

CONSUMER COUNCIL FORMER CHAIRPERSONS AND VICE CHAIRPERSONS

消費者委員會 — 歷屆主席及副主席

Year 年份	Former Chairpersons 歷屆主席
1974.04 – 1975.03	Sir KAN Yuet-keung, GBE, CBE, JP 簡悅強爵士，GBE，CBE，太平紳士
1975.04 – 1980.03	Dr LO Kwee-seong, CBE, OBE, JP 羅桂祥博士，CBE，OBE，太平紳士
1980.04 – 1984.10	Dr Gallant HO Yiu-tai, JP 何耀棣博士，太平紳士
1984.10 – 1988.10	Mrs Selina CHOW LIANG Shuk-yee, GBS, JP 周梁淑怡女士，金紫荊星章，太平紳士
1988.10 – 1991.10	Mr Martin LEE Chu-ming, SC, JP 李柱銘資深大律師，太平紳士
1991.10 – 1997.10	Prof. Edward CHEN Kwan-yiu, GBS, JP 陳坤耀教授，金紫荊星章，太平紳士
1997.10 – 1999.07	Ms Anna WU Hung-yuk, GBS, JP 胡紅玉女士，金紫荊星章，太平紳士
1999.09 – 2005.09	Prof. Andrew CHAN Chi-fai, SBS, JP 陳志輝教授，銀紫荊星章，太平紳士
2005.09 – 2007.06	Prof. K C CHAN, GBS, JP 陳家強教授，金紫荊星章，太平紳士
2007.07 – 2012.06	Prof. Anthony CHEUNG Bing-leung, GBS, JP 張炳良教授，金紫荊星章，太平紳士
2013.01 – 2018.12	Prof. WONG Yuk-shan, SBS, BBS, JP 黃玉山教授，銀紫荊星章，銅紫荊星章，太平紳士

Year 年份	Former Vice Chairpersons 歷屆副主席
1987.04 – 1989.03	Mr TANG Kwai-nang, BBS, JP 鄧桂能先生，銅紫荊星章，太平紳士
1989.04 – 1991.10	Prof. Edward CHEN Kwan-yiu, GBS, JP 陳坤耀教授，金紫荊星章，太平紳士
1991.10 – 1993.10	Mr Justein WONG Chun, BBS, JP 王津先生，銅紫荊星章，太平紳士
1993.10 – 1997.10	Ms Anna WU Hung-yuk, GBS, JP 胡紅玉女士，金紫荊星章，太平紳士
1997.10 – 2001.10	Dr John HO Dit-sang 何秩生博士
2001.10 – 2007.10	Mr Larry KWOK Lam-kwong, BBS, JP 郭琳廣律師，銅紫荊星章，太平紳士
2007.10 – 2013.10	Mr Ambrose HO, SBS, SC, JP 何沛謙資深大律師，銀紫荊星章，太平紳士
2013.11 – 2017.10	Mr Philip LEUNG Kwong-hon, MH 梁光漢先生，榮譽勳章

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(up to 至 2019.10.06)

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(since 2019.10.07 起)

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(up to 至 2019.11.06)

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(up to 至 2019.12.31)

The Hon Holden CHOW Ho-ding 周浩鼎議員
(since 2019.11.01 起)

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(up to 至 2019.12.31)

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(since 2020.01.01 起)

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(up to 至 2019.10.31)

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Mr Victor LAM Hoi-cheung, JP 林凱章先生，太平紳士

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Ms Kitty LEE Wing-lan 李泳蘭女士

Mr Alan LUI Siu-lun 雷紹麟先生

Dr LUI Wing-cheong 雷永昌醫生

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Mr Tony PANG Chor-fu 彭楚夫先生 (since 2020.01.01 起)

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Mr Clement CHAN Kam-wing, MH 陳錦榮先生，榮譽勳章
(since 2020.01.20 起)

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Mr Kelvin KWOK Hiu-fai 郭曉暉先生

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Dr LO Pui-yin 羅沛然大律師

Prof. Angela NG Lai-ping 吳麗萍教授

Mr Gabriel PANG Tsz-kit 彭子傑先生 (up to 至 2019.12.31)

Prof. PUN Kong-pang 潘江鵬教授

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Mr Martin WONG Wing-hoi 王永愷大律師

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(since 2019.11.27 起)

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Prof. Nora TAM Fung-ye, BBS, JP
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(up to 至 2020.01.19)

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Dr Wilton FOK Wai-tung 霍偉棟博士 (up to 至 2020.01.19)

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譚鳳儀教授，銅紫荊星章，太平紳士 (up to 至 2020.01.19)

Ms Iris WAN Lai-sze 溫麗司女士 (up to 至 2020.01.19)

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Mr Alvin WONG Tak-wai 黃德偉先生 (up to 至 2019.12.31)

Mr Martin WONG Wing-hoi 王永愷大律師
(up to 至 2020.01.19)

Consumer Protection Law & Policy Committee 消費法律保障及政策小組

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Mr Paul LAM Ting-kwok, SC 林定國資深大律師
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(since 2020.01.20 起)

Mr Kevin LAM Sze-cay 林詩棋先生 (since 2020.01.20 起)

Mr Alan LUI Siu-lun 雷紹麟先生 (since 2020.01.20 起)

Ms Iris WAN Lai-sze 溫麗司女士 (since 2020.01.20 起)

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Mr SHIH Wing-ching, JP 施永青先生，太平紳士
(since 2020.01.20 起)

Ms Rachael SIU Suk-yu 蕭淑瑜大律師
(since 2020.01.20 起)

Mr Tony TANG Kwok-wai 鄧國偉先生 (since 2020.01.20 起)

Ms Sara TONG See-pui 唐思佩大律師
(since 2020.01.20 起)

Mr Martin WONG Wing-hoi 王永愷大律師
(since 2020.01.20 起)

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(up to 至 2019.12.31)

Mr Alan LUI Siu-lun 雷紹麟先生 (since 2020.01.20 起)

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Miss Veronica FUNG Kit-ming 馮潔鳴小姐
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Ms Kitty LEE Wing-lan 李泳蘭女士

Mr Raymond MAK Ka-chun 麥嘉晉先生
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Mr Tony PANG Chor-fu 彭楚夫先生
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(up to 至 2019.12.31)

Trade Practices and Consumer Complaints Review Committee 商營手法研究及消費者投訴審查小組

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(up to 至 2019.12.31)

Miss Veronica FUNG Kit-ming 馮潔鳴小姐
(since 2020.01.20 起)

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Mr Alan LUI Siu-lun 雷紹麟先生

Mr Kyrus SIU King-wai 蕭景威先生

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Mr Ramon YUEN Hoi-man 袁海文先生
(since 2020.01.20 起)

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(up to 至 2019.12.31)

Mr Kelvin KWOK Hiu-fai 郭曉暉先生

Prof. Angela NG Lai-ping 吳麗萍教授

**IT Expert Advisory Group
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**Preliminary Working Group on
Class Actions
集體訴訟初步研究工作小組****Chairman 主席**

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(up to 至 2019.10.06)

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Mr Alan LUI Siu-lun 雷紹麟先生

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Mr Alex LAI Ting-hong 黎庭康律師

* Member 委員 (since 2019.11.27 起)

Working Group on Office Premises Accommodation and Enhancement Projects 辦公室配置及改善計劃工作小組

Convenor 召集人

Prof. Michael HUI King-man, MH (Co-opted Member)
許敬文教授，榮譽勳章 (增選委員)

Members 委員

Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章
(up to 至 2019.12.31)

Mr Marvin HSU Tsun-fai 徐晉暉先生

Ms Kitty LEE Wing-lan 李泳蘭女士 (since 2020.01.20 起)

Co-opted Members 增選委員

Ms Amy FUNG Dun-mi, MH 馮丹媚女士，榮譽勳章
(since 2020.01.20 起)

Mr Daniel C. LAM, SBS, JP
林澹先生，銀紫荊星章，太平紳士

Working Group on Sustainable Consumption Programme 可持續消費計劃工作小組

Chairman 主席

Prof. Nora TAM Fung-ye, BBS, JP
譚鳳儀教授，銅紫荊星章，太平紳士

Members 委員

Mr Samuel CHAN Ka-yan, JP 陳家殷大律師，太平紳士
(up to 至 2019.10.06)

Mr Edward HO Man-tat 何聞達先生 (since 2020.01.20 起)

Ms Vanessa LAU Chi-wan 劉子芸女士

Ms Kitty LEE Wing-lan 李泳蘭女士

Mr KyruS SIU King-wai 蕭景威先生

Ms Iris WAN Lai-sze 溫麗司女士

Co-opted Members 增選委員

Prof. Michael HUI King-man, MH 許敬文教授，榮譽勳章
(up to 至 2019.12.31)

Prof. Angela NG Lai-ping 吳麗萍教授

Advisory Committee on Consumer Education for Primary Schools 小學消費教育諮詢委員會

Chairman 主席

Ms Amy FUNG Dun-mi, MH
馮丹媚女士，榮譽勳章 (up to 至 2019.12.31)

Members 委員

Ms Kitty LEE Wing-lan 李泳蘭女士 (up to 至 2020.01.19)

Mr KyruS SIU King-wai 蕭景威先生 (up to 至 2020.01.19)

Ms Iris WAN Lai-sze 溫麗司女士 (up to 至 2020.01.19)

Co-opted Members 增選委員

Ms Elisa CHAN Chi-ying 陳芝瑛女士
(up to 至 2019.12.31)

Mr CHANG Kwong-tak 張廣德校長 (up to 至 2019.12.31)

Mr LEUNG Chun-kit 梁俊傑校長 (up to 至 2019.12.31)

Mr Gabriel PANG Tsz-kit 彭子傑先生 (up to 至 2019.12.31)

Mrs Susanna TSOI LAI Yuet-sum, MH
蔡黎悅心女士，榮譽勳章 (up to 至 2019.12.31)

Mr WONG Kam-leung 黃錦良校長 (up to 至 2019.12.31)

Ms WONG Mei-ling 王美玲女士 (up to 至 2019.12.31)

Dr Eunice YIM Pui-yu 嚴沛瑜博士 (up to 至 2019.12.31)

Expert Advisor on Consumer Protection in the Future Digital Economy 未來數碼經濟消費者保障專家顧問

Mr Emil CHAN 陳家豪先生

Dr Toa CHARM 湛家揚博士

Mr Herbert CHIA 車品覺先生

Prof. CHO Chi-kong, 曹志光教授

Mr Adrian LAI Yu-kan 賴譽芹先生

Dr Gregg LI 李嘉樂博士

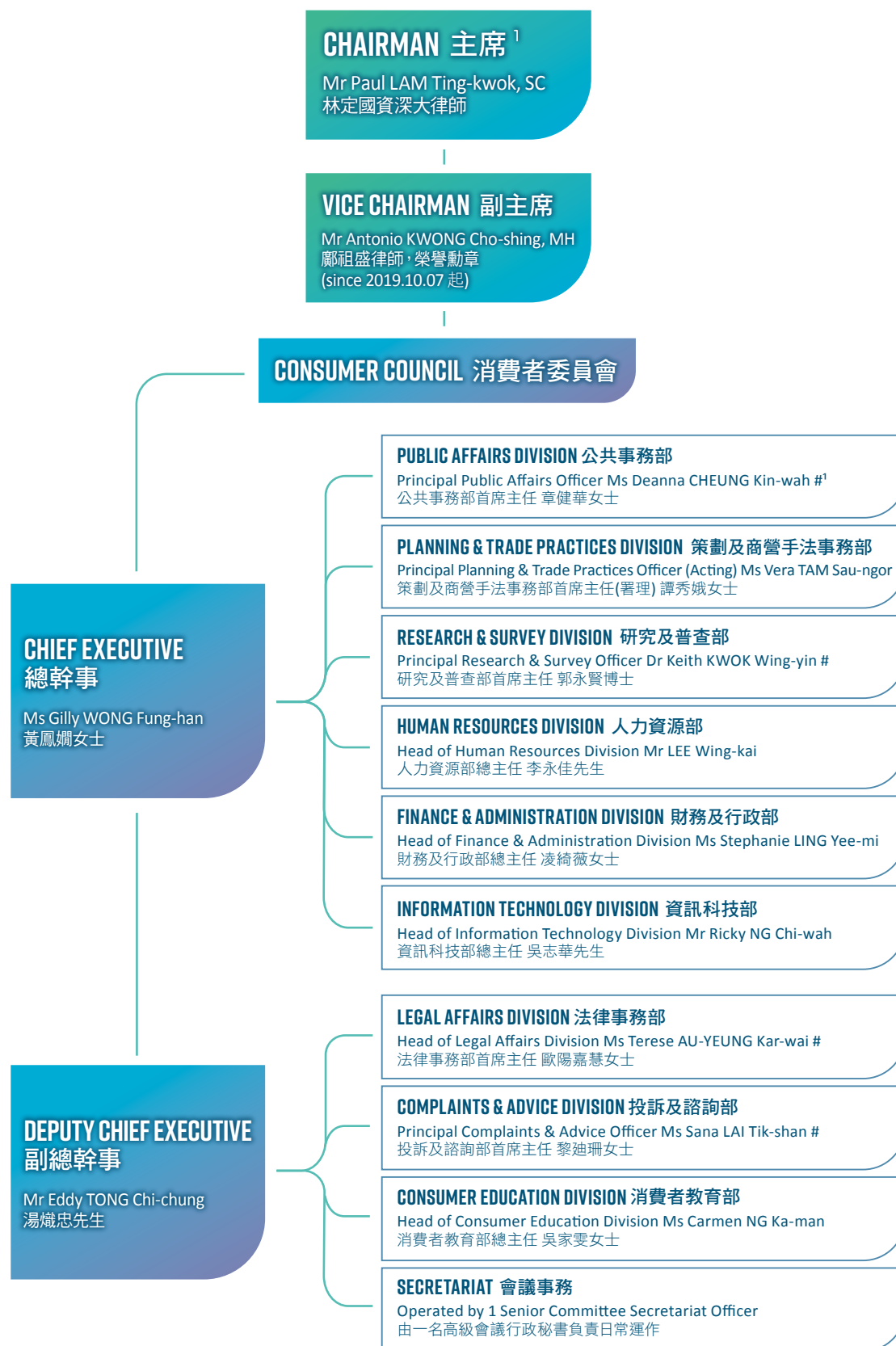
Mr Fletcher NG Chi-wing 吳自榮先生

Mr Jack S.C. POON 潘釋正先生

Prof. WONG Kam-fai, MH 黃錦輝教授，榮譽勳章

MANAGEMENT TEAM OF THE CONSUMER COUNCIL

消費者委員會管理層 (2019.04.01 – 2020.03.31)



Remuneration for top 3 tiers of staff in the Consumer Council

消委會首3級職員薪酬

Chief Executive – Directorate Pay Scale Point D3 總幹事 – 首長級薪級表薪點D3

Deputy Chief Executive – Directorate Pay Scale Point D1 副總幹事 – 首長級薪級表薪點D1

Principal Officer/ Senior Legal Counsel – Master Pay Scale Point 45-49 首席主任 – 總薪級表薪點45-49

1 Principal Public Affairs Officer 公共事務部首席主任 Ms Deanna Cheung Kin Wah 章健華女士 (up to 至 1 Jan 2020)

Independent Auditor's Report 獨立核數師報告書

TO THE COUNCIL MEMBERS OF CONSUMER COUNCIL

(Established in Hong Kong under the Consumer Council Ordinance)

致消費者委員會委員

(根據《消費者委員會條例》在香港成立)

Opinion

We have audited the financial statements of Consumer Council (the "Council") set out on pages 87 to 119, which comprise the statement of financial position as at 31 March 2020, and the income and expenditure statement, statement of changes in funds and reserves and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the financial statements give a true and fair view of the state of the Council's affair as at 31 March 2020, and of its deficit and its cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards ("HKFRSs") issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA").

