

EMPOWERING CONSUMERS THROUGH EDUCATION

以教育活動提升自我保護能力



Cultivating Positive Consumption Attitude at Young Age

Consumer education should start at an early age, so as to cultivate positive consumption attitudes, develop critical thinking skills and enrich knowledge that form the basis for informed choices and judicious purchases.

Consumer Education at Secondary Schools – Consumer Culture Study Award

A major programme is the Consumer Culture Study Award (CCSA) organised in collaboration with the Education Bureau, targeting students in secondary schools.

Over the past 18 years the annually-held CCSA has been one of the largest project-based learning programmes for secondary students. The programme seeks to facilitate the reflection of teenagers on their own consumption behaviours and those of the others; as well as the impact of their consumption choices on themselves, their family, society and the world.

Since its inception, in 1999, it has attracted participation of more than 69,000 students from 347 secondary schools.

從小培養正確消費價值觀

消費者教育應從小開始，從而培養正確的消費態度及具判斷力的思維和知識，成為日後作出明智及審慎消費選擇的基礎。

中學生消費者教育活動 — 消費文化考察 報告獎

每年由本會及教育局合辦的「消費文化考察報告獎」(報告獎)，是以中學生為對象的重點消費者教育活動。

每年舉辦的「報告獎」至今已踏入第18屆，一直是本地學界最大型的專題研習教育活動之一。活動旨在促進青少年反思自己及他人的消費行為，以及他們的消費選擇對個人、家庭、社會和世界的影響。

自1999年，「報告獎」共有來自347間中學超過69,000名學生參加。



Prevention is better than cure. Throughout the years, the Council has through numerous education programmes sought to improve consumers' ability to act as a sensible and responsible purchaser in making choices and protecting themselves from challenges posed by increased market complexity and information overflow. Strategic focus has been placed on educating the younger generation; while enhancing the vulnerable's ability to protect themselves against unfair trade practices through education has also been an important agenda of the Council.

預防勝於治療。本會多年來透過不同的教育活動，致力幫助消費者成為明智和負責任的購買者，在日益複雜及訊息泛濫的市場，保護自己並作出合適的選擇。除致力教育年青一代外，本會另一重點工作是透過教育提升弱勢社群的自我保護能力，使他們免受不公平營商手法的損害。

During the year under review, the 17th CCSA had been concluded and the 18th CCSA was commenced. The 17th CCSA Award Presentation Ceremony was held on 20 July 2016 with over 400 students, teachers and other participants in attendance. It was the capstone of a series of education activities including seminars, workshops and consultation sessions in the preceding months that had sought to shape the youngsters' concept and behaviour on consumption throughout their life.

Commenced in September 2016, the 18th CCSA attracted 956 student teams from 69 secondary schools¹³. More than 1,800 teachers and students attended the 21 introductory seminars organised by the Council. Participants were briefed about a wide array of consumer issues for their reflection, and were led to explore methods for conducting their study projects.

There were totally 126 educational sessions, covering over 30 topics, engaging more than 2,700 teachers and students, of which 105 were tailor-made consultations seeking to advise participants to approach the issues related to their projects in an effective manner and help them



年內，第17屆「報告獎」圓滿結束及第18屆正式展開。第17屆「報告獎」頒獎典禮於2016年7月20日舉行，當日共超過400位同學、老師及觀眾參與。頒獎典禮圓滿地總結連月來旨在培育同學終身受用的良好消費概念及行為的研討會、工作坊、面談會等不同教育活動。

在2016年9月開展的第18屆「報告獎」吸引了來自69間中學共956隊學生參加¹³。本會為老師和同學特設講座，讓參加者思考各項消費議題，並探討各種考察方法，期內舉行的21次講座共吸引逾1,800位師生出席。

本會亦舉辦了126項涵蓋30多個專題的支援學習活動，共有逾2,700位師生參與。當中包括105場為參加同學度身訂造的諮詢面談會，就考察報告的概念及內容作出建議，以期協同學有效地處理相關的議題，及探索可行的考察方法和角度。另外有21個培訓工作坊，旨在為學生提供相關的重要知識，並引導他們從

13 Visit www.consumer.org.hk/ccsa for the list of winners of the 18th Consumer Culture Study Award.
第18屆「消費文化考察報告獎」得獎名單可瀏覽以上網址。

explore possible methods and perspectives for the conduct of their studies. There were 21 workshops to equip participants with critical knowledge and offer them insights for studying the topics they chose from different perspectives, as well as to sustain and enhance their learning interests.

