

# EMPOWERING CONSUMERS THROUGH EDUCATION

## 以教育活動提升消費者自我保護能力



While rapid developments in technology have made the sourcing and purchasing of consumer products simpler, they have also increased the complexity of identifying unscrupulous traders and ensuring adequate consumer protection. The Council is committed to addressing this growing challenge by empowering consumers through education – especially more vulnerable groups such as young students, mentally handicapped persons, and Hong Kong’s increasing elderly population – so as to help them acquire the right knowledge to make informed choices and become responsible consumers. Although many of the normal face-to-face educational and training programmes have been hampered by social distancing measures during the year under review, the Council has successfully maintained these important activities by adapting them to an online format.

科技的急速發展無疑讓選購消費產品變得更加簡便，卻同時令辨識不良營商者和加強消費者保障的工作增添難度。本會致力應對此日益嚴峻的挑戰，透過教育活動，提升消費者的自我保護能力，特別是年輕學子、精神障礙人士及增長中的銀髮一族等弱勢社群，協助他們汲取正確知識，知所選擇，做個負責任的消費者。回顧年內，儘管不少恆常的面授教育和培訓活動均受疫情下的社交限制措施而受阻，但本會適時將這些重要活動調適至網上形式，使其得以順利舉行。

### Cultivating Positive Consumer Attitude from a Young Age

Under the rapidly changing marketplaces, consumer education in childhood serves as a significant guidepost to help young consumers develop proper consumption values and behaviours, which forms the basis of judicious purchases throughout the rest of their lives.

### Experiential Learning Programme for Primary School Students – Earth 2038’s Learning Journey of Sustainable Consumption

Sustainable consumption (SC) education is one of the Council’s top priorities and the “Earth 2038’s Learning Journey of Sustainable Consumption” programme (“Earth 2038 programme”) continued to be run in the 2020/21 school year. To work within the social distancing measures in the midst of the COVID-19 pandemic, the Council conducted 129 sessions of educational activities in small classes,

### 從小培養正面消費態度

在瞬息萬變的市場環境下，讓年輕一代從小接受消費概念教育尤其重要，以助建立正確的消費價值觀及行為，為其往後人生擁有明智消費智慧確立基礎。

### 小學生體驗式學習計劃 — 2038地球人計劃之可持續消費旅程

可持續消費教育是本會其中一項首要任務，有見及此，本會在 2020/21 學年繼續推展「2038 地球人計劃之可持續消費旅程」（「2038 地球人計劃」）。為了在疫情下保持社交距離，本會以小班形式舉辦了 129 場教育活動，約 3,750 名來自 30 間小學的學生參加。超過 78% 受訪學生表示對可持續消費的理解有所提升，超過 9 成更表示

covering 30 primary schools with nearly 3,750 students participating. More than 78% of the students reported positive changes in their understanding of SC and more than 90% were willing to practise SC through altering their behaviours and habits. Moreover, over 92% of respondents who took part in the programme expressed satisfaction with the programme. Moving forward, 32 primary schools with over 3,650 participating students were recruited for the 2021/22 school year. As of 31 March 2022, 43 school activities and training sessions were held.

To allow students to reflect on their own consumption habits, with the support of Community Green Stations in various districts, 8 sessions of “Experiential Learning Trips” were conducted with the participation of over 380 students.

The Council also co-organised a public train-the-trainer session called “Effective Use of Learning and Teaching Resources in General Studies – Values Education” with the Education Bureau (EDB) in June 2021 to enrich teachers’ understanding of the Earth 2038 programme and concepts related to SC. Apart from this public session, a total of 18 training sessions for teachers of project schools were completed. A teaching kit was provided to teachers to help them facilitate the activities during class and to stimulate students’ reflection.