Basis for Opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing ("HKSAAs") issued by the HKICPA. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Council in accordance with the HKICPA's Code of Ethics for Professional Accountants ("the Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The Council members are responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

意見

本核數師(以下簡稱「我們」)已完成審核消費者委員會(「委員會」)列載於第87頁至第119頁的財務報表,包括於二零二零年三月三十一日的財務狀況表,及截至該日止年度的收支結算表、資金及儲備變動表和現金流量表,以及財務報表附註(包括主要會計政策概要)。

我們認為,上述財務報表均已根據香港會計師公會頒布的《香港財務報告準則》,真實而公平地反映委員會於二零二零年三月三十一日的事務狀況以及委員會截至該日止年度的虧損及現金流量。

意見的基礎

我們已根據香港會計師公會頒布之香港審核準則進行審計。我們在該等準則下承擔之責任於本報告「核數師就審核財務報表承擔之責任」一節中進一步闡述。根據香港會計師公會之《專業會計師道德守則》(以下簡稱「守則」),我們獨立於委員會,且我們已按照守則履行其他道德責任。我們相信,我們所獲得的審核證據能充分及適當地為我們的意見提供依據。

其他資料

委員會委員須對其他資料負責。其他資料包括年報所載的資料,但不包括財務報表及我們就此編製的核數師報告。

我們對財務報表的意見不涵蓋其他資料,我們亦不對該等其他資料發表任何形式的鑒證結論。

就我們對財務報表的審核而言,我們的責任是閱讀其他資料,在此過程中,考慮其他資料是否與有關財務報表或我們在審核過程中所瞭解的情況存在重大抵觸或者似乎存在重大錯誤陳述的情況。基於我們已執行的工作,如果我們認為其他資料存在重大錯誤陳述,我們須報告該事實。在此方面,我們沒有任何須報告之事項。

Independent Auditor's Report 獨立核數師報告書

TO THE COUNCIL MEMBERS OF CONSUMER COUNCIL - continued
(Established in Hong Kong under the Consumer Council Ordinance)

Responsibilities of Council Members for the Financial Statements

The Council members are responsible for the preparation of the financial statements that give a true and fair view in accordance with HKFRSs issued by the HKICPA, and for such internal control as the Council members determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Council members are responsible for assessing the Council's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Council members either intend to liquidate the Council or to cease operations, or have no realistic alternative but to do so.

The Council members are responsible for overseeing the Council's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes 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. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSAAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with HKSAAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Council's internal control;

致消費者委員會委員 - 續
(根據《消費者委員會條例》在香港成立)

委員會委員就財務報表須承擔的責任

委員會委員須遵照香港會計師公會頒布的《香港財務報告準則》編製真實及公平之財務報表，以及實行其認為必要的內部控制，以使財務報表之編製不存在由於欺詐或錯誤而導致之重大錯誤陳述。

在編製財務報表時，委員會委員負責評估委員會持續經營的能力，並在適用情況下披露與持續經營有關的事項，以及使用持續經營為會計基礎，除非委員會委員有意將委員會清盤或停止經營，或別無其他實際的替代方案。

委員會委員負責監督委員會的財務報告流程。

核數師就審核財務報表承擔之責任

我們的目標是對財務報表整體是否不存在由於欺詐或錯誤而導致的重大錯誤陳述取得合理保證，並按照議定的聘用條款，僅向委員會發出納入我們意見的核數師報告，除此之外，本報告並無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何法律責任。合理保證屬高度保證，但不能保證按照香港審核準則進行的審核，在某一重大錯誤陳述存在時總能被發現。錯誤陳述可由欺詐或錯誤引起，如果合理預期它們單獨或匯總起來可能影響財務報表使用者依賴此等財務報表所作出的經濟決定，則有關的錯誤陳述可被視作重大。

在根據《香港審核準則》進行審核的過程中，我們於整個審核過程中運用專業判斷，並抱持專業懷疑態度。我們亦：

- 識別及評估財務報表由於欺詐或錯誤而導致之重大錯誤陳述風險，設計及執行審核程序以應對該等風險，以及獲取充分及適當審核憑證為我們的意見提供基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、虛假陳述或僭越內部控制，故因未能發現欺詐而導致之重大錯誤陳述風險高於因未能發現錯誤而導致之重大錯誤陳述風險；
- 瞭解有關審核之內部控制，以設計在各類情況下適當之審核程序，但並非旨在對委員會內部控制之成效發表意見；

Independent Auditor's Report 獨立核數師報告書

TO THE COUNCIL MEMBERS OF CONSUMER COUNCIL - continued
(Established in Hong Kong under the Consumer Council Ordinance)

Auditor's Responsibilities for the Audit of the Financial Statements - continued

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Council members;
- Conclude on the appropriateness of the Council members' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Council's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Council to cease to continue as a going concern; and
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with Council members regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Deloitte Touche Tohmatsu
Certified Public Accountants
Hong Kong
26 August 2020

致消費者委員會委員 - 續
(根據《消費者委員會條例》在香港成立)

核數師就審核財務報表承擔之責任 - 續

- 評估委員會委員所採用會計政策之恰當性及作出會計估計及相關披露之合理性；
- 總結委員會委員採用持續經營會計基礎是否恰當，並根據已獲得的審核憑證，總結是否存在重大不明朗因素涉及可能令委員會之持續經營能力嚴重成疑之事件或情況。倘我們得出結論認為存在重大不明朗因素，我們須於核數師報告中提請使用者注意財務報表內之相關披露，或倘相關披露不足，則修訂我們的意見。我們的結論以截至核數師報告日期所獲得的審核憑證為基礎。然而，未來事件或情況可能導致委員會不再持續經營；及
- 評估財務報表（包括披露）之整體列報方式、結構和內容，以及財務報表是否中肯反映相關交易和事項。

我們與委員會委員溝通（其中包括）審核工作之計劃範圍、時間安排及重大審核發現，包括我們於審核期間識別出內部控制之任何重大缺陷。

德勤·關黃陳方會計師行
執業會計師
香港
二零二零年八月二十六日

Income and Expenditure Statement 收支結算表

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

		NOTES 附註	2020 二零二零年 HK\$ 港元	2019 二零一九年 HK\$ 港元
Income	收入			
Government subvention	政府撥款		121,582,000	110,785,000
Non-recurrent projects subventions	非經常性項目撥款	5	12,397,103	10,340,232
Sales of CHOICE magazine	銷售《選擇》月刊	6	2,562,136	2,673,888
Administrative service income	行政服務收入	24	643,226	1,181,698
Interest on bank deposits	銀行存款利息		867,394	787,064
Sundry income	雜項收入		350,156	258,101
			<u>138,402,015</u>	<u>126,025,983</u>
Less:	減：			
Expenditure	支出			
Staff costs	員工成本	7	99,120,013	94,077,430
Non-recurrent projects expenses	非經常性項目支出	8	9,379,048	7,881,409
Testing and research	測試和研究		8,548,607	6,480,414
Office accommodation and related expenses	辦事處及相關費用		5,096,931	4,892,621
Depreciation for property, plant and equipment	物業、機器及設備的折舊		4,789,149	3,767,507
Depreciation for right-of-use assets	使用權資產的折舊		705,547	-
Production and marketing cost of CHOICE magazine	《選擇》月刊的出版及推廣費		2,270,814	2,391,347
Office equipment and maintenance	辦事處設備及維修		3,543,912	2,835,764
Consumer international membership fees	國際消費者聯會會員會費		462,152	537,596
Consumer education	消費者教育		485,345	418,776
Publicity and public relations	宣傳及公關		836,822	748,766
International conferences and duty visits	國際會議和外訪		285,573	378,689
Auditor's remuneration	核數師酬金		187,400	178,500
Council member expenses	委員會委員開支		30,000	46,400
Interest expenses on secured bank borrowing	有抵押銀行貸款利息支出		3,299	10,824
Interest expenses on lease liabilities	租賃負債利息支出		34,748	-
Other administrative expenses	其他行政費用		3,385,505	2,504,825
			<u>139,164,865</u>	<u>127,150,868</u>
Deficit for the year	本年度虧損		<u>(762,850)</u>	<u>(1,124,885)</u>

Statement of Financial Position 財務狀況表

AT 31 MARCH 2020 於二零二零年三月三十一日

		NOTES 附註	2020 二零二零年 HK\$ 港元	2019 二零一九年 HK\$ 港元
Non-current assets	非流動資產			
Property, plant and equipment	物業、機器及設備	9	64,154,230	57,675,895
Right-of-use assets	使用權資產	10	529,316	-
Prepayments	預付款項		196,578	352,230
			<u>64,880,124</u>	<u>58,028,125</u>
Current assets	流動資產			
Account receivables, deposits and prepayments	應收賬款、按金及預付款項	11	3,266,635	2,576,397
Advances to staffs	提供予員工的預支	11	30,439	24,948
Amount due from Consumer Legal Action Fund	消費者訴訟基金的應收款項	11	643,226	1,181,698
Bank balances and cash	銀行結餘及現金	12	72,113,949	47,478,077
			<u>76,054,249</u>	<u>51,261,120</u>
Current liabilities	流動負債			
Subscriptions received in advance	預收訂閱費用		1,258,219	1,329,907
Account payables and accrued expenses	應付賬款及應計費用	13	7,866,189	3,429,571
Provision for untaken leaves	未放取之有薪年假撥備		6,010,666	5,802,489
Secured bank borrowing	有抵押銀行貸款	14	-	286,201
Subventions received in advance	預收撥款	15	38,773,699	21,109,622
Lease liabilities	租賃負債	16	446,478	-
			<u>54,355,251</u>	<u>31,957,790</u>
Net current assets	流動資產淨值		<u>21,698,998</u>	<u>19,303,330</u>
Total assets less current liabilities	資產總值減流動負債		<u>86,579,122</u>	<u>77,331,455</u>
Non-current liabilities	非流動負債			
Lease liabilities	租賃負債	16	93,544	-
Subventions received in advance	預收撥款	15	14,113,516	4,196,543
			<u>14,207,060</u>	<u>4,196,543</u>
			<u>72,372,062</u>	<u>73,134,912</u>
Represented by:	折合：			
Leasehold property control account	租賃物業統制賬項	17	46,085,069	47,039,037
Equipment control account	設備統制賬項	18	1,715,397	1,426,555
Designated fund for approved projects	核准項目之指定基金	19	4,662,119	4,966,954
General fund	一般基金		19,909,477	19,702,366
			<u>72,372,062</u>	<u>73,134,912</u>

The financial statements on pages 87 to 119 were approved and authorised for issue by the members of Consumer Council on 26 August 2020 and are signed on its behalf by:

載於第 87 頁至第 119 頁的財務報表已於二零二零年八月二十六日獲消費者委員會委員批准並授權發布，並由下列代表簽署：

Ms. Gilly Wong Fung-han
黃鳳嫻女士
CHIEF EXECUTIVE
總幹事

Statement of Changes in Capital and Reserves 資本及儲備變動表

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

		Leasehold property control account 租賃物業 統制賬項 HK\$ 港元 (Note 17) (附註 17)	Equipment control account 設備 統制賬項 HK\$ 港元 (Note 18) (附註 18)	Designated fund for approved projects 核准項目之 指定基金 HK\$ 港元 (Note 19) (附註 19)	General fund 一般 基金 HK\$ 港元	Total 合計 HK\$ 港元
At 1 April 2018	於二零一八年四月一日	47,487,225	3,008,004	3,762,960	20,001,608	74,259,797
Deficit for the year	本年度虧損	-	-	-	(1,124,885)	(1,124,885)
Current year addition	本年度增加金額	576,584	616,166	2,080,584	(3,273,334)	-
Current year utilisation	本年度使用金額	(1,024,772)	(2,197,615)	(876,590)	4,098,977	-
At 31 March 2019	於二零一九年三月三十一日	47,039,037	1,426,555	4,966,954	19,702,366	73,134,912
Deficit for the year	本年度虧損	-	-	-	(762,850)	(762,850)
Current year addition	本年度增加金額	90,213	1,320,103	1,775,749	(3,186,065)	-
Current year utilisation	本年度使用金額	(1,044,181)	(1,031,261)	(2,080,584)	4,156,026	-
At 31 March 2020	於二零二零年三月三十一日	46,085,069	1,715,397	4,662,119	19,909,477	72,372,062

Statement of Cash Flows 現金流量表

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

		2020 二零二零年 HK\$ 港元	2019 二零一九年 HK\$ 港元
Operating activities	營運活動		
Deficit for the year	本年度虧損	(762,850)	(1,124,885)
Adjustments for:	就以下項目作出調整：		
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用	(3,018,055)	(2,458,823)
Finance costs	融資成本	38,047	10,824
Depreciation of property, plant and equipment	物業、機器及設備的折舊	4,789,149	3,767,507
Depreciation of right-of-use assets	使用權資產的折舊	705,547	-
Loss on disposal of property, plant and equipment	出售物業、機器及設備的虧損	6,389	-
Interest income	利息收入	(867,394)	(787,064)
Operating cash flows before movements in working capital	營運資金變動前之經營現金流量	890,833	(592,441)
Increase in account receivables, deposits and prepayments	應收賬款、按金及預付款項之增加	(534,586)	(420,622)
Decrease in amount due from Consumer Legal Action Fund	消費者訴訟基金應收款項之減少	538,472	211,302
(Decrease) increase in subscriptions received in advance	預收訂閱費之(減少)增加	(71,688)	151,258
Increase (decrease) in account payables and accrued expenses	應付賬款及應計費用之增加(減少)	4,436,618	(2,391,366)
Increase in provision for untaken leaves	未放取之有薪年假撥備之增加	208,177	272,097
Increase in advances to staffs	提供予員工的預支之增加	(5,491)	(4,024)
Cash generated from (used in) operations	來自(用於)營運活動所得之現金額	5,462,335	(2,773,796)
Interest paid	已付利息	(3,299)	(10,824)
Net cash from (used in) operating activities	來自(用於)營運活動所得之現金淨額	5,459,036	(2,784,620)
Investing activities	投資活動		
Purchase of property, plant and equipment	購置物業、機器及設備	(11,273,873)	(8,961,992)
Placement in time deposits with original maturity over three months	存入原定到期日逾三個月之定期存款	(70,609,715)	(28,370,543)
Withdrawal of time deposits with original maturity over three months	提取原定到期日逾三個月之定期存款	40,934,386	44,837,574
Interest received	已收利息	867,394	787,064
Net cash (used in) from investing activities	(用於)來自投資活動之現金淨額	(40,081,808)	8,292,103
Financing activities	融資活動		
Subventions utilised for non-recurrent projects	用於非經常性項目之撥款	(9,379,048)	(7,881,409)
Repayment of bank borrowing	償還銀行貸款	(286,201)	(373,176)
Subventions received for non-recurrent projects	非經常性項目所得之撥款	39,978,153	20,042,468
Repayment of lease liabilities	償還租賃負債	(729,589)	-
Net cash from financing activities	融資活動所得之現金淨額	29,583,315	11,787,883
Net (decrease) increase in cash and cash equivalents	現金及現金等值項目淨額之(減少)增加	(5,039,457)	17,295,366
Cash and cash equivalents at beginning of the year	於本年初之現金及現金等值項目	27,090,529	9,795,163
Cash and cash equivalents at end of the year	於本年底之現金及現金等值項目	22,051,072	27,090,529
Total bank balances and cash represented by:	銀行結餘及現金總額折合為：		
Time deposits with original maturity over three months	原定到期日逾三個月之定期存款	50,062,877	20,387,548
Cash and cash equivalents	現金及現金等值項目	22,051,072	27,090,529
		72,113,949	47,478,077

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

1. OBJECTIVES AND OPERATION OF THE COUNCIL

The Consumer Council (the "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 mainly funded by Government subventions. The Council is also appointed as trustee for the Consumer Legal Action Fund under a Deed of Trust for the purpose of offering financial assistance to consumers in seeking legal redress, remedies and protection.

The address of the registered office and principal place of operation of the Council is 22nd Floor, K. Wah Centre, 191 Java Road, North Point, Hong Kong.

The Council is exempted from profits tax under the provision of section 87 of the Inland Revenue Ordinance.

The financial statements are presented in Hong Kong dollars, which is also the functional currency of the Council.

