

疫風同行守健康 陽光消費護權益
**STANDING WITH CONSUMERS:
WEATHERING THE PANDEMIC IN
HEALTH AND UNITY**



Content 目錄

- 2 **Chairman's Message**
主席的話
- 6 **Membership of the Consumer Council**
消費者委員會委員
- 10 **Message from the Chief Executive**
總幹事的話
- 14 **Highlights of the Year 2020-21**
2020-21年度大事回顧
- 22 **The Consumer Council**
消費者委員會
- 25 **Resolving Disputes Between Consumers and Businesses**
調停消費者與營商者之間的糾紛
- 30 **Improving Product Quality and Safety**
改善產品質素及安全
- 42 **Promoting Sustainable Consumption**
推廣可持續消費
- 47 **Collecting Market Information on Goods and Services**
蒐集消費品和服務業的市場資訊
- 56 **Fostering Competition and a Fair Marketplace**
促進市場競爭和公平交易
- 64 **Advancing Legal Protection for Consumers**
加強消費者的法律保障
- 66 **Disseminating Consumer Information**
傳播消費訊息
- 72 **Empowering Consumers Through Education**
以教育活動提升消費者自我保護能力
- 77 **Forging Closer Collaboration for Consumer Protection**
與其他機構合作保障消費者權益
- 80 **Commendations and Compliments**
嘉許與感謝
- 86 **Appendices**
附錄
- 134 **Annual Report of the Consumer Legal Action Fund**
消費者訴訟基金年報



CHAIRMAN'S MESSAGE

主席的話



Mr Paul LAM Ting-kwok, SBS, SC, JP
林定國資深大律師，銀紫荊星章，太平紳士

Chairman 主席

COVID-19 has gripped the world in 2020-21, causing not only **economic hardships** to millions but also the loss of loved ones for many. At the time of writing, it is encouraging to see the virus largely brought under control in Hong Kong and vaccination numbers increasing by the day, albeit at a slower than ideal pace. However, there is still **a high degree of uncertainty** as to whether there could be yet another wave on the horizon, given the highly contagious nature of the disease and its potential for rapid mutations.

在過去一年，2019 冠狀病毒病席捲全球，不僅導致世界各地的**經濟大受打擊**，亦令許多人失去至親。撰文之際，尤幸本港的疫情大致受控，而市民接種疫苗的情況即使未及理想中的速度，接種人數已與日俱增，值得鼓舞。儘管如此，病毒的傳染性高，並具有快速突變的潛在危機，對於會否引發新一波疫情，現時仍是**未知之數**。





The pandemic has usurped our conventional ways of thinking, working, and inevitably of making purchases. Consumer behaviour and marketplace trends are very different today from just a few years back. The hyperconnectivity of global e-commerce has empowered consumers like never before, enabling them to locate objects of desire at the click of a button instead of waiting for a bricks-and-mortar outlet to open. The fact that the number of online traders has exploded, as anyone with a mobile phone can set up shop in minutes, has further bolstered the options available to consumers online. At the same time, consumption priorities have seen a major upheaval. Regular purchases have shifted in the past year from pleasure-focused items such as travel and clothing to health-related goods, foodstuffs and daily necessities. The pandemic has thrown consumers into crisis mode where health and well-being take priority.

While digital communication has empowered consumers to search for information at lightning speed, the overload of information can also be stressful to them as it is no longer an easy feat to differentiate between accurate and fake news. Taking the shortage of toilet rolls and rice during Lunar New Year last year as an example, false information, once viral, would make consumers more prone to emotional purchasing, be it impulse buying online or stockpiling daily necessities at supermarkets.

All of these changes, coupled with the pandemic, have placed the Consumer Council in a very challenging environment during the year under review. In the early days of the outbreak, our office was swamped with complaints, ranging from delay or failure to deliver health-protective goods to outright fraud, in which some online traders set up social media accounts to sell a variety of items with no intention or ability to fulfil them.

Meanwhile as the pandemic persisted, the “stay-at-home economy” began propelling the popularity of online shopping. During the past year, 41% of the overall complaints received by the Council related to “Internet Shopping”, almost double the figures of the previous year. The Council was equally concerned about the prices as well as the quality and safety of pandemic-related goods that flooded the market. We acted swiftly by carrying out tests and releasing prompt results on a broad range of disinfecting products throughout the year.

Prices of masks and other anti-epidemic products including hand wipes shot up multiple times compared with pre-pandemic days, and consumers were further aggravated by supply shortages. Meanwhile, increased time spent at home drove up demand for supermarket foodstuffs such as canned food and daily necessities, resulting in higher prices. This was further exacerbated by constraints on air cargo and shipping, leading to sharply increased prices for imported foods. Most severely affected were those families and individuals who had either lost their jobs or had their salaries frozen owing to the pandemic.

The price information in our supermarket Online Price Watch should hopefully provide consumers with a useful tool to beat this wave of pandemic-linked inflation. Our 2020 annual supermarket survey revealed that despite the rapidly deteriorating economy, prices for certain foodstuffs such as canned food rose by a staggering 20% from a year ago. As the city's unemployment rate rose to record levels, the Council called on supermarket groups to shoulder more social responsibilities and help grassroots consumers tide over the difficult times by trying to avoid increasing the prices of staple foods and daily necessities. The Council also reminded consumers to compare product prices carefully for a smart consumption choice.

是次疫情顛覆了大眾習以為常的思維及工作方式，也無可避免地改變了消費者的購物模式。加上現今世代的消費行為和市場趨勢，與幾年前相比，已截然不同；全球電子商貿的互聯互通，讓消費者體驗到前所未有的便利，現時只要簡單點擊一個按鈕便可以找到心儀貨品，毋須再等待實體店開門營業。事實上，只要「一機在手」，人人也可以瞬間開店；而急增的網上商店數量，給予消費者更多購物選擇。過去一年，消費的優次考慮亦出現劇變，以往恆常選購的貨品多以消閒享樂為主，例如旅行用品及衣服等，疫後卻變為保健品、食品 and 日用品，可見疫情增加了消費者的危機意識，轉而以健康為重。

數碼傳播雖然能夠讓消費者極速搜索資訊，但另一方面，泛濫的資訊卻又令消費者難分真假，更會因而引起焦慮。以去年農曆新年期間，廁紙及大米供應緊張為例，當時謠言四起，引發了消費者恐慌性搶購，衝動地在網上或到超市囤積日用品。

回顧本年度，這林林總總的轉變，加上疫情本身的影響，為消費者委員會的工作帶來極大挑戰。在疫情爆發初期，本會接獲大量投訴，包括衛生防護用品的延誤或未能如期交付，甚至有網上商戶存心欺騙，在社交媒體開設帳戶出售多種貨品，卻無意或無能力交付商品。

隨着疫情持續，「宅經濟」進一步促使網上銷售盛行。過去一年，本會接獲有關網購的投訴佔整體投訴的 41%，差不多是一年前的 2 倍。同時，市場上湧現大量抗疫相關用品，本會極為關注這些商品的價格、質量及安全，因而迅速行動，於年內持續公布有關不同防疫用品的測試報告。

口罩和其他防疫用品，例如濕紙巾等，價格較疫情前飆升數倍；加上供應短缺，對消費者帶來沉重的壓力。與此同時，由於居家抗疫的時間日長，消費者對超市的糧油雜貨，例如罐頭食品 and 日用品的需求增加，引致價格上升；另一方面，空運和航運在疫情下的限制，亦加劇進口食品的價格升幅，為因疫情而失業或被凍薪的家庭及人士帶來雙重打擊。

本會期望「網上價格一覽通」能為消費者提供有用的價格資訊，共同抵禦因疫情帶來的通貨膨脹。2020 年度超市價格調查顯示，儘管經濟下行，但部分食品如罐頭的價格，比前年升近兩成。鑑於本地失業率屢創新高，本會呼籲超市集團肩負起更大的社會責任，與基層市民共度時艱，避免調高糧油食品等日常必需品的價格；同時，本會亦提醒消費者應貨比三家，精明格價。



On a positive note, consumers' awareness of the importance of personal hygiene has heightened significantly. The city's lifestyle has also changed dramatically, from residents eating out a few times a week to mostly ordering takeaways or preparing meals at home, typically with a healthier flair. The Council's tests on table salt were hence timely, and many were surprised by the disturbing results: microplastics were found in some 20% of edible salt products in the market as a result of human disposal of plastic waste which ended up in the sea.

While the pandemic has raised our health-consciousness to unprecedented levels, there remains much less sense of urgency and concern in the community on the "routine" damage we are causing the environment. The COVID-19 health crisis might indeed turn out to be an environmental disaster, as people's stay-at-home lifestyle has dramatically increased the use and dumping of plastic containers of takeaway food and drinks. A responsible consumer is one who consumes rationally and not wastefully, showing care and concern for the environment as well as the needs of our future generations; while an environmentally conscious trader is one who is able to meet the needs of the consuming public with minimal impact on the environment.

As I write, our second *Sustainable Consumption Study Report* has just been published. It showed how consumers' sustainable consumption behaviour and awareness have changed since the previous study released 5 years ago, and also showcased our ongoing efforts to promote sustainable consumer behaviour. As a long-term strategic direction, the Council has for years advocated for environmentally responsible consumption behaviour, although driving behavioural change is never easy. Our study revealed that consumers' recycling behaviour needed improvement. This should be addressed by providing consumers with regular information and statistics on recyclables, so as to increase public confidence in the recycling management system. It would also take the tripartite efforts of the Government, business and consumers to make any meaningful changes to our environment. The organisers of the World Consumer Rights Day have picked a most relevant theme this year: "*Tackling Plastic Pollution*".

The Council has always acted swiftly to respond to changes in the market landscape. COVID-19 has necessitated an even more responsive and flexible approach to these challenges. The 4 waves of COVID-19 in Hong Kong in 2020-21 forced many, including staff of the Council, to work from home on a roster basis for almost 4 months in total during the year, while ensuring minimal impact on the Council's service to the community. Fortunately, some of our work in the past has proved its value and relevance during the pandemic. For instance, the Council has in the past few years called upon the authorities to tighten regulation on money lenders to ensure they market themselves and lend responsibly and adopt measures to protect consumers from malpractices. The drastic economic downturn as a result of the pandemic has put many families in financial stress, prompting their thought of seeking relief from money lenders. This makes it more urgent than ever for the Government to act on the Council's recommendations contained in our *Money Lending — Reforming Law and Trade Practices for Consumer Protection* study report issued in 2019, a few months before we were hit by COVID-19.

Despite the extra efforts spent on dealing with pandemic-related issues in the past year, it was largely business as usual for the Council in other respects. We continued to work on new initiatives such as the launch of

樂觀地看，不難發現疫情令消費者的個人衛生意識顯著提高。市民的生活模式亦明顯改變，由以往每周數次外出用膳，改為多以外賣或在家煮食，養成較健康的飲食習慣。因此，本會發布的食鹽測試報告正合時宜，而測試結果令人意外和擔憂：逾 2 成的食鹽樣本檢出多種微塑膠，由人類所棄置的塑膠廢料，最終流入海洋所致。

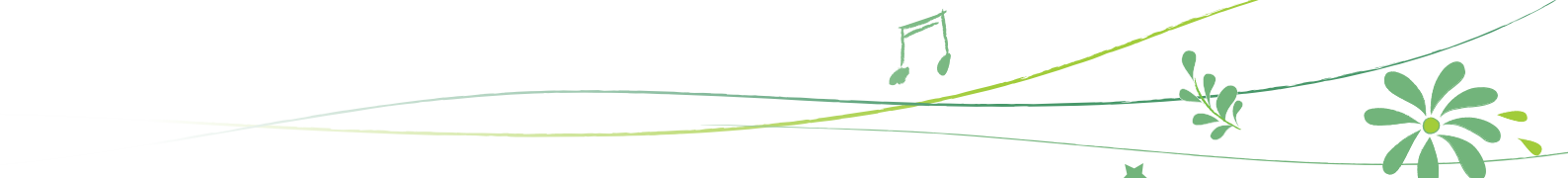
由於疫情的關係，大眾對健康的關注達至前所未有的高度，然而卻低估及忽視了「日常」行為對環境造成的破壞；居家抗疫的生活模式，大幅增加了外賣食品及飲品塑料容器的使用及棄置，致使 2019 冠狀病毒疫情最終或會演變成一場環境災難。作為一個負責任的消費者，應該理性消費而不浪費，既愛護及關注環境，亦顧及下一代的需要；另一方面，商戶亦需具備環保意識，在滿足消費者需求的同時，亦應盡力減低對環境造成的影響。

執筆之時，本會剛發表第二份可持續消費的研究報告，追蹤消費者對於可持續消費的態度和行為與 5 年前是否有所轉變，亦展現了本會持續促進可持續消費的努力。儘管推動消費行為改變絕非易事，但多年來，本會一直以倡導對環境負責的消費行為作為我們的長期策略方向。研究顯示，消費者的回收行為要加把勁。要提升公眾對回收管理系統的信心，定期向消費者發布有關回收的資訊和統計數據尤為重要。綜觀研究結果，政府、企業和消費者必須三方協作，才可為我們的環境帶來實質的保護。無獨有偶今年國際消費者權益日的主辦組織亦以「應對塑膠污染」為主題。

面對市場環境的變化，本會向來均迅速應變；疫情下，更需要採取積極及靈活的方式應對隨之而來的挑戰。2020 年內的 4 波疫情，迫使本會員工，跟其他在職人士一樣，輪流在家工作幾近 4 個月，以維持本會服務，確保對市民大眾的影響減至最低。幸而，本會過往一些工作，於疫情下正好發揮其價值及適切性，例如於 2019 年疫情肆虐前數個月，發布《保障消費權益 — 改革放債法規和營商手法》研究報告，倡議有關當局加強對放債人的監管，推廣負責任借貸，並透過切實可行的措施，遏止不良營銷手法，以保障消費者；隨後疫情導致經濟急劇下滑，許多家庭因而陷入財務困難，要向放債人求助，鑑於當下情況，政府更見急切性接納報告中提出的相關建議。

過去一年，即使需更費力應對疫情帶來的難題，但本會在其他方面工作並沒有因而停頓。我們繼續致力推行新的計劃，例如推出全新升級優化版





a new Oil Price Watch, an improved tool to provide the motoring public with information on auto-fuel prices. In April 2020, oil prices made history as this traditionally valuable commodity fell into negative territory, with demand having all but dried up as lockdowns across the world kept people indoors. While global investors pondered the cause and effect of the news, consumers were naturally looking forward to substantial savings when they filled up the tanks of their motor cars, but the reality was auto-fuel prices in Hong Kong remained high during the year. To help motoring consumers, the Council swiftly conducted its *Auto-fuel Price Monitoring Analysis 2020* study and released the report in May 2020, consolidating 7 years' data and showing a consistent tendency of pump prices "more going up, less coming down". The analysis further highlighted issues such as confusing discounts and promotions, and general low transparency in the local auto-fuel market.

Information is power, and the Council's fundamental belief is that consumers are much more empowered if the marketplace is transparent and there is timely and relevant information readily available to help them make informed choices. Traders, on the other hand, must uphold and enhance not just their quality of service and products but the amount of accessible information about them. Looking ahead, the Council will continue to adopt a pre-emptive mode in its advocacy work to identify any inadequacies and shortcomings in consumer protection legislation, or potential traps that consumers may fall into. It will also monitor and follow up closely with various stakeholders and the Government to put related policies into action.

The theme of our annual report this year is ***Standing with Consumers: Weathering the Pandemic in Health and Unity***. The Council will fight as hard as everyone in Hong Kong to overcome the pandemic and we are hopeful that life will be very different a year from today, when we have been able to return to our normal routines. Hong Kong and indeed our Council have weathered many storms in the past, yet we never lost sight of our role as a statutory body, standing at the forefront to safeguard and promote consumer rights and interests.

This year marks the 45th anniversary of CHOICE Magazine. Our mission and commitment have never changed but have rather been fortified as we stay abreast of the times. We are as determined as ever to safeguard consumer interests by providing timely, reliable information to help consumers make informed choices. The Council will also strive to advocate sustainable and responsible consumption culture for our society.

In closing, I would like to express my indebtedness to our Council Members for their contribution and advice during a most difficult year for the Council. My gratitude also goes to the Chief Executive and her dedicated team of staff for their agility, diligence and dedication to serve.



Mr Paul LAM Ting-kwok, SBS, SC, JP
Chairman

「油價資訊通」格價工具，為駕駛人士提供油價資訊。2020年4月，燃油作為傳統高價商品，其價格曾一度跌至負數，創下歷史新低。疫情期間，世界各地封城鎖國，大眾都被逼待於室內，對燃油的需求自然銳減。當全球投資者正思考當中的因果關係時，另一邊廂的消費者則自然期望可節省入油開支，惟現實反映本港車用燃油價格年內仍然高踞不下。為幫助駕駛人士，本會迅速進行研究，並於2020年5月發布《2020年車用燃油價格監察分析》，整合過去7年所蒐集的數據，指出汽油牌價長期存在「加多減少」的趨勢。報告亦顯示各種複雜的折扣優惠和推廣，以及市場普遍存在透明度低等問題。

資訊就是力量，本會深信要增強消費者的自我保護能力，必須有高度透明的市場，並具備及時和有用的資訊，以助消費者作出明智的選擇；另一方面，商戶除了必須堅守及提升其服務及產品質量外，還須維持和加強資訊透明度。展望未來，本會將繼續以防患未然為目標，透過檢視保障消費者法例的不足及缺陷，或辨識潛在的消費陷阱，從而作出相關倡議；本會亦會密切監察不同持份者和政府，跟進相關政策的實施。

本年度的年報主題為「疫風同行守健康 陽光消費護權益」。本會將與每位香港人一起努力，攜手應對疫情，並寄望一年後的生活與今天迥然不同，一切回復正常。無論香港過去歷經多少風雨，本會從不忘記作為法定機構的角色，並將一如既往，守護在最前線，為促進消費者權益而努力。

今年是《選擇》月刊的45周年，本會的使命和決心始終如一，更會與時並進。本會將堅定不移向消費者發放及時、可靠的資訊，幫助他們作出知情選擇，保障其消費權益，並同時致力提倡可持續及負責任的消費文化。

最後，本人感謝各位消委會委員在這困難的一年作出的貢獻和提出的各項建議，同時亦感謝總幹事和她的團隊，快速應變、努力不懈及竭盡所能的服務。



林定國資深大律師，銀紫荊星章，太平紳士
主席

MEMBERSHIP OF THE CONSUMER COUNCIL

消費者委員會委員

CHAIRMAN

主席



Mr Paul LAM Ting-kwok, SBS, SC, JP
林定國資深大律師，銀紫荊星章，太平紳士

VICE CHAIRMAN

副主席



Mr Antonio KWONG Cho-shing, MH
鄭祖盛律師，榮譽勳章



Mr Kenneth CHAN Kin-nin
陳建年先生
(from 2021.01.01 起)



The Hon Holden CHOW Ho-ding
周浩鼎議員



Dr Wilton FOK Wai-tung
霍偉棟博士



Ms Veronica FUNG Kit-ming
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Mr Edward HO Man-tat
何閻達先生



Mr Marvin HSU Tsun-fai
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Mr Ambrose LAM San-keung, JP
林新強律師，太平紳士
(up to 至 2020.12.31)



Mr Kevin LAM Sze-cay
林詩祺先生
(up to 至 2020.12.31)



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劉子芸女士



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Mr Kent WONG Siu-kee
黃紹基先生
(up to 至 2020.12.31)



Mr Selwyn YU Sing-cheung, SC
余承章資深大律師
(from 2021.01.01 起)



Mr Ramon YUEN Hoi-man
袁海文先生

CO-OPTED MEMBERS OF THE CONSUMER COUNCIL

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Dr Toa CHARM
湛家揚博士
(from 2021.01.28 起)



Prof. Herbert CHIA Pun-kok
車品覺教授
(from 2021.01.28 起)



Mr Johnny FEE Chung-ming, JP
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Ms Amy FUNG Dun-mi, MH, JP
馮丹媚女士，榮譽勳章，太平紳士



Mr Ambrose HO, SBS, SC, JP
何沛謙資深大律師，
銀紫荊星章，太平紳士



Prof. Michael HUI King-man, MH
許敬文教授，榮譽勳章



Mr Richard KHAW Wei-kiang, SC
許偉強資深大律師



Mr Kelvin KWOK Hiu-fai
郭曉暉先生



Mr Alex LAI Ting-hong
黎庭康律師



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



Ms Queenie Fiona LAU
劉恩沛大律師



Dr LO Pui-yin
羅沛然大律師
(up to 至 2020.12.31)



Prof. Angela NG Lai-ping
吳麗萍教授



Prof. Jack POON Sik-ching
潘釋正教授
(from 2021.01.28 起)



Prof. PUN Kong-pang
潘江鵬教授



Mr SHIH Wing-ching, JP
施永青先生，太平紳士



Ms Rachael SIU Suk-yu
蕭淑瑜大律師



Mr Tony TANG Kwok-wai
鄧國偉先生



Ms Sara TONG See-pui
唐思佩大律師
(up to 至 2020.12.31)



Dr Michael TSUI Fuk-sun, MH
徐福燊醫生，榮譽勳章
(up to 至 2020.12.31)



Mr Martin WONG Wing-hoi
王永恆大律師



MESSAGE FROM THE CHIEF EXECUTIVE

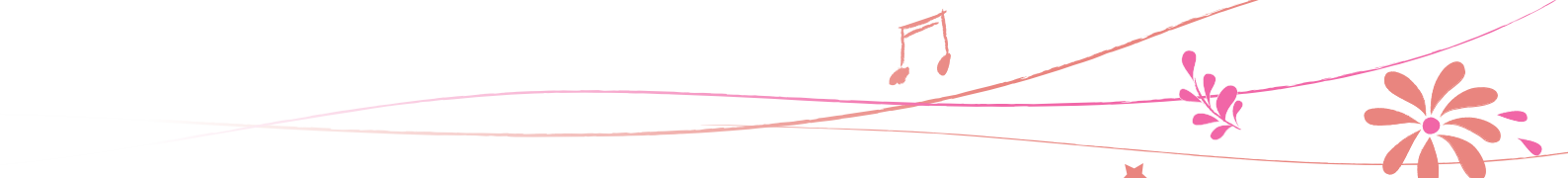
總幹事的話

Ms Gilly WONG Fung-han
黃鳳嫻女士

Chief Executive 總幹事

A 2020-21 review of our work at the Consumer Council must inevitably be clouded by the fallout from the COVID-19 pandemic. Our fiscal year saw the Government introducing a series of stringent measures to contain the spread of the virus, but ultimately the repercussions have become much more deep-rooted: the most notable change has been a **major shift of consumer behaviour** from direct to online purchases, and from dining out to eating in. This in turn has resulted in a **surge in the volume of issues and complaints** filed with the Council at a time when many of our staff had to work from home, posing unprecedented challenges to our resources and organisational effectiveness.

回顧 2020-21 年度消費者委員會的工作，無可避免都是與 2019 冠狀病毒病疫情有關。政府在年內引入一系列嚴謹的措施，防止疫情擴散，而這些措施最終亦為社會帶來深遠的影響。其中最顯著的轉變是**消費行為**，消費者從光顧實體店舖轉為到網上選購；從外出用膳變為在家煮食。這些轉變亦**衍生大量消費爭議及投訴**，為疫情下需在家工作的本會人員，在資源和工作效率上帶來前所未有的挑戰。



Despite these challenges, I am happy to report that the Council was able to keep its focus on the most urgent needs of local consumers while striving to maintain all of its regular services, thanks to the unrelenting efforts of our staff and their agility and adaptiveness, which are traits common to Hong Kong as a whole. During the year under review, the Council managed to provide timely and comprehensive pricing information, as well as tests and research findings on foodstuffs, daily necessities and a host of anti-pandemic products to cater for the “stay-at-home” mode of living. At the same time, we never lost sight of our longer-term goals, including advocacy for sustainable living and consumer education for our youths, the elderly and the underprivileged.

Addressing Surge in Complaints and New Issues with Agile Actions

The COVID-19 pandemic has given rise to new consumer issues while amplifying many longer-standing ones. With consumers shunning physical shopping and moving en masse to online purchases, many traders — even including major supermarkets — have had difficulties coping with the huge increase in traffic and logistical demands. Delivery delays or blatant online sales scams have been amongst the most common consumer complaints, resulting in a total of 28,590 complaints during the year under review, a year-on-year increase of 8%. As might be expected, close to half of the complaints were attributable to online shopping.

The Council responded by publishing various articles in CHOICE Magazine related to the prevention of online consumer traps and shopping scams. These included a survey on the service quality of online supermarkets; alerts on anti-epidemic product scams circulating on social media; and reports on complaints and risks related to the latest live-streaming e-commerce trend — all designed to empower consumers to continue “shopping smart”. For those who had already fallen victim to unscrupulous traders, the Council continued to provide advice and conciliation support on disputes.

The Council also moved swiftly to address other suddenly arisen consumer issues during the year. Most notable were the many cancellations and rebookings of wedding banquets, travel plans, airline tickets and the like, as well as a wide variety of entertainment; the rapidly-changing regulations left consumers frustrated and out in the cold as to how and whether refunds could be arranged.

Timely Research and Dissemination of Information

The Council has also been extremely concerned about the quality of pandemic-related products as many were rushed to the market by manufacturers and importers. At the early stage of the pandemic in 2020, as demand for face masks far outstripped supply, consumers not only had to scramble in the market for masks but the price also quickly reached unreasonable levels as if they were luxury items. Thinking out of the box, the Council collaborated with a number of institutions to come up with a DIY solution for consumers to make face masks using common household products.

In parallel, we also conducted tests on various anti-epidemic products and published the results at a very early stage of the pandemic and continued this work throughout the year, covering both conventional and novel products cropping up in the market such as disinfectant cards and badges, wearable negative ion air purifiers and multi-purpose disinfectants. In

儘管如此，本會始終堅守崗位，竭力協助本地消費者解決燃眉之急，並致力維持一切日常服務的運作，這全賴本會同仁，秉承着香港人努力不懈、靈活變通，和強大適應力的特質。在本年度，本會適時向消費者提供全面的市場價格資訊，以及各種測試和調查結果，涵蓋食品、日用品，以及各類型防疫用品，方便市民在「宅在家」的新常態下生活如常。與此同時，我們仍不忘推動一些較長遠的目標，包括提倡可持續生活，以及向我們的年青人、長者和弱勢社群灌輸消費者教育。

靈活應對大量湧現的消費者投訴和新議題

2019 冠狀病毒病疫情不但帶來新的消費問題，同時亦突顯很多由來已久的消費爭議。當消費者避免到實體店購物，並一窩蜂轉移到網上購物時，不少商戶，甚至包括大型連鎖超市，亦難以應付突如其來激增的網絡流量和物流需求。送貨延誤，甚或明目張膽的網上銷售詐騙，成為云云消費投訴中最常見的個案。本會在年度內共接獲 28,590 宗投訴，按年增加 8%；並一如所料，接近一半的投訴來自網購。

有見及此，本會在《選擇》月刊發表多篇文章，提醒消費者避免墮入網上消費陷阱和騙局。這些文章包括超市網購的服務質素調查、警示消費者小心社交媒體上流傳販賣防疫用品的騙局，以及有關網上直播帶貨等新趨勢 — 這一切都是為加強消費者自我保護能力，令大家繼續「精明消費」。對於那些已墮入不良商戶消費陷阱的苦主，本會則繼續致力提供建議和調停相關投訴。

本會年內亦迅速應對其他冒起的消費者議題。當中令人關注的，莫過於疫情下湧現大量婚宴酒筵、旅遊計劃、機票預訂被取消或改期，以及各式各樣娛樂消費爭議。面對經常修訂的服務條款，消費者感到既沮喪又無助，不知能否成功安排退款。

適時發放消費調查和資訊

疫情下大量抗疫相關產品經生產商和入口商湧進本地市場，本會高度關注這些產品的質素。在 2020 年疫情初期，大眾對口罩的需求遠高於供應，消費者不但要在市場上搶購口罩，相關用品的價錢更飆升至近乎奢侈品的不合理水平。為解消費者的燃眉之急，本會遂與多個機構攜手合作，突破傳統思維，研究以日常家庭用品自製口罩。

與此同時，本會早在疫情最初階段已測試並公布各種防疫用品的檢測結果，相關工作亦於年內繼續進行，同時涵蓋傳統和突然冒起的防疫用品，例如除菌掛卡掛章、隨身負離子空氣淨化機，和



short, not only did we have to be vigilant about the ever-changing market trends, there was also a need to stay ahead of the curve so as to carry out the necessary research and provide consumers with prompt and objective information. In this regard, the gathering of information is just as important as distributing it: in order to provide consumers with a user-friendly resource, the Council set up a one-stop “Together, We Fight COVID-19” webpage in early 2020 and consistently updated it in subsequent months. The webpage consolidated relevant pandemic information, including free downloads of test results on face masks and other related products.

Business as Usual; Helping the Vulnerable

Despite the sporadic disruptions to our work due to the pandemic, our monthly press conferences were staged by live-streaming throughout the year, while our signature monthly CHOICE Magazine was delivered well on schedule. No fewer than 56 reports on various product tests, surveys and research were released. Consumer education also continued unabated, as this is one of the mainstays of our annual work plan.

One important objective of the Council is to help consumers who have special needs and prevent them from being abused by aggressive salespeople, especially in the fitness and beauty trades. This year, the Council launched a brand new “Support Programme for Persons with Special Needs”, aimed at strengthening the self-protection capacity of the mentally handicapped. The programme provides training kits and case study videos featuring unscrupulous sales tactics to help social workers and teachers educate those with autism spectrum disorder, mild intellectual disability and common mental disorder.

Besides education, the Council proactively provides assistance to victims of trade malpractices from these 2 industries. The fundamental solution is to introduce a mandatory cooling-off period, a measure the Council has advocated since 2018. Unfortunately, the sudden change in economic situation due to social unrest and COVID-19 have stalled the progress of this legislation. The Council maintains its hope that once economic activities resume, the legislative procedures can recommence to ensure much stronger protection for the vulnerable in the long run.

Price Trends in Motor Fuels and Essential Daily Commodities

Consumers are particularly price sensitive in times of economic depression. Despite crude oil prices hitting a historical trough in April 2020 and falling to negative value, motor fuel prices in Hong Kong remained firm during the year. The Council launched a new “Oil Price Watch” website and mobile app with enhanced functions in November 2020, offering car owners and drivers in Hong Kong a more user-friendly, informative and content-rich platform for checking the actual retail prices offered by different oil companies after discount.

Apart from fuel prices, price surges in daily necessities also affected everyone directly. Our *2019 Annual Supermarket Price Survey* released in April 2020, at the height of the pandemic, marked yet another year of our ongoing efforts to champion information transparency and empower consumers in their choices. The survey found that 8 out of 12 categories recorded an upward trend in price, with packaged rice leading the price surge at an average increase of 8.5%. Deeply concerned that the significant rise would place extra burden on consumers’ daily expenses in the midst of the economic downturn, the Council urged rice importers and retailers to stabilise their supply and impose tight control on price adjustments.

用途消毒噴劑。簡而言之，本會不但對瞬息萬變的市場時刻保持警惕，更需早著先鞭進行有需要的研究，為消費者提供及時和客觀的資訊。鑑於搜集和發放資訊同樣重要，為了令消費者易於獲取和使用相關資訊，本會早在 2020 年初於官方網站內開設一站式「齊心抗疫」專頁，隨後亦持續更新網頁內容，為消費者整合各種防疫資訊，包括提供口罩和相關防疫產品的測試結果，供免費下載。

一切如常；為弱勢社群伸出援手

儘管疫情不時打岔本會的工作，但《選擇》月刊仍風雨不改依時出版，每月的記者會則移師到網上串流直播，定期舉行。年內公布了不少於 56 篇報告，包括各種產品測試、調查和研究報告等。此外，作為本會每年核心工作計劃之一的消費者教育，年內亦從不間斷。

本會其中一項重要的目標是幫助有特殊需要的消費者，防止他們被來勢洶洶的銷售員，特別是健身和美容業界的害群之馬，以高壓手段強迫消費。本會年內開展全新的「特殊需要人士支援計劃」，旨在提升特殊需要人士的自我保護能力。相關計劃提供訓練教材套，以及剖析不良銷售手法的案件重演短片，幫助社工和教師，有效支援自閉症譜系障礙、輕度智障，以及一般精神障礙的消費者。

除透過教育外，本會亦積極向受上述兩個行業的不良銷售手法影響的苦主提供協助。然而，治本之道是引入強制性冷靜期，這是本會自 2018 年以來一直倡議推動的政策，可惜不幸地受社會事件和疫情所帶來的經濟狀況轉變影響，相關政策的立法進程停滯不前。本會期望，一旦經濟活動回復正常，相關立法程序能得以重啟，長遠為弱勢社群提供更堅實的保護。

車用燃油和主要日常用品的價格趨勢

消費者在經濟不景的時候，對價格變動尤其敏感。儘管原油價格在 2020 年 4 月跌至負數的歷史性新低，年內本港的車用燃油價格仍然高踞不下。本會在 2020 年 11 月推出全新「油價資訊通」網站及手機應用程式，具備多項優化功能，提供更方便易用、資訊更詳盡、內容更豐富的網上平台，有助一眾車主和司機比較不同油公司在計算折扣後提供的實際零售價。

除燃油價格，日用品價格飆升對所有人的生活都帶來直接影響。本會的 2019 年度超市價格調查在 2020 年 4 月公布，當時正值疫情高峰期，標誌著我們貫徹始終，年復年提倡增加資訊透明度，為消費者提供知情的選擇。相關調查發現 12 大類超市貨品中，有 8 類價格錄得上升趨勢，當中以「食米」

With the “stay-at-home” economy becoming the new normal, we closely monitored price fluctuations in domestic daily commodities such as rice, oil and groceries based on the data from “Online Price Watch” throughout the year. While the average price increase of these daily essentials over the past year was more or less in line with the Consumer Price Index, some goods such as rice and canned meat, which had become the subject of panic buying at the onset of the pandemic, saw sharp price rises in the first quarter of 2020, retreating only in the fourth quarter.

In the same vein but with much longer-term implications, we were keen to investigate how the units of measurement of supermarket groceries impacted, or impeded, consumers in making fair price comparisons and ultimately making best value-for-money decisions. The Council published a unit pricing survey in March 2021, bringing to light the drastic inconsistency in the unit prices of grocery products. For instance, the unit price of different flavours of the same product/brand could vary up to 80% owing to different net weights or volumes. Further fuelling confusion were the different measurement units used by supermarkets, making it hard for consumers to compare prices directly. In view of this, the Council recommended that supermarkets reference related regulations and experience from overseas jurisdictions such as Australia, and indicate the unit price of products in addition to their marked price.

