公司名稱、董事職責、法團出任董事及押記的登記提交的意見書 (15.7.08)

Commerce and Economic Development Bureau – Consultation Paper on Detailed Proposals for a Competition Law  
商務及經濟發展局 — 就《競爭法詳細建議》諮詢文件提交的意見書 (5.8.08)

Commerce and Economic Development Bureau – Preliminary Proposals for Strengthening Copyright Protection in the Digital Environment  
商務及經濟發展局 — 就在數碼環境中加強保護版權的初步建議提交的意見書 (15.10.08)

Legislative Council Panel on Economic Development – Issue of “Auto-fuel Prices”  
立法會經濟發展事務委員會 — 就有關“車用燃油價格”提交的意見書 (24.10.08)

Hong Kong Monetary Authority – Review of the HKMA’s Work on Banking Stability  
香港金融管理局 — 就《維持銀行體系穩定工作的研究報告》提交的意見書 (3.11.08)

## Appendix 6 • 附錄六

Broadcasting Authority – Public Consultation on Provision on Advertising of Nicotine Replacement Therapy Products in the TV and Radio Advertising Codes

廣播事務管理局 — 就《電視及電台守則》中有關尼古丁替代療法產品廣告的規管提交的意見書 (10.11.08)

Legislative Council Bills Committee – Public Health and Municipal Services (Amendment) Bill 2008

立法會法案委員會 — 就《2008年公眾衛生及市政(修訂)條例草案》提交的意見書 (4.12.08)

Equal Opportunities Commission – Proposed Code of Practice on Employment under the Race Discrimination Ordinance

平等機會委員會 — 就《種族歧視條例》僱傭實務守則草案提交的意見書 (23.12.08)

Electrical and Mechanical Services Department – Proposed Amendments to “Electricity Supply Regulations”

機電工程署 — 就《電力供應規例》的修訂建議呈交的意見 (31.12.08)

Civil Aviation Department – Submission Paper of Modernization of the Rome Convention of 1952

民航處 — 就有關《Modernization of the Rome Convention of 1952》提交的意見書 (27.2.09)

Legislative Council Subcommittee – “Product Eco-responsibility (Plastic Shopping Bags) Regulation” on the Proposed Regulation

立法會《產品環保責任(塑膠購物袋)規例》小組委員會 — 就該規例草案提交的意見書 (3.3.09)

# 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](mailto: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
- b. Central & Western Consumer Advice Centre  
G/F, Harbour Building  
38 Pier Road  
Central  
中西區諮詢中心  
中環統一碼頭道38號海港政府大樓地下

### Kowloon 九龍區

- a. Shamshuiipo 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

- ◆ Mobile Phone Handsets (3 updates, total 60 models)  
流動電話手機 (出版3次, 共60個型號)
- ◆ HD Ready LCD Television Sets HD Ready LCD 電視機
- ◆ Television Set-Top Boxes 電視機頂盒
- ◆ Blu-ray Disc Players Blu-ray影碟播放機
- ◆ Portable Audio/Video Players (2 updates, total 40 models)  
MP3/PMP機 (出版2次, 共40個型號)
- ◆ Electric Fans 電風扇
- ◆ Headphones 耳筒
- ◆ Bluetooth Headsets for Mobile Phones 藍牙耳機
- ◆ Air Purifiers 空氣淨化機
- ◆ Washing Machines 洗衣機
- ◆ Induction Hotplates 電磁爐
- ◆ Aquarium Luminaires 魚缸燈
- ◆ Electric Shavers and Epilators 剃毛器/脫毛器
- ◆ Cooker Hoods 抽油煙機
- ◆ Cordless Phones 室內無線電話
- ◆ Electric Storage Water Heaters 電熱水爐
- ◆ Humidifiers 放濕機
- ◆ AV Receivers and Loudspeakers 影音接收器及揚聲器

### 2. PHOTOGRAPHIC EQUIPMENT & SOFTWARE

#### 攝影器材及軟件

- ◆ Digital Cameras (4 updates, total 111 models)  
數碼相機 (出版4次, 共111個型號)
- ◆ Photo Printers 相片打印機
- ◆ Digital Camcorders 數碼攝錄機
- ◆ Digital Photo Frames 數碼相架

### 3. FOOD & HEALTH FOOD PRODUCTS

#### 食物及健康食品

- ◆ Trans-fat in Bakery Products, Ready-to-eat Savouries, Instant Noodles, Soups, Milk Products, Mayonnaises, Chocolate Spreads, Peanut Butters and Chocolate  
烘焙製品、即食零食、即食麵、預先包裝湯類、奶類製品、沙律醬、朱古力醬、花生醬和朱古力中的反式脂肪
- ◆ Fish Oil and Fish Liver Oil Products 魚油及魚肝油
- ◆ Children's Breakfast Cereals 兒童穀類早餐
- ◆ Rice and Noodles 飯麵
- ◆ Oolong Tea Leaves and Tea Bags 烏龍茶葉及茶包
- ◆ Savoury Snacks 鹹味小食

### 4. PERSONAL PRODUCTS 個人用品

- ◆ Facial Masks 面膜
- ◆ Glues for Cosmetic Use 假睫毛膠水

### 5. HOUSEHOLD PRODUCTS 家庭用品

- ◆ Ladders 摺梯
- ◆ Energy Saving Wire Mesh 節能環
- ◆ Instant Glues 超能膠

### 6. CAR & CYCLING PRODUCTS

#### 汽車及單車產品

- ◆ Crash Test of Cars 汽車撞擊測試
- ◆ Child Car Seats 兒童汽車座椅
- ◆ Helmets for Cyclists 單車頭盔

### 7. OTHERS 其他

- ◆ Cigarettes 香煙
- ◆ Internet Security Software 網上保安軟件

# Product Study Reports

## 產品研究報告

### 1. FOOD & NUTRITION 食品及營養

- ◆ Acrylamide in Chips 薯片的丙烯酰胺
- ◆ Dried Crocodile Meat 鱷魚肉乾
- ◆ Snacks for Babies 嬰兒零食
- ◆ Monosodium Glutamate 味精
- ◆ Potential Microbiological Hazard of Rice and Noodles 飯麵的潛在微生物危害
- ◆ Black Moss 髮菜
- ◆ Infant Formulae 嬰兒奶粉

### 2. HEALTH & BEAUTY 保健美容

- ◆ Medicines for Smoking Cessation 戒煙藥物
- ◆ Orthokeratology Contact Lenses 矯視隱形眼鏡
- ◆ Infant Feeding Bottles and Water Bottles 奶樽及膠水樽
- ◆ Medicines for Slimming 減肥藥
- ◆ Sunscreen Products 防曬產品
- ◆ Medicines for Hepatitis 肝炎藥
- ◆ Hair Shaving and Epilation 脫毛用品
- ◆ Hospital Authority Drug Formulary 醫管局藥物名冊
- ◆ Cordyceps 冬蟲夏草
- ◆ Hair Dyes 染髮劑
- ◆ Medicines for Joint Pain and Arthritis 消炎止痛藥
- ◆ Cosmetic Contact Lenses 裝飾性隱形眼鏡
- ◆ Medicines for Lowering Cholesterol 降膽固醇藥物