Consumer Education at Primary Schools

Children in Hong Kong are exposed to a highly consumption-oriented economy. As observed, their interaction with parents on making consumption choice are very dynamic and mutual in influence. Moreover, the increasing use of electronic wallet exposes children to easy consumption at a much younger age. It is a global trend to advance consumer education for children with a view to helping them become a rational and responsible consumer with positive conception values and behaviour.

As such, the Council has established an Advisory Committee to steer efforts relating to such important educational initiative. The Committee comprises primary school headmasters and experts in childhood education. In its first meeting in February 2017, the Committee mapped out an implementation strategy pursuant to which a pilot scheme would be launched in the 2017-18 school year.

In January 2017, the Council was also invited by the Education Bureau to participate in an Educational Television programme about food labelling, in which advice on how to select food wisely was given.

Consumer Education for Post-secondary School Students

As active consumers and prospective employees serving consumers in the market, post-secondary students are particularly in need of knowledge related to consumption. To meet such a need, the Council delivered 7 introductory lectures in various campuses of the Hong Kong Institute of Vocational Education; and organised seminars for students of the Hong Kong Shue Yan University and the City University of Hong Kong. The lectures and seminars covered consumer issues relating to “The Competition Ordinance”, “The Trade Descriptions Ordinance”, “sustainable consumption” and “pre-payment mode of consumption”.

The Council has offered young people exposure to the work of consumer protection. Over 50 youngsters from different secondary schools and the universities were engaged as volunteers to support the Council in various educational activities. Summer internship was offered to 12 students from 6 local tertiary institutions and 1 Mainland university, including the Chinese University of Hong Kong, City University of Hong Kong, the Education University of Hong Kong, Hong Kong Baptist University, Hong Kong Shue Yan University, Polytechnic University of Hong Kong and Shantou University. The internships provided students with opportunities to acquire practical, on-the-job experience.

不同角度去探究所選的消費議題，務求延續及提升他們研習的興趣。

小學生消費者教育活動

香港兒童在消費主導的經濟中成長，據觀察，他們在消費選擇方面與家長有着密切的互動及互為影響，加上隨着電子錢包的廣泛使用，令兒童較過往更早接觸消費。因此，在兒童階段開展消費教育已成全球趨勢，以培育他們成為具有正確消費價值觀和行為理性及負責任的消費者。

為此，本會成立了小學消費教育諮詢委員會，就小學生消費者教育的內容及實施策略提供意見，以便為此項重要發展引航。委員會由小學校長和兒童教育專家組成，於2017年2月舉行首次會議，並擬訂實施策略，預計在2017-18學年起開展試驗計劃。

於2017年1月，本會獲得教育局的邀請，參與製作一集關於食物標籤的教育電視節目，以教導小學生如何明智地選擇食物。

專上學生消費者教育活動

大專生作為活躍的消費者，以及消費市場的未來僱員，特別有需要獲取消費相關的知識。因此，本會於香港專業教育學院的不同校園內舉辦共7場簡介講座，並為香港樹仁大學及香港城市大學學生舉辦研討會，主題涵蓋有關《競爭條例》、《商品說明條例》、可持續消費及預繳式等備受關注的消費議題。

此外，本會亦為青少年提供更多參與有關消費者保障工作的機會，本年度共有超過50位中學生及大學生出任義工，協助籌辦本會的各種教育活動。此外，本會亦繼續為大專院校的學生提供暑期實習機會，本年度，12位學生分別來自6間本地及1間內地大學，包括香港中文大學、香港城市大學、香港教育大學、香港浸會大學、香港樹仁大學、香港理工大學，及汕頭大學。他們透過實習機會獲得實際工作經驗。



Training and Resources Support to Teachers

Adopting the train-the-trainer approach, the Council provided training programmes for teachers in the form of sharing and advisory sessions, to enhance their understanding of current consumer issues. The sessions also presented approaches to guiding students in consumer cultural studies and project learning programmes.