Looking Back and Ahead

Looking back at 2020, the Consumer Council has witnessed drastic changes in market dynamics, which has presented enormous challenges to the Council in its role as the watchdog of the new economy. Despite the tough times and much hardship, the Council maintained its diligence in monitoring latest developments in the coronavirus pandemic as well as consumer news in the marketplace. To this, we owe our heartfelt thanks to all staff members of the Council for staying agile and vigilant throughout the pandemic, making “business as usual” possible.

In anticipation of the control of the pandemic as vaccinations start picking up momentum worldwide, there remains much speculation as to the prospect of economic recovery in 2021-22. Travel corridors; the reopening of borders and gradual resumption of international travel; the recovery of individual and business activities; and local and global commerce will all be factored into how the pandemic recovery journey pans out. While this unpredictable road to recuperation may come with new challenges and consumer issues, the Council will closely observe the development of relevant industries and provide consumers with timely cautionary advice to safeguard consumer rights.

Finally, I am most grateful to Members of the Council for their stalwart trust, and the leadership of our Chairman who has continued to be the Council's beacon of inspiration in uncertain times.



Ms Gilly WONG Fung-han
Chief Executive

的價格升幅最高，總平均售價增加達 8.5%。本會高度關注食米價格顯著上升，在經濟下行時期會為消費者的日常開支帶來沉重負擔，故促請大米進口商和零售商維持穩定供應，並嚴加控制價格調整。

有見於「宅經濟」成為新常態，我們透過「網上價格一覽通」的數據密切監察本地日常用品的價格變動，例如大米、食油和雜貨。在過去幾年，日用品的平均價格增幅大致與消費物價指數看齊，然而一些貨品，例如食米和罐頭肉，在疫情爆發初期成為市民恐慌性搶購的對象，導致其價格在 2020 年首季出現大幅上升，至同年第四季才有所回落。


為令格價工作更具長遠意義，本會積極進行超市雜貨的計量單位調查，了解其如何影響或妨礙消費者作出公平價格比較，以致最終作出最物有所值的消費決定。本會在 2021 年 3 月公布貨品單價調查結果，揭示雜貨貨品採取極不一致的單件計價手法。例如同產品/品牌，但不同口味的貨品，由於不同淨重或體積，其單價相差可高達 80%。更令消費者感到混亂的是，不同超市採用的計量單位五花八門，令消費者難以直接比較價錢。有見及此，本會倡議各超市參考海外不同司法管轄區的相關條例和經驗，例如澳洲會在標示售價的同時，顯示其產品的單價。

回顧與前瞻

回顧 2020 年，本會在新經濟下的監察角色亦因市場動態出現劇變，變得更為艱難。儘管面對艱難時刻和重重困難，本會亦竭盡所能，緊貼疫情動態和消費者關注的消息。為此，我們衷心感謝消委會同仁在疫情期間時刻保持靈活和警惕，致力在疫情下繼續如常運作。

展望未來，雖然疫情隨着全球注射疫苗人數日益增加而有望受控，然而各界對 2021-22 年經濟復甦仍抱觀望態度。旅遊走廊、重新通關及漸次回復的國際旅遊、重啟個人和商業活動，以及本地和國際商貿，凡此種種均影響疫後復甦之路會否光明。在這難以預測的一年會充滿各種新挑戰和消費者議題，本會將密切觀察相關業界的發展，並適時提供警示忠告，以守護消費者的權益。

最後，我衷心感謝本會委員的信任，以及主席的領導，在這充滿變數的日子裡，繼續啟迪和指引消委會前行。



黃鳳嫻女士
總幹事

2020-21 HIGHLIGHTS OF THE YEAR

年度大事回顧

**Free
Anti-epidemic
Articles for
the Public**
免費抗疫文章
供市民下載

During the pandemic, consumer protection efforts are even more critical. A one-stop “Together, We Fight COVID-19” webpage was launched in early 2020 to provide timely and reliable anti-epidemic information for consumers. The Council also jointly developed a DIY solution for consumers to make face masks using common household items when surgical mask supply was scarce.

In the year under review, the Council prioritised and rigorously conducted tests on various disinfectant and anti-epidemic products for publication in CHOICE. A number of these articles and test reports were made free for public download on the website, including disinfection alcohol and at-home test kits (Issue 522, April 2020), disinfectant lanyards (Issue 525, July 2020), and face masks (Issue 530, December 2020).

疫情之下，消保工作更顯重要。2020年初，本會推出「齊心抗疫」一站式專頁，方便公眾一覽最新和最可靠的官方資訊。為緩和口罩荒，本會更聯同多個機構進行測試，教導大眾利用普通家庭用品自製臨時口罩，以解燃眉之急。

年內，本會將研究及測試重點優先放在各種防疫與消毒產品上，並刊載於《選擇》月刊，當中多份測試報告文章更上載至「齊心抗疫」網頁供市民免費下載，包括消毒酒精及新冠病毒快速測試（2020年4月，第522期）、除菌卡（2020年7月，第525期）及外科口罩（2020年12月，第530期），以保障消費者健康。



MORE IN “DISSEMINATING CONSUMER INFORMATION”
詳情可參閱「傳播消費訊息」一節

**Auto-fuel Price
Monitoring**
車用燃油價格監察



Despite the sharp drop in international crude oil prices to the point that New York crude oil futures recorded a historic low of minus US\$40 a barrel in April 2020, the auto-fuel price in Hong Kong remained at a high level.

The Council published the “Auto-fuel Price Monitoring Analysis 2020” study report in May 2020, covering statistics over a 7-year period from 2013 to Q1 2020. The report analysed the longstanding issues of high auto-fuel price, low transparency, and revealed a consistent sign of “More Going Up, Less Coming Down” in the pump price as well as a high level of conformity of pump prices amongst oil companies. In the report, the Council urged the Government to once again conduct a thorough regulatory review on the auto-fuel market to formulate a long-term development plan.

儘管國際原油價格曾大幅下跌，紐約期油更於2020年4月一度跌至每桶負40美元的歷史性新低，本港的車用燃油價格卻一直居高不下。

本會於2020年5月發表《2020年車用燃油價格監察分析》研究報告，根據長達7年的數據（2013年至2020年首季），分析本港燃油市場長久以來存在高油價、低透明度的種種問題，揭示本港車用燃油價格存在「加多減少」的現象，以及油公司牌價高度一致的問題。於報告中，本會建議政府再次就燃油市場作政策研究，作出長遠規劃。

MORE IN “FOSTERING COMPETITION AND A FAIR MARKETPLACE”

詳情可參閱「促進市場競爭和公平交易」一節

21st Consumer Culture Study Award (CCSA) 第21屆消費文化考察報告獎

The 21st CCSA — the Council's annual flagship programme run in collaboration with the Education Bureau — concluded with the first-ever live-streamed Award Presentation Ceremony on 31 October 2020. A total of 770 teams from 64 secondary schools participated this time.

During the year under review, contingency measures were implemented to work around pandemic restrictions, including consultation sessions held virtually from March 2020 onwards to offer advice to participants on their project ideas, content and methodology.

與教育局合辦的消費文化考察報告獎（「報告獎」）是本會的年度重頭青少年消費者教育活動。年內舉辦第21屆，有來自64間中學共770隊參與，並於2020年10月31日舉辦首次網上直播頒獎典禮，為本屆「報告獎」劃上圓滿句號。

為配合疫情下的社交距離措施，今屆「報告獎」特別以視訊會議形式進行諮詢會談，協助參加同學構想考察意念、內容及方式。



MORE IN “EMPOWERING CONSUMERS THROUGH EDUCATION”
詳情可參閱「以教育活動提升消費者自我保護能力」一節

Launch of the New “Oil Price Watch” 推出全新「油價資訊通」



Oil Price Watch
「油價資訊通」



The brand new “Oil Price Watch” website and mobile app featuring enhanced functions were launched in November 2020 after a year of development, offering a handy and informative platform for consumers to check the auto-fuel retail prices of different oil companies anytime, so as to make smarter choices.

本會經過一年籌備，於2020年11月推出全新的「油價資訊通」網站及手機應用程式，備有多個優化的新功能，期望為消費者提供更方便易用、內容充實詳盡的油價資訊平台，讓每位車主隨時查閱不同油公司的牌價和優惠，作更精明選擇。

MORE IN “FOSTERING COMPETITION AND A FAIR MARKETPLACE”
詳情可參閱「促進市場競爭和公平交易」一節

**The 20th
Consumer Rights
Reporting Awards
(CRRA)**
消費權益新聞報道獎
20周年

**Consumer
Education for
Persons with
Special Needs**
教育特殊需要人士
防範健身美容陷阱



The CRRA celebrated its 20th anniversary in 2020. The presentation ceremony on 3 November 2020 was officiated by the Secretary for Commerce and Economic Development, The Honourable Edward YAU Tang-wah, and the Council Chairman, Mr. Paul LAM Ting-kiok. A total of 40 awards in 7 categories were presented, including “Sustainable Consumption Reporting Awards” and the newly added awards of “20th Anniversary Grand Awards” and “20th Anniversary Honorary Awards”.

第20屆「消費權益新聞報道獎」頒獎禮於2020年11月3日舉行，並由商務及經濟發展局局長邱騰華先生及消費者委員會主席林定國資深大律師主禮。頒獎禮頒發7個組別合共40個獎項，包括「可持續消費獎」及新增設的「20周年年度大獎」及「20周年榮譽大獎」。

MORE IN “DISSEMINATING CONSUMER INFORMATION”
詳情可參閱「傳播消費訊息」一節

In a pre-emptive effort to strengthen the self-protection capacity of the mentally handicapped, the Council launched the brand new “Support Programme for Persons with Special Needs” in November 2020. 3 sets of training kits and edu-videos featuring the unscrupulous sales tactics deployed by fitness and beauty centres were published to help social workers and teachers educate persons with autism spectrum disorder, mild intellectual disability and common mental disorder on the awareness and prevention of relevant trade malpractices and sales traps.

為增強特殊需要人士的自我保護能力，防患於未然，消委會於2020年11月推出全新的「特殊需要人士支援計劃」，透過製作3輯針對健身及美容中心銷售陷阱的資源教材套及個案重演短片，協助社工或教師向自閉症譜系障礙人士、輕度智障人士，以及一般精神障礙人士灌輸防範相關不良營商及銷售陷阱的意識與方法。



MORE IN “EMPOWERING CONSUMERS THROUGH EDUCATION”
詳情可參閱「以教育活動提升消費者自我保護能力」一節

Top 10 Consumer News – Year of the Rat 鼠年十大消費新聞

The annual Top 10 Consumer News poll concluded in January 2021 with a record-high number of 6,038 voters. Pandemic-related news dominated the top 10, amongst which 4 were related to anti-epidemic supplies and daily necessities.

2 news stories related to face masks were voted as the “Most Like” and “Most Gratifying” consumer news, while the “Most Outrageous” news went to the report on purchase limits imposed by supermarkets due to pandemic-induced panic-buying across districts.

由消費者委員會主辦的「鼠年十大消費新聞」選舉於2021年1月圓滿結束，投票人數再創新高，共錄得6,038人投票。疫情相關的新聞全面進佔十大，其中4宗涉及防疫用品與日常生活物資。

2則有關口罩供應的新聞被選為「最抵讚」及「最大快人心」的消費新聞，而「疫情爆發各區現搶購潮 超市推限買令」則成為「最離譜」新聞。



MORE IN “DISSEMINATING CONSUMER INFORMATION”

詳情可參閱「傳播消費訊息」一節

First-ever Live-streamed Yearender Press Conference 網上直播年結及新聞發布會



Owing to the pandemic, the Council’s 2020 Yearender event was conducted on 4 February 2021 via a live-stream press conference for the first time in the Council’s history.

2020年度的「消費者委員會周年總結發布會」於2021年2月4日舉行，受疫情影響，發布會歷史性首度以網上直播形式舉行。

MORE IN “DISSEMINATING CONSUMER INFORMATION”

詳情可參閱「傳播消費訊息」一節

“Medical & Health Devices” Shatters Complaint Records

醫藥及健康設備
投訴數字創紀錄

World Consumer Rights Day 2021 國際消費者權益日 2021



In the year under review which was overshadowed by the pandemic, complaints related to “Medical & Health Devices” soared from 9th in 2019-20 to the leading category in 2020-21, up more than 400% with 4,116 cases recorded. Amongst this, 97% were related to face masks, a 5.6-time increase compared to the previous fiscal year.

受疫情影響，2020-21年度共錄得4,116宗與醫藥及健康設備有關的投訴，此類別由2019-20年度之第9位躍升至第1位，升幅超過4倍。當中有關口罩的投訴個案佔約97%，比上一年度增加5.6倍。

DETAILED COMPLAINT FIGURES IN “RESOLVING DISPUTES BETWEEN CONSUMERS AND BUSINESSES”
詳細投訴數字可參閱「調停消費者與營商者之間的糾紛」一節

The Council took an active role in World Consumer Rights Day 2021 (15 March 2021) by promoting its theme — “Tackling Plastic Pollution” — through a number of initiatives.

Besides working on a global research study on packaging with 8 other consumer associations coordinated by Consumers International, the Council also published an article and editorial piece in the March 2021 issue (#533) of CHOICE Magazine to educate consumers on the “7Rs”, as well as a contribution piece in the *South China Morning Post* highlighting ways the Government, businesses and the public could tackle plastic pollution.

2021年國際消費者權益日（2021年3月15日）的年度主題為「應對塑膠污染」（Tackling Plastic Pollution），本會積極參與，推動社會各界正視塑膠污染問題。

除了參與由國際消費者聯會統籌、與全球其他8間消費者機構攜手進行的包裝研究外，本會更於2021年3月號的《選擇》月刊（第533期）刊載有關「7R」減塑的專題文章及編者的話，並於《南華早報》發表投稿文章，呼籲政府、商界及消費者三方共同應對塑膠污染。



MORE IN “PROMOTING SUSTAINABLE CONSUMPTION” AND “FORGING CLOSER COLLABORATION FOR CONSUMER PROTECTION”
詳情可參閱「推廣可持續消費」、「與其他機構合作保障消費者權益」兩節

MANAGEMENT TEAM OF THE CONSUMER COUNCIL

消費者委員會管理層 (2020.04.01 – 2021.03.31)

CHIEF EXECUTIVE
總幹事



Ms Gilly WONG Fung-han
黃鳳嫻女士

DEPUTY CHIEF EXECUTIVE
副總幹事



Mr Eddy TONG Chi-chung
湯熾忠先生



Head of Legal Affairs Division
Ms Terese AU-YEUNG Kar-wai
法律事務部首席主任
歐陽嘉慧女士



Principal Research & Survey Officer
Dr Keith KWOK Wing-yin
研究及普查部首席主任
郭永賢博士



Principal Public Affairs Officer
Ms Amy WONG Pui-shan
公共事務部首席主任
黃佩珊女士
(from 2020.11.02 起)



Principal Complaints & Advice Officer
Mr Francis HO Ying-foo
投訴及諮詢部首席主任
何應富先生
(from 2020.07.27 起)



Principal Planning & Trade Practices Officer
Ms Vera TAM Sau-ngor
策劃及商營手法事務部首席主任
譚秀娥女士



Head of Human Resources Division
Mr LEE Wing-kai
人力資源部總主任
李永佳先生



Head of Finance & Administration Division
Ms Stephanie LING Yee-mi
財務及行政部總主任
凌綺薇女士



Head of Information Technology Division
Mr Ricky NG Chi-wah
資訊科技部總主任
吳志華先生



Head of Consumer Education Division
Ms Joey LAI Cho-ye
消費者教育部總主任
黎祖儀女士
(from 2020.04.20 起)





THE CONSUMER COUNCIL

消費者委員會



The Consumer Council has been a champion of consumer rights in Hong Kong for nearly half a century, taking up roles similar to its counterparts all over the world. Apart from advocating consumer protection policies, the Council also promotes fair competition, seeks redress for consumers and provides useful and reliable information on various consumer goods and services.

過去近半世紀，消費者委員會一直帶領本港消費權益的發展。一如世界各地消保組織，本會倡議保障消費者的政策，促進公平競爭，為消費者調停糾紛，並就不同產品及服務提供消費資訊。

The Consumer Council

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

- collecting, receiving and disseminating information concerning goods and services and immovable property;
- receiving and examining complaints and giving advice to consumers of goods and services, and purchasers, mortgagors and lessees of immovable property;
- taking such action as it thinks justified by the information in its possession, including tendering advice to the Government or to any public officer;
- encouraging business and professional associations to establish codes of practice to regulate the activities of their members; and
- undertaking such other functions as the Council may adopt with the prior approval of the Chief Executive in Council of the Government.

消費者委員會

消費者委員會於 1974 年成立，是香港的法定組織。根據《消費者委員會條例》（第 216 章），消委會的職責為保障及促進貨品和服務的消費者權益，以及購買、抵押及承租不動產人士的權益。其職能包括：

- 蒐集、接收及傳遞有關貨品、服務及不動產的資訊；
- 接收及審查貨品及服務的消費者投訴、以及不動產購買人、按揭人及承租人的投訴，並向他們提供意見；
- 根據所得資料採取相應行動，包括向政府或任何公職人員提供意見；
- 鼓勵商業及專業團體制訂營商守則，規管屬下會員活動；以及
- 承擔任何經由香港特別行政區行政長官會同行政會議審批的其他職能。





Consumer Council Membership

The Council comprises a Chairperson, a Vice Chairperson¹ and not more than 20 other Members² appointed by the Chief Executive of the Hong Kong Special Administrative Region for a term not exceeding 2 years. Members may be reappointed upon the expiry of their respective terms of office.

In the year under review, 3 new Members joined the Council: Mr Kenneth CHAN Kin-nin, Mr Nelson LAM Chi-yuen, JP and Mr Selwyn YU Sing-cheung, SC. The Council would like to express its gratitude to 3 retired Council Members: Mr Ambrose LAM San-keung, JP, Mr Kevin LAM Sze-cay and Mr Kent WONG Siu-kee for their unrelenting commitment and dedication during their terms of office.

Council and Committees

The Council operates with a committee structure comprising 10 Committees and Working Groups³ and the Full Council meetings are held on a bimonthly basis.

During the year, the “IT Expert Advisory Group” and the “Informal IT Advisory Group on Consumer Protection in the Future Digital Economy” were merged to become the “Advisory Group on Digital Economy and Information Technology” with an aim to advise the Council on issues to maximise consumer interests in the digital economy, effective approaches to monitor the technical developments and study digital issues and deployment of technological resources to facilitate the Council’s work.

The Council co-opts professionals of different disciplines as members of the Committees or Working Groups in order to benefit from their expertise and facilitate the Council’s work or studies in specific fields.

4 Co-opted Members continued to serve the Council upon their retirement: Mr Kelvin KWOK Hiu-fai, Prof. PUN Kong-pang, Ms Rachael SIU Suk-yu and Mr Martin WONG Wing-hoi.

3 new Co-opted Members were invited to join the Advisory Group on Digital Economy and Information Technology: Dr Toa CHARM, Prof. Herbert CHIA Pun-kok and Prof. Jack POON Sik-ching.

The Council expresses sincere gratitude for the support and expertise contributed to the Council of 3 Co-opted Members who retired during the year: Dr LO Pui-yin, Ms Sara TONG See-pui and Dr Michael TSUI Fuk-sun, MH.

Besides, the Council administers the Consumer Legal Action Fund via a Board of Administrators and a Management Committee.

消費者委員會委員

委員會成員包括主席、副主席¹及不多於 20 名委員²。委員由香港特別行政區行政長官委任，任期不超過兩年，委員於任期屆滿後可再獲委任。

年內，3 位人士加入委員會成為委員，包括陳建年先生、林智遠先生，太平紳士及余承章資深大律師。本會衷心感謝 3 名卸任委員：林新強律師，太平紳士、林詩棋先生及黃紹基先生在任內的不懈承擔和奉獻。

委員會及小組

本會以委員會小組制度運作，設有 10 個委員會小組及工作小組³。委員會每兩個月一次召開全體委員會議。

年內，「資訊科技專家諮詢小組」及「非正式未來數碼經濟消費者保障專家顧問小組」合併成為「數碼市場發展與資訊科技諮詢小組」，就如何盡力保障消費者在數碼市場的權益、以最有效方法監察數碼科技發展及研究，以及善用科技配合委員會的工作，向本會提出建議。

委員會亦會邀請各界專才加入相關委員會小組或工作小組為增選委員，提供專業意見，並促進特定範疇的工作或研究。年內，4 名增選委員：郭曉暉先生、潘江鵬教授、蕭淑瑜大律師及王永愷大律師卸任後繼續以同一身份參與委員會工作。3 位增選委員：湛家揚博士、車品覺教授及潘釋正教授獲邀加入成為數碼市場發展與資訊科技諮詢小組委員。本會衷心感謝以下 3 名卸任增選委員在任內的支持和貢獻：羅沛然大律師、唐思佩大律師及徐福榮醫生，榮譽勳章。

此外，消費者訴訟基金則由執行委員會及管理委員會監督管理。

1 See Appendix 1 for the list of former Chairpersons and Vice Chairpersons of the Council. 歷屆主席及副主席名單見附錄一。

2 See Appendix 2 for the list of Full Council Members and Co-opted Members. 委員及增選委員名單見附錄二。

3 See Appendix 3 for the full list of Committees and Working Groups. 委員會及工作小組成員名單見附錄三。

The Council Office

Under the leadership of the Council's Chief Executive, the 153-staff strong Council Office operates in 9 functional divisions, namely Complaints and Advice Division, Consumer Education Division, Finance and Administration Division, Human Resources Division, Information Technology Division, Legal Affairs Division, Planning and Trade Practices Division, Public Affairs Division, and Research and Survey Division⁴.

Finance

The Council derives its income mainly from Government subvention. Other sources of income (approximately 3.3%) include proceeds from sales of the Council's CHOICE Magazine and interest income. Total recurrent and non-recurrent expenditures for the year under review was HK\$132.49 million and HK\$11.98 million respectively⁵.

消委會辦公室

以總幹事為首的消委會辦公室共有 153 名員工，工作主要由 9 個部門負責，包括投訴及諮詢部、消費者教育部、財務及行政部、人力資源部、資訊科技部、法律事務部、策劃及商營手法事務部、公共事務部，以及研究及普查部⁴。

財務

本會經費主要來自政府資助，其他收入來源（約 3.3%）包括出版《選擇》月刊及銀行利息。年內經常及非經常性開支分別為港幣 1.3249 億元及港幣 1,198 萬元⁵。

⁴ See Appendix 4 for the organisation chart of the Council. 組織架構見附錄四。

⁵ See Appendix 5 for the Auditor's Report and Financial Statements for the accounts of the Council for 2020-21. 2020-21年度核數師報告及各財務報表見附錄五。



RESOLVING DISPUTES BETWEEN CONSUMERS AND BUSINESSES

調停消費者與營商者之間的糾紛

One of the Council's most important functions is helping consumers seek redress through conciliation, whereby disputes are resolved through mutually acceptable agreements. This role has become especially prominent in the past year, with the COVID-19 pandemic bringing significant disruption to different marketplaces and changes in consumption patterns. While the Council is not a law enforcement agency and does not hold any investigative powers, it maintains close liaison with the authorities to combat unscrupulous trade practices by exchanging information and facilitating law enforcement action. The Council also actively monitors the marketplace and releases timely alerts to consumers.

消委會其中一個重要職能是透過調停方式，協助消費者尋求買賣雙方均可接受的和解方案。去年，2019 冠狀病毒病肆虐，市場及消費模式大受影響，消委會處理糾紛的角色更形重要。即使本會並非執法部門，亦沒有調查權力，本會仍然與有關部門保持緊密聯繫，並且配合執法行動，互通資訊，以打擊不良營商手法。同時，本會亦持續積極監察市場營商手法，適時向公眾發出消費警示。

Complaints and Enquiries

The Council received 64,528 enquiries and 28,590 complaints in 2020-21, representing a 6% decrease and 8% increase year-on-year (YoY) respectively. Among the complaint cases, 14,066 (49%) involved services and 14,524 (51%) were related to goods. A significant growth in the use of eForm was noted as a result of social distancing measures and the temporary closure of Consumer Advice Centres during the pandemic. Complaints sent via the Council's website accounted for 74% (21,044 cases) of the overall complaint cases received, compared with 68% (18,049 cases) in 2019-20. Enquiries were still predominantly made via telephone (90%).



投訴及諮詢

在 2020-21 年度，本會共接獲 64,528 宗消費諮詢及 28,590 宗消費投訴，按年分別下跌 6% 及上升 8%。投訴個案當中，14,066 宗 (49%) 涉及服務，14,524 宗 (51%) 與貨品有關。由於疫情期間實施社交距離措施，以及本會的諮詢中心曾一度關閉，透過網上投訴表格提交的投訴有明顯增加，佔總投訴 74% (21,044 宗)，較 2019-20 年度的 68% (18,049 宗) 為高。此外，以電話查詢繼續是消費諮詢的主要渠道，佔總諮詢 9 成。

Overview

Complaints related to “Medical & Health Devices” leapt from ninth in 2019-20 to the leading category in 2020-21, with 4,116 cases recorded. Almost 97% of these (3,972 cases) were related to face masks, a staggering increase of almost 5.6 times when compared with the 604 cases in 2019-20. “Late / Non-delivery / Loss” contributed to a sizeable share of complaints (69%) in face mask related cases, the upswing a result of delayed shipment or non-delivery to customers as traders were overwhelmed by the unexpected surge in orders during the early stages of the pandemic. Complaints related to “Travel Matters” recorded 3,488 cases, placing as the second most common category in 2020-21. This was mainly due to thwarted travel plans in the wake of the COVID-19 pandemic, which started in February 2020.

As the pandemic persists, the “stay-at-home economy” has propelled the popularity of online shopping, resulting in a total of 11,728 complaints recorded in 2020-21, attributing to 41% of the overall complaints. It also represented a sharp increase of 72% in complaint cases when compared with that of the previous year. Among them, 33% were related to Medical & Health Devices, mainly regarding “Late / Non-delivery / Loss”, “Price / Charges Dispute” and “Sales Practices” related to face masks. Another 20% were on Travel Matters, mostly related to “Variation / Termination of Contract”, “Price / Charges Dispute” and “Shop Closure”.

In addition, owing to the suspension of face-to-face lessons, complaints regarding “Education Matters” showed a significant increase of 71% with 801 cases recorded. “Wedding Services” complaints increased almost 1.8 times with 238 cases, stemming mainly from the rescheduling of wedding services and the termination or variation of service contracts as a result of social distancing restrictions.

More positively, the Council’s overall success rate in resolving these cases saw an uptick from 62% to 67% YoY (See Fig.4) owing to an above-average success rate in the handling of Travel Matters (82%) and Medical & Health Devices-related complaints (73%).

With social unrest extending into the first half of 2020-21, coupled with the outbreak of COVID-19 from the beginning of the year, business activities and consumer transactions were severely affected, making conciliation even more difficult as traders became less willing to settle the case in the face of declining revenue. In general, if traders refused to settle a case, the complainant would be advised to seek redress via alternative channels such as legal action.

Top 5 Complaint Categories

1. Medical & Health Devices

Complaints relating to medical and health devices reached a record high of 4,116 cases, representing a YoY increase of 422%. In this category, almost 97% (3,972 cases) were related to face masks, as traders were overwhelmed by the unexpected surge in orders from customers in the early stages of the pandemic, resulting in delayed shipment or non-delivery. The remaining 100-odd complaints were related to “Massage Chairs / Sofa / Products”, “Medical Aids” and “Infra-red Devices”. Among all the complaints, “Late / Non-delivery / Loss” accounted for 67%, while another 28% were related to “Price / Charges Disputes” (11%), “Sales Practices” (10%), and “Quality of Goods” (7%).

概覽

有關醫藥及健康設備的投訴由 2019-20 年度的第 9 位躍升至 2020-21 年度的第 1 位，共錄得 4,116 宗投訴。當中約 97% (3,972 宗) 與口罩相關，比去年度的 604 宗大幅增長約 5.6 倍，個案主要涉及延誤 / 沒有送貨 / 遺失 (69%)。個案數字上升與疫情初期，商戶接收大量訂單後延誤送貨或未能供貨有關。旅遊事務的相關投訴則有 3,488 宗，於 2020-21 年度排第 2 位，主要因為消費者自 2020 年 2 月起受疫情影響而未能按原定計劃出遊。

疫情持續，「宅經濟」促使網上零售盛行，本會於 2020-21 年度共接獲 11,728 宗與網購相關的投訴，佔總投訴 41%，較去年度大幅增加 72%。當中 33% 與醫藥及健康設備相關，投訴主要是涉及與口罩相關的延誤 / 沒有送貨 / 遺失、價格爭議及營商手法問題。另外 2 成是與旅遊事務相關的投訴，大部分涉及更改 / 終止合約、價格 / 收費爭議及結束營業。

此外，由於暫停面授課程，進修相關的投訴顯著上升 71%，共錄得 801 宗。不少婚禮服務亦因實行社交距離措施而改期，導致需更改或終止服務合約，故與婚禮服務有關的投訴上升近 1.8 倍，共錄得 238 宗。

可喜是，鑑於調停旅遊事務及醫藥及健康設備相關投訴的成功率高於平均水平，分別為 82% 及 73%，令本會的整體調停成功率由去年度的 62% 提升至 67% (見圖 4)。

隨著 2019 年的社會事件延續至 2020-21 的上半年度，加上冠狀病毒病疫情於年初爆發，經濟活動及消費交易均大受影響，商戶收入減少，解決糾紛的意欲相對降低，令調停工作變得更為困難。一般而言，如商戶拒絕就個案與消費者達成共識，本會建議消費者透過其他渠道追討，例如採取法律行動。

首 5 位消費投訴類別

1. 醫藥及健康設備

有關醫藥及健康設備的投訴數字創紀錄新高，錄得 4,116 宗，較上年度上升 422%。其中有關口罩的投訴個案佔近 97% (3,972 宗)，因為疫情初期訂單數量急劇上升令商戶不勝負荷，出現延誤運送或沒有送貨的情況。餘下一百餘宗的投訴分別與按摩椅 / 沙發 / 產品、醫療輔助用品和紅外線設備有關。於整個醫藥及健康設備類別中，有關延誤 / 沒有送貨 / 遺失的投訴佔 67%，而另外有 28% 投訴分別涉及價格 / 收費爭議 (11%)、營商手法 (10%) 及貨品質素 (7%)。

2. Travel Matters

There were 3,488 travel-related complaints, representing a YoY drop of 8%. With the global aviation and travel industries brought to a standstill by the pandemic, consumers' travel plans were seriously disrupted and complaints related to air tickets showed a 42% YoY rise, accounting for over 85% of the complaints in this category. Tour-related complaints plunged by 83%, with 70 cases recorded. Among all travel-related complaints, the key areas of contention were "Variation / Termination of Contract" (53%), "Price Disputes" (30%) and "Shop Closure" (10%). While some airlines or travel agents agreed to cancel the trips or refund consumers in the wake of COVID-19, delays in the refund process caused further dissatisfaction to those affected.

3. Telecommunication Services

Complaints against telecommunication services ranked third with a total of 2,230 cases recorded, a YoY drop of 17%. The types of service mainly involved mobile phone services (49%) and internet services (27%). The disputes largely involved mobile and fixed-line telephone charges (36%), quality of services in respect of poor reception and customer support (22%) and sales practices in promoting new service plans (17%).