願意改變自身行為和習慣以實踐可持續消費。另外，超過 92% 的受訪學生對計劃表示滿意。展望 2021/22 學年，本會共招募了來自 32 間小學逾 3,650 名學生參加計劃。截至 2022 年 3 月 31 日，本會已舉辦了 43 場學校及培訓活動。

為讓學生反思自己的消費習慣，在各區的「綠在區區」支持下，本會共舉辦了 8 場體驗式學習之旅，逾 380 名學生參加。

此外，本會與教育局於 2021 年 6 月合辦一場題為「常識科學與教資源的有效運用－價值觀教育」的教師培訓活動，以加深教師對「2038 地球人計劃」及可持續消費概念的認識。除此場公開培訓外，本會年內為參與此計劃的老師舉行了一共 18 場培訓活動。本會亦製作了一份教材套，以幫助老師在課堂上進行相關活動及誘發學生反思。



Each teaching kit comprises an enlarged passport adapted from the existing learning kit set, a set of cards that displayed the details of all experiential activities, and selected student works. 每份教材套附有一本由現有學習教材套改編而成的放大版「護照」、一套展示所有體驗式學習活動資料的指示卡，以及精選學生作品。

### Partnership Programme with HKEdCity for Primary Students – Smart Shopper Go Go Goal

In partnership with HKEdCity, a new online activity titled “Smart Shopper Go Go Goal” was successfully launched during the Easter Holidays in the 2020/21 school year. Under the theme “Foods and Drinks”, an online quiz based on CHOICE Magazine videos was developed and hosted on the HKEdCity online platform. The activity provided a fun way for senior primary students to learn about product information and tips for making informed consumption decisions. Around 4,760 students from 94 schools took part in the activity.

### 與香港教育城合辦之小學生問答比賽 — 反斗消費 Go Go Goal

本會與香港教育城合作的全新「反斗消費 Go Go Goal」網上問答比賽，在 2020/21 學年的復活節假期間順利舉行。比賽以「食品 and 飲料」為主題，配合《選擇》月刊之影片在香港教育城的網上平台發放。此活動旨在以有趣的方式，讓高小學生學習產品資訊及如何作明智的消費選擇。活動共吸引來自 94 間學校，約 4,760 名學生參加。





## Proactive Education Platform for Secondary School Students – Consumer Culture Study Award

In collaboration with the EDB, the Council has continued to educate the youth through its flagship programme, the annual Consumer Culture Study Award (CCSA). Over the years, more than 82,000 students from 374 secondary schools have undertaken in-depth studies, enabling them to gain better insights into various consumption issues and develop positive consumer values.

During the year, the 22nd CCSA was successfully concluded with its Award Presentation Ceremony on 21 October 2021, attended by over 130 guests and participants. It was also exciting to see the continued support from schools as reflected from the total of 597 teams from 77 secondary schools having enrolled in the 23rd CCSA.

To help participants conceive the project ideas, a total of 71 workshops/talks and consultation sessions were conducted. This year, 4 theme exemplars<sup>16</sup> have been newly introduced to guide participants through the projects and further enrich their learning experiences. A set of well-structured guiding questions were designed and the CCSA website ([edu.consumer.org.hk](http://edu.consumer.org.hk)) was used strategically in talks and consultations to motivate the participants to embark on their own self-exploration journey in different forms, from observation about daily consumption matters, discovery of intriguing consumption stories, to reflection on firsthand authentic consumption experiences.

Invited by the EDB, the Council conducted a teacher training session titled “Online Consumption: Consumer Behaviours and the Possible Risks”<sup>17</sup> for more than 120 secondary school teachers on 3 June 2021, sharing the risks and sales traps of online consumption, and also taking the opportunity to showcase several CCSA award-winning projects to the audience.

