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# Foreword

## 前言

The year under review was both challenging and fruitful for the Consumer Council. While continuing its efforts in advancing consumer protection and empowerment, the Council also spearheaded an initiative to encourage good governance among industries and strengthened its complaints handling system.

Public expectations of corporate social responsibilities (CSR) change with times. Consumers not only want quality and safe products, but also their environment and community to be free from any adverse impacts that might be brought on by the production process. Corporations must subscribe and adhere to CSR to inspire consumer confidence.

This was, therefore, a milestone for the Council when it launched a Good Corporate Citizen's Guide. A representative cross-section of 22 chambers of commerce, trade associations and professional bodies came forward in solidarity to pledge their support at the launching ceremony held on 15 March 2005, coinciding the World Consumer Rights Day. We were greatly encouraged by the positive response and widespread acceptance of this Guide.

Paradoxically, the number of consumer complaints continued its rising trend, reaching record levels and causing unprecedented heavy burden on our already strained resources. To cope with this taxing demand, the Council reviewed and improved its complaints handling procedures. Resources were redeployed and a new hotline infrastructure

過去一年對本會來說充滿挑戰但亦碩果豐盛。本會繼續致力保障消費者權益及加強消費者的自我保護能力，同時積極推動商界自律及改善處理投訴的機制。

公眾對商界的期望因時勢而轉變，消費者不單要求高質素及安全的產品，更期望生產過程不會對環境或社區帶來不良影響。商戶必須承擔企業社會責任才能獲取消費者的信心。

本會於二零零五年三月十五日，即全球消費者權益日，發表《良好企業社會責任指引》，是消費者保障的里程碑。22個商會、專業團體及行業組織，一致支持企業社會責任。《指引》取得積極回應，本會深感鼓舞。

另一方面，投訴數字續創新高，對本會緊絀的資源構成前所未有的沉重壓力。為應付龐大需求，

system (IVRS system) was installed. Consumers will be delighted to know that the waiting time for incoming calls has since been shortened from the mean of 140 seconds in early 2003 to the mean of 80 seconds in early 2005. This initiative enabled consumers to obtain information promptly whilst the number of complaint cases that needed to be handled rose sharply.

Turning to our relationship with the Mainland, where inhabit the world's largest number of consumers (13 billion), the Council has long maintained close liaison with its counterparts there. This year, we took a step further by signing Memorandums of Understanding (MOU) for Co-operation with the consumer organisations of Beijing, Shanghai, Fujian province and Macau. The closer ties will benefit consumers through improved information exchanges amongst the five signatories and a streamlined procedure for handling consumer complaints.

Finally, I wish to express my deepest gratitude to my fellow Council Members for their bounteous support and salutary guidance. My sincere thanks also go to the Council staff for their zealous dedication and unwavering commitment in the face of rising consumer expectations and challenges of the marketplace. We will continue to strive for excellence in all aspects of our work in order to fulfil the trust and confidence vested in us.



Andrew CHAN Chi-fai  
Chairman, Consumer Council  
July 2005

本會檢討並改善處理投訴的程序，重新編配人手及安裝新的電話話音接聽系統。上述措施為消費者帶來喜訊：消費者等待接線的時間由二零零三年初的140秒減低至二零零五年的80秒。電話系統效率的改善，令消費者更快取得資訊，與此同時，本會要處理的投訴個案數量大幅增加。

中國內地的消費者(13億)佔全球最多數。本會一直與內地消費者組織保持密切連繫。本年度我們更進一步，與北京、上海、福建省及澳門簽署合作協議書，促進五個地區的資訊交流及跨區消費糾紛的處理。

最後，我衷心感激委員會各同僚的支持，同時感謝全體員工在面對消費者不斷提升的期望及市場帶來的挑戰時，堅守維護消費者權益的信念。我們必定會精益求精，以回應社會對本會的信任及支持。



消費者委員會主席  
二〇〇五年七月

# Membership of the Consumer Council

## 消費者委員會委員

### Chairperson 主席



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

### Members 委員



Prof. K.C. CHAN  
陳家強教授



Mr. Frank LEE King-ting  
李敬天先生



Dr. LO Chi-keung, BBS  
盧志強醫生·銅紫荊星章

### Vice-Chairperson 副主席



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



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



Dr. Jane LEE Ching-yee  
李正儀博士



Ms. Antia MA Wing-tseung  
馬詠璋大律師



Prof. CHING Pak-chung  
程伯中教授



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. Ambrose HO, SC  
何沛謙資深大律師



Mr. Brian LI Tze-leung, JP  
李子良先生·太平紳士



Mr. Charles Peter MOK  
莫乃光先生



Dr. Matthew NG  
吳馬太醫生



Dr. John WONG Yee-him  
黃以謙醫生

### 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



Dr. Elizabeth SHING Shiu-ching, JP  
成小澄博士，太平紳士



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

### Deputy Chief Executive 副總幹事



Ms. Connie LAU  
劉燕卿女士



Mr. Peter SUN Kwok-wah  
孫國華先生



Mrs. Lily YEW KUIN King-suk  
姚姜敬淑大律師

### Appointed on 1 January 2005 二〇〇五年一月一日履任



Mr. Leo TSANG Wing-sheung  
曾永常律師



Mr. Homer YU Sau-ning  
余壽寧先生



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

**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 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 林澹先生, 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

**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, 陳韜女士  
 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

## 消費者委員會

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

- a. collecting, receiving and disseminating information concerning goods and services and immovable property;
- b. receiving and examining complaints by giving advice to consumers of goods and services and purchases, 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.

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。

During the year, Prof. K. C. CHAN retired from the Council and Mrs. Christine FUNG TAM Pui-ling was appointed Member. The Council wishes to express its heartfelt thanks for Prof. CHAN's contributions and support to its work. A list of the Council Members is at Appendix 1.

## Council and Committees

The Council meets bi-monthly. Committees and working groups are set up to examine specific areas of consumer concern. The Council invites from time to time appropriate professionals of relevant disciplines as co-opted members in order to benefit from their expertise. In the year under review, a new committee and an advisory group, namely the Audit Committee and the Advisory Group on Investment Strategy, were set up. The former functions to enhance corporate governance of the Council and the latter advises the Council on the investment strategy of both the Council's liquid funds and the Consumer Legal Action Fund. A list of Committees/ Working Groups and their members is at Appendix 3.

## The Council Office

The Council Office, headed by the Chief Executive, has an establishment of 124 staff with about one-fifth 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 now 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. For the year under review, the number of disabled employees represented 1.6% of the Council Office's permanent establishment.

年內，陳家強教授卸任，馮譚佩玲女士加入委員會。本會衷心感謝陳家強教授任內對本會的支持及貢獻。委員名錄見附錄一。

## 委員會及小組

委員會每兩月召開會議，設有小組委員會及工作小組，專責處理特定消費者課題，並不時邀請外界專才加入各小組為增選委員，提供專業意見。年內新增審核小組及投資策略小組，前者旨在加強本會的機構管治，後者就本會及消費者訴訟基金的投資策略提供意見。小組委員會及工作小組的成員名錄見附錄三。

## 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，約有五分之一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，由六個部門負責：行政及外事部、投訴及諮詢部、消費者教育部、法律事務部、公共事務部、及研究及商營手法事務部。委員會的組織架構見附錄四。

消委會是提供平等機會的僱主，辦公室運作重視環境保護，僱用的傷健職員，佔常額編制的1.6%。



## 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 the year under review were about \$64.2M and \$2.4M respectively. The Auditors' Report and financial statements for the accounts of the Council for 2004/2005 are at Appendix 5.

## 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。

本年度的經常性開支及非經常性開支分別約為六千四百二十萬元及二百四十萬元。二零零四 / 二零零五年度核數師報告和各財務報表分別見附錄五。

# Encouraging Responsible Trade Practices

## 鼓勵負責任的營商手法

### WHY THIS IS IMPORTANT

Consumer confidence will be greatly enhanced with the observance of responsible trading practices and ethical professional conducts in the marketplace. Council staff is always on the alert on issues which will have implications to consumer welfare. These issues may be flagged by Government bureaux and departments through issuance of consultation papers on new policy, from media reports as well as from complaints and enquiries received by the Council. Council staff will review such issues, conduct studies and researches where necessary and make recommendations as to the best means by which these can be addressed.

### WHAT WE HAVE DONE

#### Promoting Good Corporate Citizenship

##### *Good Corporate Citizen's Guide*

The Council has a statutory responsibility to encourage business and professional associations to establish appropriate codes of practice to regulate the activities of their members. Accordingly the Council issued a Good Corporate Citizen's Guide ("Guide") in March 2005 that addresses corporate rights and responsibilities. The Guide contains a set of 12 basic principles upon which businesses are encouraged to observe, adopt and incorporate in their own codes of practice. The Council believes that when businesses apply high standard of service, they ensure that not only will the business succeed in

### 負責任營商手法的重要性

營商者若能奉行負責任的營商手法及有道德的專業操守，可以大大提高消費者信心。為此，本會職員時刻留意各項對消費者福祉有影響的課題，當中包括與政府政策局及部門發出的有關新政策的諮詢文件有關，也有經媒體報導，以及本會所收到的投訴及諮詢而來的。本會職員會先探討，有需要時再進行研究並就處理這些問題建議最佳方案。

### 我們完成的任務

#### 推動良好企業社會責任

##### *《良好企業社會責任指引》*

本會的法定職能包括鼓勵商業及專業組織制定實務守則，以規範會員的活動。本會於二零零五年三月發表與企業權責有關的《良好企業社會責任指引》(下稱《指引》)。《指引》鼓勵商界採納和引入12項基本原則在其營商守則內。本會相信，商界奉行高水平的顧客服務，除了為企業帶來成果外，對維持經濟動力亦會有正面作用，令社會整體得益。《指引》已得到商界的廣泛支持。22個商會、專業團體和行業組織出席《指引》於二零零五年三月十五日的公開發表儀式，一致支持企業社會責任。這些商會會員提供的產品及服務，與消費者的日常生活

its endeavours, but also that the community as a whole will benefit from the positive effect this has on maintaining dynamism in the economy. The Guide has already gained widespread acceptance of the business community including a select group of 22 chambers of commerce, trade associations and professional bodies which came forward in solidarity to pledge their support at the launching ceremony of the Guide on 15 March 2005. Together they represent a cross section of trades in the provision of goods and services from basic daily necessities in food, clothing and shelter to life enhancement items in electronic products, jewellery and beauty care. In general, the conduct of these businesses is not covered by specific statutory requirements but relies largely on voluntary self-discipline.

Full content of the Guide can be found on the Council's website.

### **Beauty Industry Code of Practice**

The growth in the beauty industry in recent years had been brought on by the trend towards personal grooming and a slimmer body. Consumer dissatisfaction as revealed from press reports and from complaints to the Council in relation to the industry remained high in recent years - 542 complaints received by the Council in 2002, 501 in 2003 and 518 in 2004. To address this issue of consumer concern, the Council was in dialogue with the industry and set up a special task force in August 2004 to formulate an industry code of practice. The special task force, with the Council as the convenor and 11 members drawn from the beauty industry - trade associations, beauty care training centres and institutes, small/medium and chain operators, cosmetics and apparatus suppliers, was expected to produce a code that would serve to ensure, amongst others, transparency in information disclosure, communication with customers, and available means of redress mechanism, and further, to empower the industry and to curb unfair trade practices. Prior to the formulation of this special task force, the Council had organised a seminar on 4 August 2004 in which over 50 representatives covering a wide spectrum of the operators in or associated

息息相關,包括了基本的衣、食、住三方面,還有提高生活質素的電器產品、珠寶和美容等。這些行業的運作一般都不受特定的法例監管,只是依賴行業自律。

《良好企業社會責任指引》的詳細內容可在本會網頁下載。

### **美容業營商守則**

近年,美容業在美顏及纖體風氣的帶動下迅速發展。然而從媒體報導及本會收到有關美容業的持續高企投訴數字 - 二零零二年542宗,二零零三年501宗,及二零零四年518宗反映,消費者對行業有不滿。針對消費者關注的問題,本會與行業接觸,並於二零零四年八月成立「美容業營商守則研究小組」(下稱「小組」),制定行業營商守則。小組由本會代表擔任召集人,11名行業的成員分別來自美容業商會、美容學校、中小型及連鎖美容院、及美容產品及儀器供應商代表等。營商守則的目的是協助經營者向顧客提供清晰的資訊、加強與顧客的溝通、設立處理投訴的機制、及協助行業遏止不公平營商手法。小組成立前,超過50名來自美容業不同業務性質及有關的經營者代表,出席本會於二零零四年八月四日舉行的研討會,對制定營商守則的行動,表示認同及支持。

with the industry attended and gave their endorsement and support of the move.

## **Other Initiatives - Responding to Government Consultation Papers**

### *Volatile Organic Compounds in Consumer Products*

Promoting a sustainable environment has long been one of the Council's major work tasks. In this respect, the Council provided its views to the Government regarding the proposed scheme to require mandatory registration and labelling of the contents of volatile organic compounds (VOC) in specified products.

To ensure that the implementation process of the proposed scheme would be viable and manageable to the economy as a whole, the Council was of the view that the regulation of consumer products should be prioritized according to their respective contribution to the total VOC emissions as products with higher VOC content would have higher potential for achieving the objective of reducing VOC emissions in Hong Kong.

It would also be necessary to enhance the level of public awareness about environmental impacts of VOCs and generate active consumer interest in changing their purchasing behaviour.

### *Quality of Services in Telecommunications Services*

The Council supports the Office of the Telecommunications Authority (OFTA) taking steps in addressing quality of performance issues in the telecommunications market, and works with the Government on how to improve the quality of services (QoS) in the telecommunications industry. The Council believes that better information in the market will be conducive to the healthy development of the industry as well as protection of consumer interests. This is especially important as telecommunications complaints top all complaints received by the Council.

## **其他工作 - 回應諮詢文件**

### *含揮發性有機化合物消費品*

一直以來本會都支持環境保護工作。故此，本會向政府提交就「指定產品的揮發性有機化合物 (VOC) 含量實施強制登記及標籤規定建議計劃」的意見。

為確保計劃的實施對社會整體切實可行，本會認為管制消費品的措施，可按其所釋出的VOC含量佔總排放量的多寡來決定先後次序；首先管制VOC含量較高的消費品，會更有效地達致減低VOC排放量的目標。

此外，政府需要讓市民知悉VOC對環境造成的影響，讓消費者積極改變其購買行為。

### *電訊服務質素*

本會支持電訊管理局採取措施，並與政府合力改善電訊市場的服務質素。有關電訊服務的投訴高居本會接收總投訴的榜首。本會相信增加資訊會有效地促進市場健康發展，更可保障消費者利益。

As the first initiative, the Council participated in a working group organised by the OFTA to offer views on the scheme under which QoS information on residential broadband Internet service would be measured and made available to consumers for making informed choices. After gathering valuable inputs from the industry and the Council, in the first quarter of 2005, the Government announced measures requiring the top four residential broadband service providers in terms of number of subscribers to disclose their QoS information. The disclosure requirements would include various technical performance indicators, services information disclosures and services performance indicators.

The Council believes that ensuring service quality through making and accomplishing of service pledge will enhance consumer confidence in the operators and in turn bring financial gains, and this could pose an incentive for the operators to participate in the monitoring scheme. However, independent monitoring is important as inaccuracy in information on the operators' performance affects consumer interest. The Council will assist the OFTA to take an active monitoring role, by investigating claims or imposing auditing requirement when it is in doubt as to the correctness of information provided about QoS.

### **Investor Compensation Fund**

To enhance protection of investors, the Council provided comments on the review of the level and funding of the Investor Compensation Fund (ICF).

Under the present levy arrangement, the cost of compensation is paid directly by the investors (the consumers) of the financial services. The Council held the view that firms conducting securities business should have responsibility for contributing to the ICF in case of failures of firms, instead of leaving compensation to be funded by investors.

Funding source was an area which the Council felt there was the greatest need for immediate action, and the time was opportune for review since there was ample reserve built-

首先本會積極參與電訊管理局的工作小組，就如何量度住宅寬頻上網服務質素和讓消費者分辨服務商的質素提供意見。政府在搜集行業及本會意見之後，於二零零五年第一季公佈有關措施，規定四間最多用戶的住宅寬頻上網服務提供者公開各類服務質素資料，包括技術表現指標、有關服務資料及服務質素表現指標等。

經營者作出服務質素承諾和能履行承諾，可增強消費者的信心，從而改善公司業績，提供誘因令服務商參與是項計劃。不過，不準確資料會影響消費者利益，故獨立監察有其重要性，本會支持電訊管理局的工作，監管者須採取積極行動，審查服務質素聲稱的準確性，有疑問時，應向經營者提出獨立審核的要求。

### **投資者賠償基金**

為提高投資者保障，本會就有關檢討投資者賠償基金的徵收和水平提出意見。

在現有的徵費安排下，投資者賠償基金計劃的賠償成本由投資者（消費者）直接支付，本會認為賠償經紀行倒閉的基金經費來源應由行業負擔，而非由投資者支付。

本會認為賠償基金的經費來源是最迫切要採取行動的範疇，而現在賠償基金已有充裕的儲備，正是適當時機。本會強烈要求優先檢討賠償基金的經費來源，從而切實減輕投資者的負擔。

up. The Council strongly urged that the funding issue should be taken as a matter of priority by commencing a review of the arrangement for financing the ICF, to truly reduce the burden on investors.

The need to change should be considered not only to bring Hong Kong in line with overseas practice, but also to counteract disparities in funding arrangements for compensation and unequal conditions of competition between different types of firms (providing banking and securities services) within the financial sector in Hong Kong.

### *Others*

The Council's comments on other consultation papers released by the Government and other bodies can be found at Appendix 6.

現行徵費來源必須改變，不單會令香港與其他海外地區的做法一致，亦是為抵消在香港提供不同金融服務（銀行及證券服務）的機構，因面對不同的賠償基金徵費安排，而出現的不公平競爭條件。

### *其他*

本會就其他諮詢文件所提出的意見請參閱附錄六。

# 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. Our consumer hotline (Tel no : 29292222) and our eight Consumer Advice Centres (CACs) form an extensive network in offering convenient services to consumers. 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.

The Council acts as a mediator and persuades the traders concerned to help resolve complaints with pursuable grounds.

### WHAT WE HAVE DONE

#### Re-Engineering Exercise

To improve our complaints handling service and to meet the increasing complaints received in recent years, we have

- redeployed resources by closing three Consumer Advice Centres in Eastern Hong Kong, Kwai Hing and Northern

### 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。我們的消費者熱線(電話:29292222)及八個位於各區的消費者諮詢中心，組成了一個方便的網絡。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；
- 了解區內的商業經營行為；及
- 作為本會在區內的代表。

本會以調解人的身份處理消費者投訴，協助商戶及投訴人排解糾紛。

### 我們完成的任務

#### 檢討工作流程

為改善投訴的處理及應付近年不斷上升的投訴數字，本會：

- 重新調配資源，關閉了三個分別位於港島東區、葵興及新界北區的諮詢中心，調配人手接聽熱線電話及處理投訴。

District and redeployed the staff to the hotline centre and to handle complaints.

- identified where improvements would be needed in the complaints handling process and implemented these steps.
- In February 2005, installed a new complaints and enquiry hotline infrastructure system ( IVRS system ) to ensure prompt response to incoming consumer calls.

## Serving Consumers

CACs & Hotline Centre received:

- 121,426 consumer enquiries (82% by telephone).
- 27,793 complaints (79% of total complaints)
- 9,774 consumer information pamphlets distributed

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

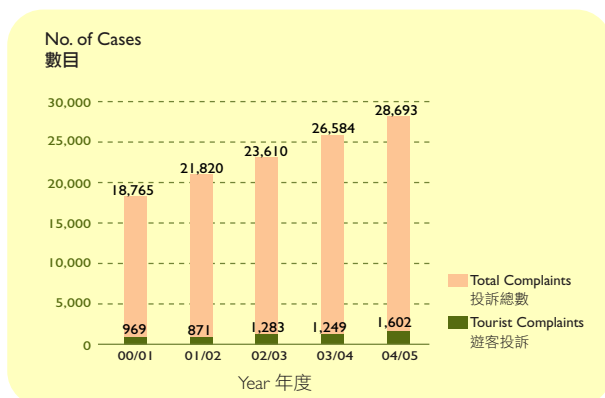
## Mediating Consumer Complaints

### Complaints received :

All : 28,693, highest number ever recorded and 8% over the previous year (2003/2004).

Tourists : 1,602, 28% over 2003/04 (1,249). Mainland tourists 1,058, 31% over previous year (804), mostly involved shopping arranged by tour guides.

To the Council's disappointment, telecommunications services continued to top the list of consumer complaints with a total of 8,543 cases, an increase of 23% over the preceding year. They were mainly related to (a) delays in installation for broadband service, accounting errors and access speed,

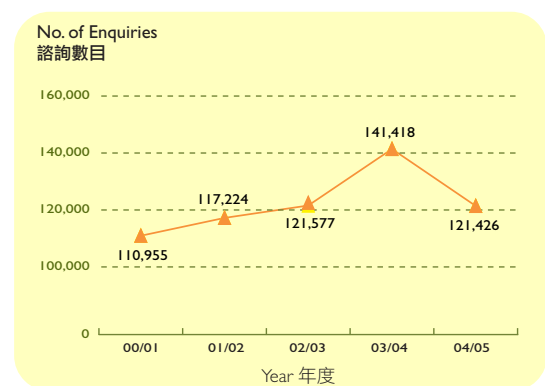


- 找出了處理投訴的過程中可以改進的地方，並已落實執行。
- 在二零零五年二月安裝了全新的電話話音接聽系統 (IVRS)，減低消費者等待接線的時間。

## 服務消費者

年內本會的熱線及諮詢中心共接獲：

- 121,426宗消費者的查詢(電話查詢佔82%)。
- 27,793宗投訴(佔總投訴額的79%)。
- 派發了9,774份有關消費資訊的單張。



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

## 調解消費投訴

### 接獲的消費者投訴：

總數：年內本會所接獲的消費者投訴達28,693宗，為歷年來最高，比上年度(二零零三/二零零四)增加8%。

來自遊客的投訴共1,602宗，與上年度的1,249宗相較，增加28%，而內地遊客的投訴個案則由去年的804宗增加至1,058宗，升幅為31%，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8,543宗之多，比上年度增加23%。總體而言，投訴可分為以下五個類別：(1) 互聯網寬頻服務延誤安



(b) mobile phones charges, (c) quality of mobile phone handsets, (d) problems of switching between fixed line suppliers, and (e) unsatisfactory customer services.