2. 旅遊事務

有關旅遊事務的投訴錄得 3,488 宗，比去年同期下跌 8%。全球航空及旅遊業受到新冠疫情影響而停擺，消費者的外遊計劃因而被打亂。此類別的投訴逾 85% 與機票相關，按年上升 42%。另一方面，與外遊旅行團相關的投訴急跌 83%，僅錄得 70 宗。旅遊事務投訴主要與更改 / 終止合約 (53%)、價格爭議 (30%) 及結束營業 (10%) 有關。雖然因應新冠疫情，有部分航空公司及旅行社同意取消行程或向消費者退款，惟退款程序延誤亦令受影響的消費者更為不滿。

3. 電訊服務

電訊服務的投訴位居第 3 位，共錄得 2,230 宗，較去年度下跌 17%。服務主要包括流動電話服務 (49%) 及互聯網服務 (27%)，而爭議主要涉及流動和固網電話收費 (36%)，其次是關於接收欠佳及客戶支援服務不足的服務質素問題 (22%)，以及推銷新服務計劃的營商手法 (17%)。

Fig. 1 Complaint Trends in the Past 3 Years

圖 1 過去 3 年接獲的投訴數字

Year 年份	2018-19	2019-20	2020-21
Total number of complaints 投訴個案總數	25,326	26,545	28,590
YoY changes 按年變動	-	+5%	+8%

Fig. 2 Top 10 Consumer Complaints by Industry in 2020-21

圖 2 2020-21 年度首 10 位涉及消費投訴的行業

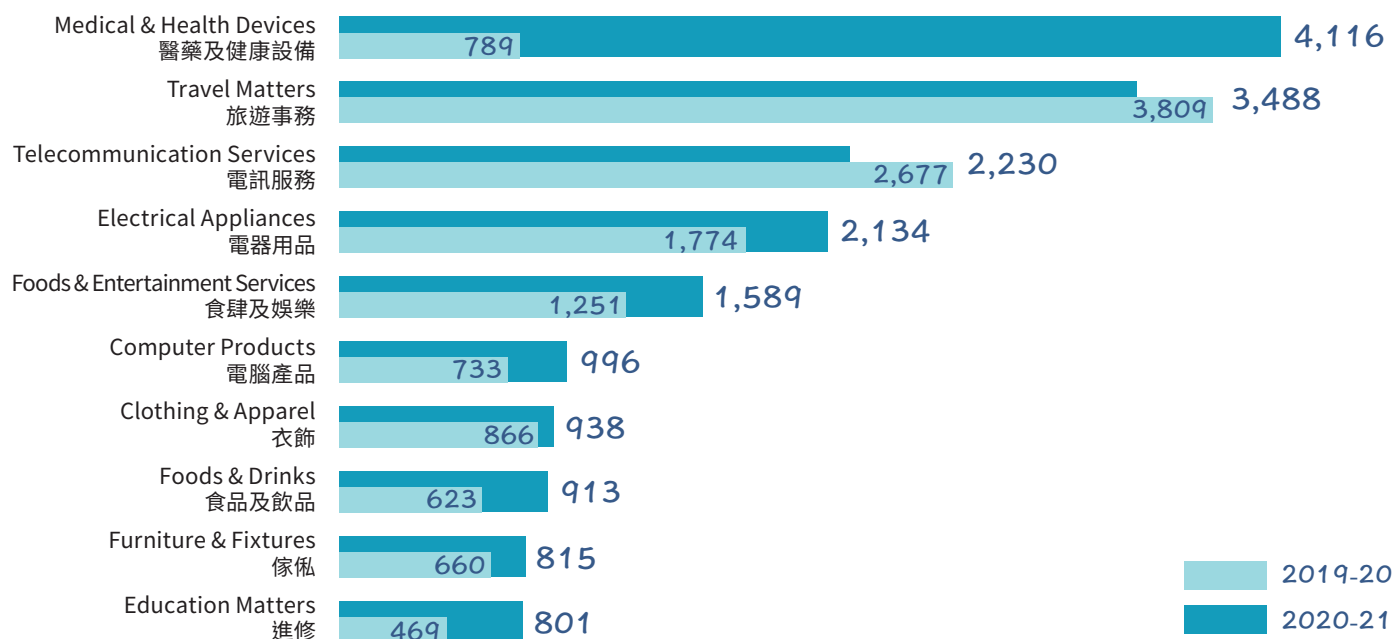


Fig. 3 Nature of Consumer Complaints in 2020-21

圖 3 2020-21 年度之投訴性質

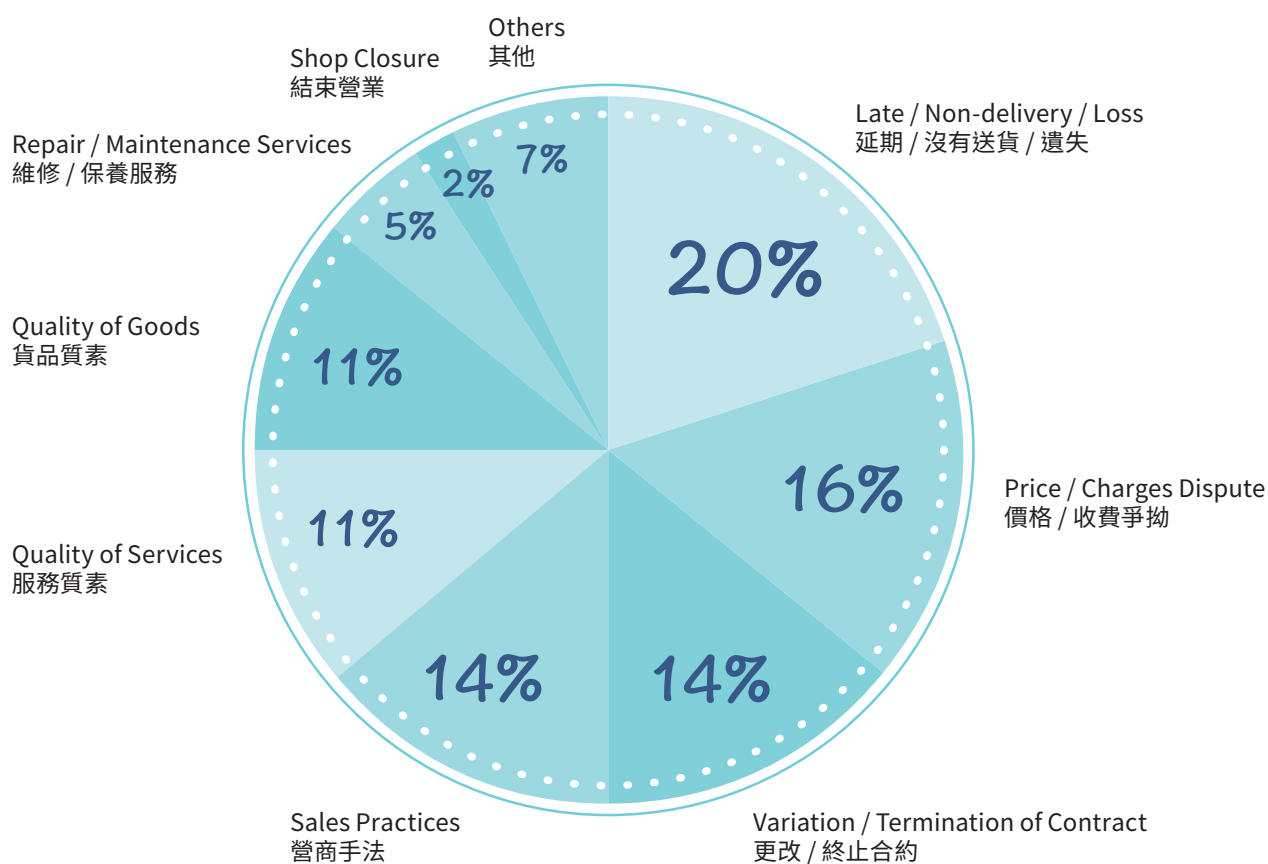


Fig. 4 Resolution Rate of Cases with Pursuable Grounds in 2020-21

圖 4 2020-21 年度調停成功率

Total number of cases received 投訴總數	28,590
Number of cases with pursuable grounds ⁶ 可跟進的投訴個案 ⁶	21,140
Number of cases in progress 仍在跟進中的個案	3,031
Number of cases resolved 獲得解決的個案	12,200
Resolution rate 調停成功率	67%

⁶ Anonymous complaints, cases with insufficient information, and complaints outside the Council's terms of reference are in general non-pursuable.
匿名投訴、個案資料不足、及在本會工作範圍以外的投訴，在一般情況下屬未能跟進的案件。

4. Electrical Appliances

The fourth highest complaint category was electrical appliances, rising 20% from the previous year with 2,134 cases received – probably a result of people spending more time at home during the pandemic. The top 3 most complained-about appliances were the same as last year, namely television sets (14%), air-conditioners (13%) and washing machines (11%). Concerns about the “Quality of Goods” (30%) and “Repair / Maintenance Services” (28%) accounted for more than half of the complaints.

5. Food & Entertainment Services

Food and entertainment services recorded 1,589 complaint cases, a 27% YoY upsurge which placed it as the category attracting the fifth most complaints. Restaurants (27%), fast food outlets (14%) and public performances (4%) were the most common subjects of complaint, relating mainly to “Price Disputes” (18%) and “Quality of Services” (17%). Owing to the surge in demand for online food delivery services during the pandemic, complaints in this area soared by almost 2.2 times, from 144 cases in the previous year to 456 cases in 2020-21.

Trends of Consumer Complaints

Economic Impact of the COVID-19 Pandemic and Trends Prediction

2020-21 was an unprecedented year overshadowed by the coronavirus pandemic, which has brought significant changes to people's daily lives, consumer behaviour and spending patterns. Looking ahead, despite public anticipation of control of the pandemic as vaccinations start picking up momentum worldwide, the prospect of economic recovery in 2021-22 is still hard to predict. It is highly dependent on factors such as the emergence of variant strains, the effectiveness of vaccines, the resumption of individual and business activities, and the recovery of international commerce and travelling.

However as the pace of recovery pans out, clear changes have been observed in consumer behaviour and spending patterns that seem likely to continue in the post-pandemic era. Online shopping has become more prevalent and increasingly versatile. Constrained by the anti-epidemic measures, including working from home, social distancing and restricted travel, people have tended to spend more time at home and shift their spending patterns from shopping at brick-and-mortar shops to online platforms. It can be foreseen that online transactions for consumer goods, food delivery, medical supplies and home entertainment will continue to grow. In line with this, complaint cases related to online shopping swelled 72% YoY to 11,728 cases in 2020-21, with the biggest growth (698%) seen in medical and health devices, mainly involving surgical masks and sanitisers.

In the area of travel, however, it may take some time for public confidence to be restored, even after the pandemic has been completely contained and the protective effects of vaccinations start to kick in worldwide. Once this happens, tourist complaints and disputes related to travel matters can be expected to surge in the coming years.

4. 電器用品

電器用品的投訴位居第4，共接獲2,134宗，按年上升20%，這或與疫情期間市民較長時間留在家中有關。接獲投訴最多的3類家電與上年度相同，分別為電視機（14%）、冷氣機（13%）和洗衣機（11%）。當中逾半投訴涉及消費者對貨品質素（30%）及維修/保養服務（28%）的不滿。

5. 食肆及娛樂

食肆及娛樂相關的投訴數字位列第5，共錄得1,589宗投訴，較上年度顯著上升27%。投訴主要與餐廳（27%）、快餐店（14%）及公眾娛樂表演（4%）有關，當中主要涉及價格爭議（18%）及服務質素（17%）。疫情下市民對外賣點餐平台服務需求大增，以致2020-21年度相關的投訴飆升至456宗，對比上年度144宗升近2.2倍。

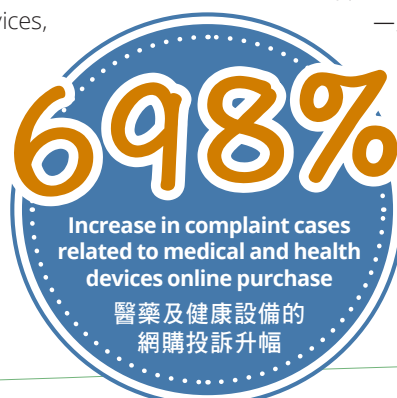
消費投訴的趨勢

2019冠狀病毒病疫情對經濟的影響及投訴趨勢預測

2020-21年度在前所未有的疫情陰霾下致令市民的日常生活、消費行為及模式帶來重大改變。展望將來，儘管公眾期盼隨著全球密鑼緊鼓地進行疫苗接種，疫情能早日結束，然而，經濟復甦的前景取決於多種因素，於2021-22年度仍然難以預測，例如變種病毒的出現、疫苗的成效、個人及經濟活動的恢復和國際商貿及旅遊的復甦。

隨著復甦步伐展開，但因疫情而明顯改變的消費行為和模式，或可能會於疫情後持續。網上購物愈趨盛行及多樣化，加上受限於在家工作、社交距離及旅遊限制等防疫措施，市民傾向留在家中，使消費模式從實體商店消費轉為網上購物，可預視消費品、外賣點餐、醫療用品及居家娛樂的網上交易將會持續上升，而有關網上購物的投訴數字於2020-21年度已上升72%至11,728宗，當中以醫藥及健康設備錄得最大升幅（698%），其中主要包括外科口罩及消毒用品。

在旅遊方面，即使疫情完全受控及疫苗開始在全球產生保護作用，公眾或許仍需要一段時間重拾信心。然而當市民對外遊恢復信心，預計有關旅遊的投訴及爭議會於未來數年上升。



IMPROVING PRODUCT QUALITY AND SAFETY

改善產品質素及安全



Believing that prevention is better than cure, the Council puts substantial resources behind the testing, research and surveys of products in the market to ensure they are safe and at least of reasonable quality, so that consumers are able to make objective and informed purchase choices. Despite the unprecedented challenges posed by the coronavirus pandemic, this important work continued unabated during the year under review, with multiple studies completed on popular foodstuffs, electrical appliances and personal care items, among others. However, to address the urgent needs of the general public and protect consumers' health in the face of the pandemic, the Council put greatly increased priority on researching and testing major pandemic-related products such as face masks, disinfectants and wearable air purifiers.

本會相信「預防勝於治療」，故此投放較多資源測試、研究及調查市場上的產品，以確保產品安全和具基本合理質素，讓消費者在選購時可以作出客觀及知情的選擇。儘管 2019 冠狀病毒病疫情帶來了前所未有的挑戰，上述重要工作在年內有增無減，期間本會完成了多項研究，涵蓋廣受歡迎的食品、電器及個人護理產品。然而，疫情下為解決公眾的燃眉之急及保障消費者健康，本會將重點優先放在口罩、消毒噴劑及隨身空氣淨化機等與疫情相關產品的研究及測試。

Research and Test Reports

A total of 56 testing, survey and research reports were published in the Council's monthly CHOICE Magazine during the year⁷. Products found to be non-compliant with Hong Kong regulations or international standards were referred to the relevant regulatory authorities by the Council for immediate follow-up, while the manufacturers and their agents were called on to rectify the faults and improve the products. Over the years, such market monitoring mechanisms have proven to be effective in facilitating law enforcement and driving different businesses to ensure value creation in their offerings.

研究及測試報告

年內，於本會《選擇》月刊上發表的產品測試、調查和研究報告共 56 份⁷，每當發現產品未能符合香港法規或適用的國際標準時，本會均會通知相關監管機構立即跟進，並呼籲製造商及代理商糾正錯誤並改善產品。多年來，這種市場監察機制均有效協助執法和推動業界為產品創造價值。

⁷ See Appendix 6 for the lists of testing reports, market survey and in-depth study reports published during 2020-21. 於2020-21年度公布的產品測試、市場調查及研究報告一覽表見附錄六。

Types of Product Tests

The Council conducts tests on more than a thousand products during the year by engaging universities or internationally recognised laboratories and through collaboration with Government departments. As an active member of the International Consumer Research & Testing (ICRT), which is an international consortium of more than 30 consumer organisations, the Council benefits from the experience of the other markets by accessing ICRT's product tests and valuable resources.

Food

As consumers become increasingly health-conscious, the Council has stepped up resources in testing popular food products and advised consumers on their safety and nutrition levels.

Canned Fish

Canned fish are convenient and tasty backup foods found in most households in Hong Kong. The Council tested 46 canned fish samples covering 19 sardines, 20 tuna and 7 dace fish. The samples were tested for metallic contaminants, levels of food dyes, nutrition values, and polychlorinated biphenyls (PCBs), which are carcinogenic to humans.

The test revealed that canned fish is a good source of nutrients, in particular protein. Amongst the 3 types of fish, dace had the highest average calcium content but was also the highest in sodium. Also high in sodium (more than 600mg sodium per 100g) were 4 sardines-in-sauce samples and 1 tuna-in-oil sample, with reference to the benchmark from the Centre for Food Safety. The Council advised consumers not to consume canned fish together with the sauce to avoid excessive intake of sodium, which may cause health risks such as hypertension, stroke and cardiovascular diseases. Consumers should also diversify the types of fish they eat as each type had different areas of concern.

All samples were found to contain various types and levels of metallic contaminants, mainly arsenic, mercury, cadmium and lead. Cadmium, known to cause chronic poisoning with excessive intake, was detected in 90% of the sardine samples and 60% of the tuna samples. Over 70% of the sardine samples and more than 10% of the tuna samples were found to contain inorganic arsenic which is relatively toxic to human beings and prolonged intake would lead to neurological and cardiovascular diseases.

Nearly half of the sardine samples were found to contain PCBs, a kind of industrial contaminant that can accumulate in the fatty tissues of animals and ultimately in human bodies through the food chain. It is categorised as "Carcinogenic to Humans" by the International Agency for Research on Cancer. In addition, 90% of the tuna samples were found to have methylmercury, a contaminant that could hinder the development of fetuses' nervous systems and could lower the intelligence of young children. The Council was deeply concerned about the potential food safety risks in canned fish posed by environmental pollution and the raw materials used in fish farming.

產品測試的種類

年內，本會透過委託大學或國際認可的實驗室，或與政府部門協作，測試超過千種產品。國際消費者研究及試驗組織（ICRT）由世界各地超過30個消費者組織組成，本會作為ICRT的活躍成員，亦透過共享ICRT的產品測試和其寶貴資源，分享其他市場的經驗。

食品

隨着消費者的健康意識提高，本會增加資源測試廣受歡迎的食品，並提供有關安全和營養成分的建議。

罐頭魚

罐頭魚方便又美味，是香港大多數家庭常備食品。本會檢測了46款罐頭魚樣本，包括19款沙甸魚、20款吞拿魚及7款鯪魚罐頭樣本，並對樣本內魚肉部分進行金屬污染物、食物中含有的染色料、致癌物多氯聯苯（PCBs），以及營養素含量的檢測。



是次檢測發現罐頭魚含有豐富營養，特別是蛋白質。罐頭鯪魚樣本的平均鈣質含量是3類罐頭魚中最高，但鈉含量也同樣最高。根據食物安全中心所列明的「高鈉」食物水平（每100克含超過600毫克鈉），4款醬汁浸沙甸魚及1款油浸吞拿魚樣本亦屬高鈉。本會建議消費者避免連醬汁一起食用罐頭魚，以免攝入過多鈉。過量攝入可能增加患高血壓、中風，和心血管疾病等健康風險。由於罐頭魚各有不同隱憂，消費者應保持均衡飲食，進食不同種類的罐頭魚。

全部樣本均含有不同種類和含量的金屬污染物，主要是砷、汞、鎘和鉛。9成沙甸魚及6成吞拿魚樣本檢出金屬污染物鎘，過量攝入可導致慢性中毒。逾7成沙甸魚及1成多吞拿魚樣本檢出無機砷，無機砷對人類毒性比較大，長期攝入可致神經和心血管疾病。

近半沙甸魚樣本檢出可致癌工業污染物多氯聯苯，能積聚在動物的脂肪組織，並最終沿食物鏈進入人體，國際癌症研究機構將其列為「令人類患癌」組別。此外，9成吞拿魚樣本檢出甲基汞。甲基汞有可能阻礙胎兒的神經系統發育，也可令幼童智力下降。本會高度關注罐頭魚中由環境污染和魚類養殖原料引致的潛在食品安全風險。

Dried Pasta

Pasta is an exceedingly popular food for people of all ages, due to its versatility and relatively long shelf life. The Council tested 35 samples of pre-packaged dried pasta of different types, including fusilli, macaroni, and the traditional spaghetti. Samples were tested for furosine, light filth, mycotoxins, and pesticides.

The results revealed that 65% (23 samples) contained deoxynivalenol, a mycotoxin that could cause nausea, vomiting, diarrhoea, abdominal pain, and fever within 30 minutes after a large intake, resembling symptoms of food poisoning caused by pathogens and viruses. Although the reported level fell below the maximum level set by the European Union (EU), meaning normal consumption by adults will not cause adverse health effects, a child consuming other cereal products of relatively high deoxynivalenol level within the same day may result in a deoxynivalenol intake exceeding a child's maximum tolerable limit due to their lighter bodyweight.

Besides, all samples were found to contain foreign matters such as insect fragments, hair, stony fragments, metal fragments, natural fibres or plastic fragments. The sample with the highest level of foreign matter was found to contain more than 500 tiny insect fragments.

Another 65% (23 samples) were found to have traces of pesticide residue. Although the harmful substances detected were below the Hong Kong or EU reference standards, the fact that some samples were entirely free of such hazardous substances reflected that pesticides and mycotoxins could indeed be reduced during the production process. Manufacturers should strengthen hygiene control along the production chain, from the procurement of raw materials, processing, to transportation and storage, to ensure food safety.

Infant Formula Milk Powder

Save for breastfeeding, infant formula is the only food source for babies of 6 months or below, and its quality and safety could have long-term impact on the health and well-being of infants. The Council tested 15 models of pre-packaged infant formula to examine the presence of heavy metal, phthalates, contaminants, microorganisms, energy, content of 34 nutrients, and a review of the product labelling.

Palm oil, which is commonly used in the formulation of infant formula milk powder, may produce 3-MCPD and glycidol during its high-temperature refining process. While glycidol, present as glycidyl esters (GE) in food, is considered a genotoxic carcinogen, the excessive daily consumption of the contaminant 3-MCPD over a prolonged period was confirmed to adversely affect kidney functions and the male reproductive system in experimental animals.



乾意粉

意粉的配搭多變，加上保質期較長，廣受不同年齡人士歡迎。本會檢測了35款預先包裝乾意粉，包括螺絲粉、通心粉及長條形意粉樣本。測試項目涵蓋糠氨酸、輕質異物、霉菌毒素，以及除害劑。

是次測試中，6成半（23款）樣本檢出霉菌毒素脫氧雪腐鐮刀菌烯醇，若大量攝入可能會於30分鐘內出現噁心、嘔吐、腹瀉、腹痛及發燒等徵狀，與病原體和病毒引致的食物中毒徵狀相若。雖然檢出的濃度均低於歐盟設定的上限，顯示一般食用不會對成人健康造成不良影響，但由於小童的體重較輕，如果小童在同一天還食用了其他脫氧雪腐鐮刀菌烯醇含量較高的穀物製品，便有機會超出小童每天的可容忍攝入量。

另外，測試亦發現全部樣本均檢出昆蟲碎片、毛髮、石屑、金屬碎片、天然纖維，或塑膠碎片等異物，最多異物的樣本共檢出超過500片微細的昆蟲碎片。

另有6成半樣本（23款）檢出微量除害劑。儘管是次檢出的各種有害物質均低於香港或歐盟的參考標準，然而因有樣本不含相關有害物質，反映在生產過程中減低這些有害物的含量並非不可能，生產商應該在採購原材料、加工、運輸及儲存的過程中，加強監管衛生，減低產品中除害劑及霉菌毒素的含量，以確保食品安全。

嬰兒配方奶粉

除母乳餵哺外，嬰兒配方奶粉是6個月或以下嬰兒的唯一食物來源，其品質和安全對嬰兒的健康和發展影響深遠。本會檢測15款預先包裝嬰兒配方奶粉，測試樣本是否含有重金屬、塑化劑、污染物、微生物，以及其能量和34種營養素含量，並檢視各樣本的營養標籤。

棕櫚油常用於嬰兒配方奶粉，其高溫精煉過程可能產生氯丙二醇（3-MCPD）和環氧丙醇。環氧丙醇具有基因毒性及致癌性，以縮水甘油酯（GE）的形態存在於食物。動物實驗結果顯示，長期每天攝入過量3-MCPD，會嚴重影響腎臟功能和雄性生殖系統。

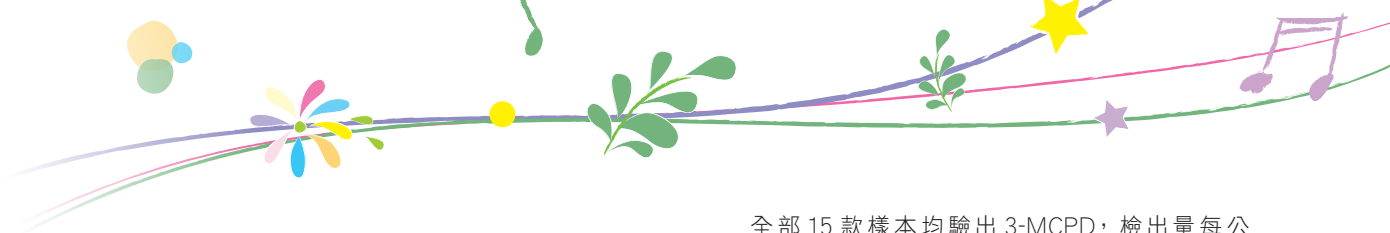
3-MCPDE

蛋白質



維他命C

DHA



All 15 models of infant formula were found to contain 3-MCPD ranging from 13µg/kg to 120µg/kg. Take a 1-month-old baby weighing 4.3kg as an example, the Provisional Maximum Tolerable Daily Intake (PMTDI) of 3-MCPD and 3-MCPDE (3-MCPD esters) set by the Joint Food and Agriculture Organization/World Health Organization of the United Nations (FAO/WHO) Expert Committee on Food Additives (JECFA) is 17.2µg (independent or total) while the standard set by the European Food Safety Authority (EFSA) is more stringent with a Tolerable Daily Intake (TDI) of only 8.6µg. The test sample with the highest level of 3-MCPD (120µg/kg) would exceed the TDI set by EFSA for a 1-month-old infant if they were fed according to the recommended amount on the label, which is equivalent to 106g infant formula powder daily.

Furthermore, 9 of the tested models were found to contain GE though all were below the EU's maximum limit (50µg/kg).

As there is no specific regulation in Hong Kong to regulate the content of 3-MCPDE and GE in infant formula milk powder, the Council opined that the Government should closely monitor international developments and consider introducing relevant food safety standards and regulations.

While the price difference among different brands of infant formula was onefold, the test results showed that the energy and the 33 required nutrient contents among different models were roughly the same. The Council stressed that while parents might find the advertised claims of infant formula product irresistible, there was in fact no significant difference in terms of nutrient contents. The overall scores of the different models were good and thus parents who wish to spend their money wisely do have choices that offer value for money.

Edible Salts

Salt, with sodium chloride being the main ingredient, is an essential dietary nutrient as well as an indispensable condiment in daily cooking. On the other hand, excessive intake of sodium would have adverse effects on health and increase the risk of high blood pressure. Thus, consumers should manage their salt intake carefully in order to stay healthy.

The Council conducted safety and quality tests on 39 pre-packaged edible salts including sea salt, rock salt/rose pink salt, table salt/cooking salt, lake salt, iodised salt, roasted salt, and smoked salt. The safety tests examined the contaminant content of the samples, such as metallic contaminants and microplastics. The quality tests analysed the sodium chloride content, insoluble matter content, as well as the content of key minerals.

全部 15 款樣本均驗出 3-MCPD，檢出量每公斤介乎 13 至 120 微克。以一般 1 個月大、體重 4.3 公斤嬰兒為例，根據聯合國糧食及農業組織 / 世界衛生組織食品添加劑聯合專家委員會 (JECFA) 訂定的 3-MCPD 和氯丙二醇脂肪酸酯 (3-MCPDE) 的每日最高容許攝入量為 17.2 微克 (獨立或合計)，歐洲食物安全局的每日容許攝入量更嚴謹，僅 8.6 微克。以是次 3-MCPD 檢測值最高的 1 款樣本 (每公斤含量為 120 微克) 為例，若按奶粉罐上標籤建議的分量，即每日共餵哺約 106 克奶粉予 1 個月大嬰兒，從中攝入的 3-MCPD 已超過歐洲食物安全局的每日最高容許攝入量。

除此之外，有 9 款樣本檢出 GE，全部低於歐盟的上限 (每公斤 50 微克)。

鑑於香港現時沒有特定的法例規管嬰兒配方奶粉中 3-MCPDE 及 GE 的含量標準，本會認為政府應密切留意國際間的發展，考慮在本地引入相關食物安全標準和規管。

不同品牌嬰兒配方奶粉的價錢相差近 1 倍，但檢測結果顯示樣本間的能量及 33 種所需營養成分卻大同小異。本會強調，不同樣本的整體總分俱佳，縱然嬰兒配方奶粉廣告的聲稱往往令家長難以抗拒，但實際上營養成分並沒有顯著差異，所以希望精明消費的父母能知所選擇。

食鹽

食鹽以氯化鈉為主要成分，是必需的膳食營養素，亦是日常烹飪不可或缺的調味品。但另一方面，攝取過量鈉會影響健康，增加患上高血壓的風險。因此，消費者應小心控制鹽的攝入量，以保持身體健康。

本會測試 39 款預先包裝食鹽樣本的安全和品質，當中有海鹽、岩鹽 / 玫瑰鹽、餐桌鹽 / 烹調用鹽、湖鹽、加碘鹽、燒鹽，以及煙燻鹽。安全測試檢測金屬污染物及微塑膠等污染物；品質測試則分析氯化鈉、水不溶物，以及主要礦物質的含量。



Test results revealed more than 60% of the samples were found to contain metallic contaminants but most of their content complied with Hong Kong and international standards. The most expensive one was found to have a lead content (3mg/kg) slightly exceeding the maximum limit of the Food Adulteration (Metallic Contamination) (Amendment) Regulation ("Amendment Regulation") which was fully implemented in Hong Kong on 1 November 2020, and the same sample was also in excess of both the Mainland (2mg/kg) and international standards (1mg/kg). Another sample of rock salt had a total arsenic content of 0.55mg/kg, slightly higher than the maximum limit of the Amendment Regulation of Hong Kong and the Mainland standard as well as the maximum limit set by the Codex Alimentarius Commission (0.5mg/kg).

Among the 39 samples, 4 sea salt samples were detected to contain microplastics. Polymethyl methacrylate was the most commonly found microplastic, followed by polypropylene. The microplastics might come from contaminated raw materials or plastic packaging. Although EFSA pointed out the health risks posed to humans from consumption of seafood products contaminated by microplastics were rather low, it has been found that microplastics could absorb harmful chemical substances and also release their own additives. The Council called for consumers to support a sustainable consumption lifestyle, to reduce waste at its source and to minimise the use of plastic products.

Some edible salt products market themselves as being rich in minerals. However, tests revealed that minerals, other than sodium chloride, were found in small amounts only.

Anti-epidemic Products

Disposable Face Masks

Face masks have become a daily necessity in the time of the COVID-19 pandemic and their protective efficacy is of primary concern to consumers. Following the test in 2017, the Council launched the second test in 2020 covering 30 models.

The test results revealed that the overall performance was fairly satisfactory except for certain items that underperformed. 29 models had an average Bacterial Filtration Efficiency (BFE) and Particle Filtration Efficiency (PFE) of over 95% while the remaining 1 model labelled as ASTM F2100 Level 2 had an average PFE of just 86.64%. 4 models had PFE of all its 5 tested samples tested as lower than claimed, of which 2 also had BFE lower than their respective claims.

3 were detected with a relatively higher level of bioburden according to the EN 14683 standard and 1 failed to meet the ASTM Level 1 requirement in the test for resistance to penetration by synthetic blood. In the mask harness tension test, 11 models had at least 1 sample torn apart at below 10N tension and were hence rated as unsatisfactory.

The Council stressed that as face masks are crucial daily necessities to combat the pandemic, manufacturers should strictly monitor the quality and ensure all important information on the labelling is comprehensive and accurate, so as to ensure the best protection for consumers.

測試結果顯示，超過 6 成樣本檢出金屬污染物，但其含量大多數符合本港及國際標準。價格最貴的樣本的鉛含量為每公斤 3 毫克，輕微超過香港於 2020 年 11 月 1 日全面實施的《食物攙雜（金屬雜質含量）（修訂）規例》（修訂規例）的上限，同時亦超出內地標準（每公斤 2 毫克），以及國際上限（每公斤 1 毫克）。而另 1 款岩鹽樣本檢出的總砷含量為每公斤 0.55 毫克，略超過香港修訂規例、內地標準及食品法典委員會的上限（每公斤 0.5 毫克）。

39 款樣本中，有 4 款海鹽檢出微塑膠，其中以聚甲基丙烯酸甲酯（PMMA）最為常見，其次是聚丙烯（PP）。微塑膠可能來自受污染的原料或塑膠包裝。雖然歐洲食品安全局指出食用受微塑膠污染的海產對人類造成的健康風險甚微，但有研究發現微塑膠可吸附有害化學物質及釋放內含的添加劑。本會呼籲消費者支持可持續消費的生活模式，從源頭減廢，盡量減少使用塑膠製品。

部分食鹽產品標榜含豐富礦物質，然而檢測發現，除氯化鈉外，其他礦物質只佔小量。

抗疫產品

口罩

2019 冠狀病毒病疫情持續，口罩已成為防疫必需品，其保護效能自然是消費者的首要關注。繼 2017 年的測試後，本會在 2020 年進行第二次測試，涵蓋了 30 款口罩。

測試結果顯示，除了某些項目表現較差之外，整體表現尚算滿意。29 款樣本的平均細菌過濾效率（BFE）及平均顆粒過濾效率（PFE）均達 95% 以上，餘下的 1 款的 PFE 只得 86.64%，未能達到其聲稱美國材料和

試驗協會（ASTM）F2100 標準的二級的要求。有 4 款型號的全部 5 個測試樣本量得的 PFE 皆低於其聲稱，當中 2 款量得的 BFE 同時低於聲稱。

測試亦發現 3 款型號細菌菌落總數高於歐盟標準 EN 14683 所訂的水平及 1 款在合成血穿透測試不符合 ASTM 一級的要求。在耳帶斷裂拉力測試中，11 款型號有最少 1 個樣本的耳帶，在低於 10N 的拉力下斷裂，表現評為不滿意。

本會強調，口罩是抗疫的關鍵日用品，廠商應嚴格監控品質，並確保產品標籤上的重要資訊全面及準確，讓消費者得到最佳保護。



Disinfection Alcohol

Consumers' demand for disinfection alcohol has surged due to the coronavirus pandemic but their quality and presence of toxic methanol is a big public concern. The Council's test on 24 disinfection alcohol models found that 6 contained a trace amount of methanol which may pose potential health risks such as chronic poisoning from long term exposure. Among the 22 models labelled with 75% alcohol, 16 had actual ethanol or isopropyl alcohol concentrations lower than its claims, of which 3 had actual alcohol concentrations of less than 70%. In addition, 16 had actual net volumes lower than labelled, with a maximum difference of over 20%.



消毒酒精

受疫情影響，市民對消毒酒精需求急升，然而消毒酒精的質素及是否含有毒甲醇卻備受公眾關注。本會測試 24 款消毒酒精，發現當中 6 款含微量甲醇，長期攝入有機會構成慢性中毒等潛在健康風險。在 22 款標示 75% 酒精樣本中，16 款實際乙醇或異丙醇含量低於聲稱，其中 3 款實際酒精含量不足 70%。此外，有 16 款的實際淨容量低於標示，最高相差超過 2 成。

The test results revealed that the quality of disinfection alcohol products on the market varied significantly and were far from satisfactory in safeguarding consumers especially under the pandemic. The Council urged manufacturers to be socially responsible by exercising stringent control in its production process and labelling to provide safe and effective disinfection alcohol to support consumers in fighting the pandemic.

是次測試結果反映市面上消毒酒精產品的質素參差，特別在疫情期間，保護消費者的表現強差人意。本會敦促生產商負起社會責任，嚴格控制生產流程及產品標示，提供安全有效的消毒酒精，支援消費者抗疫。

Disinfectant Lanyards

Apart from traditional anti-epidemic supplies such as surgical masks and alcohol-based hand rubs, an array of novel products has cropped up since the outbreak of COVID-19 claiming to be effective in killing bacteria and viruses, yet their real-life efficacy has stirred much speculation.

The Council surveyed 14 models of disinfectant lanyard products, including 11 disinfectant cards, badges and bags, and 3 pen or stick-type products. The claimed effectiveness ranged from 2 weeks to 2 months after opening or being used.

Based on the information and test reports provided by the product suppliers, all models were unable to prove they could eliminate a particular virus or reduce the infectivity of a particular virus under the actual use conditions. This was due to the fact that the test environment adopted by the manufacturers were generally very different from the real-life situations where the products would be used.

For instance, one manufacturer placed its sample inside the test chamber for 24 hours prior to the start of the test, while another brand commenced the test after the concentration of the gaseous chlorine dioxide had reached a certain level. Besides, a total of 5 and 6 disinfectant sticks/pens were placed in the test chamber at the same time in 2 efficacy tests, while users were normally suggested to use only 1 stick/pen in real-life situations.

The Council opined that all information on the labels should be evidence-based, and it would possibly be misleading to advertise the products' efficacy with the use of a test conducted in a controlled environment vastly different from reality. Considering the lack of evidence to support the coronavirus-prevention efficacy of such spatial air disinfectants, consumers were reminded not to rely on these lanyards as the sole form of protection against infection.