A pictorial album and an e-book, featuring the “4 x 10 Comic Exhibition” in celebration of the Council’s 40th anniversary were produced and distributed to all secondary and primary schools. The comics portrayed the changes of the local consumption environment and culture in the past 4 decades, which would arouse the interest of both teachers and students in contemplating their situations and roles in the consumption market. An educational DVD featuring the major award-winning reports of the 17th CCSA was also produced and distributed to secondary schools to serve as teaching resources in consumer education.

Empowering the Vulnerable to Enhance Self-protection

Recognising that some social groups may be susceptible to unfair trade practices, very much due to their social roles and physical or mental vulnerabilities, the Council has reached out to educate these consumers with a view to building a fair, equitable and inclusive market.

Consumer Education for Senior Citizens

To provide a platform for the elderly, social workers, and other stakeholders to discuss important issues faced by elderly consumers, the Council and the Hong Kong Council of Social Service continued to jointly organise the quarterly “Case Forum for Elderly Consumers” in the year. 3 case forums were held in April, June and October 2016 focusing on telecommunication services, emergency alarm system for the elderly and consumption with pre-payment respectively. During the forum, the elderly participants shared experiences and concerns with reference to real life scenarios.



40 education programmes designed for senior citizens were held in collaboration with different social and community service organisations during the year under review. Tailored to meet the needs of senior citizens, the education programmes focused mainly on consumer protection laws and consumer rights and responsibilities regarding the purchase and use of goods and services popular among senior consumers. These included telecommunication services, health food and equipment, and Chinese medicines. There were also programmes providing precautionary tips against consumer traps.

Consumer Education for New Arrivals and People with Disabilities

Amongst others, specific education programmes and community talks were tailored to new arrivals to Hong Kong and to people with disabilities, who were more vulnerable to unfair trade practices. 8 specific programmes were delivered, in collaboration with different social service organisations to empower them against unfair trade practices.

教師培訓及教學資源

本會亦提供了不同的教師培訓活動，包括與教師進行交流和諮詢，以增加他們對目前消費議題的認識，此外亦分享如何有效進行消費文化考察及「專題研習」，好讓他們更有效地指導學生。

年內，紀念本會成立40周年的4x10漫畫展的內容，被輯錄成畫冊及電子書，派發予全港中、小學作為教材。漫畫描繪過去40年本地消費文化及環境的變化，從而激發老師和學生的興趣，思考他們在消費市場中的處境和角色。另外，本會亦將「第17屆消費文化考察報告獎」得獎作品製作成光碟，並派發予各中學作為消費者教育的實用教學工具。

協助弱勢群體的教育活動

明白到一些社群主要因社會角色、身體或精神障礙而較易受到不良營商手法損害，本會為他們提供消費教育，以期建立一個公正、公平及具包容性的消費市場。

長者教育活動

本會與香港社會服務聯會合辦每季一次的個案論壇，提供溝通平台，讓長者、社工及持份者一同討論長者面對的重要消費議題。論壇分別在2016年4月、6月及10月舉行，以電訊合約、長

者緊急召援系統及預繳式消費為主題。論壇中，長者對應真實個案情境，分享其經驗及關注。

此外，本會聯同多個社會及社區服務機構，於年內為長者提供了合共40項教育活動。活動針對長者的需要而設計，聚焦於與長者經常使用的

貨品及服務有關的消費者保障法例，以及消費者權利和責任。這些貨品和服務包括電訊服務、健康食品及器材，及中醫藥等。本會亦設活動向長者提供預防墮入常見消費陷阱的方法。

新來港人士及殘疾人士的消費者教育活動

新來港人士及殘疾人士是兩個較容易受到不良營商手法影響的社會群體，除一般的社區教育活動外，本會年內更特別與不同社會服務機構合作舉辦共8項專為新來港人士或殘疾人士而設的消費者教育活動，以提升他們抵禦不良營商手法的能力。