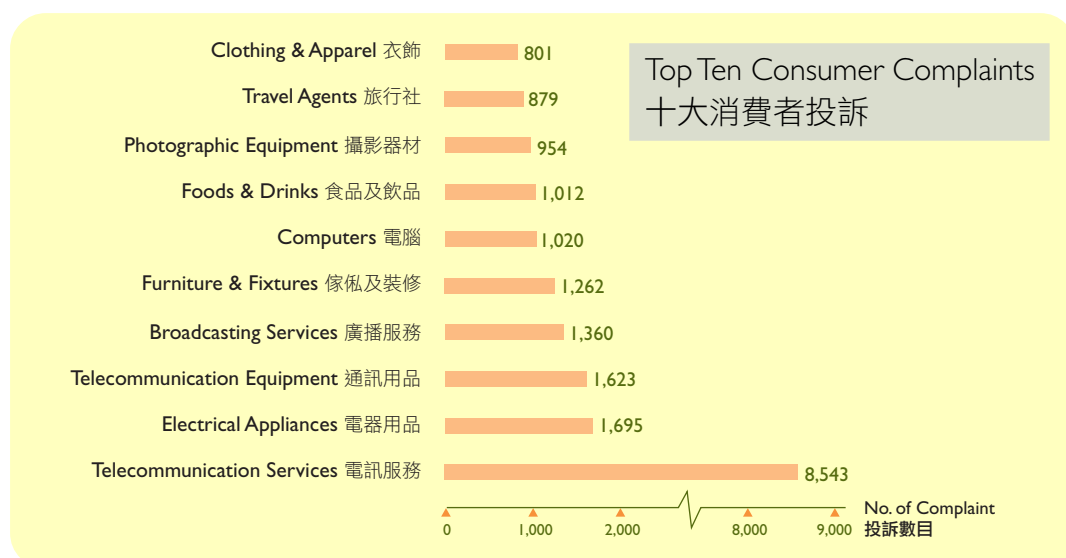
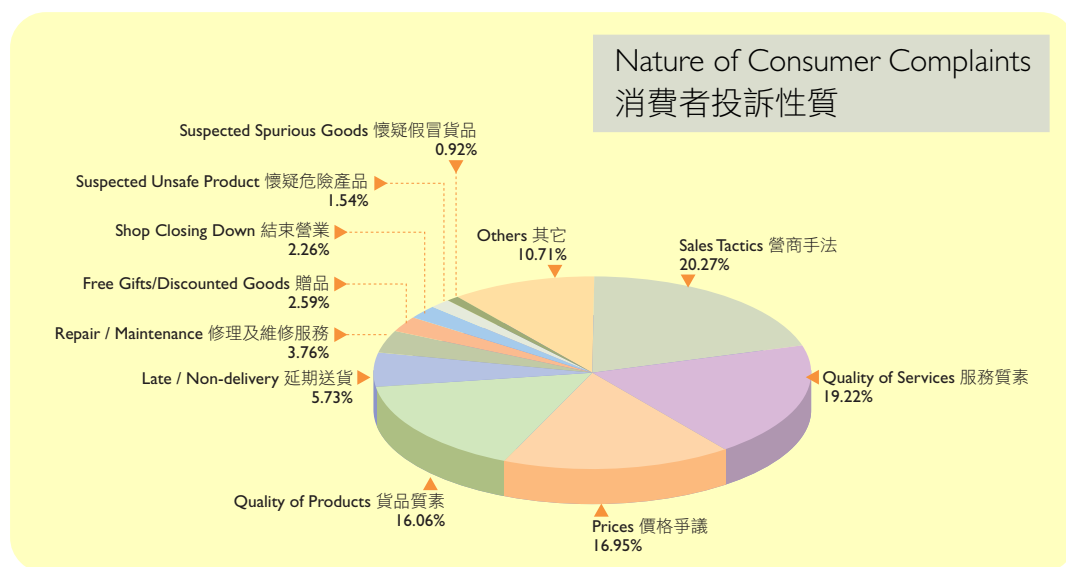
裝、賬目誤差及傳送速度等，(2) 流動電話服務收費，(3) 流動電話質素，(4) 轉換固網電話供應商所產生的問題，及(5) 客戶服務質素欠佳等。

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

本會一方面協助調解投訴，同時向電訊管理局提供相關資料，並加強彼此的合作，藉以遏止不良經營行為。

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

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



### Outcome:

The Council helped resolved 92% of cases with pursuable grounds.

#### Nature of complaint Cases:

(a) Cases with pursuable grounds	22,175
(b) Cases where the complaint turned out to be unsubstantiated or unjustified	2,447
(c) Cases of a general nature where advice was given	2,870
(d) Cases where the trader ceased business while the complaint was being processed	1,201
<b>Total number of complaints:</b>	<b>28,693</b>

#### Results of mediation efforts in the pursuable cases (22,175):

(a) cases resolved	92%
- redress obtained/complaints satisfactorily resolved	80%
- satisfactory and acceptable explanations provided by traders concerned	12%
(b) traders refused to co-operate	8%
<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 the Council will tender advice where appropriate.

### Co-operation with Shenzhen Consumer Association

Throughout the years, Shenzhen Consumer Association has been rendering assistance in collecting and sending the articles involved in complaints cases and we have been most grateful for their assistance. During the reporting years, our two Council 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 at the border; and (3) our training of their staff and exchange of consumer protection information.

### 成果:

本會協助消費者解決可跟進投訴的成功率為92%。

#### 投訴分類:

(a) 可跟進的投訴	22,175宗
(b) 理據不足或缺乏證據支持的個案	2,447宗
(c) 投訴屬一般性質,已向消費者提供意見	2,870宗
(d) 處理投訴期間店方結束營業	1,201宗
<b>總數</b>	<b>28,693宗</b>

#### 可跟進的投訴(22,175)宗的調解結果:

(a) 獲滿意解決個案	92%
- 取得賠償/投訴得到圓滿解決	80%
- 店方作出令人滿意及可接受的解釋	12%
(b) 店方拒絕合作	8%
<b>總數</b>	<b>100%</b>

在投訴有理據但店方拒絕合作的情況下,投訴人可向小額錢債審裁處申訴,本會會在可能的範圍內提供意見。

### 與深圳市消費者委員會合作

過往幾年,深圳市消委會一直協助本會收取及轉送涉案投訴貨品予內地的投訴人,本會深表感謝。

過去的一年,本會與深圳市消委會在以下幾方面加強合作:-

1. 分發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參加,雙方並在會上交流消費保障資訊。

# Fostering Competition And A Fair Marketplace

## 支持市場公平競爭

### WHY THIS IS IMPORTANT

Fair competition is the means by which society can be assured that firms in the marketplace become efficient and offer a greater choice of products to consumers at lower prices.

As a consumer advocate, the Council has therefore a role to play in ensuring that fair competition in the marketplace brings desired effects to economic efficiency, and thereby consumer welfare, through examining issues about anti-competitive behaviours, and providing advice and comments on competition issues. The Council's Chief Executive is member of the Competition Policy Advisory Group chaired by the Financial Secretary which is "a high-level and dedicated forum to review competition-related issues which have substantial policy or systemic implications, and examine the extent to which more competition should be introduced in the public and private sectors".<sup>1</sup>

### WHAT WE HAVE DONE

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

The Council received complaints in relation to four property development projects regarding management companies bundling telecommunications service charges with building management fees in the relevant residential estates. Such bundling arrangement effectively predetermines on behalf of individual home buyers

### 支持市場公平競爭的重要性

市場有公平的競爭，社會才能確保各行各業有效率地運作，令消費者能以廉宜的價錢，享受更多的產品選擇。

本會作為促進消費者權益的機構，其中一重要角色，是透過研究有關違反公平競爭的投訴，及就競爭事宜提供意見，確保市場競爭能促使經濟效益達至理想效果，從而保障消費者利益。本會總幹事是競爭政策諮詢委員會的成員。該委員會由財政司司長擔任主席，是一個高層次組織，專責檢討與競爭有關並對政策或制度有重大影響的事宜，及研究公營和私營機構需要在哪些範疇引入更多競爭。

### 我們完成的任務

#### 電訊服務收費併入大廈管理費

本會收到有關四個物業發展項目的管理公司將電訊服務收費併入住宅物業管理費內的投訴。發展商預先替所有住戶決定選用電訊服務，用戶日後須遵守指定服務商的條款。所有住戶，無論使用互

<sup>1</sup> Website of Competition Policy Advisory Group [www.compag.gov.hk/about/](http://www.compag.gov.hk/about/)

the collective need for the use of a telecom service on the terms and conditions of one particular service provider. All tenants, users or non-users, are irrevocably bound to pay for the service. Not to mention the fact that some tenants may be under contract to another telecom service provider.

The Council's survey of 64 sales brochures on property developments, between January 2002 and August 2004, revealed that at least eight of the developments had not disclosed the existence of the bundled management fees for the information of prospective home buyers.

Several issues arose from the bundling of telecommunications service charges with management fees:

- Whether consumers were aware of the bundling arrangement;
- Implications of bundling on consumer welfare, such as the costs, fairness, quality of services and binding contract; and
- Safeguarding building owners' right in the selection of service contractors.

The Council examined the above issues and put forward the following recommendations in its report entitled "Report on the Bundling of Telecommunications Service Charges with Building Management Fees", released in September 2004, to advocate that competitive choices be made available to consumers.

Key recommendations included:

- Defining "essential facilities and services" that should be provided by developers and paid for through management fees;
- Ensuring consumer choice and fair access to telecommunications and other services;
- Ensuring transparent and responsible practice of property developers and property managers; and
- Maximising consumer protection by ensuring that fair competition could take place in residential buildings.

聯網服務與否，都要繳付費用；而有些住戶可能已經和其他營辦商一早簽定了服務合約。

消委會研究了在二零零二年一月至二零零四年八月送交該會存案的64份售樓說明書，發現27份售樓說明書有物業會提供電訊服務，或類似的描述，當中最少八個物業發展沒有向準買家披露互聯網費用合併在管理費內。

本會關注的問題包括：

- 消費者是否知悉併合收費的安排。
- 併合收費對消費者利益的影響，例如涉及成本、公平性、服務質素和約束性合約等問題。
- 保障業主揀選服務合約商之權利。

本會研究有關事宜，並在二零零四年九月發表「電訊服務費用併入大廈管理費」報告，提出以下建議，旨在提倡讓消費者有真正的選擇。主要建議包括：

- 釐定由發展商提供及透過管理費支付的「必備設施及服務」。
- 確保消費者有權選擇和公平使用電訊及其他服務。
- 確保地產發展商和物業管理人有高透明度和負責任的營商手法。
- 確保與住宅樓宇有關的運作存在公平競爭，增強消費者保障。

## Ex-post Regulation of PCCW-HKT Telephone Limited in the Market

The Council was invited to present its views to the Office of the Telecommunications Authority (OFTA) regarding the application by PCCW-HKT Telephone Limited for a declaration of non-dominance in the market for residential direct exchange line. The Council shared the view with the Government that there was a strong link between competition and higher quality telecommunications services and that a healthy level of competition in telecommunications markets would benefit consumer welfare. However, the policy of shifting from ex-ante regulation to ex-post regulation should be recognised as a mechanism that was seeking to achieve some balance in the competition, while at the same time maintaining some benefits to consumers.

The Council believed that this approach would be appropriate, given the current transitional nature of the telecommunications sector and the need to resolve the competing arguments of both sides of the sector. The Council also believed it was a policy which would recognise:

- that the sector needed to be moving towards a level of maturity, where the benefits to new entrants of regulatory assistance in the past to develop a market presence need to be acknowledged by them;
- that some leeway needed to be given to ensure that the benefits of the liberalised telecommunications sector would be passed on to users, to as great an extent as possible; and
- that the Telecommunications Authority (TA) would still have recourse to direct and immediate regulatory control to preserve the gains that had already been made.

In relation to the last point above, the Council stressed that if the Government chose to move towards this form of ex-post regulation, the Government had to ensure that the regulatory powers of the TA were unassailable and that the TA would be in a position to quickly and effectively take action, should he form the opinion that the pricing of the dominant carrier was anti-competitive or otherwise damaging consumer welfare.

## 對香港電話有限公司的「事後規管」

電訊管理局就香港電話有限公司申請免除其住宅直通電話服務的市場主導地位，邀請本會提交意見。本會與政府有共同看法，認為市場競爭和更高質素電訊服務，兩者有密切關係，有健康競爭的電訊市場環境對消費者有利。由「事先規管」轉為「事後規管」的政策改動，應視作一個平衡市場競爭而同時維持消費者利益的做法。

因應現時電訊行業的過渡情況，和須解決行業內各方所持的不同看法，本會相信這方向是合適的，本會亦相信新的政策反映：-

(1) 電訊行業須邁向成熟階段；而新加入的競爭者亦應明白到，過往政府的監管政策，只是協助他們立足市場的特別優惠。

(2) 政策須留有彈性，以確保開放電訊市場的好處盡可能轉到用家身上。

(3) 電訊管理局仍可採取直接和即時的監管措施，保存市場開放至今所取得的成果。

針對上述第(3)點，本會強調如政府選擇採用「事後規管」模式，政府須確保電訊管理局局長的監管權力不受侵損，當電訊管理局局長認為市場優勢者的定價手法乃反競爭行為、或損害消費者利益時，可以採取有效和迅速的行動，保障消費者。

## IP Telephony

The Council understands that the introduction of the IP Telephony have a significant impact on the competition in the fixed line telecommunications services market. Consumer choices will guide network operators and service providers to adopt the most suitable technologies. Fair competition will ensure that the market has the most efficient method of service delivery so that the market should be left to manage the shape and the pace of transition of the operating environment as it adopts the IP Telephony. However, the Council thinks that it is essential to have clear and unambiguous regulatory rules in order to avoid causing confusions to consumers and operators when IP-based technology telephone services are being adopted in the market.

As local IP Telephony services would be indistinguishable from the conventional telephone service from the user perspective, it could be a concern if a user of an IP Telephony service provider is not able to port the number to another preferred IP Telephony service provider or to any FTNS operators. In this regard, the Council supported that all providers of IP Telephony services for local telephone services should facilitate number portability with FTNS operators.

In order to protect the interest of consumers and to avoid confusion, the Council urged that all IP Telephony services intended to be substitutes for the conventional public telephone should be obliged to provide access to emergency services in Hong Kong. And for certain groups of the community (for example, the elderly) relying on the "basic telephone line service" for critical applications such as "life-lines", the Council found it necessary to have clear licence provisions that local telephone services provided for customers who would be relying on the telephone line services for critical applications had to satisfy the backup power supply requirement.

## Responses to Consultation Papers

The Council responded throughout the year to a number of consultation papers issued by industry or Government that raised, amongst other matters, fair competition issues. Details on the submissions can be found at Appendix 6 of this report.

## 網際規約電話服務(寬頻電話服務)

本會相信引進寬頻電話服務會影響固網電話市場的競爭情況。消費者的選擇，將引領網絡商和服務提供者採納最合適的技術；而公平競爭則會確保市場趨向使用最有效率的方法提供服務。故此，當寬頻電話服務引致營運環境改變，改變的步伐和形態，亦由市場自然調節。不過，為避免消費者和經營者感到像引入寬頻電話服務時般的混淆，本會認為當局依然須要訂立清晰和明確的監管規則。

一般用家很難分辨本地寬頻電話服務和傳統電話服務。如果用戶不能將電話號碼由一個寬頻電話服務商轉到另一個服務商，或轉到任何一個固網服務商，可能引起問題。因此，本會支持所有提供本地話音服務的寬頻電話服務商，要與固網電話服務商有號碼可攜性安排。

為保障消費者利益和避免混淆，本會促請所有用以替代傳統公共電話服務的寬頻電話服務，必須在香港境內能接駁緊急服務。有些社群（例如長者）依賴基本電話服務在危急時向外界求助，例如「平安鐘」服務。本會認為牌照條款須明確規定，為這些人士接達緊急服務的本地電話服務，必須符合設有後備電力供應的要求。

## 回應諮詢文件

本年度本會曾回應多份由政府或商界發出的諮詢文件，就涉及市場競爭及其他課題，提交意見。詳情請參閱附錄六。

# Ensuring Product Quality & 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 is wide, reaching 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 broadcasts 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.

### 產品測試的重要性

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

本會的產品測試報告獲傳媒廣泛報道，除了本港的消費者能知悉本會的測試報告外，鄰近的華南地區及海外能接觸本港新聞的華人，均能獲益。

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

### 如何測試？

測試分三類，一是由本會獨立發起及進行的測試，所需費用及資源全由本會負責。此類測試由本會委託認可及獨立的測試機構進行，若本地未能提供所需的測試設施，便交海外適合的化驗所測試。第二類是參與國際消費者研究及試驗組織 (ICRT) 的聯合測試，ICRT乃31個國家合共35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

Secondly, as member of International Consumer Research and Testing (ICRT), an association of 35 consumer organisations from 31 countries worldwide, the Council has benefited from ICRT's joint tests through which utilisation of resources can be maximised and experience shared. Without such joint venture, the Council could not have provided Hong Kong consumers with test findings of such a wide array of upmarket and expensive products such as cars, mobile phones and digital cameras 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, 42 product testing reports were published in CHOICE. Findings of a number of tests indicated that most products complied with government regulations, e.g. Electrical Products Safety Regulation, Food Adulteration (Metallic contamination) Regulations and Consumer Goods Safety Ordinance. Based on the findings, the Council also made proposals to the manufacturers, agents, and government regulatory bodies on areas for improvements. A list of the tests conducted is at Appendix 8.

## HIGHLIGHTS OF TESTS

### Electrical Appliances

#### Dehumidifiers

The Consumer Council conducted a test on 10 models of dehumidifiers with capacity claimed to range from 14 litres (L) to 18 L a day. Most of the models based their rating of dehumidifying capacity on certain favourable room conditions but the Council believed that such approach did not accurately reflect the actual operation of the products. A more realistic measurement of dehumidifying capacity is laid down in the Association of Home Appliance Manufacturers (AHAM), an American standard which sets the conditions at 26.7°C and 60% RH. The Council discovered that when tested at AHAM conditions, the dehumidifying capacities of the samples

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種高檔及昂貴產品的測試報告。第三類是與個別海外消費者組織的聯合測試。特別一提，所有測試樣本均從可靠的零售點採集，並以認可的標準測試。

## 我們完成的任務

年內《選擇》月刊發表的產品測試報告共42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《消費者安全條例》。本會亦根據測試結果，向製造商、代理商及政府部門提供改善建議。產品試驗一覽表見附錄八。

## 試驗工作摘要

### 電氣產品

#### 抽濕機

消費者委員會測試了十個聲稱每日抽濕量由14升至18升的抽濕機。大部分型號的聲稱抽濕量均採用對廠商有利的溫度和相對濕度環境來量度，本會認為這未能準確反映實際使用情況。較能準確量度抽濕效能的測試環境是由美國國家標準（AHAM標準）所定的溫度26.7°C和相對濕度60%。消委會發現在AHAM標準環境下，樣本的每日抽濕量比產品聲稱的每日抽濕量（按廠家慣用測試環境溫度30°C和相對濕度80%）少了40%至54%。就算是在廠商慣用環境下，樣本的抽濕效能仍然比聲稱的低4%至27%。

本會亦計算抽濕機的能源效率。在標準環境中，樣本每度電可抽濕1.01升至1.49升，最高效率的型號比最低的省電32%。在總評分中，能源效率



measured fell well short of the claimed capacities (based on the manufacturers' favourable conditions) by 40% to 54%. Even when tested against their own criteria, they were still 4% to 27% below their claimed values.

The energy efficiency of dehumidifiers was also calculated. At standard test conditions, it was found that 1 kWh of electricity could extract 1.01 L to 1.49 L of moisture - a difference of 32% in energy consumption among the samples. For the overall rating, energy efficiency was given the greatest weight. This helped to alter the purchase decisions of consumers to favour the more energy-efficient models.

## Food

### Canned Food Products

The Council detected in nine sardines in tomato sauce and eight tunas in oil canned fish samples a heavy metal arsenic in excess of the Mainland standard for canned food. But the levels were well below the Hong Kong statutory limit.

Arsenic may exist in organic and inorganic arsenic forms. The latter is regarded as more toxic than the former. However, the report advised that consumers needed not worry unduly, as in their normal consumption of canned fish products, it would be unlikely to take in inorganic arsenic at a level over the Provisional Tolerable Weekly Intake recommended by the Joint FAO/WHO Expert Committee on Food Additives.

Nevertheless, consumers were advised to follow a balanced diet to avoid the risk of taking in an excessive amount of inorganic arsenic through consuming canned fish regularly over a prolonged period of time. Besides the finding on arsenic, four samples of canned tuna were detected also with mercury but the amount was too little to cause health concern. The test could not find any excessive undesirable materials in other samples comprising fried dace with salted black beans, luncheon meat, ham, meat cubes and chicken soup, vegetable soup and oxtail soup.

佔最大比重。這可幫助消費者選擇效率較高的型號。

## 食品

### 罐頭食品測試

本會在九款茄汁沙甸魚和八款油浸吞拿魚罐頭樣本檢出重金屬砷，含量超出內地罐頭標準的規定，但符合香港法例的要求。

砷可以有機及無機兩種化學形態出現，後者的毒性較前者強。測試報告認為，消費者在一般的進食情況下，無機砷的攝入量只有輕微機會超出聯合國糧食及農業組織/世界衛生組織聯合食物添加劑專家委員會 (Joint FAO/WHO Expert Committee on Food Additives) 建議的每周暫許攝入量 (Provisional Tolerable Weekly Intake)，因此毋需過分憂慮。

然而，報告建議消費者仍應保持均衡飲食，避免因長期大量進食罐頭魚食品而攝入過量無機砷。

除了砷外，四款吞拿魚樣本還檢出汞（俗稱水銀），但含量相當輕微，不足以對健康構成危害。測試沒在其他罐頭樣本，發現過量有害物質，包括豆豉鯪魚、午餐肉火腿豬肉、五香肉丁、雜菜湯、雞湯和牛尾湯。

測試結果已知會食物環境衛生署。

The Food and Environmental Hygiene Department was duly notified by the Council of the test findings.

### Vegetarian Food

The Council conducted two tests on vegetarian food.

In the first test, 23 samples of typical vegetable dishes (called vegetarian Lo-mei) were tested for their preservatives contents. All samples were found to contain one to three kinds of colouring matters permitted for use under the Colouring Matter in Food Regulations. 17 of the samples were detected with benzoic acid and three of them also contained sorbic acid. The amount of preservatives found in the test samples was small and was believed to pose no harm to consumers in normal consumption.

In the second test, 18 samples of prepackaged vegetarian pseudo-meat products were tested for the presence of animal DNA which might be of serious concern to some vegetarians. 14 samples were detected to contain one or two species of animal DNA tested (chicken, cattle, pig and fish). It was possible that animal DNA in vegetarian food products had come from ingredients such as chicken egg, cow milk, meat flavours, fish paste or gelatin as food binder, and not necessarily from animal meat. In addition to the detection of animal DNA, 10 of the prepackaged samples were analysed for the presence of genetically modified soy ingredient and preservatives. The Council has notified the Food and Environmental Hygiene Department of the test findings.

### Household Products

#### Quilts

In the wake of news reports of unhygienic contaminated filling materials in quilts, the Council tested 25 samples of double quilts comprising ten synthetic quilts, six pure silk quilts and nine down quilts. Their composition of filling materials, visual cleanliness, thermal resistance and washing performance were evaluated and compared. In addition, the quilts were subjected to a smouldering cigarette test to assess the risk of fire caused by smoking in bed.



### 素食

本會對素食進行了兩回測試。

第一回測試了23個傳統素菜(俗稱齋滷味)樣本的防腐劑含量。結果顯示,全部樣本都含有一種至三種《食物內防腐劑規例》准許使用的染色料。17個樣本檢出苯甲酸,其中3個樣本同時檢出山梨酸。測試檢出樣本所含防腐劑輕微,相信一般從食物中所攝取的分量不會影響健康。

第二回測試了18個預先包裝素食仿肉產品的動物基因成分,部分素食者可能相當關注此情況。14個樣本檢出一至兩項所檢驗的動物基因(包括雞、牛、豬及魚基因)。檢出動物基因並不同該素肉樣本一定含有肉類,更大可能是來自該樣本的雞蛋、牛奶、肉類調味料、魚漿或用來做黏合劑的明膠的配料成分。另外,本會亦對其中十個素肉樣本進行了基因改造大豆成分及防腐劑測試。有關資料已轉介予食物環境衛生署。

### 家庭用品

#### 人造纖維被、絲棉被、羽絨被

由於有新聞報導指發現有「黑心棉」被,本會測試了25款雙人被,包括10款人造纖維被、6款全絲

One silk sample was found to be not in compliance with the requirements of the smouldering cigarette test. The Council notified the Customs and Excise Department of this finding to protect consumers.

