

消費者委員會  
年報

# Consumer Council Annual Report

2005-2006

消費者委員會年報





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The year under review is momentous for the Consumer Council. While we are humbled by the many challenges placed before us in this complex and fast moving modern society, we are yet very proud to become the first consumer organization in the world to launch a full spectrum multi-media service for our CHOICE magazine – from print to internet, fixed-line and mobile phone users. Such convenient access of up-to-date consumer information facilitates rational choices.

The launching of the voluntary Code of Practice for the beauty industry marked another milestone. The Code is the result of collaborative efforts of the Council and the industry. It addresses key areas of consumer concern considering consumers' needs, behaviour and expectation. We believe that through wide adoption of the Code, both service and consumer confidence of the industry will be enhanced.

In celebrating this achievement, we are also aware that this is only the beginning of the self-regulatory initiative. We shall tender support to the industry when they proceed with the necessary training and setting up of a full-fledged quality mark system.

2006 also sees the conclusion of the Council's 2003-2006 strategic plan, with most targets successfully accomplished. We have embarked on development of a new plan mindful of changes in the operational environment and high expectation consumers have on us, calling for a visionary strategy and pragmatic business plans.

過去一年對消費者委員會來說深具意義。我們慶幸在面對複雜多變的社會帶來種種挑戰的同時，能成為全球首個提供全面多媒體服務的消費者機構。消費者可以從印刷本、互聯網、固網電話和流動電話取得《選擇》月刊資訊。這服務讓消費者可隨時隨地得到最新市場資訊，幫助他們作出明智的選擇。

另一里程碑是推行由美容業自願執行的營商實務守則。守則是本會與美容界攜手合作的成果，內容針對消費者關注的問題、消費者的需要、消費模式及期望。我們深信行業廣泛執行守則，有助提高服務質素及加強消費者信心。

我們對這項「成就」深感鼓舞之餘，亦明白這只是行業自律行動的起步。我們將在行業推行相關培訓及制定全面優質標誌計劃時給予協助。

消委會的2003-2006發展策略在2006年完結，成功達致大部分目標。我們已開始訂立新的計劃。因應業務環境的轉變及消費者的高期望，我們需要具前瞻性的策略和務實的業務計劃。

I must take this opportunity to express my deep appreciation of the leadership of Prof. Andrew C. F. Chan who had retired from chairmanship after six years of staunch service. It has been a most rewarding and inspiring experience for me to have taken on this challenge and witness the breadth and multi-faceted work of the Council. I would also like to thank all my fellow Council Members and staff for their dedication and support, without which we could not have such a fruitful year.



K.C. CHAN  
Chairman, Consumer Council  
July 2006

藉此機會衷心感謝在去年卸任主席的陳志輝教授，過去六年在任期間對消委會的貢獻。接任消委會主席，讓我深切體會消委會工作範圍的廣泛及多元化，實在獲益良多。最後，感謝各委員及員工的熱誠及支持，令消委會有碩果豐收的一年。



消費者委員會主席  
二零零六年七月

# 4 Membership of the Consumer Council.

## 消費者委員會委員

### Chairperson 主席



Prof. K.C. CHAN, JP (from 16.9.05)  
陳家強教授, 太平紳士 (由16.9.05)

### 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. Brian LI Man-bun  
李民斌先生



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



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



Mr. Charles Peter MOK  
莫乃光先生

### Chairperson 主席



Prof. Andrew CHAN Chi-fai, JP (up to 15.9.05)  
陳志輝教授, 太平紳士 (至15.9.05)



Prof. CHING Pak-chung  
程伯中教授



Dr. LO Chi-keung, BBS  
盧志強醫生, 銅紫荊星章



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

### Vice-Chairperson 副主席



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



Mr. Ambrose HO, SC  
何沛謙資深大律師



Ms. Antia MA Wing-tseung  
馬詠璋大律師



Mr. Frank LEE King-ling  
李敬天先生



Mr. Peter SUN Kwok-wah, MH  
孫國華先生, 榮譽勳章



Dr. John WONG Yee-him  
黃以謙醫生



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



Mrs. Lily YEW KUIN King-suk  
姚姜敬淑大律師



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

Retired on 31 December 2005  
二零零五年十二月三十一日卸任



Dr. Jane LEE Ching-ye  
李正儀博士



Dr. Matthew NG  
吳馬太醫生



Mr. Leo TSANG Wing-sheung  
曾永常律師



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

Appointed on 1 January 2006

二零零六年一月一日履任



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



Mr. Ernest IP Koon-wing  
葉冠榮會計師



Mr. Allen MA Kam-sing  
馬錦星先生



Prof. WONG Yung-hou  
王殷厚教授

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

## 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

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

## 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, BBS, JP 總幹事, 陳黃穗女士, 銅紫荊星章, 太平紳士  
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  
Senior Administration Officer, Ms. Vennie LAI 行政及外事部總主任, 黎敏怡女士  
Chief Consumer Education Officer, Mr. WONG Koon-shing 消費者教育部總主任, 王冠成先生



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.

In the year under review, Prof. Andrew CHAN Chi-fai, retired after having served on the Council for over eight years, including six years as Chairperson from 1999 to 2005. Prof. K. C. CHAN was appointed as Chairperson in September 2005.

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；
- (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。

陳家強教授於二零零五年九月十六日獲委任委員會主席，接替陳志輝教授。陳志輝教授在委員會服務超過八年，於一九九九年至二零零五年六年間出任主席。

During the year, Dr. Jane LEE Ching-yee, Dr. Matthew NG, Mr. Leo TSANG Wing-sheung, Ms. Marina WONG Yu-pok retired from the Council. Four new Members joined the Council. They were Mr. Raymond CHOY Wai-shek, Mr. Ernest IP Koon-wing, Mr. Allen MA Kam-sing, and Prof. WONG Yung-hou. A list of the Council Members is at Appendix 1.

The Council wishes to express its heartfelt thanks for the retirees' support, dedication and accrued contributions, in particular to Prof. Andrew CHAN. Under Prof. CHAN's distinguished leadership, the Council had undergone a comprehensive review of its organisational structure and strategy for promoting consumer protection. With a new structure and re-engineered work processes, the Council braved challenges of unprecedented upsurge of consumer issues and resource constraint during the post-1997 economic downturn. Prof. CHAN's inspiring support was behind such new initiatives as the launching of CHOICE on-line and the "Good Corporate Citizen's Guide" etc.

### **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 Consumer Council Resource Centre (CCRC) Building Management was set up to oversee and advise on the property management and maintenance of the CCRC Building. A Task Force on Strategic Plan Development was newly formed to tender advice on the mapping out of Council's strategic plan for future development. A list of Committees/ Working Groups and their members is at Appendix 3.

年內，李正儀博士、吳馬太醫生、曾永常律師、黃汝璞會計師卸任；蔡偉石先生、葉冠榮會計師、馬錦星先生、王殷厚教授加入委員會。委員名錄見附錄一。

本會衷心感謝離任主席及委員對本會的支持及貢獻，特別感謝陳志輝教授領導本會的組織結構檢討，並制定委員會保障消費者權益的策略。新結構及工作流程重組使委員會在九七年後經濟低迷期間，面對紛至沓來的消費問題及資源緊絀的挑戰時，一貫地履行職能。本會近年成功地推出如「網上選擇」、《良好企業社會責任指引》等新方案，亦有賴陳教授的啟發和支持。

### **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。年內新增了資源中心物業管理工作小組，為該資源中心物業管理及維修提供意見及作出監督。另成立發展策略工作小組，就訂定未來發展策略提供意見。小組委員會及工作小組的成員名錄見附錄三。

## The Council Office

The Council Office, headed by the Chief Executive, has an establishment of 124 staff with about one-sixth (or 17%) 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.

The Consumer Council is an equal opportunities employer who operates with due emphasis on sustainable development issues in support of environmental protection. In 2005/06, 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 2005/2006 were \$64.26M and \$0.19M respectively. The Auditors' Report and financial statements for the Council's accounts are at Appendix 5.

## 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(17%)在港九新界各區的諮詢中心及尖沙咀的消費者資源中心工作。

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。

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。

本年度的經常開支及非經常開支分別約為6,426萬元及19萬元。二零零五 / 二零零六年度核數師報告和各財務報表分別見附錄五。

# Campaigning for Pro-Consumer Policies.

## 爭取有利消費者的政策

### WHY THIS IS IMPORTANT

Many policies have long term influence on the welfare of consumers, once formulated and adopted. We therefore make our best endeavours to shape policies, contributing ideas at its early stage of formulation to ensure that consumer interests are taken into account.

### WHAT WE HAVE DONE

#### Health Care System Reform

Reform of the health care system in Hong Kong can have great impact on consumers of health services. The Council responded to the Government consultation regarding the future service delivery model for Hong Kong's health care system. The Council raised some specific questions directly reflecting concerns that consumers/patients may have in relation to the future health care system including:

Health care financing - how would the implementation of the future model impact on the financial resources of patients?

The Council is of the view that a desirable and sustainable health care financing model should aim at achieving equity as far as possible, i.e. one pays for own health care expenses.

Role of the public health care service sector - who should be eligible for public hospital services?

Clarification of eligibility in the use of public health care services and the role of the public health care service sector should be given particular attention.

### 爭取有利消費者政策的重要性

很多政策一經制定及採納，會對消費者的福祉造成長遠的影響。因此本會盡能力所及，於制定政策的初期提出意見，使政策能顧及消費者的權益。

### 我們完成的任務

#### 回應《創設健康未來》討論文件

醫療系統改革對醫療服務使用者有重大影響。我們回應了政府發表的討論文件，就日後的醫療服務模式，提出消費者/病人關注的問題：

- 醫療融資－改革後醫療服務模式，是否所有病人都可以負擔得來？  
我們認為理想和可持續發展的醫療融資模式，應盡量以公平為原則，即每個人也須為醫療成本負責。
- 公營醫療系統扮演的角色－誰人有資格使用公營醫療服務？  
需要明確訂出公營醫療服務的真正服務對象，及其在醫療市場上的定位。
- 取得醫療保險－醫療需要各異的病人是否都可以買到醫療保險？  
政府必須顧及弱勢社群的需要，讓他們可以購得私人醫療保險。政府宜考慮提供誘因（例如稅項優惠）予購買私人醫療保險的人士。

Access to medical insurance – would all patients in need get medical insurance cover?

It is necessary for Government to take particular account of the needs of the disadvantaged groups and remove impediments to their access to private health insurance. Government may consider providing incentives such as giving tax rebate to private health insurance premiums.

Purchase of primary medical care service from the private sector – would it enhance patient access and quality of care?

Family doctor concept - is the proposed concept workable in Hong Kong?

Development of primary and continuing care in the community - how would patients make their choice of doctors under the future model?

The elderly, long-term and rehabilitation services – how would the quality of life for the elderly and particular care groups be improved under the future model?

Territory-wide medical record system – would it enhance the quality of care for patients?

It is necessary to ensure privacy safeguards (in addition to getting consumer consent for access) and mechanisms governing access, storage, and retrieval of information from health organisations to address concerns about privacy and confidentiality.

Participation of consumers/patients - how would the “voice” of the patient/service user be most effectively encouraged, supported, and reflected in the health care reform?

### Standard Drug Formulary

Commenting on Hospital Authority's (HA) proposed Standard Drug Formulary (SDF), the Council related patients' concern over the formulation of the SDF and cut in drug expenditure which would limit the range of drugs provided to them.

On the design of the SDF and the supply arrangement for drugs outside the SDF, the Council considered it important to ensure

- 向私營機構購買基層醫療服務－這可否改善病人所獲得的服務及質素?
- 推廣家庭醫生的概念－建議在香港是否實際可行?
- 設立社區基層醫療和持續護理服務－在新服務模式之下，病人將如何選擇醫生，以獲得合適的醫療服務?
- 提供長者、長期護理和康復護理服務－長者和有特別護理需要的病人的生活質素會如何得到實質改善?
- 設立全港病歷系統－資訊系統可否改善醫療服務?  
系統必須制定保障病人私穩的措施(非止於獲得病人同意的層面)及訂立機制規管輸入、儲存和檢索醫療機構資料庫內的病歷。
- 消費者/病人的參與－在醫療系統改革機制下，病人/醫療服務使用者的聲音將如何得到鼓勵、支持和反映?

### 標準藥物名冊

就醫院管理局(醫管局)引進標準藥物名冊事宜，病人最關心的是當局如何制定標準藥物名冊，以及會否削減藥物開支，減少他們可獲提供藥物的選擇。

在標準藥物名冊及病人自費購買名冊以外的藥物安排方面，我們認為在設計有關機制時，首要的考慮是要確保沒有人會因經濟問題而得不到藥物治療。需讓消費者清楚知道哪項藥物會納入名冊之內或被刪除，容易取得藥物，及明白標準名冊的評審標準。

that no one would be denied treatment or drug therapy on account of impecuniosity. Consumers should be enabled to find out easily what drugs fall within or outside the proposed SDF, have easy access to drugs, and be informed about the criteria the review panel of the SDF would take.

To enhance public confidence in the SDF mechanism, the Council suggested that:

the selection of drugs for inclusion in the SDF should be driven by proven safety and efficacy data and not predominantly by the shift of treatment cost;

the selection, change or deletion of a drug for inclusion in or removal from the SDF should be transparent to the public;

the implementation process should be flexible and adaptable to different situations, with changes of drugs on the SDF, time should be allowed for patients to gradually shift to other drugs;

a mechanism be set up for patients to reflect opinions or grievance with regard to access to drugs and safety net issues;

both Chinese and English generic and trade names of the drugs should be made readily available as far as possible, and the SDF should be accessible to all including non-computer users, to enable the public to fully appreciate the contents of the SDF, and for patients to be properly informed; and

the provision of a searchable database with information on names, usage and alternative choice of drugs should be made available to patients to provide reliable drug information and independent advice.

On the supply of drugs outside the SDF, the Council provided its views from the perspectives of consumer protection and market competition. The Council considered that prescriptions by HA doctors at the hospital pharmacies would provide the least disruption to patients as compared to other options. There could be better control of quality and the availability of

為提高公眾對標準藥物名冊的信心，我們建議：

- 評定藥物是否納入在標準藥物名冊內，應以藥物是否具有療效，並經驗證安全為原則，而不應以減省藥物成本為主要考慮因素。
- 讓公眾清楚知道哪項藥物會納入在標準藥物名冊內或被刪除，以增加名冊的透明度。
- 在修訂或刪除名冊內的藥物時，關顧病人的治療情況，作出彈性處理，例如給予病人充足時間完成療程才轉用新藥。
- 設立渠道聆聽病人對使用標準藥物名冊內藥物及安全網的意見或投訴。
- 盡量同時提供藥物的中英文學名，及方便公眾（包括非電腦使用者）取得標準藥物名冊，從而讓病人準確知道有關藥物名冊的內容。
- 設立可信賴的藥物資訊平台，方便病人搜查有關藥物的資料，包括藥物的治療功效、副作用、劑量及服用時的注意事項。

我們從消費者保障及市場競爭的角度，對有關自費購買標準名冊外藥物的機制提供意見。我們支持維持現有由公立醫院藥房提供藥物的安排。相較於其他建議方案，現有的安排可以減低對病人影響，及確保藥物的穩定供應和質素。藉醫管局藥房出售藥物亦有穩定市場價格作用。

the drugs. Such an arrangement would also serve as a stabilising force to the price of drugs sold by outside pharmacies.

### Regulation of Health Maintenance Organisations

In recent years Health Maintenance Organisations (HMOs) have been growing rapidly in Hong Kong and consumer complaints have risen. The Council provided views to the LegCo on the regulation of HMOs in Hong Kong.

Whereas doctors are subject to professional code of practices, some HMOs in Hong Kong are run as “incorporated medical practices”. Medical practitioners are not necessarily in charge. The Council raised the concern that the professional relationship between medical practitioners and their patients may be affected if HMOs seek profit maximisation. e.g. the professional autonomy of doctors working in HMOs might risk being compromised by business and financial considerations to use less effective but cheaper drugs.

For public health considerations, the Council suggested that:

- the Government should establish a licensing system to require all organisations which provide medical services to the public, irrespective of their mode of operation, to apply for a license with a view to putting in place a systematic way of tracing and of understanding the operations of HMOs in Hong Kong;
- the Government should require some directors of an HMO or its licensees to be a registered medical doctor to enhance public confidence;
- to avoid HMOs putting up inexperienced doctors to take up the role of directors, only experienced doctors can act as HMO's directors; and
- the proposed licensing authority should consider implementing a code of practice for compliance by HMOs, in respect of professional relationship with patients, procurement of drugs, use of drugs, transparency of fees etc.

### 保健組織的規管

近年本港出現了不少保健組織或醫療集團，消費者的相關投訴亦有增加。我們就保健組織的規管向立法會提供意見。

醫療服務的監管向來依賴個別醫生的專業操守，但部分醫療集團以商業模式運作提供醫療服務，醫生未必有決定權。我們關注醫療集團如以賺取利潤為目標，可能影響醫生與病人之間的專業關係。受僱於醫療集團的醫生，行使專業自主權的能力可能會受集團的商業及財務考慮左右。因此，要求受僱於醫療集團的醫生單獨負起保障病人健康及利益的責任，未必切實可行。

從公眾健康的角度來看，我們建議政府考慮透過下列措施對醫療集團的運作進行監管：

- 設立發牌制度，規定無論以任何經營模式運作，凡向公眾提供醫療服務的機構都須申領牌照，即所有在港提供醫療服務的機構/集團必須領取有關牌照及向發牌機構負責，藉此讓政府能夠有系統及準確地查究和掌握在港經營的醫療集團的運作。
- 規定醫療集團的若干董事或持牌人須為註冊醫生，以加強公眾對醫療集團及其問責性的信心。
- 為避免醫療集團以經驗淺的醫生擔任董事，我們認為只應容許擁有相當經驗的醫生擔任醫療集團的董事。

## Mandatory Building Inspection Scheme

The Council believed the proposed mandatory building inspection scheme (MBIS) could encourage building owners to assume responsibility to ensure their buildings are in good repair as a practicable long-term solution to address the problem of building neglect. The following comments were made:

**Target Buildings:** Experiences gained on buildings aged 30 years or above could provide the basis for Government to consider whether to extend the scheme to buildings aged under 30 at a later stage.

**Regulating Window Safety:** the Council considered it necessary for the Government to provide information on need for inspection of windows for buildings over five years old and opined it preferable to start with old buildings first.

**Consumer Choices:** the Council was concerned whether there would be sufficient qualified persons to meet demand. The Council suggested that consumers be given advice on procedures and scope of work covered by the proposed scheme, and guidance on how to find qualified persons to undertake the work. Such information should be made easily accessible to the public.

**Long-term Policy:** as an alternative to extending the MBIS to younger buildings, the Council invited the Government to consider requiring property developers to offer a warranty period of 10 years for new buildings. This could ensure building quality and that there would be responsible parties to keep buildings maintained during their life span.

## Problem of Unsolicited Electronic Messages

The Council supported the Government proposal to regulate unsolicited electronic messages (UEMs) that are causing nuisance to consumers and commented on the following aspects concerning the proposed legislation:

**Scope of the Regulation:** the Council welcomed the proposal to regulate all forms of electronic messages of a commercial nature but raised concern over the exclusion

- 發牌機構可考慮為醫療集團制定一套營運守則，對醫療集團與病人之間的專業關係、採購藥物、使用藥物、收費透明度事宜等作出指引，以提升專業水平及服務質素。

## 強制驗樓計劃

本會相信建議中的強制驗樓計劃能鼓勵業主承擔妥善維修樓宇的責任，也可切實長遠解決樓宇失修問題。本會就是項計劃有以下意見：

- **目標樓宇** — 凡樓齡達三十年以上的樓宇均須進行驗樓。政府可以根據所得的經驗，考慮日後應否將計劃推廣到樓齡三十年以下的樓宇。
- **加強窗戶安全** — 本會認為政府必須提供更多資料支持為何需要強制檢驗樓齡五年以上的樓宇窗戶，並建議強制檢查窗戶應先由樓齡較高的樓宇開始。
- **消費者選擇** — 本會關注有否足夠合資格的人士滿足驗樓需求，建議政府提供資料幫助消費者了解強制驗樓的工程範圍、施工程序和如何挑選合資格人士負責工程。這些資料必須能讓公眾易於獲取及明白。
- **長遠政策** — 作為推展強制驗樓計劃至樓齡較細的樓宇以外的另一個方案，本會懇請政府考慮規定發展商提供十年新樓維修保證。這不但可確保樓宇質素，同時可保證樓宇在任何時期都有人負責保養。

## 未經收訊人許可而發出的電子訊息問題

本會支持政府建議管制未經收訊人許可而發出的電子訊息，減少對消費者的騷擾，同時就有關草案條例提出以下意見。



of person-to person voice or video telephone calls that do not have any pre-recorded elements.

Special Number Prefix: the Council urged the Government to look into feasibility of assigning special number prefix for marketing calls so that consumers could screen off the messages at their discretion.

An Opt-in Approach: the Council supported an opt-in approach as it is an effective means to guard against spamming. The Council viewed that an opt-out approach would not be effective in combating against UEMs.

Do-not-call Register: the Council asked the Government to impose stringent controls on access to the “do-not-call register” so that spammers outside Hong Kong could not harvest the legitimate electronic addresses and create undue nuisance to consumers.

Lists of Telemarketers with a “Hong Kong Link”: the Council invited the Government to explore the feasibility of constructing a designated web site where lists of telemarketers with a “Hong Kong Link” are posted for consumers to verify that they are dealing with companies subject to Hong Kong jurisdiction, and to subscribe to any of those companies if they so choose.

### Deposit Protection Scheme

A more defined treatment of structured products under the Deposit Protection Scheme (DPS) is important to depositors. The Council provided views to the Hong Kong Deposit Protection Board regarding the treatment of structured products (or more commonly known as structured deposits) under the DPS. A matter of concern was whether structured products offered by a significant number of Scheme members should be regarded as “deposits” and thus protected by the DPS.

- 管制範圍 — 本會歡迎規管所有電子形式商業訊息的建議，但關注不含預先錄製內容而由專人致電的話音或視像電話來電被豁除於規管範圍以外。
- 特別電話字頭號碼 — 本會促請政府研究使用特別號碼字頭識別用作市場推廣來電，讓消費者容易分辨，可自行考慮是否接收這些訊息。
- 「選揀參與」機制 — 本會支持「選揀參與」機制，認為可有效抵制濫發訊息。本會認為「選揀不參與」機制並不能有效解決未經收訊人許可而發出電子訊息的問題。
- 「不收訊息名冊」 — 本會要求政府設立的「不收訊息名冊」，須嚴格管制其使用，令海外濫發訊息者不能以此收集有效電郵地址，製造不必要的滋擾。
- 與香港有聯繫電子促銷商名冊 — 本會促請政府研究建立刊載與香港有聯繫的電子促銷商名單的網站。如消費者要回應發出訊息的公司，可先查閱與其交往的公司是否在香港司法管轄權之內。

### 結構性存款產品

在存款保障計劃(存保計劃)下如何處理結構性產品(較常見的名稱為結構性存款)對銀行客戶十分重要。許多存保計劃的成員銀行都有向其客戶提供結構性產品，但存保計劃並無清楚界定結構性產品是否構成一項「存款」，因而受計劃保障。為此，我們向香港存款保障委員會(存保會)提供保障存戶權益的意見。

If structured products would not be covered under the DPS as proposed by the DPS Board, the Council was of the opinion that Scheme members should not refer to or term the products as “deposits” to their customers, so as to avoid any possible confusion associated with use of the term “deposit” and a misconception about DPS protection.

Considering the growing popularity and the decrease in cost of entry for structured products, the Council had suggested that interest linked structured products should be covered by the DPS, provided that a clear distinction between such products and other types of structured products would be made by Scheme members and explained to customers.

In any case, the Council recommended that the Board should conduct regular review taking into account market development (e.g. changes in consumers’ investment behavior and the choices of financial products available in the financial market) so as to ensure the types of deposits covered by the DPS would be appropriate and the exclusion of financial products would not materially affect the effectiveness of the DPS.

The Board has taken up the suggestion to impose periodic reviews and set up thresholds for triggering immediate reviews for purpose of ensuring the exclusion of structured products would be appropriate.

### Responses to Consultation Papers

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

我們認為，倘若結構性產品不包括在存保計劃保障的範圍之內，存保計劃的成員銀行便不應把結構性產品冠以「存款」名稱，或指為類似存款的產品，避免誤導消費者以為結構性產品是一般的存款產品，從而以為該產品受存保計劃保障。

基於結構性產品漸受市場歡迎及其入場成本有下降趨勢，我們建議存保會考慮把與利息掛鈎的結構性產品包括在存保計劃保障的範圍之內。當然前提是計劃成員須正確地就個別結構性產品是否受存保計劃保障向客戶提供明確陳述。

此外，我們亦建議存保會根據市場的發展狀況（例如：消費者投資行為的改變及金融市場推出的新產品）進行定期檢討，以確保包括在存保計劃保障範圍之內的存款產品是恰當的，及豁除產品不會嚴重影響存保計劃的成效。

存保會採納了我們有關定期檢討的建議，及就何時進行檢討定出了一套量化的基準，目的為確保將結構性產品豁除於保障範圍內是合適的做法。

### 回應諮詢文件

除了上述工作之外，本會亦就政府及其他機構發出影響消費者權益事宜的諮詢文件提出意見，意見書列表見附錄六。

# 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:

- 173,174 consumer enquiries (86% by telephone).
- 29,502 complaints (78% of total complaints)
- 9,880 consumer information pamphlets distributed

### 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：2929 2222）、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：

- 173,174宗消費者的查詢（電話查詢佔86%）。
- 29,502宗投訴（佔總投訴額的78%）。
- 派發了9,880份有關消費資訊的單張。

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

### Mediating Consumer Complaints

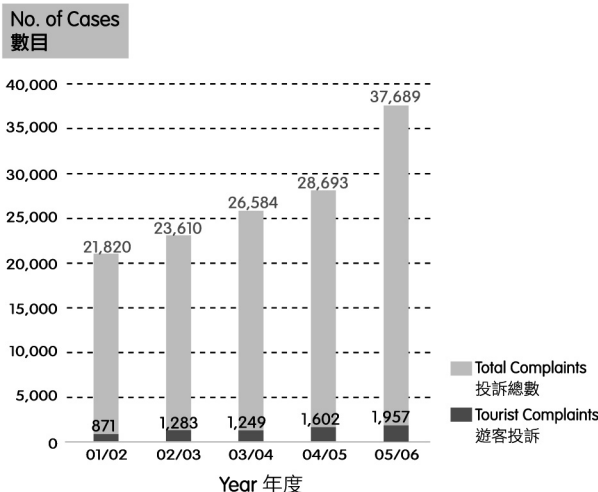
Council staff mediates the consumer disputes to help resolve complaints with pursuable grounds.

#### Complaints received :

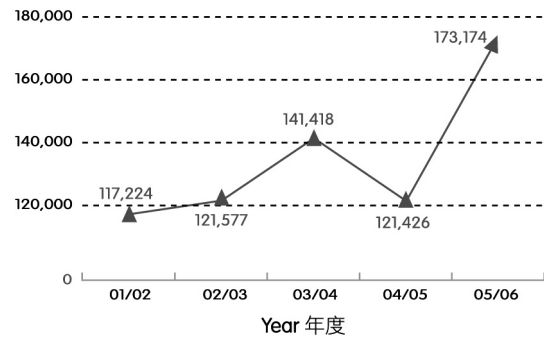
Total : 37,689, highest number ever recorded and 31% over the previous year (28,693).

Tourists : 1,957, 22% over 2004/2005(1,602). Mainland tourists 1,329, 26% over previous year (1,058), mostly involved shopping arranged by tour guides.

Telecommunications services continued to top the list of consumer complaints with a total of 12,704 cases, an increase of 49% over the preceding 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.



