

MESSAGE FROM THE CHIEF EXECUTIVE

總幹事的話



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In the fast moving consumer world, it is imperative for the Consumer Council to keep abreast of times and ahead of the curve to be ready for any eventuality. Charged with the statutory function to protect and promote the interests of consumers, the Council is duty bound to guard the gate vigilantly against any sign of emerging risks and hazards to help consumers avoid falling prey to unscrupulous operators in the marketplace. Clearly, in the new digital age, more and bigger changes are underway; the Council must face up to these challenges, both vast and varied, as they arise, with insight and action.

2017-18 was yet another fruitful year of diversity and productivity. Our test and research reports covered a broad range of subjects and topics relevant to the everyday lives of consumers: from shampoos, laundry and dish-washing detergents, to luncheon meat, sausages, fruit juices, steam ovens, cordless upright vacuum cleaners, online food order platforms, and mobile taxi hailing apps, to name but a very few.

Together these tests and reports captured some 30 newspaper front-page headlines and generated more than 2,400 news reports in the mass media, disseminating a treasure trove of independent impartial consumer information and data to the public. This continues to reinforce the credibility of the Council, while

消費世界瞬息萬變，消費者委員會須與時並進，洞悉先機，才能應付任何突發情況。本會肩負維護並推動消費者權益的法定職能，責無旁貸，對所有可能成為消費者陷阱的市場風險，都要保持警惕，才能把關得力。踏入新數碼年代，更多更大的轉變隨之湧現，本會需以更敏銳的洞察力與快速的執行力面對挑戰。

2017-18年度，本會在多元化和生產力上又是碩果纍纍的一年。我們的研究和測試報告所涵蓋的主題廣泛，與消費者日常生活息息相關：由洗髮水到洗衣液及洗潔精；午餐肉、香腸到果汁；蒸焗爐到無線直立式吸塵機；網上點餐平台到網約的士流動應用程式等等，不計其數。

以上報告結果成為30多則報章頭條，以及超過2,400篇傳媒報道，為大眾提供了獨立、持平又寶貴的消費資訊和數據。此舉一直提高消委會的公信力，同時加強消費者保障本身權益的能力，有助他們作出知情理性的選擇。對本會同樣重要而又影響深遠的是，這還肯定了消委會是提升市場質素的一股重要推動力。

empowering consumers to exercise informed rational choices. Equally important is the far-reaching impact on business in recognition of the Council as a driving force for improvement in the marketplace.

In our effort in market surveillance, we believe that products of daily use to the mass public should be well covered as we systematically scrutinise the hundreds and thousands of consumer goods and services available in the market. Our test and research projects may seem at times rather down-to-earth but their findings are practical and immeasurably useful and constructive to consumers.

Let me share with you some examples of our projects during the year, in the sequence of the four necessities of life: clothing, food, accommodation and travel. Our test on thermal undergarments showed a vast variation in their thermal retention value, probably the single most important factor in the choice of thermal underwear, by more than a double in some samples, and unsatisfactory sweat wicking and quick drying performance in nearly half of the samples.

Our tests on food revealed excessive quantity of sodium (salt) in popular Asian style soup noodles, the regular consumption of this food will put consumer health at risk of high blood pressure and cardiovascular diseases. Some of the cooking oils we tested were found to contain harmful contaminants of different types, prompting the Council to call for the introduction of relevant regulation and safety standards for this common cooking ingredient found in every kitchen.

In our survey on bank mortgage plans, the attention of private residential flat buyers is drawn to the substantial difference in interest charges and calculations, for example, between the Hong Kong Interbank Offered Rate and Prime-based mortgage plans as well as high interest rates for mortgages offered by property developers. And in field visits to the sales offices of some first-hand residential development projects, the result in respect of adequate and accurate information provision was disappointing: greater transparency in information disclosure was sorely needed for the prospective buyers.

Regarding travel, we put walking sticks/cane umbrellas to the test, and found that over 60% of these walking aids posed a safety risk to the elderly. On a lighter note, we compared the numerous different credit card flight awards schemes and found them to vary from card to card and in some cases even among cards issued by the same operator, and found that contrary to popular belief, credit cards co-branded with airlines do not necessarily earn more flight awards.