According to the European standard adopted in the test, down quilts samples labelled with down content of 50% to 90% were found to fall short of 25% to 37% in terms of the actual down content.

Some of the traders raised concern after the publication of the test report through media that the discrepancy in down content was merely due to the use of different standards. It was found that the traders concerned were not keeping up with the latest version of standards they claimed to have adopted.

### Water Filters

Despite reassurances that Hong Kong enjoys a world class water supply, consumers who are concerned over its purity still opt to buy and install domestic water filters to the taps. In yet another test report, the Council focused on eight models of countertop water filters with bigger filtration capacity and price range. Their performance in the removal of contaminants, cartridge life and capability of the different filtering materials that came with the water-filter were tested. All samples were able to effectively remove the contaminants as claimed. The cartridge life of the samples were found to range on average from over 7,636 litres (L) to over 8,000 L. Consumers were advised that if the target contaminants were chlorine, some organic materials, odour or colour, water filters with cartridge mainly composed of activated carbon might be more suitable.

### Personal Care

#### Progressive Hair Dyes

The Council conducted a test on the content of lead acetate and silver nitrate in eight samples of progressive hair dyes products, and found variances in their safety. Six samples were found to contain lead acetate ranging from 0.47% to

棉被及9款羽絨被，比較各樣本的填料成分、含量、外觀清潔程度、保暖程度及洗濯表現等，又將各樣本進行煙頭燻燒測試，檢定被子會否因在床上吸煙而引致火警。

結果顯示一款全絲棉被未能通過煙頭測試，為保障消費者，本會已將結果通知海關。

根據歐洲標準測試羽絨含量，標示羽絨含量由50%至90%的樣本，檢測後發現羽絨比實際的少，相差較大的少了25%至37%之間。報告刊出後，部分商戶透過傳媒宣稱羽絨量的差別僅是採用不同的標準所致，其後發現有關商戶並未跟上其聲稱採用標準的最新版本。

### 濾水器

儘管本港的家用自來水質達世界水平，不少關注水質純度的消費者仍選擇安裝家用濾水器。本會是次測試包括八款較大型及售價範圍較闊的家用濾水器。測試項目包括過濾效能、過濾量及不同種類的濾芯的過濾效能。結果顯示，樣本的聲稱過濾效能大致與測試結果相符。濾芯樣本的平均過濾量由7,636公升以上至8,000公升以上。若要有效過濾氯氣、部分有機物質、異味或顏色，報告亦建議消費者可考慮以活性炭為濾芯材料的濾水器。

### 個人護理產品

#### 漸進式染髮劑

本會就市面上八個漸進式染髮產品進行測試，檢驗當中的醋酸鉛及硝酸銀成份，發現這類產品安全成疑。六個樣本被驗出含有0.47%至2.5%不等的醋酸鉛。雖然產品的含鉛量低於《藥劑業及毒藥條例》的管轄範圍，但其中三個的含鉛量高於中國、歐盟、美國及加拿大對於染髮產品的要求。此外，其餘兩個不含鉛的樣本被驗出含有另外一種染劑硝酸銀，分別含有1.3%及1.4%，並未符合加拿大消費品

2.5%. Although beyond the control of the Pharmacy and Poisons Ordinance, three among them had lead levels in excess of the requirements for hair dyeing product for the Mainland, the European Community, the USA and/or Canada. On the other hand, the two samples without lead content were found to use silver nitrate as dyeing agent, with content of 1.3% and 1.4% respectively, which was not in compliance with requirement established by Health Canada. The report urged consumers using hair dyes with silver nitrate to take great caution to avoid any contact with the eyes, as damage of cornea could result. The Government was also urged to revise the level of use of silver nitrate in hair dyeing products with reference to the standards set by the European Community, the Mainland and the US. The findings relating to samples without proper labelling were forwarded to the Customs and Excise Department for follow up action.

### 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:

- a. audio-visual and optical products - binoculars, compact cameras, digital camcorders, digital cameras, headphones, hi-fi loudspeakers, MP3 recorders, video projectors;
- b. computer and telecommunications products - mobile phone handsets, cordless phones, colour inkjet printers, multi-purpose printers, personal digital assistants (PDA), PDA phones; and
- c. automobile and related products - car crash safety, child car seats.

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

### Bathroom Scales

The Council in association with counterparts in Europe conducted a test of 12 models (5 digital and 7 intelligent type) of bathroom scales. The test report noted that all intelligent scales offered the possibility of measuring the body fat

安全局的規定。本會在報告中呼籲消費者於使用含硝酸銀的染髮用品時要多加留意，避免產品接觸到眼睛，損害眼角膜。同時，報告亦建議香港政府參考歐盟、中國及美國的相關標準，就硝酸銀在染髮用品上的限制作修訂。本會亦已把標籤有問題的產品交由香港海關部門進行跟進。

### 國際間產品合作測試

年內，本會與其他31個國家及地區的消費者組織緊密合作測試產品，包括：

(1) 影音及光學產品 (望遠鏡、輕便相機、數碼相機、數碼攝錄機、耳筒、揚聲器、MP3機、多媒體投影機)；

(2) 電腦及通訊產品 (手提電話、家居無線電話、噴墨彩色打印機、多功能打印機、個人數碼助理PDA、PDA手機)；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。

### 浴室磅

本會與歐洲消費者組織共同測試12款磅秤 (5款電子磅和7款智能磅)。所有智能磅能提供身體脂肪百分比量度數據。但報告指出，由於智能磅樣本由腳至腳之間量度，可能會著重於腿部脂肪，而非全身，不排除會有偏差。此外，準確度亦會容易受環境因素 (如濕度)，及所選用的方程式是否適用於中國人而受影響。總括來說，身體質量指數 (BMI) 較智能磅的體脂百分比更具參考價值。智能磅或可鼓勵有需要減肥人士控制食量及多做運動。

percentage. However, the report pointed out that there was the opinion that the intelligent scales could not be relied on to perform a good measurement because they only measured from foot to foot, resulting in possible differences as the scales measure more the body fat of the legs rather than the complete body. Moreover, the accuracy would be affected by the environment (e.g. humidity) as well as whether the built-in formula was suitable for the Chinese population. Overall, the intelligent scales were unlikely to offer consumers any more useful information than one's body mass index (BMI), but nevertheless offer some extra motivation to the consumers to follow an adequate and well-balanced diet or sports programme.

### **Clinical Thermometers**

The Council cooperated with the French consumer body the Union Federale des Consommateurs to test the accuracy of clinical thermometers with reference to the European and US Standards. The test covered 14 models including 7 ear thermometers, 3 frontal, 2 electronic, 1 multi-functional and 1 mercury-in-glass thermometers.

Overall, the commonly used electronic and mercury samples performed well in the laboratory test for accuracy and response time. Few ear samples could achieve full compliance with the required standard in laboratory measurements, though most deviations were very minor. The Council pointed out that the accuracy of ear and frontal samples might be affected by the design and the way the thermometers were used. The Council advised users to grasp the techniques needed for these types of thermometers to achieve more accurate temperature readings. Users were also advised to protect thermometers against excessive impacts which might affect accuracy.

### **In-depth Reports on Products**

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



### **體溫計**

本會參與由法國消費者聯盟統籌的體溫計試驗，主要參考歐洲和美國標準測試共14款測溫計樣本，有7款耳探、3款額探、2款電子探熱針、1款多用途測溫計和1款水銀探熱針。電子及水銀探熱針樣本的準確度及反應時間都符合標準。大部分耳探樣本的讀數偏差都不是太大，但只有數個樣本完全符合標準要求。耳探和額探樣本的設計和使用方法較特別，影響了樣本的準確度。市民量度體溫前宜先學習適當的使用方法。測試亦發現體溫計樣本若受過度撞擊，可能影響準確程度，故此必須小心輕放。

### **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九。

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

### **Sodium Content of Snack Food**

High dietary intake of salt may increase the risk of high blood pressure. To assist consumers to understand food labels and to make a healthier choice, the Council conducted a survey of a collection of 73 food products comprising 22 crisps, 35 biscuits and 16 breakfast cereals. The survey revealed that nearly 70% of these food products had a sodium content of a high level according to the UK Food Standards Agency (FSA). The FSA has set a reference value guideline stipulating that any food product with 500 milligram (mg) or more of sodium per 100 gram (g) is considered to contain a lot of salt. The Council pointed out that consuming a lot of food products that contain a lot of salt may easily exceed the nutrient intake goal recommended by the World Health Organisation, which is 5 g of salt per day (or 2,000 mg of sodium). Consumers were advised to read nutrition label of food products and choose those that contain less salt and pay attention to the amount of food they eat with high salt content.

### **Series of Articles to Promote the Proper Use of Medication**

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

For instance, there were articles on medications for anxiety disorders, sleeping pills, smoking cessation treatments, asthma, drug abuse, and skin care products. Pharmacists were invited to explain the pharmacological effects of the ingredients of drugs and how to avoid the possible side effects that arise if the drugs are used improperly. Photographs were used to illustrate the techniques required to use tools, for example asthma drug inhaler, which help patients to take in medications.



### **零食鹽分**

攝取過多鹽分會增加患高血壓的風險。為幫助消費者了解食物標籤及作出健康選擇，本會抽樣搜集了73款食品進行調查，包括22款脆片、35款餅乾及16款穀類早餐。結果發現接近七成樣本的鈉含量，高達英國食品標準局(FSA)指引所制訂的「很多鹽」類別的參考數值。FSA訂定，每100克食品含500毫克或以上的鈉，便屬於含有「很多鹽」。進食太多含高鹽分食品很容易攝取過量的鹽。世界衛生組織建議限制每日的鹽分攝取量不超過5克(即2,000毫克鈉)。消費者應閱讀食品的營養標籤，選購含鹽量較少的食物，不宜進食太多含鹽量高的食物。

### **《精明用藥》系列**

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

已出版的文章包括焦慮症的治療、安眠藥、戒煙治療、哮喘藥、濫用藥物及皮膚護理等。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。如有關藥物服用時需以工具輔助，報道會加入照片來示範使用該等工具的技巧，例如服用哮喘藥時所需的吸入器。

This series will continue to appear in the coming year. Consumers are advised to refer to the articles on the proper way to use various drugs and the pitfalls to avoid.

### **International Exchange**

In November 2004, the Council co-organised with the ICRT a Regional Meeting for international counterparts in the Asian Pacific region and a Training Workshop for new ICRT members. This was the first time that such meeting was held in Asia, forging closer ties among ICRT's project officers on issues relating to joint testing projects.

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.

此系列來年仍會繼續刊登。消費者可參閱各篇文章以認識使用藥物的正確方法及防範誤用。

### **國際間交換資訊**

於二零零四年十一月，本會與國際消費者研究及試驗組織合辦了亞太區地區會議，及給新會員組織參與的培訓工作坊。此為首次在亞洲舉辦的會議，讓各國際消費者研究及試驗組織項目主任在國際產品測試合作計劃的課題上有更緊密交流。

本會積極監察有否危險產品在本地市場出現，如有發現，會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

Over 87.5% of Hong Kong's economy are from the service sector and consumers need more information on a wide range of services. The Council conducts user-experience surveys, opinion surveys and price surveys to collect such information on services for the benefit of consumers.

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

### WHAT WE HAVE DONE

#### Finance and Banking

##### *Safe Deposit Box Services*

Accidental demolition of safe deposit boxes by a bank in October 2004 unveiled a problem with exemption of liability clauses (ELCs) in standard contracts. To address the public concerns thus aroused, the Council immediately conducted a survey on the safe deposit box services provided by local banks in terms of accessibility of information, service terms and conditions, and price and charges.

Among the 21 sets of safe deposit box service agreements surveyed, 16 had terms to the effect that the bank should not be held for any loss or damage of the contents of the boxes.

### 蒐集市場資訊的重要性

本港的服務業佔整體經濟的87.5%，消費者對於不同服務的資訊需求很大。本會經常進行各項調查，包括貨品及服務用家經驗調查、消費者意見調查及價格調查，供消費者參考。

此外，本會多年來一直留意燃油、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*

二零零四年十月，一家本地銀行意外銷毀保險箱，揭露了標準式合約中免責條款的問題，引起了社會廣泛關注。有見及此，消費者委員會隨即對本地銀行提供的保險箱服務進行了調查，探討公眾是否可以容易地取得此項服務的資訊，服務的章則及條款是否合理，以及服務的收費和年租。

本會取得的21家銀行的保險箱合約中，有16份的條款指銀行毋須為箱內物品的損失賠償。餘下的五份中，有四份列明以\$1,000或一年年租等值為



Of the remaining five sets, four restricted the upper limit of compensation at HK\$1,000 or the amount equal to one year's rental. The survey also revealed that information about safe deposit box services was difficult to find on the banks' websites and were provided upon request at the branches for most situations, and rentals of boxes varied among different banks and locations.

The findings on the service terms of conditions were similar to those by the Hong Kong Monetary Authority (HKMA) which caused an examination of banking terms at around the same time. The HKMA considered that such ELCs were inconsistent with the Code of Banking Practice and requested banks to review their terms and conditions of banking services.

### Tax Loans

Tax loan plans from 19 banks were surveyed, which revealed that the Annualized Percentage Rates (APRs) were at considerable variance from bank to bank. For example, on the basis of a repayment period of 12 months, for a loan amount of \$100,000, the APRs varied from 3.20% to 8.16%. Consumers were advised to compare the APRs and, of course, to make repayment on time. The interest and/or costs of late payment could be considerably high.

Moreover, a relatively new innovation was the use of credit cards to settle personal tax. More and more banks offered this option to their cardholders. The benefit of this option was that the cardholders could enjoy interest-free repayment period and in many cases earned bonus points. The risk, however, was that if the cardholders failed to keep up with the repayment on time, credit card interest rates would apply.

Consumers were also advised to pay heed that if there still existed outstanding balance in their credit card accounts, the interest-free repayment period would most likely be forfeited as with other new purchases.

賠償上限。調查亦發現消費者難以在銀行網頁上找到保險箱的資料，在大部分情況下，消費者需要前往分行索取有關資料。大小相同的保險箱年租價格亦會因所屬銀行不同、及分行所在地區不同而有差別。

香港金融管理局(金管局)在同時間要求銀行對服務章則條款調查，作出檢討，結果與本會所得的調查結果相似。金管局認為這些免責條款與《銀行營運守則》的條文不符，要求銀行檢討銀行服務的章則條款。

### 稅貸計劃

本會收集了19間銀行的分期交稅計劃，發現各銀行的實際年利率差異甚大。以貸款額\$100,000為例，以12個月分期還款計算，實際年利率界乎3.20%至8.16%，因此，消費者應比較各計劃的「實際年利率」(APR)，還應如期還款，否則罰息及/或手續費不輕。

近年不少信用卡公司鼓勵消費者以信用卡交稅，與「碌卡」消費一樣，可以享有免息還款期和累積信用卡積分。消費者要留意若無法如期清還，便要繳付較高的信用卡逾期還款罰息。此外若卡數未清時，大部分發卡機構都會撤銷新簽帳項的免息期。

## Leisure

### Online Games

Online games became popular but the young might not be aware of the liability to criminal sanction for misdeeds in the virtual world. The Council initiated a concern group to spearhead a public awareness campaign on the problem with online games. Fans of online games were warned that hacking into a computer system for online game access without the consent of the other party, stealing virtual weapons, cheating the other online players or the like, constituted a serious criminal offence.

The group was joined, in addition to the Consumer Council, by youth serving organisations such as Breakthrough, the Boys' and Girls' Clubs Association of Hong Kong and the Hong Kong Federation of Youth Groups; the Commercial Crime Bureau of the Police and the Information Technology Services Department. Apart from publishing a report in CHOICE, a press conference and a seminar were held. The campaign was supported by findings of the user-surveys conducted by the youth serving agencies.

Players were advised to avoid choosing online games that were vulnerable to theft of virtual weapon/treasure, manage the online game account with due care, and be careful of being watched for access into the account when playing in places such as a cyber café.

Game developers were advised to improve the security features of the game design and provide a clear warning label on the package of online game software.

### Package Tour Consumer Experience

The Council completed a study on package tour operations by collecting the experiences and opinions from 3,864 travelers returning from package tours abroad during the Chinese New Year holidays. The study revealed that 5% of the respondents experienced tour cancellation or alteration. 0.9% of the respondents had been asked for additional payments for various reasons, e.g. tour alteration, airfare increase, change

## 消聞

### 網絡遊戲

網絡遊戲愈來愈受年輕人歡迎，但他們未必察覺到在虛擬的網絡世界中可能觸犯法例。本會與其他機構組成關注組，提醒公眾不要過份沉迷網絡遊戲。此外，盜竊網絡遊戲帳戶、虛擬武器或騙取他人款項都屬違法。

本會聯同香港小童群益會、突破機構、香港青年協會、警方商業罪案調查科和資訊科技署，除了在《選擇》月刊發表網絡遊戲調查報告外，還舉辦研討會，發表由這些青年服務機構進行網絡遊戲用家的調查結果。

網絡遊戲玩家應避免購入虛擬物件經常被偷的遊戲軟件，及要小心保管自己的帳戶；在網吧輸入帳戶密碼時要特別小心，避免被其他人士看到。

遊戲軟件設計商應加強遊戲的安全設計，以及在遊戲軟件包裝上寫上警告語句，提醒用家網上偷竊屬刑事罪行。

### 旅行社服務

本會完成了有關旅客對旅行團的意見調查，訪問了3,864名在農曆新年期間外遊返港旅客。調查顯示5%旅客曾遭遇不成團或改團；0.9%曾因不同原因被旅行社要求臨時加收費用，例如：改團、機票加價、改行程或交通安排等；有六成受訪人士曾參加由旅行社安排的自費活動，其中四成屬具危險性的活動，包括：滑雪、水上降傘、潛水和激流。此外，16%受訪者不滿小費為「必然」收取的項目，認為金額應按領隊和導遊的服務表現而自行獎賞。

of itinerary or transportation. 60% joined optional programmes arranged by tour operators of which an average of 40% of the activities were of a potentially hazardous nature such as skiing, water parachuting, scuba diving and rafting. 16% of the respondents resented the compulsory nature of service charge without due regard to the quality of service of the tour guides.

Consumers were also dissatisfied with the practice of charging tips on a day-by-day basis and as a result a purportedly 4-day tour which departs in the evening and returns in the morning would attract 4 days' tipping for services rendered for at most 3 full days. The Council recommended that the price of outbound packaged holiday tours should be inclusive of any service fees chargeable on the consumers.

### **Frozen Meat Retail Practices**

The Council conducted a survey on frozen meat retail practices and the report uncovered widespread irregularity on the part of frozen meat retailers in the handling of frozen meat. The survey covered 59 licensed retail shops in seven districts. Frozen meat, predominantly chicken and pork, was found displayed openly in boxes, baskets and containers on portable shelves in front of the stores - without proper refrigeration. Almost all the frozen meat (99%) sold in such conditions showed early signs of thawing or being completely thawed, and some (19%) even had bloody water seeping out. According to the Food and Environmental Hygiene Department (FEHD), all frozen commodities should be stored in refrigerators at all times and sold direct from refrigerators to customers without being thawed out, plucked or dressed. Selling frozen meat in exposed conditions will not only affect the quality of the food but will also in turn pose high risks of endangering the health of the general public. As such, the FEHD was urged to step up its surveillance and control of the offending licensed fresh provision shops - with more surprise visits conducted by health inspectors.

受訪者亦不滿小費按日計，例如：晚機去、早機返的「四日」旅程收四天的小費金額，但實際行程卻只有三天。本會建議推行旅行團「全包宴」，旅行社將小費和其他須支付的費用一併納入團費，讓消費者能預算開支。

### **凍肉銷售及擺賣**

本會在年內進行急凍肉食調查，發現急凍肉食店舖不當處理急凍食品的情況非常普遍。調查覆蓋分佈在7個地區的59間急凍肉食舖。不少凍肉店將急凍肉類，特別是雞肉和豬肉盛放在紙箱、膠籃內，再放在摺枱或臨時貨架上，於店前擺賣，不但沒有適當的冷凍，甚至有部分肉食被陽光直接照射。大部分急凍肉類(99%)已開始解凍，19%有血水滲出。根據食物環境衛生署的指示，所有急凍肉食必須儲存在雪櫃內，並且不可預先解凍和作其他處理，例如拔毛或去雜臟等，在售賣給顧客時，才可直接從雪櫃取出。在這樣情況下出售的凍肉，肉質會較差，並可能會影響公眾健康。本會希望食環署能嚴格執行對儲藏和售賣凍肉的管制，加強巡查。

### New Mobile Phone Services

Consumers are in want of information on the many new types of mobile phone services that are available in the market. The Council published two articles - "I Card 2 Numbers Service" and "3G Mobile Phone Service".

"I Card 2 Numbers Service" offered advantages to frequent travellers between Hong Kong and the Mainland. Users would not need to change SIM cards when traveling between the two areas and the charges were cheaper than roaming. However, charges varied according to the different ways of communications, for example, receiving calls in the Mainland dialled to the user's Hong Kong or Mainland mobile number; calling IDD from Hong Kong to the Mainland, or vice versa. Users should understand thoroughly the charging methods before subscribing to the service.

"3G Mobile Phone Service" enabled consumers to make video calls and access a whole array of multimedia service. A price survey showed that the cheapest plans on offer by the service providers ranged from \$123 to \$208 per month. Some might also charge a \$10 monthly tunnel/administration fee. Extra charge was usually needed for some particular multimedia contents (such as downloading songs, ringtones, Java games), as well as for some types of video clips or information (such as music video, stock quotes). Furthermore, accessing multimedia service while roaming would entail 3G/GPRS roaming fees, which could be quite substantial if browsing a video clip of a few hundred KB.

### 新出流動電話服務

消費者對市面上各種新的流動電話服務有不同的需求，本會在年內發表了兩個相關報告 - 「1 咭 2 號」和3G流動電話服務。

「1 咭 2 號」方便穿梭於中港兩地的手機用戶，於兩地使用不用轉換SIM咭，而收費較漫遊服務低廉，但不同的通話模式收費卻不同，例如在內地接聽致電其香港號碼或內地號碼、從香港以IDD致電內地親友等，報告建議消費者先瞭解清楚有關收費的計算方法。

3G流動電話服務提供視像通話和多項多媒體服務，最低用量計劃的月費由\$123至\$208，部分服務商會另收取每月\$10隧道費／行政費。而一些特別的多媒體服務內容（例如下載歌曲、鈴聲、JAVA遊戲）和某些短片或資訊（例如音樂短片、股價查詢）等，多要另付費用。在漫遊時若使用多媒體服務，多需繳付GPRS/3G數據漫遊費。若觀看一些數百KB的短片，漫遊費並不便宜。

# Disseminating Consumer Information

## 推廣消費者資訊

### WHY THIS IS IMPORTANT

Promoting consumer awareness through the dissemination of consumer information is crucial to consumer empowerment and protection. As people 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 market power, and to play a role in sustainable consumption. Towards this goal, the 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

The Council publishes a monthly magazine CHOICE, which provides a regular outlet of information, advice and viewpoints on all matters affecting consumer interests. Published in Chinese, CHOICE reports in a comprehensive format the results and conclusions, with brandname information, of comparative product testing, and service assessment through surveys and in-depth studies. Regular columns of special interest focusing on topics such as health and nutrition, consumer complaints, hazardous products, environmental concerns, safe use of drugs, investor education, and issues of global consumer concern are also included.