### 3. COMPUTER, ELECTRICAL & ELECTRONIC PRODUCTS

#### 電腦、電氣及電子產品

- ◆ Electric Tooth Brushes 電動牙刷
- ◆ Drying Machines 乾衣機
- ◆ Flame Retardants in Electronic Goods 電子產品含阻燃劑
- ◆ Reverse Cycle Room Air Conditioners 冷暖空調機
- ◆ HDTV 高清電視機
- ◆ Air Purifiers 空氣淨化機

### 4. HOUSEHOLD PRODUCTS 家庭用品

- ◆ Melamine Tableware 仿瓷餐具
- ◆ Cleansers for Washing Machines 洗衣機清潔劑
- ◆ Safe Use of Ladders 安全用梯
- ◆ Pressure Cookers 壓力煲

### 5. PERSONAL PRODUCTS 個人用品

- ◆ Automatic Folding Umbrellas 自動伸縮傘
- ◆ Students' Shoes and Stationery 鞋子和文具

### 6. OTHERS 其他

- ◆ Dry Ice in Food Packaging 保存食品用的乾冰
- ◆ Disposable Chopsticks 即棄筷子
- ◆ Cat Litter 貓廁所
- ◆ Pet Food 寵物飼料

# Surveys and Service Study Reports

## 調查及服務研究報告

### Opinion Surveys / Price Surveys 消費者意見調查 / 價格調查

- ◆ Live Pig Pricing 活豬價格研究
- ◆ Supermarket Price Survey 超市價格調查
- ◆ Price Comparison between Supermarkets and Other Retail Outlets 超市與其他零售店價格調查
- ◆ Air Conditioner Cleaning Services 冷氣機清洗服務
- ◆ Chargeback Requests for Air Tickets Purchased With Credit Cards 甘泉事件 - 信用卡退款申請
- ◆ MPF Fund Management Fees 強積金計劃收費調查
- ◆ Textbook Price Survey 教科書價格調查
- ◆ Credit Card Surcharges 信用卡手續費
- ◆ Textbook Expenditure Survey 購書費調查
- ◆ Textbook Revision 教科書改版
- ◆ Tax Loans 稅貸計劃
- ◆ Survey on Pay TV Services 收費用戶意見調查
- ◆ Pork and Beef Prices 豬肉和牛肉價格

### Other Surveys / In-depth Studies 其他調查報告及深入研究

- ◆ Broad Band Services 寬頻上網服務
- ◆ Useful Tips To Differentiate Between Genuine And Fake Pearls 教你分辨真假珍珠
- ◆ Advice On Choosing Elderly Homes 如何揀選安老院
- ◆ Labeling of Infant Milk Powder 嬰兒奶粉標籤
- ◆ Mobile Roaming Charges 手機漫遊收費

# Consumer Rights Reporting Awards 2009 Award Winners

## 消費權益新聞報道獎2009得獎名單

### Category : News

#### 組別：新聞

##### Gold Award 金獎

超市價格系列

張岳波 — 明報

##### Silver Award 銀獎

本報委託檢測中心化驗結果

香港蒙牛雀巢有毒

白琳、袁慧妍、梁瑞琮 — 蘋果日報

##### Bronze Award 銅獎

窗台納實用面積 不跟指引照批

周偉強 — 明報

##### Merit Award 優異

粉麵商齊加價 政府無「法」管

冼韻姬 — 香港經濟日報

競爭法諮詢 灰色地帶多

羅善柱、冼韻姬、陳凱迎

— 香港經濟日報

公廁大卷廁紙含菌爆燈

白琳、梁德倫 — 蘋果日報

今禁三聚氰胺 含微量照賣

冼韻姬、余展豪 — 香港經濟日報

### Category : Features

#### 組別：特寫

##### Gold Award 金獎

抗通脹系列

陳佩雯、方雅儀、蔡少紋、梅思貽

— 星島日報

##### Silver Award 銀獎

美心聖安娜 低糖月餅不低糖

冼韻姬 — 香港經濟日報

##### Bronze Award 銅獎

踢爆資優兒童評估掠水局

再揭傑出學生選舉掠水局

歐陽玲 — 東周刊

塑膠雙酚A系列

姜素婷 — 明報

##### Merit Award 優異

卡透支拖欠2期 花旗徵49.86厘

冼韻姬 — 香港經濟日報

失魂轉變死亡陷阱

許鎮邦、陳珏明、李詠珊 — 東周刊

### Category : Television

#### 組別：電視

##### Gold Award 金獎

迷債？謎債！

陳彩霞、薛友德 — 香港電台

##### Silver Award 銀獎

保險有風險

吳婷婷 — 有線電視

##### Bronze Award 銅獎

競爭有法

薩嘉俊 — 有線電視

##### Merit Award 優異

教科書價格偏高 - 印刷商、書局與

學校的秘密

黎宛穎、林妙茵 — 有線電視

### Category : Radio

#### 組別：電台

##### Gold Award 金獎

一針見血

黃凱宜 — 香港電台

##### Silver Award 銀獎

「盲目」為靚

陳妙玲 — 香港電台

##### Bronze Award 銅獎

飲得杯「樂」？

崔蔚恩 — 香港電台

##### Merit Award 優異

精明稅貸

黃安盈 — 商業電台

### Category : Press Photo

#### 組別：新聞攝影

##### Gold Award 金獎

老淚縱橫

李紹昌 — 明報

##### Silver Award 銀獎

大被口過頭

尹錦恩 — 明報

##### Bronze Award 銅獎

雷曼苦主銀行請願

張永康 — 香港經濟日報

##### Merit Award 優異

經濟不景，師奶買嘢都要格價

林崢 — 東周刊

追討缺監管迷債

孔慶初 — 蘋果日報

重裝備 vs 光雞

曾慶威 — 文匯報

# Winners of the Consumer Culture Study Award X (2008-2009)

## 第十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	《對與不對八達通餘額》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學 (元朗)
Second 亞軍	《履情》	Baptist Wing Lung Secondary School 浸信會永隆中學
Third 季軍	《金縷·慾醫》	Raimondi College 高主教書院
	《高薪厚「織」》	St. Stephen's Church College 聖士提反堂中學
Distinguished Award 傑出作品獎	《同門夜宴》	Tin Ka Ping Secondary School 田家炳中學
	《To have but not to hold》	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
	《停一亭》	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
The Best Topic Award 最佳選題獎	《對與不對八達通餘額》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學 (元朗)
Merits for the Best Topic Award 優異選題獎	《履情》	Baptist Wing Lung Secondary School 浸信會永隆中學
	《同門夜宴》	Tin Ka Ping Secondary School 田家炳中學
	《To have but not to hold》	HKSYCIA 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	《小眼睛看大世界》	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Second 亞軍	《在五虎山之上, Where should I go?》	SKH Lam Woo Memorial Secondary School 聖公會林護紀念中學
Third 季軍	《生命的價值》	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
Distinguished Awards 傑出作品獎	《港是講非 講是廣非》	CCC Ming Yin College 中華基督教會銘賢書院
	《凍飲加兩蚊?》	YCH Wong Wha San Secondary School 仁濟醫院王華湘中學
Merit 優異獎	《口「試」心非》	TWGH SC Gaw Memorial College 東華三院吳祥川紀念中學