**No. of Enquiries 諮詢數目**



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。

### 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37,689宗，為歷年來最高，比上年度增加31%。

來自遊客的投訴共1,957宗，與上年度的1,602宗相較，增加22%，而內地遊客的投訴個案則由去年的1,058宗增加至1,329宗，升幅為26%，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12,704宗之多，比上年度增加49%。整體而言，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。

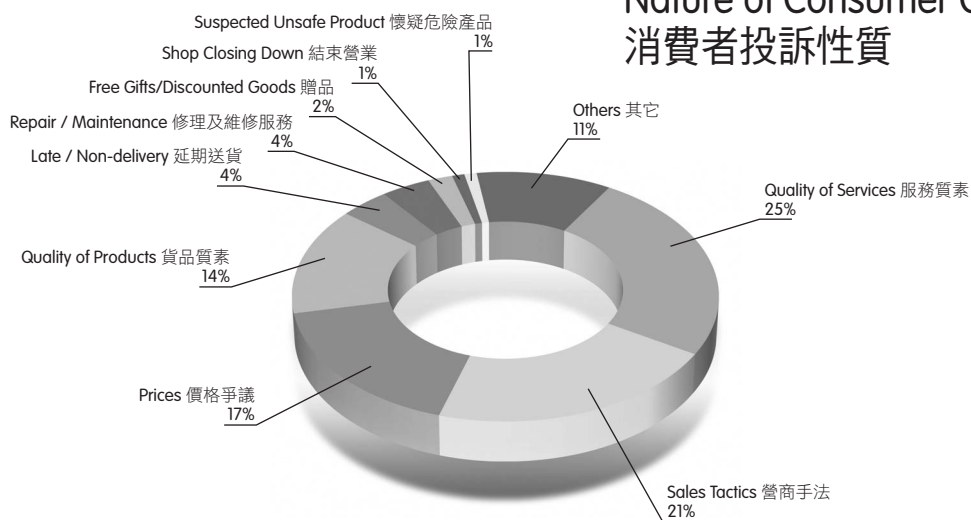
Apart from helping to resolve such complaints, Council staff worked closely with the industry regulator (OFTA) with a view to curbing trade malpractices.

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 substantial increase in case volume had exerted inordinate pressure on Council staff.

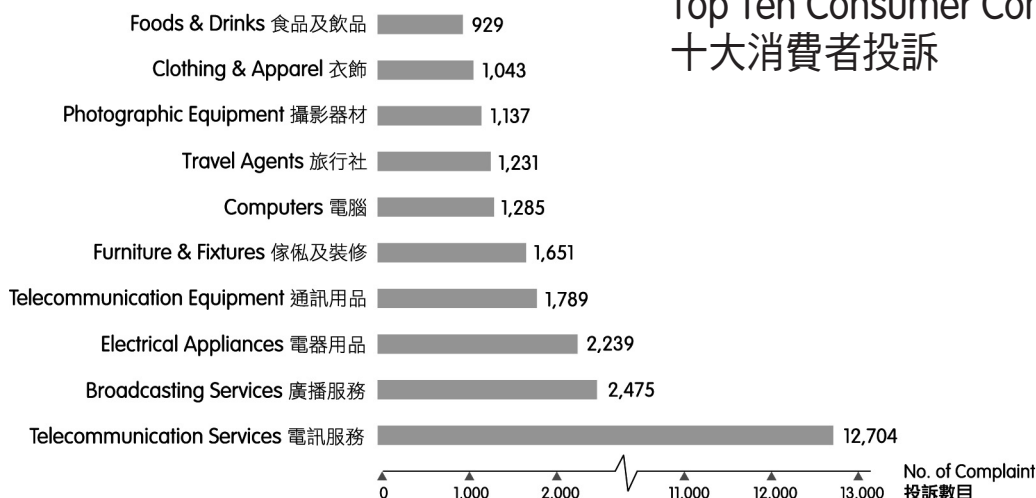
本會一方面協助調解投訴，同時與電訊管理局緊密合作，遏止不良經營行為。

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。

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



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



**Outcome:**

The Council helped resolved 92.4 % of cases with pursuable grounds.

**Nature of complaint Cases:**

(a) Cases with pursuable grounds	28,245
(b) Cases where the complaint turned out to be unsubstantiated or unjustified	751
(c) Cases of a general nature where advice was given	8,028
(d) Cases where the trader ceased business while the complaint was being processed	665
<b>Total number of complaints:</b>	<b>37,689</b>

**Results of mediation efforts in the pursuable cases ( 28,245 ):-**

(a) cases resolved	
- redress obtained/complaints satisfactorily resolved	82.1%
- satisfactory and acceptable explanations provided by traders concerned	10.3%
(b) traders refused to co-operate	7.6%
<b>Total:</b>	<b>100%</b>

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

**成果:**

本會協助消費者解決可跟進投訴的成功率為92.4 %。

**投訴分類:**

(a) 可跟進的投訴	28,245宗
(b) 理據不足或缺乏証據支持的個案	751宗
(c) 投訴屬一般性質,已向消費者提供意見	8,028宗
(d) 處理投訴期間店方結束營業	665宗
<b>總數</b>	<b>37,689宗</b>

**可跟進的投訴 ( 28,245 ) 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	82.1%
- 店方作出令人滿意及可接受的解釋	10.3%
(b) 店方拒絕合作	7.6%
<b>總數</b>	<b>100%</b>

在投訴有理據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。

### Exposing Malpractices of Traders

In the year, the Council convened a press conference and named a trader who was found continually indulged in malpractices. The purpose was to censure the black sheep of the trade as well as to alert consumers of the malpractices. Details are at Appendix 8.

### 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.

### 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 2005/2006, our two Councils had stepped up co-operation through: (1) distribution of consumer information leaflets to Mainland tourists; (2) handling of complaints against shops in Chung Ying Street; and (3) training of their staff and exchange of consumer protection information.

### 點名公布不良商店

年內，本會點名公布一間不當經營，屢勸不改的商店，詳情見附錄八。點名目的除了公開制裁外，還讓消費者對不當經營手法提高警覺。

### 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，以預防消費者墮入模特兒、求職及分時渡假計劃等常見的消費陷阱。

### 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2005 / 2006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

In this regard the Council encourages responsible trade practices and examines issues that would have competition implications, responds to consultation papers and requests for advice from the community at large.

#### Beauty Industry Code of Practice

With the proliferation of beauty parlours and slimming services and to address consumer concerns over certain practices, the Council set up a special task force in August 2004 to formulate an industry code of practice. The special task force, with Council staff as the convenor, comprised 11 members being representatives of the beauty industry- trade associations, beauty care training centres and institutes, small/medium and chain operators, cosmetics and apparatus suppliers.

After months of research and discussions, the drafting of the Beauty Industry Code of Practice (the Code) was now completed. It was the first major voluntary code of trade practice in the Council's drive for corporate social responsibility, and was made possible in a concerted effort between the beauty industry and the Council.

### 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

我們鼓勵負責任的營商手法，研究與競爭有關的課題，並回應政府及公眾的諮詢。

### 美容業營商實務守則

近年美容行業及纖體服務迅速發展。針對消費者對行業部分營商手法的不滿，我們於二零零四年八月成立工作小組，制定行業營商守則。工作小組由本會代表擔任召集人，11名成員分別來自行業不同界別：包括商會、美容學校、中小型及連鎖美容院、及產品及儀器生產商等。



The Code was intended to help enhance service quality of the beauty industry and was scheduled for release later in the year. Essentially, it sets the guidelines for best business practice in four key areas:

first, it deals with the quality in respect of service and products such as the facilities, staff and beauticians, workflow in service provision, safety in use of equipment and materials, and basic standards in professional conduct;

second, it encourages the use of good promotion and sale tactics, transparency in pricing, and fair and reasonable contract terms in all transactions;

third, it sets out standards governing the prepayment mode of operation common in the industry, prohibiting excessive sales of prepayment coupons, and high-pressured sales tactics, as well as promoting prudential business operation and provision of consumer advice on prepayment coupons; and

fourth, the setting up of a fair and reasonable mechanism for consumer complaint resolution, and service performance pledge.

### Future Development of the Electricity Market

The Council responded to Government's consultation paper on future development of the electricity market (stage 1) and suggested the Government to consider introducing some measure of competitive pressure into the electricity sector as a means of ensuring that Hong Kong's overall interest is best served on a long-term basis. Overseas experience has showed that there are benefits in introducing competition into electricity markets.

經過多個月的研究和討論，草擬工作終於完成。守則是消委會推動企業社會責任下首個完成的行業自律守則，亦是消委會與美容行業攜手合作的成果。

守則旨在提升行業的服務質素，並將於稍後時間發表。守則在四個範圍定出最佳營商手法：

- 首先是服務及產品質素，包括設施及配備、美容師質素、服務流程、美容儀器、產品和用料的安全使用，及專業操守的一般標準。
- 第二，鼓勵採用良好的宣傳推廣手法，提高收費透明度，交易的合約條文要公平合理。
- 第三，制定預先繳費營運模式的標準，禁止超賣預繳代用券，反對高壓推銷手法，鼓勵謹慎經營，並需在預繳代用券上印上消費者提示。
- 第四，制定合適和公平的消費者投訴機制，及服務承諾。

### 電力市場未來發展

本會在回應政府電力市場未來發展第一階段諮詢文件中，建議政府考慮在電力市場引入措施推動競爭，達致確保香港整體得益的長遠目標。海外經驗顯示在電力市場引入競爭會帶來好處。

The Council considered it necessary for a full risk assessment to be conducted on different impacts on the reliability of electricity supply in Hong Kong in different scenarios including limited competition between the two incumbents; limited competition between third party generators and the incumbents; and open competition between third party generators and the incumbents before any concrete market reform takes place.

To facilitate future discussion on the post 2008 arrangement of electricity supply in Hong Kong and what appropriate regulatory measures ought to be in place to ensure reasonable residential tariffs, the Council suggested:

Disclosure of appropriate financial/cost data on the sector should be required for informed comment in the later stage of consultation.

The Government should clearly state whether the two power companies were treated merely as commercial concerns, or whether they should be regarded differently as they were given the privilege to provide an essential service in Hong Kong.

The need to determine on what basis returns of the incumbents should be measured; and what measures should be introduced to ensure maximum efficiency in providing the service, which can in turn maintain downward pressure on costs and retail prices.

Given the importance of electricity as part of Hong Kong's overall energy sector to the well-being of consumers and the economy, the Council supported the creation of an appropriate energy regulatory authority to oversee Hong Kong's future energy needs and coordinate the various regulatory and policy activities that affect the way in which energy is supplied, distributed and consumed in Hong Kong.

本會認為政府有必要就不同市場競爭情況，對供電可靠性的不同影響作出全面的風險評估：包括讓兩間電力公司有限度競爭、容許第三者發電與現有電力公司作有限度競爭或作全面競爭。

為使公眾易於討論二零零八年後電力供應的安排和保證合理家居電力價格的監管措施，本會建議：

- 公開有關市場的財務和成本資料，幫助公眾了解情況，以便在第二階段的諮詢提出意見。
- 政府應該清楚表示兩間電力公司可否只被視為一般商業機構，抑或由於他們提供必須的服務，而須予以不同的看待。
- 政府有需要規定計算回報率的基礎，及引入確保達致最高的服務效率的措施，從而控制成本和零售價格。

電力作為香港整體能源市場的一部份對經濟和民生非常重要。消委會支持成立合適的能源監管機構去監察香港未來的能源需要，協調影響著香港能源供應、分配和消費情況的各種監管和政策活動。

## Bus Tariff Adjustment

The Council noted the proposed revision of the permitted rate of return on average net fixed asset from 13% to 9.7% and expressed concern to the Government of whether the estimation of 9.7% had taken into consideration the particular characteristic of the bus industry as a public utility and whether the possibility of the bus company purposely boosting up its asset value had been eliminated.

The Council welcomed the suggested arrangement that consumers with Octopus Card could enjoy fare reduction after the adjustment. However, it noted that some deprived consumers did not possess an Octopus Card because they could not afford the deposit, and that the proposed fare reduction would apply only to medium and long distance routes. The Council considered that it would be unfair if deprived consumers and passengers taking the short route could not benefit from fare reduction and urged that the future fare concession should be arranged for all passengers.

## Response to Consultation Papers

Details of the submissions can be found at Appendix 6.

## 巴士收費調整機制

本會知悉政府計劃調整固定資產管制利潤，將平均回報率由13%下調至9.7%；關注政府估計9.7%回報率時，有否考慮巴士市場作為公共服務之特別身份和巴士公司能否刻意膨脹其用作計算回報率的資本價值。

本會歡迎透過八達通卡的安排令消費者在調整收費時可以享受巴士價格優惠。不過，這措施會剝奪一些沒有能力支付八達通按金的消費者的權利，而建議的優惠亦只應用在中程和長程路線上，令一些貧困消費者和短途乘客未能享受票價減少帶來的好處。本會認為這安排不公平，促請將來價格回贈的安排惠及所有巴士乘客。

## 回應諮詢文件

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 reached 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 37 consumer organisations from 33 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.

### 產品測試的重要性

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

傳媒廣泛報道本會的產品測試報告，不但本港的消費者能知悉測試結果，鄰近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測試結果，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33個國家合共37個消費者組織的協會，本會作為當中一分子，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汽車、手提電話及數碼相機等多個測試報告。第三類是與個別海外消費者組織的聯合測試。特別一提，所有測試樣本均從可靠的零售點購買採集，並參照認可的標準測試。

Otherwise, the Council could not have provided Hong Kong consumers with test findings of 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 and tested according to recognised standards.

## WHAT WE HAVE DONE

In the year under review, 41 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 9.

## HIGHLIGHTS OF TESTS

### Electrical Products

#### Air Coolers

A test on five models of air coolers revealed that the cooling effect of the air coolers was not comparable to that of air-conditioners. Air coolers cannot enhance the cooling effect of an air conditioner as the moisture released by the cooler might actually be a strain on the air conditioner resulting in extra energy consumption. An electric fan rather than an air cooler will therefore be more effective in enhancing the effect of an air conditioner, if needed. The cooling and freezing of ice-substitutes incur additional energy consumption for the refrigerators. Nevertheless, air coolers have their distinct advantages: they are less expensive to buy, and consume less energy particularly to those consumers living in areas where for whatever reasons air conditioners cannot be installed.

## 我們完成的任務

年內《選擇》月刊發表的產品測試報告共41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九。

## 試驗工作摘要

### 電氣產品

#### 冷風機

測試了五款冷風機，結果顯示冷風機的製冷效果不及冷氣機。而冷風機與冷氣機同時使用未必能提升冷氣機的製冷效率，因冷風機操作時會揮發水分，反令冷氣機增加負荷，因為為了抽走濕氣而增加耗電量。若要擴散室內冷氣，普通風扇已勝任有餘。使用冷風機須利用雪櫃冷凍冰磚，會令雪櫃的耗電量增加。儘管如此，冷風機亦有其優點，因售價及耗電量較低，在無法安裝冷氣機的地方亦可使用。



## Electrothermal Bags

The Council, in collaboration with the Electrical and Mechanical Services Department (EMSD) that conducted the investigation, examined the safety of 30 brands of electrothermal bags. Such electric warmers were convenient and affordable alternatives to the traditional hot-water bottles. There were three designs. The most commonly available type operated by heating up the warmer with two electrodes in a conducting liquid, through which an electric current passed. The identified hazards included risk of electric shock, and scalding to the users from leakage of heat up liquid. The plastic materials used in parts of electrothermal bags were found to be inadequate for resistance to heat or fire. The worst scenario anticipated was bursting of the bag from rising temperature when the thermostat failed and the appliance was without an appropriate thermal cutoff. The two other designs were also found to be non-compliant with declared safety standards, due mainly to the substandard plastic material inadequate for heat or fire resistance. Consumers were strongly urged to stop using such electrothermal bags.

## Air Purifiers

The Council, in conjunction with the EMSD, tested the performance and safety of 10 models of air purifiers. Overall, most samples were considered to be satisfactory in electrical safety with reference to IEC standard. However, considerable variations were found in the air purifying performance of the samples measured in terms of their Clean Air Delivery Rate (CADR) for removal of smoke and dust in a controlled test room according to the U.S. standard. Consumers were reminded that many air purifiers made claims of removal of bacteria alike but medical opinion observed that as these machines were designed mainly for domestic use, they could not be solely relied upon for the removal of such impurities in the air. Household hygiene was more vital.



### 電暖袋

機電工程署抽查30個牌子電暖袋的安全程度，與消費者委員會聯合公布調查結果。這些平價又方便的電暖器是暖水袋替代品。共有3款設計，最常見的設計是以電流透過內藏兩條電極通過導電溶液，令電暖袋產生熱力，此類電極式電暖袋的導電溶液與帶電的電極直接接觸，用戶意外接觸到漏出的溶液可能導致觸電或燙傷。部分膠料的耐熱或阻燃性能不足，更嚴重的是當恆溫器一旦發生故障時，又沒有適當的過熱保護裝置，電暖袋便會繼續加熱，直至袋身破裂而流出灼熱的溶液。另外兩款不同設計的電暖袋被發現未能符合所聲稱採用的安全規格，主要是由於電暖袋的部分膠料未能符合耐熱或阻燃規格。我們建議消費者立即停用這些電暖袋。

### 空氣淨化機

本會與機電工程署合作，測試了10款空氣淨化機的效能及安全。整體來說，樣本的安全程度尚算滿意，大部分達到IEC國際標準的規定，但樣本的淨化功效相差甚大。效能測試是根據美國標準，把樣本放在特別建造的測試房間內開動，然後推算其除煙和除塵速度。報告指出不少空氣淨化機聲稱能除菌、除病毒、除致敏原和霉菌等功能，但醫學界的意見是，這類空氣淨化機為家居而設，用戶不應過分依賴，而忽略家居衛生及其他預防疾病措施。

## Electric Heaters

We assessed safety of 12 models of comparatively cheaper electric heaters, including fan heaters, oil-filled radiators and radiant heaters. The results showed that 6 of the 12 models were considered to have comparatively less resistance to fire, as shown in the flammability test using a 750°C hot glow-wire. Two oil-filled radiators were found toppling over on a 15° inclined plane, posing risk of physical injury to toddlers nearby. One of the four oil-filled radiators tested was found leaking at about 1.6 times of the abnormal pressure measured when it should withstand twice the value. Consumers were recommended to take special care to prevent electric shock if their heaters had a humidifier water tank.

## Food

### Dried Vegetables

Four samples of dried lily were detected to have exceeded the statutory limit of sulphur dioxide of 2,000 ppm in a test on some of the dried vegetables, comprising 9 bean curd sheets, 9 tremella (white fungus), 12 dried cole (white cabbage) and 12 dried lily, favoured by the local population in vegetarian dishes for the Lunar New Year. Sulphur dioxide is used commonly as a food preservative. Its quantity in foodstuffs is controlled under the Preservatives in Food Regulations (Cap. 132 BD).

Sulphur dioxide was also found present in bean curd sheets, in which it is not allowed to be used as a preservative under the aforesaid Regulations. The presence is due to the use of a bleaching agent known as sodium hydrosulphite which leaves sulphur dioxide as a residue. But none of the samples exceeded the permitted residue level of 200 ppm, which was set by the Food and Environmental Hygiene Department with reference to the mainland standard GB 2760.

In light of the test findings, manufacturers were urged to carefully control the amount of sulphur dioxide added to dried vegetable products. Consumers were advised that they need not worry unduly as preparation of dried vegetable products

## 電暖爐

本會測試了12款廉價電暖爐的安全程度，包括暖風機、充油式及輻射式暖爐，發現6款的阻燃表現相對地弱，未能通過750°C灼熱金屬線測試後的燃燒測試。兩個充油式樣本傾斜15度時翻側倒下，可能會傷及附近幼童，而4款充油爐的其中一款在超過1.6倍非正常操作所量得壓力時出現漏油，不符合油罐必須能承受兩倍非正常壓力的標準規定。報告提醒消費者，若電暖爐有放濕器水箱，用戶應特別小心，以防水份引致觸電。

## 食品

### 乾菜

本會測試了多個乾菜食品樣本，包括9個腐竹、9個雲耳、12個白菜乾及12個乾金針，全為本地消費者在農曆新年期間愛吃的齋菜用料。結果發現其中4個乾金針樣本驗出的二氧化硫含量超出法定限量2,000 ppm。二氧化硫為常用的防腐劑，其在食品的殘留量受本港法例第132BD章《食物內防腐劑規例》規管。

上述規例並沒容許於腐竹食品上施以二氧化硫，但測試發現部分樣本含有此防腐劑。由於生產腐竹時會使用漂白劑低亞硫酸鈉來漂白腐竹，因而殘留了二氧化硫在腐竹製成品上。然而，沒有腐竹樣本的二氧化硫殘留量高於食物環境衛生署參考中國國家標準GB2760所訂的限量200 ppm。

根據測試結果，本會勸諭生產商小心控制二氧化硫在乾菜產品的使用量，而消費者則不必太擔心，只要在預備乾菜食物時，做足浸泡、沖洗及煮熟等步驟，便能有效減低二氧化硫含量。本會亦提醒消費者注意均衡膳食。

usually involves soaking, rinsing and cooking that will effectively reduce the sulphur dioxide content. Consumers were also advised to have a balanced diet.

## Household Products

### Mosquito Coils

Overseas research indicated that mosquito coils containing S-2 (octachlorodipropyl ether) may release a carcinogenic chemical BCME (bis (chloromethyl) ether) during combustion. S-2 is used as a synergist to enhance the killing efficacy of synthetic pyrethroid insecticides.

A joint test was conducted with the Agriculture, Fisheries and Conservation Department (AFCD) on 19 samples of the mosquito coils obtained from the market. Among them, 11 models were detected with S-2.

To-date, there was insufficient evidence to indicate that the use of S-2 containing mosquito coils had a direct linkage with human cancer. Nevertheless, since S-2 containing mosquito coils had not been registered in Hong Kong, AFCD ordered the recall of the concerned products from the local market. We also suggested consumers to choose and use mosquito coils not containing S-2.

## Personal Care

### Condoms

In our sixth comparative test on condom products, leakage was detected in eight of the 28 male latex condom models sourced mainly from drugstores, supermarket chains and convenience store outlets throughout Hong Kong. But only two of the eight models were considered unsatisfactory - with leakage in excess of the acceptable number of defective samples of two per 315 samples, determined with reference to ISO 4074:2002 and ISO 2859-1.

## 家居用品

### 蚊香

有海外研究報告指，含有S-2（八氯二丙醚）的蚊香在燃燒時，可能會釋出致癌物BCME（bis (chloromethyl) ether）。S-2是一種可加強除害劑有效成分的增效劑，能增強除蟲菊酯的殺蟲功效。

本會與漁農自然護理署合作測試市面19款蚊香，發現其中11款含有化學成分S-2。

現時，未有決定性證據顯示使用含有S-2的蚊香會導致人類患癌。不過，由於S-2成分未依例在港註冊，漁護署已要求有關供應商回收產品。測試報告建議消費者選擇和使用不含S-2成分的蚊香。

## 個人護理產品

### 安全套

在我們第六次安全套測試中，從港九新界多間藥房、超市及便利店購得28個型號男士乳膠安全套樣本中，有6個型號的樣本發現漏水問題，其中有兩個型號各自的315個樣本中，有多於兩個漏水樣本。本會參考國際標準ISO 4074:2002及ISO 2859-1，評定上述兩型號的表現為「不滿意」。

整體而言，8,820個安全套樣本中，17個樣本出現漏水情況。不滿意比率為0.19%之微。就算加入測試方法及抽樣方法不同的因素考慮，仍可看出安全套產品的漏水問題，多年來都有穩步改善，不滿意比率由1988年的6.63% 跌至2000年的0.53%。

除漏水測試外，另一安全測試為爆破容量及壓力。是次測試發現兩個型號的爆破容量及壓力表現不滿意，在各自的315個樣本中，均有超過10個樣本有問題。



Altogether 17 samples out of a total of 8,820 samples were detected with leakage problem. The failure rate was a minimal 0.19%. Even given the variations in test and sampling methods over the years, condom quality has seen steady improvement in respect of leakage - from a peak of 6.63% in failure rate in 1988 to 0.53% in 2000 as found in the earlier tests.

In addition to leakage, another safety test on condoms concerned the burst volume and pressure. Two of the models were judged unsatisfactory - with defective samples in excess of the acceptable 10 per 315 samples.

Overall, of the 28 models tested, 25 (nearly 90%) were rated satisfactory in all aspects of physical properties.

The Customs and Excise Department was notified of the test findings for any further investigation deemed necessary under the Consumer Goods Safety Ordinance.

### Facial Masks

40 models of individually packed facial masks were tested to assess product safety and hygiene. Tests parameters included mercury, salicylic acid, migratable fluorescent substances and microbial contents.

Two models were found to contain bacteria in excess of the count limit set in the Hygienic Standard for Cosmetics, China. In addition, yeasts and molds counts of the two concerned models were also found to exceed the limit stipulated in the same standard. Beauty conscious consumers were cautioned that the use of unhygienic facial masks with excessive bacteria on areas of open wounds or near the eyes could result in higher risk of infection.

綜合各項物理性能測試，28個型號中，25個(接近90%)表現滿意。

我們把測試結果知會香港海關，以便該部門按《消費品安全條例》作出適當調查及跟進。

### 面膜

我們檢測了40款獨立包裝片裝面膜的產品安全及衛生情況，檢測的項目包括水銀、水楊酸、可遷移熒光物質及微生物含量。

測試發現兩個樣本的總細菌量超逾內地化妝品衛生標準規範，該兩個樣本的酵母菌及霉菌含量也同時超逾上述標準。微生物含量高顯示產品的衛生程度欠佳。愛美的消費者需小心，在傷口或眼睛附近用含菌量高的面膜，受感染的風險會較高。

三個樣本發現含可遷移熒光物質，該等物質若可移至皮膚上，部分用者可能有敏感反應。測試又顯示可遷移熒光物質不易用水洗掉。

全部樣本均未檢出含水銀、水楊酸、糞大腸桿菌、金黃葡萄球菌或綠膿桿菌。

Three models were detected with migratable fluorescent substances, which when migrated onto the skin might cause allergic reaction to some users. Test results showed that migrated fluorescent substances could not be washed away easily.

None of the models were found to contain mercury, salicylic acid, fecal coliform, Staphylococcus aureus or Pseudomonas aeruginosa.

### International Comparative Tests

During the year under review, the Council also stepped up its collaborations with ICRT to conduct international comparative tests, including those on:

Audio-visual and optical products - MP3 and PMP players, compact cameras, digital cameras, digital camcorders, DVD recorders, home cinema kits, video projectors;

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

Automobile and related products - car crash safety, child car seats.

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

Main findings were summarised below.

#### LCD TV Sets

This is a first ever comparative test on LCD TV sets. A total of 15 samples of 32 inch LCD TV sets ranging in price from \$8,990 to \$24,990 were tested. The performance in picture quality, sound quality, ease of use, versatility, reception sensitivity and power consumption were compared.

### 國際間產品合作測試

年內，本會與其他國家及地區消費者組織緊密合作測試產品，包括：

(1) 影音及光學產品 - MP3/PMP播放機、輕便相機、數碼相機、數碼攝錄機、DVD錄影機、家庭影院組合、多媒體投影機；

(2) 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

(3) 汽車產品 - 汽車撞擊安全程度、兒童汽車安全座椅。

數碼產品的測試報告深受《選擇》月刊的讀者歡迎。

主要的結果簡述如下。

#### LCD電視機

這是我們第一次比較測試LCD電視機，共搜集了15個32吋的LCD電視機樣本，售價由\$8,990至\$24,990，比較了畫質、音質、使用方便程度、多功能程度、接收廣播靈敏度及耗電量。



The test found considerable variations in the performance and features of the models. For instance, a key element in picture quality concerned the contrast ratio, ranging at optimal settings from 113:1 to 2027:1. The maximum luminance level was almost similar for all samples, but when set at maximum brightness, the contrast ratio of some samples became rather low resulting in poor picture quality.