除菌掛卡掛章

除了口罩及酒精搓手液等傳統抗疫物資以外，自 2019 冠狀病毒疫情爆發以來，坊間湧現了多種聲稱可以殺菌、除病毒的新式抗疫物品。然而，這些新產品的實際防疫效能卻成疑。

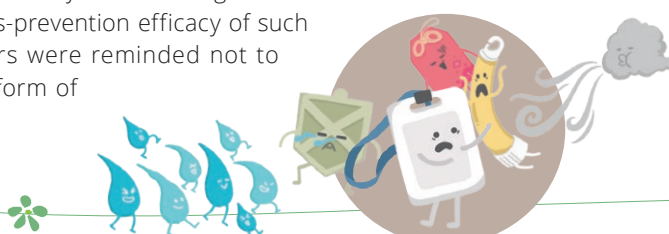
本會檢視了 14 款除菌掛卡掛章樣本，11 款為卡片、襟章或掛包款式，3 款為筆型或棒型產品。產品聲稱在開封後或自使用起計，有效期為 2 星期至 2 個月。

按產品供應商向本會提供的資料及產品試驗報告，當中所有產品都未能提供證據證明產品於實際使用的情況下，可以有效消除特定病毒，或者減低特定病毒的感染性，原因是廠商採用的試驗環境與實際使用產品的情況整體而言差別極大。

舉例說，有生產商先將其樣本放置在試驗空間內 24 小時後才開始試驗；另一品牌則待試驗空間內二氧化氯氣體水平達到若干濃度才展開。另有 2 種試驗同時用上 5 支及 6 支除菌棒/筆樣本，惟該產品宣傳資料均表示實際情況下使用者一般只需 1 支棒/筆。

本會認為，標籤上的聲稱必須基於實證。若試驗環境與實際使用情況大有出入，並以所得結果作產品效能宣傳，做法有構成誤導之嫌。考慮到目前未有證據支持這些除菌掛卡掛章的防疫效能，

本會呼籲市民切勿以此類產品作為唯一的防疫措施。



Multi-purpose Disinfectants

Subsequent to the survey on disinfectant lanyards, the Council continued to test various newfangled anti-epidemic products that have become increasingly popular amongst consumers. One of them were multi-purpose disinfecting products which claimed to be able to disinfect the environment, objects and hands without pre-dilution, making them a convenient choice.

However, the test revealed that multi-purpose disinfectants' bactericidal and virucidal performance varied, with 80% of the models performing subpar to common 75% alcohol-based preparation and/or 1:99 diluted household bleach solution. As such, the Council reminded consumers that alcohol-based preparation and diluted bleach are more cost-effective options sufficient for disinfecting hands and general environments respectively.

15 models of multi-purpose disinfectants were tested, including 9 hypochlorous acid-based models (commonly known as "hypochlorous acid water"), 3 chlorine dioxide-based products, and 3 labelled with plant extracts as their active ingredients. Test items included the performance in killing 2 test bacteria (*Escherichia coli* K12 and *Staphylococcus aureus*) and inactivating the harder-to-kill test virus (*Adenovirus type 5*), determination of available chlorine, pH value, and stability of the product.

2 models were found to have a relatively more satisfactory virucidal efficacy, reducing the viral infectivity of *Adenovirus* by over 99.99% and 99.95% respectively. The remaining 13 models showed a reduction of viral infectivity from 0% to 96.20%.

The bactericidal test results revealed that 8 models were able to eliminate both test bacteria with a kill rate of over 99.999%, while the remaining 7 models showed drastic disparity in their performance, with the kill rate of *Staphylococcus aureus* ranging from 11.11% to 98.96%.

The available chlorine concentration and product stability might be key factors in determining the efficacy of a disinfectant. Among the 9 hypochlorous acid-based models, the available chlorine concentration measured immediately upon opening of samples ranged from undetected to 230mg/L, with the actual value of 3 models lower than claimed. The stability of 3 models were found to be mediocre.

Although test results showed that hypochlorous acid-based models generally have better virucidal and bactericidal efficacy, the actual product performance would be affected by a number of factors such as the product stability, pH value and storage conditions when used in real-life situations.



多用途殺菌消毒噴劑

繼除菌掛卡掛章的研究，本會持續就不同的新興抗疫用品進行測試，其中包括聲稱可以消毒環境、物品和雙手，毋須稀釋，方便易用的多用途殺菌消毒噴劑。

然而，本會的測試發現，各款多用途殺菌消毒噴劑樣本的殺菌及消除病毒活性表現參差。當中 8 成樣本表現遜於 75% 消毒酒精及 / 或以 1:99 比例稀釋的家用漂白水。故此，若分別用於消毒雙手和一般環境，消毒酒精和稀釋漂白水是較符合成本效益的選擇。

是次檢測了 15 款多用途殺菌消毒噴劑，包括 9 款標示以次氯酸為有效成分的樣本，俗稱「次氯酸水」；3 款產品以二氧化氯為有效成分；而餘下 3 款只說明有效成分為植物提取物。測試項目包括殺滅兩種細菌（大腸桿菌 K12 和金黃葡萄球菌）及消除一種較難對付病毒（人類腺病毒 5 型）活性的效能，並檢測有效氯濃度、酸鹼值，以及配方穩定性。

試驗中有 2 款樣本消除病毒活性的效能較理想，分別減少腺病毒感染力超過 99.99% 及 99.95%。餘下 13 款樣本消除腺病毒感染力的效能介乎 0% 至 96.20%。

殺菌測試結果顯示，有 8 款樣本可以同時殺滅 2 種試驗細菌，殺菌率超過 99.999%；但其餘 7 款樣本表現差異很大，以對付金黃葡萄球菌為例，殺滅率由 11.11% 至 98.96%。

有效氯濃度和配方穩定性或許是影響消毒劑產品效能的主要因素。9 款標示含次氯酸的樣本中，在打開樣本後立即檢出的有效氯濃度由沒有發現至 230mg/L；當中 3 款檢出的有效氯濃度低於聲稱濃度。試驗結果另發現 3 款樣本穩定性一般。

試驗結果亦顯示，儘管以次氯酸為有效成分的樣本普遍殺菌消毒效能較佳，但若於日常生活環境使用，效能會受其配方穩定性、酸鹼值及儲存狀況等因素影響。



Portable UV Disinfection Devices

Ultraviolet-C (UVC) radiation is widely used for inactivating bacteria and viruses in freshwater, air and surface of objects. Many portable ultraviolet (UV) disinfection devices which claim to have applied this technology have emerged during the pandemic, claiming to be able to disinfect personal belongings and household environments. However, as improper use or excessive exposure to UVC may cause injuries to the eyes and skin, the safety of these products is consequential. With this in mind, the Council tested 8 models of UV disinfection boxes and handheld UV disinfection devices to assess their safety, bactericidal and virucidal performance.

Concerning the safety, 4 models, including 3 handheld and 1 box, were rated at high risk which meant that burns and injuries to the skin and eyes may result from a short period of exposure to UV emitted from these products. 2 models were rated at moderate risk which meant exposure to the UV from these products may cause painful eyes, tears, or thermal discomfort.

The actual hazard posed by excessive UV exposure is determined by its wavelength, intensity, distance, and time of exposure. However, it was found that none of the models marked their photobiological safety class on their packaging, labelling and instruction manual.

The test result reflected that although UVC could kill or inactivate bacteria and viruses, its efficacy in daily usage depends on numerous factors. The average kill rate of 2 test bacteria for 4 models ranged from 97.52% to 99.95%, while 4 other models had an average kill rate of 99.9% or above, among which 1 model could reach an average kill rate of over 99.99% if operated for 30 minutes.

On the other hand, there was a large variance in the virucidal performance. With influenza A H1N1 as the test virus, 1 handheld model performed the worst, with an average virucidal performance of only 14.97%. Only 2 handheld models reached over 99.99% in their virucidal performance.

Consumers should not over-rely on these disinfection devices and be extremely careful when using. Always maintaining personal and environmental hygiene by employing basic disinfecting methods may be more beneficial and economical.

Wearable Air Purifiers

During the height of the pandemic, it was a common sight on the streets to find people wearing negative ion air purifiers which claimed to have antibacterial and air-purifying properties. According to the Council's test on 10 models, however, the overall performance was disappointing as they only showed limited efficacy in removing bacteria or air pollutants even when operating inside a tiny and sealed space.

In the bacteria removal test, each model was placed in a 1.5m³ sealed test chamber sprayed with *Staphylococcus aureus* in the air. After operating for 15 minutes, their measured bacteria removal rates were between 64.9% and 74.9% but after 1 hour of operation, even the model with the best performance could only achieve around 80% bacterial removal.

便攜紫外線殺菌消毒器

短波紫外線 (UVC) 常用於抑制食水、空氣和物件表面上的細菌和病毒。疫情下，多種應用此科技的便攜紫外線殺菌消毒器應運而生，聲稱可為隨身物品，以至家居環境消毒。然而，不當使用或過量接觸 UVC 都可能會對眼睛和皮膚造成傷害，故消毒器的安全非常重要。因此，本會測試市面上 8 款紫外線消毒盒及手持式紫外線消毒裝置，評估其安全程度及殺菌消毒效能。

在安全方面，4 款樣本，包括 3 款手持式和 1 款盒裝樣本屬高危害級別，皮膚及眼睛於短時間暴露在該等產品的紫外線下，有機會引致灼傷和損害；2 款則屬中等危害級別，皮膚及眼睛若受產品的紫外線照射，可能會造成眼痛、流淚或皮膚灼熱等不適反應。

暴露於過高水平的紫外線下，具體危害程度取決於波長、強度、距離及暴露時間。然而，本會檢視各樣本的包裝、標籤資料及說明書後，發現全部樣本都未有標示相關的光生物安全危害級別。

測試結果反映，縱使 UVC 具有殺菌消毒的能力，在日常生活中，UVC 消毒實際效能取決於多個因素。4 款樣本對 2 種試驗細菌的平均殺滅率為 97.52% 至 99.95%；另有 4 款樣本對 2 種試驗細菌的平均殺滅率達 99.9% 或以上，當中 1 款在使用 30 分鐘後的平均殺菌率可超過 99.99%。

另一方面，樣本間抑制病毒活性的表現則十分參差。以甲型流感病毒 H1N1 作為試驗病毒，表現最差的 1 款手持式樣本，其抑制 H1N1 病毒效能平均只得 14.97%。只有 2 款手持式樣本效能超過 99.99%。

消費者不應過分依賴此類消毒器，而使用時亦應格外小心。經常保持個人及環境衛生及使用一般消毒方法會較有效及經濟。

隨身空氣淨化機

在疫情高峰時，聲稱可以抗菌及淨化空氣的可佩戴式隨身負離子空氣淨化機大行其道。然而，本會測試 10 款隨身負離子空氣淨化機，發現樣本整體表現令人失望，即使於細小密封的空間使用，無論是除菌或是去除空氣污染物的功效也有限。

除菌測試將樣本放置於體積為 1.5 立方米的密封測試艙內，空氣中噴灑了金黃葡萄球菌。樣本操作 15 分鐘後，量得除菌率介乎 64.9% 至 74.9%；即使操作長達 1 小時後，表現最佳的樣本的除菌率亦僅約 8 成。



The test also evaluated the removal rate of PM2.5 contaminants (fine suspended particulates of 2.5 micrometres or less in diameter, common air pollutants mainly from vehicle emissions which could penetrate human lungs and cause health problems). The PM2.5 removal rates of the models after operating for 30 minutes in a 3m³ sealed test chamber ranged from 2.0% to 53.1%, with 6 models recording less than 5%. Even after extending the operation time to 2 hours, the removal rates of the 6 models were still less than 15%. The 2 models with the highest scores took 2 hours to reach a PM2.5 removal rate of above 90% in the test chamber.

The Council reminded consumers that no model could remove bacteria and PM2.5 contaminants completely even when placed in a tiny and sealed test environment, let alone in real-life situations with more variables, such as outdoors or environments with substantial quantities of bacteria in the air and a continuous pollutant source. Consumers should bear in mind that wearable negative ion air purifiers would not provide sufficient protection against bacterial infection for users and cannot substitute anti-epidemic measures such as face masks.

Cosmetics and Personal Care

Cushion Foundations

Cushion foundations offer a light and natural finish with easy application that saves time, making them increasingly popular amongst beauty-savvy consumers. The Council tested 30 cushion foundation models and found their performance to vastly vary, with the overall scores ranging from the lowest of 1.5 points to the highest of 5 points. Moreover, 5 out of the 7 unsatisfactory models that scored 2.5 points or below were priced at \$300 or above, while 4 models receiving a 5-point rating were priced under \$300, once again reflecting that price and quality do not always go hand in hand.

The preservative ability of 4 models was found unsatisfactory, as they failed to meet the European requirement and might become a breeding ground for bacteria in a warm and humid environment after repeated use.

6 models were detected with heavy metal cadmium, 3 of which exceeded the guidance limit of Germany. Toxic lead was found in 14 models though falling below the respective guidance limit. Excessive cadmium intake will increase the risks of kidney diseases and fragile bones, whereas lead accumulated inside the body may adversely impact the nervous system, liver and kidney functions.

4 models did not list their ingredient details in the product label while 11 were shown to contain 1 to 6 types of ingredients that were classified as allergenic fragrance in Europe. 10 models did not provide cautionary remarks and 1 did not indicate its expiry date. Consumers, especially those prone to skin allergies or allergic to fragrance, were reminded to read the listings on the labels carefully before purchase.

The Council called on relevant Government departments to set up safety regulations with reference to those in the Mainland or other jurisdictions, including the mandatory listing of ingredients, expiry date, cautions for proper use, so as to provide consumers with comprehensive product information to make an informed choice.

測試亦評估各樣本的PM2.5污染物去除率(PM2.5即直徑2.5微米或以下的微細懸浮粒子，是空氣中常見的污染物，主要來自汽車廢氣，能深入人體肺部影響健康)。各樣本在3立方米密封測試艙內操作30分鐘後，量得PM2.5去除率由2.0%至53.1%，當中6款樣本的PM2.5去除率更不足5%；即使操作達2小時，該6款樣本的PM2.5去除率亦不足15%。評分較高的2款樣本亦需長達2小時才能在密封測試艙內達致90%以上的PM2.5去除率。

本會提醒消費者，即使在細小密封空間的測試環境中，所有樣本均未能徹底去除細菌及PM2.5污染物，更遑論在實際環境下存在更多變數，包括身處室外或空氣中細菌量較多及有持續污染源的環境等。消費者必須注意，隨身負離子空氣淨化機不足以保障用家免受細菌的侵襲，亦不能取代口罩等防疫裝備。



化妝品及個人護理

氣墊粉底

氣墊粉底可化出貼薄自然妝容，容易塗抹又節省時間，於愛美消費群中愈趨流行。本會測試了30款氣墊粉底樣本，發現樣本間的表現差異極大，總分由最低的1.5分至最高的5分不等。此外，7款得2.5分或以下的較差樣本中，5款的售價為\$300或以上，而獲得5分的樣本中有4款的售價低於\$300，再次反映價格和質量並非必然相關。

測試發現4款樣本的防腐能力不理想，未能符合歐洲的要求，在溫暖潮濕環境重複使用後，可能會成為細菌滋生的溫床。

6款樣本檢出重金屬鎘，其中3款超出了德國的指引規限。有14款樣本亦檢出有毒的鉛，但低於相關的指引規限。過量攝入鎘會增加腎臟疾病和骨骼脆弱的風險，而人體內積累的鉛可能會對神經系統、肝臟和腎臟功能產生不良的影響。

4款樣本沒有在產品標籤中詳細列明成分資料，而11款樣本則顯示含有1至6種在歐洲被歸類為致敏香料的成分，10款樣本未有提供警示說明，1款未有標示使用期限。消費者，尤其是容易皮膚過敏或對香料過敏的人士，在購買產品前應仔細閱讀標籤上所列資料。

本會促請有關政府部門參考中國內地或其他司法管轄區，為化妝品訂定安全法規，包括強制列出詳細成分、有效期限、正確使用的警示，以便向消費者提供更全面的產品資訊，協助他們知所選擇。

Sunscreens

UV rays in sunlight could lead to all kinds of skin problems and health risks, such as skin ageing, darkening, sunburn or even skin cancer. As such, the protective efficacy of sunscreens is of utmost importance. The Council tested 30 models of sunscreens for daily use and over 80% of them were unable to provide protection according to their labelled efficacy. This discrepancy may result in inadequate protection for consumers and increase health threats, especially during prolonged outdoor activities.



防曬產品

陽光中的紫外線可導致不同的皮膚問題和健康風險，例如皮膚老化、曬黑、曬傷，甚至皮膚癌。因此，防曬產品的保護效能至關重要。本會測試 30 款日常防曬產品，發現超過 8 成樣本未能達到其標示的防曬效能，此差異可能導致消費者，尤其是進行長時間戶外活動時，因防曬保護不足而增加健康風險。

14 of the tested models were of “high protection” and labelled from SPF30 to SPF50 while the other 16 were “very high protection” formulas labelled as SPF50+. The SPF test results revealed only 4 of the high protection sunscreen models fully complied with the efficacy labelling requirement under the EU Cosmetics Regulation. Among the 16 models labelled as very high protection (SPF50+), only 1 fully complied with the EU requirement, which requires sunscreen labelled with SPF50+ to have a measured SPF value of 60 or above. The measured SPF value in 14 of them were below SPF60, of which the lowest performing 2 were recorded with a measured value of just 11.7 and 14.3 respectively. The 1 remaining model did not meet the relevant criteria for UVAPF and critical wavelength although its measured SPF value exceeded 60.

14 款樣本標示為 SPF30 至 50，屬於高度保護的防曬產品，其餘 16 款均標示為 SPF50+，屬極高度保護的防曬產品。SPF 測試結果顯示，屬於高度保護的防曬產品中，只有 4 款完全符合歐盟《化妝品條例》中的效能標示要求。而 16 款標示為極高度保護防曬產品 (SPF50+) 中，僅 1 款完全符合歐盟要求。歐盟的法規要求標示為 SPF50+ 的防曬產品所量得的 SPF 值必須為 60 或以上。14 款樣本量得的 SPF 值為 60 以下，SPF 值最低的 2 款樣本更分別只量得 11.7 和 14.3。餘下 1 款雖然量度出的 SPF 值高於 60，卻未能符合 UVAPF 及臨界波長的相關要求。

As for product labelling, 6 models only listed their ingredients in Japanese and general consumers may not be able to identify possible allergens or apply the products correctly. Suggested usage amount was not found in 21 models while 3 models were not marked with any expiry date. The Council urged manufacturers to review their production technology and process, and to indicate accurate efficacy on their labels, provide clear product information and usage instructions.

產品標籤方面，6 款樣本只用日文提供成分資料，一般消費者或未能知悉產品是否含有可能致敏原或理解如何正確使用產品；21 款沒有標示建議使用分量，另有 3 款樣本沒有標示任何有效期限的資訊。本會敦促廠商切實檢視生產技術和流程，並準確標示其防曬效能，提供清晰的產品資料和使用方法。

Condoms

Condoms, when used properly, are effective not only for contraception, but also for preventing HIV infection and other sexually transmitted diseases. The Council tested 30 models of condoms from 9 brands, including 22 made of latex, 6 of synthetic material polyurethane (PU), and 2 of polyisoprene (PI).

安全套

正確使用安全套，除了能避孕外，還可以預防感染愛滋病和性病。本會測試了 9 個牌子共 30 款安全套，當中 22 款的原料為橡膠、6 款為合成物料聚氨酯 (PU)、2 款為合成物料聚異戊二烯 (PI)。

In testing the condoms' physical properties, including leakage, bursting volume and pressure, package integrity of individual containers, their overall performance was satisfactory. However, it was observed that the thickness of the condoms differed as much as 4 times while the heavily promoted claims of “thinness” on product packaging or labels were found to be ambiguous.

各款樣本物理性能測試，包括滲漏、爆破容量及壓力、個別包裝完整性，整體表現屬滿意。然而，測試發現樣本間的厚度可相差達 4 倍，而作為宣傳重點的「薄度」，展示在包裝和標籤上的字眼意思含糊。

Models with claims of “Ultrathin” varied by more than onefold in their thickness. About one third of the models highlighted numbers such as “0.01”, “0.02”, “0.03” on the package or labels to attract consumers, yet some of them neither stated the unit of the numbers nor the meaning of these numbers clearly. In an extreme case, “001” was printed on the box of 2 models but their actual thickness was 0.054mm and 0.055mm respectively. Given that the numbers could easily misguide consumers to associate it with the thickness of the products, the Council urged suppliers to clearly state the unit used in presenting the product thickness on the packaging so that consumers can make proper comparisons.

聲稱「超薄」的樣本厚度相差逾倍。約三分之一的樣本包裝或標籤以例如「0.01」、「0.02」、「0.03」等數字作招徠，但部分沒有標明計量單位，也沒有清楚說明數字的意思。在最極端的例子中，2 個樣本在包裝盒上列出「001」這組數字，但量得的厚度分別為 0.054 及 0.055 毫米。這些數字有可能令消費者誤會與產品厚度相關，本會促請供應商在包裝上清楚列明標示產品厚度的計量單位，方便消費者比較。



In the rubber production process, chemicals may be added as an accelerator. The pollutant N-nitrosamine is formed when these chemicals react with nitrogen oxides in the air. Some N-nitrosamines have been classified by the International Agency for Research on Cancer (IARC) in Group 2A as agents “probably carcinogenic to humans” and in Group 2B as “possibly carcinogenic to humans”. Migration of N-nitrosamines was detected in 5 models. Although the levels detected were not high, and according to WHO’s technical report, the risk of tumours induced by using condoms is very low, the Council advised manufacturers to adopt the recommendations of WHO’s technical report to reduce the level of N-nitrosamines so as to protect consumers.

由於在橡膠產品的生產過程中，或會添加一些化學物質作為加速劑，這些化學物質與空氣中的氮氧化物發生反應後，可形成 N-亞硝胺。部分 N-亞硝胺被國際癌症研究機構歸類為第 2A 組「可能令人類患癌」物質和第 2B 組「或可能令人類患癌」物質。5 款樣本檢出可遷移 N-亞硝胺，儘管檢出量不高，而根據世衛技術報告，使用安全套誘發腫瘤風險甚低，本會仍期望生產商採納世衛技術報告中有關減低 N-亞硝胺的建議，保障消費者權益。

Electrical Products

Air Fryers

Air fryers, lauded for their ability to achieve deep-frying results without the addition of cooking oil, have become one of the most popular kitchen appliances in recent years. In fact, “healthy and easy cooking” has become a common marketing tactic for air fryers, which boast versatile recipes from French fries to chicken drumsticks and even homemade roasted pork.

電器產品

氣炸鍋

要數近年廚房電器新寵，標榜不用添加食油烹調也能達到油炸食物效果的氣炸鍋必然榜上有名。由氣炸薯條、雞腿，以至自家製燒肉，不少品牌均以簡易健康煮食作為推廣氣炸鍋的賣點。

The Council conducted a test to evaluate the safety and performance of 12 air fryers and found 6 models to fall short of the international safety standards in terms of temperature rise, insulation distance and provision for earthing. The performance test evaluated the samples on air frying performance, energy consumption, ease of use, build quality and temperature. The performance of air-frying frozen thin French fries showed the greatest disparity, with instances of undercooking or uneven heat distribution.

本會測試 12 款氣炸鍋的電器安全及效能表現，發現 6 款未能符合國際安全標準，包括溫升、絕緣距離及接地裝置。效能測試方面則包括評審樣本的氣炸表現、省電表現、使用方便程度、機身設計及溫度。樣本在氣炸急凍幼薯條時，效果最參差，出現未煮熟或熱力不均勻的情況。



To investigate health risks arising from cooking food at high temperature (above 120°C), the Council tested air-fried frozen thin French fries for acrylamide, which is classified as “probably carcinogenic to humans” (Group 2A) by the IARC with minimal intake recommended. It was found that the acrylamide content of 6 models exceeded the EU benchmark level and 1 model even exceeded it by 13 times. However, acrylamide content can be lowered by adjusting the cooking time and temperature. The Council reminded consumers to control the intake of foods that have been air-fried at high temperatures or long durations and not to lower their guard simply because air-frying is deemed to be a healthier cooking method.

為研究高溫（高於 120°C）烹調食物所帶來的健康風險，本會是次也檢測了氣炸急凍幼薯條的丙烯酰胺含量。國際癌症研究機構已將丙烯酰胺歸類為「可能令人類患癌」（第 2A 組），建議攝取愈少愈好。測試發現 6 款樣本氣炸急凍幼薯條的丙烯酰胺含量，高於歐盟基準水平，其中 1 款更超出該基準水平 13 倍；不過，調節烹調時間及溫度可以降低丙烯酰胺含量。本會提醒消費者進食以高溫或長時間氣炸的食物要適可而止，不應因氣炸被視為較健康的烹調方法而放下戒心。



Household Products

Plastic Turners

With the pandemic reshaping our dining habits, people have been cooking at home more often. Plastic turners are amongst the most often-used kitchenware and favoured over their metal counterparts as they will not damage non-stick coating on frying pans as easily.

The Council tested 17 models of Chinese-style plastic turners. 1 model failed to meet its claimed heat resistance temperature. When submerged in 200°C peanut oil, its head melted and became deformed within 1 minute. Test results also showed that more than half of the models had an overall residue migration exceeding the 10mg/dm² limit set by the EU when used for cooking acidic food, while 3 other models exceeded the same limit when used for cooking food containing alcohol.

Some primary aromatic amines (PAA) have potential risks of causing cancer and the EU standard limit is “not detected”. However, PAA migration was found in 5 models with the highest migration at 9.7mg/kg. As plastic turners are in direct contact with food during cooking, the migration of toxic substances from the turner to food may cause health issues after consumption. Consumers were advised to avoid placing the plastic turners in direct contact with hot oil, sour food or food with alcohol for prolonged periods of time.

The Council urged related Government departments to set safety requirements with reference to the safety regulations of other countries in relation to food contact materials so as to safeguard consumers' health.

International Comparative Tests

During the year under review, the Council stepped up collaboration with ICRT and joined forces with consumer associations in other jurisdictions to conduct international comparative tests on the following types of products and to advise consumers on selection tips, especially for expensive or durable products:

- Audio-visual and optical products, including soundbars, true wireless earphones and interchangeable lens camera kits;
- Computer and telecommunications products, comprising ebook readers, internet security software, video editing apps, VPN services, security cameras, smart phones and tablet PCs;
- Automobiles, road vehicles and related products, including cars and dashboard cameras;
- Household, personal and travel products, such as kitchen machines and food processors, robot vacuum cleaners; and
- Toys and children products, including kids' helmets and baby strollers.

In addition to the increasing popularity of the test findings in Hong Kong, the Council's reports on products such as cameras, mobile phones, tablets, cosmetics and shower products were viewed by a considerable number of visitors on the Council's Shopsmart website, which aims to provide extensive shopping information for visitors from the Mainland.

家居產品

膠鑊鏟

疫症大流行改變了我們的用餐習慣，市民較往常多在家煮食。膠鑊鏟是最常用的廚房用具，較金屬鑊鏟更受歡迎，因它們不會輕易損壞煎鍋上的易潔塗層。

本會測試了 17 款中式膠鑊鏟，發現 1 款樣本未能達到其聲稱的耐熱溫度，當浸沒在 200°C 的花生油中，其鏟頭部分被熱融，並在 1 分鐘內變形。測試結果還顯示，超過一半的樣本在用於烹煮酸性食品時，其雜質釋出量超出了歐盟所訂的 10mg/dm² 限值，另有 3 款樣本用於烹煮含酒精食品時也超出了該限值。

部分初級芳香胺 (PAA) 有潛在致癌風險，歐洲標準的限值是「不可檢出」；惟在測試中發現 5 款樣本有 PAA 遷移，當中最高遷移量為 9.7mg/kg。由於膠鑊鏟在烹煮過程中直接接觸食物，從鑊鏟釋出的有毒物質有機會經食物被消費者攝入，而引起健康問題，消費者應避免長時間將膠鑊鏟直接接觸熱油、酸性或含酒精的食物。

本會促請有關政府部門參考其他國家有關食品接觸材料的安全法規，為本港制定安全要求，以保障消費者的健康。

國際測試合作

年內，本會進一步與 ICRT 合作，並聯同其他司法管轄區的消費者組織，對以下不同類型的產品進行國際性比較測試，並特別針對昂貴或耐用產品向消費者提供選擇貼士：

- 影音及光學產品：整合式揚聲器 (soundbars)、真無線耳機及可換鏡頭相機套裝；
- 電腦及通訊產品：電子書閱讀器、網絡安全軟件、影片編輯手機應用程式、虛擬私人網絡 (VPN) 服務、監控鏡頭、智能手機及平板電腦；
- 汽車、道路車輛以及相關產品：汽車及行車記錄儀；
- 家居、個人及旅行產品：廚師機和食物處理器、吸塵機械人；及
- 玩具及兒童產品：兒童頭盔及嬰孩手推車。

測試結果除了廣受香港消費者歡迎，部分測試報告，例如相機、手提電話、平板電腦、化妝品及淋浴產品等，在本會專為內地旅客提供全面消費購物資訊而設的「精明消費香港遊」網站中，亦常被瀏覽。



PROMOTING SUSTAINABLE CONSUMPTION

推廣可持續消費



Encouraging the public to purchase and use products in an environmentally-friendly manner is critical to the sustainable development of Hong Kong, and indeed the planet at large; hence this is a key element of the Council's mission. In this regard, it is important to cultivate awareness of sustainable consumption from a young age. Despite the difficulties posed by the pandemic, the Council was able to maintain its education programme in 2020/21 by moving it online. This initiative forms the first of a three-pronged sustainable consumption strategy⁸ pursued by the Council, the other two being the study of consumer behaviour through periodic surveys, and the embedding of sustainability elements into product testing. In this way, the Council can help consumers make greener consumption choices, especially in important areas such as domestic appliances.

為支持香港以至全球的可持續發展，本會其中一項重要使命為致力鼓勵大眾以環保的方式購買和使用產品。就此，本會深信從小培育對可持續消費的認識十分重要。儘管疫情增加了推行教育活動的難度，但本會以靈活應變方式，將 2020/21 學年的教育活動改為在網上舉行，讓相關項目得以順利完成。消費者教育是本會推廣可持續消費所採取的三線策略⁸之一；除此之外，本會亦透過定期調查研究消費者行為，以及將可持續元素納入產品測試，幫助消費者在購物，特別是家庭電器等重要範疇時，作出更環保的消費選擇。

Product Comparative Tests on Appliances and Consumables

At the forefront of product testing, one pillar of the Council's three-pronged sustainable consumption approach is to advise consumers on energy efficient household electrical appliances: from durable whitegoods such as air-conditioners that attributed to almost 40% of household electricity consumption in Hong Kong, to different types of washing machines that vary in their energy and water saving performance. Details of the test results on areas such as energy efficiency, accuracy on labelling, durability after prolonged use, etc., have been released in issues of the CHOICE Magazine. The Council also investigated the warranty period of appliances and the ensuing costs for maintenance, which could affect consumers' incentive to repair their products and could contribute to sustainable consumption. Excerpts from CHOICE are as follows:

電器及消費品比較測試


本會以三管齊下的模式推動可持續消費，當中重要一環是透過進行產品測試，向消費者建議高能源效益的家庭電器產品，涵蓋多類產品，由耐用家庭電器，如佔家庭整體用電量近 4 成的冷氣機；至比較不同類型洗衣機的省電和慳水表現。詳細的測試結果包括能源效率、標籤準確度、產品耐用程度等，均刊載於《選擇》月刊。本會亦調查了電器產品的保養期內和隨後的維修費，這些資訊或會影響消費者維修家電的意欲，長遠而言為可持續消費帶來影響。以下節錄本年度《選擇》月刊刊載之報告：

⁸ The Council's three-pronged approach to sustainable consumption includes examining changes in consumers' sustainable consumption behaviour through tracking studies, conducting educational programmes such as "Earth 2038", in addition to product testing and survey work.
本會推廣可持續消費所採取的三線策略，包括研究消費者行為的追蹤調查、教育活動如「2038地球人計劃」，以及產品測試及調查。

Disposable Batteries

Disposable batteries are common household items, yet their durability and electrolyte leakage problems often draw criticism from consumers. The Council tested 30 models of AA and AAA size disposable batteries, comprising 22 models of alkaline batteries and 8 models of zinc carbon batteries. The test items included service life, resistance of electrolyte leakage and heavy metal content.

The test results revealed the service life of alkaline batteries was generally much longer than that of zinc carbon batteries. Besides, the claimed “enhanced” version of alkaline batteries was not necessarily more durable than their “regular” version. The “enhanced” and “regular” versions of 1 AA and 1 AAA alkaline battery lasted for equal amounts of time when used in remote controls/radios and toys respectively.

According to the EU Directive, batteries should be marked with the chemical symbol “Pb” under the sign  if they contain more than 0.004% lead content. The test results showed that 6 models of zinc carbon batteries were found to contain a lead content exceeding the threshold for additional labelling under the EU Directive, but 3 of them did not carry the additional labelling.

Hong Kong currently has no regulatory limit for the heavy metal content in batteries and also lacks a proper recycling system for primary batteries. If the lead-containing batteries were disposed of improperly, it might harm the environment and eventually human health. The Council recommended the Government to establish heavy metal regulations and/or a recycling system on primary batteries that suits Hong Kong's needs.

Window-type Air Conditioners

According to the “Hong Kong Energy End-use Data 2020” report published by the Electrical and Mechanical Services Department (EMSD), air conditioning constituted 38% of the electricity consumption in the residential sector in 2018, making it the most power-consuming type of household “energy end-use”. Thus, the performance and energy efficiency of air conditioners are always consumers' key decision factors. The Council tested 15 models of window-type air conditioners with rated cooling capacities of 2.0 to 2.2 kilowatts (kW), commonly known as “3/4 horsepower”. It was the first time to cover models (2 models) using the more eco-friendly R32 refrigerant.


The test revealed that the measured cooling capacity of the test models varied from 2.01 to 2.23kW, of which the measured cooling capacity of 10 models were 0.1% to 2.2% lower than their respective rated cooling capacity. Even though the disparity remained within the acceptable tolerance range (10%) under the “Code of Practice on Energy Labelling of Products” and common international practice, there was still room for manufacturers to enhance the accuracy of such product information as the cooling capacity is the most essential product information for consumers.