## 中學生主動學習平台 — 消費文化考察報告獎

由本會與教育局合辦的旗艦青少年消費者教育活動 — 「消費文化考察報告獎」（「報告獎」）於年內繼續舉辦，首屆至今已累計有 374 間中學逾 82,000 名學生參與。同學們透過深入考察不同的消費議題，反思及理解正面的消費價值觀。

年內，第 22 屆「報告獎」順利完成，並於 2021 年 10 月 21 日舉行頒獎典禮，共逾 130 名師生及嘉賓參與，為活動劃上圓滿句號。更令人興奮的是，「報告獎」持續獲得學界的鼎力支持，第 23 屆「報告獎」獲來自 77 間中學共 597 隊學生報名參加。



為協同學構思考察意念及進一步誘發他們的學習興趣，今屆「報告獎」共舉辦了 71 場工作坊 / 講座及諮詢面談會，更新增了 4 個主題舉隅<sup>16</sup> 供同學參考，以進一步豐富其學習體驗。透過一系列啟發性的提問，以及善用「報告獎」網頁匯集歷屆主要得獎作品的資訊，引領同學開展其自我探索旅程：觀察日常生活的消費議題、發現有趣的消費故事，以及從第一手真實消費體驗中，深入思考。

此外，本會獲教育局邀請合辦教師培訓課程，於 2021 年 6 月 3 日主講「網上消費—消費者行為及風險」<sup>17</sup> 的課題，與逾 120 名中學老師分享網上消費的風險和銷售陷阱，並藉此機會向他們展示了多個與此課題相關的「報告獎」得獎作品。

16 The 4 theme exemplars are: (1) Consumption and Personal Growth (消費與個人成長), (2) Online/Electronic Consumption Story (線上 / 電子消費的故事), (3) Distinctive Consumption Experience (不一樣的消費體驗), and (4) From Consumption to Community Care (從消費到社群關懷).

4個主題舉隅包括：(1)「消費與個人成長」、(2)「線上 / 電子消費的故事」、(3)「不一樣的消費體驗」及(4)「從消費到社群關懷」。

17 The sharing is part of a new online training course organised by the EDB titled “Knowledge enrichment and teaching experience sharing on consumer and financial education in secondary schools”.

此課題乃教育局舉辦的「中學消費及理財教育知識增益和教學經驗分享」（新辦）網上課程的其中一部分。

## Responsible Consumption Programme for Secondary School Students – Hong Kong Secondary School Marketing Contest 2021

The Council continued its support to the Department of Marketing of the School of Business, Hong Kong Baptist University (HKBU), the Business-School Partnership Programme of the EDB and the HKCSS-HSBC Social Enterprise Business Centre in co-organising the Hong Kong Secondary School Marketing Contest 2021. More than 600 F.3 to F.5 students took part in this contest and 5 teams were selected for the final competition to present their creative marketing plans on how to advocate sustainable fashion among the youth.

## Consumer Education for Post-Secondary School Students

During the year, the Council continued to offer summer internships to 19 students from various higher education institutions, namely the University of Hong Kong, the Chinese University of Hong Kong, City University of Hong Kong, the Education University of Hong Kong, the School of Professional Education and Executive Development (SPEED) of the Hong Kong Polytechnic University (PolyU), HKBU and Hong Kong Shue Yan University. The internships provided students with valuable exposure and hands-on training in the work of consumer protection.

## Empowering Vulnerable Groups to Enhance Self-Protection

Recognising that the elderly, as well as physically or mentally handicapped persons in the population, may be particularly vulnerable to the risks posed by unfair trade practices, the Council continued its effort to reach out to these groups through various customised programmes as well as consumer education talks with a view to empowering them for self-protection.

## Consumer Education for Persons with Special Needs

Entering the second year of the “Support Programme for Persons with Special Needs” (“Programme”), the Council continued empowering social work and education practitioners to deliver consumer education workshops for persons with autism spectrum disorder, mild intellectual disability, and common mental disorder (“target groups”) to heighten their vigilance and equip them with the skills to avert malpractices and common sales traps in fitness and beauty centres through a set of tailor-made training kits. Since its launch, the Programme has received various forms of support from about 40 social welfare organisations, self-help groups and special schools (“organisations”) to jointly assist the target groups in enhancing their self-protection ability as consumers.

During the year, a total of 40 train-the-trainer sessions and parent talks were conducted for frontline staff members, social workers and teachers of the organisations, as well as family members and caregivers of the target groups, attracting over 860 participants. Subsequently, 25 consumer education workshops were organised for the target groups, with nearly 300 participants. Positive feedback on the effectiveness of the workshops were received from the participating trainers.