For about half of the models, the screen reflection was measured to be lower than 25%. The screen reflection problem could cause interference with viewing for some of the other samples.

According to the laboratory's judgment, the samples' largest viewable angle for best image varied greatly - from 12 degrees to 43 degrees (deviation from the front). Colour distortion will usually appear at greater deviation angle.

It was found that the power consumption at standby mode varied significantly among the models, from 0.14 watt up to 6.22 watts. This indicated that some models consumed unnecessarily more electricity than the other. Besides being wasteful in energy, they were not environmental friendly.

### Child Car Seats

The test was conducted on a total of 19 models available in the market to assess the safety and ease of use of child car seats. All samples were approved in accordance with the European safety standard and regulation (ECE R44.03). The models covered different weight categories ranging from newborn up to 36 kg. The test was more stringent and realistic (using actual vehicles) than the ECE standard with which all the samples were in compliance. Substantial variations were found in their overall performance. Some models designed to accommodate several weight categories in one seat have their appeal and are more economical, but the test showed that they lagged behind in performance compared with those with a more focused weight group. Parents and motorists were urged to consult the test report to choose accordingly, and equally important, to use a child safety car seat correctly.

測試發現各樣本的性能表現有顯著分別，舉例說，對比度是影響畫質的重要因素，各樣本的最佳狀態對比度由113:1至2027:1。各樣本的最高亮度相差不大，但在最高亮度的調校設定下，部分樣本的對比度顯著較低，導致畫質較差。

量度發現近半數樣本的屏幕反光程度低於25%，但其餘樣本中部分的屏幕反光問題會妨礙觀看電視機所顯示的影像。

根據實驗室評估，要有理想的效果，不同樣本的最闊觀看角度很參差，由距中線12至43度，在較側的角度觀看會發現顏色嚴重失真。

樣本備用狀態時的耗電量由0.14至6.22瓦特，相距甚大，顯示部分樣本比其他的耗用更多不必要的電能，浪費資源。

### 兒童汽車安全座椅

測試了19款在港有售型號，包括安全程度和使用方便程度。所有樣本通過歐洲標準ECE R44.03。樣本中有不同的體重組別，由初生至36公斤。測試方法較ECE標準更嚴謹和更能反映實際情況（使用真車）。結果顯示樣本的表現差異頗大。部分樣本標示範圍較闊的體重組別，表面看似較經濟實惠，但測試顯示這類型號的表現，比不上標示體重組別較集中的樣本。我們建議家長和駕車人士宜參考該測試報告，選擇合適的座椅，並且確保按指示使用。

## In-depth Reports on Products

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 10.

### Anti-septic Handwash Products

As the general public becomes more hygiene conscious, some consumers may use antiseptic hand wash and hand sanitizers instead of plain soap and a survey was conducted on the product.

Under the Pharmacy and Poisons Ordinance, soaps and hand wash products bearing the claim of being "antibacterial" are considered to be pharmaceutical products, and registration is needed to ensure conformity to standards of safety, efficacy and quality.

In the market survey, some antiseptic products were found unregistered and the Department of Health was informed for follow-up action.

Consumers were suggested not to purchase unregistered antiseptic products which had no assurance in product safety, efficacy and quality.

### Electronic Dictionaries

To assist consumers in their choice, a total of 16 models of electronic talking dictionaries were surveyed for comparison of their features, vocabulary range and price. Three models of which were installed with sentence translation function.

## 產品研究報告

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十。

### 消毒洗手用品

市民的衛生意識日漸提高，有消費者會選擇消毒洗手梘液和消毒劑，代替一般洗手用品。本會就有關產品進行了市場調查。

根據《藥劑業及毒藥條例》，聲稱具有「抗菌」效能的洗手用品屬「藥劑製品」的一種，必須註冊以確保符合安全、療效及質量的要求。

市場調查發現，部分聲稱具抗菌功效的產品，沒有在包裝上標示註冊編號，已轉交衛生署跟進。

報告建議消費者不應購買包裝上沒有藥劑業及毒藥管理局發出的註冊號碼，或沒有列明有效成分等沒有安全、療效及質量保證的抗菌洗手用品。



There were vast differences in price and vocabulary of the dictionaries. Most of the machines were installed with branded dictionaries. Consumers were advised to check the edition and publishing date of the installed branded dictionary before purchase as the survey found no arrangements for updating the installed branded dictionary. They should also check the warranty coverage and were advised to approach the sole agent for warranty renewal.

To minimise the chance of battery leakage causing damage to the product, consumers were advised to remove batteries from machine not expected to be used for a long period of time.

#### Series on Proper Use of Medication

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

Articles included medications for smoke quitting, eczema, and menstruation problems, and 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.

#### 電子辭典

我們調查了16個型號的電子發聲辭典，其中3個備有全句翻譯功能。我們比較了它們的功能、可查字數及售價，以協助消費者選擇最適合自己的款式。結果發現不同型號電子發聲辭典的可查字數和售價相差很遠。調查型號中大部分內置有權威字典，但並無提供內置權威字典的更新安排，因此消費者購買前應查看內置字典的版本及出版日期。消費者亦應留意保養範圍，當需要續保時，應直接向代理商續保。如長期不使用，應取出電池，以免電池電解液洩漏，損壞電子辭典。

#### 《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，出版一系列正確使用藥物的文章，以提高消費者對藥物治療的認識。

本年度出版的文章包括戒煙、濕疹、月經問題、防疫注射、從藥房自購藥物及旅遊須知等。由藥劑師介紹藥物成分的藥理，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.

## 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 more information on a wide range of services. We conduct user-experience surveys, opinion surveys and price surveys to collect information on services for the benefit of consumers.

Furthermore, we have, 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

#### Finance and Banking

##### Safe Deposit Box Services

In middle 2005, we conducted a survey on the rentals for safe deposit services provided by 21 local banks. It was found that one third of the tracked rentals recorded increases ranging from 1.6% to 62.5% when compared against the data collected for a previous survey published in November 2004.

The survey also compared terms and conditions of the services and found that all service agreements collected were in line with the guidelines suggested by the Hong Kong Monetary Authority after our previous survey. The agreements no longer imposed an upper limit of compensation for losses of contents in the safe deposit boxes.

### 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。我們經常進行各項調查，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，我們多年來一直留意燃油、超級市場貨品和教科書等必需品的價格，對這類貨品進行定期及有系統調查，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

##### 保險箱服務

二零零五年中，我們調查了21間本地銀行提供的保險箱租金，比較在二零零四年十一月獲得的保險箱租金資料，發現其中有三分一的保險箱加了租，加幅由1.6%至62.5%不等。

我們亦比較了銀行的服務條款，發現收集到的服務協議書內容，與上次調查後香港金融管理局發出的指引相符。服務協議書再無設定保險箱內物品損失的賠償上限。

## Bank Interest Rate Adjustments

The Council published a study on bank interest rate movements for 5 years covering first the interest rate down cycle and then the hike cycle between January 2001 and December 2005. The study was prompted by consumer requests and media enquiries the Council received during the interest hike cycle in 2005. Both consumers and media were keen to know about interest rate adjustments by local banks vis-à-vis US rate changes.

The study found that Hong Kong's interest rates do not necessarily follow the rate changes in the US during the interest hike cycle for various reasons. There was also gap between the movements of the Best Lending Rate and the Hong Kong Dollar Savings Rate.

The study also looked into the timing in interest rate adjustments. As noted in the study, the asymmetrical timing in upward and downward rate adjustments may seem beneficial to depositors but cost increasing for borrowers, and hence neutralising in net aggregate effect. This has given rise to a widened gap between the Best Lending Rate and the Saving Rate.

The study also drew attention to the existence of two tiers of Prime Rate to mortgage borrowers in their quest for the most competitive deal in the market. As borne out in the study, lenders with a higher Prime Rate were not necessarily less competitive than those with a lower Prime Rate. Consumers were advised to always ask the lender for the actual mortgage interest rate.

In the study, the Council also compared mortgage packages and reminded consumers of the important considerations in selecting a mortgage plan such as penalty charges for early redemption.

## 銀行利率調整

我們就本港銀行利率進行了研究，調查覆蓋二零零一年一月至二零零五年十二月的五年內，先是減息，後是加息的兩個周期，這是因應媒體及消費者不時提出的查詢，希望知道本港銀行利率的變化情況與美國利率的關係。

調查發現，基於各種原因，本港銀行沒有緊隨美國在加息周期的調整幅度，令兩地利率出現差別。最優惠利率與港元儲蓄存款利率改動的平均累積幅度亦有差距。

公眾關注港美兩地調整利率幅度不一致的情況，對存戶和借貸人士的影響相對有別。借貸者支出增加的同時，卻令存戶受惠。研究發現最優惠利率與港元儲蓄存款利率的差距加闊。

我們亦提醒消費者留意市場上有兩個不同水平的最優惠利率，消費者選擇樓宇按揭計劃時，容易出現混淆。調查發現最優惠利率較高的銀行，實際的按揭利率未必高於最優惠利率較低的銀行。我們建議消費者進行比較時，除了查詢最優惠利率外，亦應留意銀行給予的實際按揭利率是多少。

調查同時比較不同的樓宇按揭計劃，提醒消費者選擇時須考慮的重要因素，如提前贖樓的罰息等。

## Health

### Opinion Survey on Health Food

Opinion collected from a survey of 474 consumers of health food revealed that some one-fifth of those consumers paid little or no regard to the effectiveness of the products concerned and most consumers taking health food were apparently in good health. The survey showed that nearly half of the respondents regularly and habitually took health food. Most got to know about the products by word of mouth from friends or relatives, and heavy media advertising was the next most influential source of information. The desire to enhance general health was given as the main reason for taking health food. Consumers were led to believe that health food products would be safer than western medicines because presumably they were made of natural ingredients and had fewer side effects. Nevertheless, 5% of the respondents did report side effects of one kind or another: diarrhea, insomnia, lassitude, dizziness, sweating and thirstiness. Some of the side effects were alleged to involve slimming or herbal tea products.

### Slimming Treatment Devices

The survey on slimming treatment devices uncovered an array of highly dubious claims of efficacy in weight loss. In the survey, 24 advertising claims were examined in relation to slimming treatment devices applying electric current, infrared radiation, ultrasound, laser, vacuum suction, or massage, etc. The advertisements invariably held out promise of effortless weight loss, but there was no scientific evidence to substantiate that these devices could eliminate fat since the body would be moved only in a passive way by a third party, and not actively doing exercise. We expressed concern over the safety of these slimming treatment devices which were not regulated and urged that, more effective measures were needed for proper control over the operation of such devices.

## 保健

### 保健食品意見調查

調查收集了474名有服用保健食品消費者的意見。調查顯示兩成消費者對產品的功效並不在乎，而大部分服用保健食品的消費者健康狀況都良好。約有一半受訪者經常或習慣性服用保健食品，大部份從親友處獲得產品的資料，第二個常見的途徑是透過廣告認識產品。消費者服用這些產品主要為保持身體健康，很多受訪者相信保健食品成分較天然和較少副作用，比西藥安全，但亦有5%的受訪者表示曾出現副作用，包括肚痾、失眠、倦怠、頭暈、出汗和口乾，部份副作用是服用減肥或排毒產品後出現。

### 纖體技術及療程

調查發現市面不少纖體服務的減肥療程聲稱功效成疑。我們收集了24個纖體廣告聲稱，所應用的技術包括電流、超聲波、激光、紅外線、真空或按摩等，全部廣告均強力暗示不用運動便可減輕體重，專家卻指出沒有足夠證據證明廣告上的纖體療程或儀器能夠減肥，身體不作主動運動是無法消耗脂肪。我們關注使用該類儀器時對消費者的安全，認為有需要加強這方面的監管。



## Daily Living

### Test on Internet Service Providers' Hotline Service

Telecom services ranked top on the list of our complaint statistics. Alongside with the complaints came comments from consumers that the hotlines of the telecom service providers were inefficient. A test on the waiting time of calls to hotlines of four internet service providers was conducted. Of 160 calls made, 95% of the calls got answered.

The test revealed that the operators could improve in two aspects. The call flow of systems could be rearranged so that the "contact customer service person" option could be easily located; and hotline staff could be empowered to handle a wider scope of work so that the calls would not have to be transferred across divisions/departments.

### Supermarket Price Survey

In the year under report, we modified its survey methodology and used scan data from supermarkets for the supermarket price survey. The report covered a basket of 180 items of commodities sold in supermarkets. The aggregate average price of the basket fell by a slight 0.2% in 2004 compared to 2003. Despite the overall price drop, the findings showed that five categories of commodities actually rose in aggregate average prices from 0.4% to 2.8% when compared to 2003. The categories were: staple food, non-staple food, drink and beverages, bread/biscuits, and chilled/frozen food. On the other hand, three categories were down ranging from 1.3% to 3%; and they were snacks, personal care/baby food, and paper/household care. It was observed that the falling price trend in personal care items could be attributed to the extensive promotional campaigns among personal care chain stores, individual drug stores and pharmacies, and supermarkets.

## 日常生活

### 上網服務商熱線服務測試

我們收到的投訴之中，與電訊服務有關為最多，消費者指出上網服務商的熱線難以接通。我們對4間上網服務商的熱線進行了候接時間的測試。撥出了160次電話，其中有95%有人接聽。

測試顯示上網服務商有兩方面可以改善：第一，重整電話系統的操作流程，令消費者較容易「聯絡客戶服務員」；第二，可加強培訓客戶服務員，擴大他們可處理的工作範圍和加強能力，不用將客戶的電話「駁來駁去」。

### 超市價格調查

年內，我們採用了新方法收集大型超市的電子掃描數據。調查涵蓋180項的超市貨品價格資料，二零零四年180項貨品的總平均售價較二零零三年下跌0.2%。總平均售價下跌，但同期卻有五大類貨品錄得升幅，由0.4%至2.8%，包括主要食糧、雜糧、飲品、麵包/餅乾和冷藏/急凍食品；此外，亦有三大類貨品錄得1.3%至3%的跌幅，包括小食、個人護理/嬰兒食品，以及紙品/家居清潔用品。調查發現多組個人護理用品的平均售價下跌，可能與護理及美容產品連鎖店、藥房、藥行等專門售賣個人護理產品的零售店和超市積極宣傳減價推廣有關。

## Textbook Price Survey and Expenditure Survey

The textbook price survey checked the prices of a list of commonly used textbooks gathered from schools and compared them against prices for books of the same edition for the previous year. Results revealed average price increases of 3.0% in textbooks for primary schools, and 3.7% for those for secondary schools, compared to a 0.4% increase of the CPI. For the top 10% of books with the biggest price increase, the increase rates ranged from 4.7% to 5.0% for primary school books, and 5.1% to 11.8% for secondary school books.

The textbook expenditure survey was published in September and revealed an average expenditure on textbooks of \$1,758 for primary students and \$1,873 for secondary students, 3.7% and 2.7% increases in the respective expenditures when compared with their expenditure for the last year. We urged schools to give consideration to the financial burden of parents by balancing between quality and price of the textbooks and to exercise their bargaining power, as well as to allow parents' participation in the textbook selection process. Schools were also advised to be cautious about gifts and receptions provided by publishers, in order to avoid conflict of interests and possible criticism from the public.

## 教科書價格及購書費調查

我們從學校書單中抽出較多學校使用的同版教科書，編成廣用書書目，然後比較它們今年和去年的售價。結果顯示小學教科書價平均上升3.0%，中學上升3.7%，而同期綜合物價指數則上升0.4%。升幅最高的10%書目中，小學用書升幅由4.7%至5.0%，中學用書升幅則由5.1%至11.8%不等。

於九月出版的購書費調查報告則顯示，小學學生的平均購書費為\$1,758，中學平均為\$1,873，與去年購書費比較分別上升了3.7%及2.7%。我們建議學校應考慮家長的經濟負擔，在課本素質與價格之間取得平衡，行使其議價能力，並讓家長參與選書。我們亦提醒學校要小心處理出版商提供的捐贈或款待，以免導致利益衝突或招致非議。

# 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, so will they 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 magazine 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 on 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.

### 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分辨危險產品，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。該條文對確保本會在評定產品和服務的獨立和公正的立場，是十分重要的。

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 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 2005, the combined sales averaged 27,234 copies per issue, splitting quite evenly between subscriptions and retail sales. The cover price of CHOICE remains unchanged for years at \$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 in a bid to reach the widest audience possible.

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.

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

CHOICE is now a fully multi-media consumer information service with access for all - from print to internet, fixed-line and mobile phone users. The new multi-media service, the first amongst consumer organizations in the world, is the result of a joint project between the Consumer Council, the content provider, and PCCW, the multi-media platform provider.

《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，均為各媒體大幅報道，本會又應傳媒要求，安排專訪作專題介紹。

《選擇》月刊的銷售途徑分為訂閱和零售，二零零五年的總銷量平均為每期27,234冊。《選擇》訂戶約佔總銷量的一半，其餘則經由各區的報攤、超級市場、便利店和書店發售。《選擇》的售價在過去多年維持每本12元，訂閱一年（12期）及兩年（24期）分別為110元及200元。月刊的市務推廣活動非常多樣化，定期進行傳媒宣傳、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。

《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。

### **網上《選擇》月刊：無拂遠近**

《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。

From a monthly magazine of hard copy only, CHOICE was first ushered two 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 over four 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 number of pageviews has risen by 26% from 1.9 million in 2004 to 2.4 million in 2005, and in the visitor sessions by 50% from over 187,000 in 2004 to 281,000 in 2005.

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 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.

Welcoming the new multi-media service in a launch ceremony, the Secretary for Economic Development and Labour, Mr. Stephen IP, stressed the importance of consumers being able to obtain up-to-date market information in the face of a rapidly changing marketplace, in order to make rational decisions and protect their rights as consumers. He congratulated the Consumer Council for being the first consumer body in the world to embark on a full spectrum multi-media service for its magazine.

《選擇》月刊最初只有印刷版本，兩年前與電訊盈科指南有限公司合作，透過黃頁網站(<http://choice.yip.com.hk>)向公眾提供跨媒體消費資訊服務。網上《選擇》有繁體和簡體字版，以PDF版面上載月刊最新一期所有報告，同時設有月刊過去四年的資料庫，所有上網人士都可瀏覽，分為一年訂閱收費，或以每期或每篇報告計算。數據顯示，越來越多上網人士在互聯網上搜尋不偏不倚的消費者資訊。瀏覽網上版《選擇》頁次由二零零四年的一百九十多萬上升至去年的二千四百多萬，增幅達26%。瀏覽人次由二零零四年的十八萬七千多增加至去年的二十八萬多，升幅達50%。

《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。

經濟發展及勞工局葉澍堃局長為多媒體資訊服務開展儀式的主禮嘉賓，他強調現今市場變化迅速，消費者必須掌握最新市場資訊，才可以作出明智選擇，保障自己權益。他又恭賀本會成為全球首個消費者組織成功將其雜誌推展為全面多媒體服務。

Prof. K.C. CHAN, Council Chairman, said the Council is always mindful of the need to keep abreast with the times and this new multi-media service would ensure speedy access to information whenever and wherever consumers need it. Referring to the World Consumer Rights Day, he noted that the first and foremost fundamental right of consumers is the right to be informed in the choice and use of goods and services.

### Media Liaison

Media relations are actively fostered by the Council, which is in virtually 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 in this area is much valued by us. Its media relations effort was well recognised: for nine consecutive years, the Council was voted the top award recipient by the social service section of the Oriental Daily News in recognition of its efficient and outstanding service in response to press queries and requests for assistance.

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".

### 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. A revamp of the website was completed during the year.

本會主席陳家強教授說，本會一直緊貼社會發展的步伐，新的跨媒體服務確保消費者隨時隨地都可得到所需的最新資訊。陳教授指出，在全球消費者權益日推出嶄新的服務，讓消費者更方便取得正確資訊和選購指南，彰顯了消費者有權獲得資訊的重要基本權利。

### 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，東方日報社會服務版連續九年給予本會最高評價，表揚本會在回應傳媒的查詢時，有效率和突出的表現。

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。

### 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。本會正積極拓展網上資訊的傳遞，重新設計網頁的工作已在本年度完成。

## 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 sixth organised by the Consumer Council in association with the Hong Kong Journalists Association (HKJA) since 2000. This year's Awards attracted a total of 187 entries in the five categories of news (97), features (42), television (6), radio (3) and press photo (39) covering a wide diverse range of issues of consumer interest and concern. The number represents a 75% increase over last year (107 entries), and 167% over 2000 (70 entries). A list of the winning entries is at Appendix 12.

## Top Ten Consumer News

The public concern over malachite green in eels and fresh water fish was voted the top story in the Top Ten Consumer News for the Year of the Rooster. The event, in its second year, was organized 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 total of 20 items, which in their view were uppermost on the mind of consumers for the Year of Rooster in Hong Kong. It drew a total of 3,537 voters who cast their votes on line or by fax or mail during the period between 4 January and 18 January 2006. The response was a nearly 60% rise over the preceding Year of the Monkey.

## 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，已經踏入第六屆。今年共收到187份參賽作品，分別是新聞組別(97份)、特寫(42份)、電視(6份)、電台(3份)和新聞攝影(39份)，參賽作品題材十分廣泛。參賽作品數目比去年(107份)上升75%，比二千年(70份)更上升167%。獲獎名單見附錄十二。

## 十大消費新聞選舉

公眾關注鰻魚及淡水魚含孔雀石綠得到最多市民投票，成為雞年十大消費新聞的第一位。雞年十大消費新聞選舉由本會聯同有線新聞台、香港電台和香港經濟日報合辦，范陳會計師行為義務核數師。這是第二次舉辦消費新聞選舉。

市民在20則候選新聞中，選出十則他們認為是雞年期間發生最重要的消費新聞。

合共有3,537人在一月四日至十八日期間，透過互聯網、傳真和郵寄方式投票。投票人數比去年的猴年十大消費新聞選舉增加了接近六成。

**雞年十大消費新聞選舉**

新聞媒體在保障消費者權益方面，一直擔當很重要的角色，揭發劣質產品和服務，促使經營者改善行銷手法和推動公平交易。

舉辦雞年十大消費新聞選舉，是希望令公眾更重視消費權益。歡迎你在2006年1月4日至18日，在20則候選新聞中，選出心目中的十大消費新聞，即有機會獲獎。

**獎項** 頭獎一名：港幣6,000元  
 二獎一名：港幣3,000元  
 三獎一名：港幣2,000元  
 入圍獎十名：每人港幣600元

**立即投票**

合辦：有線新聞台 RTHK 香港電台 香港經濟日報 HONG KONG ECONOMIC TIMES 消費者委員會 CONSUMER COUNCIL

義務核數師范陳會計師行

The results of the public voting gave a good indication of the issues high on the list of consumer interest and concern, providing valuable reference to us in the course of our work in consumer protection and empowerment. They are also of value to the media in the coverage of crucial consumer issues, and lessons to be learned by various sectors to improve public perception and confidence of their goods and services. Results of the Top Ten Consumer News of the Year of the Rooster are, in their sequence, as follows:

- Malachite green in eels and fresh water fish (3,118 votes)
- Pirated products of flu vaccines (2,681 votes)
- Suspension of pork sales in wake of Streptococcus Suis outbreak (2,654 votes)
- Massive leak of credit card data in the US (2,648 votes)
- New bus fares adjustment mechanism (2,636 votes)
- Sharp rise in Eastern Tunnel toll (2,540 votes)
- Criticism over non-disclosure of brandnames of canned mud carp contaminated with Malachite Green (2,240 votes)
- Surcharge imposed on low-balance bank accounts (1,683 votes)
- "Genuine goods" shop found to sell imitation (1,633 votes)
- Call to regulate egg import from Avian Flu affected areas (1,549 votes)

### World Consumer Rights Day

The World Consumer Rights Day 2006 was celebrated with a rousing ceremony to launch the new CHOICE multi-media service. The occasion was used also to mark the 30th Anniversary of CHOICE publication.

The World Consumer Rights Day is widely celebrated in the Mainland with businesses and government bureaux actively initiating and partaking in special programmes and activities dedicated to consumers. The Consumer Council could not have found a better way of commemorating this day in Hong Kong with such a debut initiative in enhancing consumers' right to information.

投票結果反映了市民最關注的消費事項，本會在推行消費者保護工作時可作參考，同時有助新聞媒體發掘消費大眾有興趣的題材。商界亦可借鑒，提升公眾對其服務的印象和信心。雞年十大消費新聞結果如下：

- 鰻魚及淡水魚含孔雀石綠 (3,118票)
- 市面出現水貨流感疫苗 (2,681票)
- 豬鏈球菌內地殺人 超市停售四川豬肉 (2,654票)
- 信用卡資料美國外洩 本港卡主受影響 (2,648票)
- 巴士票價可加可減機制出台 (2,636票)
- 東隧大幅加價 (2,540票)
- 罐頭鯪魚含孔雀石綠 當局未公開牌子捱轟 (2,240票)
- 銀行向低結餘支票戶收取月費 (1,683票)
- 「正版」店也賣冒牌貨 (1,633票)
- 防止禽流感區雞蛋流入 當局計劃發牌監管 (1,549票)

### 全球消費者權益日

本會今年以熱鬧繽紛的開展儀式慶祝二零零六全球消費者權益日和《選擇》月刊多媒體資訊服務，同時亦是《選擇》月刊出版三十周年。

全球消費者權益日在內地是重大的「節日」，政府部門和各行業都特別主辦各種活動予消費者參與。本會在當日推出嶄新的服務提升消費者獲得資訊的權利，最適合不過。



# Empowering Consumers through Education.

## 教育活動——加強消費者的自我保護能力

### WHY THIS IS IMPORTANT

Consumer education forms an integral part of our consumer empowerment initiatives. 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 four major target groups - namely young people, teachers, 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, 188 educational talks, visits and workshops were organised for these four 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.

About one-third of these activities were tailored for the senior citizens through joint efforts with elderly centres and community workers. Regular programmes including visits and talks were also developed for the immigrants to familiarise them with local consumer protection measures.

### 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，使他們可各自推行消費者教育活動。本會亦舉辦專為青少年、教師、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

本會全年共舉辦188項消費者教育活動，包括講座、參觀和工作坊等。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。

三分之一的活動針對長者的需要設計，並與各長者服務團體協作籌辦。本會亦會定期舉辦為新移民而設的講座和參觀活動，讓他們認識本港保護消費者權益的措施。

## Enhancing Youth Awareness in Consumer Rights Consumer Culture Study Award

The Award, jointly organised with the Education and Manpower Bureau for the seventh consecutive year, is the largest territory-wide project-based learning programme designed for local secondary schools. Participants were to study a particular aspect of our local consumer culture, exploring the consumer attitudes, values and behaviours in Hong Kong. The Award generated a fruitful collection of over 2,700 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 696 teams from 125 secondary schools took part in this year's Award. A list of the winners is at Appendix 13.

Introductory talks on consumer issues and how to conduct the study were organised for teachers and students attracting more than 1,500 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.

45 workshops covering 14 thematic topics were organised for some 2,500 teachers and students as an extension activity of the Study Award. These workshops aimed at stimulating creativity, arousing interest on issues like sustainable consumption as well as exposing participants to multi-media applications and research methods.

A Training Workshop for secondary schools teachers on "Project-based Learning and Knowledge Building" was organised. 26 teachers attended.

