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Foreword

前言

The year under review was fulfilling and yet full of challenges. The Council has always attached great importance to fair competition in the marketplace. Since the publication of our first report on financial services in 1994, the Council has dedicated its efforts to enhancing public understanding of the subject. After years of advocating for a cross-sector competition law, we are very pleased to see that feedback received from the public consultation concurred with our views and that the Government would press ahead with drafting the appropriate legislation for the introduction of a cross-sector competition law and the establishment of a Competition Commission.

Both economic and cultural linkages between Hong Kong and Mainland have grown stronger during the past decade. The Council has also stepped up collaboration with its Mainland counterparts. Significance of our networking efforts was explicitly demonstrated in the impact of our research study on PAAG, a "probable carcinogen" breast augmentation material that caused many women to suffer the consequence in great agony emotionally and physically. Following the public release of the findings in our report, China Consumers' Association and its member organisations issued warning against PAAG promptly, resulting in immediate action in response from the highest levels of Government of both the Mainland and Hong Kong.

In his 2007-2008 Budget Speech, the Financial Secretary has asked the Council to provide pre-shopping advice and information and assistance to Mainland visitors and to review existing consumer protection legislation in order to boost confidence of visitors in shopping in Hong Kong. In April, complaints from Mainland group tourists about malpractices in certain unscrupulous retail shops had aroused great public concern, promoting the Council to prioritise to speed up its work on this area.

In response, the Council is putting its efforts on the development of a dedicated website for Mainland visitors to provide information on goods and services popular among them. A special task force will also be formed to handle consumer complaints lodged by tourists with the aim of help mediating

消費者委員會在過去一年收獲豐盛，但亦面對不少挑戰。消委會一直重視市場的公平競爭。自從一九九四年首次發表有關金融服務的報告以來，消委會致力提高公眾對公平競爭的理解。經多年來爭取跨行業的公平競爭法，我們很高興看到公開諮詢中收集到的意見與我們的看法一致，政府亦會擬訂合適法例，引入跨行業的公平競爭法及成立競爭管理局。

過去十年，香港及內地的經濟及文化聯繫均見增強。消委會與內地消費者組織的合作亦不斷加強。我們有關PAAG的研究報告的影響力，可清楚反映我們的聯繫網絡的重要性。PAAG是一種「可致癌」的隆胸物料，其後遺症令不少婦女身心承受極大傷害。我們發表了研究報告後，中國消費者協會及其會員組織隨即發出有關PAAG的消費警示，本港及內地當局亦即時採取相應跟進行動。

財政司司長在他的二零零七至二零零八預算案演繹中，要求消委會為內地旅客提供購物資訊和協助，及檢討現行保障消費者權益的法例，以提升旅客在港購物的信心。四月，內地團體旅客對某些零售商的不當經營手法的投訴，引起公眾極大關注，促使我們加快這方面的工作。

消委會正致力籌備一個專為內地旅客而設的網站，提供他們喜愛的產品及服務的資訊。我們亦會成立一個特別小組處理旅客的消費投訴，期望能在旅客離開香港前快速地為他們調解投訴。同時，我們成立了工作小組檢討現行保障消費者權益的措施，包括改善相關法例以打擊誤導或不良營商手法，及推行有關公平營商手法的全面法例。我們將繼續優先處理這方面的工作。

complaints swiftly before their departure from Hong Kong. The Council has also set up a dedicated Working Group to conduct a review of existing measures to protect consumer rights, including ways to improve the relevant legislation to curb misleading and undesirable sales practices, and to study the possibility of enacting a comprehensive law on fair trade practices. These tasks will continue to claim a high priority on the Council's agenda.

CHOICE celebrated its 30th anniversary this year. The celebration marks a long record of hard work devoted to empowering consumers through dissemination of independent and impartial information. CHOICE has come a long way since its debut appearance in 1976 and has vastly expanded its distribution network to include internet online, residential fixed-line and mobile phones.

Prevention and mediation in consumer complaints constitutes a major part of our work. Our Complaints and Advice Division has relocated to a new permanent office this year, with a special grant from the Government. This will enable us to provide better service to the public.

Finally, I wish to express my heartfelt gratitude to the many individuals and organisations for their support and guidance to the work of the Council. I would also like to thank my colleagues in the Council for their hard work and dedication, especially to Mrs. Pamela CHAN who retired this year.



K. C. CHAN
Chairman, Consumer Council
June 2007

「選擇」月刊今年慶祝三十周年。「選擇」長期為消費者提供公正獨立、不偏不倚的資訊，以提高消費者的自保能力。「選擇」自一九七六年創刊以來不斷拓展網絡，消費者現可透過互聯網、家居固網及流動電話，瀏覽月刊資訊。

預防及調解消費者投訴是我們的主要工作。我們的投訴及諮詢部今年獲政府特別撥款，搬遷到新的永久辦事處，讓我們為公眾提供更佳服務。

最後，我衷心感激各界支持消委會工作的組織及人士及盡心盡力工作的消委會同事，特別是今年榮休的陳黃穗女士。



消費者委員會主席
二零零七年六月

Membership of the Consumer Council

消費者委員會委員

Chairperson 主席



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

Members 委員



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



Mr. Ernest IP Koon-wing
葉冠榮會計師



Mrs. Josephine MAK CHEN Wen-ning,
BBS
麥陳尹玲校長，銅紫荊星章

Vice-Chairperson 副主席



Mr. Larry KWOK Lam-kwong, JP
郭琳廣律師，太平紳士



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



Mr. Brian LI Man-bun
李民斌先生



Dr. Elizabeth SHING Shiu-ching,
BBS, JP
成小澄博士，銅紫荊星章，太平紳士



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



Mr. Allen MA Kam-sing
馬錦星先生



Mr. Peter SUN Kwok-wah,
MH
孫國華先生，榮譽勳章



Mr. Ambrose HO, SC
何沛謙資深大律師



Ms. Anita MA Wing-tseung
馬詠璋大律師



Dr. John WONG Yee-him
黃以謙醫生

Retired on 31 December 2006
二零零六年十二月三十一日卸任



Prof. CHING Pak-chung
程伯中教授



Prof. WONG Yung-hou
王殷厚教授



Mr. Frank LEE King-ting
李敬天先生



Mrs. Lily YEY KUIN King-suk
姚姜敬淑大律師



Mr. Brian LI Tze-leung, SBS, JP
李子良先生，銀紫荊星章，
太平紳士



Mr. Homer YU Sau-ning, MH
余壽寧先生，榮譽勳章



Dr. LO Chi-keung, BBS
盧志強醫生，銅紫荊星章



Mr. Charles Peter MOK
莫乃光先生

Appointed on 1 January 2007
二零零七年一月一日履任



Mr. William CHAN Che-kwong
陳志光先生



Dr. Polly CHEUNG Suk-ye
張淑儀醫生



Prof. Ron HUI Shu-yuen
許樹源教授



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

Chief Executive
總幹事



Mrs. CHAN WONG Shui,
Pamela, BBS, JP
陳黃穗女士，
銅紫荊星章，太平紳士

Deputy Chief Executive
副總幹事



Ms. Connie LAU
劉燕卿女士

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 by 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.

During the year, Prof. CHING Pak-chung, Mr. Frank LEE King-ting, Mr. Brian LI Tze-leung, Dr. LO Chi-keung and Mr. Charles Peter MOK retired from the Council. Five new Members joined the Council. They were Mr. William CHAN Che-kwong, Dr. Polly CHEUNG Suk-ye, Prof. Ron HUI Shu-yuen, Mr. Philip LEUNG Kwong-hon and Mr. Michael LI Hon-shing. To the retirees, the Council wishes to express its heartfelt thanks for their support, dedication and contributions. A list of the Council Members is at Appendix 1.

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) 接收及審查貨品和服務消費者、及購買、抵押及承租不動產人士的投訴，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，程伯中教授、李敬天先生、李子良先生、盧志強醫生及莫乃光先生卸任；陳志光先生、張淑儀醫生、許樹源教授、梁光漢先生及李漢城先生加入委員會。本會衷心感謝各離任委員對本會的支持和貢獻。委員名錄見附錄一。

Council and Committees

The Council meets bi-monthly. Committees and working groups are set up to examine specific areas of consumer concern. The Council invites from time to time appropriate professionals of relevant disciplines as co-opted members in order to benefit from their expertise. In the year under review, a new Working Group on Improvement of Consumer Protection Law was set up to identify areas for improvement in Hong Kong's consumer protection laws. 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 124 staff with about one-sixth (or 16%) operating from the Council's Consumer Advice Centres in various districts of the territory and the Consumer Council Resource Centre in Tsimshatsui.

The Council Office operates with six functional divisions, namely the Administration & 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.

Mrs. Pamela CHAN WONG Shui, having served with the Council as Chief Executive for over 21 years, retired from the Council on 31 March 2007. Mrs. CHAN's accomplished career included tenure as the President of Consumers International and the establishment of close liaison with consumer bodies in the Mainland. Ms. Connie LAU Yin-hing, incumbent Deputy Chief Executive, would succeed Mrs. CHAN as the new Chief Executive from April 1 2007. Serving with the Council for over 30 years, Ms. LAU has rich and varied experience in the consumer field and is widely recognised for her public credibility in the advocacy of consumer interests. The Council wishes to welcome Ms. LAU and to express deep gratitude to Mrs. CHAN for her invaluable and distinguished service in the field of consumer protection and empowerment.

During the year, CC Club, with all members elected among staff, was formed. CC Club helps inter-communication among staff and organisation of recreational activities with a view to increase staff involvement and sense of belonging.

委員會及小組

委員會每兩月召開會議，設有小組委員會及工作小組，專責處理特定消費者課題，並不時邀請外界專才加入各小組為增選委員，提供專業意見。年內新增了改善保障消費者法例小組，檢討香港消費者保障法例，建議需改善的地方。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124人，約有六分之一(16%)在港九新界各區的諮詢中心及尖沙咀的消費者委員會資源中心工作。

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。

在消委會擔任總幹事逾廿一年的陳黃穗女士於二零零七年三月三十一日榮休。陳太在任內獲選為國際消費者聯會會長，並與內地消費者組織建立密切聯繫。現任副總幹事劉燕卿女士將於二零零七年四月一日接任總幹事。劉女士服務消委會超過三十年，對處理不同消費者課題具豐富經驗，推動消費者權益的工作亦深入人心。本會歡迎劉女士榮升，同時對陳黃穗女士在保護及推廣消費者權益所作的貢獻表示衷心感謝。

年內，時時會成立，會中所有成員均由本會職員投票選出。時時會促進職員之間的溝通，並組織文娛康樂活動，希望藉此增加員工對消委會的歸屬感。

Co-opted Members of the Consumer Council 消費者委員會增選委員



From left to right
由左至右

- Ms. Wendy W. Y. YUNG 容韻儀律師
- Prof. Japhet Sebastian LAW 羅文鈺教授
- Mr. CHAN Ka-kui, BBS, JP 陳家駒先生，銅紫荊星章，太平紳士
- Ms. Marina WONG Yu-pok, JP 黃汝璞會計師，太平紳士
- Ms. Priscilla WONG Pui-sze, JP 王沛詩大律師，太平紳士
- Mr. Addy LEE 李子揚先生
- Mr. Daniel C. LAM, BBS, JP 林濬先生，銅紫荊星章，太平紳士
- Mrs. Sandra MAK 麥黃小珍女士
- Dr. Corinna SIU Miu-chee 蕭妙姿博士
- Mrs. Grace CHOW 周陳文琬女士
- Dr. Matthew NG 吳馬太醫生
- Ms. Clara SHEK 石嘉麗女士
- Dr. Thomas CHENG 鄭建韓博士

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



From left to right
由左至右

- Principal Complaints & Advice Officer, Mr. CHAN Wing-kai 投訴及諮詢部首席主任，陳永佳先生
- Senior Legal Counsel *, Ms. Wendy CHAN 法律事務部首席主任，陳韞女士
- Principal Public Affairs Officer, Mr. Kenneth SO 公共事務部首席主任，蘇偉生先生
- Chief Executive, Mrs. CHAN WONG Shui, Pamela 總幹事，陳黃穗女士
- Deputy Chief Executive, Ms. Connie LAU 副總幹事，劉燕卿女士
- Principal Research & Trade Practices Officer, Ms. Rosa WONG 研究及商營手法事務部首席主任，黃蘊明女士
- Head, Administration & External Affairs Division, Ms. Vennie LAI 行政及外事部總主任，黎敏怡女士
- Head, Consumer Education Division, Mr. WONG Koon-shing 消費者教育部總主任，王冠成先生

*Senior Legal Counsel 法律事務部首席主任

Ms Wendy CHAN (up to 12.12.06) 陳韞女士 (至 12.12.06)

Mr. Simon CHUI (from 13.12.06) 徐振景先生 (由 13.12.06) Ms. Eva Sze (from 1.2.07) 施潔文女士 (由 1.2.07)

The Consumer Council is an equal opportunities employer who operates with due emphasis on sustainable development issues in support of environmental protection. In 2006/07, the number of disabled employees represented 2.4% of the Council Office's permanent establishment.

Finance

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

Total recurrent and non-recurrent expenditures for 2006/2007 were about \$66.31M and \$0.85M respectively. The Auditors' Report and financial statements for the Council's accounts are at Appendix 5.

In the year under review, a special grant of \$9.8M was received from the Government for the purchase of a permanent office to house the Complaints and Advice Division.

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2.4%。

財政

本會經費主要來自政府資助，其他收入(約6%)包括來自出版刊物等。

二零零六/二零零七年度的經常開支及非經常開支分別約為六千六百三十一萬元及八十五萬元。核數師報告和各財務報表分別見附錄五。

年內，政府特別撥款九百八十萬元予本會，用作購置投訴及諮詢部永久辦事處。

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. The Council offers a convenient service to consumers in making enquiries and lodging complaints so as to provide pre-shopping advice and help mediate disputes as they occur. Besides visiting our eight Consumer Advice Centres (CACs), consumers can also make complaints or enquiries by calling our hotline (Tel no: 2929 2222), through our website, by post or fax. Appendix 7 sets out the locations of the CACs.

Functions of Consumer Advice Centres

- collecting, receiving and disseminating information concerning goods and services;
- tendering advice on goods and services;
- receiving consumer complaints;
- keep an eye on trade practices within the district; and
- acting as local representatives of the Council.

WHAT WE HAVE DONE

Serving Consumers

CACs & Hotline Centre received:

- 175,386 consumer enquiries (86.2 % by telephone).
- 23,113 complaints (64.6% of total complaints)
- 10,857 consumer information pamphlets distributed

Enquiry service and hotline were most busy when there were certain consumer 'crises' issues, ie., reports of unsafe products and big problems with certain traders in the market.

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。本會提供便捷的諮詢及投訴服務，讓消費者在購物前查詢資料，及在有需要時調解糾紛。消費者除可到本會的八個消費者諮詢中心，亦可以致電我們的消費者熱線（電話：29292222）、登入本會網頁、郵寄或傳真，向本會查詢資料或對經營者作出投訴。諮詢中心的地址見附錄七。

諮詢中心的工作

- 蒐集、接受及傳播有關貨品及服務的資料；
- 回應消費者的查詢；
- 接受消費者投訴；
- 關注區內的商業經營行為；及
- 作為本會在區內的代表。

我們完成的任務

服務消費者

年內本會的熱線及諮詢中心共接獲：

- 175,386宗消費者的查詢（電話查詢佔86.2%）。
- 23,113宗投訴（佔總投訴額的64.6%）。
- 派發了10,857份有關消費資訊的單張。

當市場上出現突發事件，例如發現危險產品及有影響消費者的重大事件時，諮詢服務會十分繁忙。

Mediating Consumer Complaints

The Council staff mediates the consumer disputes to help resolve complaints with pursuable grounds

Complaints received :

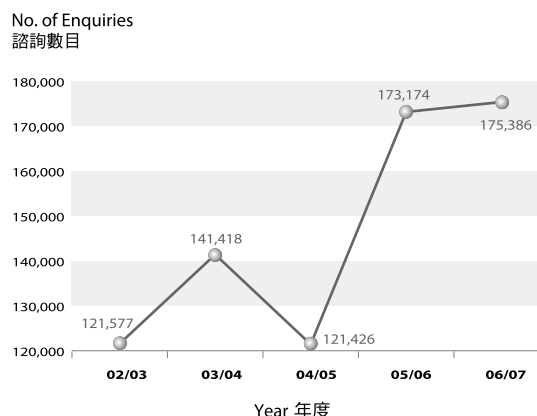
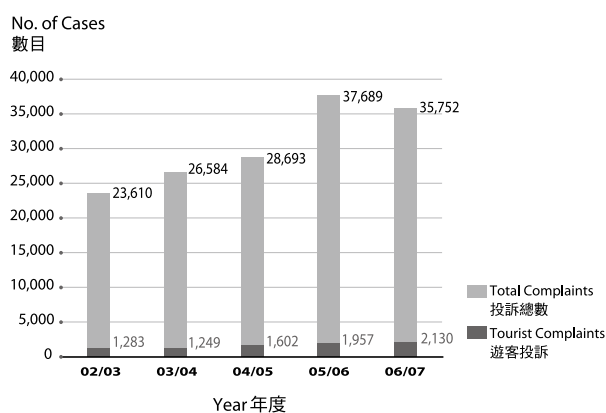
All : 35,752, second highest number ever recorded and 5.1% less than the record high of 37,689 of last year (2005/2006).

Tourists : 2,130, 8.8% over 2005/06 (1,957). Mainland tourists 1,494, 12.4% over previous year (1,329), mostly involved shopping arranged by tour guides.

Telecommunications services continued to top the list of consumer complaints with a total of 11,333 cases, although 10.8% less than the proceeding year. They were mainly related to (a) delays in installation for broadband service, accounting errors and access speed, (b) mobile phones charges, (c) quality of mobile phone handsets, (d) problems of switching between fixed line suppliers, and (e) unsatisfactory customer services.

Apart from mediating helping to resolve such complaints, Council staff drew attention of the regulator (OFTA) and worked closely with it with a view to curbing trade malpractices.

Generally speaking, complaints received in recent years had become increasingly complicated, many of which involved contract terms, e.g., Sales & Purchase Agreement for property transactions. This and the large case volume had exerted inordinate pressure on Council staff.



調解消費投訴

本會以調解人的身份處理消費者投訴，協助投訴人與商戶排解糾紛。

接獲的消費者投訴：

總數：年內本會所接獲的消費者投訴達35,752宗，為歷年來第二最高，比上年最高的37,689宗減少5.1%。

來自遊客的投訴共2,130宗，與上年度的1,957宗相較，增加8.8%，而內地遊客的投訴個案則由去年的1,329宗增加至1,494宗，升幅為12.4%，其中大部份涉及導遊率團購物。

年內，涉及電訊服務的投訴繼續成為榜首，達11,333宗之多，只比上年度輕微下降10.8%。總體而言，投訴可分為以下五個類別：(1)互聯網寬頻服務延誤安裝、賬目誤差及傳送速度緩慢等，(2)流動電話服務收費，(3)流動電話質素，(4)轉換固網電話供應商所產生的問題，及(5)客戶服務質素欠佳等。

本會一方面協助調解投訴，同時與電訊管理局緊密合作，遏止不良經營行為。

近年投訴個案的性質愈來愈複雜，很多涉及合約條款如房地產的買賣合約條文。投訴個案的複雜性及大幅增加的數量，令本會職員的工作百上加斤。

Outcome:

The Council helped resolved 92.7% of cases with pursuable grounds.

Nature of complaint Cases:

(a) Cases with pursuable grounds	27,810
(b) Cases where the complaint turned out to be unsubstantiated or unjustified	643
(c) Cases of a general nature where advice was given	6,716
(d) Cases where the trader ceased business while the complaint was being processed	583
Total number of complaints:	35,752

Results of mediation efforts in the pursuable cases (27,810):-

(a) cases resolved	
- redress obtained/complaints satisfactorily resolved	82.5%
- satisfactory and acceptable explanations provided by traders concerned	10.2%
(b) traders refused to co-operate	7.3%
Total:	100%

If traders refused to co-operate in resolving justifiable complaint cases, consumers may seek redress at the Small Claims Tribunal and the Council will tender advice appropriate.

Relocation of the Complaints & Advice Division

A new permanent home was found to house the staff of the Complaints & Advice Division at Kodak House II in North Point, Hong Kong in order to better serve consumers seeking advice or lodging complaints. The relocation was effected in October 2006.

Co-operation with Hong Kong Police

To curb complaints against traders at Chung Ying Street (a restricted district at the border), Council staff collaborated with the Hong Kong Police in launching campaigns against trade malpractices. Measures included public broadcasting of consumer advice, distributing of pamphlets to alert visitors and meeting with traders before the festive seasons such as the National Day, the Labour Day and the Re-unification Day.

To forestall problems, Council staff regularly exchanged information with various divisions of the Police force on modeling fraud, job-seeking traps and time sharing schemes etc.

成果:

本會協助消費者解決可跟進投訴的成功率為92.7%。

投訴分類:

(a) 可跟進的投訴	27,810宗
(b) 理據不足或缺乏證據支持的個案	643宗
(c) 投訴屬一般性質，已向消費者提供意見	6,716宗
(d) 處理投訴期間店方結束營業	583宗
總數	35,752宗

可跟進的投訴(27,810)宗的調解結果:

(a) 獲滿意解決個案	
- 取得賠償/投訴得到圓滿解決	82.5%
- 店方作出令人滿意及可接受的解釋	10.2%
(b) 店方拒絕合作	7.3%
總數	100%

在有理據的投訴而店方拒絕合作的情況下，投訴人可向小額錢債審裁處申訴，本會職員會在可能的範圍內提供意見及協助。

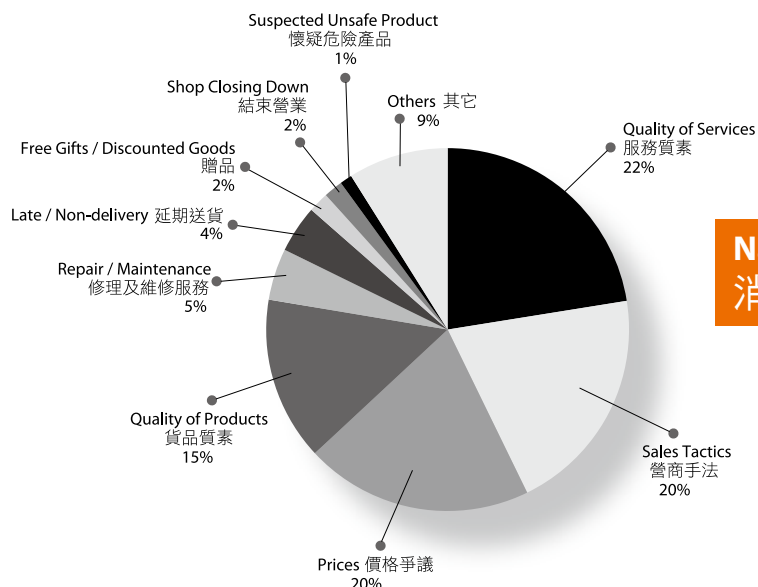
投訴及諮詢部辦事處搬遷

為提供更好的投訴及諮詢服務予消費者，本會投訴及諮詢部於二零零六年十月遷往新的永久辦事處。新辦事處位於北角柯達大廈二期。

與香港警方合作

本會與香港警方聯手採取措施，遏止中英街（邊界禁區）商店不良營商手法的投訴個案，包括在中英街廣播及派發宣傳單張提醒消費者及在國慶日、勞動節及回歸日等大節日前與商店東主會晤。

本會亦定期與香港警務處各分區交換消息及情報，以預防消費者跌落模特兒、求職及分時渡假計劃等常見的消費陷阱。



Nature of Consumer Complaints 消費者投訴性質



Top Ten Consumer Complaints 十大消費者投訴

Co-operation with Shenzhen Consumer Association

We are most grateful for the kind assistance of Shenzhen Consumer Association in forwarding products relating to complaints lodged by consumers from the Mainland for many years.

In 2006/2007, we had stepped up co-operation with Shenzhen Consumer Association through: (1) distribution of consumer information leaflets to Mainland tourists; (2) handling of complaints against shops in Chung Ying Street; and (3) providing training seminars for their staff and exchange of consumer protection information.

與深圳市消費者委員會合作

深圳市消委會一直協助本會轉送涉案投訴貨品及退款予內地的投訴人，本會深表感謝。

在二零零六 / 二零零七年，本會與深圳市消委會在下列各方面亦有加強合作:-

1. 分派消費資料及宣傳單張予國內旅客。
2. 處理沙頭角中英街的跨境消費投訴。
3. 在本港舉辦投訴訓練研討會予深圳消委會職員，及交流消費保障訊息。

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.

Branch Closure and Fee Increases of Banks

In recent years there had been a substantial reduction in the number of manned bank branches and rise in bank fees in Hong Kong. The Council conducted a detailed study to gauge the impact of branch closures and fee increases of banks on disadvantaged consumers at a district level. Focus groups and field visits were conducted in three districts and respondents shared their experience and expectation of banking services.

The study found that for many respondents, a bank branch remained the basic means through which they were comfortably able to manage their money. Access to bank branch was a critical need to them. A majority of the respondents believed that banks, as corporate citizens, should act upon their social obligations and have regard to the needs of the community. They found branch closure disappointing, and their concern centred around affordability, access, service quality and convenience.

The Council proposed a list of recommendations addressed to various stakeholders which might improve access to bank branches, reduce barriers to switching banks, facilitate the use of automatic teller machines (ATMs) and other automatic banking facilities, ensure fair and reasonable bank charges, and increase the transparency of fee waiver policies. The Council also advised

優良營商手法及公平競爭的重要性

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

我們完成的任務

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

銀行關閉分行及增加收費

近年，香港銀行分行的數目大幅減少，銀行服務收費亦不斷增加。本會在社區層面作深入研究，探討銀行關閉分行和增加收費對弱勢社群的影響。我們在三個地區舉行聚焦小組討論及實地觀察，搜集消費者使用銀行服務的經驗及期望。

研究發現，對很多參與聚焦小組討論的人士來說，銀行地區分行仍然是他們可以較方便地處理個人財務的主要途徑，能否獲取分行服務對較為貧窮的人士至為關鍵。大部份回應者均期望，銀行作為社會企業公民，會履行社會責任及關顧公眾的需要。對於銀行關閉分行，他們頗有微言，關心的地方主要是經濟負擔能力、能否容易取得服務、服務質素和使用方便程度。

本會提出一系列的建議，供各持份者考慮，目的為讓消費者較容易獲取銀行分行服務、減低轉換銀行的障礙、促進自動櫃員機及其他自動化銀行設施的使用、確保銀行收費公平和合理，及增加銀行豁免收費措施的透明度。本會同時亦建議消費者選擇最適合個人需要的銀行服務。

consumers to properly choose and use banking services to cater for their own circumstances.

The Council had discussions with the Hong Kong Monetary Authority and the Hong Kong Association of Banks (HKAB) over the findings and recommendations of the study. The HKAB had undertaken special educational activities to promote the use of ATMs and proposed a number of measures in an effort to address the issues identified in the study.

Annual Benefit Statements of Mandatory Provident Funds

The Council provided comments to the Mandatory Provident Fund Schemes Authority (MPFA) regarding MPFA's proposals to improve the content of annual benefit statements (ABS) provided to members of mandatory provident fund (MPF) schemes. The Council was pleased to note that in developing the proposals about contributions, transactions, fees, charges and performance of the accounts of scheme members, the MPFA had taken into consideration the Council's findings and recommendations made in a previous MPF study.

On the whole, the Council supported the MPFA's proposed content requirements for ABS as they would greatly enhance scheme members' understanding of their MPF investment and in turn enable them to effectively exercise their right and better plan their retirement.

However, on the proposal that trustees be given an option to provide some of the new information by means other than the ABS (such as by electronic or web-based means), the Council was concerned whether this approach could ensure that all scheme members would have adequate access to the new information available to them. The Council was of the view that if such information was to be made available by electronic means or upon scheme members' request, scheme members might not take the initiative to access the information. Therefore, to avoid diminishing the importance of the new information and to secure the most benefit to scheme members, the Council suggested that the new information should be included in the ABS provided to all scheme members.

As some scheme members might not want to receive very detailed information, the Council recommended that after all scheme members had been given a long version of the ABS for the first time, they should be asked to indicate if they wanted to continue to receive the full version or an abridged version of the ABS.

本會與金融管理局和銀行公會，討論報告書的研究結果和建議。銀行公會已展開社區教育活動，推廣使用自動櫃員機，以及推出措施解決報告提出的問題。

強積金周年權益報表

本會回應了強制性公積金計劃管理局(「積金局」)有關《周年權益報表內容改良建議》的諮詢文件，周年權益報表乃向強積金計劃成員提供的文件。本會歡迎積金局在制定建議時參考本會發表的強積金研究報告，改良周年權益報表有關帳戶收費、供款、交易及表現等資料的披露。

整體來說，本會支持積金局提出多項改良周年權益報表內容的建議，相信建議將有助計劃成員瞭解帳戶詳情，協助他們更妥善管理強積金事宜。

就建議容許計劃受託人選擇以非周年權益報表的方式(例如：透過電子方式或互聯網站)披露新增資料，本會關注這披露方式能否確保所有計劃成員充分知悉新增資料的內容。本會認為，以電子方式或需要成員提出要求才提供新增資料，計劃成員未必會採取主動查閱資料，最終影響新增資料的成效。因此，為避免減低新增資料的重要性，及確保計劃成員能夠從中獲益，本會建議所有新增資料宜一併包括在周年權益報表之內，供計劃成員詳細參考。

不過，本會亦明白部份計劃成員可能不想收到詳細的報表資料，故此建議受託人，只須在首次向所有成員發出詳細的周年權益報表，其後可讓計劃成員自行選擇是否希望繼續收到詳細報表或報表摘要。

Future Development of the Electricity Market

In responding to the second stage consultation reviewing the Scheme of Control (SOC) agreements, the Council pointed out that:

- Maintaining a high standard of reliability of electricity supply into the future should not incur costs significantly above the levels currently paid by consumers, rather consumers would expect that the prices they pay for such a critical service should be substantially reduced;
- The Council supported the continued use of the SOC as a transitional measure which could provide a clear roadmap on what was expected of the industry as it moved towards market liberalization;
- The Council welcome the proposal review of the permitted rate of return every five years to ascertain the need for adjustment;
- The new SOC should be drafted so as to place legal obligations on two power companies to implement an interconnected power system;
- The Council supported having a designated agency to oversee Hong Kong's future energy needs and coordinate the economic and environmental regulatory activities;
- The Government should require as a condition of the new SOC that the power companies disclose appropriate financial and performance data.