### 推廣消費者資訊的重要性

推廣消費者資訊，是保護消費者和提高他們自保能力重要的一環。消費者充份掌握了資訊，會較易洞悉不當的經營手法及危險產品，作出明智的消費選擇和參與可持續消費。為此，本會以各種方式發放消費者資訊，提高大眾對消費權益的認識，促使社會人士支持消費者權益保障工作。

### 我們完成的任務

#### 《選擇》月刊

本會出版《選擇》月刊，定期發放有關消費者權益的資訊和意見。《選擇》以中文出版，詳列產品測試報告和產品資料，及評估服務質素的專題研究和調查，並有各類型的專欄，包括健康與營養常識、消費者投訴個案實錄、危險產品、環境保護、投資者教育及全球性消費者關注的問題等。

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

CHOICE has unfailingly attracted 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 particularly from TV and radio programmes for additional coverage of articles of specific interest.

CHOICE is available to the general public through sales of subscriptions and retail. During the year 2004, the combined sales averaged 27,234 copies per issue. The sales were divided quite evenly between subscriptions and retail outlets, which include newsstands, supermarkets, convenience stores and bookshops throughout the territory. The cover price of CHOICE has remained 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. An active 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 to ensure it reached the widest audience possible.

CHOICE has maintained its enormous influence as the authoritative source of research-based consumer information and guidance to the public. Its reach is far beyond its magazine readership, through frequent prominent media coverage both on the day of publication and afterwards that penetrates all sectors of the community and households throughout Hong Kong.

《選擇》月刊並不接受商業廣告，版權屬於本會。《消費者委員會條例》第二十條列明，禁止任何人士以本會名稱或節錄月刊內容，作商業及宣傳用途。該條文對保障本會在評定產品和服務時，可以持獨立和公正的立場，是十分重要的。

《選擇》自一九七六年創刊以來，一直廣受傳媒關注。每期月刊出版當日，召開記者招待會的內容，均為各媒體大幅報導，本會更應傳媒要求，安排專訪，特別是電視及電台節目的專題介紹等。

《選擇》月刊的銷售途徑分為訂閱和零售，兩者在二零零四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，訂閱一年（12期）及兩年（24期）分別為\$110及\$200。月刊的推廣活動非常多樣化，包括傳媒宣傳、海報、展銷、郵遞、減價優惠和贈送禮品等。

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

## CHOICE Online

An online version of CHOICE, which was launched at the start of the year 2004, is operated jointly in collaboration with a major internet service provider through the website <http://choice.yip.com.hk>. The inauguration of CHOICE Online represents a new milestone in the publication of CHOICE and dissemination of information to the consumer public. It allows even easier and more convenient access by consumers, both locally and overseas, to not only the most current issue of CHOICE but also an archive of a wealth of topics in the past issues of CHOICE, with the aid of a powerful search engine.

To mark its first anniversary, a simplified Chinese version was launched in January 2005 to serve readers of simplified Chinese outside Hong Kong. CHOICE Online is available to readers by annual subscription (12 current issues plus free access to 10 reports in the archive), and pay-per-view (\$5 for 1 report/\$4 each for 2 reports/\$3 each for 3 or more reports).

## Media Liaison

Media relations are actively fostered by the Council, which is virtually in daily contact with the mass media on all matters of consumer interest. Regular press conferences, news releases, briefings and interviews were arranged for all sectors of the media, contributing significantly to the dissemination of consumer information and advice to the public. The role the media play in this area is much valued by the Council. Its media relations effort is well recognised. For the ninth consecutive year, the Council was voted to receive the top award by the social service section of the Oriental Daily News in recognition of efficient and outstanding service in response to press queries and requests for assistance. Another newspaper, The Sun, also awarded the Council the honour of being consistently efficient in response to press enquiries with comprehensive information.

## The Website

Besides dissemination through the mass media, the Council's website also provides a wide range of information for easy

## 網上《選擇》月刊

《選擇》月刊網上版於二零零四年初正式推出，是本會與本地一間主要網絡服務供應商合作提供，網址為<http://choice.yip.com.hk>。《選擇》網上版的推出，是月刊本身及傳遞消費資訊的里程碑。讀者無論身在何地，都可隨時瀏覽《選擇》月刊網上版，查閱最新一期甚至過去24期提供的資訊。

二零零五年一月網上《選擇》出版一週年時增加了簡體字版，方便只懂簡體中文的讀者，甚至遠在外地的讀者。網上《選擇》提供訂閱服務（十二期《選擇》加資料庫的十份報告），和單次收費（一個報告\$5、兩個報告每個\$4、三個或以上報告每個\$3）。

## 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。太陽日報亦嘉許本會迅速回覆傳媒查詢，資料提供詳盡。

## 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。

access by consumers. Information posted includes information on the Council's structure and services, the Council's 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. The Council has revamped its website during this current financial year.

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

### Consumer Rights Reporting Awards

The Consumer Rights Reporting Awards has gained increasing recognition of the news media as a coveted award for professional excellence. The Awards was the fifth organised by the Consumer Council in association with the Hong Kong Journalists' Association (HKJA) since 2000. This year's Awards attracted a total of 107 entries in the five categories of news (66), features (25), television (10), radio (3) and press photo (3) covering a wide diverse range of issues of consumer interest and concern. A list of the winning entries is at Appendix 11.

An awards-presentation ceremony is scheduled to be held at a luncheon in June, to be officiated by Prof. Edward CHEN Kwan-yiu, Chairman of the Hong Kong Press Council.

### Top Ten Consumer News

The accidental destruction of bank safe deposit boxes, the influx of substandard food products from the mainland, multi-storey building owners jointly held liable for accident compensation.... these are the topics mostly voted by the general public in the first of its kind - Top Ten Consumer News for the Year of the Monkey. It was organised jointly by the Consumer Council in association with Hong Kong Cable Television, Radio Television Hong Kong and Hong Kong

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

### 消費權益新聞報道獎

消費權益新聞報道獎已被新聞界認同，認為有助提升專業水平。報道獎由本會與香港記者協會於二零零零年開始合辦，已經踏入第五屆。今年共收到107份參賽作品，分別是新聞組別(66份)、特寫(25份)、電視(10份)、電台(3份)和新聞攝影(3份)，參賽作品題材十分廣泛。獲獎名單見附錄十一。

報道獎頒獎典禮定於六月的午餐會舉行，由香港報業評議會主席陳坤耀教授為主禮嘉賓。

### 十大消費新聞選舉

意外錯毀保險箱、內地問題食品湧入、大廈業主立案法團遭清盤.....這些都是由公眾人士選出的猴年消費新聞。全港首次十大消費新聞選舉由本會聯同有線電視、香港電台和經濟日報合辦，范陳會計師為義務核數師。



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 in Hong Kong. The event drew a total of 2,252 voters who cast their votes on line or by fax or mail during the period between 14 January and 28 January 2005. The response gave a good indication of the issues high on the list of consumer interest and concerns, providing valuable reference to the Consumer Council in the course of its work in consumer protection and empower. It is also of value to the media in search for consumer issues to report to the public, and lessons to be learnt by the private sector to improve public perception and confidence of their service.

#### Results of the Top Ten Consumer News of the Year of the Monkey

- Accidental destruction of bank deposit safety boxes (2,082 votes)
- Influx of substandard food products from the mainland (1,865 votes)
- Multi-storey residential building owners jointly held liable for accident compensation (1,737 votes)
- Rash of incidents at MTR and KCR (1,708 votes)
- Packaged holiday tour insurance in the wake of fatal car accident in Taiwan (1,686 votes)
- Upsurge in e-banking scams (1,683 votes)
- Over 100 fall victims in suspected mass food poisoning of noodle shop (1,438 votes)
- Tens of thousands rush for Mahjong free gift (1,304 votes)
- Oil companies accused of keeping prices high (1,104 votes)
- Controversy over separation of live chicken slaughter to prevent spread of bird flu (1,080 votes)

市民在20則候選新聞中選出10則他們認為是猴年期間發生最重要的消費新聞。總共有2,252人在一月十四至二十八日期間，透過互聯網、傳真和郵寄方式投票。

投票結果反映了一般消費者最關注的消費事項，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。

#### 猴年十大消費新聞

- 銀行錯毀保險箱，免責條款惹爭議 (2,082 票)
- 內地問題食品湧現，本港消費者誠惶誠恐 (1,865 票)
- 香港仔添喜大廈業主立案法團遭清盤，百多業主恐釘契 (1,737 票)
- 地鐵、九鐵短時間內經常出現事故 (1,708 票)
- 旅行團台灣九份發生嚴重車禍，引發旅行社投保問題 (1,686 票)
- 網上銀行遭破解，假網站突然激增 (1,683 票)
- 百多人光顧麵館後懷疑中毒 (1,438 票)
- 萬人爭換水晶麻雀，人潮失控釀混亂 (1,304 票)
- 油價高企，油公司被指「加快減慢」 (1,104 票)
- 政府建議分區屠宰活雞，預防禽流感 (1,080 票)

## World Consumer Rights Day

The World Consumer Rights Day 2005 was celebrated with a difference this year. The Council used the occasion to issue a Good Corporate Citizen's Guide in a drive to promote industry self-regulation, corporate quality and consumer confidence.

Officiating the launch of the Good Corporate Citizen's Guide was the Secretary for Economic Development and Labour, the Hon. Stephen IP Shu-kwan, in a ceremony bearing witness to a joint show of support from businesses. Describing the launching of the Guide a milestone in consumer protection, Mr. IP stressed that it is important for business operators to adopt good business practices and have a sense of responsibility to their clients. "Indeed, good business practices, such as those outlined in the 'Good Corporate Citizens' Guide', will enhance consumer confidence which would in turn generate more business," he added.

## 全球消費者權益日

本會今年以不同形式慶祝二零零五全球消費者權益日。本會製定了《良好企業社會責任指引》，推動商界自我規管、提升企業質素和增強消費者信心。

經濟發展及勞工局葉澍堃局長主持《指引》的開展儀式，同時見證商界代表以行動支持《指引》。葉局長形容《指引》的發表是本港消費保障發展的重要一環，他強調營商者採納良好營商手法和對顧客負責任，非常重要。葉局長說：「事實上，良好的營商手法，例如那些在《良好企業社會責任指引》內所列舉的做法，可以加強消費者的信心，從而帶來更多商機。」

# Empowering Consumers through Education

## 教育活動 - 加強消費者的自我保護能力

### WHY THIS IS IMPORTANT

The Council attaches great importance to its consumer empowerment objective of which consumer education forms an integral part. Through a systematic programme for various target groups, participants acquire the necessary skills and know-how of rational consumption. Their awareness of the rights and responsibilities of consumers is heightened as a result.

The Council has provided institutional support to other organisations and educational institutes to enable them to run their own consumer education programmes. Tailor-made activities are designed to cater for three major target groups - namely young people, senior citizens and new immigrants. For young people, the primary target group, laying a solid foundation at an early stage, through school education, is deemed to be of utmost importance to help them become a rational and responsible consumer. This is also vital for cultivating the long-term positive changes in the consumer culture of the society. The latter two target groups are more vulnerable to trade malpractices and are in need of guidance.

### WHAT WE HAVE DONE

During the year, 186 educational talks, visits and workshops were organised for these three target groups. The themes of these activities included consumer rights and responsibilities, consumer protection laws, consumer traps, sustainable consumption, e-commerce/shopping, consumer guides on the

### 消費者教育的重要性

本會十分重視提升消費者的自我保護能力。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，協助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、長者和新移民而設計的活動。青少年是我們的主要服務對象。通過學校推行消費者教育活動，務求盡早建立個人價值觀，奠定他們成為理性和負責任的消費者的基礎。這對促進社會的消費文化長遠和正面的轉變，尤其重要。此外，長者和新移民較易受不當經營手法影響，有必要加強他們的警覺性，以免墮入陷阱。

### 我們完成的任務

本會全年共舉辦186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。

purchase of dried seafood, electrical appliances, health foods, etc.

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

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

The Award, jointly organised with the Education and Manpower Bureau for the sixth 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 2,200 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 558 teams from 114 secondary schools took part in this year's Award. A list of the winners is at Appendix 12.

Introductory talks on consumer issues and how to conduct the study were organised for teachers and students attracting more than 2,000 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.

42 workshops covering twelve thematic topics were organised for some 2,500 teachers and students. These workshops aimed at stimulating creativity, arousing interest on issues such as ethical consumption and corporate citizenship, as well as exposing participants to multi-media applications and research methods.

Three teacher seminars were organised on the themes of "Enhancing Effectiveness of Project-based Learning", "Multi-media

三分之一活動針對長者的需要，並與各長者服務團體協作舉辦。每季同時舉辦為新移民而設的講座和參觀活動，幫助他們認識本港保護消費者權益的措施。

### **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「第六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。歷屆完成的二千二百多份考察報告，都是同學實地考察取得到的第一手資料，豐富了本地消費文化研究的參考資源。

第六屆「報告獎」的參加者來自114間中學，共有558隊，刷新了參加隊伍數目的紀錄。得獎名單見附錄十二。

本會特別為參加學校的老師和同學安排多次講座，講解各種消費問題及如何進行考察活動，吸引了逾二千名師生出席。透過這些講座及主動參與考察過程，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。

為支援參加學校，本會為二千五百多名老師及同學舉辦了四十二次十二個不同專題的工作坊，以啟發同學的創意，提高他們對負責任消費和企業公民責任的認識，豐富他們的多媒體表達技巧，及對搜集資料和考察方法的掌握。

本會亦舉辦了三個教師研討會，主題分別為：「專題研習的教學效益」、「多媒體社會考察經驗分享」和「創意活動設計」，吸引逾九十名老師參加。

for Socio-cultural Study Projects" and "Creativity Enhancement Programs". Over 90 teachers attended the seminars.

An extension activity entitled "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 simultaneously to give the participants a new experience in viewing and understanding new media and presentation formats. Students from 20 schools benefited from the program.

### **Youth Development Service Scheme**

The Youth Development Service Scheme aims to provide an opportunity for trained youth volunteers to learn more about consumer issues through involvement in the Council's activities. These youth leaders take up the tasks of presentations to community groups, production of educational materials, etc, independently. During the year, over 20 secondary students and university undergraduates were 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 teachers. Participants would learn about the concepts, knowledge and skills pertaining to core issues in consumer education. The course was the first of its kind in Hong Kong and aimed to train 200 teachers in two years.

The course contents were structured into three sections, namely "Educating a Rational Consumer" which introduced values, knowledge, skills as well as the rights and responsibilities of rational consumption; "Roles of Different Sectors in Consumer Protection" which discussed the roles and responsibilities of the Government, the Council and the business sector in

本年另增設一項名為「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，亦為同學在表達手法、媒體的運用帶來衝擊和啟發。合共有二十間中學的教師和同學蒞臨參觀。

### **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。這批青年學員參與推動消費保障的社區教育活動、製作教育材料等。本年共有逾二十位中學生及大學生參與此計劃，每年並不斷有新學員加入。

### **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。課程在本港尚屬首次舉辦，目標是在兩年內培訓200名老師。

課程內容分為三個部份，分別為：「培育明智消費者」- 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；「不同界別在消費者保障的角色」- 探討政府、消委會、商界在消費者保障方面的責任和角色；「推動消費者保障的發展」- 介紹與消費者保障相關的全球活動、探討改善市場環境的未來方向、推動和提昇企業社會責任感及消費者意識。

protecting consumers; and "Enhancing the Development of Consumer Protection" which introduced trends in global actions related to consumer protection and explored future directions in improving market environment, promoting corporate social responsibilities and enhancing consumer awareness.

This 30-hour course provided a basic framework in understanding consumer education. It also offered access to a database of relevant information including reading materials, web-sites, case studies and teaching resources. Seminars were also organised for participants to facilitate in-depth understanding and discussions on areas such as legal concepts, market environment and competition as well as personal finance management.

The first course started in December 2003. Up to March 2005, three batches of 144 teachers completed training successfully. 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.

### Teaching Resources Development

The interactive drama game developed with support of the Quality Education Fund was also useful resources for teachers. Other educational resources included two teaching kits on labelling and advertising, a consumer education resource kit for new immigrants and CD-ROMs containing winning projects of the previous five 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 1,608 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，同時亦提供一個相關資訊的資料庫，內容包括參考資料、相關網址、個案討論和教學素材。課程期間舉辦研討會，讓學員進一步討論和加深對有關課題的認識。研討會主題包括相關法律概念、市場環境和競爭，以及個人理財。

第一期課程於二零零三年十二月推出。截至二零零五年三月，合共有144位老師分三期成功完成課程。應教育統籌局要求，本會於二零零五年四月至零六年二月續辦三期加開課程，每期加添名額招收90位老師，以回應殷切的需求。

### 教學資源製作

在優質教育基金贊助下，本會出版「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《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，及歷屆「消費文化考察報告獎」得獎作品光碟等。這些教材均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，已於二零零一年十月啟用。中心內設有消費者諮詢中心及有多媒體設備的展覽 / 演講廳。此外，還有多媒體電腦，可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1,608位來自百多間教育機構及團體的訪客。

# Improving Legal Protection

## 加強法律權益保障

### WHY THIS IS IMPORTANT

Consumers look to the law to protect their fundamental rights. The Council keeps abreast of any development of the law that may affect consumer welfare. Council representatives serving on various committees and working groups regarding law reform contribute to discussions from the consumers' perspective.

### WHAT WE HAVE DONE

#### Review of Certain Provisions of the Copyright Ordinance

On Government's Consultation Paper on Review of Certain Provisions of the Copyright Ordinance, the Council expressed its strong view against imposing any criminal liability on end-users of any copyright work. The Council was of the view that Hong Kong appeared to have adopted a draconian approach in its copyright laws, whereas the same protection was not available to patent and trademark owners. Moreover, there should not be any restriction to parallel imports, whether in terms of any liabilities of consumer of parallel imports or business parallel importers.

The specific views of the Council included the followings: The Council proposed that Hong Kong should continue with the existing exhaustive approach to copyright exemption and should adopt a quantitative test for purpose of fair dealing of research or private study. Innocent employees, be they general

### 加強法律權益保障的重要性

消費者依賴法律保障他們的基本權利。本會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，從消費者的角度發表意見。

### 我們完成的任務

#### 檢討《版權條例》的若干條文

就檢討《版權條例》的若干條文所發佈的諮詢文件，政府邀請本會發表意見。本會強烈反對加於盜版物品最終使用者的任何刑事責任，指出專利及商標持有人並未享有相似的保障，置疑為何版權法須要採用如此嚴苛的罰則。此外，本會認為不應對平行進口施以任何限制，反對加諸於平行進口物品消費者或入口商的任何法律責任。

employees or those in managerial position, needed to be protected and be given a specific defence if they were found in possession of infringing copies provided by their employers for use in course of employment. Onus of proof should be produced by prosecution. The Council also objected to the introduction of an offence for failure to keep records of licence for seven years. Neither did the Council support the introduction of rental rights for copyright owners of films.

### Review of Practice and Procedure of the Small Claims Tribunal

The Council was invited by the Chief Magistrate to give views on the review of Practice and Procedure of the Small Claims Tribunal.

While the Council appreciated the good intention and efforts of the Tribunal staff in helping litigants to reach settlement agreements before trial, the Council pointed out that at times the Tribunal staff might be over zealous in doing so. The Council suggested the Tribunal to consider adopting a modified procedure in convening settlement conference by the Tribunal Adjudicator. In the modified procedure, the Adjudicator might formally mediate the disputes but if no settlement could be reached, the Adjudicator might immediately proceed to manage the trial procedure e.g. making order for exchange of documents. Moreover, the Council noted that many claimants needed to apply for leave from work to attend Tribunal hearings and suggested the Tribunal to devise a mechanism to reduce the number of requisite personal attendances by litigants. The Council also suggested that the written judgment of the Tribunal be posted online for public access.

### Privity of Contract

The Law Reform Commission's Privity of Contract Sub-Committee proposed reform on the privity of contract doctrine. Under this common law rule, a person cannot acquire and enforce rights under a contract to which he is not a party, even in the case where the contract was entered into with the very object of benefiting him. In its consultation paper, the Sub-committee of the Commission made a number

其他意見包括：

建議 -

- 繼續以現行的盡列形式，制訂豁免條文。
- 引用量化測試，釐定以研究或私人研習為目的之複製行為，是否屬公平處理。
- 無辜的僱員，無論是一般僱員或在職管理階層，在受聘期間若被發現管有僱主提供給他們的侵犯版權複製品，條例應給予他們免責辯護。控方應負起舉證責任。

反對 -

- 引入未有備存特許記錄七年的刑事罪行。
- 為影片版權持有人引入租賃權。

### 檢討小額錢債審裁處的實務與程序

總裁判官邀請委員會就檢討小額錢債審裁處的實務與程序給予意見。

本會欣賞審裁處職員協助訴訟人在審判前達成和解協議的好意及努力，但亦指出有時裁判處職員在這方面表現過份熱心。本會提議審裁處考慮改良程序，由審裁官召開和解會議，在會議中審裁官正式調解糾紛，若不能達成和解，審裁官可以立即繼續審訊程序（例如頒令交換文件）。再者，很多申索人為了出席聆訊，須向僱主告假，本會提議審裁處改善機制，減少必須親身出席的聆訊次數。另亦提議將審裁處的書面判詞發放網上，方便公眾閱覽。

### 立約各方的相互關係

法律改革委員會的立約各方的相互關係小組委員會，建議改革立約各方的相互關係原則。在普通法下，根據該法律原則，即使立約目的是讓非立約方的第三者受惠，該第三者亦不能根據合約而取得和強制執行權利。在其諮詢文件中，小組委員會認為可訂立法例，涵括其多項建議，使非立約方在某些情況下，可以強制執行意圖授予他利益的合



of recommendations to be provided in a statute it proposed so that a third party to a contract might under certain circumstances enforced the contract that was intended to benefit him. The Council expressed its support of the Subcommittee's efforts in rectifying the injustice and inconvenience brought by the privity doctrine while indicating its reservation on the practical effect of the proposed legislation in improving the position of consumer third party. The Council was of the view that relaxation of the recommended test of enforceability specifically for consumer third party would give valid remedy for the injustice and inconvenience caused by the privity doctrine in consumer transactions.

### **Proposed Amendments to the Carriage by Air Ordinance to Apply the Montreal Convention**

The Government sought views from the Council on the statutory amendments for applying the Montreal Convention, an international legal instrument updating air carriers' liability and other consumer protection arrangements. While expressing its support for the amendments, the Council raised concerns over the threshold time limit entitling the passenger to exercise his rights against the carrier arising from the contract of carriage for the loss of checked baggage, the time to have unused tickets refunded, and the omission from the proposed amended Ordinance of Article 50 of the Convention which requires carriers to maintain adequate insurance covering their liability.

### **Bankruptcy (Amendment) Bill 2004**

The Council pledged its support to the Bill which aimed to empower the Official Receiver's Office to outsource bankruptcy cases to private-sector insolvency practitioners ("PIP") in specified circumstances. The Council was delighted that the issues it raised previously on the costs of insolvency, professional integrity and service quality of the PIP were addressed in the Bill.