An extension activity named "Showcase for Multi-media Socio-cultural Study Projects" was also organised. Fully utilising the capability of the Council's Resource Centre as a multi-media exhibition hall, over 30 multi-media socio-cultural study projects by secondary and university students were shown

## 提高年青人消費權益的意識 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「第七屆消費文化考察報告獎」，是本地最大型的專題研習教育活動之一。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。歷屆完成的二千七百多份考察報告，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。

第七屆「報告獎」的參加者來自125間中學，共有696隊，刷新了參加隊伍數目的紀錄。得獎名單見附錄十三。

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，吸引了逾一千五百位師生出席。透過這些講座及主動參與考察，同學們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，本會為二千五百多位老師及同學舉辦了四十五次，共十四個不同專題的工作坊，以啟發同學的創意，提高他們對可持續消費的認識，鞏固他們運用多媒體表達的技巧，以及對搜集資料和考察方法的掌握。

本會亦為中學教師舉辦了培訓工作坊，主題為「專題研習與知識建構」，共有26位教師參加。

本年另舉辦名為「多媒體社會考察作品展演」的配合活動。活動的設計充份運用消委會資源中心的多媒體展覽場地，以三面熒幕同時展示三十多段由中學生及大學生創作的多媒體社會考察精選作品，為參加者帶來嶄新的觀賞經驗之餘，亦為同學在表

simultaneously to give the participants a new experience in viewing and understanding new media and presentation formats. 83 students from 6 schools benefited from the program.

### Youth Development Service Scheme

The Youth Development Service Scheme aims to provide an opportunity for trained youth volunteer leaders to learn more about consumer issues through involvement in the 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 project of the Division. Currently, over 20 secondary students and university undergraduates are involved in the Scheme, with new recruits joining each year.

### Training the Trainers

**Teacher Development Course on Consumer Education**  
Government's recent curricular reforms responded to the Council's call for incorporating consumer education in the wider school curricular. To meet the increasing demand, the Education & Manpower Bureau commissioned the Council to design and host a web-based training course on consumer education for secondary school teachers. Participants would learn about the concepts, knowledge and skills pertaining to core issues in consumer education.

The course contents were structured into three sections, namely "A Rational Consumer" which introduced values, knowledge, skills as well as the rights and responsibilities of rational consumption; the second section discussed the roles and responsibilities of Government, the Council and the business in protecting consumers; and "Trends in Consumer Protection" which introduced global trends in improving the marketing environment, promoting corporate social responsibilities and enhancing consumer awareness.

達手法、媒體運用帶來衝擊和啟發。合共有來自6間中學的83位同學參加。

### 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，通過參與協助籌辦消委會的教育活動，加深對保障消費者權益工作的認識。這批青年學員協助推動消費保障的社區教育活動，製作教育材料，並參與推行本會不同的活動和計劃。本年共有逾20位中學生及大學生參與此計劃，每年並不斷有新學員加入。

### 導師培訓

#### 教師培訓課程：消費者教育

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。教育統籌局為此特別委託本會設計及統籌「消費者教育教師網上培訓課程」，讓教師認識和了解推行「消費者教育」相關的概念、知識和技巧。

課程內容分為三個部份，分別為：「明智消費者」— 介紹培育明智消費者相關的價值考慮、知識、技能、消費者權益和責任；第二部份探討政府、消委會、商界等不同界別在消費者保障方面的責任和角色；「消費者保障的趨勢」— 介紹全球化消費者保障議題，例如改善市場環境、推動和提升企業社會責任感及消費者意識。

This 30-hour course provided a basic framework in understanding consumer education. Participants could access a database containing reading materials, case studies, teaching resources and links to other relevant websites. Seminars were also organised for participants to facilitate in-depth understanding of concepts of consumer laws, market environment, competition issues as well as personal finance management.

The course, commenced in December 2003, was first of its kind in Hong Kong. Up to March 2005, three batches of 144 teachers successfully completed the course. Upon request of the Education & Manpower Bureau, three more batches of teachers were enrolled in a larger class of 90 from April 2005 till February 2006, to cater for the great demand. A total of 380 teachers from six batches completed the training.

### Teaching Resources Development

The interactive drama game developed with support of the Quality Education Fund provided useful resources for teachers. Other educational resources included two teaching kits on labelling and advertising, a consumer education resource kit for new immigrants and CD-ROMs containing winning projects of the previous six rounds of "Consumer Culture Study Award". These were in great demand by schools and community organisations.

### Consumer Council Resource Centre

Located in Tsim Sha Tsui, the Council's Resource Centre was opened to service in October 2001. Facilities include a Consumer Advice Centre, 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 1,721 visitors from over a hundred educational institutes and organisations.

此30小時的課程提供消費者教育的基本框架，同時為學員提供相關資訊的資料庫，內容包括參考資料、個案討論、教學素材和相關網址。課程期間舉辦研討會，主題包括消費者保障法例的概念、市場環境和競爭，以及個人理財，加深學員對有關課題的認識。

本課程於二零零三年十二月推出，屬本港首次舉辦。截至二零零五年三月，3期合共有144位老師成功完成課程。本會應教育統籌局要求，於二零零五年四月至二零零六年二月續辦3期加開課程，每期名額增至90位，以回應殷切的需求，6期合共有380位老師成功完成課程。

### 教學資源製作

本會在優質教育基金贊助下出版的「消費互動劇場」教材套，成為協助教師教授「消費者教育」的有效輔助教學工具。此外，本會亦製作有《包裝及標籤》和《認識廣告》兩集教材套、為新移民編製的消費者教育小冊子，以及歷屆「消費文化考察報告獎」得獎作品光碟等。這些教材廣為學校及社區機構採用。

### 消費者委員會資源中心

位於尖沙咀的消費者委員會資源中心，於二零零一年十月啟用。中心內設有消費者諮詢中心及配有多媒體設備的展覽 / 演講廳。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1,721位來自百多間教育機構及團體的訪客。

## 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. Council representatives serving on various committees and working groups on law reform contribute to the discussions.

### WHAT WE HAVE DONE

#### Limited Liability Partnership

We submitted views to the Legco Panel on Administration of Justice and Legal Services on the proposed limited liability partnership (LLP) model for solicitors.

Provided that there would be sufficient safeguards for consumers, the Council had no objection to the adoption of LLP model for solicitors since such model was becoming a world trend in professional business model.

However, the Council did not support a LLP model which gave separate legal entity to the LLP. The Council hoped that individual solicitors of LLPs would continue to be held directly answerable for liabilities incurred in connection with their legal business. The Council objected to a partnership model which might shield the partners from avoiding personal contractual or tortious liabilities in connection with their business.

Moreover, the Council proposed that the new LLP model should have sufficient insurance coverage at both firm and individual solicitor level that should not be less than the existing insurance coverage.

### 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。我們一向關注影響消費者權益的法律發展，應政府邀請派代表服務於多個相關的法律改革委員會及工作小組，參與討論。

### 我們完成的任務

#### 有限法律責任合夥

就有關容許事務律師以有限法律責任合夥 (LLP) 模式經營的建議，我們向立法會司法及法律事務委員會提交意見。

由於世界各地專業採用上述業務經營模式已成為趨勢，委員會並不反對本港法律專業採用LLP模式，但前提是必須給予消費者足夠的保障。

然而，委員會並不支持以LLP模式經營的律師事務所，可成為獨立法人，我們希望個別律師能繼續直接地承擔其法律業務所引起的責任，承擔與其業務有關的個人合約或侵權所引起的法律責任，因此反對任何容許合夥人免卻負上這些法律責任的LLP模式。

委員會建議新的LLP 模式，應確保合夥公司及個別律師，能獲得足夠的保險保障，保障不應少於現存的保險保障。

## Copyright

Government proposed to maintain the existing scope of business end-user possession criminal liability covering the four categories of copyright work namely computer program, movies, television dramas and musical recordings. We expressed a strong view against imposition of any end-user criminal liability.

While disagreeing with a new criminal offence for distribution on regular basis, we as copyright owner of the CHOICE magazine pointed out that the safe harbour under the Government's refined proposal appeared to be over-generous.

We expressed a concern over imposition of business end-user criminal liability on employees and shifting of the onus of proof from the prosecution to the defence. Despite the revised proposals which only imposed business end-user criminal liability on directors and partners that carried out chief executive functions to, the Council still viewed such arrangement as too harsh.

Regarding circumvention of copyright protection technological measures and access control measures, we submitted that no civil remedies and criminal sanctions should be introduced because those measures might in fact restrict competition and use of genuine products.

We urged full liberalization of parallel importation of copyright works, removing all civil and criminal liabilities and rendering unnecessary the proposed reduction of the criminal liability period from 18 months to 9 months.

## 版權

有關施加於商業最終使用者管有盜版物品的刑事責任，政府建議維持現存的適用範圍，即涵蓋電腦程式、電影、電視劇或電視電影、及音樂紀錄四類作品；就此我們強烈反對向任何最終使用者施加刑事責任。

本會不同意把定期分發侵權複製品的行為列為刑事罪行。在政府有關的修訂建議中，為上述的侵權行為界定了豁免負上侵權責任的「安全港」，委員會作為《選擇》月刊版權持有人，認為「安全港」界限過於寬鬆。

對僱員須承擔商業最終使用者刑事責任、及舉證責任由控方轉移至辯方的建議，我們表示關注。即使在修改建議中，有關刑責只施加於履行行政總裁職責的董事及合夥人，委員會仍認為建議法例為太過嚴苛。

此外，有建議管制規避保護版權技術措施及防止取用保護設施，對此我們認為不應引入任何民事及刑事制裁，因為管制這些設施，可能會限制競爭及真貨的使用。

我們力促政府全面解除對版權作品平行進口的限制，免除所有民事及刑事責任，在這前提下，本會認為沒有需要考慮應否把平行進口版權複製品須負上刑事法律責任的期限，由18個月縮減至9個月。

## Conditional Fees

The Law Reform Commission issued a consultation paper on conditional fees recommending that legal practitioners might choose to charge conditional fees, i.e. on no win, no fees basis, in certain types of civil litigation.

We fully supported widening access to justice for middle-income group who found litigation unaffordable but were not eligible for Legal Aid. We expressed concern over a number of issues to which the proposed fee charging system might give rise, such as conflict of interest between lawyer and his client, proliferation of satellite litigations, uncertainty of availability of After-the-Event Insurance on long-term basis and the risk of being uninsured in appellant proceedings.

We agreed to the recommendations of the Consultation Paper to consider expanding the Supplementary Legal Aid Scheme and a privately-run contingency legal aid fund that would dispense with means test. Furthermore, access to justice could be widened through a variety of measures, such as the reform of civil justice rules and procedures, instigating a more dynamic and competitive system in legal services and wider adoption of the alternative dispute resolution system.

## 按條件收費

法律改革委員會發表關於按條件收費的諮詢文件，建議法律執業者在某類民事訴訟中，可以選擇按條件收費，即以「不成功、不收費」為基礎。

我們全力支持中產人士循法律途徑索償；他們可能無力支付訴訟費用，但亦不合資格申請法律援助。然而我們對建議中收費機制所引起的某些問題表示關注，例如律師與其顧客之間的利益衝突、附屬訴訟的增生、難以確保市場可否提供長期性的事後保險計劃、及在上訴程序中不獲保險保障的風險。

我們同意諮詢文件建議考慮擴闊法律援助輔助計劃、及設立毋需經濟審查的按判決金額收費之民間法律援助基金。此外，透過其他方法亦可擴闊市民獲取法律公平的機會，例如改革民事司法規則及程序、致力建立有活力及競爭力的法律服務制度，及更廣泛採用另類解決糾紛機制。

# 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

Consumers are concerned about the cost of consumables such as ink or toner cartridges for printers. A test on 24 inkjet and laser printers was conducted. It was found that the cost varied substantially from model to model. On the assumption of a weekly output of three letters, two colour documents and one photo, the annual ink cost of the test samples could vary by nearly four times for inkjet printers. In the case of laser printers, the variations could reach two times.

Durability, recyclability of packaging and product materials, energy consumption and noise levels of both types of 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

消費者都關注打印機的耗材如墨盒或碳粉的開支，本會進行了24款噴墨及激光打印機的測試，結果發現不同打印機的開支顯著有別，假設每星期打印三張信件、二張彩色文件及一張照片，噴墨打印機的每年墨水費用相差接近三倍，至於激光打印機，碳粉費用相差約一倍。

測試並比較兩類打印機樣本的耐用性、產品及包裝物料循環再造的可能性、耗電量、運作噪音水平。



## Mooncake

Excessive packaging for mooncakes is environmentally-unfriendly. A survey of the package of mooncakes and their prices was conducted.

It was found that most mooncake manufacturers had reduced the quantity of disposable cutlery (knives and forks) accompanying their products, with some replacing disposable with reusable stainless steel cutlery. Several of them had the corresponding 'Plastic Coding System' marked on the plastic trays for easy sorting and recycling.

Nonetheless, more than 20 mooncake gift sets were found using the "Box-in-Box" design. Inside one gift box alone were found no fewer than eight small metal boxes - a total of nine containers in one single package. In the interest of the environment, consumers were urged to think twice about making such purchases.

Consumers were also advised to practise green consumption and avoid unnecessary wastage of precious food resource, by such means as sharing with others mooncakes that they found excessive.

## Disposable Food Containers

To assess food safety and suitability of disposable containers, a joint test on the products available to the public in various outlets was conducted in collaboration with the Food and Environmental Hygiene Department.

It was found that the most prevalent of these disposable plastic food containers was made of expanded polystyrene (EPS), commonly called foam boxes, followed by polypropylene (PP). The few remainders were of polystyrene (PS), and polyethylene terephthalate (PET).

## 月餅

過度包裝月餅不利環保，本會進行了有關月餅包裝和售價的研究。

整體來說，大部分月餅供應商都有減少附送即棄餐具（刀、叉），部分更改以不銹鋼餐具代替。另外，亦有少數生產商在塑料上標示塑膠材料編碼（Plastic Coding System），方便分類和再造。

不過，仍然有超過20款月餅禮盒採用「盒中盒」設計，其中一款在包裝盒內有多達八個小鐵盒，一個包裝合共有九個盒。消費者購買這類禮盒前，宜考慮對環境的影響。

消費者揀選產品時應支持綠色消費市場，避免不必要的浪費。若有月餅過剩，可與其他人分享或盡早轉贈有需要的人或機構。

## 即棄式食物容器

我們與食物環境衛生署合作，測試在多個不同零售店供給公眾使用的即棄式食物容器，評估其安全程度及適用度。

大部分樣本使用發泡聚苯乙烯（EPS，俗稱發泡膠）製成，其餘為聚丙烯（PP）。少部分用聚苯乙烯（PS，俗稱硬膠）和聚對苯二甲酸乙二醇酯（PET）。

The samples were put to tests to detect the potential presence of heavy metals and of residual styrene monomer in the case of EPS and PS containers. The level of overall migration that might take place whilst in contact with different types of food under different conditions was also examined.

The test results showed that by and large, the samples tested were in compliance with food safety standards and should, therefore, pose no health risk in the normal usage of the products.

The migration test demonstrated that PS containers are safe for use provided that the food temperature does not exceed 100°C.

In the light of the test findings, the Food and Environmental Hygiene Department is to issue guidelines to the food trade on the use of disposable plastic containers.

### **Green Housekeeping**

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

檢視食物安全，主要測試樣本是否含重金屬及殘留的苯乙烯單體 (styrene monomer) (只測試發泡膠及硬膠容器)，亦檢驗樣本在不同情況盛載不同食物時的雜質釋出量。

結果顯示，樣本都符合食物安全標準，在一般使用情況下，不會影響健康。

雜質釋出量測試顯示，只要食物的溫度不超過100°C，硬膠即棄式容器不會引起食物安全問題。

就此測試結果，食環署將會向食物業業界發放使用即棄式塑膠容器的指引。

### **環保辦公室**

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

# Representing the Consumer Voice and Networking .

## 消費權益「發言人」的角色及聯繫網絡

### WHY THIS IS IMPORTANT

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

### WHAT WE HAVE DONE

Locally, we maintain close liaison with the Government through the Economic Development and Labour Bureau, which oversees consumer protection and competition policy and from which envelop 94% 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 telecom 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 14.

### 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94%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。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，見附錄十四。

## 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 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, 277 Mainland officials visited the Council. In June 2005, the Council co-organised with the Shanghai Administration of Industry & Commerce, Shanghai Commission of Consumers' Rights and Interests, China Consumers' Association and Consumer International (CI) the International Seminar on "Fostering a Harmonious Consuming Environment" in Shanghai. Taking as an opportunity to share experience with international experts and to observe the rapid evolution of consumer protection in the Mainland, six staff members from different divisions of the Council were sent to attend the seminar.

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. Memorandum of Understanding (MOU) for Co-operation of Consumers' Rights and Interests was signed with Beijing Consumer Association, Shanghai Protection Commission of Consumers' Rights and Interests and Macau Consumer Council in 2004. In the year under review, another MOU was signed with Fujian Province Consumers' Commission and the third MOU with Zhejiang Consumer Association was being prepared. The MOUs facilitate information exchanges and assistance in resolving consumer disputes among the regions. Other measures in boosting Mainland visitors' confidence in the Hong Kong market included distribution of leaflets on general shopping advice and the use of credit cards in Hong Kong.

## 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

## 與內地消費者組織緊密聯繫

我們與內主要的消費者協會(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277名。我們於二零零五年與上海市工商行政管理局、上海市消費者權益保護委員會、中國消費者協會、及國際消費者聯會(國際消聯)合辦「上海二零零五營造和諧的消費環境國際研討會」;委員會派出六名隸屬不同部門的職員參加,藉此與國際專家分享經驗,及考察內地在維護消費者權益方面的迅速演變。

內地旅客佔訪港人數之冠,我們積極與香港旅遊發展局合作,確保內地旅客在港購物稱心滿意。本會於二零零四年,與北京市消費者協會、上海市消費者權益保護委員會及澳門消費者委員會簽署合作協議書,本年度與福建省簽署合作協議,第三份合作協議書將與浙江省消費者協會簽署。合作協議書促進有關地區的資訊交流及協助調解跨區消費糾紛。其他加強內地遊客在港購物的信心的措施,包括向內地旅客派發香港購物指南、及有關使用信用卡的小冊子等。

## 地區及國際性合作網絡

作為國際消費者研究及測試組織的成員,本會主動建議新的測試項目,與其他會員分享測試結果。我們的代表於二零零五年參加了該組織的主要會議及亞太區會議。

representatives attended two ICRT meetings in 2005, namely the Main Meeting and the Asian Pacific meeting. 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 5th UN Conference on Control of Restrictive Business Practices organised by the United Nations Conference on Trade and Development and the World Consumption Forum organised by Consumers' Foundation of Taiwan. 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 250 members from 115 countries. Consumers International has two main goals: to support and strengthen member organisations and the consumer movement in general and to represent consumer interests at global and regional levels, e.g. at the Codex Alimentarius Commission on food standards, Organisation for Economic Co-operation and Development (OECD), etc. In 2005/2006, Council representatives had attended the Asian Conference on Consumer Protection and the Millennium Development Goals organised by CI, the International Seminar on "Legal Protection for Consumers Twenty Years after the Approval of the United Nations Guidelines" organised by the Centro para la Defensa del Consumidor, CI and other Salvadoran organizations, and 2nd Northeast Asia Consumer Organisation Exchange Meeting co-organised by the CI Asia Pacific Office and Consumers Japan.

During the WTO Hong Kong Ministerial Conference in December 2005, the CI delegation was committed to putting the consumer perspective at the heart of the trade negotiations. To assist in their campaign, the Council co-hosted a press briefing with the delegation to explain CI's policy position regarding WTO.

為掌握全球消費者運動的最新發展方向，本會積極參加涉及各種消費者問題的國際會議。年內本會職員參與的主要海外會議，包括聯合國貿易和發展會議主辦的第五屆規管違反競爭的營商手法會議、中華民國消費者文教基金會主辦的國際消費論壇等。我們藉參與這些會議及研討會，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。

本會是國際消聯的理事會及執委會成員（國際消聯共250個會員來自115個國家）。國際消聯的兩大宗旨是：協助成員機構加強保障消費者權益的工作、及在國際和地區的層面上爭取制訂促進消費者權益的政策（例如：聯合國食品法典委員會制訂食品標準、經濟合作及發展組織等。）年內我們有代表參加的會議包括國際消聯主辦的「千年發展目標」亞洲會議；由薩爾瓦多保障消費者委員會、國際消聯、及其他薩爾瓦多組織合辦的「聯合國指引通過二十年後的消費者法律保障」國際研討會；國際消聯亞太區分會與日本全國消費者團體連絡會合辦的第二屆北東亞消費者組織交流會。

在二零零五年十二月舉行的世界貿易組織香港部長級會議中，國際消聯代表團倡議貿易談判必須關顧消費者權益。為協助他們，委員會與代表團合辦新聞發佈會，闡釋消聯在世貿方面的政策立場。



Farewell to the departing Council Chairman, Prof. Andrew CHAN, and welcome to the incoming Chairman, Prof. K.C. CHAN in a dinner reception held on September 12, 2005. Jointly presenting a toast are (L to R): Mrs. Pamela CHAN, Council Chief Executive, Mr. MU Jianhua, Standing Vice President and Secretary General of China Consumer's Association, Prof. Andrew CHAN, Prof. K.C. CHAN, and Mr. Larry KWOK, Council Vice Chairman.

迎新主席陳家強教授的晚會，於2005年9月12日舉行。在台上祝酒的嘉賓為（由左至右）：本會總幹事陳黃穗女士、中國消費者協會副會長兼秘書長母建華先生、陳志輝教授、陳家強教授、本會副主席郭琳廣先生。



Staff presenting a farewell gift to Prof. Andrew CHAN  
本會職員向陳志輝教授致送禮物。



A group photo of guests, Council Members and staff on the occasion.  
嘉賓、委員及職員大合照。

Prof. K.C. CHAN, flanked by Mrs. Pamela CHAN, chairing his first meet-the-press session on September 9, 2005.

陳家強教授在總幹事件同下於2005年9月9日會見新聞媒體。



At the year-end briefing on January 4, 2006, Prof. CHAN noting the rising trend in consumer complaints.

在2006年1月4日年結記者會上，陳教授講述消費者投訴的上升趨勢。





The new CHOICE multi-media service was launched, on the World Consumer Rights Day 2006 (March 15), in a rousing ceremony by the officiating guest, Mr. Stephen IP Shu Kwan, Secretary for Economic Department and Labour, accompanied by Mr. Jack SO, PCCW Deputy Chairman and Group Managing Director (L), and Prof. K.C. CHAN, Council Chairman (R).  
 《選擇》於2006年3月15日的全球消費者權益日邁向多媒體。經濟發展及勞工局葉澍堃局長聯同電訊盈科副主席兼集團董事總經理蘇澤光先生、本會主席陳家強教授，主持《選擇》多媒體開展儀式。





Winners of the Top 10 Consumer News (Year of the Rooster) posing for a group picture with the organizers.

雞年十大消費新聞選舉的得獎者與主辦機構代表合照。

(L to R) Representatives of Hong Kong Economic Times, Radio Television Hong Kong, News Channel of Hong Kong Cable Television, Consumer Council in a panel discussion of the results of the public voting. (由左至右) 經濟日報、香港電台、有線電視及本會代表於頒獎禮的論壇上。



The Consumers International (CI) canvassed support for consumer interest at the 6th WTO Ministerial Conference held in Hong Kong in December 2005. CI held a press conference for the local media, presided over by the Council Chief Executive, Mrs. Pamela CHAN, and the CI Vice President, Mr. Felix COHEN (L) and CI Hon Secretary, Mr. Samuel OCHIENG (R). 世貿會議於2005年12月在本港舉行，國際消費者聯會在會上維護消費者權益。消聯舉行記者會，與本地傳媒會面，與會代表包括本會總幹事陳黃穗女士、消聯副主席Felix Cohen先生(左)與消聯名譽秘書Samuel Ochieng先生(右)。



Dr. Mathew NG, Chairman of the Publicity and Community Relations Committee, launching the 6th Consumer Rights Reporting Awards.

本會宣傳及社區關係小組主席吳馬太醫生，開展第六屆消費權益新聞報道獎。



Prof. Johannes CHAN, Chairman of the Management Committee of the Consumer Legal Action Fund, answering enquiries in a press conference about an Assisted Case in which the Assisted Consumer successfully obtained settlement sum of \$900,000 and costs.

消費者訴訟基金管理委員會主席陳文敏教授，在記者會上解答提問，受助消費者成功取得\$900,000，達成和解。





As part of the publicity campaign, two 30-second TV APIs were produced to educate the public. A scene from one of the APIs.  
宣傳工作包括製作兩段30秒電視短片，這是其中一幕。



A poster on the theme of the campaign.  
宣傳海報。



In view of the rising consumer complaints, the Consumer Council joined forces with the Office of the Telecommunications Authority (OFTA) in a joint publicity campaign to educate the public about malpractices of salesmen of telecom services. The aim is to drive home the message: Your Choice is On the Line - Buying Telecom Services? Consider Your Options Carefully.