Universal Service Arrangements in Telecommunication Sectors

The Council welcomed the Government's proactive step in reviewing the scope, funding mechanism and a number of specific concerns regarding the universal services arrangements to take account of the rapid development of the telecommunications services market in Hong Kong.

- The Council agreed that the universal service arrangements should be maintained that affordable basic telephone services would continue to be available to all people in all areas of Hong Kong.
- Voice services and broadband Internet access services should form utility services available to everyone in Hong Kong;
- Provision of helplines in Country Park trails for making emergency calls free of charge should be continued;
- Competitive provision should be introduced to the universal service arrangements so that the universal services would be provided by operators for different areas in the most cost-effective manner.

電力市場未來發展

回應政府就檢討電力公司利潤管制的第二階段諮詢，本會指出：

- 要維持將來高標準的可靠電力供應，消費者毋須支付比現時更高的費用，反之消費者會期望這類重要生活必需品的價格，可以大幅下調。
- 本會支持繼續以利潤管制為過渡安排措施，但要有清晰的藍圖以配合公眾對未來電力市場開放的期望。
- 本會歡迎每五年進行檢討准許回報率的建議，以確定有否需要調整。
- 新草擬的利潤管制協議要有法律條文規定兩間電力公司聯網；
- 本會支持成立一個專責機構，檢視香港未來電力需求和協調經濟監管和環保監管事宜；
- 本會要求在新的利潤管制協議中加入條款，規定電力公司披露有關財務和生產業績資料。

電訊市場全面服務安排

鑒於過去數年電訊市場迅速發展，政府主動檢討現行電訊市場全面服務安排的範圍、資金安排和一系列事宜，本會表示歡迎：

- 本會同意保留全面服務安排，令香港所有地區的居民都能繼續享有負擔得來的基本電話服務；
- 每一個香港人都應該可以得到話音服務和互聯網寬頻接駁服務；
- 在郊野公園遠足山徑的求助救急熱線電話應保留；
- 全面服務安排應加入競爭機制，令全面服務可以在不同地區由不同服務商提供，使之更具成本效益；

- Universal service contribution sharing could be based on numbers allocated to all fixed and mobile services operators.

Beauty Industry Code of Practice

The Beauty Industry Code of Practice (the Code) was released in June 2006. It was the first major voluntary code of trade practice in the Council's drive for corporate social responsibility since the launch of a Good Corporate Citizen's Guide in March 2005.

The Code was made possible in a project of collaboration between the beauty industry and the Council. For effective implementation of the Code, trade and professional bodies representing a wide cross section of the industry had formed a Joint Consultation Group to chart and oversee its progress.

The Code sets the guidelines for best business practice in four key areas: the quality of service and products, promotion and sale tactics, the prepayment mode of operation, and the setting up of a consumer complaint handling mechanism and service performance pledge.

The Code would also be adopted by the beauty industry in Macau.

Working with the Government on Competition Issues

The Council's Chairman and Chief Executive are respectively members of the Government's Competition Policy Review Committee and the Competition Policy Advisory Group (COMPAG).

During the year under review, the Council briefed COMPAG Members generally on its views, in addition to investigating matters which the Council considered should be brought to COMPAG's attention.

In fulfilling its statutory role of tendering advice to the Government, the Council organised a forum for small and medium enterprises in January 2007 to solicit their views and concerns about the Government's public consultation on the way forward for Hong Kong's competition policy. Over 130 participants from different industries and trade associations attended the forum. The views collected were summarised for consideration by the Government.

- 全面服務的資金徵收，可考慮以已分配給固網電訊服務商和流動電訊服務商的電話號碼數目為基礎。

美容業營商實務守則

美容業營商實務守則（守則）於二零零六年六月發表，是本會自二零零五年三月推動良好企業社會責任指引下首個完成的行業自律守則。

守則是本會與美容行業攜手合作的成果。為了有效推行守則，代表廣泛美容行業的人士成立了聯席會議，擬定長遠計劃和監察進度。

守則在四個範圍定出最佳營商手法：服務及產品質素、宣傳及推銷手法、預先繳費營運模式、及制定消費者投訴機制和服務承諾。

澳門的美容業界亦將採用本守則。

與政府合作研究有關競爭事宜

本會主席和總幹事分別為政府的競爭政策檢討委員會和競爭政策諮詢委員會的成員。

過去一年，本會就一些調查與其他競爭政策諮詢委員會成員交流意見，也有提交一些競爭問題給競爭政策諮詢委員會研究。

為執行本會向政府提供意見的法定職能，本會於二零零七年一月舉行了中小企業交流會，以蒐集中小企就政府的香港競爭政策的未來路向諮詢文件的意見和關注。超過130位來自不同行業和工商組織的人士參加交流會。蒐集得到的意見已歸納並交政府考慮。

Way Forward for Competition Policy

Having advocating for over 10 years for a basic set of rules, in the form of cross sector general competition laws, to protect the integrity of the free market system, the Council was pleased to see significant support in the community for a cross-sector competition law in response to the Government's consultation on Hong Kong's competition policy in 2006.

The Council viewed that the future legislative proposal should have the following features:

- apply basic competition law principles be against anti-competitive conducts and abuse of dominant market position;
- have procedures for exempting parties, private entities or government agencies in circumstances which public benefit outweighs the detriment to competition;
- establish a competition authority which is autonomous with sufficient power for investigating allegations of anticompetitive conduct;
- limit the right to private action;
- have stringent confidentiality provisions preserving confidentiality of information;
- use of a leniency program to encourage disclosure of the existence and activities of cartels;
- provide for civil infringement and set monetary penalties at a level that acts as a deterrent; and
- implement a continual process of review in new policy formulation and in reviewing current policies.

Responses to Consultation Papers

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

未來香港競爭政策

過去十年間本會不斷倡議要以跨行業競爭法為基本規則，保障自由市場的健全系統。本會很高興二零零六年政府諮詢有關香港未來競爭政策方向時，跨行業競爭法的提議得到公眾廣泛支持。

本會建議將來法例要具備以下特色：
引用基本競爭法原則處理反競爭行為和濫用市場優勢手法；

- 在公眾利益超越削弱競爭引致的損失時，要有程序豁免私營機構或政府機構的有關反競爭行為；
- 要成立一個獨立和有足夠權力的競爭監管機構負責調查反競爭指控；
- 限制私人訴訟權利；
- 要有嚴格條例確保資料保密；
- 要有寬免計劃以鼓勵卡特爾成員透露有關卡特爾的存在和活動；
- 違例者應負上民事法律責任，罰款金額亦要達到起阻嚇作用的水平；
- 設立一個不時檢討新政策和現有政策對市場競爭的影響的機制。

對諮詢文件的回應

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

Ensuring Product Quality and Safety

確保產品質素及安全

WHY THIS IS IMPORTANT

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

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

That is 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 41 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 test findings of such as mobile phones, digital cameras and MP3 players at such frequency. 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，提醒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，而商界的反應不一，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41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，本會未必能像現時般頻密地為本港消費者提供包括手提電話、數碼相機及MP3機等產品的測試報告。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, 43 product testing reports were published in CHOICE. Findings in a number of tests indicated that most products complied with government regulations, e.g. Electrical Products (Safety) Regulation, Food Adulteration (Metallic contamination) Regulations and Consumer Goods Safety Ordinance. Based on the findings, the Council also made proposals to the manufacturers, agents, and government regulatory bodies on areas for improvements. A list of the tests conducted is at Appendix 8.

HIGHLIGHTS OF TESTS

Electrical Products

Electric Blankets

The Council tested 11 electric under-blankets with reference to international safety standard. 9 models for single-person were bought locally and 2 were purchased in Shenzhen. The majority of samples were satisfactory and the magnetic radiations from the blankets were found to be much lower than the limit imposed by the International Commission on Non-Ionizing Radiation Protection (ICNIRP). However, one local and 2 Shenzhen samples were found to have non-compliance in various aspects: failure in respect of the tensile test of internal heating wires under abnormal condition, insufficient resistance of insulating materials to heat or flame, and overheating in temperature tests. The test results were sent to the Council's counterpart in Shenzhen for follow-up.

Computer Power Supplies

The Council tested the safety and loading performance of 14 ATX and 6 notebook computer power supplies. Only 6 of the 14 ATX supplies were able to provide the full loading as claimed on the rating label. With reference to international safety standard, some ATX samples were found to have deficiencies in the temperature, construction and material flammability assessments. For the 6 notebook supply samples, 4 branded ones were found to pass all safety requirements of the standard, and could supply the loading claimed. The other 2 notebook samples of the universal type, which could be used with major branded notebooks, yielded temperatures higher than the limits. The plastic enclosures of these 2 samples were also found deforming seriously in the high temperature test. Moreover, the output power delivered was not as high as claimed in some voltage settings.

我們完成的任務

年內《選擇》月刊發表的產品測試報告共43個。多個測試的結果顯示，大部分產品均符合本港法例規定，包括《電氣產品(安全)規例》、《食物攙雜(金屬雜質含量)規例》及《消費品安全條例》。本會亦根據測試結果，向製造商、代理商及政府部門提供改善建議。產品試驗一覽表見附錄八。

試驗工作摘要

電氣產品

電熱氈

本會測試11款電熱氈的安全，9款購自本港，2款則委託深圳市消委會在深圳購入。測試結果大部分令人滿意，全部樣本量得的磁場輻射都遠低於國際非電離輻射保護委員會所定的上限。安全方面，一個本港樣本和兩個深圳樣本發現了問題，包括電線拉力測試結果在不正常操作時不符標準要求、物料阻燃能力不足及出現過熱等。本會已將測試結果交深圳市消委會跟進。

電腦電源供應器

本會測試14款桌面電腦使用的ATX電源供應器及6款筆記簿型電腦電源供應器的安全和負載表現。只有6個ATX樣本所標示額定功率屬實，其他安全問題包括溫度升幅、結構及物料阻燃性等。6款筆記簿電腦火牛中，4款有牌子的專用型號通過安全測試及可提供聲稱負載，兩個適用於多個牌子電腦的萬用式樣本出現頗大幅度過熱，內部零件的溫度過高，不符合標準規定；而在研究膠料耐熱程度的高溫測試中，外殼膠料亦出現嚴重變形，此外2個樣本的輸出功率在個別輸出電壓未及標示所稱。

Induction Hotplate

The built-in type induction hotplates became more and more popular over the last year and some negative comments were published in newspapers. In view of the public concern, the Council conducted a test, in collaboration with the Electrical and Mechanical Services Department (EMSD), to investigate the media reports on their safety and performance. One of the common safety concerns related to induction cooking is the harmful magnetic radiation that these appliances may pose to users. The magnetic flux radiation of all models tested was measured to be lower than the limits in the ICNIRP guideline. Moreover, it was found that users wearing metal accessories such as watches, bracelets and rings at the normal operating positions were not affected by magnetic radiation, if any.

Regarding the construction, the test found that one model failed to switch off both automatically and manually by the user when boiling water spilled over, and cracks were found on the top ceramic plate of another model during impact test. Some special operation tests were performed to simulate potential abusive use with cans of food, forks, spoons and metal accessories. It was found that all samples could detect the absence of a suitable utensil for cooking when only forks and spoons, or metal accessories were placed on the top of or near the hotplates. However, only 4 models were able to distinguish 3 cans of food from a suitable utensil and stopped operation. The other models would heat up the cans in high or low power settings.

Food

Bottled Green Tea Drinks

The Council tested 30 samples of bottled green tea drinks available in Hong Kong. The test discovered that, though tea polyphenols in all the samples were in compliance with the requirement of the Mainland's industrial standard QB 2499-2000, the tea polyphenols in bottled drinks were likely to be less than what consumers could get by brewing their own tea.

The amount of sugar found was generally consistent with the claimed sugar content on their label. In the case of the 500 ml sample with the highest sugar content, its calorie content could exceed even that of a can (355 ml) of coke. Consumers are advised to watch out for the intake of sugar while drinking bottled tea drink. It was also found that samples bearing such claims as "sugar-free", "no sugar", "low sugar" and "little sweet" might not necessarily contain less sugars than the samples without any claim on their sugar content. One of the sample labelled "low sugar" was found to have failed to specify the amount of sugar it



電磁爐

愈來愈多人選用嵌入式電磁爐，去年媒體曾出現關於電磁爐的一些負面報道，引起公眾關注，故本會與機電工程署合作測試10款嵌入式雙頭電磁爐，了解該類產品的安全和效能。公眾對電磁爐的普遍關注，是煮食時爐具會否釋放出有害的磁通量輻射，結果所有樣本的磁通密度，都比國際非電離輻射保護委員會指引所定的上限為低。測試結果顯示在正常情況下，用戶佩戴了鋼錶、戒指、手鍊等金屬飾物或配件，亦不會受磁場的影響。

在結構方面，測試模擬將水倒瀉在輕觸式控制板上，一型號不能自動關機或讓用戶按掣關機；另一型號的爐面在撞擊測試時出現裂縫，兩者都不符合安全標準的要求。此外，測試亦進行了多個特殊項目，模擬用戶不適當使用時可能出現的問題，例如將金屬叉匙及罐頭放在爐面。結果4個樣本偵察到爐面擺放了不合適的煮食鍋具，會停止操作，但其餘樣本偵察不到，繼續以高火或低火加熱3個罐頭。

食品

樽裝綠茶飲品

本會測試30款本港市面出售的樽裝綠茶飲品，發現雖然所有樣本的茶多酚含量均符合內地工業標準QB 2499-2000，但一般比不上消費者自行泡茶的茶多酚含量。

檢出的糖含量大致與標籤聲稱吻合，不過，糖含量最高的樣本，以500毫升計算，其熱量比一罐355毫升的可樂飲品更高一些。因此，本會提醒消費者喝樽裝茶飲品時，注意所攝入的糖分。此外，測試亦發現帶有「無糖」、「低糖」及「少甜」等聲稱的樣本，其糖含量

contained. The case was referred to the Food and Environmental Hygiene Department (FEHD) for follow-up action under the labelling requirement of the Food and Drugs (Composition and Labelling) Regulations.

Acrylamide in Fried and Baked Snacks

In a joint test between the Council and the Centre for Food Safety under FEHD, a total of 113 samples over a diverse range of fried and baked snacks (103) and beverages with roasted raw ingredients (10) were tested for the level of acrylamide, a contaminant generated in the process of cooking, particularly when carbohydrate rich foods were cooked (baked or fried) at temperatures above approximately 120°C. The International Agency on Research of Cancer (IARC) evaluated acrylamide as “probably carcinogenic to humans” (Group 2A). The Joint FAO/WHO Expert Committee on Food Additives (JECFA) recommends keeping the exposure to acrylamide as low as reasonably achievable.

With few exceptions, all the test samples – chips and crisps, biscuits and biscuit-type snacks, breakfast cereals, nuts, Asian deep fried snacks, coffee and cocoa drinks – were found to contain varying levels of acrylamide. Overall, foods that were rich in carbohydrate, crispy and thin tend to contain a higher level of acrylamide, e.g. potato crisps, French fries and biscuits.

In Hong Kong, there is no specific regulation governing the acrylamide level in food. The food industry was urged to avoid frying, roasting or baking foods especially those rich in carbohydrate at too high a temperature and for too long a time. For household cooking, consumers could try to use a thin layer of starch batter to fry tuber foods to reduce the formation of acrylamide. In general, it was advised to take a balanced and varied diet, with more fruit and vegetable, and moderate the consumption of fried and fatty foods to minimize the intake of acrylamide.

Household Products

Food Wraps

The Council conducted a test on 16 models of food wrap obtained from the market, 6 of which were claimed to be microwavable. Among the microwavable food wraps, 2 models of polyethylene (PE) were found to melt and deform after 10 minutes of cooking in a microwave oven. This may pose a risk of food contamination if food were in direct contact with the plastic wrap.

未必一定比沒有此類聲稱的樣本低。其中一個聲稱「低糖」的樣本沒有標示其糖含量，可能違反《食物及藥物（成分組合及標籤）規例》，已轉介食物環境衛生署跟進。

油炸烤焗小食的丙烯酰胺

本會聯同食環署核下的食物安全中心，測試113款油炸烤焗小食（103款）和原料經過烘焙的飲品（10款）的丙烯酰胺含量。丙烯酰胺是在烹調過程中產生的污染物，尤其是以120°C以上高溫烤焗或油炸含豐富碳水化合物的食物，特別容易產生丙烯酰胺。國際癌症研究機構把丙烯酰胺評定為第2A組，即「可能令人類患癌」。聯合國糧食及農業組織/世界衛生組織聯合食品添加劑專家委員會建議應盡量減低丙烯酰胺的攝入量。

差不多所有樣本，包括薯片和脆片、餅乾和餅類零食、穀類早餐、果仁、中式煎炸小食、咖啡和可可飲品，都含有不同程度的丙烯酰胺。總括而言，含豐富碳水化合物而又薄又脆的食物，一般含較多丙烯酰胺，例如薯片、薯條和餅乾。

本港沒有特定法例規管食物中丙烯酰胺含量。本會建議食物行業避免以過高溫度煎炸或烤焗食物或烹調過久，特別是含豐富碳水化合物的食物。在家居煮食，油炸芋頭或馬鈴薯等根莖類食物前宜先沾上薄粉漿，以減低丙烯酰胺的產生。一般而言，消費者應保持飲食均衡，多吃蔬果，不要過量進食煎炸及肥膩食物，以減低丙烯酰胺的攝入量。

家居用品

保鮮紙

本會測試了市面16款保鮮紙，其中6款聲稱適用於微波爐煮食。有2個聚乙烯（PE）物料的微波爐保鮮紙樣本，在加熱10分鐘後變形和熱熔。食物接觸到熱熔的保鮮紙，可能會被污染。

不過，根據日本工業標準JIS Z1707:1997的測試方法，所有16個樣本都通過100°C的試驗，亦全部通過各個別樣本聲稱的最高耐熱溫度（110°C至140°C）下進行的測試。

However, when the wraps were tested in accordance with the Japanese Industrial Standard (JIS Z1707:1997), all models were found to be in compliance sustaining heat of 100°C or the claimed maximum sustainable temperature (up to 110°C and 140°C).

In addition to heat resistance, the food wraps were subjected to different tests for different leachable contaminants. All were found to be complying with the respective EU Council Directives.

The Council advised consumers that plastic food wraps were safe for use but microwavable food wraps were not recommended for prolonged use in high temperature in microwave oven, and consumers should always ensure food is cooled down before wrapping.

Retractable Dog Leashes

The Council published results of a test conducted by the Australian Consumers' Association and alerted consumers about the potential hazard of unsafe retractable dog leashes.

12 models of retractable dog leashes were examined of which 2 were found unable to withstand a maximum pull force of 500 Newton which was applied to simulate the pulling force of a 20 kg dog jumping forward all of sudden.

Although the 2 models which failed the test could not be found for sale in the local market, consumers were alerted about the test results and advised not to choose and use retractable dog leash without appropriate labelling.

Personal Care

Lipsticks

To assess the safety of lipsticks, the Council tested 40 samples, 30 from Hong Kong and 10 from Macau. Seven samples were found with lead and one with cadmium. The concentrations found were in compliance with the limits stipulated in China or the cosmetic regulations of Japan and Taiwan. Three samples were detected with antimony, concentration ranging from 2.3 ppm to 7.8 ppm. The presence of traces of antimony is allowed under European Union Standard, provided that the heavy metal is technically unavoidable in good manufacturing process, and that the product concerned must not cause damage to health under normal use. Contact with the metal nickel can commonly cause allergy. 26 models were found to contain the nickel in concentration from 1.1 ppm to 16 ppm. The reference limit of nickel in cosmetics is 10 ppm. All samples were found not to contain mercury and

測試亦同時檢視樣本有否釋出化學物和增塑劑。所有樣本根據物料作不同測試，結果都符合歐洲委員會指引的規定。

本會建議消費者可放心使用保鮮紙，但要留意使用微波爐保鮮紙時加熱時間不宜過長，包裹食物前須確定食物已降溫。

伸縮狗拖帶

本會刊登了澳洲消費者組織測試伸縮狗拖帶的結果，提醒消費者有關使用這種伸縮狗拖帶潛在的安全問題。

接受測試的12款伸縮狗拖帶中，有2款未能承受最高500牛頓，相等於一隻重20公斤的狗隻在突然跳前的情況下所發出的拉力。

雖然未能通過測試的2個型號未有發現在本港出售，但消費者仍要留意有關測試結果，以及避免購買或使用沒有清晰產品說明的狗拖帶。

個人護理產品

唇膏

本會檢測40款唇膏樣本的安全程度，其中30款在本港有售，其餘10款在澳門購買。7個樣本檢出含鉛，1個樣本含鎘，不過含量符合中國、日本或台灣化妝品的有關規限。3個樣本檢出的銻含量由百萬分之2.3至7.8。歐洲化妝品法例容許產品在良好生產過程中無可避免的情況下含微量銻，在一般使用情況下不會影響健康。26個樣本檢出金屬元素鎳，含量由



arsenic or ten prohibited colour additives with reference to the EU Cosmetics Directive. The results of microbial contents were satisfactory.

Inspection of the labels revealed that 7 samples were not labelled with net weight, country of origin, composition, manufacturing and/or expiry dates. The great majority of the samples only provided partial information in their labels. Manufacturers or suppliers were urged to label their products informatively and consumers were advised to find out more information about the products they were buying.

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, digital cameras, digital SLR cameras and lenses, binoculars, digital camcorders, video projectors;

Computer and telecommunications products – mobile phone handsets, colour inkjet printers, multi-function printers, compact photo printers, PDA phones; and

Automobile and related products – car crash safety.

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

Honey

In the first joint test with its South Korean counterpart, the Consumers Korea, the Council assessed the antibiotic residues and quality factors of 34 samples of honey and similar products (3 honey and royal jelly samples and 3 barbecue honey/honey syrup samples).

13 (38%) of the samples were detected with residues of chloramphenicol, streptomycin, quinolones and sulphonamides. Among them, 6 samples (18%) were detected with chloramphenicol ranging in level from 0.2 µg/kg to 6.4 µg/kg. None of the samples was detected with residues of nitrofurans, tetracyclines or macrolides.

The presence of chloramphenicol in food is prohibited under the laws of Hong Kong. The Council referred the test results to

百萬分之1.1至16不等，接觸金屬鎳可能引致敏感，鎳的參考限值為百萬分之10。所有樣本均未檢出水銀、砷或10種歐洲禁用的色素。微生物含量的測試結果令人滿意。

檢視發現7個樣本沒有標示重量、來源地、成分、製造日期及/或有效期限。大部分樣本只在標籤上提供部分資料。本會促請製造商或供應商標示較詳細的資料，又籲請消費者購買產品時多留意標籤資料。

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、數碼相機、數碼單鏡反光機及鏡頭、雙筒望遠鏡、數碼攝錄機、多媒體投影機；

電腦及通訊產品 — 手提電話、彩色噴墨打印機、多功能打印機、照片打印機、PDA電話；及汽車產品 — 汽車撞擊安全程度。

數碼產品的測試報告深受《選擇》月刊的讀者歡迎。

蜜糖

本會與南韓消委會首次合作，測試蜜糖的抗生素殘留量及品質。本地樣本包括34款蜜糖和相關產品（3款蜜糖和蜂皇漿產品及3款燒烤蜜糖/糖漿）。

13款樣本（38%）檢出氯霉素、鏈霉素、奎諾酮類及磺胺類藥。其中6款（18%）檢出氯霉素，含量由每公



the Centre for Food Safety (CFS) for their expert risk assessment. Suppliers were urged to consider recalling products detected with chloramphenicol and refund to consumers.

In terms of quality, 28 honey samples were assessed for their contents of fructose and glucose, sucrose, hydroxymethylfurfural (HMF) and moisture. A few of them failed to comply with the Codex standard. According to the local Food and Drugs (Composition and Labelling) Regulations, sucrose content of honey should not be more than 5%. One sample was measured to contain 13.6% of it.

NiMH Rechargeable Batteries

A Council joint regional test, the first of its kind in the Asia Pacific Region in collaboration with the International Consumer Research and Testing, found almost all rechargeable battery samples to fall short of the capacity of their own claims. Included in the test were 14 models of AA size Nickel Metal Hydride (NiMH) rechargeable batteries labelled with capacity ranging from 2,250 to 2,600 mAh. Under the nominal capacity test, all samples exhibited some degrees of variance between the actual and claimed capacity. Two samples in particular were found to fare poorly: the capacity of one tested model was 42% and the other 52% less than their claims. The batteries were put to an endurance test (of 100 charging multi-cycles on high drain appliances). The test showed that as the charging cycles increases, the capacity of the NiMH batteries would decrease gradually. The test also showed that higher capacity batteries were more suitable for high drain devices, but could be more expensive to buy.

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.

Household Cleaners - Labelling and Database

Ready access to product information is of utmost importance to medical personnel in an emergency case of poisoning by household cleaners. The lack of adequate labelling on household cleaners is a matter of growing concern to medical personnel in light of rising mortality rate due to poisoning by substances other than drugs in recent years.

斤0.2微克至6.4微克。全部樣本均檢不出硝基呋喃類、四環素類及大環內脂類。

本港法例不容許食物含氯霉素，本會把測試結果轉交食物安全中心評估風險。本會亦呼籲有關代理商及零售商停售及回收檢出氯霉素的樣本及退款給消費者。

品質方面，檢測了28款蜜糖的果糖及葡萄糖總和、蔗糖、羥甲基糠醛和水分含量。部分樣本未能符合食品法典委員會的蜜糖標準。根據本港《食物及藥物（成分組合及標籤）規例》，蜜糖所含蔗糖不得超過5%，但一個樣本檢出13.6%蔗糖。

鎳氫充電電池

本會統籌首次由國際消費者研究及試驗組織在亞太區進行的充電電池測試。測試發現充電電池樣本的電容量不如其聲稱。樣本包括14款AA型的鎳氫充電電池，標註電容量由2,250至2,600 mAh。測試發現所有樣本的電容量均較標註的少。其中兩樣本的表現較差，分別較標註少42%和52%。在耐用程度測試中(經過100次充電，模擬用於高耗電量產品)，所有樣本的電容量會隨著充電次數遞增而減少。測試顯示，電容量較高的充電電池較適合高耗電量產品，但售價較高。

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。

家用清潔劑—標籤及資料庫

便捷易得的產品資料對處理因家用清潔劑中毒的緊急個案的醫護人員來說十分重要。近年因非藥物中毒死亡個案有上升趨勢，醫護人員愈來愈關注家用清潔劑缺乏足夠標籤資料的問題。

The Council's survey of 79 household cleaners from different categories showed that vital product information such as active ingredients and their concentrations was lacking in many cases, hampering the efforts of health care professionals to treat victims of accidental poisoning.

Nearly one-third of the samples were found without any ingredient labelling. The main categories included cleaning solutions for floor and drains, and multi-purpose disinfectant cleaners. Contact of the manufacturer or agent is equally important in case of emergency. The survey also found over half of the household cleaner samples did not give a phone number.

Manufacturers and suppliers were urged to provide better informative labelling. If they were reluctant to do so, it was recommended that they should at least disclose it to a central database to be managed by an agency such as the Hong Kong Poison Information Centre (HKPIC) which is accessible only to health care professionals in an emergency.

After the publication of the report, a joint meeting was held between the Council, HKPIC and the industry. Subsequently, a task force was formed to co-ordinate the provision of product information to the database from the industry.

PAAG Breast Augmentation

The Council issued a severe warning to women seeking breast augmentation as information provided by the Hong Kong Society of Plastic, Reconstructive and Aesthetic Surgery (HKSPRAS) showed quite a number of women sought medical help because of intense pain and suffering after breast augmentation using PAAG (hydrophilic polyacrylamide gel) injection. The treatment involves the simple direct injection of the transparent, gel-like material. Some of the women even had their breast(s) completely removed subsequently.

Soon after the Choice report was published, the authority in the Mainland banned PAAG injections.

As appearance should never be as important as one's health, consumers were reminded to always seek professional advice from registered professional plastic surgeons, and to fully understand the risks and benefits of breast augmentation treatment.

本會的一項包括79款不同類別家用清潔劑的調查顯示大部分產品缺乏活性成分及濃度等重要產品資料，阻礙醫護人員救援意外中毒的病人。

調查發現接近三分之一樣本沒有任何成分標示，主要涉及地板清潔劑、通渠劑及多用途消毒清潔劑。在緊急情況下製造商或供應商的聯絡資料也同樣重要，但調查顯示超過半數家用清潔劑樣本沒有提供聯絡電話。

本會籲請製造商或供應商提供較詳細的標籤資料，若部分資料不便公開，建議將資料提供予統籌資料庫的機構，例如香港中毒諮詢中心，資料僅供醫護人員於治療毒病人時使用。

報告刊印後，本會聯同香港中毒諮詢中心及業界舉行會議，其後成立工作組，協調業界提供產品資料及統籌資料庫事宜。

聚丙烯酰胺水凝膠(PAAG)隆胸

香港整形及整容外科學會的資料顯示，不少本港婦女注射了PAAG (聚丙烯酰胺水凝膠) 隆胸後，出現嚴重痛楚等狀況，需要求醫診治，本會就此向所有婦女發出強烈警告。PAAG 是注射啫喱狀透明物質的簡單隆胸法。部分病人最終要將乳房切除。

《選擇》月刊關於PAAG的報告出版不久後，內地政府機關禁止注射PAAG。

身體健康比外表更重要。本會建議消費者接受任何整形手術前，必須徵詢專業整形外科醫生的意見，並且認真考慮隆胸手術的風險和後遺症。



Ear Candling

The Council warned that ear candling has no proven medical benefits. A hollow candle is burned with the other end inserted into the ear canal, to create a negative pressure and draw earwax out. According to the claims of some promoters, ear candles are effective in reducing ear ache, itchiness of ears, headache, migraine, stress and nervous tension. The Council cited that Health Canada conducted laboratory tests that showed that ear candling produces no significant heating or suction in the ear canal.

Otorhinolaryngologists interviewed by the Council opined that the practice of ear candling has no proven medical benefits and is dangerous, posing a significant risk of fire because a lit candle in close proximity to the face can cause severe burns to the skin or hair. The public was advised that most people would not need to take special care in managing earwax. People with earwax problems were advised to consult physicians or other health professionals.