約。本會支持小組委員會建議糾正上述法律原則中不公平和不便利的弊處；但另一方面，對建議條例的實質影響卻有所保留，認為在消費交易中，若要有效地糾正上述法律原則對身為消費者的第三者所帶來的弊處，在建議的條例中，應放鬆小組委員會所提議的可強制執行合約權利的驗證。

### **修訂《航空運輸條例》 以應用蒙特利爾公約**

政府就修改現行《航空運輸條例》，以應用蒙特利爾公約，諮詢本會的意見。該公約更新航空公司的責任和其他有關保障消費者的安排。本會支持修訂；然而對下列問題表示關注：

- 乘客蒙受托運行李損失，行使航空合約中所賦予之索償權利時所面對的時限問題。
- 未使用過的機票的退款時間
- 建議的修訂法例中，缺少了公約第五十條，該條文規定航空公司必須為其責任購備充足保險。

### **二零零四年破產（修訂）條例草案**

本會支持該草案。草案目的是授權破產管理署署長，在指明情況下外判破產個案予私營清盤從業員辦理。本會欣見草案處理了本會過去提出有關清盤費用、私營清盤從業員的專業操守及服務質素等問題。

# 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 disseminating the information to enable informed choice of consumers to help conserve natural resources and to attain waste reduction.

### WHAT WE HAVE DONE

In all product testing and in-depth study projects, the Council has adopted environmental parameters such as energy efficiency, product durability and release of harmful substances such as volatile organic compounds (VOCs) to the environment. Consumers will therefore be informed about certain product's impacts on health as well as on the environment.

#### All-in-one Printers

The Council tested 13 models of multi-function printers that performed printing, scanning, photo-copying and / or fax functions. The samples were found to consume a notable level of electricity during standby or even switch-off mode.

Due to their design, some of the samples were found not able to shut off power supply completely thus consuming

### 推廣可持續消費的重要性

雖然生產者的影響力較大，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。

消費者組織測試產品及發佈資訊，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

本會所有產品測試及專題研究均包括環境因素評估，例如能源效率、產品耐用程度及揮發性有機化合物等有害物質的釋出量，藉此讓消費者知悉產品對環境以及健康的影響。

#### 多功能打印機

本會測試了13款集打印、掃描、影印及/或傳真於一身的多功能打印機，結果發現樣本在備用狀態，甚至關掉電源的情況下，仍耗用一定電力。

energy continually. Based on the usage conditions of 16 hours in switch-off mode and 7.5 hours in standby mode each day, the electricity cost due to such wastage would be between \$14 to \$104 per year depending on the printer model. The report advised consumers to disconnect the power supply when the printer was not expected to be in use for some lengthy period of time to save energy.

### Survey on the Life of Car Tyres

Following a test on car tyres in the previous year, the Council conducted a follow-up survey on the life of car tyres and studied how consumers chose car tyres. The survey provided information on how to care for and prolong the life of car tyres and the normal disposal of car tyres. The survey findings served as useful reference for the focus group study on car tyres involved in another Council research on Public Opinion on Environmental Responsibility.

### Essential Oil Products and VOCs

Essential oil products have become increasingly popular. The Council's test alerted consumers to the negative health effect of volatile organic compounds from emission of essential oil products, including eye irritation and respiratory symptoms. The test also revealed the high flammability of some essential oil products.

The use of essential oil products is generally not recommended as a means to improve indoor air quality. Consumers were advised to consider removing the source of foul air and keep their residence well-ventilated.

### Green Research Project in Co-operation with Government

The Council completed a project to encourage environmental responsibility. The project consisted of four parts - an opinion survey, a focus group study, a market research and an eco-labelling study.

Telephone interviews were conducted to seek respondents' opinion on pay-for-waste measures concerning major waste

部分樣本因設計問題，不能完全截斷電源而繼續耗電。假設用戶每天關機16小時，備用7.5小時，視乎打印機的型號，估計每年損失電費約由\$14至\$104。報告勸籲用戶若長時間不需用打印機，應拔掉插頭以節省能源。

### 汽車輪胎耐用性調查

繼年前的汽車輪胎測試，本會繼續進行輪胎的耐用性調查及研究消費者如何選擇輪胎。調查報告亦提示如何保養及延長輪胎壽命，以及一般棄置輪胎的方法。調查結果為本會隨後進行的保護環境責任研究中的「輪胎研究焦點小組」提供有用的參考。

### 香薰產品與揮發性有機化合物 (VOC)

香薰產品日漸流行。本會在有關的產品測試報告內提醒消費者，使用該等產品時釋出的揮發性有機化合物，可能對健康產生不良影響，包括刺激眼睛及令呼吸系統出現病徵。報告亦指出部分香薰產品的高度易燃性。

要改善室內空氣素質，一般來說無需香薰產品，消費者應清除氣味源頭及保持室內空氣流通。

### 與政府合作進行綠色研究計劃

本會完成推動保護環境責任的研究。該研究分四部份，包括消費者意見調查、焦點小組研究、市場調查及環保標籤研究。

本會曾以電話訪問形式，就主要廢物種類，如膠袋、食物及飲品容器、電池、電子及電器產品，及汽車輪胎，探求消費者對有關這些產品種類的「污者自付」措施的意見。

sources, e.g. plastic bags, food and beverage containers, batteries, electronic and electrical products and car tyres.

The focus groups explored the attitude of the public towards acceptability of certain environmental protection measures.

The market research invited local as well as overseas importers or manufacturers to provide information on a range of product groups that were available in Hong Kong. The aim of the research was to evaluate the availability of "Green" products in Hong Kong and the degree of environmental friendliness of the products available in the market.

A study on eco-labelling schemes and environmental standards of major economies was conducted to broaden the perspectives on product environmental standards.

### **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.

焦點小組則探討了公眾對若干環保措施的認受程度。

市場調查部份邀請了本地以至海外的入口商或生產商提供多種於本港有售產品的資料。此項調查的目的為探討市面有多少「綠色」產品可供香港消費者選擇，以及評估有關產品的環保程度。

本會亦研究了各個主要經濟體系的環保標籤及環保標準，以便從多角度審視各種產品的環保標準。

### **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

## 消費者「代言人」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, the Council maintains close liaison with the Government through the Economic Development and Labour Bureau, which oversees consumer protection and competition policy. Liaison with over 10 other bureaux and 30 Government departments are well established, facilitating the Council's work in addressing specific consumer issues that fall within their purview. The Council also attaches great importance to working with community groups, regulators, professional bodies and trade associations.

### Council's Representation on Other Bodies

Representatives of the Council serve on a large number of public advisory committees and boards of regulatory or statutory bodies. Through its representation on these bodies, the Council 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, the Council expressed consumer concerns and sought to enhance consumer protection relating to environmental protection, consumer health and safety, land

### 消費者「代言人」的角色及聯繫網絡的重要性

每個人都是消費者。本會相信，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。並與超過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。本會亦十分著重與社區組織、監管機構、專業團體及商會的合作關係。

### 消費者「代言人」

本會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、旅行社、保險業等。並積極就環保、消費者安全、健康、土地及房屋供應、金融事務等方面，提出與消費者息息相關的課題，加強保障消費者的權益。本會發表的意見是經詳細研究及調

and properties, housing supply, and monetary affairs. The Council formulated its view with first-hand knowledge of consumer needs acquired through surveys and direct contacts with consumers and traders. A full list of outside committees and statutory bodies with representation by Council Members or staff is at Appendix 13.

### **Close Liaison with Counterparts in the Mainland**

Close liaison with the Council's counterparts in the Mainland (over 3,500 consumers associations) is maintained through exchange of information, referral of complaints and receiving delegations from consumer associations and related bodies from different parts of the Mainland. During the year, 275 Mainland officials visited the Council. Two workshops on complaint handling were organised to share the Council's experience with Shenzhen Consumer Council.

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. A Memorandum of Understanding (MOU) for Co-operation was signed with Beijing Consumer Association, Shanghai Protection Commission of Consumers' Rights and Interests and Macau Consumer Council in December 2004. Another MOU was signed with the Fujian province in March 2005. The MOUs facilitate information exchanges and access to redress in consumer disputes among the regions. Other measures in boosting Mainland visitors' confidence in the Hong Kong market included broadcasting of the Council's API on shopping in Hong Kong on board of KCRC trains and 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. To forge closer ties with ICRT, the Council co-organised the ICRT Regional Meeting and Training Workshop in Hong Kong in

查、或源自直接從消費者取得的第一手資料，反映消費者的實際需要。有本會代表列席的外界委員會名單，見附錄十三。

### **與內地消費者組織緊密聯繫**

本會與內地的消費者協會（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275名，本會亦與深圳消費者委員會舉辦了兩次處理投訴的經驗交流工作坊。

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。本會於二零零四年十二月，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，又於二零零五年三月和福建省簽署合作協議，促進有關地區的資訊交流及跨區消費糾紛的處理。其他加強內地遊客在港購物的信心的措施，包括在九廣鐵路火車上播放香港購物需知的宣傳短片、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，二零零四年十一月與該組織在香港合辦首次在亞洲區舉辦的地區性會議及培訓工作坊，參加者包括內地、澳門、星加坡、泰國、韓國、澳洲及新西蘭消費者組織的代表。本會利用這次機會，與參加者討論適合亞太區的合作測試項目，探討項目的可行性。

November 2004, the first time of its kind in Asia. Participants included representatives of consumer organisations from the Mainland, Macau, Singapore, Thailand, Korea, Australia and New Zealand. The Council made use of this very opportunity to discuss feasible joint tests for the Asia Pacific region.

The Council 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 Asian Conference on the Regulation of Consumer Credit, the Consumers International's Asia Conference on Traditional and Complementary Medicine, International Workshop on Spam organised by the Organisation for Economic Co-operation and Development, and the United Nation Environment Programme's 8th International High-level Seminar on Sustainable Consumption. 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 an elected executive and council member of the Consumer International, 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) on electronic commerce and International Organisation for Standardisation (ISO) standards, etc. Council staff also served on the international expert panel for ISO's technical committee for mechanical contraceptives.

為掌握全球消費者運動的最新發展方向，本會積極參加涉及各種消費者問題的國際會議，作為演講嘉賓。年內本會職員參與的主要海外會議，有消費者信貸法規亞太區會議；國際消費者聯會傳統及輔助藥物（包括營養藥品）亞洲區會議；由經濟合作及發展組織舉辦、有關濫發電郵的國際性工作坊；及聯合國環境計劃有關可持續消費的第八屆國際高層研討會。本會職員藉參與這些會議及研究會，與海外專家及消費者組織代表進行交流、討論，讓本會在面對多變的消費市場問題時，思維更具前瞻性。

本年度本會再被選為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：聯合國食品標準委員會制訂食品標準、與經濟合作及發展組織商討電子交易問題、及與國際標準組織討論制訂標準的問題等。）本會職員乃國際標準組織轄下的機械性避孕法技術委員會之國際專家評審小組成員。



Officiating at a signing ceremony for a Memorandum of Understanding for Cooperation between Fujian Province, Hong Kong SAR and Macau SAR are (L to R) Mr. ZHOU Jing-huo, Chairman of Fujian Province Consumers' Commission, Prof. Andrew CHAN, Council Chairman, and Mr. Alexandre HO, President of Executive Committee of Macau Consumer Council.

香港、福建省和澳門三地的消費者組織簽定合作協議，代表各機構簽署的為（由左至右）福建省消委會周金伙會長、香港消委會主席陳志輝教授、澳門消委會何思謙執行主席。



Prof. Edward CHEN, Chairman of Hong Kong Press Council, presenting the gold award to the winner in the Feature category of the 5th Consumer Rights Reporting Awards, at a prize-presentation ceremony and luncheon.

香港報業評議會主席陳坤耀教授為第五屆消費權益新聞報道獎頒獎禮的主禮嘉賓，於午餐會上，頒發予特寫組金獎得主。



A group photo of adjudicators and winners in the News category.

新聞組別得獎者與主禮嘉賓及評判。





Dr. the Hon Sarah LIAO, Secretary for Environment, Transport and Works, being briefed by Mrs. Pamela CHAN, Council Chief Executive, on the exhibition of a winning entry of the 6th Consumer Cultural Study Award. Also looking on is Legislative Councilor the Hon. Fred LI.

本會總幹事陳黃穗女士·向環境運輸及工務局局長廖秀冬博士介紹第六屆消費文化考察報告獎作品·在旁瀏覽的還有立法局李華明議員。



A panel discussion on the results of the public voting on Hong Kong's first-ever Top Ten Consumer News for the Year of the Monkey during the prize-presentation ceremony (from L to R) Mr. Eric CHAN of Hong Kong Economic Times, Mr. Donald CHIU of Hong Kong Cable Television, Mr. Peter SHIU of Radio Television Hong Kong, and Mrs. Pamela CHAN.

本港首個消費新聞選舉 - 猴年十大消費新聞選舉頒獎禮上的小型論壇·合辦機構代表(由左至右)經濟日報陳早標先生·有線電視趙應春先生·香港電台邵盧善先生·陳黃穗女士。



Posing for a group photo with the lucky winners of the contest to raise public awareness in consumer news.

嘉賓與得獎者濟濟一堂·選舉目的為提高公眾對消費新聞的重視。



In a switch-on lighting ceremony to launch the Good Corporate Citizen's Guide on this year's World Consumer Rights Day are (L to R) Dr. LO Chi-keung, Chairman of Trade Practices Committee, Mr. Larry KWOK, Council Vice Chairman, the Hon Stephen IP, Secretary for Economic Development and Labour; Prof. Andrew CHAN, Council Chairman, Ms. Miranda CHIU, Deputy Secretary for Economic Development and Labour and Mrs. Pamela CHAN.

《良好企業社會責任指引》在全球消費者權益日舉行開展儀式。(由左至右)本會商營手法研究小組主席盧志強醫生、本會副主席郭琳廣先生、經濟發展及勞工局葉澍堃局長、本會主席陳志輝教授、經濟發展及勞工局副局長趙崇幗女士及陳黃穗女士。

Representatives of some of the trade and professional organizations pledging support to the Good Corporate Citizen's Guide after being presented the Guide by the Hon. Stephen IP.

商會及專業團體代表從葉澍堃局長接過指引，以行動支持。



Representatives of the Consumer Council and the beauty industry in a seminar in a concerted effort to work out a voluntary code of practice beneficial to consumers.

本會與美容業代表舉行座談會，攜手制定有助保障消費者權益的營商守則。



Chairing a session of the ICRT (International Consumer Research and Testing) Regional Meeting and Workshop for Asia and Pacific held in Hong Kong are (L to R) Mr. Frank VANMAELE of Belgium Consumer's Association, Mrs. Pamela CHAN, Mr. Guido ADRIAENSSENS of ICRT, Dr. Peter RANKIN of Consumers' Institute of New Zealand.

國際消費者研究及試驗組織於本港舉行亞太區會議及工作坊，來自比利時、新西蘭和本港消費者組織代表於會上分享經驗。



Mrs. Pamela CHAN addressing a seminar as part of a youth awareness campaign on crimes related to online gaming, an issue of growing social concern.

陳黃穗女士出席有關網上遊戲與罪案的講座，提高青年人的關注。



Launching each and every issue of CHOICE at the monthly press conference is Dr. Matthew NG, Chairman of the Publicity and Community Relations Committee (left), and Prof. CHING Pak-chung, the Committee Vice-Chairman (right), with Ms. Connie LAU, Council Deputy Chief Executive, at their side.

《選擇》月刊記者會的兩位主持人：宣傳及社區關係小組主席吳馬太醫生(左)及副主席程伯中教授(右)，他們身旁為本會副總幹事劉燕卿女士。

# Appendix 附件

## 2004-05 Membership of the Consumer Council 消費者委員會委員

### Chairperson 主席

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

### Vice-Chairperson 副主席

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

### Members 委員

Prof. K. C. CHAN (up to 31.12.04) 陳家強教授 (至 31.12.04)

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

Mrs. Christine FUNG TAM Pui-ling (from 1.1.05) 馮譚佩玲女士 (由 1.1.05)

Mr. Ambrose HO, SC 何沛謙資深大律師

Mr. Frank LEE King-ting 李敬天先生

Dr. Jane LEE Ching-yee 李正儀博士

Mr. Brian LI Man-bun 李民斌先生

Mr. Brian LI Tze-leung, JP 李子良先生，太平紳士

Dr. LO Chi-keung, BBS 盧志強醫生，銅紫荊星章

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 吳馬太醫生

Dr. Elizabeth SHING Shiu-ching, JP 成小澄博士，太平紳士

Mr. Peter SUN Kwok-wah 孫國華先生

Mr. Leo TSANG Wing-sheung 曾永常律師

Dr. John WONG Yee-him 黃以謙醫生

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

Mrs. Lily YEOW KUIN King-suk 姚姜敬淑大律師

Mr. Homer YU Sau-ning 余壽寧先生

# 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

## 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 陳志輝教授, 太平紳士

### *Vice-Chairperson 副主席*

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

### *Members 委員*

Prof. K. C. CHAN (up to 31.12.04) 陳家強教授 (至31.12.04)

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 (from 14.3.05) 李民斌先生 (由14.3.05)

Dr. Matthew NG 吳馬太醫生

Dr. Elizabeth SHING Shiu-ching, JP (from 14.3.05) 成小澄博士, 太平紳士 (由14.3.05)

Ms. Marina WONG Yu-pok, JP (up to 14.3.05) 黃汝璞會計師, 太平紳士 (至14.3.05)

## **Audit Committee (from 8.11.04) 審核小組 (二〇〇四年十一月八日成立)**

### *Convenor 召集人*

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

### *Members 委員*

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

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

Prof. K. C. CHAN (up to 31.12.04) 陳家強教授 (至31.12.04)

### *Co-opted Member 增選委員*

Prof. K. C. CHAN (from 1.1.05) 陳家強教授 (由1.1.05)

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

### *Chairperson 主席*

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

### *Vice-Chairperson 副主席*

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

### *Members 委員*

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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. Frank LEE King-ting 李敬天先生

Mr. Brian LI Man-bun 李民斌先生

Mr. Brian LI Tze-leung, JP 李子良先生, 太平紳士

Mr. Charles Peter MOK 莫乃光先生

Mr. Leo TSANG Wing-sheung 曾永常律師

#### **Co-opted Member 增選委員**

Prof. K. C. CHAN (from 1.1.05) 陳家強教授 (由1.1.05)

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**

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Dr. Elizabeth SHING Shiu-ching, JP 成小澄博士, 太平紳士

Mr. Leo TSANG Wing-sheung 曾永常律師

Mrs. Lily YEW KUIN King-suk 姚姜敬淑大律師

#### **Co-opted Member 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 吳馬太醫生

#### **Vice-Chairperson 副主席**

Prof. CHING Pak-chung 程伯中教授

#### **Members 委員**

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 孫國華先生

Dr. John WONG Yee-him 黃以謙醫生

Mr. Homer YU Sau-ning 余壽寧先生

**Co-opted Member 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 張炳良教授, 銅紫荊星章, 太平紳士

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Dr. Matthew NG 吳馬太醫生

Mr. Peter SUN Kwok-wah 孫國華先生

Dr. John WONG Yee-him 黃以謙醫生

**Co-opted Member 增選委員**

Mr. Addy LEE 李子揚先生

**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 黃汝璞會計師, 太平紳士

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Mr. Brian LI Man-bun 李民斌先生

Mr. Brian LI Tze-leung, JP 李子良先生, 太平紳士

Ms. Anita MA Wing-tseung 馬詠璋大律師

Mr. Charles Peter MOK 莫乃光先生

Mrs. Lily YEW KUIN King-suk 姚姜敬淑大律師

Mr. Homer YU Sau-ning 余壽寧先生

**Co-opted Member 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 (from 14.3.05)**

### **投資策略小組 (二〇〇五年三月十四日成立)**

#### **Chairperson 主席**

Dr. Elizabeth SHING Shiu-ching, JP 成小澄博士, 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 黃汝璞會計師, 太平紳士\*\*

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 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**

Prof. K. C. CHAN (up to 31.12.04) 陳家強教授 (至31.12.04)

Mr. Frank LEE King-ting 李敬天先生

Mr. Brian LI Tze-leung, JP 李子良先生, 太平紳士

Mr. Charles Peter MOK 莫乃光先生

Mr. Homer YU Sau-ning 余壽寧先生

#### **Co-opted Member 增選委員**

Mrs. Sandra MAK 麥黃小珍女士

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

### **網站服務及電腦網絡工作小組**

#### **Chairperson 主席**

Mr. Charles Peter MOK 莫乃光先生

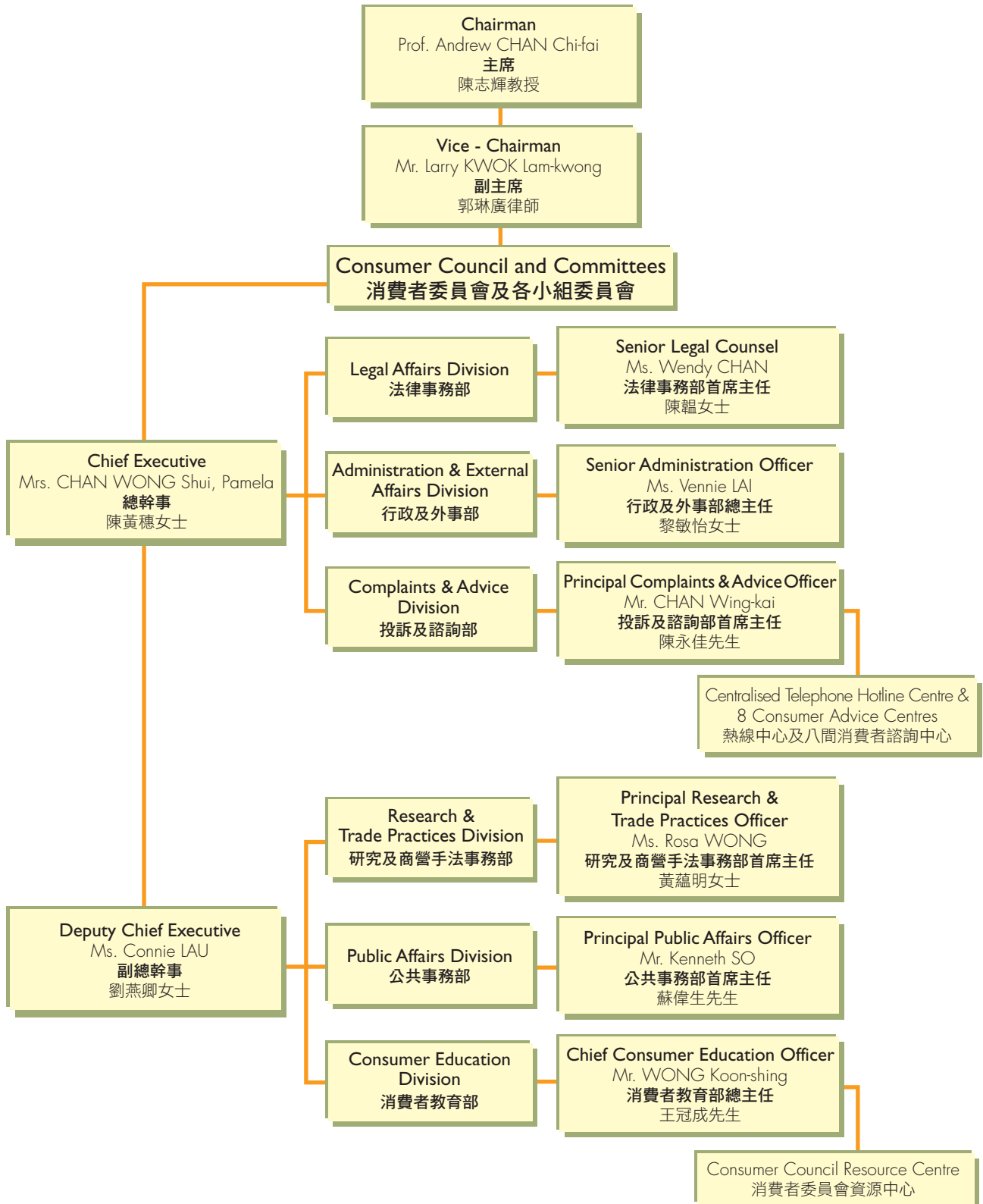
#### **Members 委員**

Prof. CHING Pak-chung 程伯中教授

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

# 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 2005

CONSUMER COUNCIL

REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2005

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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 10 which have been prepared in accordance with accounting principles generally accepted in Hong Kong.