2. APPLICATION OF NEW AND AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs")***New and amendments to HKFRSs that are mandatorily effective for the current year***

The Council has applied the following new and amendments to HKFRSs issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") for the first time in the current year:

HKFRS 16	Leases
HK(IFRIC) - Int 23	Uncertainty over Income Tax Treatments
Amendments to HKFRS 9	Prepayment Features with Negative Compensation
Amendments to HKAS 19	Plan Amendment, Curtailment or Settlement
Amendments to HKAS 28	Long-term Interests in Associates and Joint Ventures
Amendments to HKFRSs	Annual Improvements to HKFRSs 2015 - 2017 Cycle

Except as described below, the application of the new and amendments to HKFRSs in the current year has had no material impact on the Council's financial positions and performance for the current and prior years and/or on the disclosures set out in these financial statements.

1. 委員會目標及營運

消費者委員會（「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，目的是保護及促進消費者在商品、不動產及服務消費上的權益。資金來源主要是政府撥款資助。委員會亦根據信託聲明獲委任為消費者訴訟基金之受託人，目的是為消費者就依循法律途徑尋求賠償、補償及保障上，提供經濟援助。

委員會之註冊辦事處及主要營運地點均為香港北角渣華道191號嘉華國際中心22樓。

委員會根據《稅務條例》第87條規定，獲豁免利得稅。

本財務報表以港元列出，港元亦是委員會的功能貨幣。

2. 應用新訂及經修訂之《香港財務報告準則》（「《香港財務報告準則》」）***本年度強制生效之新訂及經修訂《香港財務報告準則》***

委員會於本年度已首次採用下列由香港會計師公會（「香港會計師公會」）頒布的新訂及經修訂之《香港財務報告準則》：

《香港財務報告準則》第16號	租賃
香港（國際財務報告詮釋委員會）- 詮釋第23號	所得稅處理的不確定性
《香港財務報告準則》第9號（修訂本）	具負補償之預付款項特性
《香港會計準則》第19號（修訂本）	計劃修訂、縮減或結算
《香港會計準則》第28號（修訂本）	於聯營公司及合營公司之長期權益
《香港財務報告準則》修訂本	《香港財務報告準則》二零一五年至二零一七年週期之年度改進

除下文所述外，本年度採用的《香港財務報告準則》新訂及經修訂本對委員會於本年度及先前年度的財務表現與狀況及／或該等財務報表所載的披露資料概無重大影響。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

2. APPLICATION OF NEW AND AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs") - continued 2. 應用新訂及經修訂之《香港財務報告準則》(「《香港財務報告準則》」) - 續

New and amendments to HKFRSs that are mandatorily effective for the current year - continued

本年度強制生效之新訂及經修訂《香港財務報告準則》 - 續

2.1 HKFRS 16 Leases

2.1 《香港財務報告準則》第 16 號租賃

The Council has applied HKFRS 16 for the first time in the current year. HKFRS 16 superseded HKAS 17 *Leases* ("HKAS 17"), and the related interpretations.

委員會已在本年度首次應用《香港財務報告準則》第 16 號。《香港財務報告準則》第 16 號已取代《香港會計準則》第 17 號「租賃」(「《香港會計準則》第 17 號」)及其相關詮釋。

Definition of a lease

租賃的定義

The Council has elected the practical expedient to apply HKFRS 16 to contracts that were previously identified as leases applying HKAS 17 and HK(IFRIC)-Int 4 *Determining whether an Arrangement contains a Lease* and not apply this standard to contracts that were not previously identified as containing a lease. Therefore, the Council has not reassessed contracts which already existed prior to the date of initial application.

委員會已選擇可行權宜方法，應用《香港財務報告準則》第 16 號於先前應用《香港會計準則》第 17 號及香港(國際財務報告詮釋委員會) - 詮釋第 4 號「釐定安排是否包括租賃」識別為租賃的合約，而該準則並未應用於先前並未識別為包括租賃的合約。因此，委員會並無重新評估於首次應用日期前已存在的合約。

For contracts entered into or modified on or after 1 April 2019, the Council applies the definition of a lease in accordance with the requirements set out in HKFRS 16 in assessing whether a contract contains a lease.

就於二零一九年四月一日或之後訂立或修訂的合約而言，委員會於是根據《香港財務報告準則》第 16 號所載的規定應用租賃的定義，評估合約是否包含租賃。

As a lessee

作為承租人

The Council has applied HKFRS 16 retrospectively with the cumulative effect recognised at the date of initial application, 1 April 2019.

委員會已追溯應用《香港財務報告準則》第 16 號，並於首次應用日期二零一九年四月一日確認其累積影響。

As at 1 April 2019, the Council recognised additional lease liabilities and right-of-use assets at amounts equal to the related lease liabilities adjusted by any prepaid or accrued lease payments by applying HKFRS 16.C8(b)(ii) transition. Any difference at the date of initial application is recognised in the opening general fund and comparative information has not been restated.

於二零一九年四月一日，委員會應用《香港財務報告準則》第 16 號第 C8(b)(ii)項過渡條文，確認額外租賃負債及使用權資產，其確定金額相等於經任何預付或應計租賃付款調整的相關租賃負債。任何於首次應用日的差額，於年度開始時在一般基金中確認，比較資料並無重列。

When applying the modified retrospective approach under HKFRS 16 at transition, the Council applied the following practical expedients to leases previously classified as operating leases under HKAS 17, on lease-by-lease basis, to the extent relevant to the respective lease contracts:

於過渡期根據《香港財務報告準則》第 16 號應用經修訂追溯方法時，委員會對先前根據《香港會計準則》第 17 號分類為經營租賃的租賃，按逐項租賃基準，在各自的租賃合約相關範圍內應用以下權宜方法：

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

2. APPLICATION OF NEW AND AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs") - continued**New and amendments to HKFRSs that are mandatorily effective for the current year - continued****2.1 HKFRS 16 Leases - continued****As a lessee - continued**

- i. elected not to recognise right-of-use assets and lease liabilities for leases with lease term ends within 12 months of the date of initial application;
- ii. excluded initial direct costs from measuring the right-of-use assets at the date of initial application; and
- iii. applied a single discount rate to a portfolio of leases with a similar remaining terms for similar class of underlying assets in similar economic environment.

When recognising the lease liabilities for leases previously classified as operating leases, the Council has applied incremental borrowing rates at the date of initial application. The weighted average lessee's incremental borrowing rate applied is 4.050% per annum.

2. 應用新訂及經修訂之《香港財務報告準則》(「《香港財務報告準則》」) - 續**本年度強制生效之新訂及經修訂《香港財務報告準則》 - 續****2.1 《香港財務報告準則》第16號租賃 - 續****作為承租人 - 續**

- i. 選擇對租期在首次應用日期 12 個月內完結之租賃不確認使用權資產及租賃負債；
- ii. 於首次應用日期計量使用權資產時撇除初始直接成本；及
- iii. 就類似經濟環境內，相似類別的相關資產，於類似剩餘租期的租賃組合應用單一折現率。

就先前分類為經營租賃的租賃確認租賃負債時，委員會已應用於首次應用日期的增量借款利率。所應用的加權平均承租人增量借款利率為每年 4.050%。

		HK\$ 港元
Operating lease commitments disclosure as at 31 March 2019	於二零一九年三月三十一日披露的經營租賃承擔	2,715,634
Less: Lease liabilities discounted at relevant incremental borrowing rate	減：按相關增量借款利率貼現的租賃負債	(451,608)
Recognition exemption - short term leases	確認豁免 - 短期租賃	(1,074,358)
Lease liabilities relating to operating leases recognised upon application of HKFRS 16 as at 1 April 2019	與於二零一九年四月一日應用《香港財務報告準則》第16號後確認的經營租賃相關的租賃負債	<u>1,189,668</u>
Analysed for reporting purpose as:	就呈報目的而言分析如下：	
Current	流動	672,700
Non-current	非流動	516,968
		<u>1,189,668</u>

Notes:

附註：

- (a) The carrying amount of right-of-use assets at 1 April 2019 is relating to operating leases of property and equipments recognised upon application of HKFRS 16.

- (甲) 於二零一九年四月一日使用權資產賬面值與應用《香港財務報告準則》第 16 號後確認的物業及設備的經營租賃有關。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

2. APPLICATION OF NEW AND AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs") - continued 2. 應用新訂及經修訂之《香港財務報告準則》(「《香港財務報告準則》」) - 續

New and amendments to HKFRSs that are mandatorily effective for the current year - continued

本年度強制生效之新訂及經修訂《香港財務報告準則》 - 續

2.1 HKFRS 16 Leases - continued

2.1 《香港財務報告準則》第 16 號租賃 - 續

As a lessee - continued

作為承租人 - 續

(b) Before the application of HKFRS 16, the Council considered refundable rental deposits paid, included in other debtors, as rights and obligations under leases to which HKAS 17 applied. Based on the definition of lease payments under HKFRS 16, such deposits are not payments relating to the right to use of the underlying assets and should be adjusted to reflect the discounting effect at transition. However, the adjustments to present value are immaterial and not recognised at the date of initial application, 1 April 2019.

(乙) 應用《香港財務報告準則》第 16 號前，委員會將可退還的已付租賃按金（列入其他應收賬款）視為應用《香港會計準則》第 17 號的租賃項下的權利及責任。根據《香港財務報告準則》第 16 號租賃付款的定義，該等按金並非與相關資產使用權有關的付款，並須作出調整以反映過渡時的貼現影響。然而，對現值的調整並不重大，且未於二零一九年四月一日首次應用時確認。

Upon application of HKFRS 16, on transition, the Council recognised lease liabilities of HK\$1,189,668 and right-of-use assets of HK\$1,189,668 in the statement of financial position at 1 April 2019.

於應用《香港財務報告準則》第 16 號後，在過渡時，委員會於二零一九年四月一日財務狀況表中，確認租賃負債 1,189,668 港元及使用權資產 1,189,668 港元。

For the purpose of reporting cash flows from operating activities under indirect method for the year ended 31 March 2020, movements in working capital have been computed based on the opening statement of financial position at 1 April 2019 after taking into account of the adjustments to lease liabilities and right-of-use assets above.

就截至二零二零年三月三十一日止年度根據間接法呈報的來自經營活動之現金流量而言，營運資金變動是基於於二零一九年四月一日的期初財務狀況表計算，並計及上述租賃負債及使用權調整。

The application of HKFRS 16 has no material impact on the general fund as at 1 April 2019.

應用《香港財務報告準則》第 16 號對於二零一九年四月一日的一般基金並無重大影響。

New and amendments to HKFRSs in issue but not yet effective

已頒布但尚未生效的新訂及經修訂《香港財務報告準則》

The Council has not early applied the following new and amendments to HKFRSs that have been issued but are not yet effective:

委員會並未提前採用下列已頒布但尚未生效的新訂及經修訂《香港財務報告準則》：

HKFRS 17	Insurance Contracts ¹	《香港財務報告準則》第 17 號	保險合約 ¹
Amendment to HKFRS 16	Covid-19-Related Rent Concessions ⁶	《香港財務報告準則》第 16 號（修訂本）	關於 2019 新型冠狀病毒疫情的租金減免 ⁶
Amendments to HKFRS 3	Definition of a Business ²	《香港財務報告準則》第 3 號（修訂本）	業務的定義 ²
Amendments to HKFRS 3	Reference to the Conceptual Framework ⁵	《香港財務報告準則》第 3 號（修訂本）	參考概念框架 ⁵
Amendments to HKFRS 10 and HKAS 28	Sale or Contribution of Assets between an Investor and its Associate or Joint Venture ³	《香港財務報告準則》第 10 號及《香港會計準則》第 28 號（修訂本）	投資者與其聯營企業及合營企業之間的資產出售或注資 ³

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

2. APPLICATION OF NEW AND AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs") - continued 2. 應用新訂及經修訂之《香港財務報告準則》(「《香港財務報告準則》」) - 續

New and amendments to HKFRSs in issue but not yet effective - continued

Amendments to HKAS 1 and HKAS 8	Definition of Material ⁴
Amendments to HKAS 16	Property, Plant and Equipment - Proceeds before Intended Use ⁵
Amendments to HKAS 37	Onerous Contracts - Cost of Fulfilling a Contract ⁵
Amendments to HKFRS 9, HKAS 39 and HKFRS 7	Interest Rate Benchmark Reform ⁴
Amendments to HKFRSs	Annual Improvements to HKFRSs 2018 - 2020 ⁵

- ¹ Effective for annual periods beginning on or after 1 January 2021.
- ² Effective for business combinations and asset acquisitions for which the acquisition date is on or after the beginning of the first annual period beginning on or after 1 January 2020.
- ³ Effective for annual periods beginning on or after a date to be determined.
- ⁴ Effective for annual periods beginning on or after 1 January 2020.
- ⁵ Effective for annual periods beginning on or after 1 January 2022.
- ⁶ Effective for annual periods beginning on or after 1 June 2020.

In addition to the above new and amendments to HKFRSs, a revised Conceptual Framework for Financial Reporting was issued in 2018. Its consequential amendments, *the Amendments to References to the Conceptual Framework in HKFRS Standards*, will be effective for annual periods beginning on or after 1 January 2020.

The Council members anticipate that the application of all new and amendments to HKFRSs will have no material impact on the financial statements in the foreseeable future.

3. SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared in accordance with HKFRSs issued by HKICPA.

The financial statements have been prepared on the historical cost basis. Historical cost is generally based on the fair value of the consideration given in exchange for goods services.

已頒布但尚未生效的新訂及經修訂《香港財務報告準則》- 續

《香港會計準則》第 1 號及《香港會計準則》第 8 號 (修訂本)	重大的定義 ⁴
《香港會計準則》第 16 號 (修訂本)	物業、機器及設備 - 擬定用途之前的所得款項 ⁵
《香港會計準則》第 37 號 (修訂本)	虧損合約 - 合約履約成本 ⁵
《香港財務報告準則》第 9 號、《香港會計準則》第 39 號及《香港財務報告準則》第 7 號 (修訂本)	利率基準改革 ⁴
《香港財務報告準則》修訂本	《香港財務報告準則》二零一八年至二零二零年之年度改進 ⁵

- ¹ 於二零二一年一月一日或其後開始之年度期間生效。
- ² 對收購日期為二零二零年一月一日或之後開始的首個年度期間開始當日或之後的業務合併及資產收購生效。
- ³ 於尚待釐定日期或之後開始之年度期間生效。
- ⁴ 於二零二零年一月一日或其後開始之年度期間生效。
- ⁵ 於二零二零年一月一日或其後開始之年度期間生效。
- ⁶ 於二零二零年六月一日或其後開始之年度期間生效。

除上述新訂及經修訂之《香港財務報告準則》外，一項經修訂財務報告的概念框架已於 2018 年發布。其後續修訂「《香港財務報告準則》中對概念框架的修訂」將於二零二零年一月一日或之後開始之年度期間生效。

委員會委員預期應用所有新訂及經修訂之《香港財務報告準則》在可預見的未來將不會對財務狀況產生重大影響。

3. 主要會計政策

本財務報表乃按照香港會計師公會頒布之《香港財務報告準則》編製而成。

財務報表乃按照歷史成本之基準編製。歷史成本一般根據換取貨物及服務所給予代價之公平值而釐定。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continued

The principal accounting policies are set out as follows:

Revenue from contracts with customers

Under HKFRS 15, the Council recognises revenue when (or as) a performance obligation is satisfied, i.e. when "control" of the goods or services underlying the particular performance obligation is transferred to the customer.

A performance obligation represents a good or service (or a bundle of goods or services) that is distinct or a series of distinct goods or services that are substantially the same.

Control is transferred over time and revenue is recognised over time by reference to the progress towards complete satisfaction of the relevant performance obligation if one of the following criteria is met:

- the customer simultaneously receives and consumes the benefits provided by the Council's performance as the Council performs;
- the Council's performance creates and enhances an asset that the customer controls as the Council performs; or
- the Council's performance does not create an asset with an alternative use to the Council and the Council has an enforceable right to payment for performance completed to date.

Otherwise, revenue is recognised at a point in time when the customer obtains control of the distinct good or service.

Government subventions

Government subventions for recurrent projects are recognised when funds are appropriated by the Government.

Government subventions for non-recurrent projects are recognised as income over the periods necessary to match with the related costs which the subventions are intended to compensate on a systematic basis.