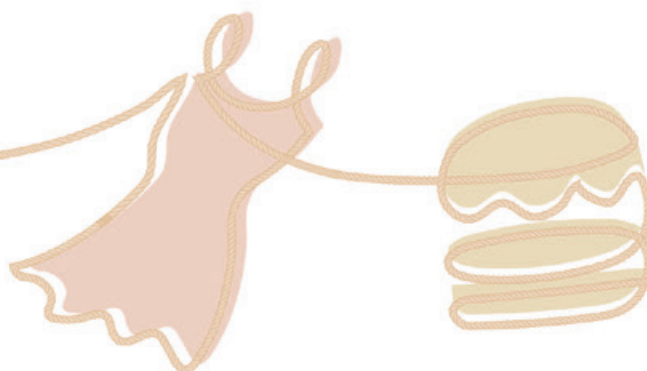
在監測市場方面，本會同樣努力不懈，在日常工作中致力涵蓋主要日用品，長久以來有系統地細查市面上各類消費品和服務產品。我們的研究和測試項目，看似平凡普通，只關乎生活點滴，但對消費者而言，報告結果既實用又具建設性。

在此，讓我與大家分享本會年內達致的部分成果，依次從衣、食、住、行四大生活必需品簡述。選購保暖內衣，最重要的是保溫值，本會的測試發現，不同保暖內衣的保溫值差異逾倍數計，而近半樣本的排汗快乾效果亦欠理想。

食品方面，本會測試了市面流行的亞洲風味湯粉麵，結果顯示樣本的鈉含量（鹽份）過高，經常進食可能增加患高血壓及心血管病的風險。食油測試亦發現樣本內含不同有害物質，結果促使本會向有關當局提出，應針對常用的烹調食材制訂相關監管條例及安全標準。

有關樓宇按揭計劃的調查，揭示私人樓宇買家應留意不同按揭計劃的利率及計算方法，可造成重大的利息差異，消費者宜比較香港銀行同業拆息按揭、最優惠利率按揭，以及由發展商提供的高按揭利率的優劣，慎重選擇。另外，本會派員視察部分一手住宅售樓處，但現場所得的樓盤銷售資訊，其齊全度及準確度均令人失望。為準買家著想，實有急切需要披露透明度更高的整全資料。

「行」的方面，本會測試了手杖/手杖傘的功能，這些輔助長者步行的用具中，發現六成樣本潛藏安全風險。至於題材較為輕鬆的信用卡兌換飛行里數計劃的研究，我們發現計劃「因卡而異」，有情況甚至是同一發卡機構發行的多張信用卡，其里數計法亦各有不同，與航空公司聯營的信用卡亦未必為消費者賺取更多飛行獎賞，有悖於大眾想法。



Furthermore, we believe also in the proverbial “straw in the wind” showing which way the wind blows that the slight facts in accumulation en masse could foreshadow the beginning of new market or consumer trends, or even emerging scam or fraudulent sales practices against consumers. In our gate-keeping role, as the consumer watchdog, dubbed by some in the media, the Council must be alert to any sign of predators in the market, and have the foresight not only to anticipate scams, but to nip them in the bud before they spread.

During the year, we looked at 2 relatively new businesses – online food order platforms and mobile taxi hailing apps. We examined price, performance and service quality, and raised important consumer issues for improvement. We found excessive and wasteful packaging of the food for delivery, detrimental to the environment and sustainable consumption. In the latter, we found excessive collection of consumer personal information unrelated to the operational needs has led to serious privacy concerns. We also looked at the new fad of drone aerial filming, and again, found potential privacy infringement.

The past year saw, amongst others, a significant stride taken towards the goal of extending consumer education to primary school students, as part of the Council’s 3-year strategic plan. We devised a new initiative characterised by experiential learning activities with the theme of sustainable consumption to groom the very young in support of the Council’s advocacy in this area. In October 2017, a pilot programme was launched involving 10 primary schools aided with a learning kit “Earth 2038”. Encouraged by positive feedback from the participant students and teachers alike, the Council will further explore other opportunities and resources to turn this initial success into an ongoing focus of consumer education in the years ahead.

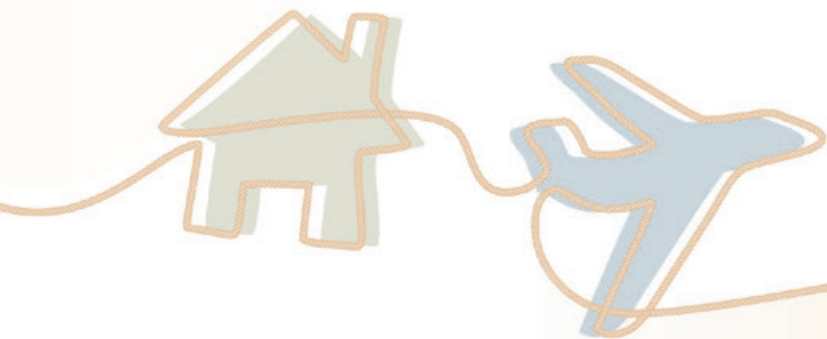
The Council spared no effort in exploring for new avenues to channel consumer information to as wide an audience as possible. During the year, it joined forces with the Financial Services and the Treasury Bureau in a social media campaign targeting young adults trapped in reckless credit card spending and impulsive borrowing. A series of short educational videos were produced to caution consumers against advertising claims and telemarketing calls from money lending intermediaries, and to educate them about prudent financial management. The videos were posted on social media, attracting aggregated viewership of 2,569,952, almost threefold of the 950,000 target. In addition, the Council partnered