## 中學生負責任消費計劃 — 全港中學生市場推廣大賽2021

本會繼續支持由香港浸會大學市場學系、教育局商校合作計劃及社聯社會企業商務中心，共同協辦「全港中學生市場推廣大賽 2021」。是次比賽有超過 600 名中三至中五學生參與，最後五強獲選向評審展示富創意的市場計劃，向青少年推廣可持續時裝的概念。

## 專上學生消費者教育活動

年內，本會繼續為不同的大專院校提供暑期實習機會，19 位分別來自香港大學、香港中文大學、香港城市大學、香港教育大學、香港理工大學專業進修學院、香港浸會大學及香港樹仁大學的同學，於實習期間，參與了保障消費者權益相關的工作，並接受在職訓練。

## 提升弱勢社群的自我保護能力

本會關注長者以及部分社群或因身體殘障或精神障礙而較易受到不良營商手法損害，因而致力為他們設計多個適切的教育活動和舉辦消費權益講座，提升他們的自我保護能力。

## 特殊需要人士消費者教育活動

「特殊需要人士支援計劃」踏入第 2 年，本會繼續透過一系列針對健身及美容中心銷售陷阱的資源教材套，協助社會/教育工作者為自閉症譜系障礙、輕度智障及一般精神障礙人士（下稱「目標對象」）舉辦消費者教育工作坊，教導他們提高警覺及防範相關不良營商手法及銷售陷阱。計劃推行至今，已獲約 40 間社福機構、自助組織及特殊學校（下稱「機構」）的支持，共同支援目標對象提升其自我保護能力。

年內，本會為機構的前線職員、社工、老師、目標對象的家人及照顧者舉辦共 40 場導師培訓及家長講座，吸引逾 860 人次參加。本會其後亦為目標對象舉行了 25 場消費者教育工作坊，接近約 300 人次參加。參與導師均對工作坊的成效給予正面評價。





The Council is devoted to strengthening the collaboration with partner organisations to promote the consumer rights of the target groups, and garner public support for upholding them through various channels and activities. To encourage more organisations to take part in the Programme, the first experience sharing cum refresher training session on the Programme was held in August 2021, where an update of the latest developments of the Programme were given and various partner organisations were invited to share their insights and experiences.

The Council also joined hands with Fu Hong Society to promote the Programme through a radio interview with "Care for Disabled" (非常人物生活雜誌) of RTHK Radio 1. Besides, in support of the "International Day of Persons with Disabilities" set out by the United Nations on 3 December each year, a public workshop on the pitfalls of fitness centre sales was organised.

本會致力加強與夥伴機構的協作，藉不同渠道及活動凝聚大眾支持，共同維護及提升特殊需要人士的消費權益。首場實踐經驗分享會暨進修培訓於2021年8月順利舉行，本會於分享會上向機構同工介紹本計劃的最新發展，亦邀請不同夥伴機構交流心得及分享經驗，以鼓勵更多機構參與。

本會亦聯同扶康會於香港電台第一台《非常人物生活雜誌》節目中推廣本計劃。此外，為響應每年12月3日聯合國所定的「國際復康日」，本會舉辦了一場有關健身中心銷售陷阱的公開工作坊。



### Consumer Education for Senior Citizens

With the ageing population in Hong Kong, the empowerment of senior citizens through consumer education has become ever more important. In collaboration with different social service organisations and elder academies, 45 consumer education talks were held for senior citizens either face-to-face or virtually in the year, attracting 905 participants. Essential topics such as consumer rights and responsibilities, and unfair trade practices under the Trade Descriptions Ordinance, as well as consumer alerts particularly relevant to senior citizens such as homes for the aged, telecommunication services, telemarketing of health checkup plans, bogus health talks and health food, and dried seafood were covered. Also, in November 2021, a public talk on online shopping was held at the "Gerontech and Innovation Expo cum Summit (GIES)".