Capital contribution

Contribution of cash and capital assets by the Government of the Hong Kong Special Administrative Region (the "HKSAR") are accounted for as capital contribution and recognised in the appropriate funds and reserves account.

Property, plant and equipment

Property, plant and equipment are stated in the statement of financial position at cost less subsequent accumulated depreciation and subsequent accumulated impairment losses, if any.

3. 主要會計政策 - 續

主要會計政策詳列如下：

客戶合約收入

根據《香港財務報告準則》第 15 號，委員會於完成履行合約責任時，即在該相關商品或服務的「控制權」轉移至客戶時，確定有關收入。

履行合約責任指一項指定商品及服務（或一批商品或服務）或一系列大致相同的明確商品或服務。

控制權隨時間轉移，在符合以下其中一項條件，收益參照相關履約責任完成的進度按時間確認：

- 客戶於委員會履約時，同時收取及消耗委員會在履約時所提供的利益；
- 委員會在履約時創造或提升客戶控制的資產；或
- 委員會的履約行為並無產生對委員會有替代用途的資產，且委員會有強制執行權以收取至今已履約的款項。

否則，收益會於客戶獲得該商品或服務控制權時確認。

政府撥款

經常性項目之政府撥款於政府撥入款項時確認。

非經常性項目之政府撥款會在與其相關的成本作出有系統的配對後，確認為該期間的收入。

認繳資本

由香港特別行政區政府（以下簡稱「香港特區政府」）認繳的現金和資本資產以認繳資本入賬，並於適當的基金及儲備賬戶中確認。

物業、機器及設備

物業、機器及設備是以成本減其後累積折舊及其後累積減值虧損（如有）於財務狀況表中列示。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Property, plant and equipment - continued

Assets in the course of development for production supply or administrative purposes are carried at cost less any impairment loss. Costs include professional fees capitalised in accordance with the Council's accounting policy. Such assets are classified to the appropriate categories of property, plant and equipment when completed and ready for intended use.

Depreciation is recognised so as to write off the cost of assets, less their residual values over their estimated useful lives, using the straight-line method. The estimated useful lives, residual values and depreciation method are reviewed at the end of each reporting period, with the effect of any changes in estimate accounted for on a prospective basis.

An item of property, plant and equipment is derecognised upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in the income and expenditure statement.

Financial instruments

Financial assets and financial liabilities are recognised when the Council becomes a party to the contractual provisions of the instrument. All regular way purchases or sales of financial assets are recognised and derecognised on a trade date basis. Regular way purchases or sales are purchases or sales of financial assets that require delivery of assets within the time frame established by regulation or convention in the market place.

Financial assets and financial liabilities are initially measured at fair value except for trade receivables arising from contracts with customers which are initially measured in accordance with HKFRS 15. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities (other than financial assets or financial liabilities at fair value through profit or loss ("FVTPL")) are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition. Transaction costs directly attributable to the acquisition of the financial assets or financial liabilities at FVTPL are recognised immediately in income and expenditure statement.

The effective interest method is a method of calculating the amortised cost of a financial asset or financial liability and of allocating interest income and interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash receipts and payments (including all fees and points paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial asset or financial liability, or, where appropriate, a shorter period, to the net carrying amount on initial recognition.

3. 主要會計政策 - 續

物業、機器及設備 - 續

處於開發過程中且用於生產供應或行政用途的資產按成本扣除任何減值虧損列賬。成本包括根據委員會會計政策而作出資本化的專業費用。該等資產於完成及可用作擬定用途時將歸類為物業、機器及設備。

資產在減去估計剩餘價值後，按其估計可用年限以直線法確認折舊以撇銷其成本。於各報告期結束時，對估計可用年限、剩餘價值及折舊方法進行檢討，以便預先考慮估計出現的任何變動。

物業、機器及設備於處理或預期繼續使用該項資產不會帶來未來經濟利益時予以註銷。任何因物業、機器及設備的棄置或永久停用而產生的收益或虧損，會按該資產之出售收入與賬面值之間差額計算，在收支結算表內確認。

金融工具

金融資產及金融負債於委員會成為工具合約條文的一方時予以確認。所有定期購買或出售之金融資產均在交易日被確認及註銷。定期購買或出售為須在市場規則或慣例所設定的時間範圍內交付購買的資產或出售金融資產。

金融資產及金融負債初步以公平值計量。除客戶合約產生的貿易應收款項初步根據《香港財務報告準則》第 15 號計量外。收購或發行金融資產及金融負債（除以公平值計量並計入損益（「以公平值計量並計入損益」）的金融資產或金融負債外）所產生的直接交易成本，將在初步確認時，在金融資產或金融負債（如適用）的公平值中加入或扣除。收購以公平值計量並計入損益的金融資產或金融負債的直接交易成本，會立即於收支結算表確認。

實際利率法是計算金融資產或金融負債之攤銷成本，按有關期限攤分其利息收入及利息開支之方法。實際利率是於初步確認時，按金融資產或金融負債預計可使用期限或較短期限（如適用），將估計的未來現金收入及付款（包括所有組成實際利率、交易成本及其他溢價或折讓的已付或已收的費用及點子）準確貼現至賬面淨值額的利率。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

Financial assets

Classification and subsequent measurement of financial assets

Financial assets that meet the following conditions are subsequently measured at amortised cost:

- the financial asset is held within a business model whose objective is to collect contractual cash flows; and
- the contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

Amortised cost and interest income

Interest income is recognised using the effective interest method for financial assets measured subsequently at amortised cost. Interest income is calculated by applying the effective interest rate to the gross carrying amount of a financial asset, except for financial assets that have subsequently become credit-impaired (see below). For financial assets that have subsequently become credit-impaired, interest income is recognised by applying the effective interest rate to the amortised cost of the financial asset from the next reporting period. If the credit risk on the credit-impaired financial instrument improves so that the financial asset is no longer credit-impaired, interest income is recognised by applying the effective interest rate to the gross carrying amount of the financial asset from the beginning of the reporting period following the determination that the asset is no longer credit impaired.

Impairment of financial assets

The Council recognises a loss allowance for expected credit loss ("ECL") on financial assets which are subject to impairment under HKFRS 9 (including account receivables, advances to staffs, amount due from Consumer Legal Action Fund and bank balances). The amount of ECL is updated at each reporting date to reflect changes in credit risk since initial recognition.

Lifetime ECL represents the ECL that will result from all possible default events over the expected life of the relevant instrument. In contrast, 12m ECL represents the portion of lifetime ECL that is expected to result from default events that are possible within 12 months after the reporting date. Assessments are done based on the Council's historical credit loss experience, adjusted for factors that are specific to the debtors, general economic conditions and an assessment of both the current conditions at the reporting date as well as the forecast of future conditions.

3. 主要會計政策 - 續

金融工具 - 續

金融資產

金融資產的分類及其後計量

符合下列條件的金融資產隨後按攤銷成本計量：

- 該金融資產以業務模式持有，其目標為收取合約現金流量；及
- 合約條款於特定日期產生的現金流量僅為支付本金和未償還本金的利息。

攤銷成本和利息收入

其後按攤銷成本計量的金融資產，其利息收入是採用實際利率法確認。金融資產（隨後出現信貸減值之金融資產（見下文）除外）之利息收入乃透過對金融資產之賬面總值應用實際利率計算。就隨後出現信貸減值之金融資產而言，利息收入乃透過對金融資產於下個報告期之攤銷成本應用實際利率予以確認。倘已予信貸減值之金融工具之信貸風險減低，即使有關金融資產不再出現信貸減值，則利息收入乃透過對金融資產於有關資產獲確定不再出現信貸減值後之報告期開始起之賬面總值應用實際利率予以確認。

金融資產減值

委員會就根據《香港財務報告準則》第 9 號須作出減值的金融資產（包括應收賬款、提供予員工的預支、消費者訴訟基金的應收款項及銀行結餘）的預期信貸虧損（《預期信貸虧損》）作出撥備確認。預期信貸虧損的金額於每一個報告日期更新，以反映自首次確認後信貸風險的變化。

全期預期信貸虧損是指於相關工具的預計使用期內，所有可能發生的違約事件會產生的預期信貸虧損。相反，12 個月預期信貸虧損是指於報告日期後 12 個月內可能發生的違約事件導致的部分全期預期信貸虧損。評估乃根據委員會的歷史信貸虧損經驗進行，並根據債務人特有的因素、一般經濟狀況以及對報告日期當前狀況的評估以及對未來狀況的預測作出調整。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Financial instruments - continued

Financial assets - continued

Impairment of financial assets - continued

The ECL on these assets are assessed collectively using a provision matrix with appropriate groupings.

For all other instruments, the Council measures the loss allowance equal to 12m ECL, unless when there has been a significant increase in credit risk since initial recognition, the Council recognises lifetime ECL. The assessment of whether lifetime ECL should be recognised is based on significant increases in the likelihood or risk of a default occurring since initial recognition.

(i) Significant increase in credit risk

In assessing whether the credit risk has increased significantly since initial recognition, the Council compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition. In making this assessment, the Council considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.

In particular, the following information is taken into account when assessing whether credit risk has increased significantly:

- an actual or expected significant deterioration in the financial instrument's external (if available) or internal credit rating;
- significant deterioration in external market indicators of credit risk, e.g. a significant increase in the credit spread, the credit default swap prices for the debtor;
- existing or forecast adverse changes in business, financial or economic conditions that are expected to cause a significant decrease in the debtor's ability to meet its debt obligations;
- an actual or expected significant deterioration in the operating results of the debtor;
- an actual or expected significant adverse change in the regulatory, economic, or technological environment of the debtor that results in a significant decrease in the debtor's ability to meet its debt obligations.

3. 主要會計政策 - 續

金融工具 - 續

金融資產 - 續

金融資產減值 - 續

該等資產的預期信貸虧損是按適當的分組然後作出整體性評估。

對於所有其他工具，委員會計量的虧損撥備等於 12 個月預期信貸虧損，除非自首次確認後信貸風險顯著上升，則委員會會以全期預期信貸虧損作出確認。評估是否確認全期預期信貸虧損是根據自首次確認以後發生違約的可能性或風險有否顯著上升。

(一) 信貸風險顯著上升

評估信貸風險自首次確認以來有否顯著上升時，委員會會就金融工具於報告日期發生違約的風險與金融工具於首次確認日期發生違約的風險作出比較。作出本評估時，委員會會考慮合理及有理據的定量及定性資料，包括過往經驗及以合理成本或努力可獲取的前瞻性資料。

具體而言，評估信貸風險是否顯著上升時會考慮以下資料：

- 金融工具的外部（如有）或內部信貸評級的實際或預期的顯著惡化；
- 信貸風險的外部市場指標顯著惡化，例如債務人的信貸息差、信貸違約掉期價格顯著上升；
- 商業、財務或經濟情況於目前或預期待有不利變動，預計將導致債務人償還債項的能力顯著下降；
- 債務人經營業績出現實際或預期的顯著惡化；
- 債務人的監管、經濟或技術環境出現實際或預期的重大不利變動，導致債務人償還債項的能力顯著下降。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continuedFinancial instruments - continued**Financial assets** - continued*Impairment of financial assets* - continued

(i) Significant increase in credit risk - continued

Irrespective of the outcome of the above assessment, the Council presumes that the credit risk has increased significantly since initial recognition when contractual payments are more than 30 days past due, unless the Council has reasonable and supportable information that demonstrates otherwise.

The Council regularly monitors the effectiveness of the criteria used to identify whether there has been a significant increase in credit risk and revises them as appropriate to ensure that the criteria are capable of identifying significant increase in credit risk before the amount becomes past due.

(ii) Definition of default

The Council considers an event of default occurs when information developed internally or obtained from external sources indicates that the debtor is unlikely to pay its creditors, including the Council, in full (without taking into account any collaterals held by the Council).

Irrespective of the above, the Council considers that default has occurred when a financial asset is more than 60 days past due unless the Council has reasonable and supportable information to demonstrate that a more lagging default criterion is more appropriate.

(iii) Credit-impaired financial assets

A financial asset is credit-impaired when one or more events of default that have a detrimental impact on the estimated future cash flows of that financial asset have occurred. Evidence that a financial asset is credit-impaired includes observable data about the following events:

- (a) significant financial difficulty of the issuer or the borrower;
- (b) a breach of contract, such as a default or past due event;
- (c) the lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession(s) that the lender(s) would not otherwise consider; or
- (d) it is becoming probable that the borrower will enter bankruptcy or other financial reorganisation.

3. 主要會計政策 - 續金融工具 - 續**金融資產** - 續*金融資產減值* - 續

(一) 信貸風險顯著上升 - 續

不論上述評估結果如何，委員會均假設合約付款已逾期超過 30 日，則其信貸風險比較初步確認時已有顯著上升，除非委員會有合理及具支持性的資料說明其他情況。

委員會定期監督用於識別信貸風險是否顯著上升的準則的果效，並在適當的情況下作出修訂，以確保相關準則可在款項逾期之前識別其信貸風險已顯著上升。

(二) 違約的定義

委員會認為當內部編製或從外界所取得的資料顯示，債務人不大可能向其債權人，包括委員會作出悉數還款（未計及委員會持有的任何抵押品），即構成違約事件。

不論上述情況如何，委員會會把逾期超過 60 天的金融資產列作違約，除非委員會有合理且具支持性的資料證明及後的違約準則則更為合適。

(三) 發生信貸減值的金融資產

若發生一項或多項對金融資產的估計未來現金流量造成不利影響的違約事件，則該金融資產會被作出信貸減值。金融資產出現信貸減值的證據包括下列事件的可觀察資料：

- (甲) 發行人或借款人出現重大財務困難；
- (乙) 違反合約，例如拖欠或逾期還款事件等；
- (丙) 由於與借方財務困難相關之經濟或合約原因，借方之貸方已向借方授出貸方在其他情況下概不考慮之讓步方案；或
- (丁) 借方可能進行破產程序或進行其他財務重組。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continuedFinancial instruments - continued**Financial assets** - continued*Impairment of financial assets* - continued

(iv) Write-off policy

The Council writes off a financial asset when there is information indicating that the counterparty is in severe financial difficulty and there is no realistic prospect of recovery, for example, when the counterparty has been placed under liquidation or has entered into bankruptcy proceedings, or when the amounts are over one year past due, whichever occurs sooner. Financial assets written off may still be subject to enforcement activities under the Council's recovery procedures, taking into account legal advice where appropriate. A write-off constitutes a derecognition event. Any subsequent recoveries are recognised in income and expenditure statement.

(v) Measurement and recognition of ECL

The measurement of ECL is a function of the probability of default, loss given default (i.e. the magnitude of the loss if there is a default) and the exposure at default. The assessment of the probability of default and loss given default is based on historical data adjusted by forward-looking information. Estimation of ECL reflects an unbiased and probability-weighted amount that is determined with the respective risks of default occurring as the weights.

Generally, the ECL is the difference between all contractual cash flows that are due to the Council in accordance with the contract and the cash flows that the Council expects to receive, discounted at the effective interest rate determined at initial recognition.

Where ECL is measured on a collective basis or cater for cases where evidence at the individual instrument level may not yet be available, the financial instruments are grouped on the collective basis:

- nature of financial instruments (mainly the Council's accounts receivables, amount due from Consumer Legal Action Fund and bank balances and cash are each assessed individually);
- past-due status;
- nature, size and industry of debtors; and
- external credit ratings where available.

The Council's account receivables are regularly reviewed by management to ensure the constituents of each debtors continue to share similar credit risk characteristics.