Body Piercing

The Council reported on body piercing which was becoming popular among teenagers and young adults. Body piercing has the potential to cause local bacterial and fungal infections, as well as transmit viral infections such as HIV, Hepatitis B and C. In the UK and USA, a license must be obtained from the authorities for operating a body piercing establishment or premises and the practitioner should have appropriate training. In some places in the US, piercing on a person under 18 years of age is prohibited unless written parental consent can be submitted.

In Hong Kong, the Department of Health only issued voluntary guidelines on infection control for the trade and there is no age-limit for piercing. Consumers have scant knowledge of the healing times needed for the different body parts. The most common body piercing symptoms are allergy and scar formation. The report revealed these problems and consumers were advised to think carefully before having their bodies pierced.

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.



耳燭

本會警告耳燭並無證據支持有醫療效用。耳燭是將燃著中空蠟燭的另一端插進耳道，產生負壓及抽出耳垢。推銷耳燭者聲稱耳燭可有效減輕耳痛、耳癢、頭痛、偏頭痛、壓力及精神緊張等症狀。本會引述加拿大健康局的實驗測試結果，顯示耳燭在耳道內未能產生足夠的熱力或吸力。

本會訪問的耳鼻喉專科醫生認為耳燭沒有證據支持有醫療效用，而且用耳燭有危險，將燃點著的耳燭置近面旁，極可能引致火警危險，嚴重燒傷皮膚或頭髮。報告指出大部分人不需特別清理耳垢。因耳垢引發問題人士應向醫生或醫護人士求診。

身體穿環

時下年青人流行身體穿環，本會發表報告探討潛在的健康問題。身體穿環可能引致細菌及真菌感染、與病毒感染，如後天免疫力缺乏症（愛滋病）、乙型肝炎或丙型肝炎。在英國及美國，經營身體穿環的場所必須向當局申領牌照，負責穿環人士須受過適當訓練。在美國部分地方，18歲以下人士須出示家長或監護人書面同意才可穿環。

在本港沒有限制穿環人士的年齡，衛生署只向業界發出控制感染指引。消費者亦不知道不同部位在穿環後的癒合時間有分別，身體穿環後常見的問題有敏感及形成疤痕。本會的報告反映穿環引致的問題，並奉勸消費者於身體穿環前要三思。

《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。

Articles included medications for smoke quitting, eczema, menstruation problems, tips on vaccination, purchasing drugs at drugstores and travelling. Pharmacists were invited to explain the pharmacological effects of the ingredients of drugs and how to avoid possible side effects that 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.

文章包括男士健康、暗瘡、冠心病、診所配製藥物、口腔護理用品等。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 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

Banking and Finance

Survey on Bank Charges

The Council published a study on the changes in fees and charges for banking services over 5 years, between March 2001 and May 2006. The study found that the fees and charges for banking services had grown not only in their levels but also in diversity. The study also showed a progressive phase-out of bank branches over the years from 1,463 in March 2001 to 1,209 in May 2006, an overall reduction of 254 branches or 17%.

In the report, consumers were advised to take sensible steps to avoid unnecessary banking service charges. For example, consumers could merge their accounts maintained with different banks into one to make up a bigger sum of balance. In doing so, they could avoid low-balance account service charge and also earn higher interest rate on their deposits.

Survey on Credit Cards

The Council conducted a survey on credit card charges as well as the reward schemes of 22 credit card companies. It was found that 20 of the card issuers provided cash rebates varying from 0.3% to 1%, while 18 used reward point schemes for the redemption of gifts and others. The study also found that there were restrictions with regard to the provision of cash rebates or reward points. For

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搜集燃油、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

銀行服務收費調查

本會就銀行的服務收費進行了調查，比較在二零零一年三月至二零零六年五月期間的收費變化，發現除了銀行服務收費上升外，收費項目亦見增加。調查亦發現，銀行分行數目持續減少，全港銀行分行的總數由二零零一年三月的1,463間，逐步減少至二零零六年五月底的1,209間，共減少254間，減幅為17%。

本會在報告內提醒消費者應採取方法避免不必要的銀行服務收費。例如，消費者可盡量合併在不同銀行開立的戶口，把所有結餘歸入一個戶口，令結餘金額增加，既可避免被徵收服務費，亦可賺取更高存款利息。

信用卡的服務收費及獎賞計劃調查

本會調查了22間信用卡發卡機構的服務收費及簽帳獎賞計劃。調查發現，20間發卡機構設有現金回贈，介乎0.3%至1%，18間則可透過累積積分換取禮品。不過，獎賞回贈有多種限制，舉例說，部分發卡機構不會發放獎賞予部分信用卡交易，如網上消費或繳款及經分期付款計劃的交易。

instance, some credit card companies did not provide reward for online spending/payment or spending paid for by monthly installments.

The report set out for consumer information the charges levied by the 22 credit card companies including counter transaction fee, foreign currency transaction charge, over-limit charge, annual fee and finance charge.

Financial Advice Service

In an effort to assist consumers seeking financial advice, the Council surveyed the market to assess the service and advice provided by financial advisers at 33 financial institutions - banks, insurance companies and investment advisory firms. The survey was conducted by people posing as potential customers of different background (age, family and economic status) to financial institutions concerned.

The survey revealed the following major areas of concern:

- Non-disclosure of licensing status or qualifications of the financial advisers. Without such disclosure, consumers lacked the basis to assess if a financial adviser would be able to offer a service that met their individual financial management needs and expectations.
- Lack of detailed information on remuneration in some cases which could be regarded as misleading by consumers.
- Some advisers pushed solely investment products of their institutions under promotion, without due regard to the status and financial management goal of the customers. The result was that some investment advice did not suit best the customers.
- Often, only the benefits of a proposed investment were highlighted to the neglect of the potential risks involved.

The Council advised investors to assess and choose their financial advisers carefully with understanding of their own financial situation and risk tolerance level.

Health and Care **Colon Hydrotherapy**

The Council's survey on colon hydrotherapy uncovered an array of highly dubious claims of efficacy in health maintenance and disease prevention. The survey found that colon hydrotherapy was frequently promoted by its practitioners to be a safe, effective method of removing waste from the large intestine without the use of drugs. It was also claimed to be a means to detoxify the

報告亦列出22間發卡機構的櫃位服務費、海外簽帳及外幣交易費、超逾信用額收費、年費和逾期財務費用等，供消費者參考。

理財顧問服務

本會抽樣調查了33間金融機構，包括銀行、保險公司和投資顧問公司所提供的理財顧問服務，評估理財顧問為消費者提供投資建議的服務質素。調查員以不同年紀、家庭和經濟狀況的顧客身份，向金融機構進行調查。

調查結果反映部分理財顧問出現以下問題：

- 沒有披露所持牌照或資格。消費者若不清楚理財顧問所持的牌照或資格，難以肯定對方能否提供所需的理財服務。
- 收費資料不夠詳盡，可能因此誤導消費者。
- 過於集中推銷其公司正在推廣的產品，未有詳細考慮顧客的情況和理財目標。結果是一些投資建議並不完全適合顧客。
- 只集中講解建議投資組合的可能收益，沒有向客戶清楚說明投資所涉及的風險。

本會建議投資者須小心評估及挑選合適的理財專家，並了解本身的財政狀況及承受風險的能力。

保健及護理

洗腸

調查發現市面不少洗腸療法聲稱有助改善健康和預防疾病的功效成疑。洗腸中心一般聲稱不須使用藥劑，洗腸療法安全和有效，能將廢物從大腸排走；亦有聲稱由於洗腸將結腸內的廢物排走，故此有多種保健功效，包括改善皮膚、減肥、清除毒素、預防和解決便秘。但醫學意見卻完全相反，舉例說，對於有聲稱指大腸壁積滿廢物，沒有按時從大腸內排出便會釋放有害物質，衛生署指沒有足夠科學證據支持；亦沒有足夠科學證據證明如同廣告中聲稱洗腸可治療關節炎、鼻竇炎或癌症。

body through the removal of accumulated waste from the colon and thus help improve skin condition, attain weight loss, eliminate toxins, prevent or improve constipation. But medical opinions were overwhelmingly in contrary to these claims. In the opinion of the Department of Health, for instance, there was inadequate scientific basis to support the suggestions that toxins accumulate on intestinal walls, or that toxicity results from poor elimination of waste from the colon. Further, there was inadequate scientific evidence to substantiate that colon hydrotherapy could cure specific diseases such as arthritis, sinusitis and cancer as claimed in advertisements.

As the law now stands, colon hydrotherapy is not a conventional Western medical treatment and as such it does not come under the regulation of any specific legislation in Hong Kong. The Council warned that consumers receiving such treatment should be wary that they were exposing themselves to hazards at their own risk.

Survey on Residential Care Homes for the Elderly

To follow up on public concern over the charging practices of certain private elderly homes service revealed in a news report, the Council invited 571 private elderly homes to provide information on their monthly fees, miscellaneous charges, and their pricing and refund practices. A total of 185 homes (32.4%) responded and the price they charged for monthly fee ranged from \$2,000 to \$24,750. While monthly fee would basically cover boarding, rent, meals and care services, consumers were advised to check the items that needed to be paid separately, such as physiotherapy, entertainment, medical supplies and personal care products.

Besides pricing, vast differences were also found in practices on refund of deposit and the unused portion of monthly fees in the event of prolonged hospitalization and death. 60% of the respondents indicated that they would not refund the remaining part of the monthly fees on early termination of residence. In the case of sudden death, 50.8% would not provide refund. On deposit, 15.7% of the respondents replied that they did not require a deposit on admission. 77.8% claimed they would refund the deposit on termination of residence with sufficient notice and 7% would not refund the deposit in any event.

The Council was of the view that elderly homes should consider refunding at least the unused part of monthly fees for meals in cases of prolonged hospitalization or sudden death, and deposit

根據現行法例，洗腸療法並不屬於正統西方醫學，本港現時沒有特定法例規管洗腸。本會提醒消費者要有所警惕，接受洗腸可能承擔的風險。

安老院調查

本會邀請了571間私營安老院提供關於他們所收月費、雜費、釐定收費方法及退款手續資料，以跟進公眾對部分私營安老院徵費手法的關注，結果共有185間(32.4%)院舍回覆。回覆的院舍月費由\$2,000至\$24,750不等，月費基本包括住宿費(即租金)、膳食費和起居生活照顧費。消費者應留意需另收費用的項目，例如物理治療費、康樂活動費、醫療用品費及日用品費用。

各院舍除收費相差大，對院友因長期留院或身故，而需退回按金或沒有使用的月費部分，處理方法亦不盡相同。回覆的院舍中有60%表示如果院友中途退住，不會退回月費餘額。若院友突然身故，亦有50.8%回覆院舍表示不會退回月費餘額。按金方面，15.7%的院舍回覆不會在長者入住時收取按金；77.8%聲稱若給予足夠通知時間後退住，便會退回按金；另有7%的院舍在任何情況下都不會退還按金。

本會認為長者留醫期間或身故後，院舍應最少退還未用的膳食費。如服務使用者並無欠款，院舍應在合約終止後合理時間內退回按金。

should be returned within a reasonable period if no payment was outstanding.

Daily Living

Supermarket Price Survey

In the year under report, the Council based its supermarket price survey on scan data from supermarkets. The report covered a basket of 200 items of commodities sold in supermarkets. The aggregate average price of the basket fell by 1.3% in 2005 compared to 2004. Despite the overall price drop, the findings showed that the price for two categories, namely canned food/soup and dairy products, actually rose 4.1% and 0.7% respectively in aggregate average prices when compared to 2004. On the other hand, prices for nine categories were down ranging from 0.5% to 5.3%. They included paper/household cleaning products, baby products and food, staple food, bread/cakes, beverages, hot drinks, non-staple food/sauces, biscuits/snacks, and personal care products.

Textbook Expenditure Survey

The survey was extended to cover, for the first time, textbook expenditure for matriculation classes, and revealed average textbook expenditure for all primary classes and all forms in secondary schools. For the school year 2006-2007, the average expenditure on textbooks was \$1,894 for primary students and \$1,756 for secondary students. When compared against textbook expenditure for the sampled schools last year, increases of 5.2% and 3.7% were recorded. As the number of "must buy" books varied greatly among schools, expenditure for matriculation classes could vary a great deal.

Opinion Survey on Reliability of Electrical Appliances

The Council conducted a questionnaire survey to collect consumers' opinion on four domestic electrical appliances: air-conditioners, washing machines or 2-in-1 washer dryers, TV sets, and computers. 1,457 valid responses were received. Survey results showed that consumers reported a lower fault rate for window-type air-conditioners than split-type, that they found washing machines less prone to faults than washer dryers, and "branded" computers had less faults than assembled computers. However, for TV sets, consumers reported similar fault rates for CRT TV sets, LCD TV sets and Plasma TV sets.

日常生活

超市價格調查

年內發表的報告，本會根據大型超市的電子掃描數據，調查200項超市貨品的價格資料。二零零五年200項貨品的總平均售價較二零零四年下跌1.3%，雖然總平均售價下跌，但同期卻有兩大類貨品，分別是罐頭/湯和奶類食品，錄得4.1%和0.7%的升幅；此外，亦有九大類貨品錄得0.5%至5.3%的跌幅，包括紙品/家居清潔用品、嬰兒用品/奶粉、糧油產品、麵包/蛋糕、即飲飲品、即沖飲品、雜糧/調味、餅乾/小食和個人護理用品。

購書費調查

購書費調查的範圍首次擴大至預科班級，涵蓋小學及中學所有級別的平均購書費。二零零六至二零零七學年的小學及中學學生的平均購書費分別為\$1,894及\$1,756。與樣本學校去年的購書費比較，小學及中學的購書費分別錄得5.2%及3.7%的升幅。調查發現由於「必買」課本數量分別很大，各校預科級的購書費可以相差很遠。

電器耐用程度意見調查

本會以問卷收集了消費者對四類家庭電器：冷氣機、洗衣機及二合一洗衣乾衣機、電視機，及電腦的意見，共收到1,457份有效回覆。調查結果顯示窗口式冷氣機比分體式冷氣機的毛病率較低；二合一洗衣乾衣機較一般洗衣機容易出毛病；而牌子電腦則比組裝機少出毛病。電視機方面，顯像管電視機、液晶體電視機及等離子電視機的毛病率則相若。

Respondents also ranked factors affecting their buying decisions. For the household electrical appliances, the top three factors chosen were the product's functions, price, and their experience with the brand/product. However, when choosing computers, respondents attached greater importance to the functions of the machines and after-sales compared to the household electrical appliances.

回覆者亦按其重視程度排列選購電器時會考慮的因素。在選購家電時，回覆者較著重電器的產品功能、售價及其使用經驗；但選購電腦時，功能和售後服務則更受重視。

Disseminating Consumer Information

提供消費者資訊

WHY THIS IS IMPORTANT

Promoting consumer awareness through dissemination of consumer information is crucial to consumer empowerment and protection. 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 contribute to sustainable consumption. Towards this end, Consumer Council is engaged in a diverse range of activities aimed at disseminating consumer information in a constant effort to enhance both consumer awareness, and foster community support for its work.

WHAT WE HAVE DONE

Publication of CHOICE

Our monthly publication CHOICE provides a regular outlet of information, advice and viewpoints on all matters of interest to consumers. Published in Chinese, CHOICE reports the results and conclusions, with brandname information, of comparative product testing, and service assessment through surveys and in-depth studies. Regular columns of special interest focusing on topics 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 does not accept any commercial advertising. In addition to copyright protection, Section 20 of the Consumer Council Ordinance strictly prohibits the exploitation of the Council's name or its research information for commercial and promotional purposes. Section 20 is essential for protecting the independence and impartiality of the Council in its evaluation of goods and services available to consumers in the market.

CHOICE has 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

提供消費者資訊，是保護消費者和提高他們自保能力重要的一環。消費者充份掌握了資訊，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《選擇》月刊，定期發放有關消費者權益的資訊和意見。《選擇》以中文出版，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、投資者教育及全球性消費者關注的問題等。

《選擇》月刊並不接受商業廣告，版權屬於本會。《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》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道，遍及全港各階層以至每家每戶。

CHOICE has consistently drawn immense media interest ever since its debut appearance in 1976. A press conference is held to launch the publication of each and every issue of CHOICE, generating widespread coverage in all sectors of the media. Active assistance is also provided to meet media requests for additional coverage of articles of specific interest.

CHOICE Celebrates 30th Anniversary

CHOICE turned 30 in the year under review. To mark this momentous occasion of three decades of publication since November 1976, a contest was held for readers to cast their votes on the top 10 most significant consumer issues ever reported in CHOICE. For this purpose, a list of 20 issues was drawn up for the voting of the readers to choose which 10 issues in their view had the greatest significance and impact on consumers over the years. The contest drew a total of 890 readers, and the results are indicative of the aspirations and expectations of our loyal readers.

The top honour went to CHOICE reporting on the safety (and performance) of a wide range of household electrical appliances such as electric fans, air conditioners and water heaters, etc. The consistent reporting of these products culminated in the eventual enactment of the Electrical Products (Safety) Regulation in 1997.

Following closely in second place was the global controversy over genetically modified food. CHOICE was amongst the first publications in Hong Kong to raise the public awareness of this important issue with a series of tests on GM food available to consumers in the Hong Kong market.

《選擇》自一九七六年創刊以來，一直廣受傳媒關注。每期刊出版當日，召開記者招待會的內容，均為各媒體大幅報導，本會又應傳媒要求，安排專訪作專題介紹。

《選擇》慶祝出版三十周年

《選擇》自一九七六年創刊，已踏入三十周年。為慶祝這值得紀念的日子，本會舉辦了《選擇》十大最具影響力報道選舉，讓公眾人士在20則候選報道中，選出他們認為對消費者和消費權益影響最深遠的報道。共有890名讀者參與該項網上選舉，結果反映了《選擇》忠實讀者的關注。

得到最高票數的《選擇》報道為家庭電器產品安全和表現測試，包括電風扇、冷氣機和熱水爐等。《選擇》對電器產品的定期測試最終促使政府在一九九七年制定了《電氣產品(安全)規例》。

只差一票的第二位是在全球引起爭議的基因改造食品。《選擇》是本港其中一份最早報道這課題的刊物，就本港有售的基因改造食物，進行了一系列測試，提高消費者的關注。

《選擇》十大最具影響力報道選舉

由第一個測試報告的誕生，《選擇》月刊30年來一直堅持獨立和不偏不倚的原則。由生油測試到手機、由信用卡到MP3比較報告，《選擇》不但見證了社會轉變，而且緊貼時代脈搏，為市民提供公平公正的真訊。

誠邀你在10月13日至31日期間，投票選出《選擇》月刊10大最具影響力的報道，即有機會獲獎。

投票方法：填妥後頁表格，於11月1日前傳真至2856 3611，或登上本會網頁www.consumer.org.hk於網上投票。

獎項

- 頭獎一名：港幣\$3,000
- 二獎一名：港幣\$2,000
- 三獎一名：港幣\$1,000
- 入圍獎10名：一年《選擇》月刊
(視每打戶可獲自動續期一年)

消費者委員會
CONSUMER COUNCIL

In the third place was one of the daily essential foodstuffs – edible oil, the subject of the Council's first comparative product testing for the inaugural issue of CHOICE in 1976, radically changing consumers' reliance on product information solely from the manufacturers, to a new era of independent and impartial market information for consumers. Results of the voting on the top 10 issues are, in their sequence, as follows:

- Household Electrical Appliances (675 votes)
- Genetically Modified Food (674 votes)
- Edible Oil (646 votes)
- Supermarket Pricing (565 votes)
- Slimming and Body Fitness (558 votes)
- Contamination of Seafood (551 votes)
- Credit Cards (533 votes)
- Breast Enlargement PAAG (514 votes)
- Water Treatment Devices (494 votes)
- Condoms (461 votes)

As part of the 30th Anniversary celebration, a special promotional package is in offer in a drive to recruit more CHOICE subscribers of both print and online. It includes a free gift especially produced to mark the occasion – a handy shopping guide on 33 household electrical appliances and audio/video equipment, on top of a discount off the cover price.

Multi-media CHOICE: Access for All

CHOICE has the distinction of being the first amongst consumer organisations in the world, to provide a fully multi-media access for all – from print to internet online, fixed lines and mobile phones users.

From a monthly magazine of hard copy only, CHOICE was ushered three years ago 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 now over five years 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: the numbers of pageviews, and in the visitor sessions were 2.29 million and 290,000 respectively in 2006.

With the inauguration of the new service to include fixed-line and mobile phone users, CHOICE has truly become a multi-media consumer information service accessible to a wide cross

第三位食油，是《選擇》在一九七六年創刊時本會的首個測試報告，扭轉過往產品資訊只是由製造商提供的情況，開始了市民獲得獨立公正產品報告的新紀元。十大報道的名次為：

- 一．家庭電器（675票）
- 二．基因改造食物（674票）
- 三．食油（646票）
- 四．超市價格（565票）
- 五．纖體及減肥（558票）
- 六．海產受污染（551票）
- 七．信用卡（533票）
- 八．PAAG隆胸物料（514票）
- 九．食水處理器（494票）
- 十．安全套（461票）

此外，本會亦特別為《選擇》三十周年推出優惠價套餐，吸引更多印刷版和網上版的訂戶。套餐包括優惠訂閱價和一份贈品——特別為三十周年編印的購物指南，集合33種大小家電及電子影音產品的選購心得。



網上《選擇》月刊：無遠弗屆

《選擇》月刊現已成為全方位的多媒體資訊服務，消費者可以從印刷本、互聯網、固網電話和流動電話取得資訊。這是全球首個消費者機構提供的全面多媒體服務，由本會提供資訊內容，電訊盈科負責多媒體平台。

《選擇》月刊最初只有印刷版本，三年前與電訊盈科指南有限公司合作，透過真頁網站(<http://choice.yip.com.hk>)向公眾提供跨媒體消費資訊服務。網上《選

section of the community – literally at their finger tip at anytime and anywhere. Through PCCW New Generation Residential Fixed Line and PCCW Mobile, consumers will now be able to access a selected number of mainly test and survey reports complete with brandname information in CHOICE. To fit into the new 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 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 2006, the combined sales averaged 24,758 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 that included notably media publicity, poster campaigns, exhibition sales, mail drops, price discount promotions and free gifts, etc. was conducted at regular intervals.

Media Liaison

Media relations are actively fostered, and 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 Consumer Rights Reporting Awards has gained increasing recognition of the news media as a coveted award for professional excellence. The Awards was the seventh organised by the Consumer Council in association with the Hong Kong Journalists Association (HKJA) since 2000. This year's Awards attracted a total of 287 entries in the five categories of news (127), features (48), television (32), radio (12) and press photo (68) covering a wide

擇》有繁體和簡體字版，以PDF版面上載月刊每期最新報告，同時設有月刊過去五年的資料庫，所有上網人士都可瀏覽，收費方面，分為一年訂閱，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。二零零六年瀏覽網上版《選擇》頁次及瀏覽人次分別為二百二十九萬及二十九萬。

《選擇》把服務擴展至固網和流動電話用戶，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。為配合新的傳送模式，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，兩者在二零零六年的總銷量平均為每期24,758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，訂閱一年（12期）及兩年（24期）分別為\$110及\$200。月刊的市務推廣活動非常多樣化，定期進行傳媒宣傳、海報、展銷、郵遞、減價優惠和贈送禮品等，務求推廣月刊至各層面的讀者。

與傳播媒介的聯繫

本會十分重視與傳媒的聯繫，每天都就各種消費者權益問題，與傳媒接觸，包括定期的記者招待會、新聞稿發布和專訪等。本會十分重視及感謝傳媒在這方面所發揮的作用。

除了向傳媒公布《選擇》內容外，本會亦會點名公布經常以不良手法經營的商號，傳媒報道這些資訊時，若是「公正和準確」，為「受約制特權」所保障，如實報道，毋須負誹謗責任。

消費權益新聞報道獎

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於二千年開始合辦，已經踏入第七屆。今年共收到287份參賽作品，分別是新聞組別（127份）、特寫（48份）、電視（32份）、電台（12份）和新聞攝影（68份），參賽作品題材十分廣泛。參賽作品數目比去年（187份）上升

diverse range of issues of consumer interest and concern. The number represents a 53% increase over last year (187 entries), and 310% over 2000 (70 entries). A list of the winning entries is at Appendix 11.

Top Ten Consumer News

The public concern over health that led to the ban on cigarette smoking in all restaurants was voted the top story in the Top Ten Consumer News for the Year of the Dog. The event, in this third 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 Dog in Hong Kong. It drew a total of 2,712 voters who cast their votes online or in print entry forms during the period between 16 January and 6 February 2007.

Besides public concern over their health through second-hand smoking, the internet chaos in the aftermath of the Taiwan earthquake came second place in the voting. The third most voted entry was related to the rising public concern over the safety of food from the mainland, as revealed in the Sudan Red contaminated eggs incident. Full results and their vote count of the Top 10 Consumer News of the Year of the Dog, in their order, are as follows:

- Ban on Cigarette Smoking in All Restaurants (2,525 votes)
- Internet Chaos Following Taiwan Earthquake (2,380 votes)
- Eggs Contaminated with Sudan Red (2,255 votes)
- Government Shelves Goods and Services Tax Consultation (2,178 votes)
- Controversy over Malacrite Green Leads to Mainland Suspension of Fresh Water Fish Export (2,090 votes)
- Zero Fare Tours Complaints (1,958 votes)
- Frequent Breakdown of Newly Inaugurated Cable Car Service (1,825 votes)
- Rising Reminbi Raises Inflation Concerns (1,805 votes)
- The Disneyland's Lunar New Year Chaos (1,663 votes)
- Pesticide Residues in Locally Grown Vegetable (1,416 votes)

53%，比二千年(70份)更上升310%。獲獎名單見附錄十一。

狗年十大消費新聞揭曉

票數最高的新聞是備受關注的公眾健康課題—食肆全面禁煙。在2,712個投票人中，共有2,525人向該新聞投上一票，成為狗年十大消費新聞的第一位。這是第三年舉辦十大消費新聞選擇，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。

共有2,712名市民，於一月十六日至二月六日期間，透過互聯網、傳真和郵寄方式投票，在20則候選新聞中，選出心目中的狗年十大消費新聞。

市民除了重視二手煙與健康外，台灣地震後引起的網絡通訊混亂亦引起關注，成為十大新聞的第二位。第三位是蘇丹紅雞鴨蛋事件，反映市民關注內地食品的安全。狗年十大消費新聞的結果和排名如下：

- 一．食肆全面禁煙 食客免吸二手煙 (2,525票)
- 二．台灣地震毀電纜 網絡通訊大擠塞 (2,380票)
- 三．蘇丹紅雞鴨蛋反映通報機制有問題 (2,255票)
- 四．政府停止推介商品及服務稅 (2,178票)
- 五．孔雀石綠爭議 內地停止淡水魚輸港 (2,090票)
- 六．零團費旅客拒絕購物被棄街頭 (1,958票)
- 七．昂坪360故障頻生 (1,825票)
- 八．人民幣升值 通脹重臨 (1,805票)
- 九．迪士尼新春爆滿拒客入場 百人鼓噪 (1,663票)
- 十．本地蔬菜農藥殘餘檢測機制存漏洞 (1,416票)

The Website

Besides dissemination through the mass media, the Council's website also provides a wide range of information for easy access by consumers. Information posted includes information on our structure and services, research reports and submissions to the Government and the Legislative Council, as well as press releases and competition study reports, consumer complaint forms, CHOICE indexes and subscription forms, etc.

World Consumer Rights Day

The World Consumer Rights Day 2007 was marked by the official opening of the Council's new permanent office to accommodate the Complaint and Advice Division at Kodak House II, No. 39 Healthy Street East, North Point.

The purchase of the new premises was made possible with a special government grant. Officiating the opening ceremony, the Secretary for Economic Development and Labour, Mr. Stephen IP, congratulated the Council and stressed that a new permanent office was much needed in view of the increasing number of consumer complaint cases and enquiries received by the Consumer Council over the years.

Prof. K.C. CHAN, Council Chairman, said the Council would continue its work in the mediation and resolution of complaints between consumers and the business, and to promote their mutual understanding and trust.

網頁

除了透過傳媒向公眾提供資訊，本會的網頁亦方便消費者查閱本會的簡介、研究報告和向政府及立法會提交的意見書、新聞稿、競爭研究報告、歷年《選擇》索引及《選擇》訂閱表格和消費者投訴表格等。

全球消費者權益日

二零零七年全球消費權益日的慶祝活動，為本會投訴及諮詢部自置辦事處的開幕典禮，新辦事處位於北角健康東街39號柯達中心二期。

本會能夠購置辦公室予投訴及諮詢部，全賴政府調撥特別款項。經濟發展及勞工局葉澍堃局長主禮辦事處開幕時恭賀本會，同時強調近年本會接獲的消費者查詢和投訴不斷上升，實在有需要擁有自置單位。

本會主席陳家強教授指出，本會將繼續擔當橋樑作用，協助商界和消費者溝通了解，調解兩者之間的糾紛。

Empowering Consumers through Education

教育活動 - 加強消費者的自我保護能力

WHY THIS IS IMPORTANT

The Council attaches great importance to its 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 consumers was heightened as a result.

The Council has provided institutional 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, 203 educational talks, visits, workshops and seminars were organised for the above three target groups. The themes of these activities included consumer rights and responsibilities, consumer protection laws, consumer traps, sustainable consumption, e-commerce/shopping, consumer guides on the purchase of dried seafood, electrical appliances and health foods etc.

The Council has also organised the Consumer Culture Study Award as well as teacher training programmes to promote consumer education in schools.

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

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

消費者教育的重要性

本會對提升消費者的自我保護能力極其重視。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、長者和新移民而設計的活動。長者和新移民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全年共舉辦203項消費者教育活動，包括講座、參觀、工作坊和研討會等。主題包括消費者權益與責任、消費者保障法例、消費陷阱的自保法、可持續消費、網上消費及有關海味、電器和健康食品等的購買指南。

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。

本會同時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。

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。

Enhancing Youth Awareness in Consumer Rights

Consumer Culture Study Award

The Award, jointly organised with the Education and Manpower Bureau (EMB) for the eighth consecutive year, is the largest and 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 3,300 study reports based on first-hand data collected by students, and in turn, helped enrich the archives of studies on local consumer culture.