**Respective responsibilities of 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 Statements of Auditing Standards 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 2005 and of its surplus and cash flows for the year then ended.

**Deloitte Touche Tohmatsu**  
Certified Public Accountants  
Hong Kong  
14 November 2005

CONSUMER COUNCILINCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 MARCH 2005

	<u>NOTES</u>	<u>2005</u> HK\$	<u>2004</u> HK\$
INCOME	4	70,754,543	69,756,390
LESS:			
EXPENDITURE			
Auditors' remuneration		68,850	82,000
Consumer education		357,215	329,588
Consumer international membership fees		220,000	230,000
Council member expenses		39,050	50,250
Other administration expenses		1,203,633	1,529,907
International conferences and duty visits		162,585	85,916
Office accommodation and related expenses		2,095,128	2,241,418
Office equipment and maintenance		287,767	1,665,732
Production and marketing cost of CHOICE		2,099,443	1,924,107
Allowance for bad debts		296,400	-
Publicity and public relations		221,346	201,368
Staff costs	5	54,536,596	57,519,383
Testing and research		1,373,157	3,006,321
Non-Recurrent Projects			
Consumer Council Resource Centre		71,500	-
Review of Web based services		2,005,933	187,888
Other projects		342,301	648,838
TOTAL EXPENDITURE		<u>65,380,904</u>	<u>69,702,716</u>
NET SURPLUS BEFORE TRANSFER OF FUND FOR THE YEAR		5,373,639	53,674
Less: Transfer to designated fund for approved projects		<u>(5,296,785)</u>	-
NET SURPLUS AFTER TRANSFER OF FUND FOR THE YEAR		<u>76,854</u>	<u>53,674</u>

CONSUMER COUNCILBALANCE SHEET  
AT 31 MARCH 2005

	<u>NOTES</u>	<u>2005</u> HK\$	<u>2004</u> HK\$
<b>NON-CURRENT ASSETS</b>			
Property, plant and equipment	6	65,363,769	65,363,769
<b>CURRENT ASSETS</b>			
Inventories	7	-	365,501
Sundry debtors, deposits and prepayments		387,524	378,158
Loans and advances to staff		170,927	222,506
Bank balances and cash		9,691,474	7,179,908
		<u>10,249,925</u>	<u>8,146,073</u>
<b>CURRENT LIABILITIES</b>			
Subscriptions received in advance		700,518	884,868
Accounts payable and accrued charges		2,508,100	4,268,792
Provision for untaken leave		3,297,943	3,731,953
Deferred income	8	1,924,451	2,815,186
		<u>8,431,012</u>	<u>11,700,799</u>
<b>NET CURRENT ASSETS (LIABILITIES)</b>		<u>1,818,913</u>	<u>(3,554,726)</u>
		<u>67,182,682</u>	<u>61,809,043</u>
<b>REPRESENTING:</b>			
Leasehold property control account	9	65,363,769	65,363,769
Designated fund for approved projects	10	5,296,785	-
General fund		<u>(3,477,872)</u>	<u>(3,554,726)</u>
		<u>67,182,682</u>	<u>61,809,043</u>

The financial statements on pages 2 to 10 were approved and authorised for issue by the members of the Consumer Council on 14 November 2005 and are signed on its behalf by:

  
CHIEF EXECUTIVE

CONSUMER COUNCILSTATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED 31 MARCH 2005

	<u>Leasehold property control account</u> HK\$	<u>Designated fund for approved projects</u> HK\$	<u>General fund</u> HK\$	<u>Total</u> HK\$
At 1 April 2003	65,363,769	-	(3,608,400)	61,755,369
Net surplus for the year	-	-	53,674	53,674
At 31 March 2004	65,363,769	-	(3,554,726)	61,809,043
Net surplus for the year	-	-	5,373,639	5,373,639
Transfer to designated fund	-	5,296,785	(5,296,785)	-
At 31 March 2005	<u>65,363,769</u>	<u>5,296,785</u>	<u>(3,477,872)</u>	<u>67,182,682</u>



CONSUMER COUNCILCASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2005

	<u>2005</u> HK\$	<u>2004</u> HK\$
<b>OPERATING ACTIVITIES</b>		
Net surplus for the year	5,373,639	53,674
Adjustment for:		
Interest income	(19,804)	(44,900)
Operating cash flows before movements in working capital	5,353,835	8,774
Decrease (increase) in inventories	365,501	(88,482)
(Increase) decrease in sundry debtors, deposits and prepayments	(9,366)	287,318
Decrease in loans and advances to staff	51,579	36,949
Decrease in subscriptions received in advance	(184,350)	(42,991)
(Decrease) increase in accounts payable and accrued charges	(1,760,692)	1,539,385
Decrease in provision for untaken leave	(434,010)	-
<b>NET CASH FROM OPERATING ACTIVITIES</b>	<u>3,382,497</u>	<u>1,740,953</u>
<b>CASH FROM INVESTING ACTIVITY</b>		
Interest received	19,804	44,900
<b>FINANCING ACTIVITIES</b>		
Government subventions received for Non-Recurrent Projects	1,120,000	430,000
Government subventions utilised for Non-Recurrent Projects	(2,077,433)	(354,408)
Funds received for other Non-Recurrent Projects	430,000	1,260,000
Funds utilised for other Non-Recurrent Projects	(363,302)	(482,318)
<b>NET CASH (USED IN) FROM FINANCING ACTIVITIES</b>	<u>(890,735)</u>	<u>853,274</u>
<b>NET INCREASE IN CASH AND CASH EQUIVALENTS</b>	2,511,566	2,639,127
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF THE YEAR</b>	<u>7,179,908</u>	<u>4,540,781</u>
<b>CASH AND CASH EQUIVALENTS AT END OF THE YEAR, represented by bank balances and cash</b>	<u>9,691,474</u>	<u>7,179,908</u>

CONSUMER COUNCIL

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2005

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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.

2. POTENTIAL IMPACT ARISING FROM THE RECENTLY ISSUED ACCOUNTING STANDARDS

In 2004, the Hong Kong Institute of Certified Public Accountants issued a number of new or revised Hong Kong Accounting Standards and Hong Kong Financial Reporting Standards (herein collectively referred to as "new HKFRSs") which are effective for accounting periods beginning on or after 1 January 2005. The Council has not early adopted these new HKFRSs in the financial statements for the year ended 31 March 2005.

The Council has commenced considering the potential impact of these new HKFRSs but is not yet in a position to determine whether these new HKFRSs would have a significant impact on how its results of operations and financial position are prepared and presented. These new HKFRSs may result in changes in the future as to how the results and financial position are prepared and presented.

3. SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared under the historical cost convention and in accordance with accounting principles generally accepted in Hong Kong. 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 interest rate applicable.

Sales of "Choice" and "Choice Supplement" 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

The Council 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 are stated at cost and no depreciation has 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 furniture, equipment, computer hardware and software and motor vehicles, are charged entirely to the income and expenditure account in the year of acquisition. A nominal sum of HK\$1 is retained on the balance sheet to give recognition to the existence of these assets.

The cost of the Council's leasehold properties includes the purchase consideration, legal fees and disbursements, interest paid on the down payment and fitting-out and removal costs.

#### 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 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. Impairment loss is recognised as an expense immediately.

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

#### Operating leases

Rentals payable under operating leases are charged as expenses on a straight-line basis over the term of the relevant leases.

#### Foreign currencies

Transactions in foreign currencies are initially recorded at the rates of exchange prevailing on the dates of the transactions. Monetary assets and liabilities denominated in foreign currencies are re-translated at the rates prevailing on the balance sheet date. Gains and losses arising on exchange are dealt with income and expenditure account.

#### Inventories

Inventories, representing publications held for sale, are stated at the lower of cost and net realisable value. Cost is calculated using the weighted average cost method.

#### Retirement benefit costs

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

CONSUMER COUNCIL

## 4. INCOME

	<u>2005</u> HK\$	<u>2004</u> HK\$
Government subventions - recurrent	64,185,000	65,761,000
Interest on bank deposits	19,804	44,900
Licence fee for on-line "Choice"	1,250,000	-
Sales of "Choice" and other publication	2,816,966	2,891,459
Sundry income	63,040	222,305
Income from Non-Recurrent Projects		
Government subventions		
- Consumer Council Resource Centre	71,500	-
- Review of Web based services	2,005,932	187,888
Other Non-Recurrent Projects	342,301	648,838
	<u>70,754,543</u>	<u>69,756,390</u>

## 5. STAFF COSTS

Staff costs include an amount of HK\$5,271,579 (2003: HK\$5,303,144) in respect of contributions to retirement benefits scheme.

## 6. PROPERTY, PLANT AND EQUIPMENT

	<u>Leasehold land and buildings</u> HK\$	<u>Leasehold improvements</u> HK\$	<u>Others</u> HK\$	<u>Total</u> HK\$
COST				
At 1 April 2004 and 31 March 2005	<u>62,377,783</u>	<u>2,985,985</u>	<u>1</u>	<u>65,363,769</u>

The leasehold land and buildings are situated in Hong Kong and are held under long-term lease.

## 7. INVENTORIES

	<u>2005</u> HK\$	<u>2004</u> HK\$
Goods held for re-sale	<u>-</u>	<u>365,501</u>

The cost of inventories recognised as an expense during the year is HK\$2,099,443 (2004: HK\$1,924,107).

All goods held for re-sale are carried at net realisable value.

CONSUMER COUNCIL

## 8. DEFERRED INCOME

	<u>2005</u> HK\$	<u>2004</u> HK\$
Consumer Council Resource Centre	149,962	221,462
Consumer Education Campaign	115,078	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	1,122,112
Other projects	1,075,484	1,008,787
	<u>1,924,451</u>	<u>2,815,186</u>

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

## 9. 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 and fitting-out and removal costs.

## 10. 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>2005</u> HK\$	<u>2004</u> HK\$
Consultancy services on various research projects	133,263	-
Online Choice Operation Reserve	1,250,000	-
Office equipment and maintenance	1,753,504	-
Testing and research projects	2,160,018	-
	<u>5,296,785</u>	<u>-</u>

CONSUMER COUNCIL

## 11. 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>2005</u> HK\$	<u>2004</u> HK\$
Within one year	392,801	179,161
In the second to fifth year inclusive	<u>56,280</u>	<u>62,300</u>
	<u>449,081</u>	<u>241,461</u>

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

CONSUMER COUNCILFOR MANAGEMENT PURPOSES ONLYFOR THE YEAR ENDED 31 MARCH 2005

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

	<u>2005</u> HK\$	<u>2004</u> HK\$
SALES	<u>2,816,966</u>	<u>2,891,459</u>
DIRECT COST		
Opening inventories	365,501	277,019
Printing, artwork and promotion cost	1,320,819	1,562,198
Postage	413,123	450,391
Less: Closing inventories	<u>-</u>	<u>(365,501)</u>
	<u>2,099,443</u>	<u>1,924,107</u>
NET INCOME	<u><u>717,523</u></u>	<u><u>967,352</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

截至二零零五年三月三十一日止年度



消費者委員會

報告書及財務報表  
截至二零零五年三月三十一日止年度

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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	6-9

**Deloitte**  
德勤

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 10 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，對該等財務報表表達獨立的意見，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要錯誤陳述，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，上述的財務報表均真實並公平地反映 貴委員會於二零零五年三月三十一日的財政狀況及至該日止全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  
二零零五年十一月十四日

## 消費者委員會

## 收支結算表

截至二零零五年三月三十一日止年度

	附註	二零零五年 港幣	二零零四年 港幣
收入	4	<u>70,754,543</u>	<u>69,756,390</u>
減：			
支出			
核數師酬金		68,850	82,000
消費者教育		357,215	329,588
聯會會員費		220,000	230,000
委員津貼		39,050	50,250
行政費用		1,203,633	1,529,907
國際會議及外訪		162,585	85,916
辦事處租金及有關費用		2,095,128	2,241,418
辦公室設備及維修		287,767	1,665,732
《選擇》月刊製作及推廣費		2,099,443	1,924,107
壞帳備抵		296,400	-
宣傳及公關費		221,346	201,368
僱員支出	5	54,536,596	57,519,383
研究及測試費		1,373,157	3,006,321
非經常性項目			
消費者委員會資源中心		71,500	-
網站服務審閱		2,005,933	187,888
其他項目		<u>342,301</u>	<u>648,838</u>
總支出		<u>65,380,904</u>	<u>69,702,716</u>
資金調撥前本年度淨盈餘		5,373,639	53,674
減：指定項目基金撥轉		<u>(5,296,785)</u>	-
資金調撥後本年度淨盈餘		<u>76,854</u>	<u>53,674</u>

消費者委員會

資產負債表

於二零零五年三月三十一日

	附註	二零零五年 港幣	二零零四年 港幣
<b>非流動資產</b>			
物業、廠房及設備	6	<u>65,363,769</u>	<u>65,363,769</u>
<b>流動資產</b>			
存貨	7	-	365,501
應收帳項、按金及預付款項		387,524	378,158
職員貸款		170,927	222,506
銀行結存及現金		<u>9,691,474</u>	<u>7,179,908</u>
		<u>10,249,925</u>	<u>8,146,073</u>
<b>流動負債</b>			
預收訂閱費		700,518	884,868
應付賬項及應計費用		2,508,100	4,268,792
未放取之有薪年假撥備		3,297,943	3,731,953
遞延收入	8	<u>1,924,451</u>	<u>2,815,186</u>
		<u>8,431,012</u>	<u>11,700,799</u>
流動資產（負債）淨額		<u>1,818,913</u>	<u>(3,554,726)</u>
		<u>67,182,682</u>	<u>61,809,043</u>
<b>折合：</b>			
自置物業對照賬項	9	65,363,769	65,363,769
指定項目基金	10	5,296,785	-
普通基金		<u>(3,477,872)</u>	<u>(3,554,726)</u>
		<u>67,182,682</u>	<u>61,809,043</u>

載於第 2 至第 10 頁之財務報表於二零零五年十一月十四日獲委員批准及授權發佈，並由以下代表簽署：

總幹事

消費者委員會

權益變動表

截至二零零五年三月三十一日止年度

	自置物業 對照賬項 港幣	指定項目 基金 港幣	普通基金 港幣	合計 港幣
於二零零三年四月一日	65,363,769	-	(3,608,400)	61,755,369
年度盈餘	-	-	53,674	53,674
於二零零四年三月三十一日	65,363,769	-	(3,554,726)	61,809,043
年度盈餘	-	-	5,373,639	5,373,639
向指定資金之調撥	-	5,296,785	(5,296,785)	-
於二零零五年三月三十一日	65,363,769	5,296,785	(3,477,872)	67,182,682

## 消費者委員會

## 現金流量表

截至二零零五年三月三十一日止年度

	二零零五年 港幣	二零零四年 港幣
經營業務		
本年度盈餘	5,373,639	53,674
就下列作出調整：		
利息收入	(19,804)	(44,900)
於營運資金變動前之經營現金流量	5,353,835	8,774
存貨（增加）減少	365,501	(88,482)
應收賬項、按金及預付款項減少（增加）	(9,366)	287,318
職員貸款減少	51,579	36,949
預收訂閱費減少	(184,350)	(42,991)
應付賬項及應計費用增加（減少）	(1,760,692)	1,539,385
未放取之年假撥備減少	(434,010)	-
來自經營業務之現金淨額	3,382,497	1,740,953
來自投資活動之現金		
已收利息	19,804	44,900
融資活動		
非經常性項目政府撥款	1,120,000	430,000
非經常性項目支出	(2,077,433)	(354,408)
其他非經常性項目基金	430,000	1,260,000
其他非經常性項目支出	(363,302)	(482,318)
來自（用於）融資活動之現金淨額	(890,735)	853,274
現金及現金等值增加淨額	2,511,566	2,639,127
於年度初之現金及現金等值	7,179,908	4,540,781
於年度末之現金及現金等值，代表 銀行結存及現金	9,691,474	7,179,908

## 消費者委員會

### 財務報表附註

截至二零零五年三月三十一日止年度

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#### 1. 組織及活動

消費者委員會是根據一九七七年消費者委員會條例（香港法例第 216 章）成立的永久性法定團體，目的為保障及推廣商品、不動產及服務消費者的權益，資金來源主要由政府撥款資助。

#### 2. 近期頒佈之會計準則產生之潛在影響

於二零零四年，香港會計師公會頒佈多項新訂或經修訂香港會計準則及香港財務報表準則（以下統稱為「新訂香港財務報表準則」），由二零零五年一月一日或以後開始的會計期間生效。委員會於截至二零零五年三月三十一日止年度之財務報表並未採用此等新訂香港財務報表準則。

委員會已開始評估此等新訂香港財務報表準則之潛在影響，但目前仍未能釐定此等新訂香港財務報表準則是否對委員會之經營業績及財務狀況之編製及呈列造成重大影響。此等新訂香港財務報表準則可能影響日後業績及財務狀況之編製及呈列。

#### 3. 主要會計政策

本財務報表是按歷史成本為基礎及依據香港普遍採納的會計原則編製，而所採用的主要會計政策則詳列如下：

##### 收入確認準則

經常性政府資助額乃按照政府撥出的時間列賬。

利息收入根據尚未收回的本金金額及適用利率按時間比例確認。

《選擇》月刊及《選擇》叢書的銷售，收入以交付客戶時確認。

《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

政府撥款及其他項目的撥款，均視乎該項目的費用支出期間，確認為同期的收入，以抵銷該等費用。

#### 物業、廠房及設備

委員會根據香港會計公會發出的會計實務準則第十七號「物業、廠房及設備」第二節的豁免條款，將物業、廠房及設備以其實際費用入賬，不設折舊。如有主要修葺工程的需要，委員會將另行向政府申請撥款。至於用作購置其他物業、廠房及設備包括傢俬、文儀、電腦軟硬件及汽車等之費用，皆全數計算在購置年份的收支賬項內。而在資產負債表內，則象徵式以港幣一元作為存有該等固定資產的記錄。

租賃土地及樓宇的成本包括購入價、律師費、利息支出、裝修及搬遷費等。

#### 減值

委員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。

#### 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。

#### 外幣交易

外幣交易初步以交易日匯率入賬，於結算日之外幣資產及負債均按當日之匯率申算為港幣。匯兌損益均於年內計入盈餘或虧損淨額。

#### 存貨

待售刊物存貨以成本價及可變現淨值的較低價值列賬。成本價以加權平均成本值計算。

#### 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。



## 消費者委員會

### 4. 收入

	<u>二零零五年</u> 港幣	<u>二零零四年</u> 港幣
政府資助額－經常性	64,185,000	65,761,000
銀行存款利息	19,804	44,900
網上《選擇》月刊許可費	1,250,000	-
銷售《選擇》月刊及其他刊物	2,816,966	2,891,459
其他收入	63,040	222,305
非常性項目收入		
政府撥款		
－消費者委員會資源中心	71,500	-
－網站服務審閱	2,005,932	187,888
其他非經常性項目	<u>342,301</u>	<u>648,838</u>
	<u>70,754,543</u>	<u>69,756,390</u>

### 5. 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 5,271,579 元（二零零三年：港幣 5,303,144 元）。

### 6. 物業、廠房及設備

	<u>租賃土地</u> <u>及樓宇</u> 港幣	<u>裝修</u> 港幣	<u>其他</u> 港幣	<u>合計</u> 港幣
成本				
於二零零四年四月一日及二零零五三月三十一日	<u>62,377,783</u>	<u>2,985,985</u>	<u>1</u>	<u>65,363,769</u>

租賃土地及樓宇座落於香港，均為長期租約。

### 7. 存貨

	<u>二零零五年</u> 港幣	<u>二零零四年</u> 港幣
可供銷售之存貨	<u>-</u>	<u>365,501</u>

本年度存貨成本額以支出費用計算為港幣 2,099,443 元（二零零四年：港幣 1,924,107 元）

所有可供銷售存貨以可套現淨值計算。

消費者委員會**8. 遞延收入**

	<u>二零零五年</u> 港幣	<u>二零零四年</u> 港幣
消費者委員會資源中心	149,962	221,462
消費者教育活動	115,078	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	1,122,112
其他項目	<u>1,075,484</u>	<u>1,008,787</u>
	<u>1,924,451</u>	<u>2,815,186</u>

遞延收入為未動用之非經常性項目之政府撥款及其他項目資金。

**9. 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。

**10. 已批准之指定項目基金**

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>二零零五年</u> 港幣	<u>二零零四年</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	1,250,000	-
辦公室設備及維修	1,753,504	-
測試及研究項目	<u>2,160,018</u>	-
	<u>5,296,785</u>	<u>-</u>

**11. 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>二零零五年</u> 港幣	<u>二零零四年</u> 港幣
一年內	392,801	179,161
第二年至第五年內（包括首尾兩年）	<u>56,280</u>	<u>62,300</u>
	<u>449,081</u>	<u>241,461</u>

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

## 消費者委員會

僅供管理人員參考

截至二零零五年三月三十一日止年度

## 《選擇》月刊及其他刊物銷售淨收入

	<u>二零零五年</u> 港幣	<u>二零零四年</u> 港幣
銷售額	<u>2,816,966</u>	<u>2,891,459</u>
直接成本		
期初存貨	365,501	277,019
印刷、排版及推廣費用	1,320,819	1,562,198
郵費	413,123	450,391
減：期末存貨	<u>-</u>	<u>(365,501)</u>
	<u>2,099,443</u>	<u>1,924,107</u>
淨收入	<u>717,523</u>	<u>967,352</u>

# Consultation Papers Responded to by the Council (2004 - 2005)

## 本會曾回應的諮詢文件

Legislative Council Bills Committee - Electronic Transactions (Amendment) Bill 2003  
立法會法案委員會 - 《2003年電子交易(修訂)條例草案》(6.4.2004)

Office of the Commissioner of Insurance - Consultation Paper on the "Feasibility of Establishing Policyholders' Protection Funds in Hong Kong"  
保險業監理處 - 在香港設立保單持有人保障基金的可行性諮詢文件(3.5.2004)

Financial Services & the Treasury Bureau - Consultation Paper on Statutory Derivative Action in the Companies (Amendment) Bill 2003  
財經事務及庫務局 - 有關《2003年公司(修訂)條例草案》所述法定衍生訴訟的諮詢文件(10.5.2004)

Legislative Council Panel on Food Safety & Environmental Hygiene - Response to the Administration's Consultation Paper on Prevention of Avian Influenza: Long Term Direction to Minimise the Risk of Human Infection  
立法會食物安全及環境衛生事務委員會 - 回應政府當局的《預防禽流感:減低人類感染風險的政策方針諮詢文件》(25.5.2004)

Subcommittees on Subsidiary Legislation - Food and Drugs (Composition and Labelling) (Amendment) Regulation 2004  
附屬法例小組委員會—《2004年食物及藥物(成分組合及標籤)(修訂)規例》(3.6.2004)

Securities and Futures Commission - Consultation Paper on the Regulatory Framework for Addressing Analyst Conflicts of Interest  
證券及期貨事務監察委員會 - 《關於處理分析員利益衝突的監管架構的諮詢文件》(16.7.2004)