我們一直深信諺語「草動知風向」。從觀察種種微細跡象，便能預示市場動態或消費潮流的興起及趨向，甚或有消費陷阱在冒起並擴大。作為被傳媒冠稱的消費者之守護者，本會素來擔當把關角色，除了要時刻保持警惕，留意市場上潛藏的威脅外，還要高瞻遠矚，於萌芽狀態杜絕一切風險。

去年度，我們審視了兩個新興的電子消費行業——網上點餐平台及網約的士應用程式。除了點評價錢、表現及服務質素，本會亦提出了一些有待改善的重要議題。我們發現網上點餐平台在外賣送餐時使用過多包裝，造成浪費，與環保及可持續消費的精神背道而馳。而網約的士實測發現，應用程式會收集過多與服務無關的消費者個人資料，本會關注此舉有侵犯消費者私隱之嫌。我們對航拍這新興玩意的研究中，同樣發現潛在侵犯私隱的風險。

本會於去年度在多方面作出新嘗試，當中在教育消費者方面更邁出重要一步，將教育對象擴展至小學生，落實這3年工作策略計劃目標之一。為此，本會設計了主題為可持續消費的全新體驗學習模式，以培育下一代支持本會多年來的倡議。2017年10月，我們推出了試驗計劃，在10所小學試用「2038 地球人計劃」這套教材。參與學生及教師的反應正面，令人鼓舞，本會因此將進一步尋求更多機會和資源，將這次初嘗的成功延續為未來教育消費者工作的重點。

本會繼續不遺餘力，發掘更多傳播途徑，向更廣大的公眾提供消費訊息。年內，本會與財經事務及庫務局攜手合辦針對年輕一族過度借貸與消費問題的社交媒體推廣活動，當中製作了一系列教育短片，提醒消費者小心受財務借貸公司的廣告及電話推銷影響，同時教育大眾謹慎理財的觀念。有關短片在社交媒體發布，共錄得2,569,952觀看次數，幾近是原定目標950,000的3倍。此外，本會配合無綫財經資訊台製作了11個專輯，



with the TVB Finance & Information Channel in 11 mini segments in a prime-time TV weekly between August and October 2017. The segments highlighted practical consumer tips on myriad of household topics, from home safety and mortgage plans to energy efficient appliances and handling home renovation disputes, drawing an audience of 800,000. Following hot on the heels of its success, a new series is in the production pipeline for 2018-19.

The Council is fully aware of the challenges that lie ahead in the new era of technological innovations in the digital field. As the world evolves from smart phones and smart watches to smart home and smart cities, the Council must keep a step ahead. To borrow a phrase from the Sales of Goods Ordinance, goods sold must be of a quality "fit for purpose". Simply stated, this means a thermal flask is not a thermal flask if it doesn't keep the water hot for a reasonable period of time, even though it may correspond with all other aspects of a thermal flask in terms of size, color, volume, place of manufacture, price, etc. It is a crucial factor behind the huge amount of work the Council is churning out in the consumer interests. For me too, in the final analysis, will be judged on whether or not our endeavours and performance are fit for purpose.

With the continued support of the Government, the business and the public, we are certain to fulfill the mandate under the Consumer Council Ordinance to protect and promote the interests of consumers of goods and services. Last but not least, I am also immensely grateful to the Chairman's leadership and the invaluable contributions of the Council Members and Co-opted Members, and for the dedication of our motivated and professional management team and staff. Together they have made possible our continued progress and success in the defence and advocacy of consumer rights and interests.

Gilly WONG Fung-han
Chief Executive

於2017年8月至10月期間在黃金時段節目內播出。片段為消費者提供多個與家居有關的實用貼士，內容環繞家居安全、按揭計劃、節能家電到裝修糾紛等等，成功吸引了80萬收視率。本會將再下一城，新一輯影片正在製作中，預計於2018至19年播放。

本會充分意識到面對創新科技的新數碼年代，將會是挑戰滿途。當世界邁向智能城市、智能家居、智能生活，本會亦須與時代的巨輪接軌。請容我借用《貨品售賣條例》內的字句：供應的貨品須「適合相關用途」。簡單來說，即使一個保溫杯完全符合產品，如大小、顏色、容量、產地、價錢等描述，但只要不能在合理時間內保存水溫，也就不是保溫杯。這正正是本會在消費權益上不輟耕耘的推動力，如上所述，大眾對本會的評價源於我們努力所作的，是否「適合相關用途」，以迎合時代所需。

有著政府、業界和公眾從不間斷的支持，我們定必繼續履行《消費者委員會條例》所授予的使命和職能，維護及促進消費權益。最後，本人亦非常感激主席英明的領導、各委員和增選委員寶貴的貢獻，以及本會專業又積極的管理團隊和員工的付出，讓我們在維護及倡議消費權益的工作上，取得持續的進展與成效。

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