The Best Topic Award 最佳選題獎	《小眼睛看大世界》	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Merits for the Best Topic Award 優異選題獎	《生命的價值》	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
	《凍飲加兩蚊？》	YCH Wong Wha San Secondary School 仁濟醫院王華湘中學

### Special Mentions 特別嘉許

Award 獎項	Topic 考察題目	School 學校
Special Mentions 特別嘉許	《唱出有情「TEEN」》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學（元朗）
	《十全大「補」》	Queen Elizabeth School 伊利沙伯中學
	《阿 Gum 正傳》	St. Paul's Secondary School 聖保祿中學
	《「禮」行公事》	TWGH SC Gaw Memorial College 東華三院吳祥川紀念中學
	《做個勇敢中國人》	Carmel Alison Lam Foundation Secondary School 迦密愛禮信中學
	《Heart Sale?? Hard Sale!!》	China Holiness Church Living Spirit College 中華聖潔會靈風中學
	《Mong Kok snack shop snap shot》	Chiu Lut Sau Memorial Secondary School 趙聿修紀念中學
	《「無」中生有》	Christian Alliance S C Chan Memorial College 宣道會陳瑞芝紀念中學
	《Love Dog Com》	Cognitio College (Hong Kong) 文理書院（香港）
	《彩虹橋》	Po Leung Kuk 1984 College 保良局甲子年中學
	《Bargaining among people of different races in Hong Kong – Using Ladies Market as an Example》	St. Paul's Co-educational College 聖保羅男女中學
	《Pay for Horror》	SKH Lam Kau Mow Secondary School 聖公會林裘謀中學

### Special Mentions (Topic) 特別嘉許（選題）

Award 獎項	Topic 考察題目	School 學校
Special Mentions (Topic)	《唱出有情「TEEN」》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學（元朗）
	《士多革命》	Rosaryhill School 玫瑰崗學校
	《方便的價值》	DMHC Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
	《「禮」行公事》	TWGH SC Gaw Memorial College 東華三院吳祥川紀念中學

	《做個勇敢中國人》	Carmel Alison Lam Foundation Secondary School 迦密愛禮信中學
	《花來也花去 駛 \$ 教人掉眼淚》	Maryknoll Secondary School 瑪利諾中學
	《從即棄食具探討使用者的環保意識及行為》	Po Leung Kuk 1983 Board of Directors' College 保良局八三年總理中學
	《Bargaining among people of different races in Hong Kong –Using Ladies Market as an Example》	St. Paul's Co-educational College 聖保羅男女中學
	《Pay for Horror》	SKH Lam Kau Mow Secondary School 聖公會林裘謀中學

### Anniversary Award 周年紀念獎

Teachers 指導老師	陳千紅老師	St. Mary's Canossian College 嘉諾撒聖瑪利書院
	陳國樑老師	TWGH SC Gaw Memorial College 東華三院吳祥川紀念中學
	鄭志昇老師	CNEC Christian College 中華傳道會安柱中學
	鄭玉玲老師	Cognitio College (Hong Kong) 文理書院 (香港)
	張珍珍老師	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
	周芷苓老師	True Light Girls' College 真光女書院
	林婉雯老師	Hoi Ping Chamber of Commerce Secondary School 旅港開平商會中學
	利國安老師	Shau Kei Wan East Government Secondary School 筲箕灣東官立中學
	梁利誠老師	Pui Shing Catholic Secondary School 天主教培聖中學
	梁佩文老師	Holy Trinity College 寶血會上智英文書院
	梁淑儀老師	St. Mary's Canossian College 嘉諾撒聖瑪利書院
	呂惠琮老師	Kiangsu-Chekiang College (Kwai Chung) 葵涌蘇浙公學
	陸慧雯老師	Lok Sin Tong Young Ko Hsiao Lin Secondary School 樂善堂楊葛小琳中學
	麥樹偉老師	Cognitio College (Hong Kong) 文理書院 (香港)
	蕭燕老師	Caritas Fanling Chan Chun Ha Secondary School 明愛粉嶺陳震夏中學
	黃志威老師	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學 (元朗)
黃永忠老師	STFA Lee Shau Kee College 順德聯誼總會李兆基中學	

# 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

- ◆ Advisory Committee on Travel Agents 旅行代理商諮詢委員會
- ◆ Appeal Board Panel (Electricity Ordinance CAP 406) 上訴委員會(電力條例第四百零六章)
- ◆ CLP Power Customer Consultative Group 中華電力客戶諮詢小組
- ◆ 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
- ◆ Commerce and Economic Development Bureau — Tripartite Forum for Drawing up a Code of Practice for Online Service Providers in Protecting Copyright in the Digital Environment 商務及經濟發展局 — 網上服務供應者規範守則的三方會談
- ◆ Competition Policy Advisory Group 競爭政策諮詢委員會
- ◆ 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
- ◆ Department of Justice — Working Group on Mediation — Public Education and Publicity Sub-group 律政司 — 調解工作小組 — 公眾教育及宣傳專責小組
- ◆ 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)
- ◆ Education Bureau — Working Group on Development of Textbooks and E-learning Resources 教育局 — 課本及電子學習資源發展專責小組
- ◆ Education Bureau & Examinations and Assessment Authority — Joint Working Group on Independent Exploratory Studies, NSS Liberal Studies 教育局、考試及評核局 — 新高中通識教育科獨立專題探究聯合工作小組
- ◆ 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 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
- ◆ Environmental Protection Department — Working Group on Regulatory Control of Volatile Organic Compounds - Paint Subgroup 環境保護署 — 規管揮發性有機化合物工作小組 — 塗料小組
- ◆ Estate Agents Authority 地產代理監管局
- ◆ Estate Agents Authority — Licensing and Practice Committee 地產代理監管局 — 牌照及執業委員會
- ◆ Food and Health Bureau — Expert Committee on Food Safety 食物及衛生局 — 食物安全專家委員會
- ◆ Food and Health Bureau — Expert Group on Melamine Incident 食物及衛生局 — 三聚氰胺事件專家小組
- ◆ 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 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 Environmental Hygiene Department, Centre for Food Safety — Working Group on Naming of Codfish/Oilfish 食物環境衛生署、食物安全中心 — 鱈魚/油魚定名工作小組
- ◆ Health and Medical Development Advisory Committee — Working Group on Primary Care 健康與醫療發展諮詢委員會 — 基層醫療督委會
- ◆ 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 Federation of Insurers — Appeals Tribunal 香港保險業聯會 — 上訴裁判處
- ◆ 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
- ◆ Insurance Agents Registration Board — Insurance Intermediaries Quality Assurance Scheme (IIQAS) Steering Committee  
保險代理登記委員會 — 保險中介人質素保證計劃督導委員會
- ◆ 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
- ◆ Hong Kong Mortgage Corporation Ltd. 香港按揭證券有限公司
- ◆ Insurance Advisory Committee 保險業諮詢委員會
- ◆ Insurance Claims Complaints Bureau — Insurance Claims Complaints Panel 保險索償投訴局 — 保險索償投訴委員會
- ◆ Land Registry — Title Registration Education Committee 土地註冊處 — 業權註冊教育事宜委員會
- ◆ Law Reform Commission — Privity of Contract Sub-Committee 法律改革委員會 — 合約參與關係小組委員會
- ◆ Law Society of Hong Kong — Mediator Accreditation Committee 香港律師會 — 調解員評審委員會
- ◆ 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 — Editorial Committee of OFTA's Consumer Education Programme on the Use of Broadband Services 電訊管理局 — 上網百事通教育系列編輯委員會
- ◆ 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
- ◆ 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
- ◆ Review Committee on Regulation of Pharmaceutical Products in Hong Kong 香港藥物監管制度檢討委員會
- ◆ 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 — Public Shareholders Group 證券及期貨事務監察委員會 — 股東權益小組
- ◆ Securities and Futures Commission — Workgroup on Review of the Code on Unit Trusts and Mutual Funds  
證券及期貨事務監察委員會 — 檢討單位信託及互惠基金守則工作小組
- ◆ Telecommunications (Competition Provisions) Appeal Board 電訊（競爭條文）上訴委員會
- ◆ The Hong Kong Poison Control Network — Expert Panel for the Hong Kong Poison Control Network  
香港中毒防控網絡 — 香港中毒防控網絡專家小組
- ◆ Travel Industry Compensation Fund Management Board 旅遊業賠償基金管理委員會
- ◆ Vocational Training Council — Beauty Care & Hairdressing Training Board 職業訓練局 — 美容美髮訓練委員會
- ◆ 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
- ◆ Vocational Training Council — Working Group on Trade Testing for the Beauty Care Sector  
職業訓練局 — 美容護理技能測驗工作小組