A record high of 700 teams from 106 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 more than 1,700 participants to such sessions. It was through these talks and the subsequent active engagement of students in conducting the study that their understanding of consumer issues was enhanced and analytical ability strengthened.

48 workshops covering 15 thematic topics were organised for some 2,300 teachers and students as an extension activity of the Study Award. These workshops aimed at stimulating creativity, arousing interest on issues like consumer responsibilities and sustainable consumption as well as exposing participants to concepts and methods in conducting and presenting consumer culture studies.

提高年青人的消費權益意識

消費文化考察報告獎

由本會及教育統籌局合辦，以中學生為對象的「第八屆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。歷屆完成的三千三百多份考察報告，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。

第八屆「報告獎」的參加者來自106間中學，共700隊，刷新了參加隊伍數目的紀錄。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，吸引了逾一千七百位師生出席。透過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，本會為二千三百多位老師及同學舉辦了四十八次，共十五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。



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 20 secondary students and university undergrads are involved in the Scheme, with new recruits joining each year.

Education Programmes for the Vulnerable Groups

For Senior Citizens

Over 90 programs were delivered to the senior citizens through joint efforts with social and community services organizations.

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 include health food and equipment, household appliances and dried seafood.

Precautions from falling into common consumer traps were also popular topics which include subscribing telecommunication services and contractual obligations in different payment methods.

For New Immigrants

Regular programmes including visits and talks were also developed for the new immigrants to familiarize them with local consumer protection measures.

Participants were introduced to local characteristics in culture, practices and legal rights pertaining to daily consumption. Channels and methods to lodge complaints and get redress were also introduced in the programmes to enhance the new immigrants their self-protecting abilities.

青年培訓服務計劃

「青年培訓服務計劃」目的旨在讓青年學員，通過參與協助籌辦本會的教育活動，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。本年共有逾二十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

長者的消費教育活動

本會聯同各社工及社區服務機構，為長者提供超過九十項教育活動。

這些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。

新移民的消費教育活動

本會亦有定期舉辦參觀及講座，讓新移民了解本地的消費保障措施，熟識本地日常消費的文化、習慣、法例和權益等，亦會介紹投訴及索償的方法和渠道，從而提升他們的自我保護能力。

Training the Trainers

Teacher Development Courses on Consumer Education

Government's recent curricular reforms responded favorably to the Council's call for incorporating consumer education in the wider school curricular. To meet the increasing demand, the Education & Manpower Bureau (EMB) commissioned the Council to design and host the following two Teacher Development Courses in 2007.

Teacher Development Courses on Learning and Teaching PSHE KLA through Consumer Perspective

A web-based teacher training course on Learning and Teaching PSHE KLA (Personal, Social and Humanities Education Key Learning Area) through Consumer Perspective would be organised for secondary schools teachers to enhance their competence and confidence 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 mid- 2007 till February 2009. Additional courses would be held pending on enrollment outcome.

Professional Development Programme for Liberal Studies: NSS Independent Enquiry Studies in the LS Curriculum

Also commissioned by the Education & Manpower Bureau, the programme aims to assist teachers who would be leading students in conducting study projects as an integral part of the new Liberal Studies (LS) curriculum, in which consumer culture is deemed to be a popular theme of studies.

The design of the program would be based on the successful experiences gained by the Council in enhancing effectiveness in Project-based Learning through the highly acclaimed Study Award.

Workshop exercises, learning activities as well as assessment principles, through ample examples of the Study Award, would be introduced.

The programme consists of 6 three-day training workshops each for 40 teachers, starting in late March till August 2007.

導師培訓

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。教育統籌局為此於二零零七年特別委託本會設計及統籌兩個消費者教育教師培訓課程。

教師培訓課程：以消費者教育為題推行個人、社會及人文教育科的學與教

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，旨在提升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的。

此三十小時的課程將於二零零七中至二零零九年初分五期舉行，以培訓200位老師為目標。如報名反應熱烈，會加開課程以回應需求。

教師培訓課程：新高中通識教育科獨立專題探究的學與教

在新通識教育科的課程內，消費文化將會是熱門的研習題材。因此教育統籌局特別委託本會設計及策劃一項教師培訓課程，以協助教師在新推行的通識教育科，帶領同學進行獨立專題探究。

課程的設計主要建基於本會八年來籌辦「消費文化考察報告獎」的成功經驗，特別是將專題研習活動設計成有效的學習平台的獨特經驗總結。

課程會以歷屆「報告獎」的作品作舉例示範，並介紹多種工作坊練習和學習活動，及研討專題研習的評核經驗和準則。

課程將舉辦六個為期三天的工作坊，每個工作坊可供40位老師參加，將於二零零七年三月至八月舉行。

Training Workshops for Teachers

Organized by the School Support and Development Branch (Yuen Long District), EMB, 5 teacher training workshops were conducted by the Council, from October 2006 to February 2007, to equip the 40 participating teachers with concepts and tools pertaining to Project-based Learning.

The Council was also invited by the Technology Education Section, EMB, to conduct a two-day training workshop on designing effective learning activities in Life and Technology for 36 teachers in August.

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

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

The Kit would use 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 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 would be dispatched to all secondary schools in mid 2007.

Other Education Resources

Sponsored by EMB, the DVD-ROM containing the winning reports of Consumer Culture Study Award VII was reproduced and distributed to all secondary schools as a teaching resource. 2,000 copies were made and sent in mid-December of 2006.

The interactive drama game developed with support from the Quality Education Fund was also useful resources for teachers. Other educational resources included two teaching kits on labelling and advertising, a consumer education resource kit for new immigrants. These were in great demand by schools and community organisations.

教師培訓工作坊

教育統籌局學校支援及發展科(元朗區)邀請了本會於二零零六年十月至二零零七年二月期間,主持五節教師培訓工作坊。工作坊每節有40位教師參加,介紹了帶領專題研習的有關概念和培訓活動。

本會亦獲教育統籌局科技教育組邀請,於八月主持了一個兩天工作坊,課題為如何設計有效的「生活與科技」學習活動,共36位教師參加。

教學資源製作

個人、社會及人文教育科專題研習教材套

這個教育統籌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。

教材套將於二零零七年中派發予全港中學。

其他教學資源

教育統籌局贊助本會複製了二千片「第七屆消費文化考察報告獎」得獎作品光碟,並於二零零六年十二月派發予各中學,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。本會亦製作有《包裝及標籤》和《認識廣告》兩集教材套,及為新移民編製的消費者教育小冊子。這些教材廣為學校及社區機構採用。

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, an exhibition-cum-lecture hall equipped with audio-visual devices, and a resource library. Multimedia computers were installed giving visitors' access to the Council's web site and educational resources. During the year, the Resource Centre attracted 1,136 visitors from over a hundred educational institutes and community organizations.

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、配有多媒體設備的展覽 / 演講廳及資料中心。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1,136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' legal rights should be protected by law. We keep abreast of developments in the law that may affect consumer welfare. The Council contributed to the discussion in this regard via submissions to the Government.

WHAT WE HAVE DONE

Copyright

We made submission to the Bills Committee on Copyright (Amendment) Bill 2006.

While the Council was pleased to note that non-business end-users of infringing copies bear no criminal liability under the existing law and the Bill, it urged that all business end-user criminal liabilities be removed at an opportune time.

The Council showed grave reservation over the reversal of burden of proof under the proposed offences regarding possession and distribution of infringing copy by employees, directors or partners.

As regards circumvention of copyright protection technological measures, the Council opined that neither civil remedy nor criminal sanction should be introduced on the grounds that such limitations would prevent the use of genuine parallel imports and hinder market advancement in technology.

Amendment of Section 13, the Conveyancing and Property Ordinance

The Department of Justice sought the views of the Council regarding the Law Society's proposed amendment to Section 13 of the said Ordinance which would remove the duty of property vendor to produce original pre-intermediate root title deeds in showing good title.

The Council expressed its support for the proposed amendment. While not giving rise to any serious legal problem, it would reduce the possibility of failure to complete the transaction on technical ground, and save the time and costs of transaction.

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。委員會一向關注影響消費者權益的法律發展，應政府邀請，委員會參與有關討論，並向政府表達意見。

我們完成的任務

版權

本會向2006年版權(修訂)條例草案委員會提交意見。

本會樂於看見侵犯版權複製品的非業務性的最終使用者，在現行法律和草案中毋須負上刑事責任，同時促請當局在適當時候免除業務性的最終使用者在這方面的所有刑事責任。

有關僱員、董事或合伙人在侵犯版權複製品之管有和分發等罪行方面，本會對草案把舉證責任放在被告身上的建議甚有保留。

本會認為不應立法以民事或刑事制裁限制任何規避保護版權技術的方法，因為這樣會妨礙平衡進口正貨的使用，以及阻礙科技在市場的創新。

物業轉易及財產條例第十三條的修訂

律政司就香港律師會提出修改物業轉易及財產條例第十三條的建議，向本會徵詢意見。有關修訂建議提出免除物業賣家為證明業權妥善，而出示中期前業權根源之契據正本之責任。

本會對建議表示支持，此舉一方面可減低物業交易因技術問題而不能完成的機會，而另一方面亦不會導致嚴重的法律問題，並可節省交易時間與金錢。

Land Titles (Amendment) Bill

The Council commented on the Working Draft of the said Bill. It suggested that Clause 19 of the Bill - provisions about the legal effect of registration of instruments regarding property and its exceptions, should be improved in its readability and clarity.

The Council further suggested that standard notice forms should be designed for the application for registration of non-consent caution for convenient use by lay members of the public. The Land Registrar should take into account the costs implications on the applicant when requiring him to produce evidence supporting his application.

As the implementation of the proposed land title system might give rise to family conflicts or social disharmony, the Council reiterated the need to examine the system from a perspective broader than a strict legal perspective.

Moreover, as the first sale of a property after conversion of the systems was critical to beneficiaries of unwritten equities, the Council reiterated that the feasibility of pre-sale notice should be studied.

Wasted Costs in Criminal Cases

The Council submitted its views on the proposed expansion of section 18 of the Costs in Criminal Cases Ordinance to the effect that any costs incurred by a party to criminal proceedings as a result of unjustifiable conduct on the part of his/her legal or other representative would be borne by that lawyer or representative. The Council urged that the circumstances constituting the liability to bear the wasted costs should be clearly defined and proper safeguard should be given against the award of wasted costs so that the proposed expansion of the said provisions would not produce an inhibitive effect on the legal representative.

Unsolicited Electronic Messages Bill

The Council welcomed the government's initiative in introducing anti-spam legislation which demonstrated Hong Kong's commitment to global spam control.

The Council was concerned about the effectiveness of the Bill. It pointed out that the rules supporting the proposed "Opt-out Regime" might rather defeat the purpose of the legislation than achieve it. In this connection, the Council called for expediting international co-operation to tackle the problem of extra-territorial enforcement and preventive measures to alleviate the possibility of abuse.

土地業權條例(修訂)草案

本會就上述草案的工作稿發表意見，建議草案中有關土地文書登記的法律效力及其例外情況的第十九條應予改善，使之更清晰，以提升其可讀性。

本會亦建議應為非同意警告書的登記申請，設計標準通知格式，以方便公眾使用。而土地註冊處長應在要求申請人出示證據支持其申請的同時，考慮申請人為遵從此規定而須承擔的費用。

施行建議中的土地業權制度有可能會導致家庭糾紛或社會不和諧，本會重申應從較宏觀而不是純法理的角度去審視這制度。

此外，由於物業在制度轉換後的首次售賣對非書面衡平法權益的受益人來說頗為重要，本會重申應研究售前通知書的可行性。

刑事案件的虛耗訟費

本會對擴大刑事案件訟費條例第十八條的建議提出意見，該建議使刑事程序的任何一方的法律或其他代表需為其失責行為而引起的訟費而負責。本會促請在條文中清晰界定構成負責虛耗訟費的情況，而條文亦應適當地規範有關虛耗訟費的裁決，使建議不會約束法律代表在訴訟程序的表現。

非應邀電子訊息條例草案

本會歡迎政府主動提出反濫發電子訊息的法案，此舉顯示香港參與解決全球濫發電子訊息問題的決心。

不過，本會擔心法案是否有效。本會指出支援建議中「選擇不接收機制」的規則，可能無法達致，甚至會破壞法案之目的。因此，本會呼籲加速國際合作進程，解決跨境執法問題及採取防範措施，以減低濫發電子訊息的可能性。

The Council expressed its disappointment at the proposal that person-to-person marketing calls be excluded from the Bill. If that was the case, consumers could still be disturbed by telemarketers. The Council urged the government to consider the feasibility of assigning special number prefix for marketing calls so that consumers could screen off the messages at their discretion. Consequently, caller-party charging scheme could be instigated to encourage telemarketers to be more selective when sending out messages.

Solicitors' Rights of Audience

The Council gave comments on the Consultation Paper on Solicitors' Rights of Audience prepared by a working party of the Chief Justice. It supported the direction of extending the rights of audience in the higher courts to suitably qualified solicitors provided that the extension would enhance litigants' choice of competent advocates; not compromise the quality of professional services rendered to litigants; and ensure the continued provision of specialized expertise in court advocacy. To achieve these purposes, the Council suggested that consumers should have access to information on the areas of expertise of solicitors before appointment; and an independent and credible accreditation system should be set up to determine solicitors' eligibility for the rights of audience in higher courts.

法案建議人對人市場推廣電話不被納入管制範圍內，本會對此表示失望。若然建議落實，消費者將繼續受透過電話進行的推廣活動滋擾。為使消費者能按其意願刪除推銷電話信息，本會促請政府研究向市場推廣電話分發特別前列號碼的可行性。最後，本會建議推行致電方付款的措施，以鼓勵透過電話進行推銷的人士在發出信息時多加考慮。

律師出庭發言權

本會就終審法院首席法官轄下工作小組所擬備的律師出庭發言權諮詢文件提出意見。本會表示倘若容許有合適資格的事務律師在較高級別法院有發言權，為訴訟者提供更多稱職的代訟人作其選擇、提供的專業服務質素不會因此下降、以及確保專業的法庭訟辯服務能持續提供，本會便會支持有關建議。為實現這些情況，本會建議消費者在聘用事務律師前，應有途徑取得有關其專門範圍的資料；此外，亦應成立一個獨立及具公信力的鑑定機構，以評核事務律師在較高級別法院出庭發言的資格。

Promoting Sustainable Consumption

推廣可持續消費

WHY THIS IS IMPORTANT

Consumers as ultimate users can exert influence in the sustainable consumption and production equation, although the latter is a much stronger party.

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.

Printers

The cost of consumables such as ink or toner cartridges and electricity consumption are of concern to consumers when buying printers. The Council published four test reports on various kinds of printers including inkjet, laser, all-in-one, and photo printer models. It was found that the ink cost varied substantially from model to model. On the assumption of a weekly output of three letters, two coloured documents and one photo, the annual ink cost of the test samples was found to differ by as much as two times for inkjet printers. Some printers were also found to consume higher levels of electricity during standby and switched-off modes. In monetary terms, one pays an estimated extra of under \$1 to \$85 a year in electricity bills.

Durability, recyclability of packaging and product materials and noise levels of the printers were also assessed and rated.

推廣可持續消費的重要性

生產者的影響力較大，但作為最終使用者，消費者仍可以影響可持續消費和生產兩者之間的平衡。

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。

打印機

消費者選購打印機時，會關注墨盒或碳粉等消耗品及電費的開支。本會共進行了四次測試，樣本包括噴墨、激光打印機、多功能型號及相片打印機，結果發現不同打印機的墨盒開支有顯著分別。假設每星期打印三張信件、二張彩色文件及一張照片，不同噴墨打印機樣本的每年墨水費用相差最多可達兩倍。此外，部分打印機於備用及關機狀態下的耗電量較高。以實際電費支出來說，估計每年的額外電費由少於\$1至\$85。

測試並比較打印機樣本的耐用性、產品及包裝物料循環再造的可能性、運作噪音水平。

Air Conditioners

As air conditioners are heavy users of electricity, their energy efficiency is one of the key factors that affect consumers' choice. However, the Council's test on 15 models of window-type air conditioners found discrepancy between the tested and claimed values of energy efficiency.

All samples in the test carried the Grade 1 energy label of the voluntary Energy Efficiency Labelling Scheme. When the test data were converted into the Energy Consumption Indices of the scheme, the values of four samples were found to fall below the requirement for Grade 1.

It was estimated that the annual running electricity cost of the models ranged from \$1,322 to \$1,615 a year – a difference of 18% or \$293 annually.

Volatile Organic Compounds (VOC)

The Council supported the enactment of the Air Pollution Control (Volatile Organic Compounds) Regulation. Prescribing maximum VOC content for various regulated products and prohibiting in due course the manufacture and importation of products that exceeded the maximum limit were instrumental measures towards the introduction of VOC control.

The Council suggested that the government should launch an educational publicity drive targeted to raise awareness and understanding of the general public as well as the industry members. With increased awareness about the product labels to be carried, it was hoped that consumers and painters would be able to choose more environmentally friendly products to help alleviate the problem of air pollution.

冷氣機

由於冷氣機耗電量高，能源效益是其中一個影響消費者選購的重要因素。然而本會就15款窗口式冷氣機的測試發現，冷氣機的聲稱能源效益與測試得出的結果有差異。

所有測試樣本都附有能源效益標籤計劃中的一級標籤，但將測試所得的數據轉換成能源消耗指數後，發現其中四個樣本達不到一級標籤的要求。

各型號的每年電費估計約為\$1,322至\$1,615，即每年相差18%或\$293。

揮發性有機化合物 (VOC)

本會支持制訂空氣污染管制（揮發性有機化合物）規例，就不同受規管產品的揮發性有機化合物 (VOC) 含量訂定上限，以及逐步禁止製造和進口VOC含量超越規管上限的產品，是控制揮發性有機化合物的有效措施。

本會建議政府應推行宣傳教育，提高公眾及業內人士，例如建築公司及油漆匠對有關規管的重要性的認知和瞭解。本會希望對標籤的認知度提高後，消費者和油漆匠會揀選較環保的產品，協助改善空氣污染的問題。

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 Economic Development and Labour Bureau, which oversees consumer protection and competition policy and from which envelop 92% of our operating funds are derived. 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

Our representatives 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 and telecommunications services as well as the tourist and insurance industries. By serving on relevant committees, Council representatives expressed consumer concerns and sought to enhance consumer protection relating to consumer health and safety, residential properties, financial and telecommunications services, regulating travel and estate agency business as well as environmental protection initiatives. Our views were formulated with first-hand knowledge of consumer needs acquired through surveys and direct contacts with consumers and traders. A full list of external committees and statutory bodies with representation by Council Members or staff is at Appendix 13.

Close Liaison with Counterparts in the Mainland

Close liaison with the Council's counterparts in the Mainland (over 3,500 consumers associations in the whole country) is maintained

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經濟發展及勞工局，與政府保持緊密聯繫；本會92%的經費經由該局劃撥。委員會亦與超過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、電訊服務、旅遊及保險業等。本會並積極就消費者健康、安全、住宅物業、金融及電訊服務、監管旅行社及地產代理、及環保方案等方面，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。有本會代表列席的外界委員會名單，見附錄十三。

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3,500個成員)緊密聯繫，互相交流資訊和轉介投訴個案，並不時接待或提供培訓予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代表共367名。本會代表亦出席了多個由內地消費者組織舉辦的研討會，包括廣州消委會主辦的「消費與環境」315論壇，及

through exchange of information, referral of complaints and receiving delegations from consumer associations and related bodies from different parts of the Mainland and training is offered to them. During the year, 367 Mainland officials visited the Council. Council's representatives attended seminars held by Mainland consumer organisations, such as the 3.15 Forum on "Consumption and the Environment" held by Guangzhou Consumer Council and the seminar on protection of consumer rights by China Consumers' Association (CCA).

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 Beijing, Shanghai, Fujian Province, Zhejiang Province, Shantung Province and Macau. The MOUs facilitate information exchanges and assistance in resolving consumer disputes among the regions.

In the year under review, the importance of our networking efforts to consumer protection was manifest in two issues. One was concerned with the CHOICE report on PAAG, a carcinogenic substance that had been used in breast augmentation. Having been informed of the findings in the report, CCA and consumer organisations in Shanghai, Fujian, Guangzhou, Shenzhen and Macau issued warning against PAAG immediately. PAAG subsequently was officially banned in China. Another issue was concerned with zero reception fee tours. Through liaison with CCA, a joint statement between CCA and the Council was announced to urge tourism regulatory authorities and the travel industry to consider suggestions to strengthen protection of outbound travellers' consumer rights. Consumers were also advised to exercise their power in proper ways. The information was being disseminated to reach 3,200 consumer organisations in the Mainland, and in Australia, Thailand, Singapore and Malaysia.

Collaboration at Regional and International Levels

As an active member of the International Consumer Research & Testing (ICRT), the Council contributed ideas for joint tests that benefited all members sharing the test results. Council's representatives attended two ICRT meetings in 2006, namely the ICRT Evaluation Seminar in Barcelona and the Asian Pacific meeting in Singapore. In the year under review, two training sessions were offered to officials from the Asia Pacific region, including the one given as part of the 3rd World Trade

中國消費者協會(中消協)舉辦的「構建社會主義和諧社會與消費維權座談會」。

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，本會先後與北京市、上海市、福建省、浙江省、山東省及澳門的消費者組織簽署合作協議，促進各地之間的資訊交流及協助調解跨區消費糾紛。

我們的聯繫網絡對保護消費者權益的重要性，可從以下兩宗事件看到。一宗是《選擇》月刊刊登了有關注射致癌物質PAAG隆胸的後遺症報告。中消協、以及北京市、上海市、福建省、廣州市、深圳市和澳門的消費者委員會/協會在知悉報告後，即時發放消費者警示。PAAG隨後在內地被禁止使用。另一宗是零接待費旅行團。中消協與本會經磋商，聯合發表建議，促請有關政府部門和行業，加強保障出境旅遊消費者的權益，並呼籲消費者抵制不正當經營的旅行社。訊息傳達到全國3,200個省、市、縣、區的消協單位。澳洲、泰國、星加坡及馬來西亞的消費者組織亦採取相應行動。

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項目，與其他會員分享測試結果。我們的代表於二零零六年參加了該組織在巴塞羅那舉行有關如何分析測試結果的研討會及在星加坡舉辦的亞太區會議。年內，本會舉辦了兩個培訓班給亞太區的機構代表，包括與世界貿易組織及香港大學合辦，作為第三屆世貿區域性貿易政策課程的培訓班，及為泰國電訊管理局舉辦的培訓班。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。

Organisation Regional Trade Policy Course organised jointly by the WTO and the University of Hong Kong and the one arranged for the National Telecommunications Commission of Thailand. The Council also keeps abreast of the global development of consumer movement by taking part in international fora on various consumer issues. Major conferences/seminars with the Council's participation during the year included the Singapore Direct Selling Association Seminar, Kickoff Meeting of the Global Trustmark Alliance and the Summit of Global Business Dialogue on Electronic Commerce. 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 Consumer International (CI), a federation of consumer organisations comprising over 230 members from 113 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.

年內本會職員參與的主要海外會議，包括星加坡直銷協會舉辦的研討會、全球信賴聯盟的開展會議及全球電子商務論壇的高峰會。我們藉着這些會議及研討會，與外地專家及消費者組織代表進行交流、討論，促使本會在面對多變的消費市場問題時，思維更具前瞻性。

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230個會員來自113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。)



The Consumer Council has long been an advocate of the introduction of a cross-sector competition law in Hong Kong. Mr. Hassan Qaqaya (above), from UNCTAD's Competition and Consumer Policies Branch, was invited to address a audience on "International Experience on Competition Law" at a luncheon in Hong Kong.

本會一直倡議本港制定跨行業公平競爭法，去年更邀請了聯合國貿易和發展會議代表Hassan Qaqaya先生來港出席午餐會，介紹國際間現行的公平競爭法。



A forum for exchange of views on the need for a competition law in Hong Kong was convened for representatives of small and medium enterprises: (seated from L to R) Mr. Michael Wong of the Economic Development and Labour Bureau, Prof. K. C. Chan, the Council Chairman, Mr. Ricky Wong of the telecommunications sector, and Mr. Lee Kwong-lam of the retail sector.

本會邀請中小企代表出席座談會，就本港是否需要公平競爭法交換意見：(台上由左至右) 經濟發展及勞工局黃偉綸先生、本會主席陳家強教授、電訊業王維基先生、零售業李廣林先生。



Prof. K.C. Chan and Mrs. Pamela Chan, the Council Chief Executive, showing a comparison of the growing number of countries (as coloured in red) which have adopted competition law in recent years, at a press conference upon the submission of the Council's report to the Government's public consultation on the issue.

陳家強教授聯同本會總幹事陳黃穗女士在記者會上，以圖表顯示近年越來越多國家(紅色部分) 定立公平競爭法，並公布本會就政府諮詢公平競爭法而作的回應。

During the year, the Council relocated its Complaint and Advice Division to a new premises at Kodak House in North Point. Officiating the opening ceremony is the Secretary for Economic Development and Labour, the Hon. Stephen Ip Shu-kwan, GBS, JP. 本會投訴及諮詢部於年內搬遷到北角柯達大廈，經濟發展及勞工局局長葉澍堃太平紳士主持開幕典禮。



The Hon. Stephen Ip taking a keen interest in the work of consumer complaint and advisory service during a tour of the new office. Accompanying him are (L to R) Mrs. Pamela Chan, Ms. Connie Lau, the new Chief Executive Designate, Prof. Chan, and Mr. Larry Kwok, the Council Vice-Chairman.

葉局長參觀新辦公室時，對本會的投訴及諮詢服務非常感興趣，本會代表陪同葉局長參觀(由左至右)：陳黃穗女士、劉燕卿女士(候任總幹事)、陳家強教授、本會副主席郭琳廣先生。



At the prize-presentation ceremony of the 6th Consumer Rights Reporting Awards, the Permanent Secretary for Economic Development and Labour, Ms. Eva Cheng, JP, (above left) presenting the Gold Award to the top winner of the entries in Radio Category. 經濟發展及勞工局常任秘書長鄭汝華女士，頒獎予第6屆消費權益新聞報道獎電台組別金獎得主。

Recipients of the Gold Awards from all five categories of entries in News, Features, Television, Radio and Press Photos, in the annual competition organised jointly by the Consumer Council and the Hong Kong Journalists Association.

5名金獎得主合照，報道獎由本會與香港記者協會合辦，共有新聞、特寫、電視、電台和新聞攝影5個組別。



Prof. Chan posing for a group photo with the winners from the public in the voting of the Top 10 Consumer News of the Year of the Dog organised annually by the Council in association with Cable TV (News Channel), RTHK, and Hong Kong Economic Times.

陳家強教授與狗年十大消費新聞選舉的得獎人合照，活動由本會聯同有線新聞台、香港電台和香港經濟日報舉辦。

A winning performance by the top school team in the junior section at the prize-presentation ceremony of the 7th Consumer Cultural Study Awards.

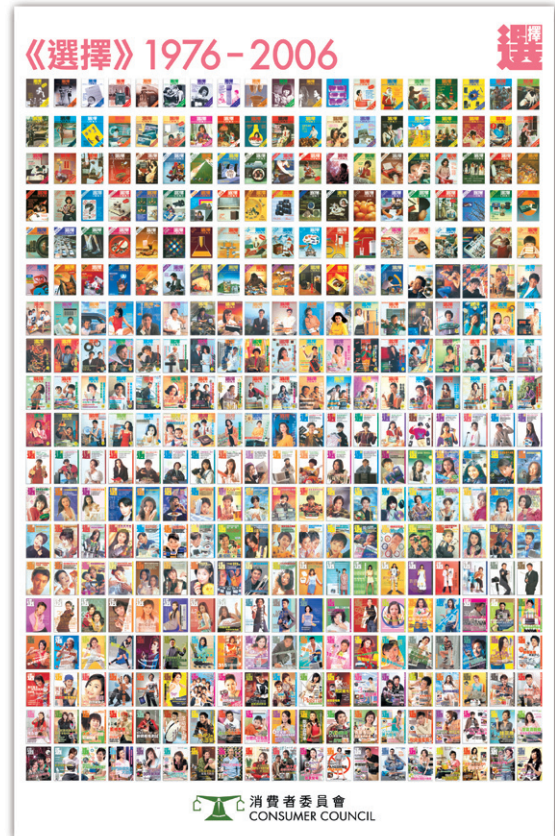
第七屆消費文化考察報告獎初級組冠軍得主在頒獎禮上演繹其作品。





The Council's CHOICE monthly magazine celebrates its 30th anniversary in publication, with a cake-cutting ceremony and a special commemorative poster featuring the front covers of all 360 issues from November 1976 to October 2006.

慶祝本會《選擇》月刊出版30周年的切餅儀式，紀念海報包括了1976年11月至2006年10月共360期《選擇》月刊封面。



An impressive array of expertise at the CHOICE press conference presided over by Mr. Larry Kwok (third from L), Chairman of Publicity and Community Relations Committee, to launch the 354 issue in April. In this issue was exposed the hazard in the use of PAAG in breast enlargement.

多位專家出席4月份第354期《選擇》月刊記者會，與主持人宣傳及社區關係小組主席郭琳廣先生向公眾揭露PAAG隆胸導致的後遺症。



Another CHOICE press conference in progress chaired by Prof. Ching Pak-chung, Vice-Chairman of Publicity and Community Relations Committee, to launch the 360 issue in October, alerting the public to the health risk of acrylamide (a probable human carcinogen) in many snack favourites of children and teenagers.

由宣傳及社區關係小組副主席程伯中教授主持的第360期《選擇》月刊記者會，提醒公眾很多受小孩和年青人歡迎的香脆小食都可能含有丙烯酰胺，可能令人類致癌。



Chief Executive Mrs. Pamela Chan (L) and her successor Ms. Connie Lau (R), reporting at a press briefing on the Council's study on "the Impact of Branch Closures and Fee Increases of Banks on Disadvantaged Consumers".

本會總幹事陳黃穗女士與候任總幹事劉燕卿女士，主持本會研究報告「銀行關閉分行及增加收費對弱勢社群的影響」記者會。



A party to bid farewell to Mrs. Pamela Chan and welcome to Ms. Connie Lau. Posing for a group photo with current and former Council Members after presentation of a souvenir to Mrs. Chan by Prof. Chan are (L to R): Mr. Larry Kwok, Ms. Connie Lau, Mr. Tang Kwan-nang, Dr. the Hon Sarah Liao, JP, Secretary for Environment, Transport and Works, Mrs. Chan, Prof. Chan, Prof. Andrew Chan, Mr. Ambrose Ho, Dr. Mathew NG, Mr. Kenneth So.