3. 主要會計政策 - 續金融工具 - 續**金融資產** - 續*金融資產減值* - 續

(四) 撇銷政策

當有資料顯示交易對手有嚴重財政困難及該金融資產沒有切實可行的預期可以收回，例如，當交易對手被清盤或已進入破產程序時，或還款金額逾期一年以上時（以較早者為準），委員會會將該金融資產撇銷。金融資產的撇銷仍會受委員會收回程序，並考慮法律建議（如適用）之影響。撇銷構成終止確認事項，其後任何收回均於收支結算表中確認。

(五) 預期信貸虧損的計量及確認

預期信貸虧損的計量為違約概率、違約損失（即違約時的損失程度）及違約風險承擔的函數。評估違約概率及違約損失基於過往數據，並按前瞻性資料調整。預期信貸虧損的估計值反映無偏頗及概率加權金額，並根據發生相關違約風險的加權數值而釐定。

一般而言，預期信貸虧損為根據合約應付委員會的所有合約現金流量與委員會預計收取的現金流量（以按初步確認時釐定的實際利率折現）之間的差額，按首次確認時釐定的實際利率貼現。

若預期信貸虧損按共同基準計量或當個別工具層面的證據尚無法獲得的情況下，該金融工具則按共同基準分組：

- 金融工具的性質（主要以應收賬款、消費者訴訟基金的應收款項及銀行結餘和現金作出單獨評估）；
- 逾期狀況；
- 債務人的性質、規模和行業；及
- 外部信貸評級（若取得）。

管理層定期檢討委員會的應收賬款，以確保各應收賬款的組成部分繼續具有類似的信貸風險特徵。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continuedFinancial instruments - continued**Financial assets** - continued*Impairment of financial assets* - continued

(v) Measurement and recognition of ECL - continued

Interest income is calculated based on the gross carrying amount of the financial asset unless the financial asset is credit impaired, in which case interest income is calculated based on amortised cost of the financial asset.

The Council recognises an impairment gain or loss in income and expenditure statement for all financial instruments by adjusting their carrying amount, with the exception of accounts receivables, where the corresponding adjustment is recognised through a loss allowance account.

Financial liabilities and equity instrument

Debt and equity instruments issued by the Council are classified as either financial liabilities or as equity in accordance with the substance of the contractual arrangements and the definitions of a financial liability and an equity instrument.

Financial liabilities at amortised cost

Financial liabilities including trade and other payables, subscriptions received in advance and subventions received in advance are subsequently measured at amortised cost, using the effective interest method.

Derecognition

The Council derecognises a financial asset only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity.

On derecognition of a financial asset in its entirety, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in income and expenditure statement.

The Council derecognises financial liabilities when, and only when, the Council's obligations are discharged, cancelled or expired. The difference between the carrying amount of the financial liability derecognised and the consideration paid and payable is recognised in income and expenditure statement.

3. 主要會計政策 - 續金融工具 - 續**金融資產** - 續*金融資產減值* - 續

(五) 預期信貸虧損的計量及確認 - 續

利息收入按金融資產賬面總值計算，除非金融資產出現信貸減值，在此情況下，利息收入按金融資產攤銷成本計算。

委員會透過調整所有金融工具的賬面值於收支結算表中確認減值收益或虧損，惟應收賬款虧損則透過撥備賬確認作出相應調整。

金融負債及股本工具

委員會發行的債務和股本工具是根據合約安排的性質及金融負債和股本工具之定義分類為金融負債或股本。

以攤銷成本計量的金融負債

金融負債包括貿易及其他應付款項、預收訂閱費用及預收撥款，採用實際利率法以攤銷成本計算。

註銷

只有當委員會從資產獲得現金流的合約權利屆滿，或金融資產及其擁有權的幾乎全部風險及回報被轉讓予另一方時，該金融資產才會被註銷。

當金融資產全部被註銷時，該項資產的賬面值與已收和應收代價總額的差額會在收支結算表中確認。

當且僅當委員會責任被解除、取消或屆滿時，金融負債才會被註銷。已被註銷的金融負債的賬面值與已付和應付代價之間的差額會於收支結算表內確認。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Impairment on property, plant and equipment and right-of-use assets

At the end of the reporting period, the Council reviews the carrying amounts of its property, plant and equipment and right-of-use assets with finite useful lives to determine whether there is any indication that these assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the relevant asset is estimated in order to determine the extent of the impairment loss, if any.

The recoverable amount of property, plant and equipment and right-of-use assets are estimated individually. When it is not possible to estimate the recoverable amount individually, the Council estimates the recoverable amount of the cash-generating unit to which the asset belongs.

In addition, the Council assesses whether there is indication that corporate assets may be impaired. If such indication exists, corporate assets are also allocated to individual cash-generating units, when a reasonable and consistent basis of allocation can be identified, or otherwise they are allocated to the smallest group of cash-generating units for which a reasonable and consistent allocation basis can be identified.

Recoverable amount is the higher of fair value less costs of disposal and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset (or a cash-generating unit) for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset (or a cash-generating unit) is estimated to be less than its carrying amount, the carrying amount of the asset (or a cash-generating unit) is reduced to its recoverable amount. For corporate assets or portion of corporate assets which cannot be allocated on a reasonable and consistent basis to a cash-generating unit, the Council compares the carrying amount of a group of cash-generating units, including the carrying amounts of the corporate assets or portion of corporate assets allocated to that group of cash-generating units, with the recoverable amount of the group of cash-generating units. An impairment loss is recognised immediately in income and expenditure statement.

Where an impairment loss subsequently reverses, the carrying amount of the asset (or a cash-generating unit or a group of cash-generating units) 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 (or a cash-generating unit or a group of cash-generating units) in prior years. A reversal of an impairment loss is recognised immediately in income and expenditure statement.

3. 主要會計政策 - 續

物業、機器及設備及使用權資產之減值

委員會於報告期結束時審視其物業、機器及設備及使用權資產之有限可使用年期之賬面值，以決定是否有任何跡象顯示該等資產已經出現減值虧損。如果存在該跡象，則對相關資產的可收回金額進行估計，從而確定減值虧損（如有）的程度。

物業、機器及設備以及使用權資產之可收回金額乃個別估計。倘無法個別估計可收回金額，則委員會會估計其資產所屬現金產生單位之可收回金額。

此外，委員會評估公司資產是否存在可能減值之跡象。倘存在有關跡象，於可識別合理及一貫分配基準的情況下，公司資產亦會被分配到個別的現金產生單位，否則或會被分配到可識別合理及一貫分配基準的最小現金產生單位組別中。

可收回金額為公平值扣除出售成本所得金額與使用價值中的較高者。當評估使用價值時，會採用可反映當前市場評估時間價值及該資產（或現金產生單位）在未經調整未來現金流之特定風險的稅前貼現率，將估計的未來現金流量貼現為現值。

如果資產（或現金產生單位）的估計可收回金額少於賬面值，則資產（或現金產生單位）的賬面值將減少至其可收回金額。就不可按合理及一貫基準分配至現金產生單位之公司資產或公司資產部分而言，委員會比較現金產生單位組別之賬面值（包括分配至該組現金產生單位之公司資產或公司資產部分之賬面值）與現金產生單位組別之可收回金額。減值虧損即時在收支結算表中予以確認。

若減值虧損隨後撥回，該資產（或現金產生單位或現金產生單位組別）的賬面值增加至其可收回金額之修訂估值，惟所增加之賬面值不得超過該資產（或現金產生單位或現金產生單位組別）於過往年度並無出現減值虧損而確認之賬面值。該撥回的減值虧損即時於收支結算表內確認。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continuedLeases**Definition of a lease (upon application of HKFRS 16 in accordance with transitions in note 2)**

A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

For contracts entered into or modified or arising from business combinations on or after the date of initial application, the Council assesses whether a contract is or contains a lease based on the definition under HKFRS 16 at inception, modification date or acquisition date, as appropriate. Such contract will not be reassessed unless the terms and conditions of the contract are subsequently changed.

The Council as a lessee (upon application of HKFRS 16 in accordance with transitions in note 2)*Allocation of consideration to components of a contract*

For a contract that contains a lease component and one or more additional lease or non-lease components, the Council allocates the consideration in the contract to each lease component on the basis of the relative stand-alone price of the lease component and the aggregate stand-alone price of the non-lease components.

The Council also applies practical expedient not to separate non-lease components from lease component, and instead account for the lease component and any associated non-lease components as a single lease component.

As a practical expedient, leases with similar characteristics are accounted on a portfolio basis when the Council reasonably expects that the effects on the financial statements would not differ materially from individual leases within the portfolio.

Short-term leases and leases of low-value assets

The Council applies the short-term lease recognition exemption to leases of land and building and equipment that have a lease term of 12 months or less from the commencement date and do not contain a purchase option. It also applies the recognition exemption for lease of low-value assets. Lease payments on short-term leases and leases of low-value assets are recognised as expense on a straight-line basis or another systematic basis over the lease term.

3. 主要會計政策 - 續租賃**租賃的定義（根據附註 2 的過渡條文應用《香港財務報告準則》第 16 號）**

倘一份合約賦予於一段時間內控制所識別資產的用途的權利，以換取代價，則該合約為租賃或包含租賃。

就於首次應用日期或之後訂立或修訂或自業務合併產生的合約而言，委員會會於開始、修訂日期或收購日期根據《香港財務報告準則》第 16 號項下的定義評估該合約是否為租賃或包含租賃（如適用）。有關合約將不會被重新評估，除非合約中的條款與條件隨後被改動。

委員會作為承租人（根據附註 2 的過渡條文應用《香港財務報告準則》第 16 號）*將代價分配至合約組成部分*

當合約包含租賃組成部分，以及一項或多項額外租賃，或非租賃組成部分，委員會根據租賃組成部分的相對獨立價格，及非租賃組成部分的合計獨立價格基準，將合約代價分配至各項租賃組成部分。

委員會亦採用可行權宜方法，不會將非租賃組成部分與租賃組成部分分開呈列，而將租賃組成部分及任何相關的非租賃組成部分列作一項租賃組成部分入賬。

作為可行權宜的方法，委員會將具有類似特徵的租賃，以組合形式入賬，如委員會有合理預期，此做法對財務報表的影響與按個別租賃入賬的分別不大。

短期租賃及低值資產租賃

委員會就自開始日期起計，租期為 12 個月或以下，並且不包括購買選擇權的土地、樓宇及設備的租賃，應用短期租賃確認豁免。委員會亦就低值資產的租賃應用確認豁免。短期租賃及低值資產租賃的租賃付款，以直線法或另一系統化基準於租期內確認為開支。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continued

Leases - continued

The Council as a lessee (upon application of HKFRS 16 in accordance with transitions in note 2) - continued

Right-of-use assets

The cost of right-of-use asset includes:

- the amount of the initial measurement of the lease liability;
- any lease payments made at or before the commencement date, less any lease incentives received;
- any initial direct costs incurred by the Council; and
- an estimate of costs to be incurred by the Council in dismantling and removing the underlying assets, restoring the site on which it is located or restoring the underlying asset to the condition required by the terms and conditions of the lease.

Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities.

Right-of-use assets in which the Council is reasonably certain to obtain ownership of the underlying leased assets at the end of the lease term are depreciated from commencement date to the end of the useful life. Otherwise, right-of-use assets are depreciated on a straight-line basis over the shorter of its estimated useful life and the lease term.

Refundable rental deposits

Refundable rental deposits paid are accounted under HKFRS 9 and initially measured at fair value. Adjustments to fair value at initial recognition are considered as additional lease payments and included in the cost of right-of-use assets.

Lease liabilities

At the commencement date of a lease, the Council recognises and measures the lease liability at the present value of lease payments that are unpaid at that date. In calculating the present value of lease payments, the Council uses the incremental borrowing rate at the lease commencement date if the interest rate implicit in the lease is not readily determinable.

3. 主要會計政策 - 續

租賃 - 續

委員會作為承租人（根據附註 2 的過渡條文應用《香港財務報告準則》第 16 號） - 續

使用權資產

使用權資產的成本包括：

- 租賃負債的初步計量金額；
- 於開始日期或之前作出的任何租賃付款，減除任何已收取的租賃優惠；
- 委員會承擔的任何初始直接成本；及
- 委員會於拆除及拆遷相關資產、復原相關資產所在場地或復原相關資產至租賃的條款及條件所規定的狀況而產生的成本估計。

使用權資產按成本計量，減去任何累計折舊及減值虧損，並就租賃負債的任何重新計量作出調整。

當委員會能合理地確定可於租期結束後會獲取相關租用資產的使用權，該資產的折舊會按開始日期至可使用年期結束計提。否則，使用權資產的折舊會按估計可使用年期與租期之間之較短者，以直線法計提。

可退還之租賃按金

已付並可退還之租賃按金乃根據《香港財務報告準則》第 9 號入賬，並初步按公平值計量。於初步確認時對公平值之調整，被視為額外租賃付款，並計入使用權資產成本。

租賃負債

委員會於租賃開始日期，按該日未付的租賃付款現值確認及計量租賃負債。於計算租賃付款現值時，倘租賃隱含的利率難以釐定，委員會會使用租賃開始日期的增量借款利率計算。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continuedLeases - continued**The Council as a lessee (upon application of HKFRS 16 in accordance with transitions in note 2) - continued***Lease liabilities* - continued

The lease payments include:

- fixed payments (including in-substance fixed payments) less any lease incentives receivable;
- variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the commencement date;
- amounts expected to be payable by the Council under residual value guarantees;
- the exercise price of a purchase option if the Council is reasonably certain to exercise the option; and
- payments of penalties for terminating a lease, if the lease term reflects the Council exercising an option to terminate the lease.

After the commencement date, lease liabilities are adjusted by interest accretion and lease payments.

The Council remeasures lease liabilities (and makes a corresponding adjustment to the related right-of-use assets) whenever:

- the lease term has changed in which case the related lease liability is remeasured by discounting the revised lease payments using a revised discount rate at the date of reassessment.
- the lease payments change due to changes in market rental rates following a market rent review, in which cases the related lease liability is remeasured by discounting the revised lease payments using the initial discount rate.

The Council presents lease liabilities as a separate line item on the statement of financial position.

Lease modifications

The Council accounts for a lease modification as a separate lease if:

- the modification increases the scope of the lease by adding the right to use one or more underlying assets; and
- the consideration for the leases increases by an amount commensurate with the stand-alone price for the increase in scope and any appropriate adjustments to that stand-alone price to reflect the circumstances of the particular contract.

3. 主要會計政策 - 續租賃 - 續**委員會作為承租人（根據附註 2 的過渡條文應用《香港財務報告準則》第 16 號） - 續***租賃負債* - 續

租賃付款包括：

- 固定付款（包括實質性的固定付款）減除任何應收租賃優惠；
- 基於指數或利率並於開始日期按指數或利率初步計量的可變租賃付款；
- 委員會於剩餘價值擔保下的預期應付款項；
- 購買選擇權的行使價（倘委員會能合理地確定行使該選擇權）；及
- 支付終止租賃的罰款（倘租期反映委員會行使選擇權終止租賃）。

於開始日期後，租賃負債會因應利息增長及租賃付款作出調整。

倘出現以下情況，委員會會重新計量租賃負債（並就相關使用權資產作出相應調整）：

- 租賃期限有所變動，在此情況下，相關租賃負債，會根據修訂後的租賃付款，透過使用重新評估日期的經修訂貼現率，重新貼現計量。
- 租賃付款因市場租金調查後，市場租金改變而出現變動，在此情況下，相關的租賃負債，會根據經修訂租賃付款，使用此起初的貼現率，重新貼現計量。

委員會將租賃負債於財務狀況表中列為獨立項目。

租賃修改

倘出現以下情況，委員會會將租賃修改，作為獨立租賃入賬：

- 該修改加入一項或以上相關資產之使用權，以擴大租賃範圍；及
- 租賃代價增加，其增加之金額相當於與範圍擴大相對應之獨立價格，及為反映該合約之實際情況，而對該獨立價格進行之任何適當調整。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continuedLeases - continued**The Council as a lessee (upon application of HKFRS 16 in accordance with transitions in note 2) - continued***Lease modifications - continued*

For a lease modification that is not accounted for as a separate lease, the Council remeasures the lease liability based on the lease term of the modified lease by discounting the revised lease payments using a revised discount rate at the effective date of the modification.

The Council accounts for the remeasurement of lease liabilities by making corresponding adjustments to the relevant right-of-use asset. When the modified contract contains a lease component and one or more additional lease or non-lease components, the Council allocates the consideration in the modified contract to each lease component on the basis of the relative stand-alone price of the lease component and the aggregate stand-alone price of the non-lease components.

The Council as a lessee (prior to 1 April 2019)

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee. All other leases are classified as operating leases.

Operating lease payments, including the cost of acquiring land held under operating leases, are recognised as an expense on a straight-line basis over the lease term.