用完即棄電池

用完即棄電池是居家常備用品之一，然而其耐用程度，以至電解液洩漏等問題常為消費者所詬病。本會測試了30款AA及AAA用完即棄電池，包括22款鹼性電池及8款碳性電池。測試項目涵蓋電池壽命、電解液的耐漏性及重金屬含量。

測試結果顯示，鹼性電池的壽命一般較碳性電池長，而聲稱為「加強版」的鹼性電池不一定較其「普通版」耐用。將「加強版」及「普通版」的1款AA和1款AAA鹼性電池分別置於遙控器/收音機及玩具中，量得的可用時間相若。

根據歐盟環保指令，電池的鉛含量若超過0.004%，便須於電池加上並標註代表鉛的化學符號。測試顯示6款碳性電池樣本的鉛含量超過該水平，惟其中3款沒有加上該環保標誌。

目前香港沒有法例規管用完即棄電池的重金屬含量，亦欠缺回收用完即棄電池的機制。如果含鉛電池棄置不當，可能會對環境及人體健康構成負面影響。本會建議相關政府部門對一次性電池的重金屬含量訂立規管及/或制訂適合本港的回收制度。

窗口式冷氣機

根據機電工程署（機電署）發布的《香港能源最終用途數據2020》報告顯示，在2018年住宅用電量中約有38%電力用作空氣調節用途，冷氣機成為了最耗電的家用電器。故此，冷氣機的製冷表現和能源效率是挑選產品的關鍵因素。本會測試了15款窗口式冷氣機，產品聲稱的製冷量為2.0至2.2千瓦，俗稱為「3/4匹」冷氣機，當中首次涵蓋2款採用較環保的R32雪種的機款。

各樣本量得的製冷量由2.01至2.23千瓦，當中10款低於產品所聲稱製冷量的0.1%至2.2%。儘管差別仍處於「產品能源標籤實務守則」及國際慣常做法所容許的可接受公差範圍（10%）內，但本會認為冷氣機的製冷量是關鍵的產品資訊，廠商仍有空間提升產品資料的準確性。

All tested models were rated as Energy Efficiency Grade 1 under the Mandatory Energy Efficiency Labelling Scheme (MEELS). Based on the test results, the cooling seasonal performance factor of the tested models ranged from 3.02 to 3.14, which were in compliance with the original Grade 1 criteria set by MEELS. However, the EMSD has recently upgraded the energy efficiency standard for window-type air conditioners. According to the new standard effective from 31 December 2020 with a 12-month grace period, the models, which were tested before the upgrade, would only be classified as Grade 4 under the new grading standard. The Council urged manufacturers to prepare for the new grading standard in order to maintain the competitiveness of products and to support environmental protection.

Washing Machines

Based on the Council's consumer opinion survey on the durability and consumer satisfaction of home appliances published in 2019, washing machines/washer-dryers ranked as the most complained-about electrical appliance with the highest overall defective rate of 21%. The Council's latest test on washing machines covered 18 models of 3 different types, namely front-loading type (commonly referred to as "Big Eye"), top-loading impeller type (commonly known as "Japanese type"), and European top-loading type. The results revealed that no washer type could save electricity and water at the same time.

Despite all models being marketed with Grade 1 energy efficiency under MEELS, the test revealed that models of the same type recorded a large disparity in energy consumption. For instance, when using the "cotton clothing" operation mode, the energy consumed for washing each kilogram of clothing showed a discrepancy of nearly 60% among the front-loading models.

Based on the tariff of \$1.2 per unit of electricity, the estimated annual electricity tariff for doing 260 loads of laundry a year using the "cotton clothing" operation mode showed a staggering thirteen-fold difference between the tested models. The top-loading impeller models consumed the least energy with the estimated electricity tariff ranging from \$20 to \$47 per year, but that of the front-loading models ranged from \$134 to \$281, and the European top-loading models were billed from \$135 to \$209. In view of this, the Council recommended the EMSD to further raise the energy efficiency grading standard of washing machines so as to encourage traders to introduce products with higher energy efficiency.

Besides, although the top-loading impeller models consumed the least electricity, they consumed more water compared with other types of washing machines, while front-loading and European top-loading models on average saved about 50% and 55% more water than top-loading impeller washers.

全部樣本的能源效益標籤均標示為1級。若按測試結果計算，各樣本的製冷季節性表現系數介乎3.02至3.14，符合現行「強制性能源效益標籤計劃」的1級評級標準。然而，機電署已提高窗口式冷氣機的能源效益標準，於2020年底生效，並於12個月寬限期後全面實施。倘若參考這個新的評級標準，是次於標準修訂前測試的樣本僅獲4級。本會敦促廠商為新標準作好準備，以保持產品的競爭力並支持環保。

洗衣機

按本會2019年公布有關電器耐用程度及消費者滿意度的調查報告顯示，消費者認為洗衣機/洗衣乾衣機是最不耐用的電器，其整體毛病率亦屬最高，達21%。本會測試了18款洗衣機，包括前置式（俗稱「大眼雞」）、頂揭葉輪式（俗稱「日本式」）（下稱葉輪式），以及歐洲頂揭式3類型號。測試發現各樣本難以同時達致既「慳電」又「慳水」。

雖然所有樣本的能源標籤均標示為1級，不過測試卻發現即使同類別樣本間的耗電量亦甚為懸殊。例如以「棉質衣物」模式操作，同屬1級的前置式樣本清洗每公斤衣物的耗電量，最多可相差近6成。

按樣本以「棉質衣物」模式操作量得的耗電量計算，假設每度電\$1.2，每年開機洗衣260次，樣本間每年所需電費差距可高達13倍。當中以葉輪式樣本的耗電量最少，每年電費由\$20至\$47；前置式樣本每年所需電費由\$134至\$281；而歐洲頂揭式樣本則由\$135至\$209不等。由於樣本間衍生的電費差距大，本會建議機電署進一步提高洗衣機的能源標籤評級標準，以鼓勵供應商引進更高能源效益的產品。

另一方面，儘管葉輪式樣本整體耗電量較低，但卻是3類洗衣機樣本中耗水量最多，前置式及歐洲頂揭式樣本則平均較葉輪式樣本「慳水」約5成及5成半。



Gas Water Heaters

The Council, in collaboration with the EMSD, tested 20 models of domestic gas water heaters, including 11 towngas models with claimed hot water production capacities of 10 to 16.8 litres per minute (for 25°C temperature increase), and 9 LPG models with claimed hot water production capacities of 10 to 13 litres per minute. The 20 models had huge disparities in terms of their retail price, with the appliance plus basic installation fee ranging from \$3,500 to \$10,060.

The test results showed that all models complied with the thermal efficiency requirements of the EMSD's Voluntary Energy Efficiency Labelling Scheme (not lower than 82%), but considerable disparity existed amongst the tested models. The thermal efficiency of 11 towngas water heater models ranged from 84.8% to 93.3% while that for the 9 LPG water heater models ranged from 87.1% to 92.3%. The higher the thermal efficiency value, the higher the energy efficiency and the more energy-saving it would be.

Based on this result, for the towngas category, the model with the highest thermal efficiency could save around 6% more energy than another model with the same declared hot water production capacity but lower thermal efficiency; while for LPG water heater models, the energy consumption could vary by over 5%.

The Council supported the EMSD to include gas water heaters in MEELS instead of the current voluntary participation, and recommended to replace recognition-type labels with grading-type labels to encourage traders to introduce more energy-efficient products.

Warranty and Maintenance for Electrical Appliances

Across the various tests on home appliances, the Council found the short product warranty period, high annual warranty fee and maintenance charges to be common pain points for customers. For instance, the annual warranty renewal fee for air conditioners ranged from \$420 to \$870 after the warranty period, a difference of more than onefold. The model which cost the most to renew only had a warranty period of 2 years, with the renewal fee (\$870) equal to 27% of the price of a new product, greatly deterring consumers from renewing the warranty. As for washing machines, all the tested models offered only 2 to 3 years of "full warranty".

The Council called on manufacturers and traders to provide a longer product warranty period, lower renewal fees and more affordable maintenance services. This could encourage consumers to repair the product and extend its lifespan, in turn supporting sustainable consumption.

氣體熱水爐

本會與機電署合作測試了20款家用氣體熱水爐，包括11款煤氣爐，樣本聲稱的熱水流量（以溫升25°C計）介乎每分鐘10至16.8升；以及9款石油氣爐，聲稱熱水流量（以溫升25°C計）介乎每分鐘10至13升。20款樣本的售價十分懸殊，爐具連基本安裝費用介乎\$3,500至\$10,060不等。

測試結果顯示，全部樣本均達到機電署現行自願性能源效益標籤計劃的熱效率要求（不少於82%）。不過樣本間的能源效率表現差異頗大，11款煤氣爐樣本的熱效率介乎84.8%至93.3%，而9款石油氣爐樣本的熱效率則介乎87.1%至92.3%。樣本量度得的熱效率數值愈高，代表能源效率愈高，相對愈節能。



若以此結果推算，熱效率最高的煤氣爐樣本，較另一款相同聲稱熱水流量的煤氣爐樣本，可節省約6%的能源；至於石油氣爐方面，樣本間的能源消耗可相差逾5%。

本會支持機電署將氣體熱水爐納入強制性能源效益標籤計劃，取代目前以自願性質參與，並且建議以「級別式」標籤取代「確認式」標籤，以鼓勵供應商引進更高能源效益的產品。

電器產品的保養及維修

本會發現不同類型的家庭電器產品普遍有保用期短、續保年費及維修費高昂等消費者痛點。以冷氣機的續保費用為例，每年續保的費用由\$420至\$870，相差可逾1倍。其中續保年費最高的樣本，只有2年保用期，其續保費用（\$870）相等於新機價格的27%，自然影響消費者續保的意欲。至於洗衣機，樣本亦只提供2至3年的新機全機保用期。

本會呼籲廠商及代理商盡量為產品提供較長的保用期、較相宜的續保年費及維修費等，以鼓勵消費者維修產品以延長其壽命，共同推動可持續消費。

Public Education on Sustainable Consumption

World Consumer Rights Day

The Council took an active role in promoting the theme of World Consumer Rights Day 2021 (15 March 2021) — **“Tackling Plastic Pollution”**. To raise public awareness on the pressing issue of plastic waste and the 7Rs (rethink, refuse, reduce, reuse, recycle, repair and replace), the Council produced a short video for its social media channels and published an article and editorial piece in the March 2021 issue of CHOICE Magazine. A contribution piece highlighting ways the Government, businesses and the public could tackle plastic pollution was published in the *South China Morning Post*.



<https://www.youtube.com/watch?v=ng9UjsjdVVI>

Education for Young Consumers

Sustainable consumption habits should be nurtured from a young age. To this end, the Council has continued to run the *“Earth 2038’s Learning Journey of Sustainable Consumption”* in the 2020/21 school year, inspiring primary school students to reflect on their consumption habits and to put the 7Rs into action.

In addition, the Council jointly organises the annual Consumer Culture Study Award (CCSA) with the Education Bureau. Since the 2017/18 school year, a new thematic award category *“Innovative Design for Sustainable Consumption”* has been introduced to encourage students to explore initiatives in fostering a sustainable consumption environment.

Details of the programme and award are covered in the chapter *“Empowering Consumers Through Education”*.

可持續消費的公眾教育

國際消費者權益日

本會積極參與推動 2021 年國際消費者權益日 (2021 年 3 月 15 日)，回應「應對塑膠污染」(Tackling Plastic Pollution) 的年度主題，特別製作短片於社交平台發布，並於 2021 年 3 月號的《選擇》月刊刊載專題文章及編者的話，旨在喚起社會各界正視塑膠污染問題，以及如何在日常生活中實踐 7R (反思 rethink、拒絕 refuse、減少 reduce、重用 reuse、回收 recycle、維修 repair 和取代 replace)。此外，本會亦於《南華早報》發表投稿文章，建議政府、商界及消費者三方應對塑膠污染的各種方法。

青少年消費者教育活動

可持續消費的習慣須從小培養，為此，本會繼續於 2020/21 學年透過「2038 地球人計劃之可持續消費旅程」，推展可持續消費教育，啟發小學生反思自己的消費習慣，並將 7R 付諸實行。

此外，本會與教育局合辦的年度旗艦教育活動 — 消費文化考察報告獎 (「報告獎」)，亦自 2017/18 學年起增設「可持續消費創意設計」主題獎，鼓勵中學生就促進可持續的消費環境發掘創新設計。

本年報「以教育活動提升消費者自我保護能力」一章詳載有關計劃及「報告獎」內容。



COLLECTING MARKET INFORMATION ON GOODS AND SERVICES

蒐集消費品和服務業的市場資訊

An important activity of the Council's work is market surveillance, which involves collecting timely information on the ever-growing range of goods and services available in the marketplace, both physical and digital, and analysing this data to provide consumers with clear pricing and value comparisons so that they are better equipped to shop wisely. This covers not only grocery prices, which are monitored continuously, but also many other products and services which are essential subjects of periodic special surveys. The Council believes clear and accurate information disclosure is a key enabler to consumer empowerment.

本會的市場調查工作涵蓋實體及網上市場與日俱增及種類廣泛的商品及服務，適時蒐集資訊和分析數據，為消費者提供清晰的價格和價值比較，讓他們為精明消費作好準備。年內工作不僅包括持續地監察雜貨的價格，還包括定期為不同重要產品和服務進行特別調查，本會相信清晰無誤披露資訊，是賦權消費者保障自身權益的關鍵因素。



Market Surveillance

Given the rise in e-commerce, digital services and the need for greater protection to safeguard consumer interests in light of a rapidly changing market, the Council continued to expand its market surveillance⁹ efforts including daily monitoring of grocery prices at online food stores, comparison of services provided by online grocery platforms, and scrutiny of the promotion tactics as well as the service terms of free mobile games. In the year, surveys on offshore or Mainland bank accounts and qualifying deferred annuity policies were conducted to strengthen financial consumer protection. Issues relevant to our daily lives including the clarity of home renovation quotations and payment terms of carparks were examined. In addition to the longitudinal study of the price movements in a basket of supermarket items, the Council advocated the unit pricing policies in the local retail market as it could help consumers shop wisely through easy price comparison among products of different packaging and brands.

市場調查焦點

電子商務及數碼服務的急速發展，令市場更加瞬息萬變，本會繼續擴大其市場調查⁹，以進一步強化保護消費者，包括每日監察網上食品店的雜貨價格、比較網上雜貨平台提供的服務，以及檢視免費手機遊戲的促銷策略和服務條款等。年內，本會除了進行離岸或內地銀行戶口，以及合資格延期年金的調查，以加強保障使用金融服務的消費者外，亦有研究與大眾日常生活息息相關的課題，包括檢視家居裝修報價的清晰度、停車場付款條款。另外，除了對一籃子超市貨品的價格變動進行長期研究外，本會還向本地零售市場倡議採用單位價格政策，以協助消費者更容易比較不同包裝和品牌貨品的價格，精明消費。

⁹ See Appendix 7 for the list of survey and service study reports published in 2020-21. 於2020-21年公布的調查和研究報告一覽表見附錄七。



Annual Supermarket Price Survey

In the year under review, the Council announced its 2019 annual supermarket price survey on scan data for a basket of 230 top-selling items sold in 3 major supermarket chains. Compared with 2018, the aggregate average price of 230 top-selling items in 2019 rose by 0.6%. The survey revealed significant aggregate average price increases in 2 product categories (3.2% and 3.3%) and 10 product groups (3.1% to 8.5%), both higher than the increase of the Composite Consumer Price Index for the corresponding period (2.9%).

The basket of 230 items was broadly divided into 12 categories and 50 product groups. 8 of the 12 categories recorded an upward trend, with an aggregate average price increase ranging from 0.3% to 3.3% year-on-year (YoY), while 4 categories were down by 0.02% to 3.1% YoY. The analysis showed that the aggregate average prices of 27 out of the 50 product groups were up by 0.2% to 8.5% YoY. The product group leading the price surge was packaged rice, with an average increase of 8.5%, followed by frozen food (6.7%), bean curd (6.1%) and pet food (5.2%). In contrast, the aggregate average prices of 21 product groups were down YoY, from 0.1% to 5.6%, with beer (-5.6%), non-carbonated drinks (-5.3%) and adult milk powder (-4.3%) showing the largest drops. Bottled water/sports drinks and soya drinks remained unchanged in their aggregate average prices.

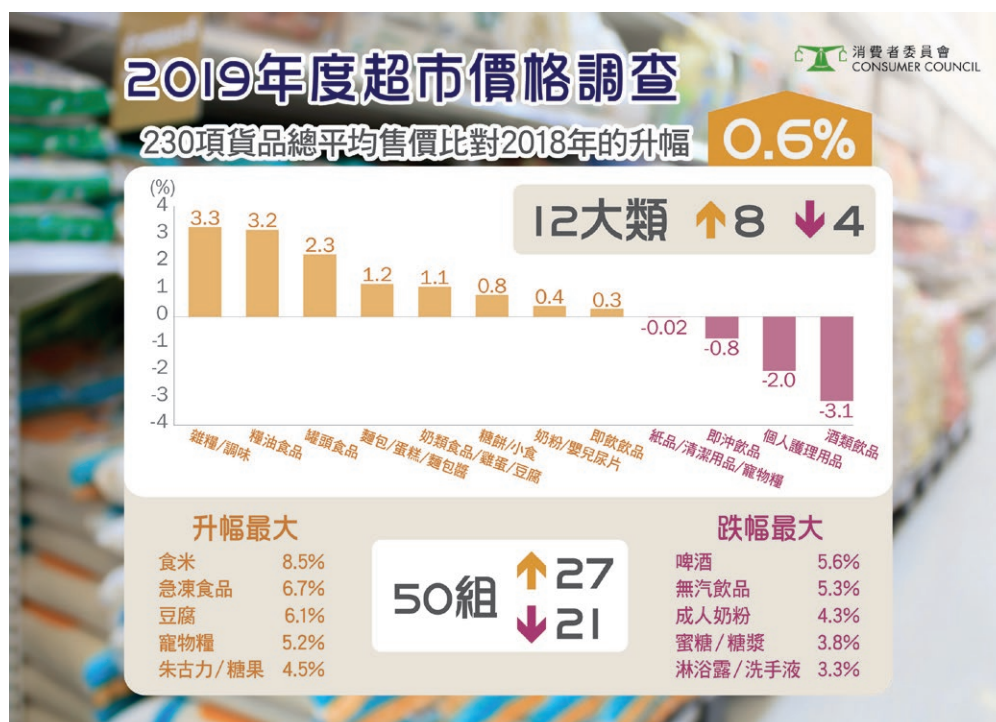
The Council was deeply concerned about the significant rise in the “staple food” category and “packaged rice” product group, adding an extra burden on consumers’ daily expenses in the midst of the economic downturn. The Council urged rice importers and retailers to stabilise their supply and impose tight control on price adjustments.

年度超市價格調查

本會在 2020-21 年內公布 2019 年度的超市價格調查，檢視 3 間大型連鎖超市售賣的一籃子共 230 項較受歡迎的貨品。與 2018 年比較，這 230 項較受歡迎貨品的總平均售價上升 0.6%，有 2 大類貨品 (3.2% 及 3.3%) 及 10 個組別貨品 (3.1% 至 8.5%) 的總平均售價升幅較同期綜合消費物價指數的升幅 (2.9%) 高。

一籃子 230 項超市貨品分為 12 大類及細分為 50 個組別分析，在 12 類貨品中，8 類的總平均售價按年上升 0.3% 至 3.3%；另有 4 類則較前一年下跌 0.02% 至 3.1%。在 50 組貨品中，27 組的總平均售價按年上升 0.2% 至 8.5%，當中以食米組別的升幅最大，上升 8.5%，其次是急凍食品 (6.7%)、豆腐 (6.1%) 及寵物糧 (5.2%)。相反，有 21 組貨品的總平均售價較前一年下跌 0.1% 至 5.6%，跌幅較顯著的組別包括啤酒 (-5.6%)、無汽飲品 (-5.3%) 和成人奶粉 (-4.3%)；而樽裝水/運動飲品和豆奶組別的總平均售價則維持不變。

本會深切關注糧油食品類別及食米組別的顯著升幅，在經濟不景的情況下，令消費者日常開支更百上加斤，本會促請食米進口商和零售商穩定供應及嚴格管控價格調整。



Online Price Watch

Daily prices of around 2,200 products from online food stores, supermarkets and personal care stores were collected and listed on the Council's Online Price Watch website. Having launched the new mobile site in the previous year, the Council improved the desktop site during the year under review to maintain consistency, as well as to provide a better browsing experience for visitors. In addition, the unit prices of relevant products were added so that consumers could make a well-informed price comparison between similar products in different formats. The average number of unique visitors to the mobile and desktop site per month were 19,409 and 10,146 respectively.

Unit Pricing of Supermarket Products

Unit pricing is a mandatory requirement for major retailers in some overseas countries and regions. It is a tool designed for consumers which is primarily aimed at facilitating the comparison of prices of similar products offered in different formats. Given the experiences of overseas jurisdictions, the Council conducted a survey on unit pricing and collected the pricing information of 12 categories of pre-packaged food products from 4 major supermarket chains. Examples were furnished to illustrate how unit pricing could assist consumers to readily compare the value of products of varying size, packaging and brands.

The result showed that in the 20 groups of products with varying package sizes, the unit prices of bigger packages were 1.3% to 42.2% more expensive than their smaller packages. Besides, the unit prices of products in cases were not necessarily lower than a single item. As indicated in the 18 groups of products, although different flavours of the same product/brand were marked with the same price, their unit price could vary up to 79.3% due to different net weight or volume. In addition, the unit price of the same product/brand of identical weight but different packaging could also vary by over 40% to 60%. As for the 10 groups of pre-packaged fresh produce, the weight units marked by each supermarket varied vastly, from per lb, per kg, per 100g to even per catty, causing confusion to consumers.

The Council advised consumers not to simply take the marked prices of products for price comparison. In addition, large supermarket chains were suggested to take the lead and make reference to related policies and experiences from overseas jurisdictions to display the unit price of products with a standard unit measurement.

 -5.6%

 +8.5%



 +6.7%

網上價格一覽通

本會每天從網上食品店、超市及個人護理用品店收集約 2,200 件貨品的價格，於本會的「網上價格一覽通」網站內供消費者格價。

繼 2019 年推出全新手機版網站後，本會於年內亦更新桌面版網站，從而維持瀏覽一致性，為訪客提供更佳體驗；同時亦新增貨品的單位價格，方便消費者全面比較以不同方式包裝的相近貨品的價格。手機版及桌面版網站的每月獨立訪客數目分別平均為 19,409 及 10,146。

超市貨品單位價格

部分海外國家和地區強制要求主要零售商採用單位價格（簡稱「單價」），以方便消費者比較同類但不同包裝的貨品價格。借鑒部分海外司法管轄區的經驗，本會進行了單位價格調查，收集了來自 4 間主要大型連鎖超市共 12 類預先包裝食品的價格資料，並以例子說明單價如何幫助消費者比較不同大小、包裝和品牌的貨品價格。

調查結果顯示，在 20 組不同包裝大小的貨品中，大包裝的單價比細包裝的單價高 1.3% 至 42.2%；原箱貨品的單價亦不一定低於單件貨品的單價。另有 18 組貨品，雖然同一品牌的不同口味的同類貨品售價相同，但由於淨重量或容量不同，其單價可相差達 79.3%；此外，相同重量但不同包裝的同一貨品的單價亦可相差超過 40% 至 60%。至於 10 組預先包裝鮮貨食品，每間超市標示的重量單位差異很大，從每磅、每公斤、每 100 克，甚至每斤都有，容易令消費者混淆。

本會提醒消費者不應單以貨品的標示價格作比較，並建議大型連鎖超市起帶頭示範作用，參考海外司法管轄區的相關政策及經驗，以統一計量單位標示貨品的單價。



Online Grocery Shopping Services

Catalysed by the pandemic, online grocery shopping has gained momentum substantially in the past year. Thus, the Council conducted a mystery survey on 5 online supermarkets to assess their service quality and found inconsistent standards in various areas, such as the convenience of product search, delivery arrangements, as well as the condition of goods upon delivery.

The supermarket websites were compared for their ease-of-use, but 1 of them had a confusing product taxonomy, dragging out the time required for customers to locate the products they need. Speedy delivery should be a reasonable ask, but only 1 supermarket was able to provide same-day delivery. The other 4 supermarkets took 1 to 26 days to deliver, with some orders eventually not fulfilled. 4 supermarkets were able to deliver all items in a single shipment, while 1 supermarket consistently took 3 to 4 split deliveries per transaction. Punctual delivery is a basic requirement for online shopping services, but for 1 supermarket, not only were 5 orders split across 17 shipments, 76% of the shipments failed to be delivered within the promised time frame, with the latest delivery delayed by 16 days and some orders eventually unfulfilled.

Furthermore, 96% of the deliveries saw frozen or perishable foods arriving at a temperature that was too high, including frozen pork chops at 19.3°C and milk at over 16°C. Risks to food safety should not be overlooked.

Customers were advised to check immediately upon receipt of the products whether the quality and quantity matched their order. Various slip-ups occurred for all supermarkets in the survey, such as missing items, mix-up with other customers' orders, rotten fruit, broken eggs, thawed frozen meat, dented cans, and ruptured packaging, etc.

Besides, the survey brought to light the issue of over-packaging for online groceries orders. Merchants often used cooler bags along with ice packs to keep frozen food chilled, multiple protective layers to protect fragile goods, an individual box to hold a single item, huge amounts of plastic bags, etc. While consumers should be mindful of the environmental impact of over-packaging, the Council also urged online shopping platforms and logistics companies to strike a balance between upholding food safety and environmental considerations, by refraining from excessive packaging and selecting eco-friendly packaging materials.

超市網購服務

受疫情帶動，網上超市的銷情於過去一年大幅增長。因此，本會實試 5 間網上超市的服務質素，發現這些平台由網站選購的方便程度、送貨物流安排，以至貨品送抵時的狀態均水準參差。

本會比較了各購物網站的方便使用程度，當中 1 間超市網頁貨品分類混亂，增加了顧客尋找貨品的時間。確認訂單後，消費者自然希望盡快收到貨品，但實試中只有 1 間超市提供即日送貨，另外 4 間最終需 1 天至 26 天送貨，亦有訂單最終沒有付運。此外，4 間超市在全部實試交易均可安排一次過付運，餘下 1 間則每次選購都需要分 3 至 4 次送抵。準時付運是網購服務的基本要求，但其中 1 間超市，不但 5 次交易共分開 17 張訂單送貨，76% 的訂單均未能按預定時段抵達，最嚴重的 1 次比預定時段延遲 16 天，亦有訂單最終沒有送貨。

此外，96% 的實試交易中，均有冷藏或容易變壞的食品在送達時，表面溫度未達到保鮮效果，包括冰鮮豬扒達 19.3°C 及鮮奶達 16°C 以上，食安風險不容忽視。

消費者收到網購貨品後，宜即時檢查數量及質量是否與訂單吻合。是次實試中所有超市送抵的貨品均有疏漏，包括貨品送漏、誤與另一客戶的訂單對調、水果已腐爛、雞蛋破裂、急凍肉類已解凍、罐頭有凹痕、包裝破裂等情況。

是次實試亦發現，網購貨品出現過度包裝的問題。商戶為冷藏食物保溫，經常用上多個冰包又放進保溫袋保存；易碎物品以多層包裝保護；1 箱只盛載 1 件貨品，以及耗用大量膠袋等。消費者應注意過度包裝對環境的影響；本會亦呼籲網上購物平台及物流公司，包裝時除確保食物安全，還須兼顧環保因素，選用環保包裝物料和避免過度包裝。

Mobile Games In-game App Purchase

Mobile games have become increasingly popular among teens and even adults. Game providers often offer free downloads to lure gamers, then take advantage of their eagerness to win by progressively peddling various virtual items or services. The Council surveyed and experienced 11 free mobile games from the 2 commonly used mobile app stores, iOS App Store and Android Google Play. The survey found that mobile game developers were adept at luring gamers into making perpetual in-game purchases by utilising well-timed and pervasive promotions, such as virtual items "lucky draws", claims of "limited" supply of virtual items to generate demand, first-time in-game purchase rewards, exclusive VIP privileges granted by accumulating in-game purchases. All these tactics gradually and subconsciously foster gamers' habit of making in-game purchases. The Council expressed great concern on the adverse effects mobile games posed to children, teenagers and people with weak self-control.

Besides, it was observed from the survey results that the rights of mobile gamers were not adequately protected by the user agreements and the terms and conditions. For example, game developers could block gamers' accounts at any time; when gamers quit the games because of poor online connection quality or losing interest, they were not guaranteed a refund on the unused portion of the in-game purchase. For underaged gamers, if they made in-game purchases without parents' or guardians' consent, the latter either could not or found it difficult to seek a refund.

As compared with certain overseas markets, the mobile gaming industry is yet to be properly regulated in Hong Kong. The Council opined that the Government should take reference from other jurisdictions on the regulation of mobile games, including sales tactics, drawing probability, refund mechanism and consumption by underaged persons.

手機遊戲課金

手機遊戲（手遊）是近年深受年輕人以至成年人歡迎的消閒娛樂。遊戲供應商往往以免費下載作招徠，繼而逐步利用玩家求勝心切的心理，推銷各種虛擬商品或服務。本會從 iOS App Store 及 Android Google Play 這 2 個普遍使用的手機程式銷售平台，實試下載及體驗 11 款免費手機遊戲，發現手遊開發商善於看準時機，無孔不入地向玩家推銷並引誘玩家持續購買商品或服務（俗稱課金），例如以「抽獎」方式送出虛擬商品、以「限定」作招徠製造虛擬商品需求、首次儲值可獲獎勵、以累積課金享「VIP」特權等，讓玩家在不知不覺間逐漸養成課金的習慣。本會高度關注手遊對兒童及青少年，以及自控能力薄弱人士的不良影響。

實試同時發現手遊的用戶協議及條款對玩家的保障不足，譬如遊戲商可隨時封鎖玩家的帳號；玩家因不滿遊戲的連線質素或失去興趣而退出遊戲時，不保證可獲退回遊戲內未使用的課金；未成年人士，儘管在未徵得家長／監護人的同意下課金，家長／監護人亦不能或難以申請退款。

相比某些海外市場，本港目前對手遊產業仍欠妥善監管，本會建議政府參考其他司法管轄區，針對手遊的銷售手法、「中獎」機率、退款機制、未成年人消費等訂立規範。



手遊推銷課金 5 大手法

消費者委員會
CONSUMER COUNCIL



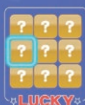
▶ 提供首儲優惠

獲贈雙倍代幣或獎品，利誘踏出課金第一步

限定

▶ 「數量限定」、「新手限定」

營造稀缺、限時心態，促銷課金



▶ 「抽獎」送出手遊商品

「不定比率」送出商品，容易上癮

VIP

▶ 提供「尊享待遇」

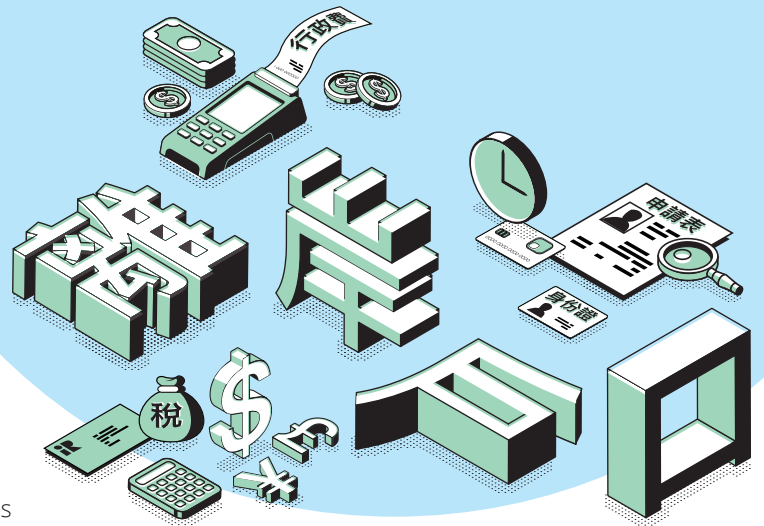
VIP 制度、月卡、「訂閱」，令玩家獲得遊戲「優勢」，以課金換取虛榮感



▶ 宣傳推廣無孔不入

從登入遊戲，至不同頁面均充斥課金推廣，易生課金念頭





Offshore or Mainland Bank Accounts

Whether it is for studying abroad, buying property outside Hong Kong, investment immigration or using e-payment services in the Mainland, consumers need to open an offshore/Mainland bank account to manage their funds flexibly. While consumers could visit the offshore country or the Mainland to open the account in person, they could also approach selected local banks offering respective account opening services. The Council reviewed the offshore/Mainland bank account opening services offered by 11 local banks and found that the requirements for application, service details and charges varied, from the minimum age, asset balance, fees, transfer means and transfer limit, to minimum account balance and processing time. Given deposits/assets in offshore accounts are protected by the local regulations only, depositors should pay close attention to any changes in the relevant local policies to minimise their risk.

From the 11 banks that replied with their service information, 9 of them provided Mainland account opening service, making it the most common service of all. Singapore accounts were the second most common service. Depending on the account holding location, the minimum application age was 18 for most banks. 1 bank accepted applications from juniors as young as 11 to open an account in Australia, Canada, UK or USA. For documentation, apart from the Hong Kong Identity Card and proof of address, applicants might need to present their Home Visit Permit, real name registered Mainland mobile number, income proof and source of income etc., depending on the location of the account. Upon submission of the required documents, the application might take at least 1 day and up to 4 weeks or 20 working days for processing, and 6 banks in this survey required applicants to visit the offshore country or the Mainland in person to confirm or activate their accounts, depending on the location of the account. Asset balance requirement ranged from no minimum requirement to at least \$1.5 million. 7 out of the 9 banks that offered Mainland account opening services did not set a requirement on the asset balance.

Apart from considering the risks involved, it is of prime importance to be clear on one's purpose and whether there is a long-term necessity to open an offshore account. For instance, if the deposit is made through conversion into a foreign currency, account holders may need to bear the risk associated with foreign exchange rate volatility. Consumers should also pay heed to the potential charges levied on account opening, remittances, management or utilisation of funds; whether savings and investment proceeds would be taxed by the respective governments; as well as tax rates, tax returns filing and payment procedures. All of these should be taken into consideration before deciding on where or whether to open an offshore/Mainland account.