敬賀陳黃穗女士榮休和歡迎劉燕卿女士履新的晚會。陳家強教授致送紀念品予陳太太後本會新舊成員合照(由左至右): 郭琳廣先生、劉燕卿女士、鄧桂能先生、環境、運輸及工務局局長廖秀冬博士、陳黃穗女士、陳家強教授、陳志輝教授、何沛謙先生、吳馬太醫生、蘇偉生先生。



The incoming Chief Executive, Ms. Connie Lau, receiving a flower bouquet from the Chairman.

候任總幹事劉燕卿女士接過主席致送的花束。



Mrs. Pamela Chan giving her farewell speech and expressing her gratitude to friends, associates and colleagues on the occasion.

陳太太在晚會上向朋友、同工和同事致謝。



Announcing the appointment of Ms. Connie Lau as the new Chief Executive with effect from 1 April, 2007 at a press reception.

宣佈委任劉燕卿女士於2007年4月1日起為新總幹事的記者會。

2006 - 2007 Membership of the Consumer Council 消費者委員會委員

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Mr. Larry KWOK Lam-kwong, JP 郭琳廣律師，太平紳士

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 Prof. CHING Pak-chung (up to 31.12.06) 程伯中教授 (至31.12.06)
 Mr. Raymond CHOY Wai-shek, MH, JP 蔡偉石先生，榮譽勳章，太平紳士
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 Mr. Ambrose HO, SC 何沛謙資深大律師
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 Prof. WONG Yung-hou 王殷厚教授
 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

Consumer Council

Former Chairpersons and Vice-Chairpersons

消費者委員會——歷屆主席及副主席

Year 年份	Former Chairpersons 歷屆主席
04/1974 - 03/1975 七四年四月至七五年三月	Sir KAN Yuet-keung, CBE, JP 簡悅強爵士，CBE，太平紳士
04/1975 - 03/1980 七五年四月至八零年三月	Dr. LO Kwee-seong, OBE, CBE, JP 羅桂祥博士，OBE，CBE，太平紳士
04/1980 - 10/1984 八零年四月至八四年十月	Mr. Gallant HO Yiu-tai, JP 何耀棣先生，太平紳士
10/1984 - 10/1988 八四年十月至八八年十月	The Hon. Mrs. Selina CHOW LIANG Shuk-ye, GBS, JP 周梁淑儀議員，金紫荊星章，太平紳士
10/1988 - 10/1991 八八年十月至九一年十月	The Hon. Martin LEE Chu-ming, SC, JP 李柱銘議員，資深大律師，太平紳士
10/1991 - 10/1997 九一年十月至九七年十月	Prof. Edward CHEN Kwan-yiu, GBS, JP 陳坤耀教授，金紫荊星章，太平紳士
10/1997 - 07/1999 九七年十月至九九年七月	Ms. Anna WU Hung-yuk, SBS, JP 胡紅玉女士，銀紫荊星章，太平紳士
09/1999 - 09/2005 九九年九月至零五年九月	Prof. Andrew CHAN Chi-fai, SBS, JP 陳志輝教授，銀紫荊星章，太平紳士

Year 年份	Former Vice-Chairpersons 歷屆副主席
04/1987 - 03/1989 八七年四月至八九年三月	Mr. TANG Kwai-nang, JP 鄧桂能先生，太平紳士
04/1989 - 10/1991 八九年四月至九一年十月	Prof. Edward CHEN Kwan-yiu, GBS, JP 陳坤耀教授，金紫荊星章，太平紳士
10/1991 - 10/1993 九一年十月至九三年十月	Mr. Justein WONG Chun, JP 王津先生，太平紳士
10/1993 - 10/1997 九三年十月至九七年十月	Ms. Anna WU Hung-yuk, SBS, JP 胡紅玉女士，銀紫荊星章，太平紳士
10/1997 - 10/2001 九七年十月至零一年十月	Dr. John HO Dit-sang 何秩生博士

Membership of Committees, Working Groups and Advisory Group 小組委員

Staff & Finance Committee 人事及財務小組

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

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Dr. Elizabeth SHING Shiu-ching, BBS, JP 成小澄博士，銅紫荊星章，太平紳士

Audit Committee 審核小組

Convenor 召集人

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Mr. Allen MA Kam-sing (from 17.1.07) 馬錦星先生 (由17.1.07)

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Competition Policy Committee 競爭政策研究小組

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Mr. Brian LI Man-bun (up to 16.1.07) 李民斌先生 (至16.1.07)

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

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Mr. Homer YU Sau-ning, MH 余壽寧先生，榮譽勳章

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Mr. Addy LEE 李子揚先生

Dr. Matthew NG 吳馬太醫生

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Mr. Brian LI Tze-leung, SBS, JP (up to 31.12.06) 李子良先生，銀紫荊星章，太平紳士 (至31.12.06)

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Mrs. Lily YEW KUIN King-suk (up to 16.1.07) 姚姜敬淑大律師 (至16.1.07)

Mr. Homer YU Sau-ning, MH (up to 16.1.07) 余壽寧先生，榮譽勳章 (至16.1.07)

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Prof. Japhet Sebastian LAW (from 17.1.07) 羅文鈺教授 (由17.1.07)

Dr. Corinna SIU Miu-chee 蕭妙姿博士

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

By rotation in groups of five Council Members 每組五位委員輪流擔任

Advisory Group on Investment Strategy 投資策略小組

Chairperson 主席

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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

Task Force for Strategic Plan Development 發展策略工作小組

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Dr. Matthew NG 吳馬太醫生

Working Group on Consumer Council Resource Centre Building Management 消委會資源中心物業管理工作小組

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Chairperson 主席

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Working Group Member 工作小組成員

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

Working Group on Trade Liaison 企業聯絡小組

Chairperson 主席

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Members 委員

Mr. Raymond CHOY Wai-shek, MH, JP (from 9.2.07) 蔡偉石先生，榮譽勳章，太平紳士 (由9.2.07)

Mr. Frank LEE King-ting (up to 31.12.06) 李敬天先生 (至31.12.06)

Mr. Brian LI Tze-leung, SBS, JP (up to 31.12.06) 李子良先生，銀紫荊星章，太平紳士 (至31.12.06)

Mr. Charles Peter MOK (up to 31.12.06) 莫乃光先生 (至31.12.06)

Mr. Homer YU Sau-ning, MH 余壽寧先生，榮譽勳章

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Ms. Clara SHEK 石嘉麗女士

Working Group on Web-based Services and Computer Network**網站服務及電腦網絡工作小組****Chairperson 主席**

Mr. Charles Peter MOK (up to 31.12.06) 莫乃光先生 (至31.12.06)

Mr. Philip LEUNG Kwong-hon (from 17.1.07) 梁光漢先生 (由17.1.07)

Members 委員

Prof. CHING Pak-chung (up to 31.12.06) 程伯中教授 (至31.12.06)

Mr. Larry KWOK Lam-kwong, JP 郭琳廣律師，太平紳士

Co-opted Members 增選委員

Mr. Philip LEUNG Kwong-hon (from 17.7.06 to 31.12.06) 梁光漢先生 (由17.7.06至31.12.06)

Working Group on Improvement of Consumer Protection Laws (from 17.1.07)**改善保障消費者法例工作小組 (二零零七年一月十七日成立)****Chairperson 主席**

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

Members 委員

Mr. Larry KWOK Lam-kwong, JP 郭琳廣律師，太平紳士

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

Mr. William CHAN Che-kwong 陳志光先生

Mr. Ambrose HO, SC 何沛謙資深大律師

Mr. Allen MA Kam-sing 馬錦星先生

Ms. Anita MA Wing-tseung 馬詠璋大律師

Dr. John WONG Yee-him 黃以謙醫生

Co-opted Members 增選委員

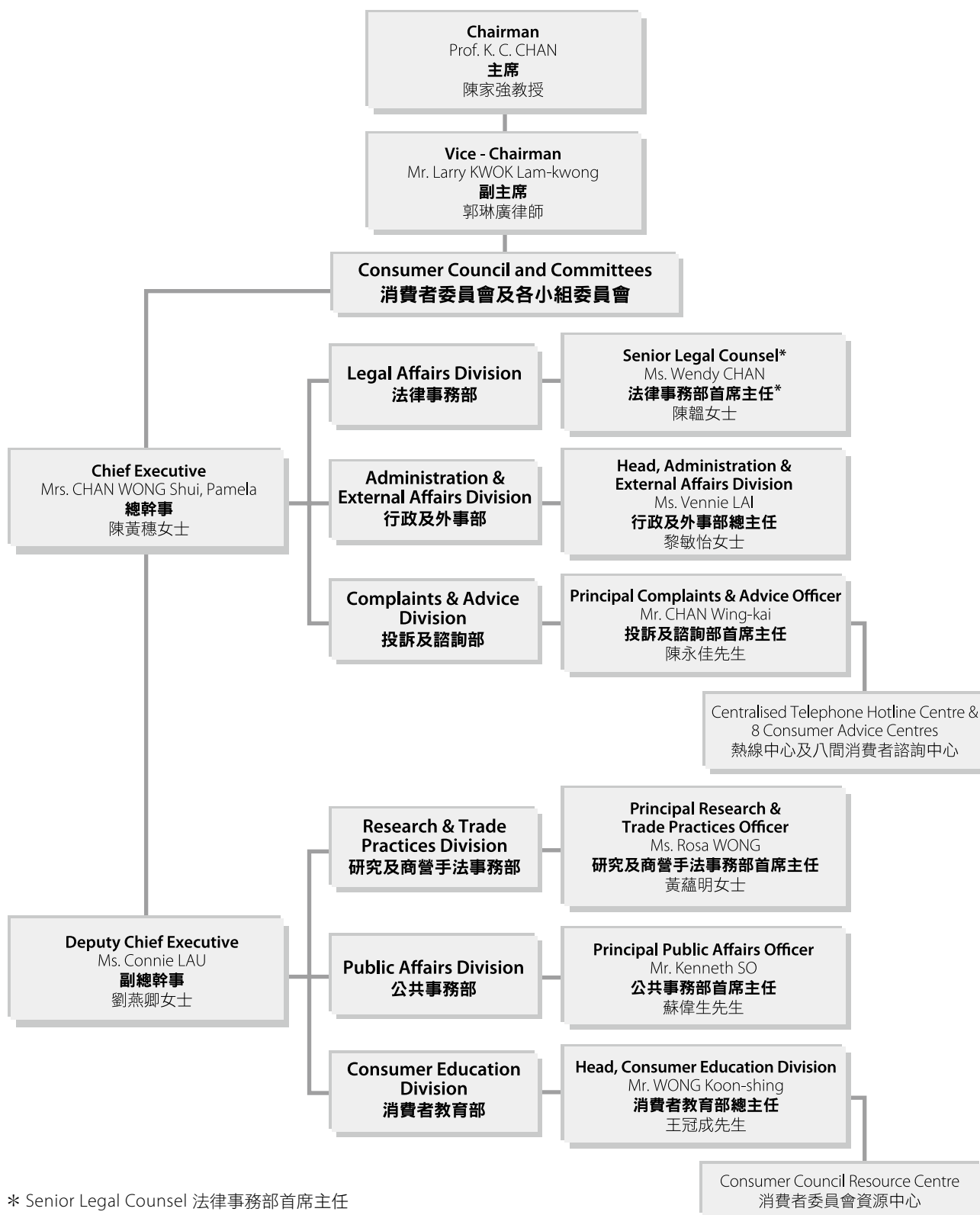
Ms. Priscilla WONG Pui-sze, JP 王沛詩大律師，太平紳士

Ms. Wendy W Y YUNG 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



- * Senior Legal Counsel 法律事務部首席主任
 Ms Wendy CHAN (up to 12.12.06) 陳韞女士 (至 12.12.06)
 Mr. Simon CHUI (from 13.12.06) 徐振景先生 (由 13.12.06)
 Ms. Eva Sze (from 1.2.07) 施潔文女士 (由 1.2.07)

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

Report and Financial Statements
For the year ended 31 March 2007

CONSUMER COUNCILREPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2007

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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 16, which comprise the balance sheet as at 31 March 2007, 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 members' responsibilities for the financial statements

The Council 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 (the "HKICPA"). 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 HKICPA. 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 members, as well as evaluating the overall presentation of the financial statements.

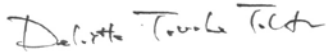
We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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 2007 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
31 July 2007

CONSUMER COUNCILINCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2007

	<u>NOTES</u>	<u>2007</u> HK\$	<u>2006</u> HK\$
INCOME	5	66,890,605	66,109,039
LESS:			
EXPENDITURE			
Amortisation of prepaid lease payments		332,000	322,101
Auditor's remuneration		125,000	125,000
Consumer education		421,884	345,628
Consumer international membership fees		220,000	220,000
Council member expenses		48,400	51,600
Depreciation for property, plant and equipment		2,423,772	1,197,972
Exchange loss		-	5,218
Interest expense on bank borrowing not wholly repayable within five years		161,599	-
International conferences and duty visits		219,374	165,353
Other administrative expenses		1,692,395	1,746,331
Office accommodation related expenses		1,806,095	1,757,590
Office rental expenses		56,280	321,600
Office equipment and maintenance		892,043	589,720
Production and marketing cost of "Choice"		1,685,577	1,583,878
Publicity and public relations		313,617	302,721
Staff costs	6	52,148,043	51,046,735
Testing and research		3,768,614	4,478,074
Non-Recurrent Projects			
Consumer Education Campaign Project		-	115,078
Review of Web based services		60,900	-
Other projects		793,546	73,293
TOTAL EXPENDITURE		67,169,139	64,447,892
(DEFICIT) SURPLUS FOR THE YEAR		(278,534)	1,661,147

CONSUMER COUNCILBALANCE SHEET
AT 31 MARCH 2007

	<u>NOTES</u>	<u>2007</u> HK\$	<u>2006</u> HK\$
NON-CURRENT ASSETS			
Property, plant and equipment	7	20,126,216	15,116,449
Prepaid lease payments	8	43,141,176	32,102,698
Deposit paid for property, plant and equipment		-	1,220,000
		<u>63,267,392</u>	<u>48,439,147</u>
CURRENT ASSETS			
Sundry debtors, deposits and prepayments		1,194,424	456,442
Loans and advances to staff		264,245	312,494
Prepaid lease payments	8	335,284	322,101
Bank balances and cash		8,716,683	20,762,208
		<u>10,510,636</u>	<u>21,853,245</u>
CURRENT LIABILITIES			
Subscriptions received in advance		808,322	755,113
Accounts payable and accrued charges		2,557,319	3,463,021
Provision for untaken leave		3,442,403	3,385,977
Deferred income	9	2,631,718	1,851,080
Secured bank borrowing	10	184,175	-
Government grant received for acquisition of leasehold property		-	9,800,000
		<u>9,623,937</u>	<u>19,255,191</u>
NET CURRENT ASSETS			
		<u>886,699</u>	<u>2,598,054</u>
		<u>64,154,091</u>	<u>51,037,201</u>
REPRESENTING:			
Leasehold property control account	11	61,186,163	46,195,815
Equipment control account	12	2,416,513	1,345,433
Designated fund for approved projects	13	3,956,513	5,102,477
Accumulated deficit		<u>(16,800,522)</u>	<u>(1,606,524)</u>
		<u>50,758,667</u>	<u>51,037,201</u>
NON-CURRENT LIABILITIES			
Deferred income	9	9,206,000	-
Secured bank borrowing	10	4,189,424	-
		<u>13,395,424</u>	<u>-</u>
		<u>64,154,091</u>	<u>51,037,201</u>

The financial statements on pages 3 to 16 were approved and authorised for issue by the members of the Consumer Council on 31 July 2007 and are signed on its behalf by:


CHIEF EXECUTIVE

CONSUMER COUNCILSTATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 MARCH 2007

	<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 2005	47,557,141	-	5,296,785	(3,477,872)	49,376,054
Surplus for the year	-	-	-	1,661,147	1,661,147
Transfer from designed fund	-	-	(194,308)	194,308	-
Transfer to equipment control account	-	1,345,433	-	(1,345,433)	-
Transfer from leasehold property control account	(1,361,326)	-	-	1,361,326	-
At 31 March 2006	<u>46,195,815</u>	<u>1,345,433</u>	<u>5,102,477</u>	<u>(1,606,524)</u>	<u>51,037,201</u>
Deficit for the year	-	-	-	(278,534)	(278,534)
Transfer from designed fund	-	-	(1,145,964)	1,145,964	-
Transfer to equipment control account	-	1,071,080	-	(1,071,080)	-
Transfer to leasehold property control account	14,990,348	-	-	(14,990,348)	-
At 31 March 2007	<u><u>61,186,163</u></u>	<u><u>2,416,513</u></u>	<u><u>3,956,513</u></u>	<u><u>(16,800,522)</u></u>	<u><u>50,758,667</u></u>

CONSUMER COUNCILCASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2007

	<u>2007</u> HK\$	<u>2006</u> HK\$
OPERATING ACTIVITIES		
(Deficit) surplus for the year	(278,534)	1,661,147
Adjustment for:		
Government grant for addition of leasehold property	(297,000)	-
Interest expense for mortgage loan	161,599	-
Depreciation for property, plant and equipment	2,423,772	1,197,972
Amortisation of prepaid lease payments	332,000	322,101
Interest income	(669,343)	(502,967)
Operating cash flows before movements in working capital	1,672,494	2,678,253
Increase in sundry debtors, deposits and prepayments	(777,049)	(27,578)
Decrease (increase) in loans and advances to staff	48,249	(141,567)
Increase in subscriptions received in advance	53,209	54,595
(Decrease) increase in accounts payable and accrued charges	(905,702)	954,920
Increase in provision for untaken leave	56,426	88,034
CASH GENERATED FROM OPERATIONS	147,627	3,606,657
Interest paid	(161,599)	-
NET CASH (USED IN) FROM OPERATING ACTIVITIES	(13,972)	3,606,657
INVESTING ACTIVITIES		
Interest received	708,410	461,627
Deposit paid for purchase of property, plant and equipment	-	(1,220,000)
Additions to prepaid lease payments	(11,383,661)	-
Purchases of property, plant and equipment	(6,213,539)	(1,504,179)
NET CASH USED IN INVESTING ACTIVITIES	(16,888,790)	(2,262,552)
FINANCING ACTIVITIES		
Government grant received for purchase of leasehold property	-	9,800,000
New secured bank loan raised	4,500,000	-
Repayment of secured bank loan	(126,401)	-
Government subventions received for Non-Recurrent Projects	453,800	-
Government subventions utilised for Non-Recurrent Projects	(69,651)	(115,078)
Funds received for other Non-Recurrent Projects	422,972	115,000
Funds utilised for other Non-Recurrent Projects	(323,483)	(73,293)
NET CASH FROM FINANCING ACTIVITIES	4,857,237	9,726,629
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	(12,045,525)	11,070,734
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	20,762,208	9,691,474
CASH AND CASH EQUIVALENTS AT END OF THE YEAR, represented by bank balances and cash	8,716,683	20,762,208

CONSUMER COUNCILNOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2007

1. ORGANISATION AND ACTIVITIES

The Consumer 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, for the first time, a number of new standard, amendments and interpretations ("new HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants (the "HKICPA"), which are either effective for accounting periods beginning on or after 1 December 2005, 1 January 2006 or 1 March 2006. The adoption of the new HKFRSs has had no material effect on how the results 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 applied the following new standards, amendment or interpretations that have been issued but are not yet effective. The members of the Council anticipate that the application of these standards, amendment or interpretations will have no material impact on the results and the financial position of the Council.

HKAS 1 (Amendment)	Capital Disclosures ¹
HKAS 23 (Revised)	Borrowing Costs ²
HKFRS 7	Financial Instruments: Disclosures ¹
HKFRS 8	Operating Segments ²
HK(IFRIC) - Int 8	Scope of HKFRS 2 ³
HK(IFRIC) - Int 9	Reassessment of Embedded Derivatives ⁴
HK(IFRIC) - Int 10	Interim Financial Reporting and Impairment ⁵
HK(IFRIC) - Int 11	HKFRS 2 – Group and Treasury Share Transactions ⁶
HK(IFRIC) - Int 12	Service Concession Arrangements ⁷

¹ Effective for annual periods beginning on or after 1 January 2007

² Effective for annual periods beginning on or after 1 January 2009

³ Effective for annual periods beginning on or after 1 May 2006

⁴ Effective for annual periods beginning on or after 1 June 2006

⁵ Effective for annual periods beginning on or after 1 November 2006

⁶ Effective for annual periods beginning on or after 1 March 2007

⁷ Effective for annual periods beginning on or after 1 January 2008

CONSUMER 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 and services provided in the normal course of business, net of discounts and sale related taxes.

Non-recurrent non-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.

Interest income from bank deposits is accrued on a time proportion basis by reference to the principal outstanding and at the effective interest rate applicable.

Sales of "Choice" and other publication are recognised when goods are delivered.

Sales of "Choice" on-line subscription are recognised when services are provided.

Licence fee income for "Choice" on-line is recognised on a straight-line basis over the relevant lease term.

Government 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.

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Property, plant and equipment - continued

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.

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.

Receivables

Receivables including sundry debtors and loans and advances to staff are initially measured at fair value, and are subsequently measured at amortised cost using the effective interest method. Appropriate allowance for estimated irrecoverable amounts is recognised in income and expenditure account when there is objective evidence that the asset is impaired. The allowance recognised is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows discounted at the effective interest rate computed at initial recognition.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and demand deposits that are readily convertible to a known amount of cash and are subject to an insignificant risk of changes in value.

Payables

Payables which include subscriptions received in advance, accounts payable and secured bank borrowing which are initially measured at fair value, and are subsequently measured at amortised cost, using the effective interest method.

Impairment

At each balance sheet date, the Council reviews the carrying amounts of its assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any). Where it is not possible to estimate the recoverable amount of an individual asset, the Council estimates the recoverable amount of the cash-generating unit to which the asset belongs. Impairment loss is recognised as an expense immediately.

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

CONSUMER COUNCIL

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Impairment - continued

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 immediately in income and expenditure account.

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 carried at fair value that are denominated in foreign currencies are retranslated at the rates prevailing on the date when the fair value was determined. 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 cost

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.

CONSUMER COUNCIL

4. FINANCIAL INSTRUMENTS

a. Financial risk management objectives and policies

The Council's major financial instruments include sundry debtors, loans and advances to staff, cash and deposits at banks, subscriptions received in advance, 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 members of the Council manages and monitors these exposures to ensure appropriate measures are implemented on a timely and effective manner.

Credit risk

The Council's principal financial assets are sundry debtors, loans and advances to staff and cash and deposits at banks.

The Council's credit risk is primarily attributable to its sundry debtors, and loans and advances to staff, and bank balances and cash. The amounts presented in the balance sheet are net of accumulated impairment, if any, estimated by the members of the Council based on prior experience and their assessment of the current economic environment. The Council has no significant concentration of credit risk on sundry debtors, and loans and advances to staff as the members of the Council considers the amounts involved are insignificant.

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

Liquidity risk

The Council is dependent on the government subventions receivable from the Government. The Council considers that it is exposed to minimal liquidity risk as the Council prepares and submit 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.

Foreign exchange risk

The Council's functional and presentation currency is in Hong Kong dollars since the operations are mainly in Hong Kong dollars. Accordingly, the members of the Council consider the foreign exchange risk is not significant.

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 continuously monitors the cash flow interest rate risk.

CONSUMER COUNCIL

4. FINANCIAL INSTRUMENTS - continued

b. 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 members of the Council considers that the carrying values of financial assets and financial liabilities recorded at amortised cost in the financial statements approximate to their corresponding fair values.

5. INCOME

	<u>2007</u>	<u>2006</u>
	HK\$	HK\$
Government subventions - recurrent	61,405,000	61,719,000
Interest on bank deposits	669,343	502,967
Licence fees	1,000,000	1,000,000
Sales of "Choice" and other publication	2,119,454	2,047,272
Sundry income	327,049	340,078
Income from Non-Recurrent Projects		
Government subventions		
- Grant for addition of leasehold property	297,000	-
- Consumer Education Campaign Project	-	115,078
- Promotion on new legislation	8,751	-
- Review of Web based services	60,900	-
Other Non-Recurrent Projects	1,003,108	384,644
	<u>66,890,605</u>	<u>66,109,039</u>

6. STAFF COSTS

Staff costs include an amount of HK\$4,889,316 (2006: HK\$5,056,429) in respect of contributions to retirement benefits scheme.

CONSUMER COUNCIL

7. 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>Total</u> HK\$
COST						
At 1 April 2005	11,824,256	2,985,985	1	-	-	14,810,242
Additions	-	-	546,396	790,948	166,835	1,504,179
At 31 March 2006	11,824,256	2,985,985	546,397	790,948	166,835	16,314,421
Addition	2,630,518	2,848,666	560,436	1,111,318	282,601	7,433,539
At 31 March 2007	14,454,774	5,834,651	1,106,833	1,902,266	449,436	23,747,960
DEPRECIATION						
At 1 April 2005	-	-	-	-	-	-
Provision for the year	442,028	597,197	54,164	91,248	13,335	1,197,972
At 31 March 2006	442,028	597,197	54,164	91,248	13,335	1,197,972
Provision for the year	516,012	1,024,485	74,074	430,241	378,960	2,423,772
At 31 March 2007	958,040	1,621,682	128,238	521,489	392,295	3,621,744
CARRYING VALUES						
At 31 March 2007	13,496,734	4,212,969	978,595	1,380,777	57,141	20,126,216
At 31 March 2006	11,382,228	2,388,788	492,233	699,700	153,500	15,116,449

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 and premises	3.75%
Leasehold improvement	20%
Office equipment	33.33%
Computer equipment	33.33%
Furniture and fixtures	33.33%

The Council has pledged the buildings having a net book value of approximately HK\$4,977,913 (2005: HK\$ Nil) to secure general banking facilities granted to the Council.

8. 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>2007</u> HK\$	<u>2006</u> HK\$
Non-current asset	43,141,176	32,102,698
Current asset	335,284	322,101
	<u>43,476,460</u>	<u>32,424,799</u>

The Council has pledged the buildings having a net book value of approximately HK\$11,373,761 (2005: HK\$ Nil) to secure general banking facilities granted to the Council.

CONSUMER COUNCIL

9. DEFERRED INCOME

	<u>2007</u> HK\$	<u>2006</u> HK\$
Unexpended deferred income (note 1)		
Consumer Council Resource Centre	149,962	149,962
New Legislation Publicity Campaign	317,916	326,667
Parallel Importation Education Program	21,080	21,080
Review of Web based services	629,080	236,180
Other projects	1,216,680	1,117,191
	<u>2,334,718</u>	<u>1,851,080</u>
Deferred income in respect of grant received for acquisition of leasehold property (note 2)	9,503,000	-
	<u>11,837,718</u>	<u>1,851,080</u>
Analysed for reporting purposes as:		
Current	2,631,718	-
Non-current	9,206,000	-
	<u>11,837,718</u>	<u>1,851,080</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 has been treated as deferred income and is 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\$297,000 during the year.

10. SECURED BANK BORROWING

	<u>2007</u> HK\$	<u>2006</u> HK\$
Carrying amount repayable:		
On demand or within one year	184,175	-
More than one year, but not exceeding two years	182,206	-
More than two years but not more than five years	603,274	-
More than five years	3,403,944	-
	<u>4,373,599</u>	-
Less: Amounts due within one year shown under current liabilities	(184,175)	-
	<u>4,189,424</u>	<u>-</u>

During the year, the Council obtained a mortgage loan of HK\$4,500,000. The loan bears interest at lower of prime rate or 0.75% over the HIBOR 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 7 and 8.

CONSUMER COUNCIL

11. 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.

12. EQUIPMENT CONTROL ACCOUNT

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

13. 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 amounts represents:

	<u>2007</u> HK\$	<u>2006</u> HK\$
Online Choice Operation Reserve	3,250,000	2,250,000
Office equipment and maintenance	320,913	1,050,187
Testing and research projects	385,600	1,802,290
	<u>3,956,513</u>	<u>5,102,477</u>

14. OPERATING LEASE COMMITMENTS

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

	<u>2007</u> HK\$	<u>2006</u> HK\$
Within one year	-	265,321
	<u>-</u>	<u>265,321</u>

Operating lease payments represent rentals payable by the Council for certain of its offices and Advice Centre premises. Leases are negotiated for an average term of two years at fixed monthly rentals.

CONSUMER COUNCIL

15. CAPITAL COMMITMENTS

	<u>2007</u> HK\$	<u>2006</u> HK\$
Capital expenditure in respect of the acquisition of property contracted for, but not provided in the financial statements	-	10,980,000

There is no capital expenditure in respect of the acquisition of property authorised but not contracted for.