Lease incentives relating to operating leases are considered as integral part of lease payments, the aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Foreign currencies

In preparing the financial statements of the Council, transactions in currencies other than the functional currency (foreign currencies) are recognised at the rates of exchanges prevailing at the dates of the transactions. At the end of the reporting period, monetary items denominated in foreign currencies are retranslated at the rates prevailing at that date. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated.

Exchange differences on the settlement of monetary items and on retranslation of monetary items, are recognised in income and expenditure statement in the period in which they arise.

3. 主要會計政策 - 續租賃 - 續**委員會作為承租人（根據附註 2 的過渡條文應用《香港財務報告準則》第 16 號） - 續***租賃修改 - 續*

當租賃沒有被獨立入賬，而日後須作出修改，委員會會按修改後的租賃期限，使用經修訂的貼現率，為經修訂的租賃付款，重新作出貼現及計量。

委員會透過對相關使用權資產進行相應調整，對租賃負債的重新計量進行會計處理。當修改後的合約包含租賃組成部分，以及一項或多項額外租賃或非租賃組成部分時，委員會根據租賃組成部分的相對獨立價格，及非租賃組成部分的合計獨立價格，將修改後的合約代價分配至各項租賃組成部分。

委員會作為承租人（於二零一九年四月一日前）

如租賃條款將擁有權的幾乎全部風險及回報轉讓予承租人，則租賃被歸類為融資租賃。所有其他租賃被歸類為營運租賃。

營運租賃付款（包括收購根據營運租賃持有之土地的成本）按直線法於有關租賃期內確認為開支。

與營運租賃有關之租賃優惠被視為租賃付款之組成部分，優惠之利益總額按直線法確認為租金開支扣減。

外幣

在編製委員會之財務報表時，以功能貨幣以外貨幣（外幣）進行之交易均按交易日期之適用匯率換算。於報告期完結時，以外幣計值之貨幣項目均以當日之現行匯率重新換算。按外幣過往成本計算之非貨幣項目則毋須重新換算。

結算貨幣項目及重新換算貨幣項目產生的匯兌差額均於該期間的收支結算表內確認。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

3. SIGNIFICANT ACCOUNTING POLICIES - continuedBorrowing costs

Borrowing costs directly attributable to the acquisition, construction or production of qualifying assets, which are assets that necessarily take a substantial period of time to get ready for their intended use or sale, are added to the cost of those assets until such time as the assets are substantially ready for their intended use or sale.

All other borrowing costs are recognised in the income and expenditure statement in the period in which they are incurred.

Retirement benefit costs

Payments to defined contribution retirement benefit plans are recognised as an expense when employees have rendered service entitling them to the contributions.

4. CAPITAL RISK MANAGEMENT

The Council is funded mainly by Government subventions. The Council members manage its funds to ensure that the Council will be able to continue as a going concern. The Council's overall strategy remains unchanged from prior year.

5. NON-RECURRENT PROJECTS SUBVENTIONS**3. 主要會計政策 - 續**貸款成本

於收購、建設或生產取得，而須較長時間準備作擬定用途或出售的資產，其直接借貸成本會計入有關資產成本內，直至有關資產大致可按其擬定用途使用或出售為止。

所有其他貸款成本於發生期間在收支結算表中確認。

退休福利費用

定額供款退休福利計劃支付的款項，在僱員提供服務並因此享有該供款的期間確認為開支。

4. 資本風險管理

委員會的經費主要來自政府撥款。委員會委員管理該筆資金，以確保委員會能持續營運。委員會之整體策略與去年相同。

5. 非經常性項目撥款

		2020 <u>二零二零年</u> HK\$ 港元	2019 <u>二零一九年</u> HK\$ 港元
Revamp and develop the signature monthly CHOICE magazine	改進和發展具代表性的《選擇》月刊	3,077,206	2,702,918
Renovation and refurbishment projects	各項裝修與翻新項目	2,091,535	1,388,070
Events commemorating the 45th anniversary of Consumer Council	消費者委員會成立四十五週年紀念活動	1,887,446	-
ECF Earth 2038's learning journey of sustainable consumption	自然環保基金 2038 地球人計劃之可持續消費之旅	1,152,125	640,299
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	1,026,774	1,536,660
Auto-fuel market study	車用燃油市場研究	918,270	1,247,786
Time-limited posts	有時限職位	907,542	-
Accomplishing server virtualisation	伺服器虛擬化	321,770	504,487
Enhancing training programme	加強培訓項目	200,848	35,130
Sustainable consumption behaviour study	可持續消費行為研究	165,070	-
Consumer protection studies	保障消費者權益研究	140,000	1,740,570
Upgrading of network infrastructure	提升網絡基礎設施	148,761	353,712
Other projects	其他項目	359,756	190,600
		<u>12,397,103</u>	<u>10,340,232</u>

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

6. SALES OF CHOICE MAGAZINE

Income from sale of CHOICE magazine is recognised at a point in time when the magazine is delivered to the customer, after deduction of printing, artwork, postage and promotion cost amounting to HK\$291,322 (2019: HK\$282,541).

7. STAFF COSTS

Staff costs include an amount of HK\$7,546,226 (2019: HK\$7,137,435) in respect of contributions to retirement benefits scheme.

8. NON-RECURRENT PROJECTS EXPENSES**6. 銷售《選擇》月刊**

《選擇》月刊之銷售收入為 291,322 港元（二零一九年：282,541 港元），在扣除印刷、版面設計、郵遞及推廣費用後，於雜誌交付予客戶之某個時間點確認。

7. 員工成本

員工成本包括 7,546,226 港元（二零一九年：7,137,435 港元）的退休福利計劃供款。

8. 非經常性項目支出

		2020 二零二零年 HK\$ 港元	2019 二零一九年 HK\$ 港元
Revamp of and develop the signature monthly CHOICE magazine	改進和發展具代表性的《選擇》月刊	2,767,098	2,702,918
Events Commemorating the 45th Anniversary of Consumer Council	消費者委員會成立四十五週年紀念活動	1,887,446	-
ECF Earth 2038's learning journey of sustainable consumption	自然環保基金 2038 地球人計劃之可持續消費之旅	1,152,125	640,299
Auto-fuel market study	車用燃油市場研究	918,270	1,247,787
Time-limited posts	有時限職位	907,542	-
Renovation and refurbishment projects	各項裝修與翻新項目	722,173	989,898
Enhancing training programme	加強培訓項目	200,848	35,130
Sustainable consumption behaviour study	可持續消費行為研究	165,070	-
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	158,720	239,066
Consumer protection studies	保障消費者權益研究	140,000	1,740,570
Accomplishing server virtualisation	伺服器虛擬化	-	189,162
Other projects	其他項目	359,756	96,579
		<u>9,379,048</u>	<u>7,881,409</u>

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

9. PROPERTY, PLANT AND EQUIPMENT

9. 物業、機器及設備

		Leasehold land and buildings in Hong Kong under long-term lease 於香港長期租賃的租賃土地及樓宇 HK\$ 港元	Leasehold improvement 租賃物業裝修 HK\$ 港元	Office equipment 辦公室設備 HK\$ 港元	Information systems and computer equipment 信息系統及電腦設備 HK\$ 港元	Furniture and fixtures 傢俬及裝置 HK\$ 港元	Motor vehicle 機動車輛 HK\$ 港元	Information systems upgrade in progress 進行中的信息系統升級 HK\$ 港元	Renovation in progress 進行中的裝修 HK\$ 港元	Total 合計 HK\$ 港元
COST	成本									
At 1 April 2018	於二零一八年四月一日	62,638,435	8,603,318	1,841,994	19,739,307	903,215	247,291	973,394	-	94,946,954
Additions	添置	-	5,077,259	843,779	1,030,394	-	-	1,878,284	132,276	8,961,992
Written-off	撇銷	-	-	(1,153,228)	(3,507,133)	(245,850)	-	-	-	(4,906,211)
At 31 March 2019	於二零一九年三月三十一日	62,638,435	13,680,577	1,532,545	17,262,568	657,365	247,291	2,851,678	132,276	99,002,735
Additions	添置	-	142,186	81,164	514,369	28,000	538,046	4,371,515	5,598,593	11,273,873
Transfer from (to) renovation and upgrade in progress	轉撥自 (至) 進行中的裝修及升級工程	-	4,945,608	-	5,720,017	41,800	-	(5,703,217)	(5,004,208)	-
Written-off	撇銷	-	-	(62,450)	(5,825)	(51,668)	(247,291)	-	-	(367,234)
At 31 March 2020	於二零二零年三月三十一日	62,638,435	18,768,371	1,551,259	23,491,129	675,497	538,046	1,519,976	726,661	109,909,374
DEPRECIATION	折舊									
At 1 April 2018	於二零一八年四月一日	15,319,331	8,435,197	1,658,727	15,901,783	903,215	247,291	-	-	42,465,544
Charge for the year	本年度支出	875,972	148,800	124,831	2,617,904	-	-	-	-	3,767,507
Eliminated on written-off	撇銷時抵銷	-	-	(1,153,228)	(3,507,133)	(245,850)	-	-	-	(4,906,211)
At 31 March 2019	於二零一九年三月三十一日	16,195,303	8,583,997	630,330	15,012,554	657,365	247,291	-	-	41,326,840
Charge for the year	本年度支出	857,572	1,563,163	306,199	2,057,560	4,655	-	-	-	4,789,149
Eliminated on written-off	撇銷時抵銷	-	-	(56,061)	(5,825)	(51,668)	(247,291)	-	-	(360,845)
At 31 March 2020	於二零二零年三月三十一日	17,052,875	10,147,160	880,468	17,064,289	610,352	-	-	-	45,755,144
CARRYING VALUES	賬面值									
At 31 March 2020	於二零二零年三月三十一日	45,585,560	8,621,211	670,791	6,426,840	65,145	538,046	1,519,976	726,661	64,154,230
At 31 March 2019	於二零一九年三月三十一日	46,443,132	5,096,580	902,215	2,250,014	-	-	2,851,678	132,276	57,675,895

The above items of property, plant and equipment (other than information system upgrade and renovation in progress) are depreciated on a straight-line basis, at the following rates per annum:

Leasehold land	Over the remaining term of the leases
Buildings	Over the shorter of their useful lives or the remaining term of the lease of land
Leasehold improvement	20%
Office equipment	33.33%
Information systems and computer equipment	33.33%
Furniture and fixtures	33.33%
Motor vehicle	33.33%

As at 31 March 2020, no leasehold properties (2019 : carrying value of HK\$12,588,174) are under mortgage to secure the bank borrowing of the Council. All the leasehold properties are under second mortgage in favour of the Government.

上述物業、機器及設備（除進行中的信息系統升級及裝修外）按以下年率以直線法進行折舊：

租賃土地	按租約之剩餘期限
樓宇	按其可使用期限或土地租賃之剩餘年期（以時間較低短者計算）
租賃物業裝修	20%
辦公室設備	33.33%
信息系統及電腦設備	33.33%
傢俬及裝置	33.33%
機動車輛	33.33%

於二零二零年三月三十一日，沒有租賃物業（二零一九年：賬面值為 12,588,174 港元）已抵押，作為委員會銀行貸款的擔保。所有該等租賃物業均以政府為受益人作出第二次抵押。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

10. RIGHT-OF-USE ASSETS**10. 使用權資產**

		Total 合計 HK\$ 港元
As at 1 April 2019	於二零一九年四月一日	
Carrying amount	賬面值	1,189,668
As at 31 March 2020	於二零二零年三月三十一日	
Carrying amount	賬面值	529,316
For the year ended 31 March 2020	截至二零二零年三月三十一日止年度	
Depreciation charge	折舊費	705,547
Expense relating to short-term leases and other leases with lease terms end within 12 months of the date of initial application of HKFRS 16	有關短期租賃及租賃期自首次應用《香港財務報告準則》第16號日期起計12個月內到期之其他租賃開支	-
Total cash outflow for leases	租賃之現金流出總額	729,589
Additions to right-of-use assets	添置使用權資產	45,195

For both years, the Council leases offices and office equipment for its operations. Lease contracts are entered into for fixed term of one to five years. Lease terms are negotiated on an individual basis and contain a wide range of different terms and conditions. In determining the lease term and assessing the length of the non-cancellable period, the Council applies the definition of a contract and determines the period for which the contract is enforceable.

於兩個年度，委員會租賃辦公室及辦公室設備作營運之用。租賃合約所訂立之固定年期為一至五年。租賃條款乃以單獨基準進行協商及包含廣泛不同的條款及條件。於釐定租期及估計不可撤銷期限，委員會應用合約的定義及釐定合約強制生效的期間。

11. OTHER FINANCIAL ASSETS

Other financial assets included account receivables, advances to staffs and amount due from Consumer Legal Action Fund. The amounts are unsecured and interest-free. Except for the advances to staffs which will be settled by three to six (2019: three) monthly instalments, other amounts are repayable on demand. The Council assessed the ECL of such balances in Note 21.

11. 其他金融資產

其他金融資產包括應收賬款、向員工提供的預支以及消費者訴訟基金的應收款項。該等款項不設抵押及不計利息。除向員工提供的預支將會以三到六期（二零一九年：三期）按月攤還外，其他款項皆為按要求即時索還。委員會於附註 21 對該等結餘的預期信貸虧損進行了評估。

12. BANK BALANCES AND CASH

Bank balances and cash comprise cash and short-term deposits with an original maturity of three months or less and time deposits of HK\$50,062,877 (2019: HK\$20,387,548) with an original maturity over three months. Bank balances and time deposits carry interests at market rates which ranged from 0.001% to 2.43% (2019: 0.001% to 2.55%) per annum.

12. 銀行結餘及現金

銀行結餘及現金包括現金及原定到期日為三個月或以內之短期存款，以及原定到期日超過三個月之定期存款 50,062,877 港元（二零一九年：20,387,548 港元）。銀行結餘及定期存款的利息根據每年 0.001%至 2.43%之間（二零一九年：0.001%至 2.55%）的市場利率計算。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

13. ACCOUNT PAYABLES AND ACCRUED EXPENSES

Account payables are unsecured, interest-free and repayable according to the respective credit terms. The Council has financial risk management policies in place to ensure that all payables are paid within the credit timeframe.

14. SECURED BANK BORROWING

Carrying amount repayable:
On demand or within one year
More than one year, but not exceeding two years

Less: Amounts due within one year shown under current liabilities

13. 應付賬款及應計費用

應付賬款不設抵押，不計財務利息且須根據各自信貸條款予以償還。委員會設有適當的金融風險管理政策，以確保應付款項在信貸期限內可全數支付。

14. 有抵押銀行貸款

	2020 <u>二零二零年</u> HK\$ 港元	2019 <u>二零一九年</u> HK\$ 港元
應償還賬面金額：		
按要求即付或一年內	-	286,201
一年以上但不超過兩年	-	-
	<u>-</u>	<u>286,201</u>
減：一年內應付的流動負債	-	(286,201)
	<u>-</u>	<u>-</u>

For the year ended 31 March 2019, the loan which is secured by the Council's properties with carrying value of HK\$12,588,174 bears interest at the lower of prime rate or 0.75% over the Hong Kong Interbank Offered Rate was fully repaid in December 2019. The proceeds were used to finance the acquisition of a leasehold property.