Office of the Telecommunications Authority - Further Consultation on Licensing of Mobile Service on Expiry of Existing Licences for Second Generation Mobile Services  
電訊管理局 - 就“第二代流動服務牌照期滿後流動服務的發牌事宜”之進一步諮詢文件(10.8.2004)

Office of the Telecommunications Authority - Code of Practice on Unsolicited Doorstep Sales and Marketing of Telecommunications Services at Residential Premises  
電訊管理局 - 有關在住宅樓宇進行未經住客許可的上門推銷及推廣電訊服務活動的工作守則諮詢文件(23.9.2004)

Office of the Telecommunications Authority - Extending the Code of Practice for the Service Contracts for Public Mobile Radiotelephone Services to Other Public Telecommunications Service Providers  
電訊管理局 - 伸延有關公共流動無線電話服務合約的實務守則至其他公共電訊服務供應商(12.10.2004)

Office of the Telecommunications Authority - Proposals to Contain the Problem of Unsolicited Electronic Messages  
電訊管理局 - 處理未經收件人許可而發出的電子訊息問題的諮詢文件(29.10.2004)

Legislative Council Bills Committee - Undesirable Medical Advertisements (Amendment) (No. 2) Bill 2004  
立法會法案委員會—《2004年不良醫藥廣告(修訂)(第2號)條例草案》(23.11.2004, 17.2.2005)

Council for Sustainable Development - Public Consultation on Sustainable Development Strategy  
可持續發展委員會 - 可持續發展策略諮詢(27.11.2004)

Securities and Futures Commission - Consultation Paper on Proposed Measures to Address Risks arising from Securities Margin Financing

證券及期貨事務監察委員會 - 關於處理源自證券保證金融資的風險的建議措施的諮詢文件 (2.12.2004)

Legislative Council Panel on Information Technology and Broadcasting - Submission on Regulation of Internet Protocol (IP) Telephony

立法會資訊科技及廣播事務委員會 - 就“網際規約(「IP」)電話服務的規管”提交的意見書 (13.12.2004)

Environment, Transport and Works Bureau - Consultation Paper on a Proposed Scheme to Require Mandatory Registration and Labelling of the Contents of Volatile Organic Compounds in Specified Products

環境運輸及工務局 - 就指定產品的揮發性有機化合物含量實施強制登記及標籤規定建議計劃的諮詢文件 (13.12.2004)

Legislative Council Panel on Commerce and Industry - Submission to LegCo Panel on Commerce and Industry on the Proposal to Require Mandatory Registration and Labelling of the Contents of Volatile Organic Compounds (VOC) in Specified Products

立法會工商事務委員會 - 就指定產品的揮發性有機化合物含量實施強制登記及標籤規定建議計劃提交予立法會工商事務委員會的意見書 (14.12.2004)

Office of the Telecommunications Authority - Partial Commencement of Section 8(1)(aa) of the Telecommunications Ordinance and Creation of a Class Licence to Regulate Resale of Telecommunications Services on a Prepaid Basis

電訊管理局 - 就“局部實施《電訊條例》第8(1)(aa)條及設立類別牌照規管以預繳形式轉售電訊服務諮詢文件”提交的意見書 (31.12.2004)

Office of the Telecommunications Authority - Consultation Paper on Providing Quality of Service Information to Consumers of Public Telecommunications Services

電訊管理局 - 就“向公共電訊服務的消費者提供服務質素資料”諮詢文件提交的意見書 (6.1.2005)

Office of the Telecommunications Authority - Consultation Paper on Moving from Ex Ante to Ex Post Regulation of the Tariffs of PCCW-HKT Company Limited

電訊管理局 - 就“對香港電話有限公司的收費由事先改為事後規管的建議諮詢文件”提交的意見書 (6.1.2005)

Hong Kong Monetary Authority - Banking (Amendment) Bill 2005

金融管理局 - 《2005年銀行(修訂)條例草案》(7.1.2005)

Commerce, Industry and Technology Bureau - Review of Certain Provisions of the Copyright Ordinance

工商及科技局 - 檢討版權條例的若干條文 (19.2.2005)

Securities and Futures Commission - Consultation Paper on the Review of the Level and Funding of the Investor Compensation Fund (ICF)

證券及期貨事務監察委員會 - 有關檢討投資者賠償基金的水平及經費的諮詢文件 (25.2.2005)

# 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

#### b. Central & Western Consumer Advice Centre

G/F, Harbour Building  
38 Pier Road  
Central  
中西區/離島諮詢中心  
中環統一碼頭道38號海港政府大樓地下

### Kowloon 九龍區

#### a. Shamshui Po Consumer Advice Centre

G/F, Cheung Sha Wan Government Offices  
303 Cheung Sha Wan Road  
深水埗諮詢中心  
長沙灣道303號長沙灣政府合署地下

#### b. Tsimshatsui Consumer Advice Centre

G/F, Consumer Council Resource Centre  
3 Ashley Road  
Tsimshatsui  
尖沙咀諮詢中心  
尖沙咀亞士厘道3號  
消費者委員會資源中心地下

#### c. Wong Tai Sin Consumer Advice Centre

Unit 201, 2/F, Lung Cheung Office Block  
138 Lung Cheung Road  
Wong Tai Sin  
黃大仙諮詢中心  
黃大仙龍翔道138號龍翔辦公大樓2樓201室

### New Territories 新界區

#### a. Shatin Consumer Advice Centre

Room 442, 4/F, Shatin Government Offices  
1 Sheung Wo Che Road  
Shatin  
沙田諮詢中心  
沙田上禾輦路1號沙田政府合署4樓442室

#### b. Tsuen Wan Consumer Advice Centre

Room 105, 1/F, Princess Alexandra Community Centre  
60 Tai Ho Road  
Tsuen Wan  
荃灣諮詢中心  
荃灣大河道60號雅麗珊社區服務中心1樓105室

#### c. Yuen Long Consumer Advice Centre

G/F, Yuen Long District Office Building  
269 Castle Peak Road  
Yuen Long  
元朗諮詢中心  
元朗青山道269號元朗民政事務處大廈地下

# Product Testing Reports

## 產品測試報告

### CHILDREN'S PRODUCTS 兒童產品

- Child Car Seats 兒童汽車座椅

### ELECTRICAL & ELECTRONIC GOODS 電氣及電子產品

- All-in-one Inkjet Printers 多功能噴墨式打印機
- Bathroom Scales and Body Fat Monitors  
電子磅及脂肪磅
- Binoculars 望遠鏡
- DECT Cordless Phones DECT 數碼室內無線電話
- Dehumidifiers 抽濕機
- Digital & Analogue Cordless Phones  
數碼及模擬式室內無線電話
- Electric Blankets 電熱氈
- Electric Irons 熨斗
- Firewall and Anti-virus Software 防火牆及防毒軟件
- Hairdryers 風筒
- Headphones 耳筒
- LCD Computer Monitors LCD 電腦顯示器
- Loudspeakers 揚聲器
- Mobile Phone Batteries 流動電話電池
- Mobile Phone Handsets (1) 流動電話手機(1)
- Mobile Phone Handsets (2) 流動電話手機(2)
- Mobile Phone Handsets (3) 流動電話手機(3)
- Mobile Phone Radiation 手機輻射
- Multimedia Projectors 多媒體投影機
- Portable Audio/Video Players MP3/MP4機
- Printers 打印機

### PHOTOGRAPHIC EQUIPMENT 攝影器材

- Digital Camcorders 數碼攝錄機
- Digital Cameras (1) 數碼相機(1)
- Digital Cameras (2) 數碼相機(2)
- Digital Cameras (3) 數碼相機(3)
- Digital Cameras (4) 數碼相機(4)
- Digital Cameras (5) 數碼相機(5)
- Digital Cameras (6) 數碼相機(6)

### FOOD & HEALTH FOOD PRODUCTS 食物及健康食品

- Canned Food Products 罐頭
- Pre-packaged Vegetarian Food 預先包裝素肉
- Ready-to-serve Vegetarian Food 齋滷味
- Sodium Content in Snacks, Biscuits and Cereal Products  
食品含鹽量
- Sweeteners in Confectioneries 糖果的代糖含量

### PERSONAL PRODUCTS 個人用品

- Clinical Thermometers 體溫計
- Counter-top Type Water Filters 水盆上型濾水器
- Essential Oil and Fragrant Oil Products 香薰產品
- Insulated Cups and Vacuum Flasks 保溫杯及保溫壺
- Progressive Hair Dyes 漸進式染髮劑
- Down/Feather Quilts, Silk Quilts, Synthetic Fibre Quilts  
羽絨被、絲棉被及人造纖維被
- Silicone Brassieres and Pads 隱形胸圍

### OTHERS 其他

- Car Crash Safety 汽車撞擊測試
- Cigarettes 香煙

# Product Study Reports

## 產品研究報告

### FOOD & NUTRITION 食品及營養

- Baby Milk Powder (1) 嬰兒奶粉 (1)
- Baby Milk Powder (2) 嬰兒奶粉 (2)
- Carboy Water 桶裝水
- Dried Seafood 海味
- Foam Food Containers 發泡膠餐盒
- Food Poisoning & Counterfeit Foodstuffs 食物中毒及假貨
- Genetically Modified Food 基因食品
- Hot and Cold Water Dispensers 飲水機
- Longans & Lychees 龍眼及荔枝
- Vegetarian Food 素食食品

### HEALTH & BEAUTY 保健美容

- Anti-anxiety & Anti-depression Drugs 治療焦慮及抑鬱藥
- Asthma Medicines 哮喘藥
- Breast Enhancing Products 豐胸產品
- Cervical Smear 子宮頸細胞檢驗
- Date Coding of Cosmetics 化妝品使用期限
- Essential Oil and Fragrance Oil Product Safety 香薰安全
- Healthy Slimming Series (5) - Calcium Intake for Bone Health 健康瘦身 (5) — 骨質健康
- Healthy Slimming Series (6) - Exercise 健康瘦身 (6) — 運動瘦身
- Skin Care Tips 護膚方法
- Sleeping Disorders 睡眠疾病

### COMPUTER, ELECTRICAL & ELECTRONIC GOODS 電腦、電氣及電子產品

- Air Conditioners (Split-type) 冷氣機(分體式)
- DVD Video Recorders DVD 錄影機
- MP3 Players MP3機
- Online Games 網上遊戲
- Walkie-Talkies 對講機

### HOUSEHOLD PRODUCTS 家庭用品

- VOC Labelling Scheme VOC 含量標籤

### PERSONAL PRODUCTS 個人用品

- Brassieres 胸圍

### OTHERS 其他

- Automobile Power Windows 電動車窗
- Domestic Worker Insurance Schemes 家傭保險

### REGULAR COLUMNS 專欄

#### Answering Consumers' Queries

#### 消費者信箱／讀者回響

- Barbeque Safety with Aluminium Foil 錫紙燒烤安全
- Body Lengthening Machine 增高器
- Radiation from Compact Fluorescent Lamps 慳電膽輻射
- Flowers for the Chinese New Year 年花
- Hand Sanitisers 洗手液
- Re-use of Plastic Water Bottles 重用樽裝水塑膠瓶



# Surveys and Service Study Reports

## 調查及服務研究報告

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

- Survey on Domestic Helper Insurance Plans 教你揀家傭保險
- Users Experience Survey on Car Tyres 車主揀輪胎秘笈
- Experience Survey on Outbound Travel Agents 心水旅行社排名榜
- Textbook Price Survey 教科書價3年來首度上升
- Textbook Expenditures for Primary and Secondary Schools 中小學購書費再現升浪
- Opinion Survey on Broadband Internet Service Providers 寬頻上網是否貴得物有所值
- Price Survey on Tax Loans 19間銀行稅貸搶客戰
- Survey on Hotel Club Memberships 11間酒店會籍優惠大比併
- Price Survey on 3G Mobile Services 留意3G服務收費有竅妙
- Opinion Survey on Promotions Offered by Supermarkets 超市減價刺激購物欲

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

- Personal Financial Planning Series 個人理財系列
  - Budgeting 收支預算
  - Saving Plans 儲蓄計劃
  - Investment Risk 投資風險
  - Children & Money Management 親子理財
  - Retirement Plans 退休預算DIY
- Food Display Temperature at Frozen Food Retailers 曝曬急凍肉食 衍生食品危機
- Security Features of Online Games 網絡遊戲安全設計
- Illegal Online Games Dealings 網上打機偷人武器會入罪
- Tips for Making IDD Calls through Mobile Phones 手機打IDD如何免花冤枉錢
- 1 Card 2 Numbers Mobile Phone Services 1卡2號打通中港慳得多
- Tips on Choosing Brassieres 胸圍小百科
- Survey on Revised Textbooks 改版教科書有改善
- Household Expenditure Survey for 2004/05 2004/05年住戶開支統計調查
- Security of Online Payment 網上信用卡付款安全攻略
- Exemption Clauses in Safe Deposit Box Service Contracts 銀行保險箱免責條款苛刻過時
- Tips on Choosing Dried Seafood 新春買海味要識分真「假」
- Flowers for Chinese New Year 買應節花卉過好年

# Consumer Rights Reporting Awards 2005 Award Winners

## 消費權益新聞報道獎 2005 得獎名單

### Category: News 組別:新聞

#### Gold Award 金獎

魚檔淡水含菌超標無王管  
李振威、吳婉茵 — 明報

#### Silver Award 銀獎

網銀防盜 擬強制用電子證書  
傅婷婷 — 香港經濟日報

#### Bronze Award 銅獎

萬豐直銷市場 涉售過期食品  
何嘉敏、尤弘毅 — 香港經濟日報

#### Merit Awards 優異

Stretching the truth  
Mr. Raymond MA — SCMP

內地冰鮮豬 首次准入口 豬肉即將大跌價  
李慧玲、黎國剛 — 蘋果日報

內地疫區禁運蛋價升67% 有冇蛋供應港府資訊亂  
陳沛敏、陸羽平、麥志榮、倪清江 — 蘋果日報

本報相機鋰電測試 一款爆炸  
尤弘毅 — 香港經濟日報

彩光毀容個案激增  
馮敏芝 — 成報

鬥瘦場4陷阱 3女子慘遇上  
冼韻姬 — 香港經濟日報

揭纖體謊言: 瘦身夢碎 揭廣告偽科學  
方雅儀、衛嘉欣 — 星島日報

### Category: Features 組別:特寫

#### Gold Award 金獎

混服中西藥可致命  
關慧玲 — 星島日報

#### Silver Award 銀獎

消委會警告 孕婦用香薰可致流產  
盧文烈、陸羽平 — 蘋果日報

#### Bronze Award 銅獎

Banking on debt  
Ms. Patsy MOY — SCMP

平價眼鏡質劣戴壞眼  
趙燕萍 — 星島日報

#### Merit Awards 優異

欣宜效應 少女爭纖體高危  
衛嘉欣、方雅儀 — 星島日報

食油脂肪大解構  
姜素婷 — 明報

草藥醫癌 舊症未治添新病  
馮敏芝 — 成報

## Category: Television 組別: 電視

### Gold Award 金獎

吃出禍  
盧綽怡 — 亞洲電視

### Silver Award 銀獎

消委會三十年  
岑應 — 電視廣播有限公司

### Bronze Award 銅獎

保健潮  
翁振輝 — 電視廣播有限公司

### Merit Awards 優異

市面出售4隻豉油含致癌物  
周兆麟 — 電視廣播有限公司

部分商舖售賣過期一年豉油  
周兆麟 — 電視廣播有限公司

納米疑惑  
翁振輝 — 電視廣播有限公司

惡租客  
李鈺珊 — 電視廣播有限公司

激光美容·美容儀器  
吳巧琮 — 亞洲電視

## Category: Radio 組別: 電台

### Gold Award 金獎

醫療咭消費陷阱  
鍾慧儀 — 香港電台

### Silver Award 銀獎

窩輪如虎口, 買輪風險透視  
林嘉瑜 — 香港電台

# Winners of the Consumer Culture Study Award VI (2004-2005)

## 第六屆消費文化考察報告獎

### Junior Division 初級組

Award 獎項	Topic 考察題目	School 學校
Winner 冠軍	差額奉還	The True Light Middle School of Hong Kong 香港真光中學
Second 亞軍	睇你就信?! 食物標籤的陷阱!	SKH Bishop Baker Secondary School 聖公會白約翰會督中學
Third 季軍	久而'狗'之	CNEC Christian College 中華傳道會安柱中學
	香港拍拖人士的消費文化 — 6個"W"	St. Clare's Girls' School 聖嘉勒女書院
Distinguished Awards 傑出作品獎	整裝待髮,型出新意思	Caritas Chai Wan Marden Foundation Secondary School 明愛柴灣馬登基金中學
	險上加"險"	CCC Kei To Secondary School 中華基督教會基道中學
	女人的佔有慾, 如何令男人感到可憐無奈	St. Clare's Girls' School 聖嘉勒女書院
	我愛PET PET	Holy Trinity College 寶血會上智英文書院
	身寵兒?!	The True Light Middle School of Hong Kong 香港真光中學
Merits 優異獎	「PC Game」的消費文化	Chiu Lut Sau Memorial Secondary School 趙聿修紀念中學
	給我一個包	Ju Ching Chu Secondary School 裘錦秋中學(元朗)
The Best Topic Award 最佳選題獎	香港拍拖人士的消費文化 — 6個"W"	St. Clare's Girls' School 聖嘉勒女書院
	睇你就信?! 食物標籤的陷阱!	SKH Bishop Baker Secondary School 聖公會白約翰會督中學
Merits for the Best Topic Award 優異選題獎	久而'狗'之	CNEC Christian College 中華傳道會安柱中學
	女人的佔有慾, 如何令男人感到可憐無奈	St. Clare's Girls' School 聖嘉勒女書院

The Best Presentation Award 最佳表達方式獎	久而'狗'之	CNEC Christian College 中華傳道會安柱中學
	各「傘」東西	HKSYCIA Wong Tai Shan Memorial College 香港四邑商工總會黃棣珊紀念中學
Merits for the Best Presentation Award 優異表達方式獎	差額奉還	The True Light Middle School of Hong Kong 香港真光中學

### Senior Division 高級組

Award 獎項	Topic 考察題目	School 學校
Winner 冠軍	好趁青春留倩影	True Light Girls' College 真光女書院
Second 亞軍	啡色誘惑	Delia Memorial School (Broadway) 地利亞修女紀念學校(百老匯)
Third 季軍	無孔不入流	Notre Dame College 聖母院書院
	「宣傳異」	St. Paul's Co-educational College 聖保羅男女中學
	阿「訊」的故事	St. Mary's Canossian College 嘉諾撒聖瑪利書院
Distinguished Awards 傑出作品獎	「伸」手「二」處	Chang Pui Chung Memorial School 威靈頓教育機構張沛松紀念中學
	「HONG」 「妝」大道	Notre Dame College 聖母院書院
	「套」得有理	Concordia Lutheran School - North Point 路德會北角協同中學
Merits 優異獎	無比「糕」	Carmel Secondary School 迦密中學
	富豪雪糕車	Pok Oi Hospital Chan Kai Memorial College 博愛醫院陳楷紀念中學
	刺青	SKH Chan Young Secondary School 聖公會陳融中學
The Best Topic Award 最佳選題獎	「套」得有理	Concordia Lutheran School - North Point 路德會北角協同中學
Merits for the Best Topic Award 優異選題獎	富豪雪糕車	Pok Oi Hospital Chan Kai Memorial College 博愛醫院陳楷紀念中學
	「宣傳異」	St. Paul's Co-educational College 聖保羅男女中學
	刺青	SKH Chan Young Secondary School 聖公會陳融中學

The Best Presentation Award 最佳表達方式獎	無孔不入流	Notre Dame College 聖母院書院
Merits for the Best Presentation Award 優異表達方式獎	啡色誘惑	Delia Memorial School (Broadway) 地利亞修女紀念學校 (百老匯)
	阿「訊」的故事	St. Mary's Canossian College 嘉諾撒聖瑪利書院
	好趁青春留倩影	True Light Girls' College 真光女書院

### Special Commend 特別推介

Award 獎項	Topic 考察題目	School 學校
Convenient Browsing Design 便捷的閱覽設計	「伸」手「二」處	Chang Pui Chung Memorial School 威靈頓教育機構張沛松紀念中學
Simplicity in Presentation 簡便表達方法	拘「畜」一生， 要你顧足一世	Good Hope School 德望學校

### Special Mentions 特別嘉許

Award 獎項	Topic 考察題目	School 學校
Special Mentions 特別嘉許	愛在有情Teen	Buddhist Tai Hung College 佛教大雄中學
	情迷三點三	Buddhist Tai Hung College 佛教大雄中學
	拘「畜」一生， 要你顧足一世	Good Hope School 德望學校
	夢斷「成」「西」	Hang Seng School of Commerce 恆生商學書院
	百變女人"Magic Bra"	Notre Dame College 聖母院書院
	一盅兩件	Notre Dame College 聖母院書院
	咭牌好玩，是否有賺？	Po Leung Kuk Tang Yuk Tien College 保良局董玉娣中學
	茶良用	QualiEd College 匯知中學
	有機、有機？	Daughters of Mary Help of Christians Siu Ming Catholic Secondary School 天主教母佑會蕭明中學
	飯疇	STFA Seaward Woo College 順德聯誼總會胡兆熾中學

Special Mentions 特別嘉許	點解「撈野」	Valtorta College 恩主教書院
	反老頑童	CCC Rotary Secondary School 中華基督教會扶輪中學
	影出人生	CCC Rotary Secondary School 中華基督教會扶輪中學
	“Lunch” of your business	HKMA K S Lo College 香港管理專業協會羅桂祥中學
	你好豪咩?	Kwun Tong Government Secondary School 觀塘官立中學
	Christmas之「大顛大費」	Munsang College 民生書院
	苦口良藥	Helen Liang Memorial Secondary School (Sha Tin) 梁文燕紀念中學(沙田)

### 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	紅運當頭	Caritas Chai Wan Marden Foundation Secondary School 明愛柴灣馬登基金中學
	箍?Cool!!!	Tin Ka Ping Secondary School 田家炳中學
	披著羊皮的狼	Tseung Kwan O Government Secondary School 將軍澳官立中學
	「線」得就「線」	Wa Ying College 華英中學

### Anniversary Award 周年紀念獎

Teachers 指導老師	吳文浩	Kwun Tong Government Secondary School 觀塘官立中學
	李頌楷	St. Paul's Co-educational College 聖保羅男女中學
	余慧貞	Caritas Tuen Mun Marden Foundation Secondary School 明愛屯門馬登基金中學
	陳明明	Tang King Po College 香港鄧鏡波書院
	陳欽麒	Sha Tin Government Secondary School 沙田官立中學
	劉冠興	Delia Memorial School (Hip Wo) 地利亞修女紀念學校(協和)

# A List of Outside 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
- 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 Health - Expert Committee on Regulation of Health Claims  
衛生署 - 規管健康聲稱專家委員會
- Department of Health - Working Group on the Use of Intense Pulsed Light Equipment  
衛生署 - 《使用強烈脈衝光儀器》工作小組
- Department of Justice - Costs Committee  
律政司 - 事務費委員會
- 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 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
- Estate Agents Authority  
地產代理監管局
- 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 - Disciplinary Committee  
地產代理監管局 - 紀律委員會
- 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 - 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 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 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 — 保險經紀註冊委員會
- 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 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 - Citizens Advisory Committee on Community Relations  
廉政公署 — 社區關係市民諮詢委員會
- Insurance Agents Registration Board  
保險業代理登記委員會
- 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 Privacy Commissioner for Personal Data - Working Party on Consumer Credit Data Sharing for Managing Credit Risk of Residential Mortgages  
個人資料私穩專員公署 — 樓宇按揭信貸資料工作小組
- 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  
優質旅遊服務協會
- Securities and Futures Commission - Shareholders Group  
證券及期貨事務監察委員會 — 投資者教育諮詢委員會
- Steering Committee on Review of Legal Education  
檢討香港法律教育及培訓督導委員會
- 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 Trade Testing for the Beauty Care Sector  
職業訓練局 — 美容護理技能測驗工作小組
- Waste Disposal Appeal Board Panel  
廢物處置上訴委員會

# Annual Report of the Consumer Legal Action Fund

## 消費者訴訟基金年報

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

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份等,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,本會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。此外,消費者亦可直接向基金提出申請。

concerned. The Council may, if it considers appropriate or if the complainants so request, refer cases of complaints to the Fund for consideration. Consumers may also apply to the Fund directly for assistance.