CONSUMER COUNCILFOR MANAGEMENT PURPOSES ONLYFOR THE YEAR ENDED 31 MARCH 2007

NET INCOME FROM SALES OF "CHOICE" AND OTHER PUBLICATION

	<u>2007</u> HK\$	<u>2006</u> HK\$
SALES	<u>2,119,454</u>	<u>2,047,272</u>
DIRECT COST		
Printing, artwork and promotion cost	1,310,962	1,209,580
Postage	<u>374,616</u>	<u>374,298</u>
	<u>1,685,578</u>	<u>1,583,878</u>
NET INCOME	<u><u>433,876</u></u>	<u><u>463,394</u></u>

消費者委員會

(根據消費者委員會條例在香港註冊成立)

報告書及財務報表

截至二零零七年三月三十一日止年度

消費者委員會

報告書及財務報表
截至二零零七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（「委員會」）

（根據消費者委員會條例在香港成立）

本核數師行已完成審核載於第 3 頁至第 16 頁的財務報表，其中包括於二零零七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。

委員會委員對財務報表的責任

委員會委員須根據香港會計師公會頒佈的香港財務報告準則編製真實與公平的財務報表。有關責任包括設計、實施及維持與編製真實與公平的財務報表相應之內部監控，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，並只向整體委員根據委任條款作出報告，而非作任何其他用途。本行並不會就本報告的內容，對任何其他人士負責或承擔任何責任。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有任何重大錯誤陳述。

審核涉及執行程序以獲取與財務報表所載數額及披露事項有關的審核憑證。所選擇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有重大錯誤陳述的風險。在評估該等風險時，核數師須考慮與 貴委員會編製及真實與公平地呈列財務報表相關的內部監控，以設計適當的審核程序，但並非是對 貴委員會內部監控的效能表達意見。審核亦包括評價委員會委員所採用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足及適當，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（「委員會」）一續
（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地反映 貴委員會於二零零七年三月三十一日的財政狀況及截至該日止年度的虧絀及現金流量。

德勤·關黃陳方會計師行
執業會計師
香港
二〇〇七年七月三十一日

消費者委員會

收支結算表

截至二零零七年三月三十一日止年度

	附註	二零零七年 港幣	二零零六年 港幣
收入	5	66,890,605	66,109,039
減：			
支出			
預付租金攤銷		332,000	322,101
核數師酬金		125,000	125,000
消費者教育		421,884	345,628
聯會會員費		220,000	220,000
委員津貼		48,400	51,600
物業、廠房及設備折舊		2,423,772	1,197,972
匯兌虧損		-	5,218
並非於五年內全部償還的銀行貸款的利息開支		161,599	-
國際會議及外訪		219,374	165,353
其他行政費用		1,692,395	1,746,331
辦事處租金及有關費用		1,806,095	1,757,590
辦事處租金費用		56,280	321,600
辦事處設備及維修		892,043	589,720
《選擇》月刊製作及推廣費		1,685,577	1,583,878
宣傳及公關費		313,617	302,721
僱員支出	6	52,148,043	51,046,735
研究及測試費		3,768,614	4,478,074
非經常性項目			
消費者教育活動項目		-	115,078
網站服務審閱		60,900	-
其他項目		793,546	73,293
總支出		67,169,139	64,447,892
本年度淨(虧絀)盈餘		(278,534)	1,661,147

消費者委員會**資產負債表**

於二零零七年三月三十一日

	附註	二零零七年 港幣	二零零六年 港幣
非流動資產			
物業、廠房及設備	7	20,126,216	15,116,449
預付租金	8	43,141,176	32,102,698
物業、廠房及設備按金		-	1,220,000
		<u>63,267,392</u>	<u>48,439,147</u>
流動資產			
應收賬項、按金及應付款項		1,194,424	456,442
僱員貸款		264,245	312,494
預付租金	8	335,284	322,101
銀行結餘及現金		<u>8,716,683</u>	<u>20,762,208</u>
		<u>10,510,636</u>	<u>21,853,245</u>
流動負債			
預收訂閱費		808,322	755,113
應付賬項及應計費用		2,557,319	3,463,021
未放取之有薪年假撥備		3,442,403	3,385,977
遞延收入	9	2,631,718	1,851,080
有擔保銀行貸款	10	184,175	-
就購置物業、廠房及設備所得之政府資助		-	9,800,000
		<u>9,623,937</u>	<u>19,255,191</u>
流動資產淨額		<u>886,699</u>	<u>2,598,054</u>
		<u>64,154,091</u>	<u>51,037,201</u>
折合：			
自置物業對照賬項	11	61,186,163	46,195,815
設備控制賬項	12	2,416,513	1,345,433
指定項目基金	13	3,956,513	5,102,477
累積虧絀		<u>(16,800,522)</u>	<u>(1,606,524)</u>
		<u>50,758,667</u>	<u>51,037,201</u>
非流動負債			
遞延收入	9	9,206,000	-
有擔保銀行貸款	10	4,189,424	-
		<u>13,395,424</u>	<u>-</u>
		<u>64,154,091</u>	<u>51,037,201</u>

載於第 3 頁至第 16 頁之財務報表已於二〇〇七年七月三十一日獲消費者委員會委員批准及授權發佈，並由以下代表簽署：

總幹事

消費者委員會

權益變動表

截至二零零七年三月三十一日止年度

	自置物業 對照賬項 港幣	設備控制 賬項 港幣	指定項目 港幣	累積虧絀 港幣	合計 港幣
於二零零五年四月一日	47,557,141	-	5,296,785	(3,477,872)	49,376,054
年度盈餘	-	-	-	1,661,147	1,661,147
向指定資金之調撥	-	-	(194,308)	194,308	-
向設備儲備之調撥	-	1,345,433	-	(1,345,433)	-
由自置物業對照賬項調撥	<u>(1,361,326)</u>	-	-	<u>1,361,326</u>	-
於二零零六年三月三十一日	<u>46,195,815</u>	<u>1,345,433</u>	<u>5,102,477</u>	<u>(1,606,524)</u>	<u>51,037,201</u>
年度虧絀	-	-	-	(278,534)	(278,534)
向指定資金之調撥	-	-	(1,145,964)	1,145,964	-
由自置物業對照賬項調撥	-	1,071,080	-	(1,071,080)	-
由自置物業對照賬項調撥	<u>14,990,348</u>	-	-	<u>(14,990,348)</u>	-
於二零零七年三月三十一日	<u>61,186,163</u>	<u>2,416,513</u>	<u>3,956,513</u>	<u>(16,800,522)</u>	<u>50,758,667</u>

消費者委員會**現金流量表**

截至二零零七年三月三十一日止年度

	二零零七年 港幣	二零零六年 港幣
經營業務		
本年度（虧絀）盈餘	(278,534)	1,661,147
就下列作出調整：		
就購置物業、廠房及設備所得之政府資助	(297,000)	-
按揭貸款的利息開支	161,599	-
物業、廠房及設備折舊	2,423,772	1,197,972
預付租金攤銷	332,000	322,101
利息收入	<u>(669,343)</u>	<u>(502,967)</u>
於營運資金變動前之經營現金流量	1,672,494	2,678,253
應收賬項、按金及應付款項增加	(777,049)	(27,578)
僱員貸款（減少）增加	48,249	(141,567)
預收訂閱費增加	53,209	54,595
應付賬項及應計費用（減少）增加	(905,702)	954,920
未放取之有薪年假撥備增加	<u>56,426</u>	<u>88,034</u>
經營業務產生的現金	147,627	3,606,657
已付利息	<u>(161,599)</u>	-
（用於）來自經營業務之現金淨額	<u>(13,972)</u>	<u>3,606,657</u>
投資活動		
已收利息	708,410	461,627
購置物業、廠房及設備所支付之按金	-	(1,220,000)
預付租賃款項新增	(11,383,661)	-
購置物業、廠房及設備	<u>(6,213,539)</u>	<u>(1,504,179)</u>
用於投資活動之現金淨額	<u>(16,888,790)</u>	<u>(2,262,552)</u>
融資活動		
購置自置物業所得之政府撥款	-	9,800,000
新獲得有擔保銀行貸款	4,500,000	-
償還有擔保銀行貸款	(126,401)	-
非經常性項目所得之政府撥款	453,800	-
非經常性項目支出	(69,651)	(115,078)
其他非經常性項目基金	422,972	115,000
其他非經常性項目支出	<u>(323,483)</u>	<u>(73,293)</u>
來自融資活動之現金淨額	<u>4,857,237</u>	<u>9,726,629</u>
現金及現金等值物（減少）增加淨額	(12,045,525)	11,070,734
於年初之現金及現金等值物	<u>20,762,208</u>	<u>9,691,474</u>
於年末之現金及現金等值物，代表銀行結存及現金	<u>8,716,683</u>	<u>20,762,208</u>

消費者委員會

財務報表附註

截至二零零七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一九七七年消費者委員會條例（香港法例第 216 章）成立的永久性法定團體，目的為保障及推廣商品、不動產及服務消費者的權益，資金來源主要由政府撥款資助。

消費者委員會的註冊辦事處及主要運作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，委員會首次應用由香港會計師公會頒佈由二零零五年十二月一日、二零零六年一月一日或二零零六年三月一日或此後開始的會計期間生效之多項新準則、修訂及詮釋（新「香港財務報告準則」）。採納該等新香港財務報告準則對當前或以往會計期間的業績如何編製及呈列並無重大影響，故無須作出前期調整。

委員會並未提前採納以下已頒佈但尚未生效之新準則、修訂或詮釋。委員會委員預計，應用該等準則、修訂或詮釋不會對委員會的財政狀況及業績造成重大影響。

香港會計準則第1號（經修訂）	資本披露 ¹
香港會計準則第23號（新訂）	借貸成本 ²
香港財務報告準則第7號	金融工具：披露 ¹
香港財務報告準則第8號	營運分部 ²
香港（國際財務報告詮釋委員會）詮釋8	香港財務報告準則第2號之範圍 ³
香港（國際財務報告詮釋委員會）詮釋9	重新評估內含衍生工具 ⁴
香港（國際財務報告詮釋委員會）詮釋10	中期財務報告及減值 ⁵
香港（國際財務報告詮釋委員會）詮釋11	香港財務報告準則第2號—集團及庫存股份交易 ⁶
香港（國際財務報告詮釋委員會）詮釋12	服務特許權安排 ⁷

¹ 由二零零七年一月一日或之後起之年期生效

² 由二零零九年一月一日或之後起之年期生效

³ 由二零零六年五月一日或之後起之年期生效

⁴ 由二零零六年六月一日或之後起之年期生效

⁵ 由二零零六年十一月一日或之後起之年期生效

⁶ 由二零零七年三月一日或之後起之年期生效

⁷ 由二零零八年一月一日或之後起之年期生效

消費者委員會

3. 主要會計政策

本財務報表是按歷史成本法，並根據香港會計師公會所頒佈的新香港財務報告準則編製，而所採用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，是日常業務運作中提供的商品及服務的應收金額，扣除折扣及相關銷售稅項。

非政府非經常性撥款有規則地在有關期間確認為收益，以將該等撥款與需要彌補的有關費用相匹配。

利息收入是以時間比例為基準，按尚餘的本金結存及適用利率計算。

- 《選擇》月刊及其他刊物的銷售額，以交付客戶時確認。
- 《選擇》月刊的網上訂閱服務，收入於服務完成時確認。
- 《選擇》月刊的網上許可費，收入以直線法於每份合約期內予以確認。

政府資助

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

政府非經常性撥款有規則地在有關期間確認為收益，以將該等撥款與需要彌補的有關費用相匹配。

租賃物業

用於彌補租賃物業的購置成本的政府資助，在有關資產的可使用年期內確認為收益。

物業、廠房及設備

物業、廠房及設備乃按成本減折舊以及累計減值虧損入賬。

折舊乃經計及估計剩餘價值後按物業、廠房及設備之估計可使用年期以直線法撇銷其成本計算。

消費者委員會

3. 主要會計政策 (續)

物業、廠房及設備 (續)

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。註銷該項資產所產生的任何損益（按該項資產出售淨收益與其賬面值之間差額計算）在該項資產註銷之年度於該年度收支結算表內列賬。

金融工具

金融資產及金融負債乃於委員會年結日且委員會已成為該工具合約條文的訂約方時，予以確認。

應收款項

應收款項包括雜項應收賬項及僱員貸款，初步按公平值計值，其後採用實際利率按攤銷成本計值。如存在客觀證據顯示資產出現減值，則就預計不可收回金額計提適當備抵，於收支結算表內確認。已確認備抵乃按資產之賬面值與按實際利率（按初步確認計算）折現的預計未來現金流量的現值之間的差額而計值。

現金及現金等值物

現金及現金等值物包括手頭現金以及可隨時兌換為已知現金金額的活期存款，其價值變動風險並不重大。

應付款項

應付款項包括預收訂閱費、應付賬項及有擔保銀行貸款，初步按公平值計值，其後採用實際利率按攤銷成本計值。

減值

委員會於每個結算日評檢其資產之賬面值，以決定有否任何跡象顯示該等資產已出現減值虧損。倘若存在任何該等跡象則須估算該項資產的可收回金額，以便釐定減值虧損程度（如有）。倘若不可能估算單個資產的可收回金額，則委員會將估算該項資產所隸屬之現金產生單位的可收回金額。減值虧損即時確認為開支。

可收回金額是公平值減銷售成本或資產使用值之較高者。在評估資產使用值時，乃按稅前折現率（反映資金時間價值的當前市場評估以及與該項資產有關的風險）將估計未來現金流量折現為其現值。

消費者委員會

3. 主要會計政策 (續)

減值 (續)

估計資產之可收回金額價值低於其賬面值，則有關資產之賬面值乃扣減至其可收回價值，減值虧損即時確認為開支。

倘減值虧損隨後撥回，則資產之賬面值乃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虧損所擬定之賬面值，所撥回之減值虧損即時確認為收入。

租約

根據租約所須支付之租金乃於有關租約期內按直線基準以支出形式扣除。作為訂立經營租約之鼓勵因素所收取或應收取的利益乃於租約期內按直線基準作為租金支出減少確認。

外幣交易

在編製委員會財務報表時，以功能貨幣以外之貨幣（外幣）所進行之交易以其功能貨幣（即該委員會經營所在主要經濟環境使用的貨幣）交易日期當日的匯率記賬。於各結算日，以外幣計值的貨幣項目均按結算日當日的匯率重新換算。以外幣計值按公平值列賬的非貨幣項目均擬定公平值當日的匯率重新換算。根據歷史成本計量得出以外幣計值的非貨幣項目則毋須重新換算。

因結算貨幣項目及換算貨幣項目而產生的匯兌差額均計入該期間的收支結算表內。

借貸成本

所有借貸成本均確認為並記入所發生期間的收支結算表的財務成本內。

退休福利費用

就定額供款退休福利計劃所支付的款項，在員工提供服務並因此享有供款資格時確認為開支。

消費者委員會

4. 金融工具

a. 財務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項、員工貸款及墊款、現金及銀行存款、預收訂閱費、應付賬項以及有擔保銀行貸款。該等金融工具之詳情披露於各自附註中。與該等金融工具有關的風險及如何減緩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

委員會的主要金融資產是雜項應收賬項、員工貸款及墊款、現金及銀行存款。

委員會的主要信貸風險來自於其雜項應收賬項、員工貸款及墊款、銀行存款及現金。資產負債表所呈列的金額乃經扣除由委員會委員根據其過往經驗及其對當前經濟環境的評估而估計的累積減值（如有）。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項以及員工貸款及墊款並無重大信貸風險。

銀行存款的信貸風險有限，概因大多數對手方是有著較高信貸評級的銀行。

流動風險

委員會經費主要由政府撥款資助。由於委員會每年編製預算並上報政府申請政府資助，且其嚴密監控其現金流量狀況，因此，委員會認為其所承受的流動風險已降至最低。

銀行結餘及現金包括現金以及委員會所持有的原到期日約三個月左右的通知存款。

外匯風險

由於基金的運作主要以港幣進行，故此其功能及呈列貨幣是港幣。因此，委員會委員認為外匯風險微不足道。

利率風險

委員會的收入及經營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以可變利率計息的銀行貸款。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，而委員會亦會持續關注現金流量的利率風險。

消費者委員會

4. 金融工具 (續)

b. 公平值

金融資產及金融負債的公平值乃根據公認定價模式，基於折現現金流量分析，按可觀察到的現行市場交易價格而定。

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。

5. 收入

	<u>二零零七年</u> 港幣	<u>二零零六年</u> 港幣
政府資助額—經常性	61,405,000	61,719,000
銀行存款利息	669,343	502,967
網上《選擇》月刊許可費	1,000,000	1,000,000
銷售《選擇》月刊及其他刊物	2,119,454	2,047,272
雜項收入	327,049	340,078
非經常性項目收入		
政府資助		
— 添置自置物業的資助	297,000	-
— 消費者教育活動項目	-	115,078
— 新法案推廣	8,751	-
— 網站服務審閱	60,900	-
其他非經常性項目	<u>1,003,108</u>	<u>384,644</u>
	<u>66,890,605</u>	<u>66,109,039</u>

6. 員工成本

員工成本包括對退休福利計劃之供款，金額為港幣 4,889,316 元（二零零六年：港幣 5,056,429 元）。

消費者委員會

7. 物業、廠房及設備

	樓宇 港幣	租賃裝修 港幣	辦公設備 港幣	電腦設備 港幣	傢俬及裝置 港幣	合計 港幣
成本						
於二零零五年四月一日	11,824,256	2,985,985	1	-	-	14,810,242
添置	-	-	546,396	790,948	166,835	1,504,179
於二零零六年三月三十一日	11,824,256	2,985,985	546,397	790,948	166,835	16,314,421
添置	2,630,518	2,848,666	560,436	1,111,318	282,601	7,433,539
於二零零七年三月三十一日	14,454,774	5,834,651	1,106,833	1,902,266	449,436	23,747,960
折舊						
於二零零五年四月一日	-	-	-	-	-	-
本年度折舊額	442,028	597,197	54,164	91,248	13,335	1,197,972
於二零零六年三月三十一日	442,028	597,197	54,164	91,248	13,335	1,197,972
本年度折舊額	516,012	1,024,485	74,074	430,241	378,960	2,423,772
於二零零七年三月三十一日	958,040	1,621,682	128,238	521,489	392,295	3,621,744
賬面值						
於二零零七年三月三十一日	13,496,734	4,212,969	978,595	1,380,777	57,141	20,126,216
於二零零六年三月三十一日	11,382,228	2,388,788	492,233	699,700	153,500	15,116,449

上述物業、廠房及設備項目乃根據其估計可使用年期以直線法並按以下年率進行折舊：

樓宇及物業	3.75%
租賃裝修	20%
辦公設備	33.33%
電腦設備	33.33%
傢俬及裝置	33.33%

委員會已抵押賬面淨值約港幣 4,977,913 元（二零零五年：無）的樓宇，作為獲得一般銀行貸款的擔保。

8. 預付租金

預付租金乃為於香港根據長期租約持有之租賃土地，按呈報目的分析如下：

	二零零七年 港幣	二零零六年 港幣
非流動資產	43,141,176	32,102,698
流動資產	335,284	322,101
	43,476,460	32,424,799

委員會已抵押賬面淨值約港幣 11,373,761 元（二零零五年：無）的樓宇，作為獲得一般銀行貸款的擔保。

消費者委員會**9. 遞延收入**

	<u>二零零七年</u> 港幣	<u>二零零六年</u> 港幣
未支用的遞延收入（附註 1）		
消費者協會資源中心	149,962	149,962
新法案宣傳活動	317,916	326,667
消費者教育宣傳教育短片《平行進口貨品》	21,080	21,080
網站服務審閱	629,080	236,180
其他項目	<u>1,216,680</u>	<u>1,117,191</u>
	2,334,718	1,851,080
購置自置物業所獲資助的遞延收入（附註 2）	<u>9,503,000</u>	-
	<u>11,837,718</u>	<u>1,851,080</u>
就呈報目的分析如下：		
流動	2,631,718	-
非流動	<u>9,206,000</u>	-
	<u>11,837,718</u>	<u>1,851,080</u>

附註：

- 1) 此乃非經常性項目的政府資助以及其他非經常性項目的資金的未支用部分。
- 2) 年內，委員會就當年購置一項自置物業獲得政府資助港幣 9,800,000 元。該款項按遞延收入處理，在有關資產的可使用年期內轉為收入。此政策令年內收支結算表產生貸記金額港幣 297,000 元。

10. 有擔保銀行貸款

	<u>二零零七年</u> 港幣	<u>二零零六年</u> 港幣
應償還賬面金額：		
按要求或一年內	184,175	-
一年以上及兩年以內	182,206	-
兩年以上及五年以內	603,274	-
五年以上	<u>3,403,944</u>	-
	4,373,599	-
減：流動負債項下的一年內到期金額	<u>(184,175)</u>	-
	<u>4,189,424</u>	-

年內，委員會獲得一項按揭貸款港幣 4,500,000 元。該貸款按最優惠利率或香港銀行同業隔夜拆息率（HIBOR）上浮 0.75% 的較低者計息，按月分期償還。貸款所得用於購置一項自置物業。

結算日的銀行貸款以附註 7 及附註 8 所述的資產抵押作為擔保。

消費者委員會

11. 自置物業對照賬項

該賬項為委員會自置物業的有關支出，包括購入價、律師費用及相關費用、利息支出、裝修及搬運費等，扣除樓宇累計折舊以及租賃裝修和預付租金的累積攤銷。

12. 設備控制賬項

乃為與購置委員會辦公設備、電腦設備、傢俬及裝置有關的開支，並經扣除累積折舊。

13. 已批准項目之指定基金

該資金為與委員會已批准／訂約項目各類業務活動有關可供委員會動用但於年結日尚未使用的資金。

於年結日，該資金為：

	<u>二零零七年</u> 港幣	<u>二零零六年</u> 港幣
網上《選擇》月刊運作儲備	3,250,000	2,250,000
辦公室設備及維修	320,913	1,050,187
測試及研究項目	<u>385,600</u>	<u>1,802,290</u>
	<u>3,956,513</u>	<u>5,102,477</u>

14. 經營租約承擔

於資產負債表結算日，委員會根據不可撤銷之經營租約承擔支付之未來最低租金到期日如下：

	<u>二零零七年</u> 港幣	<u>二零零六年</u> 港幣
一年內	<u>-</u>	<u>265,321</u>

經營租約應付款為委員會若干辦事處及諮詢中心之應付租金。租約以固定月租議定及平均為期兩年。

消費者委員會

15. 資本承擔

	<u>二零零七年</u> 港幣	<u>二零零六年</u> 港幣
購置物業之資本開支已訂約，但 未於財務報表內撥備	<u>-</u>	<u>10,980,000</u>

就購置物業並無已授權但未訂約的資本開支。

僅供管理人員參考

消費者委員會

截至二零零七年三月三十一日止年度

《選擇》月刊及其他刊物銷售淨收入

	<u>二零零七年</u> 港幣	<u>二零零六年</u> 港幣
銷售額	<u>2,119,454</u>	<u>2,047,272</u>
直接成本		
印刷、排版及推廣費用	1,310,962	1,209,580
郵費	<u>374,616</u>	<u>374,298</u>
	<u>1,685,578</u>	<u>1,583,878</u>
淨收入	<u>433,876</u>	<u>463,394</u>

Consultation Papers Responded to by the Council (2006 – 2007)

回應諮詢文件

Economic Development and Labour Bureau - Future Development of Hong Kong Electricity Market Stage II Consultation
經濟發展及勞工局 - 香港電力市場未來的發展第二階段諮詢文件 (11 Apr 2006)

Bills Committee on Copyright (Amendment) Bill 2006 - Copyright (Amendment) Bill 2006
2006年版權(修訂)條例草案委員會 - 2006年版權(修訂)條例 (8 May 2006)

Legislative Council Panel on Food Safety and Environmental Hygiene - the Administration's Proposals to Separate the Sale of Fresh and Chilled/Frozen Meat
立法會食物安全及環境衛生事務委員會 - 就「政府當局關於分開售賣新鮮和冰鮮 / 冷藏肉類的建議」提交的意見書 (5 Jun 2006)

Department of Justice - Amendment of s.13, the Conveyancing and Property Ordinance
律政司 - 物業轉易及財產條例第十三條的修訂 (19 Jun 2006)

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Legislative Council Panel on Financial Affairs - Impact of Branch Closure of Banks on the Public
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醫院管理局 - 檢討藥物名冊機制 (18 Jul 2006)

Land Registry - Land Titles (Amendment) Bill
土地註冊處 - 土地業權條例(修訂)草案 (16 Aug 2006)

Chief Justice's Working Party on Solicitors' Rights of Audience - Solicitors' Rights of Audience
終審法院首席法官轄下律師出庭發言權工作小組 - 律師出庭發言權 (18 Aug 2006)

Legislative Council Panel on Health Services - Review of the Hospital Authority Drug Formulary
立法會衛生事務委員會 - 就「醫院管理局藥物名冊檢討」呈交的意見書 (15 Sep 2006)

Mandatory Provident Fund Schemes Authority - Proposals to Improve the Content of Annual Benefit Statement
強制性公積金計劃管理局 - 周年權益報表內容改良建議諮詢文件 (19 Sep 2006)

Legislative Council Panel on Economic Services - Environmental Regulation in the Future Electricity Market

立法會經濟事務委員會 - 因應「電力市場未來發展：環保規管」呈交的意見書 (21 Sep 2006)

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立法會《2006年食物業（修訂）規例》小組委員會 - 就分開售賣新鮮和冰鮮和冷藏肉類的立法建議之意見 (22 Sep 2006)

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律政司 - 刑事案件的虛耗訟費 (3 Oct 2006)

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立法會衛生事務委員會 - 就「公營醫院自費購買藥物的供應模式」呈交的意見書 (19 Jan 2007)

Economic Development and Labour Bureau - Government Discussion Document: Promoting Competition - Maintaining our Economic Drive

經濟發展及勞工局 - 回應香港競爭政策未來路向公眾討論文件 (6 Feb 2007)

Office of the Telecommunications Authority - Review of the Regulatory Framework for Universal Service Arrangements

電訊管理局 - 檢討全面服務安排規管架構的諮詢文件 (23 Feb 2007)

The Centre for Food Safety - the Proposed Amendments to Preservatives in Food Regulations

食物安全中心 - 就修訂《食物內防腐劑規例》的意見書 (12 Mar 2007)

Legislative Council Panel on Financial Affairs - Impact of Branch Closure and Fee Increases of Banks on the Public

立法會財經事務委員會 - 「銀行關閉分行及增加收費對公眾之影響」 (29 Mar 2007)

Consumer Advice Centres

消費者諮詢中心

Hotline Centre 消費者投訴熱線: 2929 2222

Fax 傳真號碼 : 2590 6271 Website 網站 : <http://www.consumer.org.hk>

E-mail 電郵地址 : cc@consumer.org.hk

Hong Kong 香港區

- a. North Point 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. Shamshuipo Consumer Advice Centre
G/F, Cheung Sha Wan Government Offices
303 Cheung Sha Wan Road
深水埗諮詢中心
長沙灣道303號長沙灣政府合署地下
- b. Tsimshatsui Consumer Advice Centre
G/F, Consumer Council Resource Centre
3 Ashley Road
Tsimshatsui
尖沙咀諮詢中心
尖沙咀亞士厘道3號
消費者委員會資源中心地下
- c. Wong Tai Sin Consumer Advice Centre
Unit 201, 2/F, Lung Cheung Office Block
138 Lung Cheung Road
Wong Tai Sin
黃大仙諮詢中心
黃大仙龍翔道138號 龍翔辦公大樓2樓201室

New Territories 新界區

- a. Shatin Consumer Advice Centre
Room 442, 4/F, Shatin Government Offices
1 Sheung Wo Che Road
Shatin
沙田諮詢中心
沙田上禾輦路1號沙田政府合署4樓442室
- b. Tsuen Wan Consumer Advice Centre
Room 105, 1/F, Princess Alexandra Community Centre
60 Tai Ho Road
Tsuen Wan
荃灣諮詢中心
荃灣大河道60號雅麗珊社區服務中心1樓105室
- c. Yuen Long Consumer Advice Centre
G/F, Yuen Long District Office Building
269 Castle Peak Road
Yuen Long
元朗諮詢中心
元朗青山道269號元朗民政事務處大廈地下

Product Testing Reports

產品試驗報告

1. ELECTRICAL PRODUCTS 電氣產品

- ◆ Air Conditioners 冷氣機
- ◆ Computer Power Supply 電腦電源供應器
- ◆ Dehumidifiers 抽濕機
- ◆ Electric Room Heaters 電暖爐
- ◆ Electric Blankets 電熱氈
- ◆ Energy Saving Lamps 慳電膽
- ◆ Induction Hotplate 電磁爐

2. ELECTRONIC & AUDIO-VISUAL EQUIPMENT 電子及影音器材

- ◆ Binoculars 望遠鏡
- ◆ Cordless Phones 數碼室內無線電話
- ◆ Digital Cameras (4 updates, total 89 models)
數碼相機 (出版4次, 共89個型號)
- ◆ Digital Camcorders 數碼攝錄機
- ◆ Headphones 耳筒
- ◆ Internet Security Software 網上保安軟件
- ◆ Mobile Phone Handsets (3 updates, total 70 models)
流動電話手機 (出版3次, 共70個型號)
- ◆ Multimedia Projectors 多媒體投影機
- ◆ Photo Printers 相片打印機
- ◆ Portable Audio/Video Players (2 updates, total 45 models)
MP3/PMP機 (出版2次, 共45個型號)
- ◆ Printers (3 updates, total 50 models)
打印機 (出版3次, 共50個型號)
- ◆ Rechargeable Batteries 充電電池
- ◆ SLR Camera Lenses 變焦鏡
- ◆ Smartphones 多功能電話

3. FOOD & HEALTH FOOD PRODUCTS 食物及健康食品

- ◆ Bottled Green Tea 樽裝綠茶
- ◆ Chocolates 朱古力
- ◆ Honey 蜜糖
- ◆ Slimming Health Food Products 減肥健康食品
- ◆ Yoghurt Drinks and Lactobacillus Drinks
乳酪及乳酸菌飲品
- ◆ Fried and Baked Snacks 油炸烤焗小食

4. PERSONAL PRODUCTS 個人用品

- ◆ Lipsticks 唇膏
- ◆ Magic Necklace 神奇頸鏈

5. HOUSEHOLD PRODUCTS 家庭用品

- ◆ Retractable Dog Leashes 伸縮狗拖帶
- ◆ Plastic Food Wraps 保鮮紙

6. OTHERS 其他

- ◆ Car Crash Safety Test 汽車撞擊測試
- ◆ Cigarettes 香煙
- ◆ Footballs 足球
- ◆ Golf Balls 高爾夫球

Product Study Reports

產品研究報告

1. FOOD & NUTRITION 食品及營養

- ◆ Fruits and Vegetables 蔬果
- ◆ Cleansers for Fruits and Vegetables 蔬果專用清潔劑
- ◆ Lunchboxes for Primary School Students 小學午膳飯盒
- ◆ Bread and Biscuits 麵包及餅乾

2. HEALTH & BEAUTY 保健美容

- ◆ Cosmetics 美容護膚品
- ◆ Medicines for Middle-Aged Men 中年男士藥物
- ◆ Slimming Belts and Horse Riding Exercise Machines 減肥腰帶和騎馬機
- ◆ Medicines for Acnes 暗瘡藥物
- ◆ Contact Lens Care 隱形眼鏡護理
- ◆ Undesirable Medical Advertisements Ordinance 不良醫藥廣告條例
- ◆ Burn Injuries Among Children 兒童燙傷意外
- ◆ Medicines for Coronary Heart Diseases 冠心病藥物
- ◆ Hot Pot Cuisine 打邊爐
- ◆ Dust Mites 塵蟎
- ◆ Body Piercing 穿環
- ◆ Drug Compounding 配製藥物
- ◆ Degenerative Joint Disease 退化關節
- ◆ Oral Care Products 口腔護理產品