截至二零一九年三月三十一日止年度，委員會以物業抵押所獲的貸款賬面值為12,588,174港元，該貸款按最優惠利率或香港銀行同業拆出利率上浮0.75%的較低者利率計息，並已於二零一九年十二月悉數償還。所得收益用於購置一項租賃物業。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

15. SUBVENTIONS RECEIVED IN ADVANCE**15. 預收撥款**

Subventions unexpended at the end of the reporting period:

在本報告期結束時未有動用之撥款：

		2020 二零二零年 HK\$ 港元	2019 二零一九年 HK\$ 港元
Renovation & refurbishment projects	各項裝修與翻新項目	17,155,407	12,415,942
Time-limited posts	有時限職位	9,544,568	-
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	9,049,503	5,903,470
Revamp of and develop the signature monthly CHOICE magazine	改進和發展具代表性的《選擇》月刊	6,544,876	1,304,082
Auto-fuel market study	車用燃油市場研究	2,888,820	2,275,204
Redevelopment of Council's official website	消委會網站重塑優化計劃	2,134,000	-
Promotion of new legislation	新法例之推廣	1,200,000	233,470
Consumer protection studies	保障消費者權益研究	1,022,729	362,935
Environmental responsibility	環境責任	685,174	685,174
Enhancing training programme	加強培訓項目	635,555	289,748
Event Commemorating the 45th Anniversary of Consumer Council	消費者委員會成立四十五週年紀念活動	515,464	-
Replacement of motor vehicle	更換機動車輛	490,000	-
Strengthening consumer protection for Mainland visitors	加強對內地訪客的消費者權益保護	484,043	484,043
Accomplishing server virtualisation	伺服器虛擬化	176,996	498,766
Sustainable consumption behaviour study (Note (i))	可持續消費行為研究 (附註(i))	95,536	-
Grocery market study	雜貨市場研究	-	313,184
Upgrading of network infrastructure	提升網絡基礎設施	-	159,272
Other projects	其他項目	264,544	380,875
		<u>52,887,215</u>	<u>25,306,165</u>
Current liabilities	流動負債	38,773,699	21,109,622
Non-current liabilities	非流動負債	14,113,516	4,196,543
		<u>52,887,215</u>	<u>25,306,165</u>

Note:

附註：

(i) The Sustainable Development Fund (the "SDF") has been established to provide a source of financial support that will help develop a strong public awareness of the principles of sustainable development and to encourage sustainable practices in Hong Kong. During the year ended 31 March 2020, the Council obtained a funding amount of HK\$260,606 (2019: HK\$Nil) from the SDF, of which an amount of HK\$165,070 (2019: HK\$Nil) has been utilised and released to income and expenditure and the balance as at 31 March 2020 was HK\$95,536 (2019: HK\$Nil).

(一) 可持續發展基金(「可持續發展基金」)成立的目的是提供財政支援,以助加強公眾對可持續發展原則的認識,並鼓勵在香港推行可持續發展實踐。於截至二零二零年三月三十一日止年度,委員會已從可持續發展基金中獲得資金260,606港元(二零一九年:零港元),其中165,070港元(二零一九年:零港元)已動用並計入收支結算表,於二零二零年三月三十一日的餘額為95,536港元(二零一九年:零港元)。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

16. LEASE LIABILITIES**16. 租賃負債**

		2020 <u>二零二零年</u> HK\$ 港元
Lease liabilities payable:	應付租賃負債：	
Within one year	一年內	446,478
Within a period of more than one year but not more than two years	一年以上但不超過兩年	93,544
		<u>540,022</u>
Less: Amount due for settlement within 12 months shown under current liabilities	減：於 12 個月內到期，並顯示於應付結算的流動負債	(446,478)
Amount due for settlement after 12 months shown under non-current liabilities	於 12 個月後到期，並顯示於應付結算的非流動負債	<u>93,544</u>

17. LEASEHOLD PROPERTY CONTROL ACCOUNT

The amount arises from capital contribution by the Government for the acquisition of leasehold properties and appropriation from general fund for subsequent purchase of capital assets reduced by depreciation of the related assets.

17. 租賃物業統制賬項

該款項來自於用於購置租賃物業的政府認繳資本及隨後購置資本資產的從一般基金的撥款，減去相關資產的折舊。

18. EQUIPMENT CONTROL ACCOUNT

The amount was appropriated from general fund in previous years for the acquisition of office equipment, computer equipment and furniture and fixtures and is reduced by depreciation of the related assets.

18. 設備統制賬項

該款項由往年一般基金中撥出，用於購置辦公室設備、電腦設備、傢俬及裝置，並減去相關資產之折舊。

19. DESIGNATED FUND FOR APPROVED PROJECTS

The amount represents funds for current projects appropriated from general fund for the below designated activities not yet incurred by the end of the reporting period:

19. 核准項目之指定基金

於報告期完結時，現有項目已為以下指定活動從一般基金撥付而未動用的資金：

		2020 <u>二零二零年</u> HK\$ 港元	2019 <u>二零一九年</u> HK\$ 港元
Online CHOICE operation reserve	網上《選擇》月刊營運儲備	2,637,344	2,637,344
Office equipment and maintenance	辦公室設備及維修	249,026	249,026
Testing and research	測試和研究	1,775,749	2,080,584
		<u>4,662,119</u>	<u>4,966,954</u>

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

20. CAPITAL COMMITMENTS**20. 資本承擔**

		2020 二零二零年 HK\$ 港元	2019 二零一九年 HK\$ 港元
Capital expenditure in respect of renovation and acquisition of plant and equipment contracted for but not provided in the financial statements	有關裝修及購買機器和設備已訂約但未在財務報表作出撥備之資本開支	11,599,962	13,378,345

21. FINANCIAL INSTRUMENTS**21. 金融工具**

a. Categories of financial instruments

甲. 金融工具類別

		2020 二零二零年 HK\$ 港元	2019 二零一九年 HK\$ 港元
Financial assets	金融資產		
Amortised cost	攤銷成本	73,675,506	49,371,909
Financial liabilities	金融負債		
Amortised cost	攤銷成本	7,132,268	3,101,718

b. Financial risk management objectives and policies

乙. 金融風險管理目標及政策

The Council's major financial instruments include account receivables, advances to staffs, amount due from Consumer Legal Action Fund, bank balances and cash, account payables and secured bank borrowing. Details of these financial instruments are disclosed in respective notes. The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The Council members manage and monitor these exposures to ensure appropriate measures are implemented on a timely and effective manner.

委員會的主要金融工具包括應收賬款、向員工提供的預支、消費者訴訟基金的應收款項、銀行結餘及現金、應付賬款及有抵押銀行貸款。該等金融工具的詳情已於相應附註中予以披露。與該等金融工具相關的風險及如何緩解該等風險的政策載於下文。委員會委員管理並監督該等風險，以確保及時及有效地採取適當措施。

Credit risk and impairment assessment信貸風險及減值評估

As at 31 March 2020 and 2019, the Council's maximum exposure to credit risk which will cause a financial loss to the Council due to failure to discharge an obligation by the counterparties arises from the carrying amount of the respective recognised financial assets as stated in the statement of financial position.

於二零二零年及二零一九年三月三十一日，委員會的最大信貸風險（由於對方未能清償債務將對委員會造成財務損失）源自於財務狀況表呈列的相應已確認金融資產的賬面值。

In order to minimise the credit risk, the Council reviews the recoverable amount of each individual receivable items at the end of the reporting period to ensure that adequate impairment losses are made for irrecoverable amounts. In addition, the Council performs impairment assessment under ECL model upon application of HKFRS 9 on receivable balances based on provision matrix. In this regard, the Council members consider that the Council's credit risk is significantly reduced.

為了盡量降低信貸風險，委員會於報告期末檢視各項應收項目的可回收金額，以確保為不可回收的金額作出足夠的減值虧損。此外，委員會在應用《香港財務報告準則》第9號後依據預期信貸虧損模式對個別應收結餘單個進行減值評估。就此而言，委員會委員認為委員會的信貸風險大大降低。

For the advances to staffs and amount due from Consumer Legal Action Fund, the ECL is insignificant as the Council had not encountered any difficulties in collecting from the debtors in the past and is not aware of any financial difficulties being experienced by these debtors.

由於委員會過去向債務人收賬時未曾遇到任何困難，且並無意識到該等債務人出現任何財務困難，因此，向員工提供的預支及消費者訴訟基金的應收款項的預期信貸虧損有限。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

21. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies - continued

Credit risk and impairment assessment - continued

The credit risk on bank balances are limited because the counterparties are banks with high credit ratings assigned by international credit-rating agencies.

Market riskForeign currency risk management

Certain transactions of the Council are denominated in currencies set out below which are different from the functional currency of the Council, i.e. Hong Kong dollars, and therefore the Council is exposed to foreign currency risk. The carrying amounts of the Council's foreign currency denominated monetary assets and liabilities at the end of the reporting period are as follows:

		Assets 資產		Liabilities 負債	
		2020 二零二零年	2019 二零一九年	2020 二零二零年	2019 二零一九年
		HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
United States dollars	美元	93,402	16,020	-	-
Aud	澳元	897	-	-	-
Euro	歐元	-	-	260,825	9,731
British Pound	英鎊	-	-	514,862	-

The following table indicates the approximate change in the Council's income and expenditure statement in response to reasonably possible changes in the foreign exchange rates to which the Council may have exposure at the end of the reporting period.

		2020 二零二零年		2019 二零一九年	
		Increase (decrease) in foreign exchange rates 外幣匯率 上升(下降)	Effect on income (expenditure) 對收入(支出) 之影響 HK\$ 港元	Increase (decrease) in foreign exchange rates 外幣匯率 上升(下降)	Effect on income (expenditure) 對收入(支出) 之影響 HK\$ 港元
United States dollars	美元	3%	2,802	3%	481
		(3%)	(2,802)	(3%)	(481)
Aud	澳元	10%	90	10%	-
		(10%)	(90)	(10%)	-
Euro	歐元	10%	(26,083)	10%	(973)
		(10%)	26,083	(10%)	973
British Pound	英鎊	10%	(51,486)	10%	-
		(10%)	51,486	(10%)	-

In the opinion of the Council members, the sensitivity analysis is unrepresentative of the inherent foreign exchange risk as the year end exposure does not reflect the exposure during the year.

21. 金融工具 - 續

乙. 金融風險管理目標及政策 - 續

信貸風險及減值評估 - 續

由於對方為獲國際信貸評級機構授予較高信貸評級的銀行，因此銀行結餘的信貸風險有限。

市場風險外幣風險管理

委員會的某些交易是以下列貨幣計值，由於這些貨幣並非委員會的功能貨幣-港幣，所以委員會會面對外幣風險。在報告期完結時，委員會以外幣計值的貨幣資產及負債之賬面值如下：

下表顯示委員會在報告期結束時，因外幣匯率的合理可能變化下，而產生的收支結算表變動情況。

委員會委員認為，由於年度結束時所面臨之風險並不反映全年的風險狀況，因此敏感度分析不能代表外匯之固有風險。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

21. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies - continued

Interest rate risk

The Council's income and operating cash flows are substantially independent of changes in market interest rates. The Council's exposure to changes in interest rates is mainly attributable to its secured bank borrowing which bears interest at variable rates. The Council has a policy to place surplus funds with creditable financial institutions which offer the best rate on a short-term basis to facilitate the bank loan interest payment. The Council members continuously monitor the cash flow interest rate risk.

Liquidity risk

The Council is dependent on the government subventions. The Council members consider that the Council is exposed to minimal liquidity risk as the Government would provide subvention for the Council based on budgets prepared by the Council annually. The Council members also closely monitor the Council's cash flow position.

Bank balances comprise of short-term deposits with an original maturity of three months or less and time deposits with an original maturity over three months.

Liquidity and interest rate table

The following tables detail the Council's remaining contractual maturity for its non-derivative financial liabilities. The tables have been drawn up based on the undiscounted cash flows of financial liabilities based on the earliest date on which the Council can be required to pay.

		Weighted average effective interest rate 加權平均 實際利率 %	6 months or less 六個月 或以下 HK\$ 港元	6 – 12 months 六至十二 個月 HK\$ 港元	1 – 5 years 一至 五年 HK\$ 港元	Total Undiscounted cash flows 未貼現現金 流量總額 HK\$ 港元	Carrying amounts 賬面 金額 HK\$ 港元
2020	二零二零年						
Account payables	應付賬款	-	6,592,246	-	-	6,592,246	6,592,246
Subtotal	少計		6,592,246	-	-	6,592,246	6,592,246
Lease liabilities	租賃負債	4.05	364,794	90,681	95,446	550,921	540,022
Total	合計		6,957,040	90,681	95,446	7,143,167	7,132,268

		Weighted average effective interest rate 加權平均 實際利率 %	6 months or less 六個月 或以下 HK\$ 港元	6 – 12 months 六至十二 個月 HK\$ 港元	1 – 5 years 一至 五年 HK\$ 港元	Total Undiscounted cash flows 未貼現現金 流量總額 HK\$ 港元	Carrying amounts 賬面 金額 HK\$ 港元
2019	二零一九年						
Account payables	應付賬款	-	2,815,517	-	-	2,815,517	2,815,517
Secured bank borrowing	有抵押銀行貸款	2.41	192,000	97,091	-	289,091	286,201
Total	合計		3,007,517	97,091	-	3,104,608	3,101,718

21. 金融工具 - 續

乙. 金融風險管理目標及政策 - 續

利率風險

委員會的收入及營運現金流量基本上不受市場利率變動影響。委員會所面對的利率變動風險主要來自其浮息有擔保銀行貸款。委員會的政策是將剩餘資金短期存放於可為委員會提供最佳利率的可靠金融機構，以償還銀行貸款利息付款。而委員會委員亦會持續監控現金流量的利率風險。

流動性風險

委員會營運是依靠政府撥款。由於政府會根據委員會每年編製的預算撥款，因此，委員會委員認為委員會所面臨的流動性風險已降至最低。委員會委員亦密切監控其現金流量狀況。

銀行結餘包括原定到期日為三個月或以內的短期存款，以及原定到期日超過三個月之定期存款。

流動性及利率表

下列表格詳細列出了委員會非衍生金融負債的剩餘合約期限。該等表格乃根據於委員會可能被要求付款之最早日期之金融負債未貼現現金流量編製。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

21. FINANCIAL INSTRUMENTS - continued

c. Fair value measurements of financial instruments

The fair values of financial assets and financial liabilities are determined in accordance with generally accepted pricing models based on discounted cash flow analysis.

The Council members consider that the carrying values of financial assets and financial liabilities recorded at amortised cost in the financial statements approximate their fair values.

22. OPERATING LEASE COMMITMENTS

As at 31 March 2019, the Council had commitments for future minimum lease payments under non-cancellable operating leases in respect of rented premises and office equipments which fall due within one year amounting to HK\$1,780,454 and HK\$935,180 for two to five years, respectively.

Leases are negotiated for term of one to five years, and rentals are fixed over the terms of the leases.

23. RECONCILIATION OF LIABILITIES ARISING FROM FINANCING ACTIVITIES

The table below details changes in the Council's liabilities from financing activities, including both cash and non-cash changes. Liabilities arising from financing activities are those for which cash flows were, or future cash flows will be, classified in the Council's statement of cash flows from financing activities.

21. 金融工具 - 續

丙. 金融工具之公平值計量

金融資產及金融負債之公平值乃根據公認定價模式，按照貼現現金流量分析而確定。

委員會委員認為，在財務報表中按攤銷成本入賬的金融資產及金融負債之賬面值與其公平值相若。

22. 營運租賃承擔

於二零一九年三月三十一日，委員會在不可撤銷的營運租約下，於未來一年內及二至五年，就租用物業和辦公室設備承擔的未來最低租賃付款額分別為 1,780,454 港元及 935,180 港元。

租賃之協定期限為一至五年，且租賃期間的租金為固定租金。

23. 融資活動所產生負債之對賬

下表為委員會由融資活動所產生負債之變動詳情，包括現金及非現金變動。融資活動所產生負債乃為現金流量或將來現金流量於委員會現金流量表分類為來自融資活動產生的現金流量之負債。

		Lease liabilities 租賃負債	Secured bank borrowing 有抵押 銀行貸款	Subventions received in advance 預收撥款	Total 合計
		HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
		(Note 16) (附註 16)	(Note 14) (附註 14)	(Note 15) (附註 15)	
At 1 April 2018	於二零一八年四月一日	-	659,377	15,603,929	16,263,306
Financing cash flows	融資現金流量	-	(373,176)	12,161,060	11,787,884
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用	-	-	(2,458,824)	(2,458,824)
At 31 March 2019	於二零一九年三月三十一日	-	286,201	25,306,165	25,592,366
Adjustments (note 2)	調整 (附註 2)	1,189,668	-	-	1,189,668
At 1 April 2019 (restated)	於二零一九年四月一日 (經重列)	1,189,668	286,201	25,306,165	26,782,034
Financing cash flows	融資現金流量	(729,589)	(286,201)	30,599,105	29,583,315
Interest expense	利息支出	34,748	-	-	34,748
New lease entered	訂立之新租約	45,195	-	-	45,195
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用	-	-	(3,018,055)	(3,018,055)
At 31 March 2020	於二零二零年三月三十一日	540,022	-	52,887,215	53,427,237

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2020 截至二零二零年三月三十一日止年度

24. RELATED PARTY TRANSACTION

The Council recharged a fee of HK\$643,226 (2019: HK\$1,181,698) for administrative service and office support (comprising salary costs and attributable overhead) provided to the Consumer Legal Action Fund (the "Funds") during the year. The recharge is in accordance with the provision of the Trust Deed governing the Funds and approved by both the Council and the Board of Administrators of the Funds.