鑑於不斷上升的消費者投訴，本會與電訊管理局合作進行宣傳工作，教育公眾有關電訊服務銷售人員的不良推銷手法。中心信息是：電訊服務多又新，合約條款要睇真。

A series of seminars was held for the elderly to raise their awareness of buying telecom services. 為長者舉辦的一系列講座，提醒他們在購買電訊服務時須留意的事項。



The annual Consumer Cultural Study Award continues to draw large audiences from students as a record number of 696 teams from 125 secondary schools took part in the event during the year to compete for the awards. 每年一度的消費文化考察報告獎，繼續吸引學生參加。年度共有125間中學的696隊參加，為歷年最多。



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# Membership of the Consumer Council

## 消費者委員會委員

### Chairperson 主席

Prof. Andrew CHAN Chi-fai, JP (up to 15.9.05) 陳志輝教授, 太平紳士 (至15.9.05)

Prof. K. C. CHAN, JP (from 16.9.05) 陳家強教授, 太平紳士 (由16.9.05)

### Vice-Chairperson 副主席

Mr. Larry KWOK Lam-kwong, JP 郭琳廣律師, 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

Prof. CHING Pak-chung 程伯中教授

Mr. Raymond CHOY Wai-shek, MH, JP (from 1.1.06) 蔡偉石先生, 榮譽勳章, 太平紳士 (由1.1.06)

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

Mr. Ambrose HO, SC 何沛謙資深大律師

Mr. Ernest IP Koon-wing (from 1.1.06) 葉冠榮會計師 (由1.1.06)

Mr. Frank LEE King-ting 李敬天先生

Dr. Jane LEE Ching-yee (up to 31.12.05) 李正儀博士 (至31.12.05)

Mr. Brian LI Man-bun 李民斌先生

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

Dr. LO Chi-keung, BBS 盧志強醫生, 銅紫荊星章

Mr. Allen MA Kam-sing (from 1.1.06) 馬錦星先生 (由1.1.06)

Ms. Anita MA Wing-tseung 馬詠璋大律師

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

Mr. Charles Peter MOK 莫乃光先生

Dr. Matthew NG (up to 31.12.05) 吳馬太醫生 (至31.12.05)

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

Mr. Peter SUN Kwok-wah, MH 孫國華先生, 榮譽勳章

Mr. Leo TSANG Wing-sheung (up to 31.12.05) 曾永常律師 (至31.12.05)

Dr. John WONG Yee-him 黃以謙醫生

Ms. Marina WONG Yu-pok, JP (up to 31.12.05) 黃汝璞會計師, 太平紳士 (至31.12.05)

Prof. WONG Yung-hou (from 1.1.06) 王殷厚教授 (由1.1.06)

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

04/1974 - 03/1975  
七四年四月至七五年三月

#### Former Chairpersons 歷屆主席

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

04/1975 - 03/1980  
七五年四月至八〇年三月

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

04/1980 - 10/1984  
八〇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  
九九年九月至〇五年九月

Prof. Andrew CHAN Chi-fai, JP  
陳志輝教授, 太平紳士

#### Year 年份

04/1987 - 03/1989  
八七年四月至八九年三月

#### Former Vice-Chairpersons 歷屆副主席

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  
九七年十月至〇一年十月

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

### Chairperson 主席

Prof. Andrew CHAN Chi-fai, JP (up to 15.9.05) 陳志輝教授, 太平紳士 (至15.9.05)

Prof. K. C. CHAN, JP (from 16.9.05) 陳家強教授, 太平紳士 (由16.9.05)

### Vice-Chairperson 副主席

Mr. Larry KWOK Lam-kwong, JP 郭琳廣律師, 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 (from 1.1.06) 葉冠榮會計師 (由1.1.06)

Mr. Brian LI Man-bun 李民斌先生

Mr. Allen MA Kam-sing (from 1.1.06) 馬錦星先生 (由1.1.06)

Dr. Matthew NG (up to 31.12.05) 吳馬太醫生 (至31.12.05)

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

Ms. Marina WONG Yu-pok, JP (up to 31.12.05) 黃汝璞會計師, 太平紳士 (至31.12.05)

Mr. Frank LEE King-ting (from 1.1.06) 李敬天先生 (由1.1.06)

### Members 委員

Prof. The Hon. Anthony CHEUNG Bing-leung, BBS, JP (up to 13.09.05) 張炳良教授, 銅紫荊星章, 太平紳士 (至13.09.05)

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

Mr. Frank LEE King-ting (from 16.9.05 to 31.12.05) 李敬天先生 (由16.9.05至31.12.05)

Mr. Charles Peter MOK (from 16.9.05) 莫乃光先生 (由16.9.05)

### Co-opted Members 增選委員

Prof. K. C. CHAN, JP (up to 15.9.05) 陳家強教授, 太平紳士 (至15.9.05)

Ms. Marina WONG Yu-pok, JP (from 1.1.06) 黃汝璞會計師, 太平紳士 (由1.1.06)

## Competition Policy Committee 競爭政策研究小組

### Chairperson 主席

Mr. Larry KWOK Lam-kwong, JP (up to 15.1.06) 郭琳廣律師, 太平紳士 (至15.1.06)

Prof. K. C. CHAN, JP (from 16.1.06) 陳家強教授, 太平紳士 (由16.1.06)

**Vice-Chairperson 副主席**

Ms. Marina WONG Yu-pok, JP (up to 31.12.05) 黃汝璞會計師, 太平紳士 (至31.12.05)

Mr. Charles Peter MOK (from 1.1.06) 莫乃光先生 (由1.1.06)

**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

Prof. CHING Pak-chung 程伯中教授

Mr. Larry KWOK Lam-kwong, JP (from 16.1.06) 郭琳廣律師, 太平紳士 (由16.1.06)

Mr. Frank LEE King-ting 李敬天先生

Mr. Brian LI Man-bun 李民斌先生

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

Mr. Allen MA Kam-sing (from 1.1.06) 馬錦星先生 (由1.1.06)

Mr. Charles Peter MOK (up to 31.12.05) 莫乃光先生 (至31.12.05)

Mr. Leo TSANG Wing-sheung (up to 31.12.05) 曾永常律師 (至31.12.05)

**Co-opted Members 增選委員**

Prof. K. C. CHAN, JP (up to 15.9.05) 陳家強教授, 太平紳士 (至15.9.05)

Mrs. Grace CHOW 周陳文琬女士

**Legal Protection Committee 法律保障事務小組****Chairperson 主席**

Mr. Ambrose HO, SC 何沛謙資深大律師

**Vice-Chairperson 副主席**

Mr. Frank LEE King-ting 李敬天先生

**Members 委員**

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

Dr. Jane LEE Ching-yee (up to 31.12.05) 李正儀博士 (至31.12.05)

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

Mr. Leo TSANG Wing-sheung (up to 31.12.05) 曾永常律師 (至31.12.05)

Mrs. Lily YEW KUIN King-suk 姚姜敬淑大律師

**Co-opted Members 增選委員**

Mrs. Grace CHOW 周陳文琬女士

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

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

Dr. Matthew NG (up to 31.12.05) 吳馬太醫生 (至31.12.05)

Mr. Larry KWOK Lam-kwong, JP (from 1.1.06) 郭琳廣律師, 太平紳士 (由1.1.06)

**Vice-Chairperson 副主席**

Prof. CHING Pak-chung 程伯中教授

**Members 委員**

Mr. Raymond CHOY Wai-shek, MH, JP (from 1.1.06) 蔡偉石先生, 榮譽勳章, 太平紳士 (由1.1.06)

Mr. Allen MA Kam-sing (from 1.1.06) 馬錦星先生 (由1.1.06)

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

Mr. Charles Peter MOK 莫乃光先生

Mr. Peter SUN Kwok-wah, MH 孫國華先生, 榮譽勳章

Dr. John WONG Yee-him 黃以謙醫生

Mr. Homer YU Sau-ning, MH 余壽寧先生, 榮譽勳章

**Co-opted Members 增選委員**

Mrs. Sandra MAK 麥黃小珍女士

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

Prof. CHING Pak-chung 程伯中教授

**Vice-Chairperson 副主席**

Prof. The Hon. Anthony CHEUNG Bing-leung, BBS, JP (up to 13.11.05) 張炳良教授, 銅紫荊星章, 太平紳士 (至13.11.05)

Dr. John WONG Yee-him (from 14.11.05) 黃以謙醫生 (由14.11.05)

**Members 委員**

Mr. Ambrose HO, SC 何沛謙資深大律師

Dr. Jane LEE Ching-yee (up to 31.12.05) 李正儀博士 (至31.12.05)

Dr. LO Chi-keung, BBS 盧志強醫生, 銅紫荊星章

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

Dr. Matthew NG (up to 31.12.05) 吳馬太醫生 (至31.12.05)

Mr. Peter SUN Kwok-wah, MH 孫國華先生, 榮譽勳章

Dr. John WONG Yee-him (up to 13.11.05) 黃以謙醫生 (至13.11.05)

Prof. WONG Yung-hou (from 1.1.06) 王殷厚教授 (由1.1.06)

**Co-opted Members 增選委員**

Mr. Addy LEE 李子揚先生

Dr. Matthew NG (from 1.1.06) 吳馬太醫生 (由1.1.06)

**Trade Practices Committee 商營手法研究小組****Chairperson 主席**

Dr. LO Chi-keung, BBS 盧志強醫生, 銅紫荊星章

**Vice-Chairperson 副主席**

Ms. Marina WONG Yu-pok, JP (up to 31.12.05) 黃汝璞會計師, 太平紳士 (至31.12.05)

Mr. Frank LEE King-ting (from 1.1.06) 李敬天先生 (由1.1.06)

**Members 委員**

Mr. Raymond CHOY Wai-shek, MH, JP (from 1.1.06) 蔡偉石先生, 榮譽勳章, 太平紳士 (由1.1.06)

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

Mr. Frank LEE King-ting (up to 31.12.05) 李敬天先生 (至31.12.05)

Mr. Brian LI Man-bun 李民斌先生

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

Ms. Anita MA Wing-tseung 馬詠璋大律師

Mr. Charles Peter MOK 莫乃光先生

Dr. John WONG Yee-him (from 12.12.05) 黃以謙醫生 (由12.12.05)

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

**Co-opted Members 增選委員**

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

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**

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

**Vice-Chairperson 副主席**

Mr. Brian LI Man-bun 李民斌先生

**Members 委員**

Ms. Marina WONG Yu-pok, JP (up to 31.12.05) 黃汝璞會計師, 太平紳士 (至31.12.05)\*\*

Ms. Cecilia WOO Lee-wah 鄔莉華女士\*

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

\*\* Member of the Board of Administrators of Consumer Legal Action Fund 消費者訴訟基金執行委員會委員

**Working Group on Consumer Council Resource Centre Building Management (from 22.11.05)**

消委會資源中心物業管理工作小組 (二零零五年十一月廿二日成立)

**Co-opted Members 增選委員****Chairperson 主席**

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

**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

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

### Members 委員

Mr. Frank LEE King-ting 李敬天先生

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

Mr. Charles Peter MOK 莫乃光先生

Mr. Homer YU Sau-ning, MH 余壽寧先生, 榮譽勳章

### Co-opted Members 增選委員

Mrs. Sandra MAK 麥黃小珍女士

Ms. Clara SHEK (from 1.4.05) 石嘉麗女士 (由1.4.05)

## 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 莫乃光先生

### Members 委員

Prof. CHING Pak-chung 程伯中教授

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

## Task Force for Strategic Plan Development (from 6.1.06)

### 發展策略工作小組 (二零零六年一月六日成立)

### Chairperson 主席

Prof. K. C. CHAN, JP 陳家強教授, 太平紳士

### Members 委員

Prof. CHING Pak-chung 程伯中教授

Mr. Ambrose HO, SC 何沛謙資深大律師

Mr. Larry KWOK Lam-kwong, JP 郭琳廣律師, 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

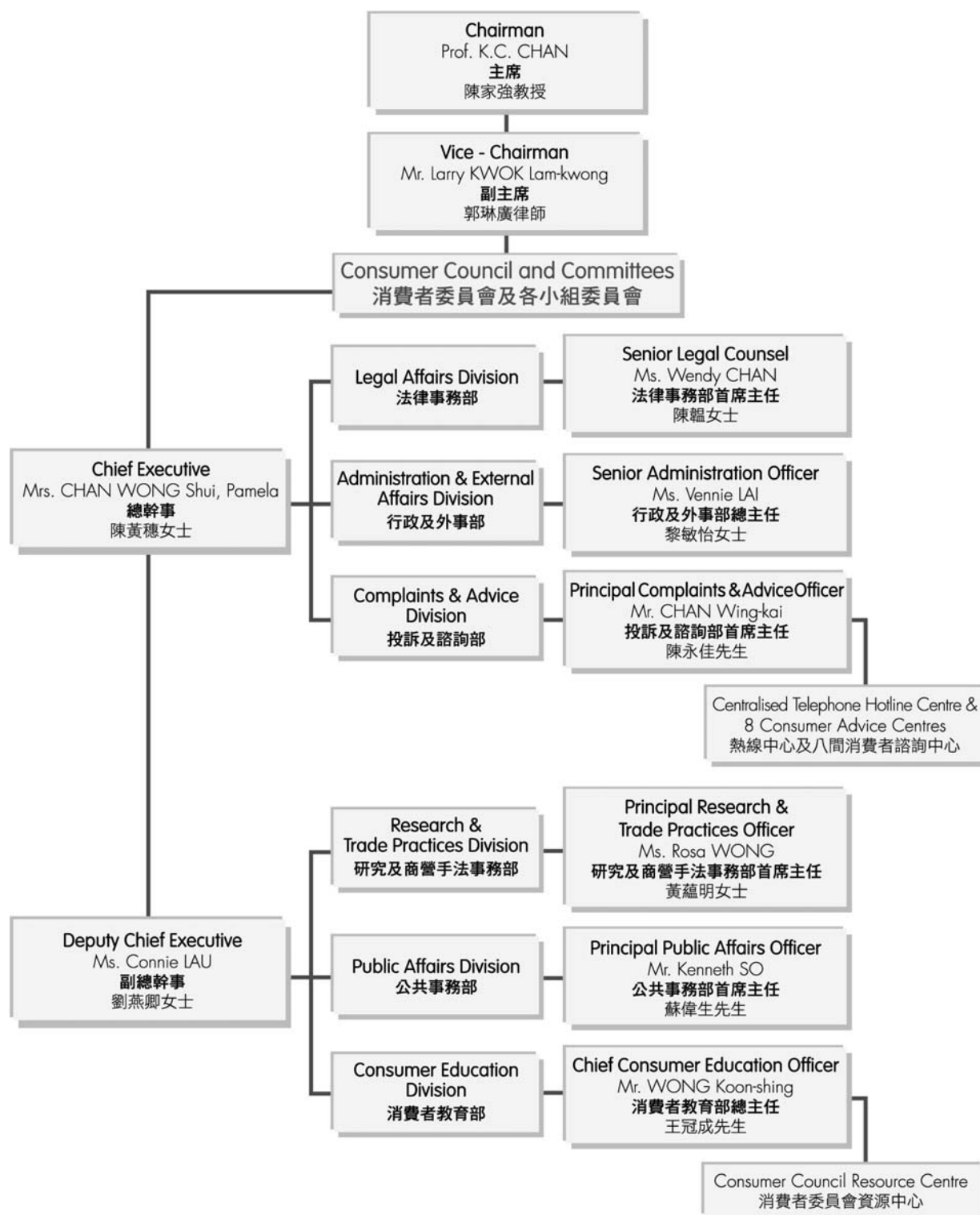
### Co-opted Members 增選委員

Dr. Matthew NG 吳馬太醫生



# Consumer Council and Office

## 消費者委員會及辦事處



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

Report and Financial Statements  
For the year ended 31 March 2006

CONSUMER COUNCILREPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2006

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# Deloitte.

## 德勤

### AUDITORS' 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 on pages 2 to 15 which have been prepared in accordance with accounting principles generally accepted in Hong Kong.

#### **Respective responsibilities of the Council members and auditors**

The Council members are required to prepare financial statements which give a true and fair view. In preparing financial statements which give a true and fair view it is fundamental that appropriate accounting policies are selected and applied consistently.

It is our responsibility to form an independent opinion, based on our audit, on those financial statements 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.

#### **Basis of opinion**

We conducted our audit in accordance with Hong Kong Standards on Auditing issued by the Hong Kong Institute of Certified Public Accountants. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgments made by the Council members in the preparation of the financial statements, and of whether the accounting policies are appropriate to the Council's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance as to whether the financial statements are free from material misstatement. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements. We believe that our audit provides a reasonable basis for our opinion.

#### **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 2006 and of its surplus and cash flows for the year then ended.



**Deloitte Touche Tohmatsu**  
Certified Public Accountants  
Hong Kong  
19 September 2006

CONSUMER COUNCILINCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 MARCH 2006

	<u>NOTES</u>	<u>2006</u> HK\$	<u>2005</u> HK\$ (Restated)
INCOME	5	66,109,039	70,754,543
LESS:			
EXPENDITURE			
Allowance for bad debts		-	296,400
Amortisation of prepaid lease payments		322,101	322,101
Auditors' remuneration		125,000	68,850
Consumer education		345,628	357,215
Consumer international membership fees		220,000	220,000
Council member expenses		51,600	39,050
Depreciation for property, plant and equipment		1,197,972	-
Exchange loss		5,218	-
International conferences and duty visits		165,353	162,585
Other administration expenses		1,746,331	1,203,633
Office accommodation and related expenses		2,079,190	2,095,128
Office equipment and maintenance		589,720	287,767
Production and marketing cost of CHOICE		1,583,878	2,099,443
Publicity and public relations		302,721	221,346
Staff costs	6	51,046,735	54,536,596
Testing and research		4,478,074	1,373,157
Non-Recurrent Projects			
Consumer Education Campaign Project		115,078	-
Consumer Council Resource Centre		-	71,500
Review of Web based services		-	2,005,933
Other projects		73,293	342,301
TOTAL EXPENDITURE		64,447,892	65,703,005
NET SURPLUS FOR THE YEAR		1,661,147	5,051,538

CONSUMER COUNCILBALANCE SHEET  
AT 31 MARCH 2006

	<u>NOTES</u>	<u>2006</u> HK\$	<u>2005</u> HK\$ (Restated)
<b>NON-CURRENT ASSETS</b>			
Property, plant and equipment	7	15,116,449	14,810,242
Prepaid lease payments	8	32,102,698	32,424,799
Deposit paid for property, plant and equipment		1,220,000	-
		<u>48,439,147</u>	<u>47,235,041</u>
<b>CURRENT ASSETS</b>			
Sundry debtors, deposits and prepayments		456,442	387,524
Loans and advances to staff		312,494	170,927
Prepaid lease payments	8	322,101	322,101
Bank balances and cash		20,762,208	9,691,474
		<u>21,853,245</u>	<u>10,572,026</u>
<b>CURRENT LIABILITIES</b>			
Subscriptions received in advance		755,113	700,518
Accounts payable and accrued charges		3,463,021	2,508,101
Provision for untaken leave		3,385,977	3,297,943
Deferred income	11	1,851,080	1,924,451
Government subvention received for acquisition of property, plant and equipment		9,800,000	-
		<u>19,255,191</u>	<u>8,431,013</u>
<b>NET CURRENT ASSETS</b>		<u>2,598,054</u>	<u>2,141,013</u>
		<u>51,037,201</u>	<u>49,376,054</u>
<b>REPRESENTING:</b>			
Leasehold property control account	12	46,195,815	47,557,141
Equipment control account	13	1,345,433	-
Designated fund for approved projects	14	5,102,477	5,296,785
Accumulated deficit		(1,606,524)	(3,477,872)
		<u>51,037,201</u>	<u>49,376,054</u>

The financial statements on pages 2 to 15 were approved and authorised for issue by the members of the Consumer Council on 19 September 2006 and are signed on its behalf by:

  
CHIEF EXECUTIVE

CONSUMER COUNCILSTATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED 31 MARCH 2006

	<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 2004 as originally stated	65,363,769	-	-	(3,554,726)	61,809,043
Effect of changes in accounting policies	(17,484,527)	-	-	-	(17,484,527)
At 1 April 2004 as restated	47,879,242	-	-	(3,554,726)	44,324,516
Net surplus for the year	-	-	-	5,051,538	5,051,538
Transfer to designated fund	-	-	5,296,785	(5,296,785)	-
Transfer from leasehold property control account	(322,101)	-	-	322,101	-
At 31 March 2005	47,557,141	-	5,296,785	(3,477,872)	49,376,054
Net 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>

## CONSUMER COUNCIL

CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2006

	<u>2006</u> HK\$	<u>2005</u> HK\$
<b>OPERATING ACTIVITIES</b>		
Net surplus for the year	1,661,147	5,051,538
Adjustment for:		
Depreciation for property, plant and equipment	1,197,972	-
Amortisation of prepaid lease payments	322,101	322,101
Interest income	(502,967)	(19,804)
Operating cash flows before movements in working capital	2,678,253	5,353,835
Decrease in inventories	-	365,501
Increase in sundry debtors, deposits and prepayments	(27,578)	(9,366)
(Increase) decrease in loans and advances to staff	(141,567)	51,579
Increase (decrease) in subscriptions received in advance	54,595	(184,350)
Increase (decrease) in accounts payable and accrued charges	954,920	(1,760,692)
Increase (decrease) in provision for untaken leave	88,034	(434,010)
<b>NET CASH FROM OPERATING ACTIVITIES</b>	<u>3,606,657</u>	<u>3,382,497</u>
<b>INVESTING ACTIVITIES</b>		
Interest received	461,627	19,804
Deposit paid for purchase of property, plant and equipment	(1,220,000)	-
Purchases of property, plant and equipment	(1,504,179)	-
<b>NET CASH (USED IN) FROM INVESTING ACTIVITIES</b>	<u>(2,262,552)</u>	<u>19,804</u>
<b>FINANCING ACTIVITIES</b>		
Government grant received for purchase of leasehold property	9,800,000	-
Government subventions received for Non-Recurrent Projects	-	1,120,000
Government subventions utilised for Non-Recurrent Projects	(115,078)	(2,077,433)
Funds received for other Non-Recurrent Projects	115,000	430,000
Funds utilised for other Non-Recurrent Projects	(73,293)	(363,302)
<b>NET CASH FROM (USED IN) FINANCING ACTIVITIES</b>	<u>9,726,629</u>	<u>(890,735)</u>
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>	11,070,734	2,511,566
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR</b>	<u>9,691,474</u>	<u>7,179,908</u>
<b>CASH AND CASH EQUIVALENTS AT END OF THE YEAR, represented by bank balances and cash</b>	<u>20,762,208</u>	<u>9,691,474</u>



CONSUMER COUNCILNOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2006

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## 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 Hong Kong Financial Reporting Standards ("HKFRSs"), Hong Kong Accounting Standards ("HKASs") and Interpretations (hereinafter collectively referred to as "new HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") that are effective for accounting periods beginning on or after 1 January 2005.

The adoption of the new HKFRSs has resulted in changes to the Council's accounting policies in the following areas that have an effect on how the results for the current or prior accounting years are prepared and presented.

Property, plant and equipment

In previous years, the Council, as a government subvented and not-for-profit organisation whose long-term financial objective is other than to achieve operating profits, has availed itself of the exemption under section 2 of the Statement of Standard Accounting Practice No. 17 "Property, plant and equipment" issued by the Hong Kong Institute of Certified Public Accountants. Accordingly, the Council's leasehold properties were stated at cost and no depreciation had been provided as the Council intends to maintain the assets in a state of continuous refurbishment and will seek Government subvention to fund major refurbishments when required. In addition, the costs of acquiring other property, plant and equipment, including office equipment, computer equipment and furniture and fixtures were charged entirely to the income and expenditure account in the year of acquisition. A nominal sum of HK\$1 was retained on the balance sheet to give recognition to the existence of these assets.

Advantage has been taken of the transitional relief provided by paragraph 80B of HKAS 16 from the requirement to restate the cost of the Council's property, plant and equipment. The Council is permitted to deem the carrying amount of an item of plant and equipment immediately prior to 1 April 2005 as the cost of that item. Depreciation on the deemed cost of an item of plant and equipment commences from the time at which HKAS 16 is first applied.

CONSUMER COUNCIL2. ADOPTION OF NEW AND REVISED HONG KONG FINANCIAL REPORTING STANDARDS - continuedOwner-occupied leasehold land

The Council has leasehold land interests in Hong Kong. In previous years, owner-occupied leasehold land and buildings were included in property, plant and equipment and were stated at cost and no depreciation had been provided. In accordance with HKAS 17 "Leases", these leasehold interests are classified as prepaid lease payments under operating lease, and are carried at cost and amortised over the lease term on a straight-line basis. In the absence of any transitional rules in HKAS 17, the change in accounting policy has been applied retrospectively. Where the allocation between land and building elements cannot be made reliably, the leasehold interests in land continue to be accounted for as property, plant and equipment.

At 1 April 2004, the carrying amount of these leasehold interests was HK\$33,069,001. For the year ended 31 March 2005, the amortisation charge of these leasehold interests amounted to HK\$322,101. At 31 March 2005, these leasehold interests amounted to HK\$32,746,900 was presented separately in the balance sheet as prepaid lease payments. For the year ended 31 March 2006, the amortisation charge of these leasehold interests amounted to HK\$322,101. At 31 March 2006, these leasehold interests amounted to HK\$32,424,799 was presented separately in the balance sheet as prepaid lease payments.

The cumulative effects of the adoption of the new HKFRSs as at 31 March 2005 are summarised below:

	As at 31 March 2005 (originally stated) HK\$	<u>Adjustments</u> Impact of <u>HKAS 17</u> HK\$	As at 31 March 2005 (restated) HK\$
<u>Balance sheet items</u>			
<u>Non-current assets</u>			
Property, plant and equipment	65,363,769	(50,553,528)	14,810,241
Prepaid lease payments	-	32,424,799	32,424,799
<u>Current assets</u>			
Prepaid lease payments	-	322,101	322,101
Total effects on assets and liabilities	<u>65,363,769</u>	<u>(17,806,628)</u>	<u>47,557,141</u>
<u>Equity</u>			
Leasehold property control account	<u>65,363,769</u>	<u>(17,806,628)</u>	<u>47,557,141</u>
Total effects on equity	<u>65,363,769</u>	<u>(17,806,628)</u>	<u>47,557,141</u>

CONSUMER COUNCIL

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

At the date of authorisation of these financial statements, the Council has not early adopted the following new HKFRSs that have been issued but are not yet effective. The members of the Council anticipate that the application of these new HKFRSs will have no material impact on the financial statements of the Council.

HKAS 1 (Amendment)	Capital disclosures <sup>1</sup>
HKAS 19 (Amendment)	Actuarial gains and losses, group plans and disclosures <sup>2</sup>
HKAS 21 (Amendment)	Net investment in a foreign operation <sup>2</sup>
HKAS 39 (Amendment)	Cash flow hedge accounting of forecast intragroup transactions <sup>2</sup>
HKAS 39 (Amendment)	The fair value option <sup>2</sup>
HKAS 39 & HKFRS 4 (Amendments)	Financial guarantee contracts <sup>2</sup>
HKFRS 6	Exploration for and evaluation of mineral resources <sup>2</sup>
HKFRS 7	Financial instruments: Disclosures <sup>1</sup>
HK(IFRIC) - INT 4	Determining whether an arrangement contains a lease <sup>2</sup>
HK(IFRIC) - INT 5	Rights to interests arising from decommissioning, restoration and environmental rehabilitation funds <sup>2</sup>
HK(IFRIC) - INT 6	Liabilities arising from participating in a specific market-waste electrical and electronic equipment <sup>3</sup>
HK(IFRIC) - INT 7	Applying the restatement approach under HKAS 29 Financial Reporting in Hyperinflationary Economies <sup>4</sup>
HK(IFRIC) - INT 8	Scope of HKFRS 2 <sup>5</sup>
HK(IFRIC) - INT 9	Reassessment of embedded derivatives <sup>6</sup>

<sup>1</sup> Effective for annual periods beginning on or after 1 January 2007.

<sup>2</sup> Effective for annual periods beginning on or after 1 January 2006.

<sup>3</sup> Effective for annual periods beginning on or after 1 December 2005.

<sup>4</sup> Effective for annual periods beginning on or after 1 March 2006.

<sup>5</sup> Effective for annual periods beginning on or after 1 May 2006.

<sup>6</sup> Effective for annual periods beginning on or after 1 June 2006.

## 3. SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared under the historical cost basis and in accordance with new HKFRSs issued by the HKICPA. The principal accounting policies adopted are as follows:

Income recognition

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

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.

CONSUMER COUNCIL

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

Non-Recurrent Projects

Non-Recurrent Government subventions 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.

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.

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.

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.

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 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.

CONSUMER COUNCIL

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

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 entity 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.

Retirement benefit costs

Payments to defined contribution retirement benefit plans are charged as an expense as they fall due.

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.

*Financial liabilities*

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

*Payables*

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

CONSUMER COUNCIL

## 4. 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 and accounts payable.

The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The Council's management 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 Council's management 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 with exposure spread over a large number of counterparties.

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.

*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 has no significant interest rate risk as it does not have any significant interest-bearing financial assets and liabilities other than cash and deposits placed with financial institutions.

CONSUMER COUNCIL

## 5. INCOME

	<u>2006</u> HK\$	<u>2005</u> HK\$
Government subventions - recurrent	61,719,000	64,185,000
Interest on bank deposits	502,967	19,804
Licence fees	1,000,000	1,250,000
Sales of "Choice" and other publication	2,047,272	2,816,966
Sundry income	340,078	63,040
Income from Non-Recurrent Projects		
Government subventions		
- Consumer Education Campaign Projects	115,078	-
- Consumer Council Resource Centre	-	71,500
- Review of Web based services	-	2,005,932
Other Non-Recurrent Projects	384,644	342,301
	<u>66,109,039</u>	<u>70,754,543</u>

## 6. STAFF COSTS

Staff costs include an amount of HK\$5,056,429 (2005: HK\$5,271,579) in respect of contributions to retirement benefits scheme.