# 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 30th November 1994.

### PURPOSE

The Fund was established with a Government grant of \$10 million. 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 membership of the Board of Administrators and Management Committee is at Annex A.

### OPERATION

It is a long-standing practice of the Consumer Council to help consumers resolve their complaints vis-à-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.

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

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，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，兩個委員會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。

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

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 3 meetings and deliberated upon matters by circulation on 14 occasions, while the Board of Administrators held 1 meeting and deliberated upon matters by circulation on 10 occasions.

## NEW CASES

Altogether, the Fund considered 12 groups of cases of different categories during the year under review. The number of aggrieved individuals in each group ranged from 1 to 65.

After thorough consideration, the Fund declined 10 groups of applications relating to real properties, insurance contract, broadcasting, wedding services, beauty services, and sale of goods. On the other hand, the Fund granted limited assistance to 1 case concerned with height enhancement and nose re-contouring services. The remaining is a group of 65 cases involving allegations of malpractices in the marketing and sales of retail financial products which is under consideration.

### Assisted Case

#### 1. Height enhancement and nose re-contouring services

The assisted consumer was allegedly induced by misrepresentations of a beauty services provider into purchasing a series of treatments and supplementary products for height enhancement and nose re-contouring. Having found that the treatments performed on her were ineffective, the assisted consumer applied for the Fund's assistance on the grounds that she had been cheated. In light of the circumstances of the case and the legal issues involved, the Fund decided to grant limited assistance for seeking Counsel advice on a number of issues, which would be submitted to the Management Committee for its consideration as to whether assistance for commencing legal proceedings should be granted.

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3次會議，另14次以文件通傳方式議決事項。而執行委員會則共舉行了1次會議，另10次以文件通傳方式議決事項。

## 新資助個案

基金共審議了12宗不同類別的新個案，每組所涉及的人數為1至65位。

基金經詳細考慮後，否決10項申請，分別關於物業、保險合約、通訊服務、結婚服務、美容服務，以及貨物銷售等。另一方面，基金對一宗個案給予有限度資助。餘下一組共65宗個案仍在考慮中，這些個案涉及金融零售產品不當推銷及銷售手法等指控。

## 受資助個案

### 1. 增高及修整鼻形療程

受助消費者聲稱美容服務提供者作虛假陳述；誘使她購買一系列有關增高及修整鼻形之療程及輔助產品。接受過這些療法後，發覺根本無效，於是她以受騙為由申請基金，考慮到這個案的情況及所涉及的法律問題，基金決定先給予有限度的援助，以尋求大律師意見，然後，再將有關法律意見交由管理委員會考慮是否進一步援助，受助消費者，開展訴訟程序。

## 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 7 groups of assisted consumers claiming for damages for alleged delay in completion of the said residential development continued. In September 2008, the trial on preliminary issues regarding the purported settlement deed was parheard after 6 days' hearing, and was adjourned for continuation in April 2009. On the other hand, the assisted District Court case was put on hold pending the development of the said High Court action.

### 2. Time-sharing Scheme

As a result of disclosure of material documents, the Fund has, after further deliberation, decided not to pursue the case.

Since its establishment and up until the year under review, the Fund had considered 118 and granted assistance to 32 groups of cases. A statistical report is at Annex B.

## FINANCE

The Fund is self-financed with income derived from:

- a. investing the capital sum in fixed deposits, bonds and blue chip stocks;
- 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 31st March 2009, the Fund had a balance of about \$14.35 million. The Fund's Auditors' Report and Financial Statements for the period under review are at Annex C.

## 繼續跟進的個案

基金繼續跟進上年度未完成的個案，進展如下：

### 1. 住宅發展項目延遲完成

七組受助消費者指稱住宅發展項目延遲完成，而向地產商的索償訟案，仍在高等法院繼續其司法程序。於二零零八年九月，法庭審理與涉案的所謂和解契據有關的初步事項，經過六日聆訊，尚未審結，故此審理須延至二零零九年四月繼續。另一方面，在區域法院的受助訟案則暫緩進行，以等候上述高等法院訟案的發展。

### 2. 共度時光計劃

因有重要文件披露，基金經過討論後，決定終止有關這個案的工作。

成立至今，基金共處理了118組個案，其中32組獲基金協助。統計報告見本章附錄乙。

## 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、投資債券及藍籌股；
- (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。

截至二零零九年三月三十一日止，基金結餘約1,435萬元。基金本年度的核數師報告及財政報表見本章之附錄丙。

## **ACKNOWLEDGEMENTS**

During the year, Dr. Elizabeth SHING Shiu-ching and Ms. Priscilla WONG Pui-sze retired from the Management Committee. Ms. Angela LEE Wai-yin resigned due to her heavy workload in other public services. Dr. John CHAI Yat-chiu and Mr. Godfrey LAM Wan-ho joined the Committee as new members. To Dr. SHING, Ms. WONG and Ms. LEE, the Fund wishes to express its heartfelt thanks for their support, dedication and contributions during their tenure.

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 for all their efforts and contributions to the Fund throughout the year.