24. 關聯方交易

委員會於年內收取 643,226 港元（二零一九年：1,181,698 港元），作為本年度向消費者訴訟基金（「基金」）提供管理服務和辦公室支援（包括薪金支出及相關開銷）的費用。該收費符合管限基金之信託契據中的條款規定，並經委員會與消費者訴訟基金執行委員會批核。

PRODUCT TESTING, MARKET SURVEY AND STUDY REPORTS

產品試驗、市場調查及研究報告

1 ELECTRICAL & ELECTRONIC GOODS 電氣及電子產品

類別

• Air Circulators 循環扇	T
• Bluetooth Speakers 藍牙揚聲器	T
• Cooker Hoods 抽油煙機	T
• Cordless Upright Vacuum Cleaners 無線直立式吸塵機	T
• Dehumidifiers 抽濕機	T
• Dishwashers 洗碗碟機	T
• Electric Toothbrushes 電牙刷	T
• Home Security Camera 家居監控鏡頭	T
• In-Ear Headphones 入耳式無線耳機	T
• LED Light Bulbs LED 燈泡 (published in 2 parts) (分2部分出版)	T
• Single Zone Induction Cookers 單頭電磁爐	T
• Smart Speakers 智能揚聲器	T
• Smart Watches and Fitness Trackers 智能手錶及運動手環	T
• Smartphones 智能手機 (2 updates, total 42 models) (出版2次，共42個型號)	T
• Soundbars 整合式揚聲器	T
• Tablet PCs 平板電腦	T
• USB Extension Sockets USB拖板	T
• Window-type Air Conditioners 窗口式冷口機	T
• Wireless Chargers 無線充電器	T
• Wireless Headphones 無線耳筒	T

2 PHOTOGRAPHIC EQUIPMENT & SOFTWARE 攝影器材及軟件

• Binoculars 雙筒望遠鏡	T
• Cameras 相機 (2 updates, total 16 models) (出版2次，共16個型號)	T
• Internet Security Software for Computers 電腦保安軟件	T

3 FOOD & HEALTH FOOD PRODUCTS 食物及健康食品

• Acrylamide Contents in Different Food Types 不同食物的丙烯酰胺含量	I
• Chocolates 朱古力	S
• Dried Spices 乾香料	T
• Food Safety Tips for "Poon Choi" 盆菜的食物安全	I
• Plant Milk 植物奶	I
• Probiotics 益生菌	I
• Sashimi 魚生刺身	T
• Siu Mei and Lo Mei 燒味滷味	T
• Trans Fat Content in Baked Food Products 烘焙食品的反式脂肪含量	T
• Vegetarian Meat 素肉	T

4 HEALTH, BEAUTY & PERSONAL CARE PRODUCTS 保健、美容及個人護理用品

	類別
• Compression Hosiery 壓力襪	T
• Elderly Foot Problems 長者足部健康問題	I
• Hand Creams 潤手霜	T
• Hand Washes 洗手液	T
• Lip Balms 潤唇膏	T
• Lozenges 喉糖	S
• Massage Guns, Knee Braces, and Tapes 按摩槍/護膝/貼布	I
• Yoga Mats 瑜伽墊	T

5 HOUSEHOLD PRODUCTS 家庭用品

• Flooring Materials 地板	I
• Paper Kitchen Towels 廚房紙	T
• Pillows 枕頭	T
• Plastic Food Wraps and Storage Bags 保鮮紙及食物保鮮袋	T
• Tealight Candles 茶燭	T

6 AUTOMOBILE & CYCLING PRODUCTS 汽車及單車用品

• Car Crash Tests 汽車撞擊測試	T
• Child Car Seats 兒童汽車安全座椅	T

7. CLOTHING & FOOTWEAR 衣物及鞋履

• Hiking Boots 行山鞋	T
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8. TOYS 玩具

• Baby Teethers 嬰兒牙膠	T
• Slime Toys 「鬼口水」玩具	T

SURVEYS AND SERVICE STUDY REPORTS

調查及服務研究報告

Market Surveys/Opinion Surveys/Price Surveys 市場調查/意見調查/價格調查

- Annual Supermarket Price Survey 年度超市價格調查
- Annuity Plans 年金計劃
- Durability and Consumer Satisfaction of Home Appliances 電器耐用程度意見調查
- Flight Delay or Cancellation 航班延誤及取消安排
- Funeral Services 殯儀服務
- Home Removal Services 搬屋公司服務
- Infant Milk Powder Price Surveys 嬰幼兒奶粉價格調查*
- Medical Check-up Service for the Elderly 長者體檢計劃
- Online Price Watch 網上價格一覽通**
- Online Shopping Platforms 網上購物網站
- Overseas Wedding Services 海外婚禮服務
- Package Tour Bundled with Travel Insurance 旅行社捆綁式銷售旅遊保險
- Secondhand Furniture Recycling Services 二手傢俬回收服務
- Self-storage and Valet Storage Services 自助及上門儲物服務
- Supermarket Discounted Price Claims 超市價格減價標示
- Textbook Expenditure Survey 教科書購書費調查
- Textbook Price Survey 教科書價格調查
- Textbook Revision Survey 教科書改版調查
- Voluntary Health Insurance Scheme (VHIS) 自願醫保計劃

In-depth Studies 深入研究

- Fast Payment System (FPS) and other Fund Transfer Methods 轉數快及其他轉帳
- Open-kitchen 開放式廚房
- Tax Deductible MPF Voluntary Contributions (TVC) 可扣稅強積金自願性供款

* Published on Shopsmart Website and Council Website 刊登於「精明消費香港遊」網站及本會網站

** Published on Council Website 刊登於本會網站

TRADE PRACTICES IN-DEPTH STUDIES AND CONSULTATION PAPERS RESPONDED TO BY THE COUNCIL

營商手法深入研究及諮詢文件回應

In-depth Studies 營商手法深入研究

- **Creating Sustainable Value for Private Health Insurance Market in Hong Kong**
為香港個人醫療保險市場締造可持續的價值
(29 May 2019)
- **Money Lending – Reforming Law and Trade Practices for Consumer Protection**
保障消費權益 - 改革放債法規和營商手法
(26 Sept 2019)

Response to Consultation from the Government & Other Public Bodies by the Council 諮詢文件回應

- **Submissions to the Department of Justice on the Recognition and Enforcement of Foreign Judgments**
就交互承認和強制執行外地判決向律政司提交意見
(1 April 2019)
- **Consultation Paper – Access to Information**
就《公開資料》諮詢文件提交的意見
(25 March 2019)
- **Public Consultation Paper on Statutory Cooling-Off Period**
就設立法定冷靜期公眾諮詢文件的回應
(12 April 2019)
- **Submissions on Smoking (Public Health) (Amendment) Bill 2019**
就《2019年吸煙(公眾衛生)(修訂)條例草案》
(14 April 2019)
- **Insurance Authority – Consultation on Draft Code of Conduct for Licensed Insurance Agents and Draft Code of Conduct for Licensed Insurance Brokers**
保險業監管局 - 有關《持牌保險代理人操守守則》草擬本及《持牌保險經紀操守守則》草擬本的諮詢文件
(6 June 2019)
- **Insurance Authority – Second Round of Soft Consultation on Draft Guideline on Sale of Investment-Linked Assurance Scheme (ILAS) Products**
保險業監管局 - 有關《銷售投資相連壽險計劃 (“投連壽險”) 產品指引》草擬本的第二輪非正式諮詢文件
(10 July 2019) *
- **Insurance Authority – Third Round of Soft Consultation on Draft Guideline on Long Term Insurance Policy Replacement**
保險業監管局 - 有關《長期保險保單轉保指引》草擬本的第三輪非正式諮詢文件
(22 July 2019) *
- **Hong Kong Exchanges and Clearing Limited – Consultation Paper on Review of the Environmental, Social and Governance Reporting Guide and Related Listing Rules**
香港交易及結算所有限公司 - 有關檢討《環境、社會及管治報告指引》及相關《上市規則》條文的諮詢文件
(24 July 2019)
- **Electrical and Mechanical Services Department - Proposal on Review of the Grading Standards under the Mandatory Energy Efficiency Labelling Scheme**
機電工程署 - 強制性能源效益標籤計劃下的評級標準檢討建議
(29 October 2019)
- **Responding to the Land registry in relation to the issue of Title certificates in their post-enactment review of the Land Titles Ordinance**
就土地業權條例制定後的檢討中有關發出業權證明書事宜向土地註冊處作出回應
(4 March 2020)

* Soft Consultation 非正式諮詢文件

A LIST OF EXTERNAL COMMITTEES ATTENDED BY COUNCIL MEMBERS AND STAFF

本會委員及職員參與的外界委員會

- Centre for Food Safety - Expert Committee on Food Safety
食物安全中心 - 食物安全專家委員會
- CLP Power - Customer Consultative Group
中華電力有限公司 - 客戶諮詢小組
- Committee on Reduction of Salt and Sugar in Food
降低食物中鹽和糖委員會
- Competition Policy Advisory Group
競爭政策諮詢委員會
- Department of Health - Pharmacy and Poisons (Listed Sellers of Poisons) Committee
衛生署 - 藥劑業及毒藥 (列載毒藥銷售商) 委員會
- Department of Justice - Costs Committee
律政司 - 事務費委員會
- Department of Justice - Working Group on Class Actions
律政司 - 集體訴訟工作小組
- Electrical and Mechanical Services Department - Appeal Board Panel (Electricity Ordinance Cap. 406)
機電工程署 - 上訴委員會(電力條例第四百零六章)
- Electrical and Mechanical Services Department - Appeal Board Panel (Energy Efficiency (Labelling of Products) Ordinance Cap. 598)
機電工程署 - 上訴委員會(能源效益(產品標籤)條例第五百九十八章)
- Electrical and Mechanical Services Department - Disciplinary Tribunal Panel (Electricity Ordinance Cap. 406)
機電工程署 - 紀律審裁委員會(電力條例第四百零六章)
- Electrical and Mechanical Services Department - Electrical Safety Advisory Committee
機電工程署 - 電氣安全諮詢委員會
- Electrical and Mechanical Services Department - Lift and Escalator Safety Advisory Committee
機電工程署 - 升降機及自動梯安全諮詢委員會
- Electrical and Mechanical Services Department - Task Force on the Review of the Mandatory Energy Efficiency Labelling Scheme
機電工程署 - 強制性能源效益標籤計劃檢討專案小組
- Electrical and Mechanical Services Department - Task Force on the Voluntary Energy Efficiency Labelling Scheme
機電工程署 - 自願性能源效益標籤計劃工作小組
- Electrical and Mechanical Services Department - Working Group on Revision of "Guidance Notes for the Electrical Products (Safety) Regulation"
機電工程署 - 修訂《電氣產品(安全)規例指南》工作小組
- Employees Retraining Board - Industry Consultative Networks
僱員再培訓局 - 地產代理業行業諮詢網絡
- Employees Retraining Board - Industry Consultative Networks
僱員再培訓局 - 零售業行業諮詢網絡
- Estate Agents Authority
地產代理監管局
- Estate Agents Authority - Strategic Development & Management Committee
地產代理監管局 - 策略發展及管理委員會
- Estate Agents Authority - Licensing Committee
地產代理監管局 - 牌照委員會
- Estate Agents Authority - Practice and Examination Committee
地產代理監管局 - 執業及考試委員會
- Food and Health Bureau - Committee on Improving Supply Chain of Powdered Formula
食物及衛生局 - 配方粉供應鏈委員會
- Food and Health Bureau - High Level Steering Committee on Antimicrobial Resistance
食物及衛生局 - 抗菌素耐藥性高層督導委員會
- Food and Health Bureau - Steering Committee on Prevention and Control of Non-communicable Diseases
食物及衛生局 - 防控非傳染病督導委員會
- Food and Health Bureau - Working Group on Legal, Privacy & Security Issues of the Steering Committee on Electronic Health Record Sharing
食物及衛生局 - 電子健康紀錄互通督導委員會 - 法律、私隱及保安問題工作小組

- Hong Kong Accreditation Service - Accreditation Advisory Board
香港認可處 - 認可諮詢委員會
- Hong Kong Accreditation Service - Users of HKAS Accredited Services Liaison Group
香港認可處 - 認可服務用戶聯絡小組
- Hong Kong Accreditation Service - Working Party for Physical and Mechanical Testing
香港認可處 - 物理及機械測試工作小組
- Hong Kong Federation of Insurers - Insurance Agents Registration Board
香港保險業聯會 - 保險業代理登記委員會
- Hong Kong Internet Registration Corporation Limited - Consultative and Advisory Panel
香港互聯網註冊管理有限公司 - 諮詢委員會
- Hong Kong Monetary Authority - Banking Consumer Education Taskforce
香港金融管理局 - 銀行消費者教育工作小組
- 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 Q-Mark Council - Q-Mark Council Committee
香港優質標誌局 - 香港「Q 嘜」優質標誌局委員會
- Hong Kong Q-Mark Council - Safeguard Committee
香港優質標誌局 - 公平評審會
- Insurance Claims Complaints Bureau - Insurance Claims Complaints Panel
保險索償投訴局 - 保險索償投訴委員會
- Investor and Financial Education Council - Financial Education Coordination Committee
投資者及理財教育委員會 - 理財教育統籌委員會
- Labour and Welfare Bureau - Community Investment and Inclusion Fund (CIIF) Committee
勞工及福利局 - 社區投資共享基金委員會
- Land Registry - Land Titles Ordinance Steering Committee
土地註冊處 - 土地業權條例督導委員會
- Law Reform Commission - Sub-Committee on Cybercrime
法律改革委員會 - 電腦網絡罪行小組委員會
- Law Reform Commission - Sub-committee on Periodical Payments for Future Pecuniary Loss in Personal Injury Cases
法律改革委員會 - 人身傷害個案中按期支付未來金錢損失賠款小組委員會
- Office of the Communications Authority - Radio Spectrum and Technical Standards Advisory Committee
通訊事務管理局辦公室 - 無線電頻譜及技術標準諮詢委員會
- Office of the Communications Authority - Telecommunications Regulatory Affairs Advisory Committee
通訊事務管理局辦公室 - 電訊規管事務諮詢委員會
- Office of the Communications Authority - Telecommunications Users and Consumers Advisory Committee
通訊事務管理局辦公室 - 電訊服務用戶及消費者諮詢委員會
- Official Receiver's Office - Services Advisory Committee
破產管理署 - 服務諮詢委員會
- Privacy Commissioner for Personal Data, Hong Kong - Personal Data (Privacy) Advisory Committee
香港個人資料私隱專員公署 - 個人資料（私隱）諮詢委員會
- Securities and Futures Commission - Products Advisory Committee
證券及期貨事務監察委員會 - 產品諮詢委員會
- The Hong Kong Polytechnic University - Advisory Committee of the Institute of Active Ageing
香港理工大學 - 活齡學院諮詢委員會
- Tourism Commission - Advisory Committee on Travel Agents
旅遊事務署 - 旅行代理商諮詢委員會
- Tourism Commission - Travel Industry Compensation Fund Management Board
旅遊事務署 - 旅遊業賠償基金管理委員會
- Transport Department - Committee on Taxi Service Quality
運輸署 - 的士服務質素委員會
- Transport Department - Quality Public Light Bus Services Steering Committee
運輸署 - 優質公共小巴服務事宜督導委員會
- Vocational Training Council - Beauty Care & Hairdressing Training Board
職業訓練局 - 美容及美髮訓練委員會
- Water Supplies Department - Task Force on Voluntary Water Efficiency Labelling Scheme
水務署 - 用水效益標籤計劃工作小組