Generally, the Fund, in examining an application for assistance, will consider whether all other means of 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, CLAF successfully obtained compensation for the assisted consumers in two cases, one involving a tour company and the other a property developer. Actions in other two cases were terminated due to grim prospect of recovery from the defendant.

### New Cases

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

Altogether, the Fund considered nine groups of cases of different categories. The number of aggrieved individuals involved in each group ranged from one to twenty three. In one case, the disputed matter affects over one thousand individuals.

After thorough consideration, the Fund declined four groups of applications respectively relating to complaints about cleaning service of camera lens, defects allegedly found in an electrical device, services of a beauty salon and reduction of usable space (due to pipe installation) on the flat roofs of newly completed residential units.

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。

本年度基金為兩宗分別關於旅行社及物業發展商的資助個案，成功爭取到賠償；另有兩宗資助個案的法律程序，因索償機會渺茫而終止。

### 處理個案

本年度基金管理委員會共舉行了五次會議，另兩次以文件通傳方式議決事項。而執行委員會則舉行了一次會議，及五次以文件通傳方式議決事項。

基金共審議了九個不同組別的新個案，每組所涉及的申訴人一至二十三位。其中一宗案件，受影響消費者逾千人。

基金經詳細考慮後，否決四項申請，有關的投訴分別關於相機鏡頭清潔服務、電器品質、美容院服務，及新建樓宇平台可用面積因喉管敷設而降低。

The five groups of applicants granted assistance included:

### **1. Misrepresentation of an Overseas Study Agency**

- (a) Assistance was granted to a group of seven applications from parents on grounds of misrepresentations of the agency. Proceedings were commenced against the agency and pleadings were exchanged.
- (b) Assistance was granted to another aggrieved parent, who had obtained default judgment against the same agency. Winding up proceedings were commenced. As such, further proceedings of the actions by the seven parents were put on hold pending outcome of the winding up case.

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

Management fees of individual units within a new residential development were bundled with service charges of broadband internet access and fixed telephone line. An applicant, representing the owner, sought the Fund's assistance. The Fund deliberated on the case on several occasions. Since no action was taken by the owners' committee to unbundle the fees and in view of the public interest involved, the Fund was prepared to grant assistance to the owner by obtaining counsel opinion on the case. At time of the report, the secretariat had met with the registered owner and awaited completion of formality by her before the case can proceed further.

### **3. Misdescription in Tour Pamphlet**

A family of three joined a package tour to Phuket. The tour pamphlet stated that participants would have one whole day's free time on the last day of the tour. It turned out that an early return flight had been arranged so that there was no free time on that day. Considering the need to deter such practice of making inaccurate claims in marketing tour products, the Fund granted assistance to the family. The Small Claims Tribunal gave judgment in favour of the assisted consumers and damages were awarded on 8th March 2005.

五組獲得資助的個案包括：

### **1. 海外升學代理公司的不實陳述**

- (a) 共七位不滿該代理的家長獲基金協助，有關的法律程序已經開展，雙方交換了狀書。
- (b) 另一位已向代理採取法律行動的家長，因對方缺席審判而勝訴，基金遂協助該家長對代理進行清盤。在這情況下，上述七位家長的司法程序須要暫停，等候清盤結果。

### **2. 電訊服務費與大廈管理費的捆綁式收費**

個案涉及住宅發展項目把管理費、寬頻上網服務費及固網電話費，合併成捆綁式收費。申請人代表某單位業主向基金申請協助。基金仔細審核個案，考慮到業主委員會並未採取任何行動分拆已捆綁的費用，及個案涉及公眾利益，決定協助註冊業主尋求大律師對個案的意見。在撰寫這報告時，秘書處已與該註冊業主會面，待她完成正式的申請程序後，基金方可進一步處理個案。

### **3. 旅行團單張的錯誤描述**

申訴人一家三口參加旅行團遊布吉，旅行社早已安排了回程航班為早機，卻在旅行團單張上，寫明在行程最後一天，會為團友安排一整天的自由時間，結果該聲稱無法兌現。基金考慮到有需要阻嚇這種以不實聲稱推銷旅行團的手法，決定協助申訴人。在二零零五年三月八日，小額錢債審裁處頒令受助消費者勝訴及獲得賠償。

#### **4. Delay in Completion of a Residential Development**

The developer failed to complete the sale of a new residential development because of certain disputes between the developer and the Government concerning the environment, leading to a delay in issuance of the certificate of compliance. The applicants, who are the purchasers of the units in the development, sought assistance from the Fund for claiming damages arising from the delay in completion. The Fund was in touch with the developer and this case will be reported at a later stage.

### **Cases Carried Over From Previous Year**

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

#### **1. Time - Share Case**

The intended defendant in the time-share case could not pay the judgment debt of another consumer in an action filed separately and since ceased operation. Since there was no prospect of recovery, the Fund had to terminate action and cease pursuing this case further.

#### **2. Alleged Multi-defects in a Newly Built Flat**

In regard to the lawsuit against a developer for alleged multi-defects in a newly built flat, the developer paid the legal costs incurred by the assisted consumer in addition to a sum of money in full and final settlement of the assisted consumer's claim.

#### **3. Representation of the Interiors in Sales Literature**

In the case about representation of the interiors in sales literature, two sets of legal proceedings had been instituted for the assisted consumers which were later consolidated. Plaintiffs' expert report was served on the Defendant. Plaintiff's List of Documents was also filed.

#### **4. 住宅發展項目延遲完成交易**

個案中的住宅項目發展商，由於樓宇未獲滿意紙，不能如期完成與單位買家的交易。買家遂申請基金協助，追討延遲完成交易所引致的損失。基金正就個案接觸有關發展商。

### **繼續跟進的個案**

基金繼續跟進上年度未完結的個案，個案進展如下：

#### **1. 分時渡假屋計劃**

個案中的預定被告人，未能支付另一消費者在另一訴訟中的判決債項，並自此停業。由於索償機會渺茫，基金決定終止跟進這個案。

#### **2. 新落成單位被指稱有多處纒漏**

在訴訟過程中，雙方達成和解，被告發展商願意賠償及負責受助消費者的法律開支。

#### **3. 涉及售樓說明書中有關樓宇內部陳述的個案**

基金為受助消費者提出兩項法律訴訟，兩宗訴訟的法律程序後被合併。原告人的專家報告已送達被告，文件清單亦已存檔。

#### 4. False Representation in Village House

A winding up order was made by another party against the Defendant in the village house case concerning false representation. All proceedings were therefore stayed. The trial set for November 2004 could not be held. The Fund helped the assisted consumer to file a Proof of Debt - the only feasible action in the circumstances. The Fund had to pay the legal fees for the assisted consumer since the assisted matter was unsuccessful.

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

Regarding the case in which the flat owner lost exclusive use of adjoining area, Amended Defence was filed and followed by the assisted consumers' Amended Reply. Witness statements of both parties were filed. Assisted consumers' expert report was filed. Pre-trial Review was set for December 2005.

Since its establishment and up until the year under review, the Fund had considered 67 groups of cases and granted assistance to 27. A statistical report is at Annex B.

### Non-confidentiality policy

In January 2005, the Council as trustee of the Fund resolved that as a matter of general policy, the Fund should not accept any settlement term which would require the assisted matter to be kept confidential.

### Finance

The Fund is self-financed with income derived from:

- (a) investing the capital sum in fixed deposits;
- (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.

#### 4. 村屋虛假陳述

個案的法律程序，因法庭向被告發出清盤令而擱置，原訂於二零零四年十一月的審訊亦不能進行。在這情況下，基金只能協助受助消費者提交債權證明書存檔。由於受助消費者未能取得賠償，基金須要支付個案的法律費用。

#### 5. 業主喪失單位毗連空地專用權

訟案中的辯方，已提交其修改了的抗辯書存檔，及後受助消費者亦相應修改了回應書，雙方的證人陳述書及受助消費者的專家報告已存檔，審前評檢訂於二零零五年十二月進行。

成立至今，基金共處理了67組個案，其中27組獲基金協助。統計報告見本章附錄乙。

### 反保密政策

於二零零五年一月，本會作為基金的信託人，就基金的一般政策，決議通過基金將不會接納任何要求對受助事項保密的和解條件。

### 財務狀況

基金自負盈虧，收入來源如下：

- (a) 利用資金額作定期儲蓄的利息收入；
- (b) 向申請人收取費用：小額錢債審裁處案件收取一百元，其他案件收取一千元；
- (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。

As at 31 March 2005, the Fund had a balance of about \$14.9M. The Fund's Auditors' Report and Financial Statements for the period under review are at Annex C.

### Acknowledgements

During the year, Mr. Benjamin Yu, Chairman of the Management Committee, and Members Mr. Vincent Lo, Mr. Tim Lui and Prof. Japhet Law had retired, to whom CLAF wishes to express its heartfelt thanks for their staunch support and invaluable contributions. Mr. Samuel Chan, Ms. Anita Ma, Ms. Cecilia Woo and Dr. Yu Wing Tong joined the Committee as of 6 December 2004. Prof. Johannes Chan and Mr. Larry Kwok were elected Chairman and Vice-Chairman for the Management Committee respectively.

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.

截至二零零五年三月卅一日止，基金結餘約一千四百九十萬元。基金本年度的核數師報告及財政報表見本章之附錄丙。

### 鳴謝

年度內管理委員會主席余若海先生、委員羅榮生先生、雷添良先生、羅文鈺教授卸任，本會衷心感謝他們堅定的支持和寶貴的貢獻。於二零零四年十二月六日，陳家殷大律師、馬詠璋律師、鄔莉華女士，以及余永棠博士加入委員會。陳文敏教授和郭琳廣先生分別膺選為委員會的正、副主席。

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 陳志輝教授，太平紳士

## Vice-Chairperson 副主席

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

## Members 委員

Mrs. 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 黃汝璞會計師，太平紳士

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

## Chairperson 主席

Mr. Benjamin YU, SC, JP (up to 5.12.04) 余若海資深大律師，太平紳士 (至5.12.04)

Prof. Johannes CHAN Man-mun, SC (Hon) (from 6.12.04) 陳文敏教授，名譽資深大律師 (由6.12.04)

## Vice-Chairperson 副主席

Prof. Johannes CHAN Man-mun, SC (Hon) (up to 5.12.04) 陳文敏教授，名譽資深大律師 (至5.12.04)

Mr. Larry KWOK Lam-kwong, JP (from 1.3.05) 郭琳廣律師，太平紳士 (由1.3.05)

## Members 委員

- Mr. Samuel CHAN Ka-yan (from 6.12.04) 陳家殷大律師 (由6.12.04)
- Mrs. 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 張炳良教授, 銅紫荊星章, 太平紳士
- Ms. Alisa KWAN Wan-chee 關韻姿女士
- Mr. Larry KWOK Lam-kwong, JP (up to 28.2.05) 郭琳廣律師, 太平紳士 (至28.2.05)
- Prof. Japhet Sebastian LAW (up to 5.12.04) 羅文鈺教授 (至5.12.04)
- Mr. LEUNG Lit-on 梁烈安律師
- Mr. Vincent LO Wing-sang, JP (up to 5.12.04) 羅榮生律師, 太平紳士 (至5.12.04)
- Mr. Tim LUI Tim-leung, JP (up to 5.12.04) 雷添良會計師, 太平紳士 (至5.12.04)
- Ms. Anita MA Wing-tseung (from 6.12.04) 馬詠璋大律師 (由6.12.04)
- Dr. Elizabeth SHING Shiu-ching, JP 成小澄博士, 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 (from 6.12.04) 鄔莉華女士 (由6.12.04)
- Dr. YU Wing-tong (from 6.12.04) 余永棠博士 (由6.12.04)

# Cases of Consumer Legal Action Fund

## 消費者訴訟基金個案統計

The Fund was set up on 30 November 1994. The Fund has altogether considered 67 groups of cases as at 31 March 2005. The group sizes range from one consumer to thousands of consumers.

基金於一九九四年十一月三十日設立。截至二〇〇五年三月三十一日，經處理的個案共有六十七組，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 November 1994	67
自一九九四年十一月三十日以來，經基金處理的個案組數	
• Problem solved during application 申請協助期間問題已獲解決	1
• Under consideration 仍在考慮中	0
• Assistance granted 獲基金審批協助之個案	27
Compensation obtained 獲得賠償	7 <sup>a</sup>
Liquidation 清盤	1
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	3
Cases not pursued - applicants' withdrawal 未再跟進 - 因申請人撤回	1
Referred to Legal Aid 轉交法律援助署	1
In process 在處理中	8 <sup>c</sup>
• 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	31

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。

c In one group of cases, assistance was granted in principle pending applicant's completion of formality.

其中一組個案獲原則上審批協助，正待申請人完成正式程序。

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

Report and Financial Statements  
For the year ended 31 March 2005

CONSUMER LEGAL ACTION FUND

REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2005

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AUDITORS' REPORT

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

We have audited the financial statements on pages 2 to 6 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 Statements of Auditing Standards 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 2005 and of its surplus for the year then ended and have been properly prepared in accordance with the Trust Deed.

**Deloitte Touche Tohmatsu**  
Certified Public Accountants  
Hong Kong  
14 November 2005

CONSUMER LEGAL ACTION FUNDINCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 MARCH 2005

	<u>2005</u> HK\$	<u>2004</u> HK\$
<b>INCOME</b>		
Bank interest income	11,462	25,445
Interest income from investments in other debt securities	412,351	377,285
Application fee from assisted consumers	16,300	100
Contributions from assisted consumers	8,000	2,104
Amortisation of discount on a held-to-maturity debt security	13,831	13,831
Legal fees recovered	145,147	-
	<u>607,091</u>	<u>418,765</u>
<b>EXPENDITURE</b>		
Auditors' remuneration	7,150	6,800
Bank charges	860	810
Legal fee for assisted consumers	65,836	265,695
Amortisation of premium on a held-to-maturity debt security	11,139	9,282
Sundry expenses	875	6,092
	<u>85,860</u>	<u>288,679</u>
<b>NET SURPLUS FOR THE YEAR</b>	<u><u>521,231</u></u>	<u><u>130,086</u></u>

CONSUMER LEGAL ACTION FUNDBALANCE SHEET  
AT 31 MARCH 2005

	<u>NOTES</u>	<u>2005</u> HK\$	<u>2004</u> HK\$
<b>NON-CURRENT ASSETS</b>			
Investments in securities	4	9,121,811	9,119,119
<b>CURRENT ASSETS</b>			
Interest receivable		59,130	59,130
Bank balances		5,768,881	5,249,366
		<u>5,828,011</u>	<u>5,308,496</u>
<b>CURRENT LIABILITIES</b>			
Accounts payable		7,838	7,938
Accrued expenses		8,182	7,106
		<u>16,020</u>	<u>15,044</u>
<b>NET CURRENT ASSETS</b>		<u>5,811,991</u>	<u>5,293,452</u>
		<u>14,933,802</u>	<u>14,412,571</u>
<b>CAPITAL AND RESERVE</b>			
Capital	1	10,000,000	10,000,000
Accumulated surplus		4,933,802	4,412,571
		<u>14,933,802</u>	<u>14,412,571</u>

The financial statements on pages 2 to 6 were approved and authorised for issue by the Board of Administrators on 14 November 2005 and are signed on its behalf by:

  
ADMINISTRATOR

  
ADMINISTRATOR



CONSUMER LEGAL ACTION FUNDSTATEMENT OF CHANGE IN EQUITY  
FOR THE YEAR ENDED 31 MARCH 2005

	<u>Capital</u> HK\$	<u>Accumulated</u> <u>surplus</u> HK\$	<u>Total</u> HK\$
At 1 April 2003	10,000,000	4,282,485	14,282,485
Net surplus for the year	-	130,086	130,086
At 31 March 2004	10,000,000	4,412,571	14,412,571
Net surplus for the year	-	521,231	521,231
At 31 March 2005	<u>10,000,000</u>	<u>4,933,802</u>	<u>14,933,802</u>

CONSUMER LEGAL ACTION FUND

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2005

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1. OBJECTIVES AND OPERATION OF THE 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.

2. POTENTIAL IMPACT ARISING FROM THE RECENTLY ISSUED ACCOUNTING STANDARDS

In 2004, the Hong Kong Institute of Certified Public Accountants issued a number of new or revised Hong Kong Accounting Standards and Hong Kong Financial Reporting Standards (herein collectively referred to as "new HKFRSs") which are effective for accounting periods beginning on or after 1 January 2005. The Fund has not early adopted these new HKFRSs in the financial statements for the year ended 31 March 2005.

The Fund has commenced considering the potential impact of these new HKFRSs but is not yet in a position to determine whether these new HKFRSs would have a significant impact on how its results of operations and financial position are prepared and presented. These new HKFRSs may result in changes in the future as to how the results and financial position are prepared and presented.

3. SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared under the historical cost convention as modified for the revaluation of investments in securities and in accordance with accounting principles generally accepted in Hong Kong. The principal accounting policies adopted are as follows:

Revenue recognition

Bank interest income and interest income from investments in debt securities are recognised on a time proportion basis by reference to the principal outstanding and the interest rate applicable.

Cost of financial assistance

All costs connected with the provision of financial assistance rendered to consumers are recorded on an accrual basis and charged against income and expenditure account in the period incurred. Any costs recoverable from assisted consumers are recorded as income upon receipt.

CONSUMER LEGAL ACTION FUND

## 3. SIGNIFICANT ACCOUNTING POLICIES - continued

Impairment

At each balance sheet date, the Fund reviews the carrying amounts of its assets to determine whether there is any indication that those assets have suffered an impairment loss. If 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. Impairment loss is recognised as an expense immediately.

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

Investments in securities

Investments in securities are recognised on a trade-date basis and are initially measured at cost.

At subsequent reporting dates, debt securities that the Fund has the expressed intention and ability to hold to maturity (held-to-maturity debt securities) are measured at amortised cost, less any impairment loss recognised to reflect irrecoverable amounts. 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.

## 4. INVESTMENTS IN SECURITIES

	<u>2005</u> HK\$	<u>2004</u> HK\$
Held-to-maturity debt securities, listed	9,121,811	9,119,119
Market value of listed securities	8,771,165	9,317,835

(譯本)

**消費者訴訟基金**

(根據信託聲明在香港註冊成立)

截至二零零五年三月三十一日止年度  
報告書及財務報表

消費者訴訟基金

報告書及財務報表  
截至二零零五年三月三十一日止年度

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**Deloitte**  
**德勤**

核數師報告書

致消費者訴訟基金信託人

(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 6 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賬目所載數額及披露事項有關憑證，亦包括評估基金執行委員會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要錯誤陳述，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，上述的財務報表均真實並公平地反映 貴基金於二零零五年三月三十一日的財政狀況及 貴基金截至該日止全年度的盈餘，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

二零零五年十一月十四日

消費者訴訟基金

## 收支結算表

截至二零零五年三月三十一日止年度

	<u>二零零五年</u> 港幣	<u>二零零四年</u> 港幣
收入		
銀行利息收入	11,462	25,445
投資其他債務證券的利息收入	412,351	377,285
受助消費者申請費	16,300	100
受助消費者分擔費用	8,000	2,104
持至到期日之證券之折價攤銷	13,831	13,831
收回之律師費	145,147	-
	<u>607,091</u>	<u>418,765</u>
支出		
核數師酬金	7,150	6,800
銀行費用	860	810
受助消費者律師費	65,836	265,695
持至到期日之證券之溢價攤銷	11,139	9,282
雜項支出	875	6,092
	<u>85,860</u>	<u>288,679</u>
本年度盈餘	<u>521,231</u>	<u>130,086</u>

## 消費者訴訟基金

## 資產負債表

於二零零五年三月三十一日

	附 註	二零零五年 港幣	二零零四年 港幣
非流動資產			
證券投資	4	<u>9,121,811</u>	<u>9,119,119</u>
流動資產			
應收利息		59,130	59,130
銀行結餘		<u>5,768,881</u>	<u>5,249,366</u>
		<u>5,828,011</u>	<u>5,308,496</u>
流動負債			
應付賬項		7,838	7,938
應計費用		<u>8,182</u>	<u>7,106</u>
		<u>16,020</u>	<u>15,044</u>
流動資產淨值		<u>5,811,991</u>	<u>5,293,452</u>
		<u>14,933,802</u>	<u>14,412,571</u>
基金及撥備			
基金	1	10,000,000	10,000,000
累積盈餘		<u>4,933,802</u>	<u>4,412,571</u>
		<u>14,933,802</u>	<u>14,412,571</u>

載於第 2 至第 6 頁之財務報表經基金執行委員會於二零零五年十一月十四日批准及授權發佈，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

截至二零零五年三月三十一日止年度

	基金 港幣	累積盈餘 港幣	合計 港幣
於二零零三年四月一日	10,000,000	4,282,485	14,282,485
年度盈餘	<u>-</u>	<u>130,086</u>	<u>130,086</u>
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	<u>-</u>	<u>521,231</u>	<u>521,231</u>
於二零零五年三月三十一日	<u>10,000,000</u>	<u>4,933,802</u>	<u>14,933,802</u>

## 消費者訴訟基金

### 財務報表附註

截至二零零五年三月三十一日止年度

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#### 1. 基金之目的及運作

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。

#### 2. 近期頒佈之會計準則產生之潛在影響

於二零零四年，香港會計師公會頒佈多項新訂或經修訂香港會計準則及香港財務報表準則（以下統稱為）「新訂香港財務報表準則」），由二零零五年一月一日或以後開始的會計期間生效。基金於截至二零零五年三月三十一日止年度之財務報表並未採用此等新訂香港財務報表準則。

基金已開始評估此等新訂香港財務報表準則之潛在影響，但目前仍未能釐定此等新訂香港財務報表準則是否對基金之經營業績及財務狀況之編製及呈列造成重大影響。此等香港財務報表準則可能影響日後業績及財務狀況之編製及呈列。

#### 3. 主要會計政策

本財務報表是按歷史成本為基礎，並就證券投資之估值作出修訂及依據香港普遍採納的會計原則編製，而所採用的主要會計政策則詳列如下：

##### 收入確認準則

銀行利率及債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。

消費者訴訟基金

## 3 · 主要會計政策一續

**減值**

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。

**證券投資**

證券投資乃按交易日基準確認，初步以成本值入賬。

於往後年結日，如屬基金決意並能夠持至到期日之債務證券（即持至到期日之證券），以攤銷成本減除反映不可收回金額之降值損失後列賬。在該證券年期內，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。

## 4 · 證券投資

	<u>二零零五年</u> 港幣	<u>二零零四年</u> 港幣
持至到期日之上市債券	<u>9,121,811</u>	<u>9,119,119</u>
上市債券市值	<u>8,771,165</u>	<u>9,317,835</u>



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