## 7. PROPERTY, PLANT AND EQUIPMENT

	<u>Buildings</u> HK\$	<u>Leasehold</u> <u>improvement</u> HK\$	<u>Office</u> <u>equipment</u> HK\$	<u>Computer</u> <u>equipment</u> HK\$	<u>Furniture</u> <u>and</u> <u>fixtures</u> HK\$	<u>Total</u> HK\$
COST						
At 1 April 2004 and 31 March 2005 as originally stated	62,377,783	2,985,985	1	-	-	65,363,769
Effect of changes in accounting policies	(50,553,527)	-	-	-	-	(50,553,527)
At 1 April 2005 as restated and 31 March 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	<u>11,824,256</u>	<u>2,985,985</u>	<u>546,397</u>	<u>790,948</u>	<u>166,835</u>	<u>16,314,421</u>
DEPRECIATION						
At 1 April 2004 and 31 March 2005	-	-	-	-	-	-
Provision for the year	442,028	597,197	54,164	91,248	13,335	1,197,972
At 31 March 2006	<u>442,028</u>	<u>597,197</u>	<u>54,164</u>	<u>91,248</u>	<u>13,335</u>	<u>1,197,972</u>
CARRYING VALUES						
At 31 March 2006	<u>11,382,228</u>	<u>2,388,788</u>	<u>492,233</u>	<u>699,700</u>	<u>153,500</u>	<u>15,116,449</u>
At 31 March 2005	<u>11,824,256</u>	<u>2,985,985</u>	<u>1</u>	<u>-</u>	<u>-</u>	<u>14,810,242</u>

CONSUMER COUNCIL

## 7. PROPERTY, PLANT AND EQUIPMENT - continued

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%
Furniture and fixtures	33.33%
Office equipment	33.33%
Computer equipment	33.33%

## 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>2006</u> HK\$	<u>2005</u> HK\$ (Restated)
Non-current asset	32,102,698	32,424,799
Current asset	<u>322,101</u>	<u>322,101</u>
	<u>32,424,799</u>	<u>32,746,900</u>

## 9. OTHER FINANCIAL ASSETS

Other financial assets include sundry debtors, loans and advances to staff and bank balances and cash.

Bank balances and cash comprise cash and demanded deposits held by the Council with an original maturity of three months or less.

The Council's management considers that the carrying amounts of sundry debtors, loans and advances to staff and bank balances and cash approximate to their fair values.

## 10. OTHER FINANCIAL LIABILITIES

Other financial liabilities include subscriptions received in advance and accounts payable.

The Council's management considers that the carrying amounts of subscriptions received in advance and accounts payable approximate to their fair values.



CONSUMER COUNCIL

## 11. DEFERRED INCOME

	<u>2006</u> HK\$	<u>2005</u> HK\$
Consumer Council Resource Centre	149,962	149,962
Consumer Education Campaign	-	115,078
New Legislation Publicity Campaign	326,667	326,667
Parallel Importation Education Program	21,080	21,080
Review of Web-based services	236,180	236,180
Other projects	<u>1,117,191</u>	<u>1,075,484</u>
	<u>1,851,080</u>	<u>1,924,451</u>

Deferred income represents the unexpended portion of Government subvention for Non-Recurrent Projects and funds for other Non-Recurrent Projects.

## 12. 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.

## 13. 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.

## 14. 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>2006</u> HK\$	<u>2005</u> HK\$
Consultancy services on various research projects	-	133,263
Online Choice Operation Reserve	2,250,000	1,250,000
Office equipment and maintenance	1,050,187	1,753,504
Testing and research projects	<u>1,802,290</u>	<u>2,160,018</u>
	<u>5,102,477</u>	<u>5,296,785</u>

CONSUMER COUNCIL

## 15. 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>2006</u> HK\$	<u>2005</u> HK\$
Within one year	265,321	392,801
In the second to fifth year inclusive	-	56,280
	<u>265,321</u>	<u>449,081</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.

## 16. CAPITAL COMMITMENTS

	<u>2006</u> HK\$	<u>2005</u> HK\$
Capital expenditure in respect of the acquisition of property contracted for, but not provided in the financial statements	<u>10,980,000</u>	<u>-</u>

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 2006

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

	<u>2006</u> HK\$	<u>2005</u> HK\$
SALES	<u>2,047,272</u>	<u>2,816,966</u>
DIRECT COST		
Opening inventories	-	365,501
Printing, artwork and promotion cost	1,209,580	1,320,819
Postage	374,298	413,123
Less: Closing inventories	<u>-</u>	<u>-</u>
	<u>1,583,878</u>	<u>2,099,443</u>
NET INCOME	<u><u>463,394</u></u>	<u><u>717,523</u></u>

(譯本)

**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

截至二零零六年三月三十一日止年度

**消費者委員會****報告書及財務報表  
截至二零零六年三月三十一日止年度**

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## 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註冊成立）

本核數師行已完成審核載於第2頁至15頁按照香港普遍採納之會計原則編製的財務報表。

### 委員及核數師的個別責任

委員須編製真實與公平的財務報表。在編製該等財務報表時，必須貫徹採用合適的會計政策。

本行的責任是根據本行審核工作的結果，對該等財務報表作出獨立意見，並主要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責任。

### 意見的基礎

本行是按照香港會計師公會所頒佈的核數準則進行審核工作。審核範圍包括以抽查方式查核與財務報表所載數額及披露事項有關憑證，亦包括評估委員於編製該等財務報表時所作的重大估計和判斷，所釐定的會計政策是否適合 貴委員會的具體情況及是否貫徹應用並足夠披露該等會計政策。

本行在策劃和進行審核工作時，均以取得所有本行認為必需的資料及解釋為目標，使本行獲得充分的憑證，就該等財務報表是否存有重大錯誤陳述，作出合理的確定。在作出意見時，本行亦衡量該等財務報表所載的資料在整體上是否足夠。本行相信，本行的審核工作已為下列意見建立合理的基礎。

### 意見

本行認為，上述財務報表均真實並公平地反映 貴委員會於二零零六年三月三十一日的財政狀況及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  
二零零六年九月十九日

## 消費者委員會

## 收支結算表

截至二零零六年三月三十一日止年度

	附註	二零零六年 港幣	二零零五年 港幣 (經重列)
收入	5	66,109,039	70,754,543
減：			
支出			
壞帳備抵		-	296,400
預付租金攤銷		322,101	322,101
核數師酬金		125,000	68,850
消費者教育		345,628	357,215
聯會會員費		220,000	220,000
委員津貼		51,600	39,050
物業、廠房及設備折舊		1,197,972	-
匯兌虧損		5,218	-
國際會議及外訪		165,353	162,585
其他行政費用		1,746,331	1,203,633
辦事處租金及有關費用		2,079,190	2,095,128
辦公室設備及維修		589,720	287,767
《選擇》月刊製作及推廣費		1,583,878	2,099,443
宣傳及公關費		302,721	221,346
僱員支出	6	51,046,735	54,536,596
研究及測試費		4,478,074	1,373,157
非經常性項目			
消費者教育活動項目		115,078	-
消費者委員會資源中心		-	71,500
網站服務審閱		-	2,005,933
其他項目		73,293	342,301
總支出		64,447,892	65,703,005
本年度淨盈餘		1,661,147	5,051,538

## 消費者委員會

## 資產負債表

於二零零六年三月三十一日

	附註	二零零六年 港幣	二零零五年 港幣 (經重列)
<b>非流動資產</b>			
物業、廠房及設備	7	15,116,449	14,810,242
預付租金	8	32,102,698	32,424,799
物業、廠房及設備按金		<u>1,220,000</u>	-
		<u>48,439,147</u>	<u>47,235,041</u>
<b>流動資產</b>			
應收賬項、按金及應付款項		456,442	387,524
僱員貸款		312,494	170,927
預付租金	8	322,101	322,101
銀行結存及現金		<u>20,762,208</u>	<u>9,691,474</u>
		<u>21,853,245</u>	<u>10,572,026</u>
<b>流動負債</b>			
預收訂閱費		755,113	700,518
應付賬項及應計費用		3,463,021	2,508,101
未放取之有薪年假撥備		3,385,977	3,297,943
遞延收入	11	1,851,080	1,924,451
就購置物業、廠房及設備所得之政府資助		<u>9,800,000</u>	-
		<u>19,255,191</u>	<u>8,431,013</u>
<b>流動資產淨額</b>		<u>2,598,054</u>	<u>2,141,013</u>
		<u>51,037,201</u>	<u>49,376,054</u>
<b>折合：</b>			
自置物業對照賬項	12	46,195,815	47,557,141
設備控制賬項	13	1,345,433	-
指定項目基金	14	5,102,477	5,296,785
累積虧絀		<u>(1,606,524)</u>	<u>(3,477,872)</u>
		<u>51,037,201</u>	<u>49,376,054</u>

載於第 2 至第 15 頁之財務報表於二零零六年九月十九日獲消費者委員會批准及授權發佈，並由以下代表簽署：

總幹事



## 消費者委員會

## 權益變動表

截至二零零六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
於二零零四年四月一日					
原賬面呈列	65,363,769	-	-	(3,554,726)	61,809,043
會計政策變動之影響	<u>(17,484,527)</u>	-	-	-	<u>(17,484,527)</u>
於二零零四年四月一日經重列	47,879,242	-	-	(3,554,726)	44,324,516
年度盈餘	-	-	-	5,051,538	5,051,538
向指定資金之調撥	-	-	5,296,785	(5,296,785)	-
由自置物業對照賬項調撥	<u>(322,101)</u>	-	-	<u>322,101</u>	-
於二零零五年三月三十一日	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>

## 消費者委員會

## 現金流量表

截至二零零六年三月三十一日止年度

	二零零六年 港幣	二零零五年 港幣
<b>經營業務</b>		
本年度盈餘	1,661,147	5,051,538
就下列作出調整：		
物業、廠房及設備折舊	1,197,972	-
預付租金攤銷	322,101	322,101
利息收入	<u>(502,967)</u>	<u>(19,804)</u>
于營運資金變動前之經營現金流量	2,678,253	5,353,835
存貨減少	-	365,501
應收賬項、按金及預付款增加	(27,578)	(9,366)
職員貸款（增加）減少	(141,567)	51,579
預收訂閱費增加（減少）	54,595	(184,350)
應付賬項及應計費用增加（減少）	954,920	(1,760,692)
未放取之年假撥備增加（減少）	<u>88,034</u>	<u>(434,010)</u>
<b>來自經營業務之現金淨額</b>	<u>3,606,657</u>	<u>3,382,497</u>
<b>投資活動</b>		
已收利息	461,627	19,804
購置物業、廠房及設備所支付之按金	(1,220,000)	-
購置物業、廠房及設備	<u>(1,504,179)</u>	<u>-</u>
<b>（用於）來自投資活動之現金淨額</b>	<u>(2,262,552)</u>	<u>19,804</u>
<b>融資活動</b>		
購置租賃物業所得之政府撥款	9,800,000	-
非經常性項目所得之政府撥款	-	1,120,000
非經常性項目支出	(115,078)	(2,077,433)
其他非經常性項目基金	115,000	430,000
其他非經常性項目支出	<u>(73,293)</u>	<u>(363,302)</u>
<b>（用於）來自融資活動之現金淨額</b>	<u>9,726,629</u>	<u>(890,735)</u>
<b>現金及現金等值物增加淨額</b>	11,070,734	2,511,566
于年初之現金及現金等值物	<u>9,691,474</u>	<u>7,179,908</u>
于年度末之現金及現金等值，代表 銀行結存及現金	<u>20,762,208</u>	<u>9,691,474</u>

## 消費者委員會

### 財務報表附註

截至二零零六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）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。

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，港幣亦是委員會的功能貨幣。

#### 2. 採納新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（「香港會計師公會」）所頒佈由二零零五年一月一日或以後開始的會計期間生效之多項新的香港財務報告準則（「香港財務報告準則」）及香港會計準則及（「香港會計準則」）及其詮釋（以下統稱為「新訂香港財務報告準則」）。

採納新訂香港財務報告準則已導致委員會的會計政策在以下方面出現變動，而此類變動會對當前或以往會計年度的業績如何編製及呈列產生一定影響。

##### 物業、廠房及設備

在過往年度，委員會作為政府資助的非牟利組織，其長期財務目標並非為取得經營溢利，獲香港會計師公會所頒佈的會計實務準則第 17 號「物業、廠房及設備」第 2 節豁免。因此，委員會的租賃物業乃按成本值列賬，並未計提折舊，概因委員會有意對該資產進行持續翻新，並在必要時尋求政府資助進行重大翻新工程。此外，購置其他物業、廠房及設備（包括辦公設備、電腦設備、傢俬及裝置）的成本全部在購置年度由收支賬內扣除。為確認該等資產的存在，在資產負債表內給予其象徵性金額港幣 1 元。

已利用香港會計準則第 16 號 80B 段所規定的過渡性濟助，免於遵循對委員會之物業、廠房及設備進行重列的要求。委員會獲允許可將一項廠房及設備資產於二零零五年四月一日以前的賬面值視為該項資產的成本值。自香港會計準則第 16 號首次應用時起，開始對一項廠房及設備資產的視作成本進行折舊。

## 消費者委員會

### 2. 採納新訂香港財務報告準則 (續)

#### 業主自用之租賃土地權益

委員會在香港擁有租賃土地權益。於過往年度，業主自用之租賃土地及樓宇列入物業、廠房及設備，並以成本列賬且並未計提折舊。於本期間，本集團採用香港會計準則第17號「租賃」。根據香港會計準則第17號，該等租賃權益重新分類為經營租約下預付租金，並按成本列值及於租賃年期內以直線法攤銷。在香港會計準則第17號並無過渡規則的情況下，會計政策的此等變動已追溯應用。倘土地與樓宇部份很難可靠地進行分割，土地租賃權益繼續列為物業廠房及設備。

於二零零四年四月一日，該等租賃權益的賬面值是港幣33,069,001元。於截至二零零五年三月三十一日止年度，該等租賃權益的攤銷額為港幣322,101元。於二零零五年三月三十一日，該等租賃權益為32,746,900港元，在資產負債表內作為預付租金單獨呈列。於截至二零零六年三月三十一日止年度，該等租賃權益的攤銷額為港幣322,101元。於二零零六年三月三十一日，該等租賃權益為32,424,799港元，在資產負債表內作為預付租金單獨呈列。

於二零零五年三月三十一日採納的新訂香港財務報告準則的累積影響概列如下：

	於二零零五年 三月三十一日 (原列賬) 港幣	就香港會計準 則第17號影響 所作調整 港幣	於二零零五年 三月三十一日 (經重列) 港幣
<b>資產負債表項目</b>			
<b>非流動資產</b>			
物業、廠房及設備	65,363,769	(50,553,528)	14,810,241
預付租金	-	32,424,799	32,424,799
<b>流動資產</b>			
預付租金	-	322,101	322,101
對資產及負債的總影響	<u>65,363,769</u>	<u>(17,806,628)</u>	<u>47,557,141</u>
<b>股本</b>			
自置物業對照賬項	<u>65,363,769</u>	<u>(17,806,628)</u>	<u>47,557,141</u>
對股本的總影響	<u>65,363,769</u>	<u>(17,806,628)</u>	<u>47,557,141</u>

## 消費者委員會

### 2. 採納新訂香港財務報告準則（續）

在上述財務報表批准之日，委員會並未提早採納以下已發佈但尚未生效的新訂香港財務報告準則。基金成員預計，應用該等新訂香港財務報告準則不會對委員會財務報表造成重大影響：

香港會計準則第1號（修訂）	資本披露 <sup>1</sup>
香港會計準則第19號（修訂）	精算損盈、集團計劃與披露 <sup>2</sup>
香港會計準則第21號（修訂）	對海外業務之投資淨額 <sup>2</sup>
香港會計準則第39號（修訂）	預測集團內部交易之現金流量對衝會計法 <sup>2</sup>
	公平值期權 <sup>2</sup>
香港會計準則第39號（修訂）	
香港會計準則第39號（修訂）及	財務擔保合約 <sup>2</sup>
香港財務報告準則第4號（修訂）	礦產資源之勘探與評估 <sup>2</sup>
香港財務報告準則第6號	金融工具：披露 <sup>1</sup>
香港財務報告準則第7號	釐定安排是否包含租賃 <sup>2</sup>
香港（國際財務報告詮釋委員會）詮釋4	解除運作、復原及環境修復基金產生權益之權利 <sup>2</sup>
香港（國際財務報告詮釋委員會）詮釋5	參與特定市場的責任－電力及電子廢料 <sup>3</sup>
香港（國際財務報告詮釋委員會）詮釋6	應用香港會計準則第29「嚴重通脹經濟的財務報告」項下重列法 <sup>4</sup>
香港（國際財務報告詮釋委員會）詮釋7	香港財務報告準則2之範圍 <sup>5</sup>
香港（國際財務報告詮釋委員會）詮釋8	重新評估內含衍生工具 <sup>6</sup>
香港（國際財務報告詮釋委員會）詮釋9	

<sup>1</sup>由二零零七年一月一日或之後起之年期生效。

<sup>2</sup>由二零零六年一月一日或之後起之年期生效。

<sup>3</sup>由二零零五年十二月一日或之後起之年期生效。

<sup>4</sup>由二零零六年三月一日或之後起之年期生效。

<sup>5</sup>由二零零六年五月一日或之後起之年期生效。

<sup>6</sup>由二零零六年六月一日或之後起之年期生效。

### 3. 主要會計政策

本財務報表是按歷史成本法為基礎，並依據香港會計師公會所頒佈的新訂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

經常性政府資助額乃按照政府撥出資金的時間列賬。

利息收入根據尚未收回本金額及適用利率按時間比例確認。

《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。

## 消費者委員會

### 3. 主要會計政策 (續)

#### 非經常性項目

政府非經常性撥款，均視乎該項目的費用支出的時間，確認為同期的收入，以抵銷該等費用。

#### 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。

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賬內列賬。

#### 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。

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釐定之賬面值，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的利益乃於租約期內按直線基準作為租金支出減少確認。

## 消費者委員會

### 3· 主要會計政策 (續)

#### 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（即該實體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。在各年結日，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按釐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賬內。

#### 退休福利費用

定額供款退休福利計劃之供款於到期日確認為開支。

#### 金融資產

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、員工貸款及墊款，初步按公平值計值，其後採用實際利率法按攤銷成本計值。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，於收支賬內確認。已確認備抵乃按資產的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金額現金的通知存款，其價值變動風險並不重大。

#### 金融負債

基金所發行的金融負債及根據已訂立的合約安排內容以及金融負債的定義分類。

#### 應付款項

應付款項包括預收訂閱費以及應付賬項，初步按公平值計值，其後採用實際利率法按攤銷成本計值。

## 消費者委員會

### 4·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。委員會對該等風險進行管理及監控，以確保及時有效地實施適當措施。

#### 信貸風險

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、現金及銀行存款。資產負債表所呈列的金額乃經扣除由委員會的管理人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）。由於風險分散於較多數目的對手方，故委員會就其雜項應收賬項、員工貸款及墊款、現金及銀行存款並無重大集中信貸風險。

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。

#### 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

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，其並無擁有任何重大生息資產及負債。



## 消費者委員會

### 5· 收入

	二零零六年 港幣	二零零五年 港幣
政府資助額—經常性	61,719,000	64,185,000
銀行存款利息	502,967	19,804
網上《選擇》月刊許可費	1,000,000	1,250,000
銷售《選擇》月刊及其他刊物	2,047,272	2,816,966
雜項收入	340,078	63,040
非常性項目收入		
政府資助		
— 消費者教育活動項目	115,078	-
— 消費者委員會資源中心	-	71,500
— 網站服務審閱	-	2,005,932
其他非經常性項目	384,644	342,301
	<u>66,109,039</u>	<u>70,754,543</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 5,056,429 元（二零零五年：港幣 5,271,579 元）。

### 7· 物業、廠房及設備

	樓宇 港幣	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
<b>成本</b>						
於二零零四年四月一日及二零零五年三月三十一日原賬面呈列	62,377,783	2,985,985	1	-	-	65,363,769
會計政策變動之影響	<u>(50,553,527)</u>	-	-	-	-	<u>(50,553,527)</u>
於二零零五年四月一日重列及二零零五年三月三十一日添置	11,824,256	2,985,985	1	-	-	14,810,242
	-	-	<u>546,396</u>	<u>790,948</u>	<u>166,835</u>	<u>1,504,179</u>
於二零零六年三月三十一日	<u>11,824,256</u>	<u>2,985,985</u>	<u>546,397</u>	<u>790,948</u>	<u>166,835</u>	<u>16,314,421</u>
<b>折舊</b>						
於二零零四年四月一日及二零零五年三月三十一日	-	-	-	-	-	-
本年度折舊額	<u>442,028</u>	<u>597,197</u>	<u>54,164</u>	<u>91,248</u>	<u>13,335</u>	<u>1,197,972</u>
於二零零六年三月三十一日	<u>442,028</u>	<u>597,197</u>	<u>54,164</u>	<u>91,248</u>	<u>13,335</u>	<u>1,197,972</u>
<b>賬面值</b>						
於二零零六年三月三十一日	<u>11,382,228</u>	<u>2,388,788</u>	<u>492,233</u>	<u>699,700</u>	<u>153,500</u>	<u>15,116,449</u>
於二零零五年三月三十一日	<u>11,824,256</u>	<u>2,985,985</u>	<u>1</u>	-	-	<u>14,810,242</u>

## 消費者委員會

### 7· 物業、廠房及設備（續）

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%
傢俬及裝置	33.33%
辦公設備	33.33%
電腦設備	33.33%

### 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：

	二零零六年 港幣	二零零五年 港幣 (經重列)
非流動資產	32,102,698	32,424,799
流動資產	<u>322,101</u>	<u>322,101</u>
	<u>32,424,799</u>	<u>32,746,900</u>

### 9· 其他金融資產

其他金融資產包括雜項應收賬項、員工貸款及墊款、銀行結餘及現金。

現金結餘及現金包括現金以及委員會所持有的原到期日不超過三個月或更短期限的通知存款。

委員會之管理人員認為雜項應收賬項、員工貸款及墊款、銀行結餘及現金的賬面值接近其公平值。

### 10· 其他金融負債

其他金融負債包括預收訂閱費及應付賬項。

委員會之管理人員認為預收訂閱費及應付賬項的賬面值接近其公平值。

**消費者委員會****11· 遞延收入**

	<u>二零零六年</u> 港幣	<u>二零零五年</u> 港幣
消費者委員會資源中心	149,962	149,962
消費者教育活動	-	115,078
新法案宣傳活動	326,667	326,667
消費者教育宣傳短片《平行進口貨品》	21,080	21,080
網站服務審閱	236,180	236,180
其他項目	<u>1,117,191</u>	<u>1,075,484</u>
	<u>1,851,080</u>	<u>1,924,451</u>

遞延收入為未動用之非經常性項目之政資助及其他非經常項目資金。

**12· 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、律師費及相關費用、利息支出、裝修及搬遷費等，扣除樓宇累積折舊以及租賃裝修和預付租金的累積攤銷。

**13· 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。

**14· 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>二零零六年</u> 港幣	<u>二零零五年</u> 港幣
各類研究項目之諮詢費	-	133,263
網上《選擇》月刊運作儲備	2,250,000	1,250,000
辦公室設備及維修	1,050,187	1,753,504
測試及研究項目	<u>1,802,290</u>	<u>2,160,018</u>
	<u>5,102,477</u>	<u>5,296,785</u>

## 消費者委員會

### 15 · 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>二零零六年</u> 港幣	<u>二零零五年</u> 港幣
一年內	265,321	392,801
第二年至第五年（包括首尾兩年）	<u>-</u>	<u>56,280</u>
	<u>265,321</u>	<u>449,081</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。

### 16 · 資本承擔

	<u>二零零六年</u> 港幣	<u>二零零五年</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>10,980,000</u>	<u>-</u>

就購置物業並無以授權但未訂約的資本開支。

## 消費者委員會

僅供管理人員參考

截至二零零六年三月三十一日止年度

## 《選擇》月刊及其他刊物銷售淨收入

	二零零六年 港幣	二零零五年 港幣
銷售額	2,047,272	2,816,966
直接成本		
期初存貨	-	365,501
印刷、排版及推廣費用	1,209,580	1,320,819
郵費	374,298	413,123
減：期末存貨	-	-
	<u>1,583,878</u>	<u>2,099,443</u>
淨收入	<u>463,394</u>	<u>717,523</u>

# Consultation Papers Responded to by the Council (2005 - 2006)

## 回應諮詢文件

Economic Development and Labour Bureau - Consultation on Future Development of the Electricity Market in Hong Kong - Stage I Consultation

經濟發展及勞工局 - 香港電力市場的未來發展第一階段諮詢 (30 Apr 2005)

Economic Development and Labour Bureau - Consultation on Partial Privatisation of the Airport Authority

經濟發展及勞工局 - 機場管理局部分私營化諮詢文件 (5 May 2005)

Hospital Authority - Introduction of a Standard Drug Formulary in Hospital Authority

醫院管理局 - 有關《引進標準藥物名冊》的諮詢文件 (20 May 2005)

Hong Kong Deposit Protection Board - Rules on Representations Regarding Membership and Deposit Protection

香港存款保障委員會 - 關於存保計劃成員資格及受保障存款陳述的規則 (6 Jun 2005)

Legislative Council Panel on Health Services - Submission on the Introduction of a Standard Drug Formulary in Hospital Authority

立法會衛生事務委員會 - 就「醫院管理局引進標準藥物名冊」提出的意見 (13 Jun 2005)

Legislative Council Panel on Administration of Justice and Legal Services - Issue of Limited Liability Partnership

立法會司法及法律事務委員會 - 就有限法律責任合夥的問題提出意見 (24 Jun 2005)

Health, Welfare and Food Bureau - Building a Healthy Tomorrow : Discussion Paper on the Future Service Delivery Model for our Health Care System

衛生福利及食物局 - 創設健康未來：探討日後醫療服務模式討論文件 (31 Oct 2005)

Hong Kong Deposit Protection Board - Consultation Paper on Treatment of Structural Products under the Deposit Protection Scheme

香港存款保障委員會 - 就存款保障計劃納入結構存款產品諮詢文件 (2 Nov 2005)

Commerce, Industry and Technology Bureau - Consultation regarding Proposals and Refined Proposals on Various Copyright-related Issues

工商及科技局 - 有關版權事宜的建議及修訂建議的諮詢 (19 Dec 2005)

Law Reform Commission of Hong Kong - Consultation Paper on Conditional Fees

香港法律改革委員會 - 按條件收費諮詢文件 (12 Jan 2006)

Housing, Planning and Lands Bureau - Mandatory Building Inspection Scheme Document for Consultation

房屋及規劃地政局 - 有關強制驗樓計劃諮詢文件 (15 Mar 2006)

Commerce, Industry and Technology Bureau - Consultation Paper on Legislative Proposal to Contain the Problem of Unsolicited Electronic Messages

工商及科技局 - 遏止未經收訊人許可而發出電子訊息的問題立法建議諮詢文件 (20 Mar 2006)

Legislative Council Panel on Health Services - Submission on the Regulation on Health Maintenance Organizations

立法會衛生事務委員會 - 就「保健組織的規管」提交的意見書 (30 Mar 2006)

# Consumer Advice Centres

## 消費者諮詢中心

**Hotline Centre 消費者投訴熱線 : 2929 2222**

Fax 傳真號碼 : 2590 6271    Website 網站 : <http://www.consumer.org.hk>    E-mail 電郵地址 : [cc@consumer.org.hk](mailto:cc@consumer.org.hk)

### Hong Kong 香港區

a. North Point Advice Centre

22/F, K. Wah Centre

191 Java Road

North Point

北角諮詢中心

北角渣華道191號嘉華國際中心22樓

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

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

### 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

### Kowloon 九龍區

a. Shamshuiipo Consumer Advice Centre

G/F, Cheung Sha Wan Government Offices

303 Cheung Sha Wan Road

深水埗諮詢中心

長沙灣道303號長沙灣政府合署地下

b. 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

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. 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

# Trader named by Consumer Council in 2005/06

## 本會於2005/06年點名公布的不良店舖

### **Gourmet Club operated by On Sky Holdings Limited**

Unit 902, Tower 2, Cheung Sha Wan Plaza  
833 Cheung Sha Wan Road  
Kowloon

### **安天集團有限公司經營食家會**

九龍荔枝角長沙灣道833號  
長沙灣廣場第二座902室

(15 complaints involving \$10,950 against the company which operated a discount dining membership scheme for making misrepresentations regarding membership fee, discounts offered by member restaurants and cancellation of membership.)