3. COMPUTER, ELECTRICAL & ELECTRONIC PRODUCTS 電腦、電氣及電子產品

- ◆ GPS 全球衛星定位系統

4. HOUSEHOLD PRODUCTS 家庭用品

- ◆ Household Cleaners 家用清潔劑
- ◆ Dehumidifying Agents 吸濕用品
- ◆ Water Treatment Devices 食水處理器
- ◆ Hydraulic Beds 油壓床
- ◆ Door Locks and Home Security 門鎖及家居防盜
- ◆ Mould Prevention for Clothes and Shoes 衣物鞋履防霉

5. PERSONAL PRODUCTS 個人用品

- ◆ Suntan Oil 曬黑油
- ◆ Mosquito Repellents 防蚊用品
- ◆ Hair Growth Products 生髮產品
- ◆ Warm Pads 發熱暖墊暖包
- ◆ Windproof, Waterproof and Breathable Jackets 防風防水透氣風褸

6. REGULAR COLUMNS 專欄

ANSWERING CONSUMERS' QUERIES

消費者信箱 讀者回響

- ◆ Plastic Bottles of Drinks 樽裝飲品膠樽
- ◆ Health Concern of SLS-/SLES- Containing Personal Care Products 含SLS及SLES個人護理用品的健康風險

Surveys and Service Study Reports

調查及服務研究報告

Opinion Surveys / Price Surveys 消費者意見普查 / 價格普查

- ◆ 3G Mobile Phone Services 3G服務計劃
- ◆ Private Elderly Homes 私營安老院
- ◆ Supermarket Price Survey 超市價格調查
- ◆ Financial Advisor Services 理財顧問服務
- ◆ Bank Charges 銀行服務收費
- ◆ Travel Insurance 旅遊保險
- ◆ Textbook Price Survey 教科書價格調查
- ◆ Credit Card Charges 信用卡收費
- ◆ Textbook Expenditure Survey 購書費調查
- ◆ Opinion Survey on Reliability of Electrical Appliances 電器耐用程度意見調查
- ◆ Textbook Revision 教科書改版
- ◆ Tax Loans 稅貸計劃
- ◆ Online Banking 網上銀行

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

- ◆ Breast Augmentation Material PAAG 隆胸物料PAAG
- ◆ Study Tours 遊學團
- ◆ Pay TV Services 收費電視
- ◆ Massage 按摩
- ◆ Ear Candling 耳燭
- ◆ Colon Hydrotherapies 洗腸
- ◆ Banning of Slimming TV Ads in China 內地禁播纖體廣告
- ◆ Air Tickets 機票
- ◆ Wedding Planning Services 婚禮統籌服務
- ◆ Music Download 音樂下載
- ◆ Octopus Cards 八達通
- ◆ Adult English Courses 成人英語課程

Consumer Rights Reporting Awards 2007 Award Winners

消費權益新聞報道獎2007得獎名單

Category: News

組別：新聞

Gold Award 金獎

奸商冰豬肉疑當鮮豬賣

鄭炳華、黃文威 — 星島日報

Silver Award 銀獎

毒菜遍地開花

張麗碧、賴偉家、陳佩儀 — 明報

Bronze Award 銅獎

小業主告信和獲賠90萬

陳韻文 — 經濟日報

Merit Awards 優異

53人PAAG隆胸出事 6女切乳房
保命

翁煜雄、譚暉 — 蘋果日報

旅團單張欠透明度 自費活動團友
難說不

陳志偉、張岳強 — 明報

涼果防腐劑一果兩制 兩款芒果超
標成謎

張麗碧 — 明報

遊西藏高山症亡 旅保不賠

尤弘毅 — 經濟日報

Category: Features

組別：特寫

Gold Award 金獎

迪園UFO含大腸桿菌

徐紹輝 — 大公報

Silver Award 銀獎

聖誕燈串六成違規易火警

張麗碧 — 明報

Bronze Award 銅獎

斤克混用 超市錙銖有蟲惑

林賽香 — 文匯報

Merit Awards 優異

藥效等同頭痛丸 男士也可服用

必理痛經痛配方被指取巧搞噱頭

張嘉雯、白琳 — 蘋果日報

接內地客商舖搵錢3式直擊

盧曼思、陸倩盈 — 明報

甘泉處女航飛不起

張岳強、賴偉家、張麗碧、曾錦

雯、何嘉敏、黃綺湘 — 明報

Category: Television

組別：電視

Gold Award 金獎

公平競爭

岑應 — 電視廣播有限公司

Silver Award 銀獎

自身難保

李君萍 — 香港電台

Bronze Award 銅獎

神奇排毒機

翁振輝 — 電視廣播有限公司

Merit Awards 優異

鑽石能量水

譚蕙芸 — 有線新聞

源自何方

薛友德 — 香港電台

Category: Radio

組別：電台

Gold Award 金獎

"正(視)有價" - 揭激光矯視的風險

任順熙 — 香港電台

Silver Award 銀獎

買樓無價單

鍾慧儀 — 香港電台

Bronze Award 銅獎

內地遊客被騙

郭詠嘉、余素真 — 商業電台

Merit Awards 優異

水療篇

張秀雲 — 商業電台

Category: Press Photo

組別：新聞攝影

Gold Award 金獎

旅客屠夫

楊陽明 — 明報

Silver Award 銀獎

一臉無奈

尹錦恩 — 明報

Bronze Award 銅獎

邊食邊看

林振東 — 明報

Merit Awards 優異

民主黨員跳海反對徵銷售稅

孔慶初 — 蘋果日報

走私肉大平賣

黃文威 — 星島日報

迪士尼逼爆了 持票旅客無奈拒
關外

車耀開 — 經濟日報

生髮

羅君豪 — 成報

Winners of the Consumer Culture Study Award VIII (2006-2007) 第八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	《老吾老》	Tin Ka Ping Secondary School 田家炳中學
Second 亞軍	《浪紙回頭金得換》	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Third 季軍	《自己做 做自己》	St. Mary's Canossian College 嘉諾撒聖瑪利書院
	《印策術》	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Distinguished Award 傑出作品獎	《優の人物》	Holy Trinity College 寶血會上智英文書院
	《蛀書蟲》	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
	《萬千寵愛在一身(生)》	Hoi Ping Chamber of Commerce Secondary School 旅港開平商會中學
The Best Topic Award 最佳選題獎	《浪紙回頭金得換》	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Merit for the Best Topic Award 優異選題獎	《老吾老》	Tin Ka Ping Secondary School 田家炳中學
	《印策術》	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
The Best Presentation Award 最佳表達方式獎	《老吾老》	Tin Ka Ping Secondary School 田家炳中學
Merit for the Best Presentation Award 優異表達方式獎	《咖學淵源》	Heung To Secondary School (Tseung Kwan O) 將軍澳香島中學
	《自己做 做自己》	St. Mary's Canossian College 嘉諾撒聖瑪利書院

Senior Division 高級組

Award 獎項	Topic 考察題目	School 學校
Winner 冠軍	"Neither coffee nor tea" are your cup of tea	Wa Ying College 華英中學
Second 亞軍	《「蛙」眾取寵》	Kiangsu-Chekiang College (Kwai Chung) 葵涌蘇浙公學
Third 季軍	《而家宜傢》	Chinese YMCA College 青年會書院
Distinguished Award 傑出作品獎	《城市獵人需要天生麗質?!》	Maryknoll Secondary School 瑪利諾中學

Merits 優異獎	《下午茶「癮」》	Homantin Government Secondary School 何文田官立中學
The Best Topic Award 最佳選題獎	《千揪萬袋》	Homantin Government Secondary School 何文田官立中學
Merits for the Best Topic Award 優異選題獎	"Neither coffee nor tea" are your cup of tea	Wa Ying College 華英中學
	《無啖好食》	Diocesan Boys' School 拔萃男書院
	《城市獵人需要天生麗質?!》	Maryknoll Secondary School 瑪利諾中學
Merits for the Best Presentation Award 優異表達方式獎	《心花「怒」放》	Kiangsu-Chekiang College (Kwai Chung) 葵涌蘇浙公學

Special Commend 特別推介

Award 獎項	Topic 考察題目	School 學校
Presentation Design 活動式表達方法	《大賭徒》	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學

Special Mentions 特別嘉許

Award 獎項	Topic 考察題目	School 學校
Special Mentions 特別嘉許	《非快新發現 — 探討中學生 在麥當奴溫習及討論的現象》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學(元朗)
	《「誌」趣相投》	Ma On Shan St. Joseph's Secondary School 馬鞍山聖若瑟中學
	《八達通，樣樣都通？》	Po Leung Kuk Ngan Po Ling College 保良局顏寶鈴書院
	《飲水思源》	Raimondi College 高主教書院
	《上海街一新風舊貌總相宜》	True Light Girls' College 真光女書院
	《見「水」化財》	TWGHs S.C. Gaw Memorial College 東華三院吳祥川紀念中學
	《掃「黃」行動》	TWGHs Li Ka Shing College 東華三院李嘉誠中學
	《美麗無罪》	Cognitio College (Hong Kong) 文理書院(香港)
	《旅遊陷阱》	Cognitio College (Hong Kong) 文理書院(香港)
《探秘檔案之妝家· 妝假》	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學	

Special Mentions (Topic) 特別嘉許(選題)

Award 獎項	Topic 考察題目	School 學校
Special Mentions (Topic) 特別嘉許(選題)	Shoot & Score	Caritas Tuen Mun Marden Foundation Secondary School 明愛屯門馬登基金中學
	《非快新發現 — 探討中學生 在麥當奴溫習及討論的現象》	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學(元朗)
	《梗有一間喺左近 — 「八」老滙》	True Light Girls' College 真光女書院
	《救人》	Shun Tak Fraternal Association Yung Yau College 順德聯誼總會翁祐中學

Anniversary Award 周年紀念獎

Teachers 指導老師	王玉珍老師	Notre Dame College 聖母院書院
	王鄧錦鳳老師	Hong Kong Chinese Women's Club College 香港中國婦女會中學
	伍少明老師	Helen Liang Memorial Secondary School (Shatin) 梁文燕紀念中學(沙田)
	余小雅老師	STFA Cheng Yu Tung Secondary School 順德聯誼總會鄭裕彤中學
	胡如茵老師	Hoi Ping Chamber of Commerce Secondary School 旅港開平商會中學
	梁國傑老師	Hong Kong Chinese Women's Club College 香港中國婦女會中學
	梁葉有老師	Carmel Secondary School 迦密中學
	陳麗英老師	Maryknoll Secondary School 瑪利諾中學
	黃偉霞老師	Caritas St.Paul Secondary School 明愛聖保祿中學
	覃劉品慧老師	Holy Trinity College 寶血會上智英文書院
	蕭桂珠老師	HHCKLA Buddhist Leung Chik Wai College 香海正覺蓮社佛教梁植偉中學
	羅吳榮貞老師	SKH Lam Kau Mow Secondary School 聖公會林裘謀中學
	關偉華老師	Chang Pui Chung Memorial School 張沛松紀念中學

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

Competition Policy Advisory Group 競爭政策諮詢委員會

Competition Policy Review Committee 競爭政策檢討委員會

Conditional Fees Sub - Committee of the Law Reform Commission 法律改革委員會 - 按訴訟結果收費小組委員會

Department of Justice - Costs Committee 律政司 - 事務費委員會

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 and Manpower Bureau & Examinations and Assessment Authority - Joint Working Group on Independent Exploratory Studies, NSS Liberal Studies 教育統籌局、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 - 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

Electrical and Mechanical Services Department - Electrical Safety Advisory Committee 機電工程署 - 電氣安全諮詢委員會

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 - Disciplinary Committee 地產代理監管局 - 紀律委員會

Estate Agents Authority - Finance & Strategic Development Committee 地產代理監管局 - 財務及策略委員會

Estate Agents Authority - Practice & Licensing Committee 地產代理監管局 - 執業及牌照委員會

Estate Agents Authority - Training Committee 地產代理監管局 - 培訓委員會

Food and Environmental Hygiene Department - Expert Committee on Food Safety 食物環境衛生署 - 食物安全專家委員會

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

Hong Kong Advisory Council on AIDS - Committee on Promoting Acceptance of People Living with HIV/AIDS
愛滋病顧問局 - 接納愛滋病患者促進委員會

Hong Kong Baptist University - Society of Chinese Matria Medica of Hong Kong 香港浸會大學 - 中藥學會

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

Hong Kong Housing Authority 香港房屋委員會

Hong Kong Housing Authority - Commercial Properties Committee 香港房屋委員會 - 商業樓宇小組

Hong Kong Monetary Authority - Deposit-taking Companies Advisory Committee 香港金融管理局 - 接受存款公司諮詢委員會

Hong Kong Mortgage Corporation Ltd. 香港按揭證券有限公司

Hong Kong Quality Assurance Agency - Governing Council 香港品質保證局 - 董事局

Independent Commission Against Corruption - Sub-Committee of Citizens Advisory Committee on Community Relations
廉政公署 - (社區關係市民諮詢委員會)社區研究小組委員會

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)

Legal Aid Services Council - Interest Group on Assignment System of Legal Aid Cases
法律援助服務局 - 法律援助個案外判制度興趣小組

Office of the Telecommunications Authority - Numbering Advice Committee 電訊管理局 - 電訊服務號碼諮詢委員會

Office of the Telecommunications Authority - Radio Spectrum Advice Committee 電訊管理局 - 無線電頻譜諮詢委員會

Office of the Telecommunications Authority - Telecommunications Standard Advisory Committee
電訊管理局 - 電訊標準諮詢委員會

Office of the Telecommunications Authority - Telecommunications Users and Consumers Advisory Committee and its Consumer Education Working Group

電訊管理局 - 電訊服務用戶及消費者諮詢委員會及其消費者教育工作小組

Official Receiver's Office - Services Advisory Committee 破產管理署 - 服務諮詢委員會

Official Receiver's Office - Working Party on Consumer Debts and Bankruptcy 破產管理署 - 消費者債務及破產事宜工作小組

Quality Public Light Bus Services Steering Committee 優質公共小巴服務事宜督導委員會

Quality Taxi Services Steering Committee 優質的士服務督導委員會

Securities and Futures Commission - Investor Education Advisory Committee

證券及期貨事務監察委員會 - 投資者教育諮詢委員會

Securities and Futures Commission - Public Shareholders Group 證券及期貨事務監察委員會 - 股東權益小組

Telecommunications (Competition Provisions) Appeal Board 電訊(競爭條文)上訴委員會

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

Waste Disposal Appeal Board Panel 廢物處置上訴委員會

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 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- j-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 been or will potentially be adversely affected; whether the case has a reasonable chance of success; whether the matter

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，會先考慮個案是否已嘗試其他解決辦法，再根據既定的準則審批申請，準則包括：個案是否涉及重大的消費者利益、受影響人數是否眾多、勝訴的機會、是否有助促進消費者權益、對不當經營手法能否產生阻嚇作用，以及基金實際上是是否可以提供及時的協助等。

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.

New Cases

During the year under review, the Management Committee held 6 meetings and resolved matters by circulation on 5 occasions, while the Board of Administrators held 2 meetings and resolved matters by circulation on 2 occasions.

Altogether, the Fund considered 17 groups of cases of different categories. The number of aggrieved individual in each group ranged from 1 to 34.

After thorough consideration, the Fund declined 13 groups of applications relating to complaints about real property, banking service, traveling service, telecommunication service, medical service, beauty service, and sale of goods. On the other hand, the Fund granted assistance to 2 cases respectively concerned with collateral warranty allegedly given in a property sales brochure and death benefits under insurance contracts covering life and accident. The remaining 2 groups of applications, respectively related to time-sharing scheme and telecommunication service, were submitted to the Board of Administrators for its endorsement of the Management Committee's recommendation for granting assistance

Assisted Cases

1. Breach of Collateral Warranty in Sales Brochure

Before signing the Sale & Purchase Agreement for the purchase of an uncompleted flat, the assisted consumers took note of the sales brochure which stated in English that bay windows and window sills at living/ dining room and bedrooms of each unit would be finished with reconstituted stone slabs. When taking possession of the flat they found that the window sills at the living/dining rooms were not installed with reconstituted stone slabs as stated in the sales brochure. Despite repeated requests by the assisted consumers, the developers refused to finish the window sills on the grounds that i) it was not specified as part of the standard provisions in the Sale & Purchase Agreement; and ii) there was a typo in the English version of the sales brochure and that 'bay windows and window sills' should have been 'bay windows and their sills' as so suggested by the Chinese version. In that case, the assisted consumers installed the slabs on the window sills at their expense.

本年度基金為兩宗分別關於旅遊及物業的資助個案，成功爭取到賠償；另為關於教育服務的資助個案，成功獲取清盤命令。

處理個案

本年度基金管理委員會共舉行了六次會議，另五次以文件通傳方式議決事項。而執行委員會則共舉行了兩次會議，另兩次以文件通傳方式議決事項。

基金共審議了17宗不同類別的新個案，每組所涉及的人數為1至34位。

基金經詳細考慮後，否決13項申請，分別關於物業、銀行服務、旅遊服務、通訊服務、醫療服務、美容服務，以及貨物銷售等。另一方面，基金對兩宗個案給予資助，它們分別涉及售樓說明書中所作出的附帶保證，及人壽和意外保險賠償。餘下兩宗則分別涉及分時渡假計劃和電訊服務，管理委員會已經建議給予資助，並交執行委員會批准。

受資助個案

一. 違反售樓說明書中所作之附帶保證

在受助消費者簽訂買賣合約，以購買未建成單位前，他們注意到售樓說明書的英語文本指每個單位客飯廳及睡房的窗台及窗檻均鋪砌再造雲石面板。當接收單位時，卻發覺客飯廳的窗檻並沒鋪砌售樓說明書所提及的再造雲石面板。受助消費者多番要求發展商鋪砌有關再造雲石面板，但遭拒絕。發展商的理由是 i) 買賣合約的標準條款並無提及此點；及 ii) 售樓說明書的英語版本有手民之誤，其實英語版中"bay windows and window sills"應該是中文版本所指的窗台及其底石，故此窗檻沒鋪砌再造雲石面板，並無違約。在這情況下，受助消費者惟有自費鋪砌有關面板。

With the assistance of the Fund, the assisted consumers filed claim with the Small Claims Tribunal against the developers on the ground that the statement in English amounted to a warranty given by the developers collateral to the Agreement; and that the developers had breached the warranty by failing to install the window sills with reconstituted stone slabs.

Finally, the assisted consumers fully recovered their expenses for the installation and the costs incurred from the proceedings before trial by settlement.

2. Life and Accident Insurance Contracts

The assisted consumer's wife was an insured under insurance contracts covering life, critical illness, accident and hospitalization. She died in a car accident. However, the insurer rescinded the contracts on the ground that some of her health history had not been disclosed. Her death benefits under the life insurance contracts and two accident insurance contracts were denied. With the Fund's assistance, counsel advice was obtained regarding merits of the intended claims under the accident insurance contracts. The Fund might seek further clarifications from Counsel on certain issues.

Cases Carried Over From Previous Year

The Fund continued to work on the following cases brought forward from the previous year.

1. Representation of the Interiors in Sales Literature

In the case concerning representation of the interior in sales literature, the parties filed and exchanged a number of witness statements, supplemental witness statements and supplemental expert reports. Counsel was instructed to advise on evidence. The assisted consumes filed statements from two expert witnesses on the issue of trade practice. Subsequently, two further witness statements regarding trade practice were filed by the Defendant.

Having contested the Defendant's summonses for interrogatories, the assisted consumers were ordered to answer some of the interrogatories. Answers were filed accordingly.

The adjourned pre-trial review was heard in February 2007. The case was set down for trial with 6 days reserved from 4th June 2007.

在基金協助下，受助消費者入稟小額錢債審裁處，向發展商索償，理由是上述英語版本的陳述構成附帶於買賣合約之保證，而發展商拒絕在窗檻上鋪砌再造雲石面板，即違反此保證。

最後，在審訊前雙方達成和解，受助消費者全數取得鋪砌再造雲石面板及興訟所花的費用。

二. 人壽及意外保險合約

受助消費者的妻子是數份人壽、危疾、意外及住院的保險合約之受保人。她在一宗交通意外中逝世。可是承保人以她沒有披露部分健康狀況歷史為理由，取消合約，並拒絕就其人壽和意外保險合約支付賠償。在基金資助下，受助消費者取得衡量其意外保險合約的擬作申索的理據的大律師意見。基金可能就某些問題進一步徵詢大律師意見。

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. 涉及售樓說明書中有關樓宅內部陳述的個案

個案中控辯雙方交換了一些證人陳述書、補充證人陳述書及補充專家報告，並將之送交法院存檔。此外，基金向大律師徵詢證據方面的意見，並把兩位專家証人就有關行業慣常做法的陳述書送往法院存檔，而其後被告亦把兩份有關行業慣常做法的進一步證人陳述書存檔。受助消費者就被告的質詢傳票提出抗辯，結果法院命令受助消費者答覆部分問題，有關答覆經已存檔。

押後的審訊前覆核在二零零七年二月舉行，案件則訂於二零零七年六月四日開始審理(預留六天)。

2. Delay in Completion of a Residential Development

As regards the proceedings instituted by 7 groups of assisted consumers claiming for damages for alleged delay of completion of a residential development, the Defendant's application for striking out and further or alternatively for trial of preliminary issues was heard on 6th November 2006. The application was part heard and re-fixed to 5th March 2007 when it was dismissed with costs to the assisted consumers. The Defendant appealed and the hearing was fixed to 17th and 18th October 2007. Moreover, the Defendant applied for stay of execution of the order regarding directions as to matters preparing for the trial, pending the final disposal of its appeal. Subsequently, the appeal hearing was re-fixed by court order for 9th May 2007.

Since its establishment and up until the year under review, the Fund had considered 95 and granted assistance to 31 groups of cases. A statistical report is at Annex B.

Finance

The Fund is self-financed with income derived from:

- investing the capital sum in fixed deposits, bonds and blue chip stocks;
- 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;
- recovering costs from defendants in successful cases; and
- receiving from each successful case a contribution of 10% of the benefits gained by the assisted consumer.

As at 31st March 2007, the Fund had a balance of about \$15.5 millions. The Fund's Auditors' Report and Financial Statements for the period under review are at Annex C.

Acknowledgements

Mrs. Pamela CHAN, member of both the Board of Administrators and the Management Committee of the Fund, retired from the two bodies on 31st March 2007 after serving in them for over 12 years. Ms. Connie LAU, successor of Mrs. CHAN as Council's Chief Executive, would automatically become a member of the Board of Administrators under the Trust Deed of the Fund and was appointed by the Permanent Secretary for Economic Development and Labour (Economic Development) as member of the Management Committee with effect from 1st April 2007.

2. 住宅發展項目延遲完成

有關七組受助消費者指控發展商未能如期完成住宅發展項目而開展的訟案，發展商撤銷申索及/或審訊初步事項的申請於二零零六年十一月六日審理，但未能審結，延至二零零七年三月五日繼續。結果法庭駁回發展商的申請，並且將訟費判給受助消費者。發展商對法庭駁回申請的決定提出上訴，聆訊訂於二零零七年十月十七、十八日舉行，此外發展商亦申請暫緩執行法庭就訟案審訊安排作出的指示，直至上訴最終處理為止。其後，法庭命令上訴聆訊須提前至二零零七年五月九日進行。

成立至今，基金共處理了95組個案，其中31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：

- 利用資金作定期儲蓄收取利息、投資債券及藍籌股；
- 向申請人收取費用：小額錢債審裁處案件收取\$100，其他案件收取\$1,000；
- 成功個案中被告人賠償的訟費；及
- 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。

截至二零零七年三月三十一日止，基金結餘約1,550萬元。基金本年度的核數師報告及財政報表見本章之附錄丙。

鳴謝

基金執行委員會及管理委員會成員陳黃穗女士在服務基金超過十二年後，於二零零七年三月三十一日榮休。根據基金的信託契據，繼陳黃穗女士出任本會總幹事的劉燕卿女士自動成為執行委員會的成員，而經濟發展及勞工局常任秘書(經濟發展)亦委任劉燕卿女士自二零零七年四月一日起為管理委員會成員。基金衷心

The Fund wishes to express its heartfelt thanks to Mrs. CHAN for her invaluable contributions and to welcome Ms. LAU to join the two bodies as new member.

Besides, the Fund 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.

感謝陳黃穗女士之寶貴貢獻，並歡迎劉燕卿女士加入上述兩個委員會，成為新委員。

此外，基金對執行委員會及管理委員會各成員，及所有為基金出力的人士致意，感謝他們在過去一年為基金所作的努力和貢獻。

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

Vice-Chairperson 副主席

Mr. Larry KWOK Lam-kwong, JP 郭琳廣律師，太平紳士

Members 委員

Mrs. Pamela CHAN WONG Shui, BBS, JP 陳黃穗女士，銅紫荊星章，太平紳士

Mr. Ambrose HO, SC 何沛謙資深大律師

Dr. John WONG Yee-him 黃以謙醫生

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. Larry KWOK Lam-kwong, JP 郭琳廣律師，太平紳士

Members 委員

Mr. Samuel CHAN Ka-yan 陳家殷大律師

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

Mrs. Pamela CHAN WONG Shui, BBS, JP 陳黃穗女士，銅紫荊星章，太平紳士

Mr. LEUNG Lit-on 梁烈安律師

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 成小澄博士，銅紫荊星章，太平紳士

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

Ms. Cecilia WOO Lee-wah 鄔莉華女士

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 95 groups of cases. Number of persons likely affected by the cases may be up to thousands of consumers.

基金於一九九四年十一月三十日設立。經處理的個案共有95組，每組個案所涉消費者數目由一至數千人不等。

Groups of Cases considered since 30 Nov 1994	95
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	0
• Assistance granted 獲基金審批協助之個案	31
Compensation obtained 獲得賠償	10 ^a
Liquidation 清盤	2
Judgment obtained 獲判決	6 ^b
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
Referred to Legal Aid 轉交法律援助署	1
In process 在處理中	5
• 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	55

a In one group of cases, only partial compensation was obtained. Further action showed no recovery prospect. Case was therefore not further pursued. In another group of cases, partial compensation was obtained through settlements.

其中一組個案只獲部份賠償，雖已採取進一步行動，但再無賠償可能，所以不再跟進。另一組個案通過和解獲得部份賠償。

b In one group of cases, one case of the group obtained judgment while the rest obtained compensation by settlement.

其中一組個案當中有一個個案獲得判決，而該組的其餘個案則通過和解獲得賠償。

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

Report and Financial Statements
For the year ended 31 March 2007

CONSUMER LEGAL ACTION FUNDREPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2007

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Deloitte.

德勤

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 10, which comprise the balance sheet as at 31 March 2007, and the income and expenditure account, statement of changes in equity and 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 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. 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 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 board of administrators, as well as evaluating the overall presentation of the financial statements.

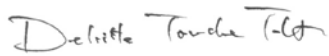
We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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 2007 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
31 July 2007

CONSUMER LEGAL ACTION FUNDINCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2007

	<u>2007</u> HK\$	<u>2006</u> HK\$
INCOME		
Bank interest income	220,322	171,394
Interest income from held-to-maturity debt securities	410,444	409,836
Application fee from assisted consumers	13,400	52,000
Contributions from assisted consumers	281	95,277
Amortisation of discount on a held-to-maturity debt security	13,831	13,831
Legal fees recovered	639,771	-
Gain on disposal of held-for-trading investments	-	55,457
Sundry income		61
	<u>1,298,049</u>	<u>797,856</u>
EXPENDITURE		
Auditor's remuneration	13,000	10,000
Bank charges	1,350	1,260
Legal fees for assisted consumers	635,835	852,576
Amortisation of premium on a held-to-maturity debt security	11,139	11,139
Sundry expenses	2,670	1,490
	<u>663,994</u>	<u>876,465</u>
SURPLUS (DEFICIT) FOR THE YEAR	<u><u>634,055</u></u>	<u><u>(78,609)</u></u>

CONSUMER LEGAL ACTION FUNDBALANCE SHEET
AT 31 MARCH 2007

	<u>NOTES</u>	<u>2007</u> HK\$	<u>2006</u> HK\$
NON-CURRENT ASSETS			
Held-to-maturity debt securities	5	9,127,195	9,124,503
CURRENT ASSETS			
Interest receivable		75,373	67,478
Bank balances		6,302,180	6,036,989
		<u>6,377,553</u>	<u>6,104,467</u>
CURRENT LIABILITIES			
Accounts payable		2,500	363,777
Accrued expenses		13,000	10,000
		<u>15,500</u>	<u>373,777</u>
NET CURRENT ASSETS			
		<u>6,362,053</u>	<u>5,730,690</u>
		<u>15,489,248</u>	<u>14,855,193</u>
CAPITAL AND RESERVE			
Capital	1	10,000,000	10,000,000
Accumulated surplus		5,489,248	4,855,193
		<u>15,489,248</u>	<u>14,855,193</u>

The financial statements on pages 3 to 10 were approved and authorised for issue by the Board of Administrators on 31 July 2007 and are signed on its behalf by:



ADMINISTRATOR



ADMINISTRATOR

CONSUMER LEGAL ACTION FUNDSTATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 MARCH 2007

	<u>Capital</u> HK\$	Accumulated <u>surplus</u> HK\$	<u>Total</u> HK\$
At 31 March 2005	10,000,000	4,933,802	14,933,802
Deficit for the year	-	(78,609)	(78,609)
At 31 March 2006	10,000,000	4,855,193	14,855,193
Surplus for the year	-	634,055	634,055
At 31 March 2007	<u>10,000,000</u>	<u>5,489,248</u>	<u>15,489,248</u>

CONSUMER LEGAL ACTION FUNDCASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2007

	<u>2007</u> HK\$	<u>2006</u> HK\$
OPERATING ACTIVITIES		
Surplus (deficit) for the year	634,055	(78,609)
Adjustments for:		
Bank interest income	(220,322)	(171,394)
Interest income from held-to-maturity debt securities	(410,444)	(409,836)
Amortisation of discount on a held-to-maturity debt security	(13,831)	(13,831)
Gain on disposal of held-for-trading investment	-	(55,457)
Amortisation of premium on a held-to-maturity debt security	11,139	11,139
Operating cash flows before movements in working capital	597	(717,988)
(Decrease) increase in accounts payable	(361,277)	355,939
Increase in accrued expenses	3,000	1,818
NET CASH USED IN OPERATING ACTIVITIES	<u>(357,680)</u>	<u>(360,231)</u>
INVESTING ACTIVITIES		
Interest received	622,871	572,882
Purchase of held-for-trading investments	-	(123,487)
Proceeds from disposal of held-for-trading investments	-	178,944
NET CASH FROM INVESTING ACTIVITIES	<u>622,871</u>	<u>628,339</u>
NET INCREASE IN CASH AND CASH EQUIVALENTS	265,191	268,108
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR	<u>6,036,989</u>	<u>5,768,881</u>
CASH AND CASH EQUIVALENTS AT END OF THE YEAR, represented by bank balances	<u><u>6,302,180</u></u>	<u><u>6,036,989</u></u>

CONSUMER LEGAL ACTION FUNDNOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2007

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 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 has granted a sum of HK\$10 million as initial capital to the Fund. The capital should be repayable to the Government 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, for the first time, a number of new standards, amendments and interpretations ("new HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA"), which are either effective for accounting periods beginning on or after 1 December 2005, 1 January 2006 or 1 March 2006. The adoption of the new HKFRSs has had no material effect on how the results for the current or prior accounting periods have been prepared and presented. Accordingly, no prior period adjustment has been required.