## **鳴謝**

年內，管理委員會委員成小澄博士及王沛詩大律師卸任、李慧賢律師因其他公務繁重辭任；查逸超博士及林雲浩資深大律師加入成為新委員。本會衷心感謝成博士、王大律師及李律師過去對基金作出的支持、努力和貢獻。

最後，本會謹向基金兩個委員會的成員，及曾經協助基金順利運作的各界人士，為基金付出的努力和貢獻，致以深切謝意。



# 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 劉燕卿女士

Ms. Anita MA Wing-tseung 馬詠璋大律師

# 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

Prof. Johannes CHAN Man-mun, SC (Hon) 陳文敏教授，名譽資深大律師

### Vice-Chairperson 副主席

Mr. Anthony CHAN Kin-keung, SC 陳健強資深大律師

### Members 委員

Mr. Samuel CHAN Ka-yan 陳家殷大律師

Dr. John CHAI Yat-chiu (from 6.12.08) 查逸超博士 (由 6.12.08)

Mr. Godfrey LAM Wan-ho, SC (from 6.12.08) 林雲浩資深大律師 (由 6.12.08)

Ms. Connie LAU Yin-hing 劉燕卿女士

Ms. Angela LEE Wai-yin, BBS, JP (up to 19.1.09) 李慧賢律師，銅紫荊星章，太平紳士 (至19.1.09)

Ms. Amanda LIU Lai-yun 廖麗茵律師

Ms. Anita MA Wing-tseung 馬詠璋大律師

Dr. Elizabeth SHING Shiu-ching, BBS, JP (up to 5.12.08) 成小澄博士，銅紫荊星章，太平紳士 (至5.12.08)

Ms. Mon-in UNG 黃夢瑩律師

Ms. Priscilla WONG Pui-sze, JP (up to 5.12.08) 王沛詩大律師，太平紳士 (至5.12.08)

Ms. Cecilia WOO Lee-wah 鄔莉華律師

Dr. YU Wing-tong 余永棠博士

# Cases of Consumer Legal Action Fund

## 消費者訴訟基金個案統計

The Fund was set up on 30 Nov 1994. The Fund has altogether considered 118 groups of cases. For statistics purpose, applications with common background and interests are put into a group. An application without any other one sharing the same background and interests is also regarded as a "group". In this premise, the following groups of cases consist of applications ranging from 1 to 406.

基金於一九九四年十一月三十日設立。經處理的個案共有118組。為方便統計，涉及相同背景及利益的申請會被編入同一組。而沒有其他相同背景及利益的申請亦會單獨地被當作為「一組」。在此歸類下，下列各組別所包含的申請宗數由1至406宗不等。

Groups of Cases considered since 30 Nov 1994	118
自一九九四年十一月三十日以來，經基金處理的個案組數	
◆ Problem solved during application 申請協助期間問題已獲解決	1
◆ Under Consideration 仍在考慮中	1
◆ Assistance granted 獲基金審批協助之個案	32
Compensation obtained <sup>a</sup> 獲得賠償	10
Liquidation 清盤	2
Judgment obtained <sup>b</sup> 獲判決	6 <sup>c</sup>
Cases not pursued – no recovery prospect 未再跟進 - 因無賠償可能	5
Cases not pursued – applicants' withdrawal 未再跟進 - 因申請人撤回	2
Cases not pursued – miscellaneous 未再跟進 - 其他	2
Settled (with confidential agreement) 和解 (有保密協議)	1
Referred to Legal Aid 轉交法律援助署	1
Pending Execution of Agreement 等待執行協議	0
In process 在處理中	3
◆ 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	5
◆ Assistance declined 不接納申請	76

a Compensation obtained through settlement out of court.

經庭外和解而獲得賠償。

b Judgment obtained with relief granted by the courts.

取得判決並獲法庭批予濟助。

c In one of the groups, assisted consumers of one case obtained judgment while the others of the same group obtained compensation by settlement.

在其中一個組別，有一宗案件的受助消費者取得法庭判決；而同組的其他受助消費者則透過和解而獲得賠償。

**CONSUMER LEGAL ACTION FUND**  
**(Established in Hong Kong under a Deed of Trust)**

**Report and Financial Statements**  
**For the year ended 31 March 2009**

CONSUMER LEGAL ACTION FUND

REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2009

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## INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND (the "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 14, which comprise the balance sheet as at 31 March 2009, and the income and expenditure account, the statement of changes in equity and the cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

### **Board of administrators' responsibilities for the financial statements**

The board of administrators is responsible for the preparation and the true and fair presentation of these financial statements in accordance with Hong Kong Financial Reporting Standards issued by the Hong Kong Institute of Certified Public Accountants. In preparing financial statements which give a true and fair view it is fundamental that appropriate accounting policies are selected and applied consistently. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and the true and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

### **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 and true and fair presentation of the financial statements 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 (the "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 2009 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  
20 July 2009


CONSUMER LEGAL ACTION FUNDINCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 MARCH 2009

	<u>2009</u> HK\$	<u>2008</u> HK\$
<b>INCOME</b>		
Bank interest income	85,309	225,930
Interest income from held-to-maturity debt securities	411,050	411,050
Application fee from assisted consumers	13,900	20,600
Amortisation of discount on a held-to-maturity debt security	13,831	13,831
Sundry income	53,467	320,469
	<u>577,557</u>	<u>991,880</u>
<b>EXPENDITURE</b>		
Auditor's remuneration	14,300	14,000
Management fee	1,432,000	-
Bank charges	1,310	1,590
Legal fees for assisted consumers	830,770	374,587
Amortisation of premium on a held-to-maturity debt security	11,139	11,139
Sundry expenses	3,960	4,091
	<u>2,293,479</u>	<u>405,407</u>
<b>(DEFICIT) SURPLUS FOR THE YEAR</b>	<u><u>(1,715,922)</u></u>	<u><u>586,473</u></u>

CONSUMER LEGAL ACTION FUNDBALANCE SHEET  
AT 31 MARCH 2009

	<u>NOTES</u>	<u>2009</u> HK\$	<u>2008</u> HK\$
<b>NON-CURRENT ASSETS</b>			
Held-to-maturity debt securities	6	9,132,579	9,129,887
<b>CURRENT ASSETS</b>			
Interest receivable		62,389	65,414
Bank balances	7	6,613,631	6,896,920
		<u>6,676,020</u>	<u>6,962,334</u>
<b>CURRENT LIABILITIES</b>			
Accounts payable		2,500	2,500
Accrued expenses		14,300	14,000
Amount due to the Trustee	8	1,432,000	-
		<u>1,448,800</u>	<u>16,500</u>
<b>NET CURRENT ASSETS</b>			
		<u>5,227,220</u>	<u>6,945,834</u>
		<u>14,359,799</u>	<u>16,075,721</u>
<b>CAPITAL AND RESERVE</b>			
Capital	1	10,000,000	10,000,000
Accumulated surplus		4,359,799	6,075,721
		<u>14,359,799</u>	<u>16,075,721</u>

The financial statements on pages 3 to 14 were approved and authorised for issue by the Board of Administrators on 20 July 2009 and are signed on its behalf by:

  
ADMINISTRATOR

  
ADMINISTRATOR



CONSUMER LEGAL ACTION FUNDSTATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED 31 MARCH 2009

	<u>Capital</u> HK\$	<u>Accumulated</u> <u>surplus</u> HK\$	<u>Total</u> HK\$
At 1 April 2007	10,000,000	5,489,248	15,489,248
Surplus for the year	-	586,473	586,473
At 31 March 2008	10,000,000	6,075,721	16,075,721
Deficit for the year	-	(1,715,922)	(1,715,922)
At 31 March 2009	<u>10,000,000</u>	<u>4,359,799</u>	<u>14,359,799</u>