(共接獲15宗投訴，涉及款項\$10,950。該公司於推銷折扣餐飲會籍時誤導消費者，誤導內容涉及會籍收費，參與餐廳所提供的折扣優惠及取消會籍權利的條款。)



# Product Testing Reports

## 產品試驗報告

### 1. CHILDREN'S PRODUCTS 兒童產品

Child Car Seats 兒童汽車座椅  
Paper Lanterns 紙燈籠

### 2. ELECTRICAL PRODUCTS 電氣產品

Air Purifiers 空氣淨化機  
Espresso Coffee Makers 特濃咖啡機  
Lady Shavers/Epilators 女士剃毛器  
Air Coolers 冷風機  
Refrigerator-freezers 雪櫃  
Electric Fans 電風扇  
Electric Space Heaters 電暖爐  
Washer-Dryers 二合一洗衣乾衣機  
Electrothermal Bags 電暖袋

### 3. ELECTRONIC & AUDIO-VISUAL EQUIPMENT

#### 電子及影音器材

Digital Cameras (4 updates, total 92 models)  
數碼相機 (出版4次, 共92個型號)  
Mobile Phone Handsets  
(3 updates, total 102 models)  
流動電話手機 (出版3次, 共102個型號)  
Film Cameras 相機  
Photo Printers 相片打印機  
Digital Camcorders 數碼攝錄機  
PDA Functions of Smartphones 多功能電話PDA功能  
Printers 打印機  
Multimedia Projectors 多媒體投影機  
DVD Recorders/Players DVD錄影機/播放機  
Portable Audio/Video Players MP3/PMP機  
Home Theatre Kits 家庭影院組合  
LCD TVs LCD電視機

### 4. FOOD & HEALTH FOOD PRODUCTS

#### 食物及健康食品

Food Grade Salts 食鹽  
Histamine in Canned Fish and  
Tuna Fish Sandwiches  
罐頭魚及吞拿魚三文治  
Dried Vegetables 乾菜產品  
Lime Preserved Eggs 皮蛋  
Slimming Health Food Products  
減肥健康食品

### 5. PERSONAL PRODUCTS 個人用品

Toilet Paper Rolls 廁紙  
Condoms 避孕套  
Pajamas 睡衣  
Facial Masks 面膜

### 6. HOUSEHOLD PRODUCTS 家庭用品

Disposable Plastic Food Containers  
即棄式食物容器  
Mosquito Coils 蚊香

### 7. OTHERS 其他

Cigarettes 香煙  
Car Crash Safety Test 汽車撞擊測試

# Product Study Reports

## 產品研究報告

### 1. FOOD & NUTRITION 食品及營養

Salt Content in Snacks, Biscuits & Cereal 食品含鹽量  
 Genetically Modified Foods 基因改造食品  
 Espresso 特濃咖啡  
 Organic Foods 有機食品  
 Health Food Labelling 健康食品標籤

### 2. HEALTH & BEAUTY 保健美容

Anti-Anxiety & Anti-Depression Drugs  
 治療焦慮及抑鬱藥  
 Sleeping Pills 安眠藥  
 Medicines to Quit Smoking 戒煙藥  
 Medicines for The Elderly 老人藥物  
 Sunscreen Lotions 太陽油  
 Prescription Medicines 處方藥物  
 Travel Medicines 旅行藥物  
 Tooth Whitening Products and Services  
 漂齒產品及服務  
 Vaccination for Children 兒童注射液苗  
 Proper Contact Lens Care 適當護理隱形眼鏡  
 Sales of Health Products 健康產品銷售手法  
 Swallowing Difficulties of Elderly 老人吞嚥問題  
 Menopause 更年期保健  
 Eczema 濕疹  
 Cataract 白內障  
 Glaucoma 青光眼

### 3. COMPUTER, ELECTRICAL & ELECTRONIC PRODUCTS

#### 電腦、電氣及電子產品

Rewritable DVD Discs 可錄式DVD碟  
 Image Stabilisers of Digital Cameras  
 數碼相機防手震功能

Electronic Dictionaries 電子辭典  
 Energy Efficiency Labelling for Computers,  
 Gas Water Heaters and Electronic Ballasts  
 電腦、氣體爐具、電子鎮流器能源效益標籤  
 TV Fires 電視機火警

### 4. HOUSEHOLD PRODUCTS 家庭用品

Pressure Cookers and Thermal Cookers  
 壓力煲及真空煲  
 Dish Washers Detergents 洗碗碟機清潔劑  
 Household Paints 家居油漆  
 Flexible Gas Tubings 煤氣及石油氣接駁軟喉

### 5. PERSONAL PRODUCTS 個人用品

Mosquito Repellents 驅蚊劑  
 Harmful Substances in Clothing 衣物的有害物質  
 Antiseptic Handwash Products 消毒洗手液

### 6. REGULAR COLUMNS 專欄

#### ANSWERING CONSUMERS' QUERIES

#### 消費者信箱／讀者回響

Chopping Boards 砧板  
 Oral Care Products - Cancer Risks  
 口腔護理用品致癌風險  
 Microwave Cooking - Cancer Risks  
 微波爐煮食致癌危險  
 Hemp Oil 大麻纖維油  
 Durability Period of Milk Products  
 牛奶產品保質期

#### ENVIRONMENTAL COLUMN 環保資訊

Battery Recycling 電池回收  
 Mooncakes 月餅

# 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

- Supermarket Price Survey 全新超市價格調查登場
- Survey on Safe Deposit Boxes 保險箱年租呈上升趨勢
- Survey on Household Content Insurance 鋁窗意外頻生 家居保險成熱門產品
- Textbook Price Survey 教科書價升幅擴大
- Textbook Expenditures for Primary and Secondary Schools 中小學購書費同告上升
- Survey on Health Food Products - Consumers' Preferences and Consumption 熱門保健食品大檢閱 - 消費者服用保健食品意見調查
- Survey on Health Food Products - Newspaper Advertisement Analysis 熱門保健食品大檢閱 - 保健食品廣告手法調查
- Market Survey on Moon Cakes 月餅「標價」各出奇謀
- Survey on Waiting Time for Internet Service Providers' Customer Service Hotline Service 寬頻客戶服務熱線水準參差
- Survey on Nutritionist & Dietitian Services 減肥增磅、糖尿病、高血壓飲食治療套餐
- Tax Loans 借錢交稅成本上升
- Bank Interest Rate Adjustments 銀行調整息率快慢不一，邊間按揭最抵

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

- Bundled Telecommunications Services 綑綁式電訊及電視服務易招不滿
- Continuing Education 持續進修有「錢」途
- Tips on Courier Services 海外速遞運費計算有竅門
- Aluminium Window Maintenance 立即檢查鋁窗 以免累己累人
- Survey on Health Food Products - Regulation Framework 熱門保健食品大檢閱 - 保健食品之法例規管
- Slimming Treatment Services 專家揭露「高科技」纖體真面目
- Eating Disorders 少女貪靚誘發厭食症
- Survey on Textbook Revision 教科書改版必須有理
- Yoga Classes 潮流瑜伽班非人人適合
- Communications in Country Parks 認識通訊方法暢遊郊野公園

# Consumer Rights Reporting Awards 2006 Award Winners

## 消費權益新聞報道獎2006得獎名單

### Category: News 組別:新聞

#### Gold Award 金獎

百佳·翠華兩塑料食具不安全

謝穎詩 雷子樂 陸羽平 — 蘋果日報

#### Silver Award 銀獎

安老院榨乾長者綜援再追債

譚蕙芸 — 明報

#### Bronze Award 銅獎

市民焗捱貴油米

李見安 — 成報

#### Merit Awards 優異

即棄木筷二氧化硫含量高 海皇回收

陳志偉 — 明報

港標準寬 內地毒菜闖境易

方雅儀 — 星島日報

新盤公布成績不符註冊紀錄

陳志偉 — 明報

抗流感藥勁炒 衛署籲勿濫用特敏福

盧志光 蔡朗清 — 蘋果日報

行山熱點三成手機盲點

陳志偉 伍詠詩 — 明報

促90歲翁買不動基金

理財顧問亂推銷捱批

陳韻文 — 經濟日報

### Category: Features 組別:特寫

#### Gold Award 金獎

高纖麵不高纖 低脂麵不低脂

張岳強 — 明報

#### Silver Award 銀獎

專家籲慎服麻黃人參

何家茵 — 成報

#### Bronze Award 銅獎

推銷優惠誘人 街頭簽約要小心

鄧愷欣 — 文匯報

#### Merit Awards 優異

齋鴨肥過真鴨 半碗6匙油

張岳強 — 明報

貴藥不入冊 醫局因減得加

梅思貽 關慧玲 — 星島日報

六款低脂罐頭湯鹽分偏高

張岳強 — 明報

網上Bid風盛 六招防騙徒

趙燕萍 — 星島日報

### Category: Television 組別:電視

#### Gold Award 金獎

直銷世代

岑應 — 電視廣播有限公司

一蟹不如一蟹

方曉山 — 香港電台

#### Bronze Award 銅獎

BT浪潮

翁振輝 — 電視廣播有限公司

### Category: Radio 組別:電台

#### Gold Award 金獎

驗身計劃陷阱

朱錫君 — 香港電台

#### Merit Awards 優異

問題罐頭鮫魚

胡世傑 — 香港電台

電子月結單

李俊傑 — 香港電台

### Category: Press Photo

#### 組別:新聞攝影

#### Gold Award 金獎

匯業擠提,客戶淚灑當場

李紹昌 — 明報

#### Silver Award 銀獎

蚊香致癌全回收

晉平安 — 明報

#### Bronze Award 銅獎

吞雲吐霧 —

飲食娛樂業反禁煙行動

賴俊穎 — 明報

#### Merit Awards 優異

海龜見證婚禮

郭慶輝 — 明報

減肥招募

劉焯陶 — 明報

# Winners of the Consumer Culture Study Award VII (2005-2006)

## 第七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	賣藝芝麻街	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Second 亞軍	捉智「商」雄	SKH Lam Woo Memorial Secondary School 聖公會林護紀念中學
Third 季軍	冒險樂園之鍊金術師	Hong Kong Chinese Women's Club College 香港中國婦女會中學
	「超」凡魅影	Kwun Tong Government Secondary School 觀塘官立中學
Distinguished Award 傑出作品獎	「的」確便宜	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Merits 優異獎	「報報」為營	SKH Lam Woo Memorial Secondary School 聖公會林護紀念中學
	「玄」來「玄」去	Tack Ching Girls' Secondary School 德貞女子中學
	男女有別	Tak Nga Secondary School 德雅中學
	想貼相?	Chiu Lut Sau Memorial Secondary School 趙聿修紀念中學
The Best Topic Award 最佳選題獎	「超」凡魅影	Kwun Tong Government Secondary School 觀塘官立中學
Merit for the Best Topic Award 優異選題獎	「玄」來「玄」去	Tack Ching Girls' Secondary School 德貞女子中學
The Best Presentation Award 最佳表達方式獎	賣藝芝麻街	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 Presentation Award 優異表達方式獎	捉智「商」雄	SKH Lam Woo Memorial Secondary School 聖公會林護紀念中學

### Senior Division 高級組

Award 獎項	Topic 考察題目	School 學校
Winner 冠軍	生命有涯 消費無涯	Diocesan Boys' School 拔萃男書院
Second 亞軍	藝術精深	Heung To Secondary School (Tseung Kwan O) 將軍澳香島中學
	暢銷書	St. Paul's Co-educational College 聖保羅男女中學

Third 季軍	奪A「補」證	St. Stephen's College 聖士提反書院
	情誼值千金	Wa Ying College 華英中學
Distinguished Award 傑出作品獎	買藝	Our Lady of the Rosary College 聖母玫瑰書院
Merits 優異獎	小人當道	Our Lady of the Rosary College 聖母玫瑰書院
	絞盡腦汁	Homantin Government Secondary School 何文田官立中學
	「哈」你無牌之 消失的大鑊鏟	Munsang College 民生書院
The Best Topic Award 最佳選題獎	情誼值千金	Wa Ying College 華英中學
Merit for the Best Topic Award 優異選題獎	相點	Chang Pui Chung Memorial School 張沛松紀念中學
	暢銷書	St. Paul's Co-educational College 聖保羅男女中學
	貨品出門, 恕不退換?	Tseung Kwan O Government Secondary School 將軍澳官立中學
The Best Presentation Award 最佳表達方式獎	生命有涯 消費無涯	Diocesan Boys' School 拔萃男書院
Merits for the Best Presentation Award 優異表達方式獎	暢銷書	St. Paul's Co-educational College 聖保羅男女中學
	「哈」你無牌之 消失的大鑊鏟	Munsang College 民生書院

### Special Commend 特別推介

Award 獎項	Topic 考察題目	School 學校
Special Commend 特別推介	你今日「補」咗未?	King's College 英皇書院
	毛語錄	Tin Ka Ping Secondary School 田家炳中學
	生命有涯 消費無涯	Diocesan Boys' School 拔萃男書院

### Special Mentions 特別嘉許

Award 獎項	Topic 考察題目	School 學校
Special Mentions 特別嘉許	踢出我天地	Buddhist Tai Hung College 佛教大雄中學
	穿針引線	Caritas St. Joseph Secondary School 明愛聖若瑟中學
	網絡英雄	Chang Pui Chung Memorial School 張沛松紀念中學
	咱們的地頭 - 「先生, 請問幾多樓?」	St. Mary's Canossian College 嘉諾撒聖瑪利書院

Special Mentions 特別嘉許	一本Teen書闖天涯	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
	塚“你”一世	Lok Sin Tong Young Ko Hsiao Lin Secondary School 樂善堂楊葛小琳中學
	支持翻版?	St. Clare's Girls' School 聖嘉勒女書院
	女人=孔雀?	St. Clare's Girls' School 聖嘉勒女書院
	格價“趣”	St. Clare's Girls' School 聖嘉勒女書院
	貪得就貪	St. Clare's Girls' School 聖嘉勒女書院

### 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	踢出我天地	Buddhist Tai Hung College 佛教大雄中學
	網絡英雄	Chang Pui Chung Memorial School 張沛松紀念中學
	家有一「腦」,如有一「寶」?	Ma On Shan St. Joseph's Secondary School 馬鞍山聖若瑟中學
	住宿何止一宵	SKH Tsang Shiu Tim Secondary School 聖公會曾肇添中學
	為何還要等	Ju Ching Chu Secondary School (Yuen Long) 裘錦秋中學(元朗)

### Anniversary Award 周年紀念獎

Teachers 指導老師	方子榮老師	Christ College 基督書院
	李吳萬和老師	Sha Tin Government Secondary School 沙田官立中學
	馮漢強老師	Ho Ngai College (Sponsored by Sik Sik Yuen) 嗇色園主辦可藝中學
	楊慧玲老師	Buddhist Tai Hung College 佛教大雄中學
	葉樹榮老師	Concordia Lutheran School (North Point) 北角協同中學
	劉惠娟老師	Heung To Middle School 香島中學
	潘錦梅老師	Munsang College 民生書院

# A List of External Committees Attended by Council Members and Staff

## 本會委員及職員參與的外界委員會

- 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)
- City University of Hong Kong - Postgraduate Certificate of Laws Academic Board  
香港城市大學 - 法學專業證書課程學術委員會
- 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)(電力條例第四百零六章)
- Education and Manpower Bureau - Working Group on Independent Enquiry Study of Liberal Studies  
教育統籌局 - 通識教育「獨立專題探究」工作小組
- Electrical & Mechanical Services Department - Task Force on Energy Efficiency Labelling Schemes  
機電工程署 - 能源效益標籤計劃工作小組
- 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
- Environment, Transport and Works Bureau - Advisory Group on Waste Management Facilities  
環境運輸及工務局 - 廢物處理設施諮詢小組
- Environmental Campaign Committee - Hong Kong Eco-Business Awards Working Group and Judging Panel  
環境保護運動委員會 - 香港環保企業獎工作小組及評審小組
- Environmental Campaign Committee - Publicity Working Group 環境保護運動委員會 - 宣傳工作小組
- Environmental Protection Department - Working Group on Regulatory Control of Volatile Organic Compounds - Paint Subgroup 環境保護署 - 規管揮發性有機化合物工作小組 - 塗料小組
- Estate Agents Authority 地產代理監管局
- Estate Agents Authority - 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

Hong Kong Accreditation Service - Task Force on Accreditation of Consumer Product Certification Bodies  
香港認可處 - 產品認證機構認可計劃工作小組

Hong Kong Accreditation Service - Working Party on Accreditation of Certification Bodies  
香港認可處 - 認證機構認可計劃工作小組

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 Award for Industry - Organising Committee 香港工業獎籌備委員會

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 Protection Board 香港金融管理局 — 存款保障委員會

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

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

Hong Kong Mortgage Corporation Ltd. - Audit Committee 香港按揭證券有限公司 — 審計委員會

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

Hong Kong Tourism Board 香港旅遊發展局

Hong Kong Tourism Board - Marketing & Business Development Committee  
香港旅遊發展局 — 市務推廣及業務發展小組委員會

Hong Kong Tourism Board - Quality Tourism Services Committee 香港旅遊發展局 — 「優質旅遊服務」委員會

Hong Kong Tourism Board - Quality Tourism Services Sub-Committee  
香港旅遊發展局 - 「優質旅遊服務」小組委員會

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 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

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 Standards 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

Quality Tourism Services Association 優質旅遊服務協會

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

Standing Committee on Legal Education and Training 法律教育及培訓常設委員會

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

University of Hong Kong - Academic Board for the Postgraduate Certificate in Laws

香港大學 — 法律專業證書課程學術委員會

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

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The Consumer Council is the Trustee of the Consumer Legal Action Fund through a Declaration of Trust executed on 30 November 1994.

### Purpose

The Fund was established with a Government grant of \$10 million. 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-à-vis traders concerned. The Council may, if it considers appropriate or if the complainants so request, refer cases of complaints to the Fund for consideration. Consumers may also apply to the Fund directly for assistance.

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。

Generally, the Fund, in examining an application for assistance, will consider whether all other means of dispute resolution have been exhausted and assess the case against established eligibility criteria. Such criteria include whether the case involves significant consumer interest; whether a large group of consumers have been or will potentially be adversely affected; whether the case has a reasonable chance of success; whether the matter concerned can promote the consumer cause and has deterrent effects on unscrupulous business practices; and whether it is practicable for the Fund to offer timely assistance.

During the year under review, the Fund successfully obtained compensation for the assisted consumers in one case about real property. The Fund also successfully obtained a liquidation order for the assisted consumer in a case concerning education services.

## Successful Case

### 1. Loss of Exclusive Use of Adjoining Area

In this case, the developer's sales agent told the Assisted Consumers that although the two adjoining flat roofs of a completed residential unit were not included in the assignment of the unit, the owner of the unit was entitled to permanent exclusive use. Two years after the Assisted Consumers purchased the unit, the metal fences erected around their larger flat roof were demolished by the manager and they discovered that the flat roofs were in fact common areas. In this Assisted Case, trial was fixed to be heard in February 2006. Senior Counsel was instructed for the case. Application for site inspection of the suit premises by the judge was made. It was ordered that the judge would consider if the inspection was necessary as the trial proceeded. Senior Counsel and handling solicitor held pre-trial conference with expert, Assisted Consumers and staff. Payment into court in the sum of \$330,000 was first made by the Defendant in January 2006 which was increased to \$500,000 and then, seven days before trial, to \$900,000. The last said payment into court was accepted

一般來說，基金在處理申請時，會考慮個案是否已嘗試其他解決辦法，並根據既定的準則審批申請，這些準則包括，個案是否涉及重大的消費者利益、受影響人數是否眾多、勝訴的機會、是否有助促進消費者權益、對不當經營手法能否產生阻嚇作用，以及基金實際上是否可以提供及時的協助等。

本年度基金為一宗關於物業的資助個案，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。

## 成功個案

### 1. 業主喪失單位毗連空地專用權

個案中發展商的銷售代理告訴受助消費者雖然現樓住宅單位毗連的兩處平台空地並不入契，單位業主卻可享有永久專用權。受助消費者購入單位兩年後，管理公司將環繞受助人單位較大平台空地的金屬欄柵拆除，他們亦發現平台空地其實是公用地方。此受助個案於二零零六年二月聆訊，基金聘用資深大律師處理個案，並申請法官到涉訟單位進行實地視察，法官會於審訊期間考慮是否需要實地視察。資深大律師及事務律師與專家證人、受助消費者及基金職員亦已進行審前會議。被告於二零零六年一月第一次將款項\$330,000繳存於法院，其後款項增至\$500,000，審訊前七天再增至\$900,000，受助消費者接受此最後繳存法院的款項。受助個案被傳媒廣泛報道，管理委員會主席就傳媒關於受助個案的查詢作出回應。受助消費者將按「與受助消費者訂立的協議書」中的條款，繳交費用，分擔基金為案件所作出的支出。

by the Assisted Consumers. The Assisted Case received wide media coverage. The Chairman of the Management Committee of the Fund responded to media enquiries on the Assisted Case. The Assisted Consumer will contribute to the Fund in accordance with terms of the Agreement with Assisted Consumer.

## 2. Misrepresentation of an Overseas Study Agency

As to the lawsuits pursued by seven assisted parents for damages and the winding-up petition by another assisted parent against misrepresentation of an overseas study agency, proceedings of the former were withheld after the direction hearings of two of them pending determination of the latter's winding-up petition. A winding-up order was granted on 13 April 2005. The Official Receiver was appointed as the provisional liquidator, with whom all the assisted parents lodged proof of debts. Under the circumstances, proceedings of the seven assisted parents ceased.

### New Cases

During the year under review, the Management Committee held three meetings and resolved matters by circulation on five occasions while the Board of Administrators resolved matters by circulation on eight occasions.

Altogether, the Fund considered eleven groups of cases of different categories. The number of potential individuals aggrieved by the matter of each group ranged from one to around 35.

After thorough consideration, the Fund declined ten groups of applications relating to complaints about beauty services, medication, traveling services, sales practice of developer, modeling services, slimming services and banking services.

The remaining one group of application needed further consideration and was carried forward to the next financial year.

## 2. 海外升學公司的不實陳述

個案涉及七位受助家長追討損失的訴訟，及另一位受助家長的清盤呈請。前者其中兩位已進行指令聆訊，其後訟訴須暫停進行，有待法庭對後者的清盤呈請作出裁定。二零零五年四月十三日，清盤命令批出，破產管理署署長被委任為臨時清盤人，所有受助家長已向臨時清盤人呈交債權證明。在這情況下，七位受助家長的訟訴便告終止。

### 處理個案

本年度基金管理委員會共舉行了三次會議，另五次以文件通傳方式議決事項。而執行委員會則八次以文件通傳方式議決事項。

基金共審議了11宗不同組別的新個案，每組所涉及的可能受影響人數為1至35位。

基金經詳細考慮後，否決十項申請，分別關於美容服務、醫藥、旅遊服務、發展商營商手法、模特兒服務、纖體服務及銀行服務。

餘下的申請，基金須於下年度繼續審核、跟進。

## Other 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

The sales brochure and newspaper advertisement of the residential development in this case stated that the height of storey of the residential units was 10 feet 4 inches. Upon taking possession, the Assisted Consumers found that the height of storey measured from floor to ceiling of their units was much less. The Assisted Case's witness statements were exchanged. Defendant's expert report was filed, which was followed by Plaintiffs' supplemental report and Defendant's supplemental report. Pre-trial review was first heard in January 2006 and the adjourned pre-trial review will be heard in May 2006.

### 2. Bundling of Telecommunications Service Charges with Building Management Fees

The secretariat had been in contact with the representative of the registered owner on the case. The Fund was prepared to pursue the case further and grant assistance to the owner by obtaining counsel opinion on the case. The owner failed to send back to the Fund her signed Agreement with Assisted Consumer. Neither did she send back the original application form duly signed by her. As the deadline for completing the formality of application had previously been extended, this application was taken as withdrawn and the file was closed.

## 其他繼續跟進的個案

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

這個案的屋苑售樓說明書及報章廣告中，寫明住宅單位的樓層高度為十呎四吋。受助消費者收樓後發現他們的單位樓層高度由地面至天花量度和聲稱高度不符，矮少了很多。在此受助個案中控辯雙方已交換了證人陳述書。被告的專家報告、原告的補充報告、及被告的補充報告已存檔。審前評檢在二零零六年一月首次聆訊，二零零六年五月再次聆訊。

### 2. 電訊服務費與大廈管理費的捆綁式收費

秘書處曾經聯絡個案中註冊業主的代表，最後基金決定協助業主就個案獲取大律師意見，以繼續跟進個案，唯業主本人必須正式向基金申請協助，基金亦延長了辦理申請手續的期限。業主最終未有將簽妥的「與受助消費者訂立的協議」寄回給基金，亦未將簽妥的申請表正本寄回，基金以申請人撤銷申請，結束個案。

3. Delay in Completion of a Residential Development Proceedings were instituted in September 2005 for seven groups of Assisted Consumers. The remedies claimed were (1) interest compensation; (2) damages for rental of alternative accommodation or loss of rental income; (3) declaration that the Defendant was not entitled to rely on purported settlement as defence. Statement of Claim and Defence were filed by the Assisted Consumers and the Defendant, followed by amended and later re-amended Statement of Claim and Defence. The Assisted Consumers proceeded promptly to an application for summons for directions. The Defendant made an application for striking out and further or alternatively for trial of preliminary issues. The hearing of the two applications was fixed to be heard in November 2006. The Defendant also filed a Request for Further and Better Particulars.

Since its establishment and up until the year under review, the Fund had considered 78 groups of cases and granted assistance to 27. A statistical report is at Annex B.

### **Amendment of the Standard Agreement**

In April 2005, the standard Agreement with Assisted Consumer was amended. The amended Agreement now has new provisions that provides for the sharing of legal costs and disbursements among assisted consumers whose assisted matter forms part of an assisted group matter; each assisted consumer will share a portion determined by the Trustee at its discretion as a fair portion to be shared by each as a member of the group. The amended Agreement also states the non-confidentiality policy of the Fund.

### **3. 住宅發展項目延遲完成交易**

基金協助七組受助消費者在二零零五年九月提出訴訟，所申索補償為(1)利息賠償；(2)另覓住所所涉及的租金或租金收入損失的賠償；(3)法院宣告被告無權以自認為的和解協議作為抗辯。受助消費者及被告已將申索陳述書及抗辯書存檔，及後提交修改及再修改的申索陳述書及抗辯書。受助消費者迅速申請指示傳票，而被告則向法院申請撤銷申索及/或審訊初步事項。兩項申請的聆訊定於二零零六年十一月進行，被告亦向法院提交了要求詳加說明狀書的文件。

成立至今，基金共處理了78組個案，其中27組獲基金協助。統計報告見本章附錄乙。

### **標準協議的修改**

基金在二零零五年四月修改「與受助消費者所訂立的協議書」之標準版本，加入新條款，規定若某受助消費者所接受資助的事項，乃個案中全組受助消費者的受助事項之一部份時，該受助消費者須與全組受助消費者一起分擔有關法律費用及開支，基金信託人將運用酌情權，決定每位受助消費者作為組中成員應分擔的公平份額。修改後的協議亦訂明基金的反保密政策。

## Finance

The Fund is self-financed with income derived from:

- (a) investing the capital sum in fixed deposits, bonds and blue chip stocks;
- (b) charging each applicant a fee of \$100 for each case within the jurisdiction of the Small Claims Tribunal and \$1,000 for each other court case;
- (c) recovering costs from defendants in successful cases; and
- (d) receiving from each successful case a contribution of 10% of the benefits gained by the assisted consumer.

As at 31 March 2006, the Fund had a balance of about \$14.85 million. The Fund's Auditors' Report and Financial Statements for the period under review are at Annex C.