The Fund has not early applied the following new standards, amendment or interpretations that have been issued but are not yet effective. The board of administrators anticipates that the application of these standards, amendment or interpretations will have no material impact on the results and the financial position of the Fund.

HKAS 1 (Amendment)	Capital Disclosures ¹
HKAS 23 (Revised)	Borrowing Costs ²
HKFRS 7	Financial Instruments: Disclosures ¹
HKFRS 8	Operating Segments ²
HK(IFRIC) - INT 8	Scope of HKFRS 2 ³
HK(IFRIC) - INT 9	Reassessment of Embedded Derivatives ⁴
HK(IFRIC) - INT 10	Interim Financial Reporting and Impairment ⁵
HK(IFRIC) - INT 11	HKFRS 2 - Group and Treasury Share Transactions ⁶
HK(IFRIC) - INT 12	Service Concession Arrangements ⁷

¹ Effective for annual periods beginning on or after 1 January 2007

² Effective for annual periods beginning on or after 1 January 2009

³ Effective for annual periods beginning on or after 1 May 2006

⁴ Effective for annual periods beginning on or after 1 June 2006

⁵ Effective for annual periods beginning on or after 1 November 2006

⁶ Effective for annual periods beginning on or after 1 March 2007

⁷ Effective for annual periods beginning on or after 1 January 2008

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.

Impairment

At each balance sheet date, the Fund reviews the carrying amounts of its assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of an asset is estimated in order to determine the extent of the impairment loss (if any). Where it is not possible to estimate the recoverable amount of an individual assets, the Fund estimates the recoverable amount of the cash-generating unit to which the asset belongs. Impairment loss is recognised as an expense immediately.

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

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 immediately in income and expenditure account.

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 as income immediately.

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.

CONSUMER LEGAL ACTION FUND

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial Instruments - continued

Held-to-maturity debt securities

Held-to-maturity investments are non-derivative financial assets with fixed or determinable payments and fixed maturities that the Fund has the intention and ability to hold to maturity. Held-to-maturity debt securities are recognised on a trade-date basis and are initially measured at cost.

At each balance sheet date subsequent to initial recognition, held-to-maturity debt securities are measured at amortised cost, less any identified impairment loss. The annual amortisation of any discount or premium on the acquisition of a held-to-maturity security is aggregated with other investment income receivable over the term of the instrument so that the revenue recognised in each period represents a constant yield on the investment. 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 effective interest rate computed on initial recognition. Impairment losses are reversed in subsequent periods when an increase in the investment's recoverable amount can be related objectively to an event occurring after the impairment was recognised, subject to the restriction 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.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and demand deposits that are readily convertible to a known amount of cash and are subject to an insignificant risk of changes in value.

Payables

Payables which include accounts payable and accruals are initially measured at fair value, and are subsequently measured at amortised cost using the effective interest method.

4. FINANCIAL INSTRUMENTS

a. Financial risk management objectives and policies

The Fund's major financial instruments include cash and deposits at banks and accounts payable.

The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. 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.

CONSUMER LEGAL ACTION FUND

4. FINANCIAL INSTRUMENTS - continued

a. 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.

Cash and deposits at bank comprise cash and demanded deposits held by the Fund with an original maturity of two months or less.

Foreign 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 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.

b. 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 considers that the carrying values of financial assets and financial liabilities recorded at amortised cost in the financial statements approximate to their corresponding fair values.

5. HELD-TO-MATURITY DEBT SECURITIES

	<u>2007</u> HK\$	<u>2006</u> HK\$
Held-to-maturity debt securities, listed	<u>9,127,195</u>	<u>9,124,503</u>
Market value of listed securities	<u>8,960,630</u>	<u>8,713,570</u>

消費者訴訟基金

(根據信託聲明在香港註冊成立)

報告書及財務報表

截至二零零七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

截至二零零七年三月三十一日止年度

<u>內容</u>	<u>頁次</u>
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資產負債表	4
權益變動表	5
現金流量表	6
財務報表附註	7-10

獨立核數師報告書

致消費者訴訟基金信託人（「貴基金」）

（根據一九九四年十一月三十日信託聲明在香港註冊成立）

本核數師行已完成審核消費者訴訟基金（「貴基金」）載於第2頁至第10頁的財務報表，包括於二零零七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報表的責任

基金執行委員會須根據香港會計師公會頒佈的香港財務報告準則編製真實與公平的財務報表。在編製真實與公平的財務報表時，必須貫徹採用合適的會計政策。有關責任包括設計、實施及維持與編製真實與公平的財務報表相應之內部監控，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。

核數師之責任

本行的責任是根據本行之審核，對該等財務報表提出意見，並只向整體基金信託人根據委任條款作出報告，而非作任何其他用途。本行並不會就本報告的內容，對任何其他人士負責或承擔任何責任。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有任何重大錯誤陳述。

審核涉及執程序以獲取與財務報表所載數額及披露事項有關的審核憑證。所選擇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有重大錯誤陳述的風險。在評估該等風險時，核數師須考慮與 貴基金編製及真實與公平地呈列財務報表相關的內部監控，以設計適當的審核程序，但並非是對 貴基金內部監控的效能表達意見。審核亦包括評價執行委員會所採用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足及適當，為本行的審核意見提供基礎。

獨立核數師報告書

致消費者訴訟基金信託人（「貴基金」） - 續

（根據一九九四年十一月三十日信託聲明在香港註冊成立）

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地反映 貴基金於二零零七年三月三十一日的財政狀況及 貴基金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

二〇〇七年七月三十一日

消費者訴訟基金**收支結算表****截至二零零七年三月三十一日止年度**

	<u>二零零七年</u> 港幣	<u>二零零六年</u> 港幣
收入		
銀行利息收入	220,322	171,394
持至到期日之債務證券的利息收入	410,444	409,836
受助消費者申請費	13,400	52,000
受助消費者分擔費用	281	95,277
持至到期日之債務證券的折價攤銷	13,831	13,831
收回之律師費	639,771	-
出售持作買賣之投資的盈利	-	55,457
雜項收入	<u> </u>	<u>61</u>
	<u>1,298,049</u>	<u>797,856</u>
支出		
核數師酬金	13,000	10,000
銀行費用	1,350	1,260
受助消費者的律師費	635,835	852,576
持至到期日之債務證券之溢價攤銷	11,139	11,139
雜項支出	<u>2,670</u>	<u>1,490</u>
	<u>663,994</u>	<u>876,465</u>
本年度(虧絀)盈餘	<u>634,055</u>	<u>(78,609)</u>

消費者訴訟基金**資產負債表**

於二零零七年三月三十一日

	<u>附註</u>	<u>二零零七年</u> 港幣	<u>二零零六年</u> 港幣
非流動資產			
持至到期日之債務證券	5	<u>9,127,195</u>	<u>9,124,503</u>
流動資產			
應收利息		75,373	67,478
銀行結餘		<u>6,302,180</u>	<u>6,036,989</u>
		<u>6,377,553</u>	<u>6,104,467</u>
流動負債			
應付賬項		2,500	363,777
應計費用		<u>13,000</u>	<u>10,000</u>
		<u>15,500</u>	<u>373,777</u>
流動資產淨值			
		<u>6,362,053</u>	<u>5,730,690</u>
		<u>15,489,248</u>	<u>14,855,193</u>
基金與撥備			
基金	1	10,000,000	10,000,000
累積儲備		<u>5,489,248</u>	<u>4,855,193</u>
		<u>15,489,248</u>	<u>14,855,193</u>

載於第3頁至第10頁之財務報表已獲基金執行委員會於二〇〇七年七月三十一日批准及授權發佈，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二零零七年三月三十一日止年度

	<u>基金</u> 港幣	<u>累積盈餘</u> 港幣	<u>合計</u> 港幣
於二零零五年三月三十一日	10,000,000	4,933,802	14,933,802
年度虧絀	<u>-</u>	<u>(78,609)</u>	<u>(78,609)</u>
於二零零六年三月三十一日	10,000,000	4,855,193	14,855,193
年度盈餘	<u>-</u>	<u>634,055</u>	<u>634,055</u>
於二零零七年三月三十一日	<u>10,000,000</u>	<u>5,489,248</u>	<u>15,489,248</u>

消費者訴訟基金**現金流量表****截至二零零七年三月三十一日止年度**

	<u>二零零七年</u> 港幣	<u>二零零六年</u> 港幣
經營業務		
本年度（虧絀）盈餘	634,055	(78,609)
就下列作出調整：		
銀行利息收入	(220,322)	(171,394)
持至到期日之債務證券之利息收入	(410,444)	(409,836)
持至到期日之債務證券之折價攤銷	(13,831)	(13,831)
出售持作買賣投資之盈利	-	(55,457)
持至到期日之債務證券之溢價攤銷	<u>11,139</u>	<u>11,139</u>
於營運資金變動前之經營現金流量	597	(717,988)
應付賬項（減少）增加	(361,277)	355,939
應計費用增加	<u>3,000</u>	<u>1,818</u>
用於經營業務之現金淨額	<u>(357,680)</u>	<u>(360,231)</u>
投資活動		
已收利息	622,871	572,882
購置持作買賣之投資	-	(123,487)
出售持作買賣之投資之所得款項	<u>-</u>	<u>178,944</u>
來自融資活動之現金淨額	<u>622,871</u>	<u>628,339</u>
現金及現金等值物增加淨額	265,191	268,108
於年初之現金及現金等值物	<u>6,036,989</u>	<u>5,768,881</u>
於年終之現金及現金等值物，代表銀行結餘	<u>6,302,180</u>	<u>6,036,989</u>

消費者訴訟基金

財務報表附註

截至二零零七年三月三十一日止年度

1. 基金之目的及運作

消費者訴訟基金（「基金」）於一九九四年十一月三十日根據信託聲明成立，由消費者委員會擔任信託人，目的是為協助消費者循法律途徑尋求賠償、補償及保障，並由香港特別行政區政府撥款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運作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，基金首次應用由香港會計師公會（「香港會計師公會」）所頒佈由二零零五年十二月一日、二零零六年一月一日或二零零六年三月一日開始的會計期間生效之多項新準則、修訂及詮釋（新「香港財務報告準則」）。採納該等新香港財務報告準則對當前或以往會計期間的業績如何編製及呈列並無重大影響，故無須作出前期調整。

基金並未提前採納以下已發佈但尚未生效之新準則、修訂及詮釋。執行委員會預計，應用該等準則、修訂或詮釋不會對基金的財務狀況及業績造成重大影響。

香港會計準則第1號（經修訂）	資本披露 ¹
香港會計準則第23號（新訂）	借貸成本 ²
香港財務報告準則第7號	金融工具：披露 ¹
香港財務報告準則第8號	營運分部 ²
香港（國際財務報告詮釋委員會）詮釋8	香港財務報告準則第2號之範圍 ³
香港（國際財務報告詮釋委員會）詮釋9	重新評估內含衍生工具 ⁴
香港（國際財務報告詮釋委員會）詮釋10	中期財務報告及減值 ⁵
香港（國際財務報告詮釋委員會）詮釋11	香港財務報告準則第2號－集團及庫存股份交易 ⁶
香港（國際財務報告詮釋委員會）詮釋12	服務特許權安排 ⁷

¹ 由二零零七年一月一日或之後起之年期生效

² 由二零零九年一月一日或之後起之年期生效

³ 由二零零六年五月一日或之後起之年期生效

⁴ 由二零零六年六月一日或之後起之年期生效

⁵ 由二零零六年十一月一日或之後起之年期生效

⁶ 由二零零七年三月一日或之後起之年期生效

⁷ 由二零零八年一月一日或之後起之年期生效

消費者訴訟基金

3. 主要會計政策

本財務報表是按歷史成本法，並根據香港會計師公會所頒佈的香港財務報告準則編製，而所採用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至到期日之債務證券利息收入是以時間比例為基準，按尚餘的本金結存及適用利率計算。

財務資助費用

為受助消費者提供財務資助的所有有關開支按權責發生制在該等開支發生期間的收入結算表內扣除。可從受助消費者處收回的任何款項，在收到付款時才入賬確認。

減值

基金於每個結算日評檢其資產之賬面值，以決定有否任何跡象顯示該等資產已出現減值虧損。倘若存在任何該等跡象，則須估算該項資產的可收回金額，以便釐定減值虧損程度（如有）。倘若不可能估算單個資產的可收回金額，則基金將估算該項資產所隸屬之現金產生單位的可收回金額。減值虧損即時確認為開支。

可收回金額是公平值減銷售成本或資產使用值之較高者。在評估資產使用值時，乃按稅前折現率（反映資金時間價值的當前市場評估以及與該項資產有關的風險）將估計未來現金流量折現為其現值。

估計資產之可收回金額價值低於其賬面值，則有關資產之賬面值乃扣減至其可收回價值。減值虧損即時於收支結算表確認。

倘減值虧損隨後撥回，則資產之賬面值乃增加至其可收回價值之修訂估值，惟所增加之賬面值不得超過該資產於過往年度並無出現虧損所釐定之賬面值。所撥回之減值虧損即時確認為收入。

金融工具

金融資產及金融負債乃於基金年結之資產負債表且基金已成為該工具合約條文的訂約方時，予以確認。金融資產及金融負債初步按公平值計值。

消費者訴訟基金

3. 主要會計政策 – 續

金融工具 – 續

持至到期日之債務證券

持有至到期日之投資為非衍生金融資產，具有固定或可予釐定的款項及固定到期日且基金有意向及能力持有至到期日。持至到期日之債務證券按買賣日期基準並初步按成本值確認。

於初步確認後的往後各結算日，持至到期日之債務證券以攤銷成本減除任何可確定的減值虧損入賬。購入持至到期日之證券之任何折價或溢價之年度攤銷額將與該證券期內之其他投資收入相加，務使每期之確認數目代表固定之投資回報率。倘若有客觀跡象顯示一項資產發生減值，則按該項資產之賬面值與估算未來的現金流量以最初確認時計算之有效利率折現的現值之間差額，在損益賬內確認一項減值虧損。如在隨後期間且有客觀證據顯示該項投資可收回金額的增加與減值確認後發生的事項有關，則減值虧損可予以撥回，惟該項資產賬面值於減值撥回日期不得超過若未確認減值情況下的攤銷成本。

現金及現金等值物

現金及現金等值物包括手頭現金以及可隨時兌換為已知金額現金的通知存款，其價值變動風險並不重大。

應付款項

應付款項包括應付賬項以及應計項目，初步按公平值計值，其後採用實際利率法按攤銷成本計值。

4. 金融工具

a. 財務風險管理目標及政策

基金的主要金融工具包括現金及銀行存款以及應付賬項。

與該等金融工具有關的風險以及如何減緩該等風險的政策載於下文。基金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，概因大多數對手方是有著較高信貸評級的銀行。

消費者訴訟基金

4. 金融工具 – 續

a. 財務風險管理目標及政策– 續

流動風險

基金嚴密監控其現金流量狀況，因此，所承受的流動風險已降至最低。

現金及銀行存款包括基金所持現金及原定期限為兩個月或更短的通知存款。

外匯風險

由於基金的運作主要以港幣進行，故此其功能及呈列貨幣是港幣。因此，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，概因除現金及在金融機構處的存款外，並無擁有任何重大生息資產及負債。

b. 公平值

金融資產及金融負債的公平值乃根據公認定價模式，基於折現現金流量分析，按可觀察的現行市場交易價格而定。

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。

5. 持至到期日之債務證券

	<u>二零零七年</u>	<u>二零零六年</u>
	港幣	港幣
持至到期日之掛牌債務證券	<u>9,127,195</u>	<u>9,124,503</u>
掛牌證券市值	<u>8,960,630</u>	<u>8,713,570</u>

CONSUMER LEGAL ACTION FUND

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial Instruments - continued

Held-to-maturity debt securities

Held-to-maturity investments are non-derivative financial assets with fixed or determinable payments and fixed maturities that the Fund has the intention and ability to hold to maturity. Held-to-maturity debt securities are recognised on a trade-date basis and are initially measured at cost.

At each balance sheet date subsequent to initial recognition, held-to-maturity debt securities are measured at amortised cost, less any identified impairment loss. The annual amortisation of any discount or premium on the acquisition of a held-to-maturity security is aggregated with other investment income receivable over the term of the instrument so that the revenue recognised in each period represents a constant yield on the investment. 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 effective interest rate computed on initial recognition. Impairment losses are reversed in subsequent periods when an increase in the investment's recoverable amount can be related objectively to an event occurring after the impairment was recognised, subject to the restriction 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.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and demand deposits that are readily convertible to a known amount of cash and are subject to an insignificant risk of changes in value.

Payables

Payables which include accounts payable and accruals are initially measured at fair value, and are subsequently measured at amortised cost using the effective interest method.

4. FINANCIAL INSTRUMENTS

a. Financial risk management objectives and policies

The Fund's major financial instruments include cash and deposits at banks and accounts payable.

The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. 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.

CONSUMER LEGAL ACTION FUND

4. FINANCIAL INSTRUMENTS - continued

a. 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.

Cash and deposits at bank comprise cash and demanded deposits held by the Fund with an original maturity of two months or less.

Foreign 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 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.

b. 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 considers that the carrying values of financial assets and financial liabilities recorded at amortised cost in the financial statements approximate to their corresponding fair values.

5. HELD-TO-MATURITY DEBT SECURITIES

	<u>2007</u> HK\$	<u>2006</u> HK\$
Held-to-maturity debt securities, listed	<u>9,127,195</u>	<u>9,124,503</u>
Market value of listed securities	<u>8,960,630</u>	<u>8,713,570</u>

消費者訴訟基金

(根據信託聲明在香港註冊成立)

報告書及財務報表

截至二零零七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
截至二零零七年三月三十一日止年度

內容	頁次
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收支結算表	3
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獨立核數師報告書

致消費者訴訟基金信託人（「貴基金」）

（根據一九九四年十一月三十日信託聲明在香港註冊成立）

本核數師行已完成審核消費者訴訟基金（「貴基金」）載於第2頁至第10頁的財務報表，包括於二零零七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報表的責任

基金執行委員會須根據香港會計師公會頒佈的香港財務報告準則編製真實與公平的財務報表。在編製真實與公平的財務報表時，必須貫徹採用合適的會計政策。有關責任包括設計、實施及維持與編製真實與公平的財務報表相應之內部監控，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。

核數師之責任

本行的責任是根據本行之審核，對該等財務報表提出意見，並只向整體基金信託人根據委任條款作出報告，而非作任何其他用途。本行並不會就本報告的內容，對任何其他人士負責或承擔任何責任。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有任何重大錯誤陳述。

審核涉及執程序以獲取與財務報表所載數額及披露事項有關的審核憑證。所選擇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有重大錯誤陳述的風險。在評估該等風險時，核數師須考慮與 貴基金編製及真實與公平地呈列財務報表相關的內部監控，以設計適當的審核程序，但並非是對 貴基金內部監控的效能表達意見。審核亦包括評價執行委員會所採用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足及適當，為本行的審核意見提供基礎。

獨立核數師報告書

致消費者訴訟基金信託人（「貴基金」） - 續

（根據一九九四年十一月三十日信託聲明在香港註冊成立）

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地反映 貴基金於二零零七年三月三十一日的財政狀況及 貴基金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

二〇〇七年七月三十一日

消費者訴訟基金**收支結算表****截至二零零七年三月三十一日止年度**

	<u>二零零七年</u> 港幣	<u>二零零六年</u> 港幣
收入		
銀行利息收入	220,322	171,394
持至到期日之債務證券的利息收入	410,444	409,836
受助消費者申請費	13,400	52,000
受助消費者分擔費用	281	95,277
持至到期日之債務證券的折價攤銷	13,831	13,831
收回之律師費	639,771	-
出售持作買賣之投資的盈利	-	55,457
雜項收入	<u> </u>	<u>61</u>
	<u>1,298,049</u>	<u>797,856</u>
支出		
核數師酬金	13,000	10,000
銀行費用	1,350	1,260
受助消費者的律師費	635,835	852,576
持至到期日之債務證券之溢價攤銷	11,139	11,139
雜項支出	<u>2,670</u>	<u>1,490</u>
	<u>663,994</u>	<u>876,465</u>
本年度(虧絀)盈餘	<u>634,055</u>	<u>(78,609)</u>

消費者訴訟基金**資產負債表**

於二零零七年三月三十一日

	<u>附註</u>	<u>二零零七年</u> 港幣	<u>二零零六年</u> 港幣
非流動資產			
持至到期日之債務證券	5	<u>9,127,195</u>	<u>9,124,503</u>
流動資產			
應收利息		75,373	67,478
銀行結餘		<u>6,302,180</u>	<u>6,036,989</u>
		<u>6,377,553</u>	<u>6,104,467</u>
流動負債			
應付賬項		2,500	363,777
應計費用		<u>13,000</u>	<u>10,000</u>
		<u>15,500</u>	<u>373,777</u>
流動資產淨值			
		<u>6,362,053</u>	<u>5,730,690</u>
		<u>15,489,248</u>	<u>14,855,193</u>
基金與撥備			
基金	1	10,000,000	10,000,000
累積儲備		<u>5,489,248</u>	<u>4,855,193</u>
		<u>15,489,248</u>	<u>14,855,193</u>

載於第3頁至第10頁之財務報表已獲基金執行委員會於二〇〇七年七月三十一日批准及授權發佈，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二零零七年三月三十一日止年度

	<u>基金</u> 港幣	<u>累積盈餘</u> 港幣	<u>合計</u> 港幣
於二零零五年三月三十一日	10,000,000	4,933,802	14,933,802
年度虧絀	<u>-</u>	<u>(78,609)</u>	<u>(78,609)</u>
於二零零六年三月三十一日	10,000,000	4,855,193	14,855,193
年度盈餘	<u>-</u>	<u>634,055</u>	<u>634,055</u>
於二零零七年三月三十一日	<u>10,000,000</u>	<u>5,489,248</u>	<u>15,489,248</u>

消費者訴訟基金**現金流量表****截至二零零七年三月三十一日止年度**

	<u>二零零七年</u> 港幣	<u>二零零六年</u> 港幣
經營業務		
本年度（虧絀）盈餘	634,055	(78,609)
就下列作出調整：		
銀行利息收入	(220,322)	(171,394)
持至到期日之債務證券之利息收入	(410,444)	(409,836)
持至到期日之債務證券之折價攤銷	(13,831)	(13,831)
出售持作買賣投資之盈利	-	(55,457)
持至到期日之債務證券之溢價攤銷	<u>11,139</u>	<u>11,139</u>
於營運資金變動前之經營現金流量	597	(717,988)
應付賬項（減少）增加	(361,277)	355,939
應計費用增加	<u>3,000</u>	<u>1,818</u>
用於經營業務之現金淨額	<u>(357,680)</u>	<u>(360,231)</u>
投資活動		
已收利息	622,871	572,882
購置持作買賣之投資	-	(123,487)
出售持作買賣之投資之所得款項	<u>-</u>	<u>178,944</u>
來自融資活動之現金淨額	<u>622,871</u>	<u>628,339</u>
現金及現金等值物增加淨額	265,191	268,108
於年初之現金及現金等值物	<u>6,036,989</u>	<u>5,768,881</u>
於年終之現金及現金等值物，代表銀行結餘	<u>6,302,180</u>	<u>6,036,989</u>

消費者訴訟基金

財務報表附註

截至二零零七年三月三十一日止年度

1. 基金之目的及運作

消費者訴訟基金（「基金」）於一九九四年十一月三十日根據信託聲明成立，由消費者委員會擔任信託人，目的是為協助消費者循法律途徑尋求賠償、補償及保障，並由香港特別行政區政府撥款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運作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，基金首次應用由香港會計師公會（「香港會計師公會」）所頒佈由二零零五年十二月一日、二零零六年一月一日或二零零六年三月一日開始的會計期間生效之多項新準則、修訂及詮釋（新「香港財務報告準則」）。採納該等新香港財務報告準則對當前或以往會計期間的業績如何編製及呈列並無重大影響，故無須作出前期調整。

基金並未提前採納以下已發佈但尚未生效之新準則、修訂及詮釋。執行委員會預計，應用該等準則、修訂或詮釋不會對基金的財務狀況及業績造成重大影響。

香港會計準則第1號（經修訂）	資本披露 ¹
香港會計準則第23號（新訂）	借貸成本 ²
香港財務報告準則第7號	金融工具：披露 ¹
香港財務報告準則第8號	營運分部 ²
香港（國際財務報告詮釋委員會）詮釋8	香港財務報告準則第2號之範圍 ³
香港（國際財務報告詮釋委員會）詮釋9	重新評估內含衍生工具 ⁴
香港（國際財務報告詮釋委員會）詮釋10	中期財務報告及減值 ⁵
香港（國際財務報告詮釋委員會）詮釋11	香港財務報告準則第2號－集團及庫存股份交易 ⁶
香港（國際財務報告詮釋委員會）詮釋12	服務特許權安排 ⁷

¹ 由二零零七年一月一日或之後起之年期生效

² 由二零零九年一月一日或之後起之年期生效

³ 由二零零六年五月一日或之後起之年期生效

⁴ 由二零零六年六月一日或之後起之年期生效

⁵ 由二零零六年十一月一日或之後起之年期生效

⁶ 由二零零七年三月一日或之後起之年期生效

⁷ 由二零零八年一月一日或之後起之年期生效

消費者訴訟基金

3. 主要會計政策

本財務報表是按歷史成本法，並根據香港會計師公會所頒佈的香港財務報告準則編製，而所採用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至到期日之債務證券利息收入是以時間比例為基準，按尚餘的本金結存及適用利率計算。

財務資助費用

為受助消費者提供財務資助的所有有關開支按權責發生制在該等開支發生期間的收入結算表內扣除。可從受助消費者處收回的任何款項，在收到付款時才入賬確認。

減值

基金於每個結算日評檢其資產之賬面值，以決定有否任何跡象顯示該等資產已出現減值虧損。倘若存在任何該等跡象，則須估算該項資產的可收回金額，以便釐定減值虧損程度（如有）。倘若不可能估算單個資產的可收回金額，則基金將估算該項資產所隸屬之現金產生單位的可收回金額。減值虧損即時確認為開支。

可收回金額是公平值減銷售成本或資產使用值之較高者。在評估資產使用值時，乃按稅前折現率（反映資金時間價值的當前市場評估以及與該項資產有關的風險）將估計未來現金流量折現為其現值。

估計資產之可收回金額價值低於其賬面值，則有關資產之賬面值乃扣減至其可收回價值。減值虧損即時於收支結算表確認。

倘減值虧損隨後撥回，則資產之賬面值乃增加至其可收回價值之修訂估值，惟所增加之賬面值不得超過該資產於過往年度並無出現虧損所釐定之賬面值。所撥回之減值虧損即時確認為收入。

金融工具

金融資產及金融負債乃於基金年結之資產負債表且基金已成為該工具合約條文的訂約方時，予以確認。金融資產及金融負債初步按公平值計值。

消費者訴訟基金

3. 主要會計政策 – 續

金融工具 – 續

持至到期日之債務證券

持有至到期日之投資為非衍生金融資產，具有固定或可予釐定的款項及固定到期日且基金有意向及能力持有至到期日。持至到期日之債務證券按買賣日期基準並初步按成本值確認。

於初步確認後的往後各結算日，持至到期日之債務證券以攤銷成本減除任何可確定的減值虧損入賬。購入持至到期日之證券之任何折價或溢價之年度攤銷額將與該證券期內之其他投資收入相加，務使每期之確認數目代表固定之投資回報率。倘若有客觀跡象顯示一項資產發生減值，則按該項資產之賬面值與估算未來的現金流量以最初確認時計算之有效利率折現的現值之間差額，在損益賬內確認一項減值虧損。如在隨後期間且有客觀證據顯示該項投資可收回金額的增加與減值確認後發生的事項有關，則減值虧損可予以撥回，惟該項資產賬面值於減值撥回日期不得超過若未確認減值情況下的攤銷成本。

現金及現金等值物

現金及現金等值物包括手頭現金以及可隨時兌換為已知金額現金的通知存款，其價值變動風險並不重大。

應付款項

應付款項包括應付賬項以及應計項目，初步按公平值計值，其後採用實際利率法按攤銷成本計值。

4. 金融工具

a. 財務風險管理目標及政策

基金的主要金融工具包括現金及銀行存款以及應付賬項。

與該等金融工具有關的風險以及如何減緩該等風險的政策載於下文。基金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，概因大多數對手方是有著較高信貸評級的銀行。

消費者訴訟基金

4. 金融工具 – 續

a. 財務風險管理目標及政策– 續

流動風險

基金嚴密監控其現金流量狀況，因此，所承受的流動風險已降至最低。

現金及銀行存款包括基金所持現金及原定期限為兩個月或更短的通知存款。

外匯風險

由於基金的運作主要以港幣進行，故此其功能及呈列貨幣是港幣。因此，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，概因除現金及在金融機構處的存款外，並無擁有任何重大生息資產及負債。

b. 公平值

金融資產及金融負債的公平值乃根據公認定價模式，基於折現現金流量分析，按可觀察的現行市場交易價格而定。

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。

5. 持至到期日之債務證券

	<u>二零零七年</u>	<u>二零零六年</u>
	港幣	港幣
持至到期日之掛牌債務證券	<u>9,127,195</u>	<u>9,124,503</u>
掛牌證券市值	<u>8,960,630</u>	<u>8,713,570</u>