### 長者消費者教育活動

隨著香港人口高齡化，以教育提升年長消費者的自我保護能力愈加重要。年內，本會與不同的社會服務機構及長者學苑合作，透過面授或線上形式為905名長者舉辦共45場消費權益講座。講座主題包括消費者權利與責任、認識《商品說明（不良營商手法）（修訂）條例》，以及與長者相關的消費者警示，涵蓋安老院舍、電訊服務、電話推銷健康檢查計劃、保健食品及蔘茸海味等主題。本會更於2021年11月於「樂齡科技博覽暨高峰會」，舉辦以網上消費為題的公開講座。

# 智齡

One key achievement of the Council related to consumer education in the year was the launch of the Pilot Educator Scheme for Senior Citizens (ESSC) in partnership with 5 organisations, namely Yan Oi Tong Hong Kong Toi Shan Association Neighbourhood Elderly Centre, ELCHK Shatin District Community Centre for the Golden-Aged, Christian Family Service Centre – True Light Villa District Elderly Community Centre, St. James' Settlement Wanchai District Elderly Community Centre, and Senior Police Call. The scheme aimed to equip participating retirees and elderly with consumer rights knowledge and public speaking techniques through a comprehensive training programme, so that they could host community talks and transfer the knowledge to other senior citizens, thereby empowering them to protect themselves and make informed choices.

Around 90 retirees or soon-to-be retirees aged between 50 and 80 received the basic training, and amongst them 24 with the most outstanding performance were selected to undertake advanced training and qualified as "Senior Educators" after assessment. They hosted around 30 consumer rights community talks for their fellow elderly in the year under review, as well as participating in related activities, including attending interviews in the programme "Happy Old Buddies" (快樂長門人) by TVB, and being invited to be the emcee in the public talk in GIES aforementioned. Additionally, 63 participants became Network Members who would share with their peers the latest consumption information and help build a stronger support network in the community. A visit to the Jockey Club "age at home" Gerontech Education and Rental Service Centre and guided tours in GIES were also arranged for ESSC Senior Educators and Network Members as post-training activities.



To recognise the achievements of the Network Members and Senior Educators, the ESSC Recognition Ceremony cum Official Launch of the Elderly Hotline was held on 5 January 2022, with the attendance of over 110 guests and participants. The Ceremony was officiated by The Honourable Bernard Charnwut CHAN, GBM, GBS, JP. Certificates of completion and certificates of appreciation were presented to the Senior Educators and Network Members, and partner organisations respectively.

「智齡消費教育大使」試行計劃是本會年內長者消費者教育的重要成果。計劃由本會主辦，並由仁愛堂香港台山商會長者鄰舍中心、基督教香港信義會沙田多元化金齡服務中心、基督教家庭服務中心真光苑長者地區中心、聖雅各福群會灣仔長者地區中心，以及耆樂警訊擔任合作機構。計劃旨在為退休人士和長者提供全面的消費者教育培訓，裝備他們學習所需的消費權益知識及演講技巧，為社區內長者主持消費權益講座及傳遞消費資訊，協助他們提升自我保護能力，並能作出精明的消費決定。

年內約 90 位年齡介乎 50 至 80 歲的準退休或已退休人士接受基本培訓，當中 24 位表現優異的參加者，獲挑選接受進階培訓，通過評估後成為「智齡消費教育大使」，為社區內的長者主持約共 30 場消費權益講座，並參與相關的教育活動，包括部分大使接受無綫電視節目《快樂長門人》的訪問及擔任「樂齡科技博覽暨高峰會」公開講座的主持。另外，計劃亦培訓了其餘 63 位參加者成為「智齡消費支援網絡成員」，為社區內的長者分享最新的消費資訊並協助其加強人際網絡支援。計劃更安排「智齡消費教育大使」及「智齡消費支援網絡成員」參觀賽馬會「a家」樂齡科技教育及租賃服務中心，以及參與樂齡科技博覽導賞活動，作培訓後活動。