離岸或內地銀行帳戶

無論到海外升學、置業、投資移民，或使用內地電子支付，消費者均需要開立離岸或內地帳戶，以便靈活管理資金。除親自到當地開立帳戶外，消費者亦可透過部分本地銀行代為辦理。本會檢視了 11 間本地銀行開立離岸或內地帳戶的服務，發現銀行間對申請開立帳戶的條件、服務細節和收費不盡相同，由開戶最低年齡、資產結餘、費用、轉帳方式、轉帳上限，以至帳戶最低結餘及辦理時間均各有差異。因離岸帳戶的存款或資產只受開設帳戶地點的法例所保護，存款人應密切留意當地相關政策變動，將風險減至最低。

綜合 11 間提供服務資料的銀行，9 間提供開立內地帳戶服務，為最普遍的服務，其次為提供開立新加坡帳戶服務。視乎開戶地，普遍銀行的最低開戶年齡為 18 歲，其中 1 間銀行接受年齡低至 11 歲的小童申請澳洲、美加或英國的帳戶。開戶所需文件除香港身份證及住址證明外，申請人或需視乎開戶地，提供回鄉證、實名登記內地手機號碼、入息或收入來源證明等。文件提交後，開戶最快由 1 天至 4 星期或 20 個工作天，亦有 6 間銀行會視乎帳戶所在地，要求申請人到當地確認或啟動帳戶。資產結餘要求由不設最低要求至不少於 \$150 萬不等。9 間提供開立內地帳戶的銀行中，7 間不設資產結餘要求。

開立離岸或內地帳戶，除了要考慮當中涉及的風險外，最重要是考慮清楚開立目的是否有長遠需要。例如以外幣作存款，或需承受外幣匯率波動的風險；於開戶、匯款過程中，以至日後管理或運用該筆資金時的各種潛在費用；以及存款和投資得益會否被當地政府徵稅、相關稅率與報稅及繳稅程序，從而決定應否開立相關帳戶及開立帳戶的地點。

Qualifying Deferred Annuity Policies

As the population is ageing, many people have considered pre-emptive financial planning in preparation for a lengthy retirement life. Starting from April 2019, citizens are even eligible for claiming tax deduction for enrolling in “Qualifying Deferred Annuity Policies” (“QDAP”) certified by the Insurance Authority (IA). Based on the progressive rates of the 2020-21 year of assessment, each policy holder can save up to \$10,200 in taxes per year. The QDAP plans certified by IA met all of the following conditions, including a minimum total premium of \$180,000, a premium payment term of at least 5 years, and an annuity period of at least 10 years.

The Council surveyed 23 QDAPs from 18 insurers and found significant disparities in various aspects, including the issue age, minimum premium amount, premium payment term, accumulation period, annuity period and internal rate of return (IRR). Among the plans with a 5-year premium payment term, the annual premium ranged from \$36,000 to \$105,447, representing a three-fold difference, while their annuity period ranged from 10 to 30 years. Consumers are advised to compare different plans based on their “Guaranteed IRR”, as the return for plans in different terms could have a considerable difference, such as the guaranteed IRR of a 5-year premium payment term could range from 0.01% to the highest of 3.33%.

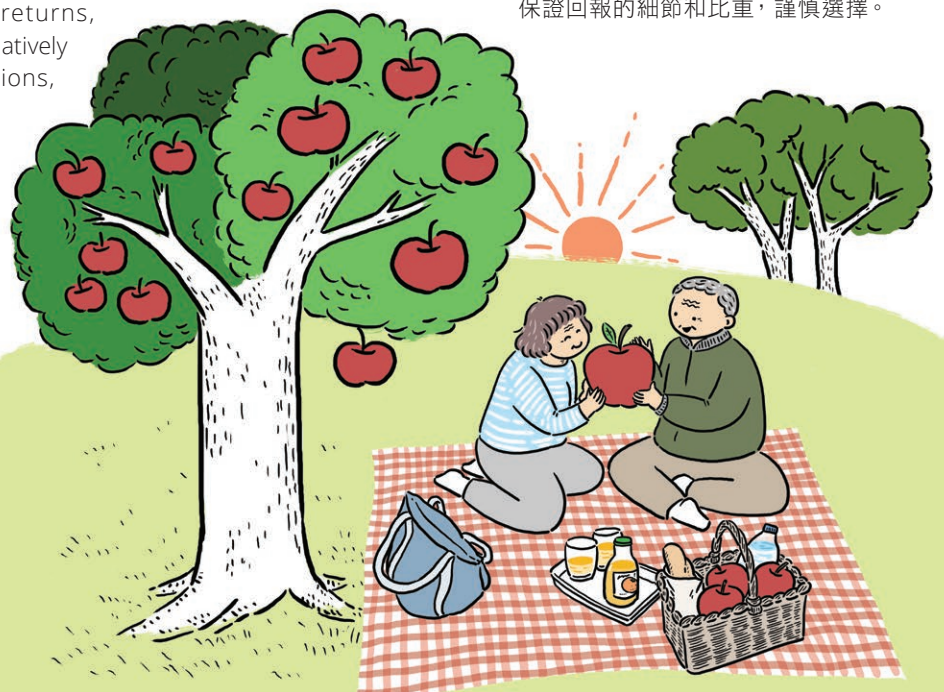
The Guaranteed IRR provided by different plans would inevitably vary even if the premium payment term, accumulation period and annuity period were the same. Taking 3 plans with Guaranteed IRRs ranging from 1.98% to 3% as an example, in the hypothetical situation of a 45-year-old non-smoking male policy holder paying an annual premium of around \$40,000 over a 5-year premium payment term and collecting annuity for 30 years starting from the age of 60, the total guaranteed income ranged from \$297,000 to \$363,600, marking a 22% difference. Even for the same plan, the shorter the premium payment term and the longer the accumulation period or annuity period, the Guaranteed IRR would be relatively higher. Besides, the IRR is also impacted by a number of factors, including the gender and age of the insured, as well as the premium payment mode. Therefore, those planning to apply for QDAP should enquire with the insurer about the IRR specific to their own personal plan and compare various plans across different insurers before choosing the most suitable one. Also, plans containing “Non-Guaranteed” returns, despite having a higher Total IRR, had a relatively higher risk whereas in extreme situations, the “Non-Guaranteed” portion could even be zero. Therefore, consumers should pay attention to the details and proportion of the “Guaranteed” and “Non-Guaranteed” returns and choose prudently before taking out a QDAP.

合資格延期年金

隨著人口老化，不少人有意及早為漫長的退休生活做好理財規劃。自 2019 年 4 月開始，市民可透過投保獲保險業監管局認證的「合資格延期年金保單」（簡稱「合資格延期年金」）獲得稅務扣減優惠。以 2020-21 課稅年度的累進稅率計算，每名投保人每年最多可節省稅款 \$10,200。獲保險業監管局認證的合資格延期年金均滿足以下條件，包括總保費最低為 \$18 萬、保費繳付年期最少 5 年、年金期最短 10 年。

本會檢視 18 間保險公司共 23 個延期年金計劃，發現無論在投保年齡、最低保費、保費繳付年期、累積期、年金期及內部回報率等各方面均有明顯差異。以提供 5 年保費繳付年期的計劃為例，年繳保費介乎 \$36,000 至 \$105,447，相差 2 倍，年金期則介乎 10 年至 30 年。本會建議消費者以「保證內部回報率」比較不同計劃，因不同計劃的回報可以十分懸殊，以提供 5 年保費繳付年期的計劃而言，保證內部回報率可以由最低 0.01% 至最高 3.33%。

即使保費繳付年期、累積期及年金期相同，不同計劃提供的保證內部回報率難免仍有差異。以 3 個保證內部回報率介乎 1.98% 至 3% 的計劃為例，假設一名 45 歲非吸煙的男性受保人，以 5 年保費繳付期、每年繳付保費約 \$4 萬，以及於 60 歲開始領取年金 30 年，全期保證入息總額介乎 \$297,000 至 \$363,600，相差 22%。即使同一計劃，當保費繳付年期越短、累積期或年金期越長，保證內部回報率便相對越高。此外，內部回報率亦會因受保人性別、年齡，以至保費繳付模式等多個因素影響。因此，有意申請合資格延期年金的人士應向保險公司查詢個人化的內部回報率，並貨比三家。同時，儘管有「非保證」回報的計劃的總內部回報率較高，惟風險亦相應較高，在極端情況下，「非保證」部分可能等於零，故消費者投保合資格延期年金前，應留意保證回報和非保證回報的細節和比重，謹慎選擇。





Multi-Storey Carparks

Carparking is one of the key expenses for drivers and they are always on the lookout for the best deals when they go shopping, particularly at malls. The Council visited 40 popular multi-storey carparks in the city and found that the terms of payment were not clearly stated and could easily cause disputes. 11 carparks failed to display the hourly rate outside the premises, while 21 others showed the hourly rate in a small font size or placed the display boards in a poor location, making it difficult for drivers to read the charges and terms clearly and accurately. Some carparks had the essential information "Charged Half-hourly" only in smaller fonts, causing drivers to pay twice as much as they expected. 13 carparks only accepted payment by Octopus but 5 of them either did not show this requirement clearly or did not have it displayed at the entrance at all. Drivers might not be aware of this constraint prior to driving in.

Although free parking offers were available at 34 carparks, drivers should take note that such offers are subject to a vast variety of conditions, such as minimum spending, use of e-payment, redemption period, drive-in and exit times, etc. Failure to note such conditions may lead to missing out on the privileges and even give rise to disputes. For 16 carparks, drivers would not be entitled to the complimentary parking privileges should they enter the carparks before the designated time, but 3 of them failed to display such an important term in any public area. 21 carparks set last redemption times ranging from 10pm to 12 midnight but 4 of them failed to indicate such a time limit. Drivers who missed the redemption service hour would fail to enjoy the offer.

On-site driving experience of the Council staff concluded that apart from paying attention to the height limits, drivers have to be mindful of the narrow and winding passages and the cramped parking spaces inside the carparks, as well as whether there are indicators showing the number of available parking spaces on each floor.

Renovation

Home renovation, be it a complete overhaul or just partial decoration, could incur a substantial amount of money. However, consumers without relevant experience may overlook the details on the quotation, not only giving rise to disputes, but may also result in budget overrun or even uncompleted work. Therefore, the Council conducted a survey on home renovation quotations and approached 11 renovation companies and interior design companies for on-site quotations for the full renovation of a 400 square-foot flat. Only 2 companies presented a relatively detailed and comprehensive quotation, while 1 company only roughly listed the project items and the total amount, and another only showed the total amount without any details.

多層停車場

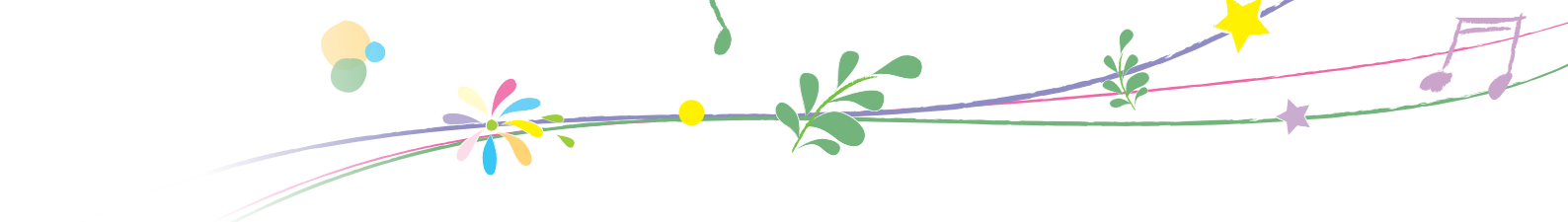
泊車費屬駕駛者的主要開支之一，因此不少駕駛者為減少開支，會留意不同購物商場的泊車優惠。本會實地考察全港各區共 40 個較常用的多層停車場，發現收費條款欠清晰，容易引起爭拗。調查發現 11 個停車場均沒有在其停車場外圍展示時租收費，21 個停車場的時租收費標示字體細小或擺放位置不佳，駕駛者難以清楚及準確閱讀停車場的收費及條款。部分停車場將收費的關鍵字眼例如「每半小時計」以較細字體顯示，令駕駛者最終要支付原本預計的雙倍泊車費。13 個停車場只接受八達通付款，惟其中 5 個沒有清楚標示此要求，或完全沒有在入口豎立標示，駕駛者進入停車場前或未能知悉此限制。

縱然有 34 個停車場提供免費泊車優惠，惟駕駛者應注意優惠受多種條件約束，包括最低消費額、使用電子簽帳、換領優惠時間，以至車輛入閘/出閘時間等，稍一不慎，隨時未能兌現優惠，甚至引起糾紛。16 個停車場要求駕駛者必須於指定時間後進場，否則不會獲得免費泊車優惠，惟當中 3 個停車場沒有在任何公眾地方列明此重要條款。21 個停車場設有最後換領時間，由晚上 10 時至午夜 12 時不等，但當中 4 個停車場沒有標明此時限，駕駛者有機會因為錯過換領時間而未能享用優惠。

總結本會人員實地駕駛的經驗，駕駛者除了要留意各停車場的高度限制外，還須注意車道路窄彎多、車位狹小問題，以至是否有各層空位指示。

裝修報價服務

家居裝修不論工程大小，往往花費不菲，但消費者檢視報價的經驗不多，稍一不慎可能因忽略報價單的細節而引起爭拗，甚或導致超出預算和工程「爛尾」等問題。因此，本會實試了 11 間裝修工程或室內設計公司對一個實用面積約 400 平方呎單位的全屋裝修報價，發現只有 2 間公司的報價較詳細及全面，其餘有 1 間只概括列出各項工程及總收費，另 1 間更只提供工程總收費而未有列明各項工程的細節。



A comprehensive quotation should include detailed breakdowns of various works, quantity of each item and its cost, subtotal amount, project total amount, calculation of labour and material costs, payment methods, terms of contract, contract period and breakdown of insurance premium. Since renovation fees could amount to several hundred thousand dollars, consumers should pay special attention to the quotation. In order to protect consumers' rights, the Council urged traders to provide a detailed, clear and accurate quotation which could minimise the risk of surcharges levied after the commencement of renovation as well as budget overrun.

Textbook Price and Expenditure Surveys

In light of the impact of the pandemic on the income of households, the Education Bureau (EDB) announced in April 2020 that they had appealed to textbook publishers to freeze their textbook prices, and received positive responses from more than 90% of the publishers.

The Council's survey of the prices of 937 commonly used textbooks from 24 publishers revealed that the prices of 88% of the 2020-21 academic year textbooks remained unchanged, resulting in a mild average increase (+0.4%) YoY, lower than the inflation rate of 2.6% (for the 12 months ending May 2020). The price of the remaining 112 surveyed textbooks were found to have increased by 2.4% to 4.5%, with a breakdown of +3.5% on average for primary school textbooks and +3.1% on average for secondary school textbooks. The majority of them were from core subjects, such as Chinese Language, Mathematics and Liberal Studies.

Students' expenditure marginally benefited from the price freezing of the majority of textbooks. With the help of the EDB, the Council collected textbook lists of the 2020-21 academic year from 59 primary and 40 secondary schools and found that primary and secondary school students spent an average of HK\$2,987 and HK\$2,728 respectively for mandatory textbooks and learning materials, showing a YoY increase of 2.8% and 1.9% respectively. The extent of expenditure increase for primary school students was higher than the 1.9% rate of inflation (for the 12 months ending July 2020), while that of secondary school students recorded the same extent. Junior and senior primary school grades showed similar growth in average textbook expenditure, increasing by 2.9% and 2.7% YoY respectively. Except for the expenditure of Form 6 being down by 1.9%, the rest of the secondary school levels were all up in expenditure by 0.3% (Form 2) to 3.9% (Form 1) YoY.

一份全面的報價單應包括各項工程的詳細列表、各項工程數量及單價、分項合計、工程總計、人工及物料收費計算方式、付款方式、合約條款、施工期限及保險費計算方式。由於裝修工程動輒花費數十萬元，消費者應特別注意報價。為保障消費者權益，本會促請業界詳細、清晰和準確地列出報價單內容，以減低展開工程後增加收費及超出預算的風險。

教科書價格調查及學生購書費調查

因應疫情對家庭收入的影響，教育局於 2020 年 4 月公布已呼籲教科書出版社凍結課本價格，並獲逾 9 成出版社響應。

本會的教科書訂價調查涵蓋 24 間出版社合共 937 本廣用書。調查結果顯示 8 成 8 的 2020-21 學年教科書凍價，訂價整體平均微升 0.4%，低於同期的 2.6% 通脹率（截至 2020 年 5 月為止的 12 個月）。餘下的 112 本教科書訂價平均升幅由 2.4% 至 4.5%，當中，小學及中學用書的平均升幅分別為 3.5% 及 3.1%，主要涵蓋核心科目，包括中國語文、數學及通識教育科。

大部分教科書凍價有助輕微減少學生的支出。本會在教育局的協助下，收集了 59 間小學及 40 間中學 2020-21 學年的書單，計算出小學生和中學生分別平均花 \$2,987 及 \$2,728 購買必需的教科書及學習材料，較上學年分別高 2.8% 及 1.9%，當中，小學生開支的增幅高於同期的 1.9% 通脹率（截至 2020 年 7 月為止的 12 個月），而中學生開支的增幅則與同期通脹率相同。初小及高小學生的平均購書支出升幅相近，按年升幅分別為 2.9% 及 2.7%。中學方面，除中六的平均購書支出下降 1.9% 外，其餘各級的平均購書支出按年上升 0.3%（中二）至 3.9%（中一）。



FOSTERING COMPETITION AND A FAIR MARKETPLACE

促進市場競爭和公平交易

The Council plays an important role in advising the Government and the business community on fair competition and trade practices, as well as participating actively in Government and industry consultations. In performing this role, the Council submits its views from a consumer perspective and staunchly advocates a fair marketplace for consumers and traders, based on its in-depth studies of different consumer sectors.

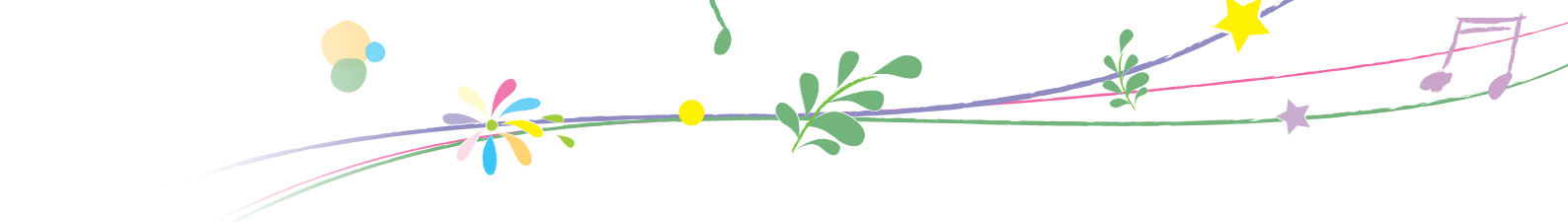
本會積極參與政府和業界的諮詢，並就公平競爭和營商手法事宜，向政府及商界提供意見，扮演重要角色。在履行這一職能時，本會透過深入研究不同消費領域，並從消費者角度提出意見，致力為消費者和商界建立一個公平的市場。

Real-name Registration Programme for SIM Cards

The Council provided its views to the Commerce and Economic Development Bureau in relation to the proposed Real-name Registration Programme for Subscriber Identity Module (SIM) Cards ("Programme"). While recognising the need to prevent improper use of SIM cards, the Council was of the view that the welfare of consumers to enjoy "affordable, flexible and convenient mobile services usage" had to be carefully considered and well taken care of. The Council also considered that attention shall be given to any possible impact the Programme could have on the current market structure of the telecommunications industry, and whether consumer welfare on product choice, price and quality of service may inevitably be affected. Meanwhile, digital literacy shall be a factor for consideration for vulnerable groups such as the elderly, low-income and needy.

電話智能卡實名登記制度

本會就商務及經濟發展局有關電話智能卡實名登記制度提交意見。本會認為，在防止電話智能卡被濫用的同時，政府應就確保消費者可以繼續使用「價格相宜、靈活及方便的流動電話服務」給予充分考慮。本會亦關注實名登記制度有可能改變當前電訊業的市場結構，令消費者在產品選擇、價格和服務質量方面受到影響。同時，政府亦應考慮實名登記制度實施後，如何支援年長、低收入及有需要人士等弱勢社群，協助他們提升應用數碼科技的知識。



The Council expected that the registration and verification systems could be kept as simple as possible so that the potential cost to the industry and consumers during the transition and as a result of the change could be minimised. To ensure consumer rights would be protected, the Council urged that clear rules in the practice guideline shall be set to ensure the licensees offer consumers a free choice of services that fit their needs, but not to engage in any market malpractices. Measures shall be in place to deter and tackle identity theft issues to strengthen consumer confidence in the implementation and running of the Programme. The Council also recommended the Government to provide more information about the details of the Programme, such as (i) explanations on what and how the required consumer information shall be collected and stored by the licensees; (ii) guidelines for consumers to dispose of their pre-paid SIM (PPS) cards if they are holding more than the maximum number of registrable PPS cards now; and (iii) steps to be followed to deregister PPS cards and report lost PPS cards in the future.

G20/OECD High-Level Principles on Financial Consumer Protection

During 2021-22, the Organisation for Economic Co-operation and Development (OECD) Secretariat undertook a strategic Review of the G20/OECD High-Level Principles on Financial Consumer Protection (“Principles”), 10 years after their endorsement. By invitation, the Council, as a consumer advocate in Hong Kong, provided feedback via an online survey on review of the Principles and identification of key developments in financial consumer protection policies or approaches that may warrant changes or updates of the Principles.

From the Council’s perspective, the Principles had been fully implemented, though with a varying extent, by the existing financial regulators in Hong Kong. Nonetheless, with the rapid evolution in technology, new business trends or models in financial services have emerged, such as disintermediation, peer-to-peer platforms, blockchain, and artificial intelligence applications. Issues about transparency and accountability will inevitably change the landscape in compliance and supervision, and may pose significant challenges to the current sectoral-based approaches in regulating different aspects of financial services. The existing sectoral boundaries and definitions may need to be modified and seamless collaboration amongst the financial regulators is required to ensure appropriate regulation of new financial services and products, as well as the safeguard of consumer protection.

Furthermore, given the ease for cross-border transactions provided by online financial services, the Council opined that there would need to be an internationally coordinated effort on regulatory oversight and exchange of intelligence to enable consumer protection.

The Council was also of the view that with the expansion and technological developments in the financial market and money lending business in Hong Kong, in order to empower consumers to make fully informed money borrowing decisions and to ensure that money lenders practice responsible lending, it is necessary to reform the existing Money Lenders Ordinance in Hong Kong, which had been enacted for 40 years, with a series of regulatory changes in the money lending industry.

本會建議應盡量簡化實名登記制度和驗證系統，以減低制度於過渡期及正式實施後對電訊行業和消費者帶來的影響。本會建議政府在落實制度的細則時，需留意保障消費者權益，透過建立清晰的營商守則，確保持牌人讓消費者自由選擇合適的服務，並規管持牌人以免出現不良營商手法。政府亦應採取措施打擊身份盜用問題，以增強消費者對實名登記制度的信心。同時，本會建議政府提供更多有關實名登記制度的細則，包括（1）說明持牌人需要收集的消費者個人資料及儲存資料的方式；（2）現時持有超過可登記的儲值卡數目上限以上的消費者應如何處理儲值卡；及（3）取消登記及報失實名登記電話卡的步驟等。

二十國集團和經濟合作暨發展組織的《保障金融消費者的高層次原則》

在 2021 至 2022 年期間，二十國集團和經濟合作暨發展組織（經合組織）秘書處，就 10 年前確認並發表的《保障金融消費者的高層次原則》（《原則》）進行策略檢討。作為香港消費者權益的倡導者，本會應邀參與其網上調查，就檢討提供意見，因應保障金融消費者政策或模式的主要發展，提出有必要修訂或更新《原則》的建議。

本會認為香港現有的金融監管機構已在不同程度上實施《原則》，但隨著科技的迅速發展，金融服務業出現了新的營商趨勢或模式，例如：去中介化、點對點網絡借貸平台、區塊鏈和應用人工智能技術。透明度和問責制的議題將無可避免地改變合規與監管環境，也可能對當前以界別為本監管不同範疇金融服務的模式帶來重大挑戰。為確保能適當監管全新的金融服務和產品，並保障消費者的權益，現有的行業界別和定義可能需要作出相應的修改，並須加強金融監管機構之間的緊密合作。

此外，因應網上金融服務促使跨境交易更趨便捷，本會認為有需要在監管和資訊交換方面進行國際協作，從而保障消費者的權益。

因應香港金融和借貸市場的擴張和科技發展下，本會亦認為有必要修訂在香港已頒行 40 年的《放債人條例》，並就監管放債行業進行一系列的改革，以確保消費者於借貸前可作出知情的決定，以及確保放債人作出負責任借貸。



In its survey response, the Council suggested that the top 3 challenges related to financial consumers and/or financial consumer protection are: (i) artificial intelligence and digital applications and developments in financial service; (ii) fraud and data privacy issues; and (iii) cross-border challenges in financial consumer protection. Accordingly, oversight bodies and regulators should be up-to-date with the latest financial and technological developments and their applications. Apart from an enforcement framework, they should also have a framework to encourage innovations that could benefit consumers while providing adequate consumer protection.

Multiple Credit Reference Agencies Model

In the researched jurisdictions of the Council's study report *"Money Lending – Reforming Law and Trade Practices for Consumer Protection"* published in September 2019, it was observed that where there is consumer credit data sharing under appropriate regulatory control, credit assessment can be facilitated and this is helpful for both money lenders and borrowers. The Council therefore welcomed the Multiple Credit Reference Agencies Model ("MCRA Model") which was established under the industry's initiative and supported by the Hong Kong Monetary Authority (HKMA) to enhance the resilience and sustainability of consumer credit reference services.

With respect to the MCRA Model, the Council provided its views to the Hong Kong Association of Banks (HKAB) on the Draft Code of Practice for Multiple Credit Agencies Model ("Code") and HKMA on its Revised Supervisory Policy Manual Module IC-6 "The Sharing and Use of Consumer Credit Data through a Credit Reference Agency" ("Module") from the perspective of consumer protection.

The Draft Code for MCRA Model

To enhance information disclosure and transparency to the public, the Council suggested that the Code should have a dedicated section to clearly set out what and under what circumstances and timeframes, information was required for public disclosure; and a specific section in the Duties for the Selected Credit Reference Agencies (CRAs), to spell out their obligations on consumer education and quality of customer care. The Council also opined that a Selected CRA should support the Government in reporting and analysing collected consumer credit data for monitoring the consumer lending market in Hong Kong and market surveillance.

Regarding consumer credit data correction or alteration, the Council suggested HKAB to explore the adoption of the UK's approach in giving consumers the right to explain in the form of a notice any special circumstances they might have for their prospective lenders' reference. In view that there would be multiple credit reference agencies in existence, the Council considered that there should be some standardisation in the elements of information disclosure with detailed explanation on the definitions of these elements as well as factors under consideration.

本會在此調查的回應中提出，就金融消費者和/或金融消費者保障方面存在3大挑戰：(1) 人工智能和數碼技術在金融服務業的應用和發展；(2) 詐騙和資料私隱的問題；及(3) 保障跨境金融消費者的挑戰。有見及此，監察和規管機構應掌握及了解最新的金融和科技發展與應用；除執法外，還應設立鼓勵創新的框架，讓消費者受惠之餘，亦能充分保障其權益。

引入多家個人信貸資料服務機構的建議

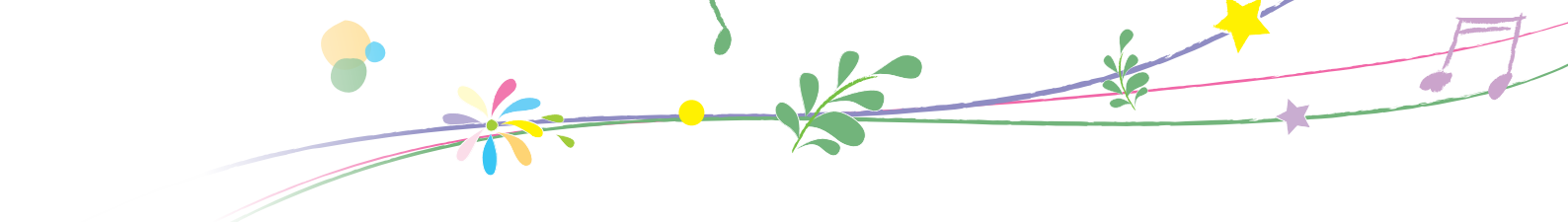
本會於2019年9月發表《保障消費權益 — 改革放債法規和營商手法》研究報告，在當中審視的司法管轄區發現，若在適當的規管下共享消費者信貸資料，可促進信貸評估，因而有利於放債人和借款人。因此，本會歡迎業界在香港金融管理局（金管局）的支持下，提出引入多家個人信貸資料服務機構的建議，以提高消費者信貸資料服務的防禦能力和可持續性。

就引入多家個人信貸資料服務機構的建議，本會從保障消費者角度，就香港銀行公會（銀行公會）的《多家個人信貸資料服務機構營運守則》（《守則》）草擬本和金管局的《監管政策手冊》（《手冊》）IC-6「透過信貸資料服務機構共用個人信貸資料」的諮詢文件，作出了回應。

《多家個人信貸資料服務機構營運守則》草擬本

為加強資訊的公開披露和透明度，本會建議上述《守則》應加入特定章節，明確規定信貸資料服務機構（信貸機構）需向公眾披露資訊的具體情況與時間範圍；並應在關於信貸機構職責的章節中，訂明信貸機構在消費者教育和客戶服務質素方面的責任。本會亦認為，信貸機構應在匯報和分析所收集的消費者信貸資料方面，向政府提供支援，以助其監察和規管香港的消費者借貸市場。

就消費者信貸資料的修正或更改方面，本會建議銀行公會探討採用英國的做法，賦權予消費者，以通告的方式解釋一些特殊的情況，以供其所選的放債人參考。另外，鑑於市場未來將出現多家個人信貸資料服務機構，本會認為某程度上應為所需公開披露的資訊訂立劃一標準，並詳細解釋各項需要披露的資訊之定義及考慮因素。



For matters requiring notifications, the Council proposed that the Selected CRA should be obliged to notify the Multiple Credit Reference Agencies User Group (MCRAUG) on incidents such as impacts from the Selected CRA's overseas headquarters or a material change in its overseas business threats that might impede or impair the operations of the Selected CRA. Report of complaint statistics and cases should be submitted to the MCRAUG and applicable authorities and an appeal procedure needed to be in place to address consumer concerns or complaints. In exercising MCRAUG's power, the Council emphasised due consideration of impacts to consumers by the MCRAUG. The Council was glad that some of the above comments had been taken on board in the Code.

The Module on CRA

HKMA revised its Module to set out the supervisory expectation for banks to interface with CRAs through the MCRA Platform and to comply with the Code upon commencement of the platform. In its submission, the Council urged HKMA to take into consideration its comments made to HKAB on the Code and incorporate appropriate changes in the Module as and when the Code is finalised, such as whether timeframes on data disposal, data update and notification of opt-out upon full repayment were devised.

The Council also suggested HKMA to consider requiring compliance audit reports of authorised institutions (AIs) be made available for public scrutiny and AIs to notify consumers about their entitlement to request a free copy of credit report from CRAs, as well as details about the CRAs with which the AIs have been engaged in their credit facility documents.

Standardising Underwriting Questionnaire for Individual Indemnity Hospital Insurance Plans

The Council welcomed the issuance of the Best Practice on Standardising Underwriting Questionnaire (SUQ) for Individual Indemnity Hospital Insurance Plans (IHIP) by the Hong Kong Federation of Insurers (HKFI) in October 2020, which had taken into consideration the Council's recommendations put forward in its study report titled "Creating Sustainable Value for Private Health Insurance Market in Hong Kong" published in May 2019. The recommendations included, for instance, the design of application forms for private health insurance be improved to mitigate the disputes arising from "non-disclosure", such as setting appropriate guidelines requiring insurance companies to ask specific questions in the application forms, and clearly specifying the timeframe of information disclosure, so that applicants are made clear about the scope and extent of information to be reported.

During the development process of the SUQ, the Council exchanged views with the HKFI and the Food and Health Bureau on the draft and most of the Council's comments and suggestions were addressed. In gist, the Council sought clarification on the necessity of certain questions which were considered uncommon in the market, the scope of excluded medical conditions in some questions, and the necessity of the required duration of the reporting period, etc.

就需要通知的事項，例如信貸機構的海外總部對香港業務之影響，或其海外業務威脅面臨重大變更，或影響香港業務等事項，本會建議有關信貸機構有責任將該重大事項知會多家個人信貸資料服務機構使用者小組（MCRAUG，小組）。投訴統計和個案報告也應提交該小組和相關監管機構，並需制定上訴程序，以處理消費者的疑慮或投訴。在行使管治權力方面，本會強調該小組需審慎考慮對消費者的影響。本會樂見修訂後的《守則》採納了上述部分建議。

《監管政策手冊》關於信貸資料服務機構

金管局修訂《手冊》內相關的指引章節，落實銀行在新安排開通後，須透過中介平台，與個人信貸資料服務機構連接及遵守《守則》的規管要求。本會在修訂諮詢文件的回應中，籲請金管局考慮本會就《守則》向香港銀行公會提出的意見，並在《守則》完成時，於指引章節內作出相應合適的更改，例如就資料棄置和更新，以及借款人全數清還貸款後，通知該借款人有權選擇退出信貸資料報告系統的時限規定。

本會亦建議金管局考慮要求認可機構公開合規審計報告，供公眾審查，並在認可機構的信貸文件中，告知消費者有權向個人信貸資料服務機構要求提供一份免費的信貸報告，以及提供認可機構所聘用的信貸資料服務機構的詳細資料。

個人償款住院保險核保問卷標準化

本會歡迎香港保險業聯會（保聯）參考了本會於2019年5月發布的《為香港個人醫療保險市場締造可持續的價值》研究報告中所提出的建議，於2020年10月推出《個人償款住院保險核保問卷標準化的最佳行業準則》（《標準核保問卷》），本會建議包括：改善投保申請表的設計，以減少因「沒有披露事實」而引致的糾紛；訂立合適的指引，要求保險公司的投保申請表的問題必須充分具體及明確，以及清楚訂明需披露資料的期限，以便申請人清楚了解需披露的資料範圍和詳細程度。

在《標準核保問卷》的制訂過程中，本會與保聯及食物及衛生局就有關草擬本交換意見，當中大部分建議被保聯接納。總括而言，本會要求澄清將某些在市場上不常見的問題納入問卷內的必要性；在某些問題上無需披露的健康狀況的範圍；及披露時限長度的必要性等。



Key features of the SUQ include aligning the wording of all questions and defined the maximum scope of questions that would be asked for the purpose of underwriting; use of layman terms and simple formats; specifying clearly the information that needed to be disclosed; and the shortening and capping of the disclosure timeframe at 5 years for most of the questions related to pre-existing conditions. The Council expected the SUQ, which provided a standardised template and clear instructions to which information consumers were required to disclose during applications, would benefit consumers and enhance consumer protection in the private health insurance market.