CONSUMER LEGAL ACTION FUNDCASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2009

	<u>2009</u> HK\$	<u>2008</u> HK\$
<b>OPERATING ACTIVITIES</b>		
(Deficit) surplus for the year	(1,715,922)	586,473
Adjustments for:		
Bank interest income	(85,309)	(225,930)
Interest income from held-to-maturity debt securities	(411,050)	(411,050)
Amortisation of discount on a held-to-maturity debt security	(13,831)	(13,831)
Amortisation of premium on a held-to-maturity debt security	11,139	11,139
Operating cash flows before movements in working capital	(2,214,973)	(53,199)
Increase in accrued expenses	300	1,000
Increase in amount due to the Trustee	1,432,000	-
<b>NET CASH USED IN OPERATING ACTIVITIES</b>	<u>(782,673)</u>	<u>(52,199)</u>
<b>CASH FROM INVESTING ACTIVITY</b>		
Interest received	499,384	646,939
<b>NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS</b>	(283,289)	594,740
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR</b>	<u>6,896,920</u>	<u>6,302,180</u>
<b>CASH AND CASH EQUIVALENTS AT END OF THE YEAR, represented by bank balances</b>	<u><u>6,613,631</u></u>	<u><u>6,896,920</u></u>

CONSUMER LEGAL ACTION FUNDNOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2009

## 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 dissolution.

The address of the registered office and principal place of operation of the Fund is 22nd Floor, K. Wah Centre, 19 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. ADOPTION OF NEW AND REVISED HONG KONG FINANCIAL REPORTING STANDARDS

In the current year, the Fund, has applied the following amendments and interpretations ("new HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants (the "HKICPA") which are or have become effective.

HKAS 39 & HKFRS 7 (Amendment)	Reclassification of Financial Assets
HK(IFRIC) - Int 12	Service Concession Arrangements
HK(IFRIC) - Int 14	HKAS 19 - The Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction

The adoption of the new HKFRSs had no material effect on how the results and financial position for the current or prior accounting periods have been prepared and presented. Accordingly, no prior period adjustment has been required.

CONSUMER LEGAL ACTION FUND

## 2. ADOPTION OF NEW AND REVISED HONG KONG FINANCIAL REPORTING STANDARDS - continued

The Fund has not early adopted the following new and revised standards, amendments or interpretations that have been issued but are not yet effective.

HKFRSs (Amendments)	Improvements to HKFRSs <sup>1</sup>
HKFRSs (Amendments)	Improvements to HKFRSs 2009 <sup>2</sup>
HKAS 1 (Revised)	Presentation of Financial Statements <sup>3</sup>
HKAS 23 (Revised)	Borrowing Costs <sup>3</sup>
HKAS 27 (Revised)	Consolidated and Separate Financial Statements <sup>4</sup>
HKAS 32 & 1 (Amendments)	Puttable Financial Instruments and Obligations Arising on Liquidation <sup>3</sup>
HKAS 39 (Amendments)	Eligible Hedged Items <sup>4</sup>
HKFRS 1 & HKAS 27 (Amendments)	Cost of an Investment in a Subsidiary, Jointly Controlled Entity or Associate <sup>3</sup>
HKFRS 2 (Amendment)	Vesting Conditions and Cancellations <sup>3</sup>
HKFRS 3 (Revised)	Business Combinations <sup>4</sup>
HKFRS 7 (Amendment)	Improving Disclosures about Financial Instruments <sup>3</sup>
HKFRS 8	Operating Segments <sup>3</sup>
HK(IFRIC) - Int 9 & HKAS 39 (Amendments)	Embedded Derivatives <sup>5</sup>
HK(IFRIC) - Int 13	Customer Loyalty Programmes <sup>6</sup>
HK(IFRIC) - Int 15	Agreements for the Construction of Real Estate <sup>3</sup>
HK(IFRIC) - Int 16	Hedges of a Net Investment in a Foreign Operation <sup>7</sup>
HK(IFRIC) - Int 17	Distributions of Non-cash Assets to Owners <sup>4</sup>
HK(IFRIC) - Int 18	Transfer of Assets from Customers <sup>8</sup>

<sup>1</sup> Effective for annual periods beginning on or after 1 January 2009 except the amendments to HKFRS 5, effective for annual periods beginning on or after 1 July 2009

<sup>2</sup> Effective for annual periods beginning on or after 1 January 2009, 1 July 2009 and 1 January 2010, as appropriate

<sup>3</sup> Effective for annual periods beginning on or after 1 January 2009

<sup>4</sup> Effective for annual periods beginning on or after 1 July 2009

<sup>5</sup> Effective for annual periods ending on or after 30 June 2009

<sup>6</sup> Effective for annual periods beginning on or after 1 July 2008

<sup>7</sup> Effective for annual periods beginning on or after 1 October 2008

<sup>8</sup> Effective for transfers on or after 1 July 2009

The board of administrators of the Fund anticipates that the application of these standards, amendments or interpretations will have no material impact on the results and the financial position of the Fund.

CONSUMER LEGAL ACTION 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.

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 balance sheet 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.

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. At each balance sheet date 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).

## CONSUMER LEGAL ACTION FUND

### 3. SIGNIFICANT ACCOUNTING POLICIES - continued

#### Financial Instruments - continued

##### **Financial assets** - continued

###### *Loans and receivables*

Loans and receivables are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market. At each balance sheet date subsequent to initial recognition, loans and receivables (including 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).

###### *Impairment of financial assets*

Financial assets are assessed for indicators of impairment at each balance sheet date. 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.

For financial assets carried at amortised cost, an impairment loss is recognised in profit or loss 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.

For financial assets measured at amortised cost, 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 profit or loss 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.

CONSUMER LEGAL ACTION FUND

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial Instruments - continued**Financial liabilities and equity** - continued*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, accrued expenses and amount due to the trustee) are subsequently measured at amortised cost, using the effective interest method.

*Equity instruments*

Equity instruments issued by the Fund are recorded at the proceeds received, net of direct issue cost.

**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 HKSAR has granted a sum of HK\$10 million as initial 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.

The capital structure of the Fund consists of the capital and accumulated surplus.

CONSUMER LEGAL ACTION FUND

## 5. FINANCIAL INSTRUMENTS

## a. Categories of financial instruments

	<u>2009</u> HK\$	<u>2008</u> HK\$
Held-to-maturity debt securities	9,132,579	9,129,887
Loans and receivables (including cash and cash equivalents)	6,676,020	6,962,334
	<u>15,808,599</u>	<u>16,092,221</u>
Financial liabilities at amortised cost	<u>1,448,800</u>	<u>16,500</u>

## b. Financial risk management objectives and policies

The Fund's major financial instruments include held-to-maturity debt securities, interest receivable, bank balances, accounts payable, accrued expenses and amount due to the Trustee.

The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The board of administrators of the Fund manages and monitors these exposures to ensure appropriate measures are implemented on a timely and effective manner.