為嘉許一批大使於過去一年所作的努力及成果，本會於 2022 年 1 月 5 日舉行「智齡消費教育大使嘉許禮暨智齡消委會熱線啟動禮」，超過 110 位嘉賓及人士出席典禮，並榮幸地邀請到陳智思先生，大紫荊勳賢，金紫荊星章，太平紳士擔任主禮嘉賓。當日「智齡消費教育大使」及「智齡消費支援網絡成員」分別獲頒發研習證書及畢業證書，而合作機構代表則獲頒發感謝狀。





## Providing Support to the Community Regularly and During the Pandemic

### Special Webinar Series for 5th Wave of Pandemic

Hong Kong was hit by the fifth wave of the COVID-19 pandemic in early 2022 – people were housebound and schools' summer holidays were also brought forward to March and April. These did not halt the Council's efforts in supporting consumers to make informed consumption choices and continue to lead a healthy life. Under the theme "Kickstart Healthy Living; Cheer for Life" ("為健康起動，為生活打氣"), a total of 23 Special Community Talks/Workshops were conducted/scheduled from mid-March to May 2022 for the public as well as specific groups including teenagers, parents and children, and persons with special needs. There were 5 main categories of topics namely "Anti-epidemic and Disinfecting Products", "Consumption Tips" (including tips related to the new round of Consumption Vouchers released in April 2022), "Consumption Risks", "Life Enhancement Under the Pandemic", and "Interactive Environmental Protection Workshop" (in collaboration with Sham Shui Po Community Green Station). The Talks/Workshops were well-received, and attracted around 1,000 attendees.



### Community Talks

The Council continued to conduct community talks regularly even during the prevailing pandemic. 8 community talks (excluding those for retirees and the elderly), including 4 conducted via video-conferencing, were held for different target groups including primary school students, secondary school students, women, and persons with hearing impairment, attended by over 430 participants. A host of topics were covered including consumer alerts in areas such as online shopping, fitness centres, consumption with prepayment, food labelling, and sustainable consumption.

In January 2022, the Council was also invited by the Department of Marketing, HKBU to deliver a guest lecture titled "From Consumer Trends to Socially Responsible Marketing Solutions". The talk provided some 120 attending students with an overview of consumer trends and the changing environment in Hong Kong, serving to inspire marketers to design innovative, relevant and sustainable marketing plans for different target groups.

## 舉辦恆常及疫情相關的支援社區活動

### 第5波疫情特別網絡研討會系列

香港在2022年初遭受第5波2019冠狀病毒病疫情衝擊，市民需居家抗疫，學校暑假也提前至3至4月，然而本會的公眾教育並沒有因而而停止。在2022年3月中旬至5月期間，本會為市民大眾，以及青少年、家長及其子女，以及特殊需要人士舉辦合共23場主題為「為健康啟動，為生活打氣」的特別社區講座/工作坊，幫助消費者作出明智消費選擇並繼續過健康的生活。講座/工作坊專題共分5大類，分別為「防疫和消毒產品」、「消費貼士」（包括於2022年4月發放的新一輪消費券之相關小貼士）、「消費風險」、「疫情下的生活提升」及「互動環保工作坊」（與「綠在深水埗」合辦）。系列廣受好評，吸引約1,000名市民參加。



### 消費權益講座

即使在疫情期間，本會也繼續定期舉辦消費權益講座，為小學生、中學生、婦女、聽障人士等不同群體舉辦了8場社區講座（不包括為退休人士和長者而設的講座），當中4場通過視像會議進行，合共超過430人參加。講座涵蓋多個主題，包括網上購物、健身中心、預繳式消費、食物標籤和可持續消費等消費專題。

本會亦應香港浸會大學市場學系邀請，於2022年1月主持題為「從消費者趨勢到對社會負責的營銷方案」(From Consumer Trends to Socially Responsible Marketing Solutions) 的客席講座。講座為約120名同學概述香港的消費趨勢和社會環境轉變，啟發市場系同學為不同目標群體設計創新、適切及可持續的營銷計劃。