Competition Commission's Proposal to Accept Commitments from Online Travel Agents

The Council supported in principle the Competition Commission's ("Commission") proposed acceptance of the proposed commitments ("Proposed Commitments") by 3 major online travel agents (OTAs) ("3 OTAs") on not carrying out the investigated suspected anti-competitive conducts. Such conducts included entering into agreements with accommodation providers that contain terms to always give the 3 OTAs the same or better terms as those offered by the providers in all other sales channels as regards room prices ("wide price parity"), room conditions ("wide conditions parity") and/or room availability ("room availability parity").

Several comments were put forward to the Commission by the Council, including (i) to clarify the rationale behind the exclusion of managed, opaque and package bookings from the Proposed Commitments; (ii) to keep reviewing the Proposed Commitments to ensure they were fulfilled by the 3 OTAs and extending, if necessary, the effective period or investigating whether there were other means to address the relevant potentially anti-competition terms; (iii) to clarify whether the Commission's investigation had covered all OTAs and booking sites which provided similar services and any similar anti-competitive conducts observed there; (iv) to advise on whether the Commission had spotted other anti-competitive conducts, trade malpractices and/or related issues on the part of other OTAs, hotel booking sites and/or price comparison sites in Hong Kong; and (v) to put forward policy recommendations to the Travel Industry Authority to formulate practice guidelines governing OTAs, among others, to observe and comply with the Competition Ordinance and do business with good trade practices.

Property Management Services Authority's Codes and Practice Guides

The licensing regime for property management industry came into operation on 1 August 2020. To effectively regulate the licensed property management companies (PMCs) and practitioners, the Property Management Services Authority (PMSA) issued several codes of conduct and best practice guides covering various property management areas for consultation. The Council provided responses to the following consultations:

《標準核保問卷》的主要特點如下：統一不同核保問題的措詞用字，並限制核保問題的範圍；使用顯淺易明的用語及格式；清楚闡明申請人需要披露的資料；及縮短大部分與已存在疾病相關問題的披露期，並以5年為上限。本會期望透過提供標準化的範本和明確說明消費者在申請過程中所需披露的資料，《標準核保問卷》能為消費者帶來好處，並加強個人償款住院保險市場對消費者的保障。

競爭事務委員會擬接受網上旅行社的承諾

本會原則上支持競爭事務委員會（競委會）提議接受3間主要網上旅行社（OTA）（以下簡稱「3間OTA」）提出的承諾（建議承諾）：不會進行其受競委會調查的懷疑反競爭行為。相關行為包括與住宿提供者簽訂協議，其中包含以下條款：住宿提供者需經常向3間OTA提供比其向其他銷售渠道所提供之相同或更好的房價（廣義平價）、房間狀況（廣義條件平等）及/或房源（房源平等條款）。

本會向競委會提出了數項意見，其中包括促請競委會（1）闡明其將管理預訂、盲選預訂和套票預訂事宜排除在建議承諾外的理由；（2）持續審查建議承諾，以確保三間OTA有履行承諾，並在必要時延長有效期限，或調查是否有其他方法來解決相關潛在的反競爭條款；（3）澄清其調查是否涵蓋了所有提供類似服務的OTA和預訂網站，以及在當中觀察到的任何類似的反競爭行為；（4）透露在香港其他OTA、酒店預訂網站及/或價格比較網站上有否發現其他反競爭行為、不良營商手法及/或相關問題；（5）向旅遊業監管局提出政策建議，當中包括制訂有關OTA的作業指引，以遵守《競爭條例》並實踐良好的營商手法。

物業管理業監管局的操守守則和作業指南

物業管理業發牌制度於2020年8月1日起正式實施。為有效監管持牌物業管理公司（管理公司）及從業員，物業管理業監管局（監管局）制定了一系列涵蓋各個物業領域的操守守則及良好作業指南，並進行諮詢。本會就以下諮詢作出了回應：



Draft Codes of Conduct and Best Practice Guides on “Complaint Handling Mechanism of Property Management Companies” and “Effective Control over Property Management Business by Property Management Companies”

To smoothen the complaint process and enhance certainty to the complainant, the Council suggested PMSA to consider including certain progress update timelines to foster better customer services of the PMC involved and an appeal mechanism or alternative channels in case the complainant is unsatisfied with the complaint outcome provided by the PMC. The Council also suggested PMSA to collect complaint data for analysis and future reference.

As for the Draft Code of Conduct of “Effective Control over Property Management Business by Property Management Companies”, the Council suggested PMSA to consider adding “Communication Channel” under the control mechanism which should be transparent and enable owners or their organisations to convey feedback conveniently and confidentially. The Council was also of the view that the relationship between a PMC and its sub-contractors was one of principal and agent. The Council therefore suggested that the Draft Code should clearly specify that PMCs should be accountable for any complaints arising out of services provided by its sub-contractors.

Draft Codes and Best Practice Guides on “Handling Money Received for Clients” and “Obligations after the Appointment of a Property Management Company is Terminated”

To keep up with the rapid technological development in the economy and consumers’ changing payment behaviour, in its submission, the Council suggested PMSA to extend the payment method coverage of the Draft Code of Conduct on “Handling Money Received for Clients” from cash and cheques only to other digital and e-payment means. The Council also suggested PMSA to add a clause of requiring PMCs to make available the account records for owners’ organisations to check upon request.

As for the Draft Code of Conduct on “Obligations after the Appointment of a PMC is Terminated”, the Council suggested PMSA to recommend a longer period for handover arrangement of large-scale developments. The Council also suggested that PMCs should have the duty and remain accountable within a reasonable period of time after the handover to provide the relevant information or document required by the owners’ organisation or the new PMC.

To enhance consumer protection, it was also suggested that PMSA should consider providing further safeguards and advice in procurement of supplies, goods or services and renewal of service contracts to be entered into by the PMC when it was approaching the end of its appointment.

《物業管理公司處理投訴的機制》及《物業管理公司須有效控制物業管理業務》的操守守則和良好作業指南草擬本

為理順投訴流程並給予投訴人確定性，本會建議監管局考慮制定投訴進度匯報時間表，鼓勵物管公司加強客戶溝通，並就投訴人不滿物管公司所作出的投訴結果，建立上訴機制或替代渠道。本會亦建議監管局可蒐集投訴數據，以供分析和將來參考。

就《物業管理公司須有效控制物業管理業務》的操守守則和良好作業指南草擬本，本會建議監管局考慮在設立有效管治業務的機制下，增加「溝通渠道」規定，並公開機制增加透明度，以便業主或業主組織可方便和保密地提供意見。本會亦認為管理公司及其承辦商存在委託和代理的關係，因此，本會建議操守守則和作業指南應明確規定，管理公司應就代理承辦的服務引起的任何投訴承擔責任。

《物業管理公司處理代客戶收取的款項》及《物業管理公司就其委任的結束須履行的責任》的操守守則和良好作業指南草擬本

因應科技的迅速發展和消費者付款方式的改變，本會建議監管局將《物業管理公司處理代客戶收取的款項》草擬本中提及的付款方式，由僅適用於現金和支票支付，擴大至包括其他數碼和電子支付方式。本會亦建議監管局增加一項規定，管理公司須在業主組織提出檢查要求時，將帳目紀錄提交業主組織。

就《物業管理公司就其委任的結束須履行的責任》操守守則和作業指南草擬本，本會建議監管局為大型物業管理項目訂立較長的交接時間。本會亦建議訂明管理公司有責任在交接後的一段合理時間內，向業主組織或新的管理公司提供所需的相關資料或文件。

為加強對消費者的保護，本會亦建議監管局考慮在管理公司服務期即將完結前，就採購物料、商品或服務及續簽服務合約方面，提供進一步的保障措施和建議條文。



「油價資訊通」 網站和手機應用程式啟動儀式

The Launching Ceremony of Oil Price Watch Website and Mobile App



Auto-fuel Price Monitoring

Oil Price Analysis

Long concerned about the auto-fuel price in Hong Kong and its impact on consumers, the Council has been closely monitoring the market. In view of the drastic changes in the international oil market in 2020, the Council conducted the *Auto-fuel Price Monitoring Analysis* covering data under the period from 2013 to the first quarter of 2020.

The analysis revealed that over the 7-year period, pump price gaps with Brent crude oil price and import price had been widened by almost onefold. Data also showed that except for 2014, there were signs of "more going up, less coming down" in pump price over the 7 years. The Council also analysed the responsiveness of the daily pump price when Brent crude oil price changes, i.e. if time-lag effect exists. There seemed no signs of "quick going up, slow coming down" particularly in recent years. Nonetheless, the Council's Oil Price Database showed a percentage rise in the number of days the oil companies had identical pump prices, excluding 2015, 2016 and 2018.

In response to oil companies' claims of offering various types of discounts and promotions to consumers, the Council reiterated its suggestion to the oil companies that a direct reduction of the pump price would be the most straightforward and popular benefit for consumers. The Council opined that the oil companies should increase transparency by disclosing more cost and sales information so as to alleviate the long-standing public concerns on the industry. In addition, the Council also urged the Government to disclose more frequent and more detailed import oil price information for closer public scrutiny and in the long run, conduct a thorough regulatory review on the auto-fuel market to examine its pros and cons and to formulate a long-term development plan.

車用燃油價格監察

油價分析

本會一直關注及監察本港汽車燃油價格對消費者的影響，有見 2020 年國際燃油市場急劇變化，本會於同年發表了《車用燃油價格監察分析》研究報告，數據涵蓋 2013 年至 2020 年首季。

分析顯示，在 7 年間，牌價與布蘭特原油價及進口價的差距擴大接近一倍。除 2014 年外，7 年間的牌價亦存在「加多減少」現象。本會亦檢視布蘭特原油價格變化，對日常牌價的影響是否存在滯後關聯。儘管近年沒有「加快減慢」的跡象，但根據本會油價數據庫的資料，油公司汽油牌價相同的日數的比率，除 2015、2016 及 2018 年外，其餘年份均呈上升趨勢。

就油公司經常聲稱向消費者提供了林林總總的折扣和推廣活動，本會重申一貫立場，建議油公司直接減牌價，對消費者來說是最簡單直接和受歡迎的優惠方式。本會認為油公司應提升資訊透明度，披露更多有關成本和銷售數據，以釋除長久以來公眾對行業的種種質疑。另外，本會亦促請政府更頻密和更詳細地披露燃油市場進口價的資料，讓社會對市場能加強監督。長遠而言，本會亦建議政府就燃油市場作監管政策研究，檢視利弊和作出規劃。

Launch of "Oil Price Watch" Website and Mobile Application

Commissioned by the Environment Bureau, the Council launched a brand new "Oil Price Watch" website and mobile application in November 2020 after a year of preparation with opinions collected from various stakeholders, including drivers, oil companies and the Government. Since then, consumers could easily access auto-fuel price information with a single device, allowing them to make smarter choices when refilling their gas tanks.

The new "Oil Price Watch" featured upgraded and enhanced functions such as "Weekly Discount and Promotion" information of each oil company for up to 7 days, enabling consumers to plan on refilling gas tanks according to their itineraries and needs; an enhanced "Auto-fuel Price Calculator" with the newly added "Designated Station Discount" and "Voucher Discount" features to help consumers save more by making a more comprehensive price comparison; through "Email Notifications" or "Push Notifications", consumers could handily grasp information on the changes in auto-fuel prices and discount offers; "Petrol Filling Station Search" enabled quicker searches for petrol stations by selected districts or oil companies, and it worked with GPS to show consumers the locations of nearby petrol stations.

The Council holds the view that with the launch of "Oil Price Watch", consumers would benefit by saving on oil expenses while the transparency of local auto-fuel prices could also be enhanced, thus encouraging the competition of the auto-fuel market. As of 31 March 2021, the Oil Price Watch website and app recorded about 266,000 and 866,000 pageviews respectively. The Oil Price Watch app had around 21,000 downloads.

Industry Codes of Practice

The role of encouraging and assisting businesses with the development of codes of practice is one of the functions stipulated in the Consumer Council Ordinance. To this end, the Council, in collaboration with the laundry industry and the retail jewellery industry, launched the Laundry Code and the Jewellery Code in 2015 and 2017 respectively. For effective implementation of the Codes and operation of the Complaint Review Committees established by the respective industry, the Council held annual review meetings with the trade industry associations since their launch to review their performance and keep track of the latest developments of the codes and industries.

推出「油價資訊通」網站及手機應用程式

受環境局委託，本會經過一年籌備工作，收集、歸納各持份者包括駕駛人士、業界及政府部門的意見後，於2020年11月推出全新的「油價資訊通」網站及手機應用程式，從此只要一機在手，油價優惠資訊盡在掌握，消費者入油時可作更精明選擇。

升級優化後的「油價資訊通」，提供更全面功能，例如：「一周折扣及優惠」，載列各油公司未來7天內的折扣優惠，讓消費者按行程及需要為入油做準備；優化後的「油價計算機」新增「指定油站優惠」和「油券優惠」計算功能，助消費者全面比價格、節省支出；透過「電郵通知」或「推送通知」，消費者可掌握油價變化及折扣優惠資訊；「油站搜尋」功能新增地區及油公司選項，讓消費者可快速搜尋油站，更可配合地圖定位功能，方便消費者掌握附近油站位置。

本會認為「油價資訊通」推出後，消費者可從中受惠，節省入油開支，本港燃油價格透明度更得以提升，有助促進車用燃油市場競爭。截至2021年3月31日，「油價資訊通」網站及手機應用程式分別錄得大約266,000及866,000瀏覽次數，而「油價資訊通」手機應用程式則錄得大約21,000下載次數。



行業營商守則

根據《消費者委員會條例》，鼓勵和協助企業制定行業營商守則是本會法定職能之一。因此，本會與洗衣行業及珠寶零售業合作，分別於2015年推出《洗衣業營商實務守則》和於2017年推出《珠寶零售業營商實務守則》。為使守則和相關行業成立的投訴審查委員會能有效執行和運作，自守則推出後，本會每年均與有關行業商會舉行會議，以檢視其執行情況和行業的最新發展。

ADVANCING LEGAL PROTECTION FOR CONSUMERS

加強消費者的法律保障

The Council has been a long-time champion of industry codes of practice and legislation to protect the rights of consumers. It regularly conducts studies on consumer protection issues from a legal perspective, making carefully drafted recommendations to the Government. Over the decades, these efforts have resulted in numerous amendments to current laws or the introduction of new legislation, and ensured that consumer protection remains firmly in the minds of all parties involved. During the year under review, the Council made submissions to the Law Reform Commission (LRC) in response to its recommendation to permit outcome-related fee structures for arbitration. It was unfortunate, however, that the bill for mandating a cooling-off period for consumer contracts relating to fitness and beauty industries, which has long been advocated by the Council and was scheduled to be presented to the Legislative Council in early 2020, was postponed owing to the drastic deterioration of business environment caused by social unrest and the COVID-19 pandemic.

本會多年來，一直是制定行業營商守則及倡議立法保障消費者權益的先驅。本會定期從法律角度研究跟消保權益相關的議題，並向政府提出審慎的建議，數十年來付出的努力獲得豐碩的成果，促成修改多項現行法例或訂立新法，確保有關方面以考慮保障消費者權益為依歸。年內，本會就准許與仲裁結果有關的收費架構的建議向法律改革委員會（法改會）提交意見。然而不幸的是，本會多年來倡議就健身和美容服務消費合約設立法定冷靜期的法案，原訂於2020年初提交立法會審議，鑑於社會事件和2019冠狀病毒病肆虐導致營商環境陷入深度衰退，法案須押後提交立法會作審議。





Submission to the Law Reform Commission — Consultation Paper on Outcome-Related Fee Structures for Arbitration (“ORFS”)

In December 2020, the LRC issued a consultation paper on ORFS. It recommended that the relevant legislation should be amended to permit lawyers to use ORFS for arbitration cases taking place both in and outside Hong Kong. As consumer disputes usually involve relatively smaller amounts than commercial disputes, consumers have a tendency not to use arbitration as a means for resolution. Nevertheless, for disputes relating to higher-value goods and services, as well as customised products, consumer arbitration could be a useful option. The Council made submissions that reflected principles and considerations known to be of concern to consumers, but refrained from commenting on the LRC's technical recommendations for legal practitioners, believing that the input on such matters is best left to the expertise of the Law Society and the Bar Association.

In the main, the Council supported the LRC's recommendations that lawyers should be permitted to use ORFS to enhance accessibility to legal services in a reasonable and affordable way, and that consumers be allowed to make informed and varied choices, so long as sufficient safeguards were in place to protect them. The Council stressed that such safeguards would include legal professionals adhering to their own codes of conduct, and being totally clear and transparent in explaining the terms and conditions of ORFS to their clients. The Council also favoured necessary amendments to the relevant professional guides and codes of conduct to achieve this outcome. Furthermore, the Council supported the placing of an appropriate cap on legal professionals' reward from the outcome of arbitration, taking into account consumers' expectations that the process would be affordable with a proportionate return.

In addition, the Council advocated for a mandatory cooling-off period for consumers entering into an ORFS contract. This is in line with the Council's consistent view that a mandatory cooling-off period for consumer contracts in general would prevent unscrupulous traders from using undesirable trade practices or high pressure to induce the buyers to enter into such contracts. The Council did not object to legal practitioners charging separately for work done in relation to separate but related aspects of the arbitration, as this would offer consumers more options and flexibility when their cases were being handled. As to whether personal injury claims should be treated differently from other claims in arbitration, the Council was of the view that consumer arbitration could increase in the long run and the market would constantly evolve, so it was important that such a decision should be reviewed from time to time.

向法律改革委員會就《與仲裁結果有關的收費架構》的諮詢文件提交意見

法改會於 2020 年 12 月就與仲裁結果有關的收費架構發表諮詢文件，建議修訂相關法例，准許律師就處理在香港及香港以外地方進行的仲裁，採用與結果有關的收費架構。由於消費者糾紛中所涉及的金額一般較商業糾紛少，因此，消費者都一般傾向不採用仲裁方式解決糾紛。然而，若糾紛涉及高昂價值的商品及服務，或是訂製產品，消費爭議仲裁是個可考慮的選擇。本會提交的意見僅旨在反映消費者關注的原則和考慮因素，至於法改會提出的技術性建議，應留待由香港律師會和香港大律師公會提供專門意見。

總括而言，本會支持法改會的建議，准許律師應在收費合理和消費者可負擔的水平下，採用與仲裁結果有關的收費架構，讓法律服務能夠更普及，亦讓消費者在充足的保障下，可作出知情和不同的選擇。本會強調法律專業人士必須遵守相關行為守則，並以清晰和具透明度的方式，向客戶解釋與仲裁結果有關的收費架構的條款和細則，以保障消費者利益。就此，本會歡迎對相關的行業指引和操守守則作出必要的修改，以達致以上目的。另外，本會支持就法律專業人士按仲裁結果可獲取的報酬設置一個適當上限，以符合消費者的期望，將仲裁收費定在可負擔的水平，和有合理比例的回報。

此外，本會倡議於《與仲裁結果有關的收費架構》的合約中引入強制性冷靜期。一直以來，本會認為強制性冷靜期能防止無良商戶以不良營商手法，或高壓手段來誘使消費者簽訂合約。本會不反對法律執業者就關乎仲裁的各項獨立但相關範疇的工作，分開收取費用，以讓消費者能在法律執業者處理其案件時，獲得更多選擇和靈活性。至於就應否對人身傷害申索與其他仲裁申索作不同的處理，本會認為長遠來說，消費爭議仲裁將會增加，加上市場正不斷演變，故此應定期檢討相關決定。



DISSEMINATING CONSUMER INFORMATION

傳播消費訊息



In recent years, the Council has made extensive use of digital and social media platforms to reach out to the public proactively and ensure that consumers, especially those in younger age groups, can receive succinct news feeds and accurate product information in a timely manner. This experience proved invaluable in 2020-21, as with the entire year shrouded by the COVID-19 pandemic and its side effects, the Council remained agile in information dissemination, including live-streaming every CHOICE press conference for the first time in history. Despite this growing shift to technology, CHOICE Magazine continues to serve as Hong Kong's only monthly signature printed publication that offers useful buying tips through objective product test results and survey findings. In this regard, the Council is determined to meet the needs of all generations in fulfilling its mission.

消費者委員會近年廣泛利用數碼及社交媒體平台，與公眾緊密接觸，務求讓消費者，尤其是年輕一代，能及時接收精簡和準確的產品資訊。儘管香港在 2020 至 2021 年間被疫情籠罩，這寶貴的經驗亦為本會奠下靈活發放資訊的良好基礎，並開創於網上直播每場《選擇》月刊記者會的歷史。隨著訊息傳播逐步趨向數碼化，每月編印出版的《選擇》月刊仍維持其領先消費者雜誌的地位，透過客觀產品測試結果和調查，為消費者提供實用的購物指南，滿足不同年代消費者的需要，實踐消委會的使命。

CHOICE Magazine

CHOICE Magazine is an independent, impartial and authoritative consumer guide, widely recognised as a source of trusted and reliable information since it was first published in 1976. To uphold its authority and credibility, CHOICE Magazine does not accept any advertisements or commercial contributions in any form. The monthly publication covers test reports, surveys, in-depth studies on a diverse range of consumer goods and services, and complaint cases.

The overall sales of the printed version of CHOICE Magazine recorded 225,823 copies in the 2020-21 reporting period, making it one of the bestselling monthlies in the city. Sales were split rather evenly between subscriptions and retail sales via outlets, such as newsstands and convenience stores. The COVID-19 pandemic itself as well as the subsequent postponement and cancellation of the Hong Kong Book Fair 2020 had adversely affected subscription desire as well as the overall performance of the CHOICE print version.

《選擇》月刊

《選擇》月刊於 1976 年創刊，一向獲公認為獨立、不偏不倚、具權威地位的消費指南，為消費者提供可信和可靠的資訊。為確保其權威及可信性，《選擇》月刊從不接受廣告或任何商業形式贊助。月刊涵蓋各種跟消費者息息相關的產品及服務的測試、調查及深入研究報告，以及投訴個案等資訊。

《選擇》月刊印刷版於 2020-21 年度全年總銷量高達 225,823 冊，持續成為本地最暢銷月刊之一。月刊的訂閱及零售額各佔總銷量約一半，印刷版的零售點遍布全港各區報攤及便利店。然而，由於 2019 冠狀病毒病疫情，以及因疫情而導致 2020 香港書展一度延期後取消，月刊訂閱量及印刷版銷情亦因而受到影響。

The April 2020 issue (#522), featuring a test report on pre-packaged edible salts found to contain microplastics, was the bestseller of the year. Ranked second was the July 2020 issue (#525), featuring toxic metallic and carcinogenic contaminants found in canned fish. The third bestselling issue was May 2020 (#523), which covered a report on “3/4 Horsepower” Window-type Air Conditioners; followed by the August 2020 issue (#526) spotlighting infant formula as the cover story.

On the contrary, the online version of CHOICE had observed an overwhelming record of 2,406,896 pageviews (up 39% from the 2019-2020 period) during the year under review. The remarkable performance was partly attributed to the free download of the article on disposable face masks, in addition to the noteworthy performance of the salt cover story article in April and the infant formula story in August 2020.

Disseminating Information on Combatting COVID-19

In the year under review, the Council stepped up its measures in providing consumers with useful information to combat the pandemic by prioritising test reports on anti-epidemic products. A number of these articles were made free for public download from the website, including disinfection alcohol and at-home test kits (Issue 522), disinfectant lanyards (Issue 525) and face masks (Issue 530).

The newly published articles were added to the Council’s dedicated “Together, We Fight COVID-19” webpage, which was updated throughout the year under review to provide consumers with up-to-date articles, consumer alerts, free download materials and corresponding Government information. Serving as a content hub to consolidate virus-prevention information, this page accumulated 33,927 pageviews in the reporting year. The Council also worked with the Equal Opportunities Commission to disseminate pandemic-related content in English to non-Chinese-speaking minority groups in Hong Kong.

2020年4月份的《選擇》月刊(第522期)為年度內最暢銷的一期,該期以食鹽檢出金屬污染物及微塑膠作為封面故事。第2位則為2020年7月號(第525期),測試報告專題為罐頭魚樣本檢出金屬污染物、致癌物,引起大眾關注。銷量第3位則為2020年5月號(第523期),該期測試了3/4匹窗口式冷氣機的表現。緊隨其後是2020年8月號(第526期),該期封面故事為嬰兒奶粉大檢測。

反觀網上版《選擇》月刊表現理想,年內錄得可觀的2,406,896瀏覽量(較2019-2020年度飆升39%)。出色的表現,除了歸功於年內一篇供免費下載的外科口罩測試報告外,亦有賴4月份的食鹽檢測及8月份的嬰兒奶粉大檢測兩篇封面專題故事,大大提升了瀏覽量。

發放防疫資訊

年內,本會為消費者加強提供實用抗疫資訊,以推出抗疫產品的試測報告為首要任務,並將部分文章開放予市民自本會網站免費下載,包括消毒酒精及快速測試套裝(第522期)、除菌掛卡掛章(第525期)和口罩(第530期)。

本會亦特別設立《齊心抗疫》專頁,在年內不斷更新,為消費者整合各類防疫資訊,包括最新文章、消費警示、免費下載內容和相關政府資訊。此專頁在本年度累計錄得33,927次瀏覽量。本會亦與平等機會委員會攜手合作,為以非中文為母語的本港少數族裔,發放疫情相關的英文資訊。





Responding to Pandemic-related Service Issues

The Government announced from late-March 2020 onwards various restrictions on social gathering, which were in effect for intermittent but long periods of the year under review. Such measures included dining restrictions, closure of entertainment venues, gyms, beauty and massage parlours, etc. As a result, many consumers had unused portion of prepaid service packages.

Besides, many companies closed their businesses as the pandemic battered the economy. The Council received media enquiries regarding the closures of travel agencies (Wefly, GoGoGo Travel, Venice Travel), beauty appointment booking app (BloomMe), UA Cinemas, indoor playground for children (Play Easy), and pocket Wi-Fi rental company (CrazyEgg).

The Council swiftly responded to a host of pressing consumer concerns via media interviews and press statements, urging merchants to disclose the arrangements on their websites or social platforms. Consumers were reminded of the risks associated with prepayment purchases as well as to keep record of their service contracts and receipts to recover prepayment through chargeback mechanism in case of shop closures.

Furthermore, in response to the increased prevalence of online shopping spurred on by social distancing measures, the Council also published various articles in CHOICE magazine related to preventing online consumer traps, including a survey on the service quality of online supermarkets, anti-epidemic product scams on social media, as well as complaints related to and risks of the latest live-streaming e-commerce trend, empowering consumers to continue shopping smart amid the new norm.

處理與疫情相關的服務投訴

政府自2020年3月下旬宣布多項社交距離措施，在本年度間歇實施，每次均歷時一段長時間。這些措施包括於餐飲處所實施堂食限制，關閉娛樂場所、健身中心、美容院和按摩院等，致使不少消費者未能兌現尚未用完的預繳服務套餐。

同時，由於疫情重創經濟，多間商戶相繼結業。本會接獲傳媒就旅行社 (Wefly 愛飛旅遊網、GoGoGo Travel 捷達假期、威尼斯旅遊)、網上預約美容服務平台 (BloomMe)、娛樂院線、室內兒童遊樂場 (Play Easy 輕鬆玩) 和隨身 Wi-Fi 路由器租賃公司 (CrazyEgg) 的結業事宜的查詢。

就上述各類消費問題，本會透過傳媒採訪和新聞稿迅速回應，敦促商戶在其網站或社交平台上公布有關安排。本會亦提醒消費者注意預繳式消費的風險，並保留服務合約和收據，以便在商戶結業時透過退款機制取回預繳款項。

此外，鑑於社交距離措施令網上購物消費盛行，本會於《選擇》月刊發表多篇有關防止網上消費陷阱的文章，包括超市網購服務質素調查、社交平台防疫用品欺詐，以及有關最近興起直播帶貨的投訴和風險，讓消費者能夠在新常態下繼續精明消費。

Informing and Interacting with Consumers through Multimedia Platforms

Following the development of the mobile-friendly Online Price Watch ("OPW") mini-site in 2019, the desktop version of OPW was also revamped in July 2020 with a user-friendly interface and enhanced functions, such as "Set Target Price" and displaying by "Unit Price" for easier price comparison of groceries and daily necessities. In November 2020, the brand new "Oil Price Watch" website and mobile app with upgraded functions were launched, offering greater convenience to consumers to check auto-fuel retail prices and increasing market information transparency.

During the year under review, total traffic on the Council's website recorded 4.2 million pageviews. Pageview peaks were seen on several popular CHOICE topics, in particular infant formula and 4 COVID-19 related topics during the year which offered articles for free download, including the product test of 30 face mask models in December 2020. 79 videos and 47 infographics were produced in the year to meet the Council's pledge to make information more accessible and user-friendly as well as strengthening engagement with consumers.

The number of fans for the CHOICE Facebook page continued to grow, reaching 42,892, a 46% increase year-on-year (YoY). A total of 370 Facebook posts were produced in the year, representing a YoY growth of 25%. Among the posts published, COVID-19 related content and consumer alerts proved to be the most effective in drawing viewers' engagement via link-clicks, post-sharing, and leaving comments.

The Council's YouTube channel is a hub of video content, providing a wealth of information for consumers. Videos include CHOICE Magazine highlights, test reports findings, past events and activities, and consumer protection related educational videos. In the year under review, the total views of the channel recorded a 19% YoY growth, totalling 898,699. First rolled out in 2018, the channel now has an aggregate of over 19,550 subscribers, 2.9 million total views and over 5.4 million minutes of total watch time since its launch.

多媒體平台發放資訊 全方位與消費者互動

繼手機版的「網上價格一覽通」網站於2019年推出，網頁版亦於2020年7月更新，以提升用戶在瀏覽時的體驗，並強化功能，如「設定目標價格」及「每單位單價」，讓公眾更容易比較糧油及日用品價格。除此之外，全新「油價資訊通」網站及手機應用程式亦於2020年11月面世，提供多項優化的新功能，方便消費者查閱和比較不同油公司的牌價，以加強市場資訊透明度。

年內，本會網站總瀏覽量達420萬，當中多篇《選擇》月刊文章大受歡迎，錄得相當可觀的瀏覽，尤其是嬰兒配方奶粉文章，以及4篇與防疫內容相關的免費文章，包括2020年12月公布的「30款外科口罩效能大測試」。同期，本會合共製作了79段影片及47幅訊息圖，以履行本會承諾，為公眾提供方便接收和易於理解的資訊，加強與消費者的互動。

《選擇》月刊 Facebook 專頁粉絲數目持續增長，累計為42,892人，比對上一年度大幅上升46%。年內上載的帖子共370篇，比對上一年度上升25%，其中以防疫內容相關帖子及消費警示最受歡迎，吸引最多點擊、分享和留言互動。

本會的 YouTube 專屬頻道收納了一系列與本會相關的影片，包括《選擇》月刊精選、測試報告結果、推廣項目及活動重溫，以及保障消費者權益的教育影片。年內，頻道的總瀏覽次數錄得898,699次，較上一年增長19%。頻道自2018年開通以來，累積超過19,550名訂戶，總瀏覽次數為290萬，總瀏覽時間為540萬分鐘。





Empowering Consumers Through the Mass Media

Thanks to the support of the mass media, the Council is often on the public's mind. For many years, the Council has organised extensive media programmes and campaigns, notably the monthly press conference, which was changed to live-stream format in the past year, and countless interviews to keep consumers informed about, and alert to, what was happening in the marketplace. During the year, some 70 press releases and statements were issued, covering selected topics published in CHOICE Magazine as well as the Council's response to more than 100 media enquiries related to significant consumer issues. In total, over 3,000 counts of media coverage were generated. Through proactive media engagement, the Council was able to publish timely cautionary advice to consumers whenever an issue arose.

The Council continued its partnership with TVB to produce health management related episodes that were shown in the popular programme "Revel in Retirement" (無耆不有). Primarily targeting elderly consumers, the episodes covered 4 popular topics of interest to senior citizens, including canned fish products, massage products, funeral services and compression hosiery. Positive media relations and desired publicity outcomes were achieved throughout the year under review through press interviews and appearances on a combination of print, electronic and online channels, such as the Radio Television Hong Kong (RTHK) programme "Letter to Hong Kong", Metro Radio's "Life is So Happy", Commercial Radio's "Saturday Forum" and exclusive interviews with the Chairman and Chief Executive by Hong Kong Economic Times.

Top Ten Consumer News (Year of the Rat)

Entering its 17th year, the Top Ten Consumer News continued its partnership with Hong Kong Economic Times, Cable TV, RTHK, Sky Post and TOPick, with the addition of the online media HK01 and lifestyle media outlet U Magazine, to invite the public to vote for the consumer news that they were most concerned about¹⁰. Among the top 3 most voted consumer news, the pandemic-induced panic-buying across districts drew the most votes. Ranked second and third were the news stories on the face mask shortage during the Lunar New Year, and the restructuring of Cathay Pacific. Consumer participation remained high in this poll campaign with a record-high number of 6,038 voters.

借助大眾媒體 提升消保意識

有賴傳媒支持，本會形象深入人心。多年來，本會舉辦多項媒體及推廣活動，最為人熟識的《選擇》月刊每月記者會，過去一年轉為網上直播形式進行，本會同時亦出席無數傳媒訪問，竭力讓公眾掌握最新消費資訊和市場警示。年內，本會接獲逾100宗傳媒查詢，並發表超過70篇新聞稿及聲明，涵蓋重要消費議題及《選擇》月刊專題內容，錄得超過3,000篇媒體報道。本會透過主動接觸傳媒，就市場上出現的消費相關問題，適時向消費者發出提示及建議。

本會繼續夥拍無綫電視製作一系列以健康管理為主題的短片，於熱門節目《無耆不有》內播出。該系列節目以高齡消費者為目標觀眾，涵蓋4個與長者息息相關的題材，包括魚類罐頭食品、按摩產品、殯葬服務及壓力襪。年內，本會亦在印刷、電子及網上各類型媒體接受訪問和亮相節目，包括香港電台《香港家書》、新城電台《原來生活好快樂》、商業電台《政經星期六》，以及香港經濟日報與本會主席和總幹事進行專訪，藉此與媒體維持良好關係，並達到理想的推廣成效。



總幹事黃鳳嫻和我們講解一下

鼠年十大消費新聞

第17屆「十大消費新聞選舉」，除了繼續與香港經濟日報、有線電視、香港電台、晴報及TOPick合作外，亦新加入網上媒體香港01和消閒雜誌U Magazine，邀請公眾投票選出最關心的消費新聞¹⁰。獲最多票數的首3位消費新聞，以疫情引發各區出現搶購潮膺榜首，至於第2及第3位，分別為農曆新年口罩短缺，以及國泰航空重組。今年的投票人數打破歷年紀錄，共有6,038人投票。



¹⁰ Visit www.consumer.org.hk/ws_en/news/press/top10_rat.html for the poll results of the Top Ten Consumer News (Year of the Rat).
鼠年十大消費新聞結果，請瀏覽 www.consumer.org.hk/ws_chi/news/press/top10_rat.html，或掃描二維碼。



Consumer Rights Reporting Awards

Organised by the Council in conjunction with the Hong Kong Journalists Association and the Hong Kong Press Photographers Association, the Consumer Rights Reporting Awards (CRRA) were established to recognise journalistic excellence in reporting consumer rights and related issues. As CRRA entered its 20th year, 155 entries were received.