Credit risk

The credit risk on liquid funds is limited because majority of the counterparties are banks with high credit ratings.

Market riskForeign exchange risk

The Fund's functional and presentation currency has been in Hong Kong dollars since the operations are mainly 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.



CONSUMER LEGAL ACTION FUND

## 5. FINANCIAL INSTRUMENTS - continued

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

*Liquidity risk*

The Fund is exposed to minimal liquidity risk as the Fund closely monitors its cash flow position.

Based on the undiscounted cash flows of financial liability (representing non-interest bearing financial liability), the earliest date on which the Fund can be required to pay is 3 month or less.

## c. Fair value

The fair value 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.

## 6. HELD-TO-MATURITY DEBT SECURITIES

	<u>2009</u> HK\$	<u>2008</u> HK\$
Held-to-maturity debt securities, listed	<u>9,132,579</u>	<u>9,129,887</u>
Market value of listed securities	<u>9,409,245</u>	<u>9,521,720</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 0.02% to 1.60% (2008: 1.10% to 5.20%) per annum.

## 8. AMOUNT DUE TO THE TRUSTEE

The amount is unsecured, interest free and repayable on demand.

**CONSUMER LEGAL ACTION FUND**

**9. RELATED PARTY TRANSACTION**

During the year, the Fund incurred management fee of HK\$1,432,000 (2008: nil) to the Trustee.

Details of the Fund's outstanding balance with the Trustee is set out in the balance sheet and in note 8.

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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

截至二零零九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  
截至二零零九年三月三十一日止年度

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## 獨立核數師報告書

### 致消費者訴訟基金（「基金」）受託人

（根據一九九四年十一月三十日信託聲明在香港成立）

本行已完成審核消費者訴訟基金（「基金」）載於第3頁至第14頁的財務報表，包括於二零零九年三月三十一日之資產負債表、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，以及主要會計政策概要及其他附註解釋。

### 基金執行委員會對財務表的責任

基金執行委員會須負責根據香港會計師公會頒佈的港財務報告準則編製及真實與公平地呈列財務報表。在編製真實與公平的財務報表時，必須貫徹地選擇和採用合適的會計政策。該等責任包括設計、實施及維持與編製及真實與公平地呈列財務報表相關之內部監控，以使財務報表不存在由於欺詐或錯誤而導致的重大錯誤陳述；選擇及運用合適的會計政策；及按情況作出合理的會計估計。

### 核數師的責任

本行的責任是根據本行之審核，對該等財務報表提出意見，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報告。除此以外，本行的報告書不可用作其他用途。本行概不就本報告的內容，對任何其他人士負責或承擔法律責任。本行乃根據香港會計師公會頒佈的香港審計準則進行審核工作。該等準則要求本行遵守道德規範，並策劃及進行審核，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的判斷，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的風險。在評估該等風險時，核數師須考慮與基金編製及真實與公平地呈列財務報表相關之內部監控，以按情況設計適當的審核程序，但並非是對基金內部監控的效能發表意見。審核亦包括評價基金執行委員會所採用的會計政策的合適性及所作會計估計的合理性，以及評價財務報表的整體呈列方式。

本行相信，本行所獲得的審核憑證充份適當，為本行的審核意見提供基礎。

### 消費者訴訟基金

#### 收支結算表

截至二零零九年三月三十一日止年度

	<u>二零零九年</u> 港元	<u>二零零八年</u> 港元
<b>收入</b>		
銀行利息收入	85,309	225,930
持有至到期債務證券的利息收入	411,050	411,050
受助消費者申請費	13,900	20,600
持有至到期債務證券的折價攤銷	13,831	13,831
雜項收入	53,467	320,469
	<u>577,557</u>	<u>991,880</u>
<b>支出</b>		
核數師酬金	14,300	14,000
管理費	1,432,000	-
銀行手續費	1,310	1,590
受助消費者之律師費	830,770	374,587
持有至到期債務證券之溢價攤銷	11,139	11,139
雜項開支	3,960	4,091
	<u>2,293,479</u>	<u>405,407</u>
<b>本年度盈餘（虧損）</b>	<u>(1,715,922)</u>	<u>586,473</u>

消費者訴訟基金

資產負債表  
於二零零九年三月三十一日

	附註	二零零九年 港元	二零零八年 港元
<b>非流動資產</b>			
持有至到期債務證券	6	9,132,579	9,129,887
<b>流動資產</b>			
應收利息		62,389	65,414
銀行結餘	7	6,613,631	6,896,920
		<u>6,676,020</u>	<u>6,962,334</u>
<b>流動負債</b>			
應付賬款		2,500	2,500
應計費用		14,300	14,000
應付予受託人之款項	8	1,432,000	-
		<u>1,448,800</u>	<u>16,500</u>
<b>流動資產淨值</b>		<u>5,227,220</u>	<u>6,945,834</u>
		<u>14,359,799</u>	<u>16,075,721</u>
<b>資本及儲備</b>			
資本	1	10,000,000	10,000,000
累計盈餘		4,359,799	6,075,721
		<u>14,359,799</u>	<u>16,075,721</u>

載於第3頁至第14頁的財務報表已於二零零九年七月二十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  
截至二零零九年三月三十一日止年度

	資本 港元	累計盈餘 港元	合計 港元
於二零零七年四月一日	10,000,000	5,489,248	15,489,248
本年度盈餘	-	586,473	586,473
於二零零八年三月三十一日	10,000,000	6,075,721	16,075,721
本年度虧損	-	(1,715,922)	(1,715,922)
於二零零九年三月三十一日	10,000,000	4,359,799	14,359,799



消費者訴訟基金

現金流量表  
截至二零零九年三月三十一日止年度

	<u>二零零九年</u> 港元	<u>二零零八年</u> 港元
<b>營運活動</b>		
本年度盈餘（虧損）	(1715,922)	586,473
就下列項目作出調整：		
銀行利息收入	(85,309)	(225,930)
持有至到期債務證券之利息收入	(411,050)	(411,050)
持有至到期債務證券之折價攤銷	(13,831)	(13,831)
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	(2,214,973)	(53,199)
應計費用增加	300	1,000
應付予受託人之款項增加	1,432,000	-
用於營運活動之現金淨值	(782,673)	(52,199)
<b>來自投資活動之現金</b>		
已收利息	499,384	646,939
現金及現金等價物增加（減少）淨值	(283,289)	594,740
年初現金及現金等價物	6,896,920	6,302,180
年末現金及現金等價物， 以銀行結餘列示	6,613,631	6,896,920

## 消費者訴訟基金

### 財務報表附註

截至二零零九年三月三十一日止年度

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#### 1. 基金之目的及營運

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找賠償、補償及保障，並由香港特別行政區政府撥款港幣一千萬元作為創辦基金。此撥款在基金停止運作時歸還政府。

基金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。

財務報表乃以港幣呈列，同時，港幣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

本年度內，基金採用了由香港會計師公會（「香港會計師公會」）所頒佈的有效或屬於有效的以下修訂及詮釋（「新香港財務報告準則」）。

香港會計準則第39號及香港財務報告準則第7號（經修訂）	金融資產之重新分類
香港（國際財務報告詮釋委員會）詮釋第12號	特許服務安排
香港（國際財務報告詮釋委員會）詮釋第14號	香港會計準則第19號 — 對界定利益資產之限制，最低資金規定和其之間相互作用