## Acknowledgements

During the year, Prof. K. C. CHAN assumed Chairmanship of the Board of Administrators as of 16 September 2005 in succession of Prof. Andrew CHAN Chi-fai who had retired as Council Chairman. Member Ms. Marina WONG Yu-pok retired and Dr. John WONG Yee-him joined the Board on 1 January 2006. Prof. Anthony CHEUNG Bing-leung and Ms. Alisa KWAN Wan-chee retired from the Management Committee. Mr. Anthony CHAN Kin-keung and Ms. Amanda LIU Lai-yun were appointed into the Committee as of 6 December 2005. To Prof. Andrew CHAN and above named retirees, CLAF wishes to express its heartfelt thanks for their staunch support and invaluable contributions.

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.

## 財務狀況

基金自負盈虧，收入來源如下：

- (a) 利用資金作定期儲蓄收取利息、投資債券及藍籌股；
- (b) 向申請人收取費用：小額錢債審裁處案件收取100元，其他案件收取1,000元；
- (c) 成功個案中被告人賠償的訟費；及
- (d) 受助消費者勝訴後，基金從他們所獲的利益中收取一成金額，作為分擔費用。

截至二零零六年三月三十一日止，基金結餘約1,485萬元。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

陳家強教授於二零零五年九月十六日接替卸任消委會主席的陳志輝教授，成為基金執行委員會主席。年內，執行委員會委員黃汝璞會計師、基金管理委員會委員張炳良教授及關韻姿女士卸任。黃以謙醫生於二零零六年一月一日加入執行委員會，陳健強資深大律師及廖麗茵律師於二零零五年十二月六日加入管理委員會。

本會衷心感謝卸任的陳志輝教授及委員對基金的支持和寶貴的貢獻。

本會對基金的執行委員會及管理委員會全體成員，及任何曾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. Andrew CHAN Chi-fai, JP (up to 15.9.05) 陳志輝教授, 太平紳士 (至15.9.05)

Prof. K. C. CHAN, JP (from 16.9.05) 陳家強教授, 太平紳士 (由16.9.05)

### 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

Ms. Marina WONG Yu-pok, JP (up to 31.12.05) 黃汝璞會計師, 太平紳士 (至31.12.05)

Dr. John WONG Yee-him (from 1.1.06) 黃以謙醫生 (由1.1.06)

# 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 (from 6.12.05) 陳健強資深大律師 (由6.12.05)

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

Prof. The Hon. Anthony CHEUNG Bing-leung, BBS, JP (up to 8.11.05) 張炳良教授, 銅紫荊星章, 太平紳士 (至8.11.05)

Ms. Alisa KWAN Wan-chee (up to 5.12.05) 關韻姿女士 (至5.12.05)

Mr. LEUNG Lit-on 梁烈安律師

Ms. Amanda LIU Lai-yun (from 6.12.05) 廖麗茵律師 (由6.12.05)

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 78 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。經處理的個案共有七十八組，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	78
自一九九四年十一月三十日以來，經基金處理的個案組數	
Problem solved during application 申請協助期間問題已獲解決	1
Under Consideration 仍在考慮中	1
Assistance granted 獲基金審批協助之個案	27
Compensation obtained 獲得賠償	9 <sup>a</sup>
Liquidation 清盤	2
Judgment obtained 獲判決	6 <sup>b</sup>
Cases not pursued - no recovery prospect 未再跟進－因無賠償可能	5
Cases not pursued - applicants' withdrawal 未再跟進－因申請人撤回	2
Referred to Legal Aid 轉交法律援助署	1
In process 在處理中	2
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	41

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 2006

CONSUMER LEGAL ACTION FUNDREPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2006

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# Deloitte.

## 德勤

### AUDITORS' 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 on pages 2 to 10 which have been prepared in accordance with accounting principles generally accepted in Hong Kong.

#### **Respective responsibilities of board of administrators and auditors**

The Trust Deed governing the Fund requires the board of administrators to prepare financial statements which give a true and fair view. In preparing financial statements which give a true and fair view it is fundamental that appropriate accounting policies are selected and applied consistently.

It is our responsibility to form an independent opinion, based on our audit, on those financial statements 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.

#### **Basis of opinion**

We conducted our audit in accordance with Hong Kong Standards on Auditing issued by the Hong Kong Institute of Certified Public Accountants. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgments made by the board of administrators in the preparation of the financial statements, and of whether the accounting policies are appropriate to the Fund's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance as to whether the financial statements are free from material misstatement. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements. We believe that our audit provides a reasonable basis for our opinion.

#### **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 2006 and of its deficit and cash flows for the year then ended and have been properly prepared in accordance with the Trust Deed.



**Deloitte Touche Tohmatsu**  
Certified Public Accountants  
Hong Kong  
19 September 2006

CONSUMER LEGAL ACTION FUNDINCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 MARCH 2006

	<u>2006</u>	<u>2005</u>
	HK\$	HK\$
<b>INCOME</b>		
Bank interest income	171,394	11,462
Interest income from held-to-maturity investments	409,836	412,351
Application fee from assisted consumers	52,000	16,300
Contributions from assisted consumers	95,277	8,000
Amortisation of discount on a held-to-maturity debt securities	13,831	13,831
Legal fees recovered	-	145,147
Gain on disposal of held-for-trading investment	55,457	-
Sundry income	61	-
	<u>797,856</u>	<u>607,091</u>
<b>EXPENDITURE</b>		
Auditors' remuneration	10,000	7,150
Bank charges	1,260	860
Legal fees for assisted consumers	852,576	65,836
Amortisation of premium on a held-to-maturity debt securities	11,139	11,139
Sundry expenses	1,490	875
	<u>876,465</u>	<u>85,860</u>
<b>(DEFICIT) SURPLUS FOR THE YEAR</b>	<u>(78,609)</u>	<u>521,231</u>

CONSUMER LEGAL ACTION FUNDBALANCE SHEET  
AT 31 MARCH 2006

	<u>NOTES</u>	<u>2006</u> HK\$	<u>2005</u> HK\$
<b>NON-CURRENT ASSETS</b>			
Held-to-maturity debt securities/ investment in securities	5	9,124,503	9,121,811
<b>CURRENT ASSETS</b>			
Interest receivable		67,478	59,130
Bank balances		6,036,989	5,768,881
		<u>6,104,467</u>	<u>5,828,011</u>
<b>CURRENT LIABILITIES</b>			
Accounts payable		363,777	7,838
Accrued expenses		10,000	8,182
		<u>373,777</u>	<u>16,020</u>
<b>NET CURRENT ASSETS</b>			
		<u>5,730,690</u>	<u>5,811,991</u>
		<u>14,855,193</u>	<u>14,933,802</u>
<b>CAPITAL AND RESERVE</b>			
Capital	1	10,000,000	10,000,000
Accumulated surplus		4,855,193	4,933,802
		<u>14,855,193</u>	<u>14,933,802</u>

The financial statements on pages 2 to 10 were approved and authorised for issue by the Board of Administrators on 19 September 2006 and are signed on its behalf by:



ADMINISTRATOR



ADMINISTRATOR

CONSUMER LEGAL ACTION FUNDSTATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED 31 MARCH 2006

	<u>Capital</u> HK\$	Accumulated <u>surplus</u> HK\$	<u>Total</u> HK\$
At 31 March 2004	10,000,000	4,412,571	14,412,571
Surplus for the year	-	521,231	521,231
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	<u>10,000,000</u>	<u>4,855,193</u>	<u>14,855,193</u>



CONSUMER LEGAL ACTION FUNDCASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2006

	<u>2006</u> HK\$	<u>2005</u> HK\$
<b>OPERATING ACTIVITIES</b>		
Net (deficit) surplus for the year	(78,609)	521,231
Adjustments for:		
Bank interest income	(171,394)	(11,462)
Interest income from investments in held-to-maturity debt securities	(409,836)	(412,351)
Amortisation of discount on a held-to-maturity debt securities	(13,831)	(13,831)
Gain on disposal of held-for-trading investment	(55,457)	-
Amortisation of premium on a held-to-maturity debt securities	11,139	11,139
Operating cash flows before movements in working capital	(717,988)	94,726
Increase (decrease) in accounts payable	355,939	(100)
Increase in accrued expenses	1,818	1,076
<b>NET CASH (USED IN) FROM OPERATING ACTIVITIES</b>	<u>(360,231)</u>	<u>95,702</u>
<b>INVESTING ACTIVITIES</b>		
Interest received	572,882	423,813
Purchase of held-for-trading investments	(123,487)	-
Proceeds from disposal of held-for-trading investments	178,944	-
<b>NET CASH FROM INVESTING ACTIVITIES</b>	<u>628,339</u>	<u>423,813</u>
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>	268,108	519,515
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR</b>	<u>5,768,881</u>	<u>5,249,366</u>
<b>CASH AND CASH EQUIVALENTS AT END OF THE YEAR, represented by bank balances</b>	<u><u>6,036,989</u></u>	<u><u>5,768,881</u></u>

## CONSUMER LEGAL ACTION FUND

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2006

#### 1. OBJECTIVES AND OPERATION OF THE FUND

The Consumer Legal Action Fund (the "Fund") was set up 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 Hong Kong 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 Hong Kong Financial Reporting Standards ("HKFRSs"), Hong Kong Accounting Standards ("HKASs") and Interpretations (hereinafter collectively referred to as "new HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") that are effective for accounting periods beginning on or after 1 January 2005.

The adoption of the new HKFRSs has resulted in change in the presentation of balance sheet.

The adoption of the new HKFRSs has resulted in changes to the Fund's accounting policies in the following areas that have an effect on how the results for the current or prior accounting years are prepared and presented.

##### Financial instruments

In the current year, the Fund has applied HKAS 39 "Financial Instruments: Recognition and Measurement". HKAS 39, which is effective for accounting periods beginning on or after 1 January 2005, generally does not permit the recognition, derecognition or measurement of financial assets and liabilities on a retrospective basis. The principal effects resulting from the implementation HKAS 39 are summarised below:

##### *Classification and measurement of financial assets and financial liabilities*

The Fund has applied the relevant transitional provisions in HKAS 39 with respect to the classification and measurement of financial assets and financial liabilities that are within the scope of HKAS 39.

Until 31 March 2005, the Fund classified and measured its investments in debt in accordance with the Statement of Standard Accounting Practice 24 "Accounting for Investments in Securities" ("SSAP 24"). Under SSAP 24, the Fund classified its investments in debt securities as "held-to-maturity investments". Held-to-maturity investments are carried at amortised cost less impairment losses (if any). From 1 April 2005 onwards, the Fund has classified and measured its debt securities in accordance with HKAS 39. Under HKAS 39, financial assets are classified as "financial assets at fair value through profit or loss", "available-for-sale financial assets", "loans and receivables", or "held-to-maturity financial assets". "Financial assets at fair value through profit or loss" and "available-for-sale financial assets" are carried at fair value, with changes in fair values recognised in income and expenditure account and equity respectively. "Loans and receivables" and "held-to-maturity financial assets" are measured at amortised cost using the effective interest method after initial recognition.

CONSUMER LEGAL ACTION FUND

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

Financial instruments*Classification and measurement of financial assets and financial liabilities - continued*

On 1 April 2005, the Fund classified and measured its investments in debt securities in accordance with the transitional provisions of HKAS 39. Investments in debt securities of HK\$9,124,503 previously carried at amortised cost are reclassified to held-to-maturity financial assets under the adoption of HKAS 39.

The cumulative effects of the adoption of the new HKFRSs as at 1 April 2005 are summarised below:

	As at 31 March 2005 (originally stated) HK\$	<u>Adjustment</u> Impact of HKAS 39 HK\$	As at 1 April 2005 (restated) HK\$
<b>Balance sheet items</b>			
<u>Non-current assets</u>			
Investment in securities	9,121,811	(9,121,811)	-
Held-to-maturity debt securities	-	9,121,811	9,121,811
	<u>9,121,811</u>	<u>-</u>	<u>9,121,811</u>

At the date of authorisation of these financial statements, the Fund has not early adopted the following new HKFRSs that have been issued but are not yet effective. The members of the Fund anticipate that the application of these new HKFRSs will have no material impact on the financial statements of the Fund.

HKAS 1 (Amendment)	Capital disclosures <sup>1</sup>
HKAS 19 (Amendment)	Actuarial gains and losses, group plans and disclosures <sup>2</sup>
HKAS 21 (Amendment)	Net investment in a foreign operation <sup>2</sup>
HKAS 39 (Amendment)	Cash flow hedge accounting of forecast intragroup transactions <sup>2</sup>
HKAS 39 (Amendment)	The fair value option <sup>2</sup>
HKAS 39 & HKFRS 4 (Amendments)	Financial guarantee contracts <sup>2</sup>
HKFRS 6	Exploration for and evaluation of mineral resources <sup>2</sup>
HKFRS 7	Financial instruments: Disclosures <sup>1</sup>
HK(IFRIC) - INT 4	Determining whether an arrangement contains a lease <sup>2</sup>
HK(IFRIC) - INT 5	Rights to interests arising from decommissioning, restoration and environmental rehabilitation funds <sup>2</sup>
HK(IFRIC) - INT 6	Liabilities arising from participating in a specific market-waste electrical and electronic equipment <sup>3</sup>
HK(IFRIC) - INT 7	Applying the restatement approach under HKAS 29 Financial Reporting in Hyperinflationary Economies <sup>4</sup>
HK(IFRIC) - INT 8	Scope of HKFRS 2 <sup>5</sup>
HK(IFRIC) - INT 9	Reassessment of embedded derivatives <sup>6</sup>

<sup>1</sup> Effective for annual periods beginning on or after 1 January 2007.

<sup>2</sup> Effective for annual periods beginning on or after 1 January 2006.

<sup>3</sup> Effective for annual periods beginning on or after 1 December 2005.

<sup>4</sup> Effective for annual periods beginning on or after 1 March 2006.

<sup>5</sup> Effective for annual periods beginning on or after 1 May 2006.

<sup>6</sup> Effective for annual periods beginning on or after 1 June 2006.

CONSUMER COUNCIL

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

At the date of authorisation of these financial statements, the Council has not early adopted the following new HKFRSs that have been issued but are not yet effective. The members of the Council anticipate that the application of these new HKFRSs will have no material impact on the financial statements of the Council.

HKAS 1 (Amendment)	Capital disclosures <sup>1</sup>
HKAS 19 (Amendment)	Actuarial gains and losses, group plans and disclosures <sup>2</sup>
HKAS 21 (Amendment)	Net investment in a foreign operation <sup>2</sup>
HKAS 39 (Amendment)	Cash flow hedge accounting of forecast intragroup transactions <sup>2</sup>
HKAS 39 (Amendment)	The fair value option <sup>2</sup>
HKAS 39 & HKFRS 4 (Amendments)	Financial guarantee contracts <sup>2</sup>
HKFRS 6	Exploration for and evaluation of mineral resources <sup>2</sup>
HKFRS 7	Financial instruments: Disclosures <sup>1</sup>
HK(IFRIC) - INT 4	Determining whether an arrangement contains a lease <sup>2</sup>
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HK(IFRIC) - INT 8	Scope of HKFRS 2 <sup>5</sup>
HK(IFRIC) - INT 9	Reassessment of embedded derivatives <sup>6</sup>

<sup>1</sup> Effective for annual periods beginning on or after 1 January 2007.

<sup>2</sup> Effective for annual periods beginning on or after 1 January 2006.

<sup>3</sup> Effective for annual periods beginning on or after 1 December 2005.

<sup>4</sup> Effective for annual periods beginning on or after 1 March 2006.

<sup>5</sup> Effective for annual periods beginning on or after 1 May 2006.

<sup>6</sup> Effective for annual periods beginning on or after 1 June 2006.

## 3. SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared under the historical cost basis and in accordance with new HKFRSs issued by the HKICPA. The principal accounting policies adopted are as follows:

Income recognition

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

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.

CONSUMER LEGAL ACTION FUND

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

Held-to-maturity debt securities

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.

*Financial liabilities*

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

*Payables*

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

## 4. 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 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.

*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 members of the Fund consider 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.

## 5. HELD TO MATURITY DEBT SECURITIES/INVESTMENTS IN SECURITIES

	<u>2006</u> HK\$	<u>2005</u> HK\$
Held-to-maturity debt securities, listed	<u>9,124,503</u>	<u>9,121,811</u>
Market value of listed securities	<u>8,713,570</u>	<u>8,771,165</u>

## 6. OTHER FINANCIAL ASSETS

Other financial assets include cash and deposits at bank.

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

The Fund considers that the carrying amounts of cash and deposits at bank approximate to their fair values.

## 7. FINANCIAL LIABILITIES

Financial liabilities include accounts payable.

The Fund considers that the carrying amounts of accounts payable approximate to their fair values.

( 譯本 )

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

截至二零零六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****截至二零零六年三月三十一日止年度**

內容	頁次
核數師報告書	1
收支結算表	2
資產負債表	3
權益變動表	4
現金流量表	5
財務報表附註	6-10



## 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載於第 2 頁至 10 頁按照香港普遍採納之會計原則編製的財務報表。

### 基金執行委員會及核數師的個別責任

根據該基金信託聲明，規定基金執行委員會須編製真實與公平的財務報表。在編製該等財務報表時，必須貫徹採用合適的會計政策。

本行的責任是根據本行審核工作的結果，對該等財務報表表達獨立的意見，並主要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責任。

### 意見的基礎

本行是按照香港會計師公會所頒佈的核數準則進行審核工作。審核範圍包括以抽查方式查核與財務報表所載數額及披露事項有關憑證，亦包括評估委員於編製該等財務報表時所作的重大估計和判斷，所釐定的會計政策是否適合 貴基金的具體情況及是否貫徹應用並足夠披露該等會計政策。

本行在策劃和進行審核工作時，均以取得一切本行認為必需的資料及解釋為目標，使本行獲得充分的憑證，就該等財務報表是否存有重大錯誤陳述，作出合理的確定。在表達意見時，本行亦已衡量該等財務報表所載的資料在整體上是否足夠。本行相信，本行的審核工作已為下列意見建立合理的基礎。

### 意見

本行認為，上述財務報表均真實並公平地反映 貴基金於二零零六年三月三十一日的財政狀況及 貴基金截至該日止年度的虧絀及現金流量，並按照信託聲明妥為編製。

德勤·關黃陳方會計師行

執業會計師

香港

二零零六年九月十九日

### 消費者訴訟基金

#### 收支結算表

截至二零零六年三月三十一日止年度

	二零零六年 港幣	二零零五年 港幣
<b>收入</b>		
銀行利息收入	171,394	11,462
持至到期日之投資的利息收入	409,836	412,351
受助消費者申請費	52,000	16,300
受助消費者分擔費用	95,277	8,000
持至到期日之投資的折價攤銷	13,831	13,831
收回之律師費	-	145,147
出售持作買賣之投資的盈利	55,457	-
雜項收入	<u>61</u>	<u>-</u>
	<u>797,856</u>	<u>607,091</u>
<b>支出</b>		
核數師酬金	10,000	7,150
銀行費用	1,260	860
受助消費者的律師費	852,576	65,836
持至到期日之證券之溢價攤銷	11,139	11,139
雜項支出	<u>1,490</u>	<u>875</u>
	<u>876,465</u>	<u>85,860</u>
<b>本年度(虧絀)盈餘</b>	<u>(78,609)</u>	<u>521,231</u>

**消費者訴訟基金****資產負債表**

於二零零六年三月三十一日

	附註	二零零六年 港幣	二零零五年 港幣
<b>非流動資產</b>			
持至到期日之債務證券 / 證券投資	5	<u>9,124,503</u>	<u>9,121,811</u>
<b>流動資產</b>			
應收利息		67,478	59,130
銀行結餘		<u>6,036,989</u>	<u>5,768,881</u>
		<u>6,104,467</u>	<u>5,828,011</u>
<b>流動負債</b>			
應付賬項		363,777	7,838
應計費用		<u>10,000</u>	<u>8,182</u>
		<u>373,777</u>	<u>16,020</u>
<b>流動資產淨值</b>		<u>5,730,690</u>	<u>5,811,991</u>
		<u>14,855,193</u>	<u>14,933,802</u>
<b>基金與撥備</b>			
基金	1	10,000,000	10,000,000
累積儲備		<u>4,855,193</u>	<u>4,933,802</u>
		<u>14,855,193</u>	<u>14,933,802</u>

載於第 2 至第 10 頁之財務報表經基金執行委員會於二零零六年九月十九日批准及授權發佈，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

截至二零零六年三月三十一日止年度

	基金 港幣	累積盈餘 港幣	合計 港幣
於二零零四年三月三十一日	10,000,000	4,412,571	14,412,571
年度盈餘	-	521,231	521,231
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	-	(78,609)	(78,609)
於二零零六年三月三十一日	<u>10,000,000</u>	<u>4,855,193</u>	<u>14,855,193</u>

**消費者訴訟基金****現金流量表****截至二零零六年三月三十一日止年度**

	<u>二零零六年</u> 港幣	<u>二零零五年</u> 港幣
<b>經營業務</b>		
本年度（虧絀）盈餘	(78,609)	521,231
就下列作出調整：		
利息收入	(171,394)	(11,462)
投資持至到期日之債務證券之利息收入	(409,836)	(412,351)
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>
于營運資金變動前之經營現金流量	(717,988)	94,726
應付賬項增加（減少）	355,939	(100)
應計費用增加	<u>1,818</u>	<u>1,076</u>
<b>（用於）來自經營業務之現金淨額</b>	<u>(360,231)</u>	<u>95,702</u>
<b>投資活動</b>		
已收利息	572,882	423,813
收購持作買賣之投資	(123,487)	-
出售持作買賣之投資之所得款項	<u>178,944</u>	<u>-</u>
<b>來自投資活動之現金淨值</b>	<u>628,339</u>	<u>423,813</u>
<b>現金及現金等值物增加淨額</b>	268,108	519,515
<b>于年初之現金及現金等值物</b>	<u>5,768,881</u>	<u>5,249,366</u>
<b>于年末之現金及現金等值物，代表 銀行結餘</b>	<u>6,036,989</u>	<u>5,768,881</u>

## 消費者訴訟基金

### 財務報表附註

截至二零零六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一月一日或以後開始的會計期間生效之多項新的香港財務報告準則（「香港財務報告準則」）及香港會計準則及（「香港會計準則」）及其詮釋（以下統稱為「新訂香港財務報告準則」）。

採納新訂香港財務報告準則導致資產負債表的呈列出現變動。

採納新訂香港財務報告準則已導致基金的會計政策在以下方面出現變動，而此類變動會對當前或以往會計年度的業績如何編製及呈列產生一定影響。

#### 金融工具

本年度內，基金已應用香港會計準則第 39 號「金融工具：確認與計量」。香港會計準則第 39 號由二零零五年一月一日或以後開始的會計期間生效，通常不允許按追溯基準對金融資產及金融負債進行確認、註銷或計量。實施香港會計準則第 39 號所產生的主要影響概列如下：

##### 金融資產及金融負債的分類及計量

基金已就符合香港會計準則第 39 號範圍的金融資產及金融負債應用香港會計準則第 39 號有關金融資產及金融負債的分類及計量有關的過渡規定。

在二零零五年三月三十一日前，基金根據會計實務準則第 24 號「證券投資會計」（「會計實務準則第 24 號」）對債務投資進行分類及計量。根據會計實務準則第 24 號，基金將其債務證券投資分類為「持至到期日之投資」。持至到期日之投資按攤銷成本減減值虧損（如有）入賬。由二零零五年四月一日起，基金根據香港會計準則第 39 號對其債務證券進行分類及計量。根據香港會計準則第 39 號之規定，金融資產分類為「按公平值計入損益之金融資產」、「可供出售之金融資產」、「貸款及應收款項」或「持至到期日之金融資產」。其中，「按公平值計入損益之金融資產」及「可供出售之金融資產」按公平值入賬，而其公平值變動分別在收支賬與股本內予以確認。「貸款及應收款項」與「持至到期日之金融資產」在初步確認後基於實際有效利率法按攤銷成本計量。

## 消費者訴訟基金

### 2. 採納新訂香港財務報告準則（續）

#### 金融工具

#### 金融資產及金融負債的分類及計量（續）

於二零零五年四月一日，基金根據根據香港會計準則第 39 號過渡規定對其債務證券投資進行分類及計量。根據所採納的香港會計準則第 39 號，先前按攤銷成本入賬面值為 9,124,503 港元的債務證券投資重新分類為持至到期日之金融資產。

於二零零五年四月一日採納香港會計準則第 39 號的累積影響概列如下：

資產負債表項目	於二零零五年三月三十一日 (原列賬) 港幣	就香港會計準則第 39 號 影響所作調整 港幣	於二零零五年四月一日 (經重列) 港幣
<b>非流動資產</b>			
證券投資	9,121,811	(9,121,811)	-
持至到期日之債務證券	-	9,121,811	9,121,811
	<u>9,121,811</u>	<u>-</u>	<u>9,121,811</u>

在上述財務報表批准之日，基金並未提早採納以下已發佈但尚未生效的新訂香港財務報告準則。基金成員預計，應用該等新訂香港財務報告準則不會對財務報表造成重大影響：

香港會計準則第1號（修訂）	資本披露 <sup>1</sup>
香港會計準則第19號（修訂）	精算損盈、集團計劃與披露 <sup>2</sup>
香港會計準則第21號（修訂）	對海外業務之投資淨額 <sup>3</sup>
香港會計準則第39號（修訂）	預測集團內部交易之現金流量對衝會計法 <sup>2</sup>
香港會計準則第39號（修訂）	公平值期權 <sup>2</sup>
香港會計準則第39號（修訂）及 香港財務報告準則第4號（修訂）	財務擔保合約 <sup>2</sup>
香港財務報告準則第6號	礦產資源之勘探與評估 <sup>2</sup>
香港財務報告準則第7號	金融工具：披露 <sup>1</sup>
香港（國際財務報告詮釋委員會）詮釋4	釐定安排是否包含租賃 <sup>2</sup>
香港（國際財務報告詮釋委員會）詮釋5	解除運作、復原及環境修復基金產生權益之權利 <sup>2</sup>
香港（國際財務報告詮釋委員會）詮釋6	參與特定市場的責任—電力及電子廢料 <sup>3</sup>
香港（國際財務報告詮釋委員會）詮釋7	應用香港會計準則第29「嚴重通脹經濟的財務報告」項下重列法 <sup>4</sup>
香港（國際財務報告詮釋委員會）詮釋8	香港財務報告準則2之範圍 <sup>5</sup>
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 <sup>6</sup>

<sup>1</sup>由二零零七年一月一日或之後起之年期生效。

<sup>2</sup>由二零零六年一月一日或之後起之年期生效。

<sup>3</sup>由二零零五年十二月一日或之後起之年期生效。

<sup>4</sup>由二零零六年三月一日或之後起之年期生效。

<sup>5</sup>由二零零六年五月一日或之後起之年期生效。

<sup>6</sup>由二零零六年六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新訂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

本基金會於每個結算日評檢其有形資產之賬面值，以釐定有否任何顯示該等資產已出現減值虧損。倘估計資產之可收回價值低於其賬面值，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。

#### 持至到期日之債務證券

持至到期日之債務證券為非衍生金融資產，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。



## 消費者訴訟基金

### 3. 主要會計政策 (續)

#### 持至到期日之債務證券

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所入相加，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價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。

#### 金融負債

基金所發行的金融負債及根據已訂立的合約安排內容以及金融負債的定義分類。

#### 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. 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· 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。

#### 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，基金成員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，其並無擁有任何重大生息資產及負債。

### 5· 持至到期日之債務證券 / 證券投資

	<u>二零零六年</u> 港幣	<u>二零零五年</u> 港幣
持至到期日之掛牌債務證券	<u>9,124,503</u>	<u>9,121,811</u>
掛牌證券市值	<u>8,713,570</u>	<u>8,771,165</u>

### 6· 其他金融資產

其他金融資產包括現金及銀行存款。

現金及銀行存款包括現金以及基金所持有的原到期日不超過兩個月或更短期限的通知存款。

基金認為現金及銀行存款的賬面值接近其公平值。

### 7· 金融負債

金融負債包括應付賬項。

基金認為應付賬項的賬面值接近其公平值。



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