新訂香港財務報告準則之運用並未對目前或前期會計期已編製和呈列之結果和財務狀況造成重大影響。因此，前期並沒有調整需要。

## 消費者訴訟基金

### 2. 採納新訂及經修訂香港財務報告準則 — 續

基金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、修訂或詮釋。

香港財務報告準則（經修訂）	對香港財務報告準則之改進 <sup>1</sup>
香港財務報告準則（經修訂）	對二零零九年香港財務報告準則之改進 <sup>2</sup>
香港會計準則第1號（修訂本）	財務報表之呈列 <sup>3</sup>
香港會計準則第23號（修訂本）	貸款成本 <sup>3</sup>
香港會計準則第27號（修訂本）	綜合及獨立財務報表 <sup>4</sup>
香港會計準則第32號及第1號（經修訂）	可贖回金融工具及清盤產生之義務 <sup>3</sup>
香港會計準則第39號（經修訂）	合資格對沖項目 <sup>4</sup>
香港財務報告準則第1號及香港會計準則第27號（經修訂）	於附屬公司、共同控制實體或聯營公司之投資成本 <sup>3</sup>
香港財務報告準則第2號（經修訂）	歸屬條件及註銷 <sup>3</sup>
香港財務報告準則第3號（修訂本）	業務合併 <sup>4</sup>
香港財務報告準則第7號（經修訂）	金融工具披露之改進 <sup>3</sup>
香港財務報告準則第8號	營運分類 <sup>3</sup>
香港（國際財務報告詮釋委員會）詮釋第9號及香港會計準則第39號（經修訂）	嵌入式衍生工具 <sup>5</sup>
香港（國際財務報告詮釋委員會）詮釋第13號	客戶忠誠度計劃 <sup>6</sup>
香港（國際財務報告詮釋委員會）詮釋第15號	房地產建築協議 <sup>3</sup>
香港（國際財務報告詮釋委員會）詮釋第16號	海外業務投資淨值之對沖 <sup>7</sup>
香港（國際財務報告詮釋委員會）詮釋第17號	分派非現金資產予擁有人 <sup>4</sup>
香港（國際財務報告詮釋委員會）詮釋第18號	來自客戶之資產轉讓 <sup>8</sup>

<sup>1</sup>適用於二零零九年一月一日或之後開始之年度期間，惟香港財務報告準則第5號修訂適用於二零零九年七月一日或之後開始之年度期間

<sup>2</sup>適用於二零零九年一月一日、二零零九年七月一日及二零一零年一月一日（如適用）或之後開始之年度期間

<sup>3</sup>適用於二零零九年一月一日或之後開始之年度期間

<sup>4</sup>適用於二零零九年七月一日或之後開始之年度期間

<sup>5</sup>適用於二零零九年六月三十日或之後結束之年度期間

<sup>6</sup>適用於二零零八年七月一日或之後開始之年度期間

<sup>7</sup>適用於二零零八年十月一日或之後開始之年度期間

<sup>8</sup>適用於二零零九年七月一日或之後之轉讓

基金執行委員會預期採用以上準則、修訂或詮釋將不會對基金的業績和財務狀況產生重大影響。

## 消費者訴訟基金

### 3. 主要會計政策

財務報表乃按實際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

銀行利息收入以及持有至到期債務證券的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。

#### 財務資助費用

為受助消費者提供財務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資產負債表內予以確認。金融資產及金融負債在初步確認時按公平值計算。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款項。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，對估計的未來現金收入（包括所有已付或已收的費用，而這些費用構成實際利率、交易成本及其他溢價或折讓的組成部份）進行準確貼現所用的利率。

收入按債務工具之實際利率確認。

#### 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。在初步確認後的每個結算日，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（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

#### 貸款和應收款項

貸款和應收款項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。在初步確認後的每個結算日，應採用實際利率法以攤銷成本對貸款和應收款項（包括應收利息和銀行結餘）進行計算，並扣除已確認的減值虧損（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。

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
- 欠繳或拖欠的利息或本金款項；或
- 借款人有可能陷入破產或金融重組。

就以攤銷成本列賬的金融資產而言，減值虧損在有客觀證據顯示資產減值時可於利潤或虧損中確認，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。

就以攤銷成本計算的金融資產而言，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連，則之前已確認之減值虧損將透過利潤或虧損撥回，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。

## 消費者訴訟基金

### 3. 主要會計政策 — 續

#### 金融工具 — 續

#### 金融負債及權益 — 續

##### 實際利率法

實際利率法為於相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（包括應付賬款、應計費用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。

##### 權益工具

基金發行的權益工具記入已收款項，並扣減直接發行成本。

##### 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

香港政府已撥款1,000萬港元作為基金的創辦資金。基金執行委員會管理該筆資金，以確保基金能持續正常營運。基金的整體策略與上年保持一致。

基金的資本結構由資本和累計盈餘組成。

消費者訴訟基金

## 5. 金融工具

## a. 金融工具的類別

	<u>二零零九年</u> 港元	<u>二零零八年</u> 港元
持有至到期之債務證券	9,132,579	9,129,887
貸款與應收款項（包括現金和現金等價物）	<u>6,676,020</u>	<u>6,962,334</u>
	<u>15,808,599</u>	<u>16,092,221</u>
以攤銷成本計算的金融負債	<u>1,448,800</u>	<u>16,500</u>

## 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、應收利息、銀行結餘、應付賬款、應計費用以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。基金執行委員會對該等風險進行管理及監控，以確保及時有效地實施適當措施。

信貸風險

流動資金的信貸風險有限，概因大多數交易對手是有較高信貸評級的銀行。

市場風險外匯風險

由於基金的營運主要以港元進行，故此其功能及呈列貨幣是港元。因此，基金執行委員會認為外匯風險微不足道。

利率風險

基金並無任何重大利率風險，概因除現金及放置於金融機構處的存款外，並無擁有任何重大計息金融資產及負債。

## 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 — 續

##### 流動資金風險

基金嚴密監控其現金流量狀況，因此，所面臨的流動資金風險已降至最低。

基於金融負債未貼現現金流量（以無息金融負債列示），基金的最早支付日為三個月以內。

#### c. 公平值

金融資產及金融負債的公平價值乃根據公認定價模式，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，按攤銷成本記入財務報表的金融資產及金融負債的賬面值接近其相應的公平值。

### 6. 持有至到期債務證券

	<u>二零零九年</u> 港元	<u>二零零八年</u> 港元
持有至到期上市債務證券	<u>9,132,579</u>	<u>9,129,887</u>
上市證券市值	<u>9,409,245</u>	<u>9,521,720</u>

### 7. 銀行結餘

銀行結餘包括現金和原訂期限為三個月或以內的短期存款，其利息根據每年由0.02%到1.60%（二零零八年：由1.10%到5.20%）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。



消費者訴訟基金

9. 關連方交易

年內，基金應向受託人支付1,432,000港元（二零零八年：零）的管理費。

基金對受託人未付餘額之詳情載於資產負債表及附註8。