To celebrate the 20th anniversary of the CRRA and encourage the media to keep producing more high-quality consumer news reports, the Council set up a new "Grand Award" to honour the most outstanding journalistic report of the year. The adjudication panel decided that a report series on "HPV Vaccine" in the "Text Category" and a report on "Health Care Voucher" in the "Video Category" would share the award with a cash prize HK\$10,000 each as a token of appreciation. Meanwhile, "Honorary Awards" were presented to individual journalists and media organisations that have won the most awards throughout the history of the CRRA. Ms. SIN Wan-kei (洗韻姬), a seasoned journalist who had previously won 17 awards, added one more under her belt while media organisations that have won the most awards are RTHK (for radio), TVB (for TV), and Ming Pao (for newspaper/magazine). Since the inclusion of entries from online media in 2017 to embrace the digital development of the media industry, HK01 has won the most awards among the online news media organisations. In addition, the Chinese University of Hong Kong has won the most awards in the "Campus Newspaper Category" since it was first introduced in 2015¹¹.



消費權益新聞報道獎

由本會與香港記者協會及香港攝影記者協會合辦的「消費權益新聞報道獎」，旨在表揚出色的消費權益新聞報道，一直深受各界肯定。本年度第 20 屆新聞報道獎，共收到 155 份參賽作品。

為慶祝「消費權益新聞報道獎」創立 20 周年，並鼓勵傳媒繼續製作優質消費新聞報道，本會在今屆新聞報道獎特設「20 周年年度大獎」，以表彰該年度獲評審選為最傑出的消費新聞報道作品。根據評審小組議決，文字組別的「HPV 疫苗陷阱系列」和影像組別的「醫療購物券」專

題聯合獲頒這項大獎，並分別頒發獎金港幣一萬元正，以茲獎勵。大會亦向新聞報道獎創立以來，獲獎次數最多的記者和媒體機構頒發「20 周年榮譽大獎」，包括資深記者洗韻姬女士，她曾囊括多達 17 個獎項，並在今屆新聞報道獎再下一城；同時，香港電台、無線電視和明報分別成為電台組、電視台組、報章/雜誌組歷屆獲獎最多的傳媒機構；為迎接傳媒行業的數碼發展，本會自 2017 年將網媒納入獎項組別，香港 01 在此組別歷屆獲獎次數居首；而在 2015 年增設的「大專院校」組別，則由香港中文大學稱冠¹¹。

第二十屆

消費權益新聞報道獎頒獎禮

The 20th Consumer Rights Reporting Awards



11 Visit www.consumer.org.hk/ws_en/news/press/consumer_rights_reporting_awards2020.html for more information on the 20th CRRA. 更多有關第20屆消費權益新聞報道獎的資訊，請瀏覽 www.consumer.org.hk/ws_chi/news/press/consumer_rights_reporting_awards2020.html，或掃描二維碼。

EMPOWERING CONSUMERS THROUGH EDUCATION

以教育活動提升消費者自我保護能力



Today's era of technology has in many respects made the sourcing and purchasing of consumer products more simple, yet at the same time it has increased the complexity of identifying unscrupulous traders and ensuring adequate consumer protection. Aware of this growing challenge, the Council is committed to empowering consumers through education, especially more vulnerable groups such as young students and Hong Kong's increasing elderly population, so as to help them acquire the practical knowledge to make informed choices and become responsible consumers. With social distancing measures hampering many of the normal face-to-face educational and training programmes during the year under review, the Council successfully adjusted the format and continued the programme through online learning activities.

現今科技無疑讓選購消費產品變得更簡便，卻同時令辨識不良營商者和加強消費者保障的工作增添難度；面對當前挑戰，本會迎難而上，致力透過教育活動，提升消費者的自我保護能力，特別是年輕學子及增長中的銀髮一族等弱勢社群，協助他們吸收實用知識，知所選擇，做個負責任的消費者。回顧年內，不少恆常的面授教育和培訓活動均受疫情下的社交距離措施而受阻，然而本會靈活應對，積極調適活動內容並改以網上形式進行。

Cultivating Positive Consumer Attitude from a Young Age

Given the rapid growth of the digital marketplace and the challenging circumstances arising from increasing market complexities, consumer education in early childhood serves as a significant guidepost to help young consumers develop proper consumption values and behaviours that form the basis for judicious purchases throughout the rest of their lives.

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

With the support of the Environment and Conservation Fund (ECF), the Council focused on the second year of implementing the programme titled "ECF Earth 2038's Learning Journey of Sustainable Consumption" in the 2019/20 school year. Despite the prolonged class suspension

從小培養正面消費態度

面對急速發展的數碼市場和日益複雜的消費環境所帶來的挑戰，年輕一代從小接受消費概念教育尤為重要，以助建立正確的消費價值觀及行為，為其往後人生擁有明智消費的智慧奠定基石。

小學生體驗式學習計劃 — 2038地球人計劃之可持續消費旅程

在環境與自然保育基金（環保基金）的支持下，本會於 2019/20 學年推展第二年的「環保基金 2038 地球人計劃之可持續消費旅程」。儘管 2019 冠狀病毒病疫情爆發，導致學校頗長時間停課，本會仍竭力為 14 間學校接近 1,900 名學生進行 50 場到校活動；同時，17 間學校約 2,500 名學



arising from the COVID-19 pandemic, 50 on-site sessions at 14 schools were delivered with nearly 1,900 students participating, while around 2,500 students from 17 schools joined the streamlined online platform. Over 90% of students who responded expressed satisfaction with the project and acknowledged positive changes in their awareness of the impact of unsustainable consumption, their understanding of sustainable consumption (SC), and willingness to adopt SC behaviours and habits.

“Experiential Learning Trips” (“Trips”) that were supposed to be held at the Community Green Stations in various districts were changed to virtual mode in July 2020. 8 onsite and online Trips were eventually organised for more than 300 participating students, educating them on proper recycling practices and greenwashing marketing tricks, as well as guided reflection on their own consumption habits.

Besides, 13 training sessions were organised to enrich teachers' understanding of the programme and SC-related concepts. Adopting a train-the-trainer approach, teachers were encouraged to incorporate the programme into their school curriculum using the provided teaching resources, with an aim to sustain the programme in their schools in the long run.

Under the auspices of the Commerce and Economic Development Bureau, funding support was received to sustain this meaningful programme from the 2020/21 to 2022/23 school years. In the 2020/21 school year, 30 primary schools with around 3,770 participating students were recruited. During the reporting period, a total of 65 workshops were conducted to continuously empower students to make responsible choices for sustainable consumption.

Pilot Partnership Programme with HKEdCity for Primary Students — Smart Shopper Go Go Goal

Given the proliferation of online learning during the pandemic, a new pilot online activity titled “Smart Shopper Go Go Goal” was launched in late March 2021. Online quizzes with selected content from the CHOICE Magazine were designed and hosted at the HKEdCity online platform to facilitate senior primary students to acquire the essential knowledge and skills for making informed consumption choices.

生則透過網上平台參與精簡版活動體驗。超過 9 成受訪學生對計劃表示滿意，認為有助提升他們對非可持續消費的影響的關注，增加對可持續消費的認知，並更願意實踐相關消費行為和習慣。

於 2020 年 7 月，本會與各區「綠在區區」合辦的「體驗式學習之旅」（學習之旅）改以網上形式進行。年內，本會共舉行 8 場實體及網上學習之旅，讓逾 300 名學生認識正確的回收習慣和市場上的「漂綠」營銷手法，從中引導他們反思自己的消費習慣。

此外，本會亦為教師提供 13 場培訓課程，加強他們對是次計劃及可持續消費概念的認識，並透過導師培訓方式，鼓勵教師利用教學資源把計劃長遠融入校本課程之中。

這項饒有意義的計劃獲商務及經濟發展局的撥款支持，延續至 2022/23 學年。於 2020/21 學年，共有來自 30 間小學約 3,770 名同學參加，期間共舉辦 65 場工作坊，培養同學作出負責任的可持續消費選擇。

與香港教育城合作的小學生先導活動 — 反斗消費 Go Go Goal

疫情期間線上學習盛行，本會於 2021 年 3 月下旬試行網上問答比賽「反斗消費 Go Go Goal」。問答內容選取自《選擇》月刊的相關篇章，並透過香港教育城的網上平台發放，期望促進高小學生掌握明智消費選擇的基礎知識和技能。



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

The Council has continued to render youth education through its flagship programme — the annual Consumer Culture Study Award (CCSA) — in collaboration with the Education Bureau. Up to the year under review, over 80,000 participating students from 368 secondary schools have conducted in-depth studies on various consumer issues, and have been encouraged to proactively reflect and gain insights on positive consumer values.

During the year under review, the 21st CCSA was successfully concluded with the Award Presentation Ceremony being held via live-streaming for the first time ever on 31 October 2020, with the attendance of nearly 300 guests and participants.

Following the recruitment of the 22nd CCSA, 649 teams from 59 secondary schools were enrolled. A total of 88 workshops/talks and consultation sessions were conducted to support participants in developing their project ideas. Besides, the “Best Creative Media Award” was newly introduced to encourage students to recollect their daily observations on consumer culture through various creative media, such as short videos, animations, audio or multimedia.

To further enhance the vision of CCSA, a new guided workshop titled “Design Consumption 99%” was launched in the 2020/21 school year with the participation of over 280 students and teachers. Inspired by a series of well-structured guided questions and the strategic use of the CCSA website¹², students were guided to embark on their own self-exploration journey in the observation of daily consumer issues, discovery of consumption stories and reflection of consumer situations from authentic experiences.

Consumer Education for Post-Secondary School Students

During the year, the Council continued to offer summer internships to 17 students from the Chinese University of Hong Kong, the City University of Hong Kong, the Education University of Hong Kong, the Hong Kong Baptist University and the Hong Kong University of Science and Technology. The internships provided students with necessary exposure and on-the-job training in the work of consumer protection.

中學生主動學習平台 — 消費文化考察報告獎

由本會與教育局合辦的旗艦青少年消費者教育活動 — 消費文化考察報告獎（「報告獎」）年內繼續舉辦，首屆至今已累計有 368 間中學超過 80,000 名學生參與。同學們透過深入考察不同的消費議題，反思及理解正面的消費價值觀。

第 21 屆「報告獎」於 2020 年 10 月 31 日舉辦首次網上直播頒獎典禮，接近 300 名師生及嘉賓以網上觀看形式參與，為活動劃上圓滿句號。

第 22 屆「報告獎」隨即開展，吸引來自 59 間中學共 649 隊同學報名參加。本會其後舉辦 88 場工作坊 / 講座及諮詢面談會，協助參賽同學構思考察意念。此外，本屆更增設「最佳創意媒體獎」，鼓勵同學運用短片、動畫、音效或多媒體等創意媒體，以多元角度呈現對消費文化的日常生活觀察。

為進一步推廣「報告獎」以達致其願景，本會於 2020/21 學年推出「消費文化考察工作坊 — 設計消費 99%」，共逾 280 名師生參與。工作坊透過一系列啟發性的提問，以及善用「報告獎」網頁匯集歷屆主要得獎作品的資訊¹²，引領同學開展其自我探索旅程：觀察日常生活的消費議題、發掘更多相關故事，以及作為消費者的真實經驗中作自我反思。

專上學生消費者教育活動

年內，本會一如既往為大專院校同學提供暑期實習機會，17 位分別來自香港中文大學、香港城市大學、香港教育大學、香港浸會大學及香港科技大學的同學，於實習期間參與保障消費者權益相關的工作，並接受在職訓練。



¹² Visit edu.consumer.org.hk for the major CCSA award-winning projects over the years. The website has been strategically used to increase interaction with participating students and was recommended as useful references for participants in all CCSA-related activities. 大會推薦參加同學瀏覽 edu.consumer.org.hk，參閱「報告獎」歷屆得獎作品，並藉此增強與他們的互動交流。



Empowering Vulnerable Groups to Enhance Self-Protection

Recognising that the physically or mentally challenged groups of the population may be particularly vulnerable to the risks posed by unfair trade practices, the Council continued its effort to reach these groups not only through consumer education talks, but also through various tailored programmes with a view to empowering them for self-protection.

Consumer Education for Persons with Special Needs

In response to consumer complaints involving persons with autism spectrum disorder (ASD), mild intellectual disability (ID), and common mental disorder (CMD), the Council launched the "Support Programme for Persons with Special Needs" (SNP) with an aim to strengthen their self-protection ability as consumers so that they would not fall prey to sales tactics deployed by unscrupulous traders in the fitness and beauty industries.

3 sets of training kits were published in the year under review. Each set of training kit comprised a handbook, an edu-video, posters and play cards themed around the unscrupulous sales tactics deployed by fitness and beauty centres and advice on coping with stressful selling situations. The kits were specially developed for social work and education practitioners to facilitate their delivery of consumer education workshops for the 3 respective target groups.

During the year, a total of 11 train-the-trainer sessions were conducted for government-subsidised NGOs and self-help groups, with the participation of nearly 220 frontline staff members, social workers, family members and caregivers of the target groups.

提升弱勢社群的自我保護能力

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

特殊需要人士消費者教育活動

近年本會接獲的投訴個案中，不少涉及自閉症譜系障礙、輕度智障及一般精神障礙人士（下稱「目標對象」）；有見及此，本會推出「特殊需要人士支援計劃」，以加強他們的自我保護能力，避免成為不良健身及美容中心的銷售誘騙對象。

3 輯有關健身及美容中心不良營商手法的資源教材套於本年度出版，每套均附有資源手冊、個案重演短片、海報及遊戲卡，與目標對象分享針對高壓銷售之應對方法。資源教材套專為前線社會工作者和教育工作者而設，以助他們為目標對象舉辦相關的教育工作坊。

年內，本會為受政府資助的社福機構及自助組織舉辦共 11 場導師培訓講座，吸引逾 220 名前線職員、社工、目標對象的家人及照顧者參加。



SNP Edu-video 1 for Consumers with ASD — Case Study of Fitness Centre Sales Traps Part 1

「投訴實錄 — 健身中心銷售陷阱第一部」



SNP Edu-video 2 for Consumers with Mild ID — Case Study of Beauty Centre Sales Traps

「投訴實錄 — 美容院銷售陷阱」



SNP Edu-video 3 for Consumers with CMD — Case Study of Fitness Centre Sales Traps Part 2

「投訴實錄 — 健身中心銷售陷阱第二部」

智齡消費

教育大使計劃

消費者委員會
CONSUMER COUNCIL



Consumer Education for Senior Citizens

To accommodate the needs of the ageing population in Hong Kong, the empowerment of the retirees and the elderly through consumer education has become a rising priority. In collaboration with different social service organisations and elder academies, 25 consumer education talks were held for senior citizens in either face-to-face or virtual format, drawing 447 participants in the year. Among these talks, 14 were held for the elderly and 11 were held for the retirees/soon-to-be-olds. A host of topics including consumer rights and responsibilities, unfair trade practices under the Trade Descriptions Ordinance, and consumer alerts such as online shopping, telecommunications services, homes for the aged, direct marketing, Chinese medicine and health food were covered. Due to the closure of collaborating service centres and elder academies as a result of the COVID-19 pandemic, 28 consumer education talks were cancelled.

In March 2021, the Council fostered collaboration with partner organisations in launching two new consumer educational activities. A radio programme "Elderly Academy — Elderly IT New Vision" covering the topic of online shopping and the tips of using the Council's Online Price Watch, produced in collaboration with the Office of the Government Chief Information Officer, was broadcast on Radio Television Hong Kong, Radio 5. Besides, a brand new public talk on the topic of online shopping was held virtually via Zoom for 58 senior citizens in support of Hong Kong Money Month 2021 coordinated by the Investor and Financial Education Council.

To further disseminate consumer information for senior citizens, the Council collaborated with 3 organisations, including Evangelical Lutheran Church Social Service – Hong Kong, Shatin District Community Centre for the Golden-Aged, the Institute of Active Ageing of The Hong Kong Polytechnic University, and Elder Academy of the Open University of Hong Kong. The Council provided 15 educational videos on consumer protection and product information relevant to ageing consumers for these organisations to upload to their respective Facebook pages.

With a view to reaching out to and accommodating the growing needs of the burgeoning group of retirees/soon-to-be-olds, "Pilot Educator Scheme for Senior Citizens" was rolled out in March 2021. The scheme's target was to groom a pool of network members and Senior Educators to safeguard the interests of the retirees/soon-to-be-olds in a sustainable manner. Relevant training and service opportunities will be offered to the elderly volunteers from Q2 to Q4 of 2021.

長者消費者教育活動

為香港高齡化人口的消費者保障作好準備，以教育增強退休人士和年長消費者的自我保護能力日益重要。年內，本會與不同的社會服務機構及大學長者學苑合作，透過面授或線上形式為 447 名長者舉辦共 25 場消費權益講座：其中 14 場專為長者而設，其餘 11 場則為退休人士 / 準長者舉辦。一系列講座主題包括消費者權利與責任、認識《商品說明（不良營商手法）（修訂）條例》，及各類產品或服務的消費者警示，如網上消費、電訊服務、安老院舍、直接傳銷、中藥及保健食品。受 2019 冠狀病毒病影響，部分合作機構暫停開放，以致共有 28 場消費權益講座被迫取消。

本會於 2021 年 3 月推出兩項全新消費者教育活動，加強與夥伴機構的協作，其中一項是與政府資訊科技總監辦公室攜手合作，為香港電台第五台《長進課程：樂齡 IT 新視野》錄製有關網上消費的節目，講述網購的風險和提示，並介紹本會「網上價格一覽通」的格價功能。另一活動則獲投資者及理財教育委員會邀請，為「香港理財月 2021」於線上舉辦有關網上消費的公開講座，吸引 58 名長者參與。



為更有效地向長者發放消費資訊，本會與 3 間機構合作，於其 Facebook 專頁分享 15 段與年長消費者相關的消費者保障及產品資訊短片。合作機構包括基督教香港信義會沙田多元化金齡服務中心、香港理工大學活齡學院及香港公開大學長者學苑。

此外，鑑於退休人士 / 準長者的社群迅速增長，帶動相關消費者教育的需求亦日增，本會於 2021 年 3 月推出「智齡消費教育大使」試行計劃，期望培訓一批智齡消費支援網絡成員及教育大使，持續地為退休人士 / 準長者的消費福祉籌謀。相關培訓課程及義務工作將於 2021 年第 2 至第 4 季推行。

FORGING CLOSER COLLABORATION FOR CONSUMER PROTECTION

與其他機構合作保障消費者權益

The Council has established ties with consumer organisations in many other countries and regions, and has also been active in international bodies such as Consumers International. Such partnerships and cross-border consultation and exchanges are essential for the Council to discharge its duty to consumer protection and empowerment. Closer to home, the Council engages regularly with relevant Government departments, regulators and trade and professional bodies to build lasting partnerships. In light of global travel restrictions and thwarted business trips, many of the international events and conference scheduled for the year under review were either postponed or moved online. Despite the change in format, the virtual events produced fruitful outcomes and truly reflected the united effect of consumer counterparts around the globe in combatting and overcoming the impacts of COVID-19.

本會與多個國家及地區的消費者組織互有聯繫，同時積極參與國際組織的事務，例如國際消費者聯會。透過建立夥伴關係、跨境協商與交流，有助本會全面履行消費者保障及提升他們自我保護能力的職責。在香港，本會亦定期與相關政府部門、監管組織、商界與專業團體密切聯繫，建立持續夥伴關係。受疫情影響，全球旅遊和商務出差均受限制，許多原定的國際活動和會議因而延期或改為網上舉行。儘管活動形式改變，相關活動仍帶來了豐碩的成果，充分展現世界各地的消費者組織，齊心應對和克服疫情的成效。

Local Collaboration

The Council has maintained close liaison with the Commerce and Economic Development Bureau, which oversees policy on consumer protection. The Council also worked with other Government bureaux and departments, as well as statutory bodies to provide advice on matters of consumer interest, such as fair competition and trade practices, financial and insurance services, public health and food safety, telecommunications, and residential property issues.

Members and staff of the Council sit on nearly 50 public advisory committees¹³, offering views from consumers' perspectives.

本地合作

本會一直與監察消費者保障政策的商務及經濟發展局緊密聯繫，亦與其他政府部門和法定團體合作，為各種消費議題給予意見，涵蓋公平競爭、營商手法、金融及保險服務、公共衛生及食品安全、電訊，以及住宅物業等範疇。

本會委員和職員合共參與超過 50 個公共事務諮詢委員會¹³，從消費者角度提供意見。

¹³ See Appendix 9 for the 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名單見附錄九。

International and Regional Collaboration

The Council is an Executive and Council Member of the Consumers International (CI), a global federation championing consumer rights which comprises over 200 organisations from almost 100 countries and regions worldwide. Sharing a kindred vision, CI's mission is to work closely with its constituent member organisations and to strengthen networks to protect, inform, give voice to, and secure rights for, consumers at regional and international levels.

The Chief Executive of the Council was appointed for the second time in a row as Vice President of CI's Board of Trustees in 2019 following her first-term appointment in 2015. In this strategic role with a 4-year tenure (2019-2023), the Council's Chief Executive is involved in setting CI's strategic priorities, reviewing its budget and financial plans, and identifying new partnerships to strengthen global consumer protection.

Consumers International 60th Anniversary – Exclusive Global Member Webinar, and Regional Connect (Asia Pacific) Webinar

2020 was the 60th anniversary of CI, marking 6 fruitful decades of coming together for consumer protection and empowerment. A series of virtual events were held to celebrate this special milestone with CI's Members over the year.

An exclusive Global Member Webinar was held on 17 November 2020, during which the Council's Chief Executive delivered the opening and closing remarks and shared views on the changing landscape of e-commerce as well as new insights with members across the globe. CI Members celebrated the extraordinary achievements of the movement over the past 60 years and discussed the change agenda and the vision 2030 from different markets.

On the same day, the Council's Chief Executive acted as a moderator for the CI's Asia Pacific Regional Connect Webinar, facilitating members in Asia Pacific to reflect together on the most remarkable achievements of the consumer movement. During the webinar, members also discussed regional insights from the CI Global Consumer Index and exchanged views on their vision for the future of consumer advocacy in Asia Pacific.

國際性及區域合作

本會為國際消費者聯會（國際消聯）的董事會及理事會成員。國際消聯致力推動世界各地消費者權益，將接近 100 個國家和地區、逾 200 個消費者組織連繫在一起。國際消聯與本會理念一致，從區域以至國際層面，致力推動成員組織的緊密聯繫和合作，為消費者發聲、發放資訊，攜手捍衛消費者的權益。

本會總幹事於 2015 年首度獲委任為國際消聯的董事會副主席，並於 2019 年再獲任命擔當此國際角色。在為期 4 年（2019 至 2023 年）的策略性職位任期內，本會總幹事肩負訂定組織發展策略、審查預算和財務計劃等工作，並透過拓展新合作夥伴，鞏固國際間對消費者的保障。

國際消聯成立60周年 — 全球會員專屬網上研討會、區域連線（亞太區）網上研討會

2020 年是國際消聯成立 60 周年紀念，六十載以來對保障消費者權益的貢獻碩果累累。過去一年，國際消聯舉辦了一系列網上活動，與會員慶祝這別具意義的里程碑。

2020 年 11 月 17 日，國際消聯舉行了一場全球會員專屬的網上研討會，本會總幹事為大會致開幕辭和閉幕辭，並就不斷演變的電子商務行業格局，與全球會員分享見解。國際消聯會員一同慶賀組織 60 年來所取得的非凡成就，在網上聚首商討不同市場的改革議程和 2030 年願景。

同日，本會總幹事為國際消聯的亞太區域連線研討會擔任主持，帶領亞太地區會員一起回顧消費者權益運動的豐碩成果。在研討會期間，組織會員還討論了國際消聯全球消費者指數於區域層面的見解，並就他們對推動亞太地區消費者權益的願景交流意見。





World Consumer Rights Day 2021

In support of World Consumer Rights Day 2021 (15 March 2021) and its annual theme “Tackling Plastic Pollution”, besides publishing an article in CHOICE and producing a video to raise public awareness on plastic waste, the Council also joined hands with 8 other consumer associations to conduct a global research study on the packaging of different daily consumables from popular international household brands. The study analysed and compared the effectiveness of their labelling and the recyclability of the packaging, with the results published in a report called “*The Consumer Lens on Packaging 2021*”.

World Economic Forum (WEF) – Trade Multistakeholder Conversation 2020: Webinar on Consumer Trust in E-Commerce and the Platform Economy

The Chief Executive of the Council spoke at the WEF Webinar held on 8 July 2020 themed “*Consumer Trust in E-Commerce and the Platform Economy*”, to share views with participants on the state of online shopping in the Greater China region, especially against the backdrop of the COVID-19 pandemic. Key issues discussed included ways to protect consumers from unsafe products, the role of logistics in delivery of goods and services, and the links between transparency in deliverance of goods, customer services and consumer redress.

The Webinar was an affiliated programme hosted by CI at the WEF – Trade Multistakeholder Conversation 2020 with over 160 participants from different parts of the globe.

國際消費者權益日2021

2021年3月15日，國際消費者權益日年度主題定為「應對塑膠污染」(Tackling Plastic Pollution)。為響應主題，本會除了分別在《選擇》月刊及社交平台發表專題文章和短片，以喚起社會各界正視塑膠污染問題，更與外地8間消費者機構攜手，在全球各地對不同國際知名品牌的日常消費品包裝進行研究，分析和比較不同產品的包裝標籤成效，以及包裝的可回收度，研究結果刊載於《消費透視2021：包裝》(The Consumer Lens on Packaging 2021)。

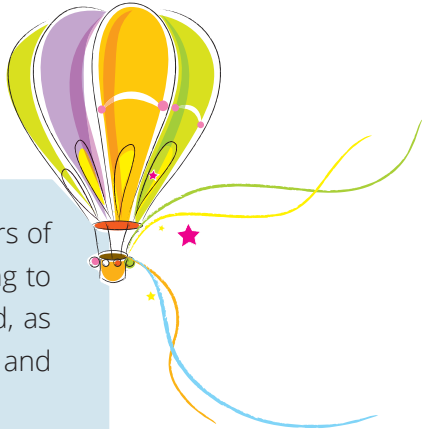
世界經濟論壇 — 貿易多方利益相關者對話2020：消費者對電子商貿和平台經濟的信任網上研討會

2020年7月8日舉行的世界經濟論壇網上研討會，以「消費者對電子商貿和平台經濟的信任」為主題，本會總幹事在會上發言，就着2019冠狀病毒病疫情背景下，大中華地區網上購物情況分享觀點，主要議題包括：如何保障消費者免受不安全產品侵害；貨物和服務配送過程中，物流所擔當的角色；以及貨物交付透明度、客戶服務和消費者索償三者之間的關聯。

是次網上研討會由國際消聯在世界經濟論壇 — 貿易多方利益相關者對話2020舉行期間主辦，有來自世界各地超過160位與會者參與其中。

COMMENDATIONS AND COMPLIMENTS

嘉許與感謝



Each year, over hundreds of letters, cards and emails are received from members of the public, thanking the Council for providing useful consumer advice or helping to resolve complaints. These commendations and compliments are highly valued, as they underline the importance of the Council's work and boost the staff's morale and pride in their mission of protecting and empowering Hong Kong consumers.

每年，本會均收到數以百計來自市民的嘉許與感謝函、卡片與電郵，表揚本會為消費者提供實用的建議或協助調解投訴。本會對大眾的嘉許與感謝珍而重之，每一字讚許均反映和肯定本會工作的重要性，同時有助鼓勵士氣，使員工對參與維護消費權益及提升消費者自我保護能力的使命倍感自豪。

The Ombudsman's Awards 2020

The Council was honoured for its staff to receive the Ombudsman's Awards in 2020, for the eighth consecutive year. Ms. Alfee CHEUNG Wing-man, Complaints & Advice Officer, was presented with the Award this year in recognition of her exceptional performance in customer service and handling consumer complaints.

2020 申訴專員嘉許獎

年內，本會再次有職員獲得申訴專員嘉許獎。投訴及諮詢主任張穎雯女士獲頒獎項，以表揚其處理客戶服務及消費投訴的卓越表現。能連續 8 年有員工獲頒此獎，本會與有榮焉。



20 | 申訴專員嘉許獎
20 | The Ombudsman's Awards





Jockey Club Age-friendly City Partnership Scheme 2020

The Council was awarded a certificate and age-friendly sticker by the "Jockey Club Age-friendly City Partnership Scheme 2020"¹⁴ in recognition of its contribution in promoting an age-friendly culture in Hong Kong through the provision of a host of education initiatives and dissemination of product information relevant to elderly consumers over the years.

賽馬會齡活城市「全城·長者友善」計劃 2020

年內，本會獲得賽馬會齡活城市「全城·長者友善」計劃¹⁴證書及標籤，以表揚本會於信息交流方面，推行長者及年齡友善措施作出的貢獻，特別是本會一直為長者適時提供產品信息和消費警示，以加強他們於消費市場的自我保護能力。



Gold Certificates in the "Web Accessibility Recognition Scheme 2020-2021"

The Council was awarded the Gold Certificates in the "Web Accessibility Recognition Scheme 2020-2021" (WARS 20-21) by the Hong Kong Internet Registration Corporation Limited (HKIRC), in recognition of the Council's commitment to providing a barrier-free online environment to the public. The WARS 20-21 was organised by HKIRC and co-organised by the Office of the Government Chief Information Officer (OGCIO), with the Equal Opportunities Commission serving as an independent advisor.

The Council received a total of 5 awards for its websites and mobile application.

「2020 至 2021 年度無障礙網頁嘉許計劃」金獎

本會獲香港互聯網註冊管理有限公司 (HKIRC) 頒發「2020 至 2021 年度無障礙網頁嘉許計劃」(WARS 20-21) 多項金獎，以表揚本會致力為大眾提供無障礙的網絡環境。WARS 20-21 由 HKIRC 主辦、政府資訊科技總監辦公室擔任協辦機構，以及由平等機會委員會擔任獨立顧問。

本會的網站及流動應用程式共榮獲 5 個獎項。



Consumer Council Website:
消費者委員會網站
www.consumer.org.hk

Triple Gold Award - Website Stream
三連金獎 — 網站組別

eChoice Website
網上選擇月刊
echoice.consumer.org.hk

Gold Award - Website Stream
金獎 — 網站組別

Online Price Watch Website
網上價格一覽通
online-price-watch.consumer.org.hk/opw/

Gold Award - Website Stream
金獎 — 網站組別

Oil Price Watch Website
油價資訊通網站
oil-price.consumer.org.hk/

Gold Award - Website Stream
金獎 — 網站組別

Oil Price Watch Mobile Application
油價資訊通流動應用程式

Gold Award - Mobile App Stream
金獎 — 流動應用程式組別



¹⁴ Visit www.jcacf.hk/en/Events/Jockey-Club-Age-Friendly-City-Partnership-Scheme-2020.html or scan the QR code for details of the scheme. 計劃詳情，請瀏覽 www.jcacf.hk/tc/Events/Jockey-Club-Age-Friendly-City-Partnership-Scheme-2020.html

Words of Thanks

The Council is grateful for the positive feedback from consumers in recognition of the professionalism of our staff. Selected examples are shown below:

(Note: The following messages from complainants have been edited to enhance readability and comprehension)

嘉許函

本會感謝消費者對本會員工的專業服務作出正面回應。嘉許函節錄如下：

(注意：以下訊息址均來自向本會求助的投訴人，內容經過編纂以便閱讀和理解)

尊敬的香港特別行政區林鄭月娥特首：

消費者委員會投訴及諮詢部曾曉欣女士、黃漢威先生：

在您的重視及協調下已獲妥善處理，[] 酒店當局收回「逐客令」，同意本人及譚小姐續租 []，於2021年1月21日續簽了租約，我們三人向您們致以衷心的感謝！

我先生中風之後，大腦沒有以前醒目，表現較遲鈍，帶佢出街突然轉身不見，當時我非常緊張即刻致電先生的平安鐘，接聽者話留低電話或遲啲再打來，簡直是荒謬到極點，若有甚麼意外發生，你平安鐘能負責一切後果嗎？平甚麼安？！

1年來同 [] 發生多次糾紛，麻煩了張穎雯主任，本人多次致電消費者委員會，協助我的張主任，認真負責終於解決了平安鐘一切糾紛，她態度十分和藹，平易近人，百問不煩，細心聽取投訴人心聲，真是一位全心全意為消費者爭取正義之士，有相當水準同理工作能力，本人非常敬佩及真誠感謝！

*It doesn't matter
where you go in life
what you do or
how much you have.
It's who you have
beside you.
I'm so glad I have you!*

韓小姐：

謝謝你的跟進和信任。我已於7月17日下午收到5盒口罩。

我的訴求只是數百元問題及誠實買賣問題，你以專業來跟進我的訴求，我的問題在短時間內得到解決。

我對消委會的信心和信任又增進一步。

祝安康愉快！



周少強主任，你好！
我是 []
謝謝你的幫助，令 [] 退回款項。我幫我爸爸在另一家公司買了老人高背椅將在9月29日會送貨到老人院去。謝謝周先生！
祝 周先生
中秋節快樂！
[] 2020年9月28日致謝！



黃先生
 你好！衷心向你說聲
 感謝！在你的幫先和
 快速處理本人的個案，
 終於得到見滿解決。
 在此表揚你發揮專業
 精神及卓越的工作能
 力，致萬二分敬意。
 祝你工作順利
 生活愉快
 聖誕快樂

With all good wishes
 for Merry Christmas and
 a Happy New Year!

敬上
 10-12-2020

蘇先生：
 我們已經在 [] 的門市與他們的同事
 完成了氯氣機回收交收事宜， [] 已
 收回兩台氯氣機，我們已收受退款支票，
 特告知您。
 感謝消委會為我們小市民提供了一個申訴
 平台，也特別感謝您為我們與 [] 之
 間所做的卓有成效的協調工作，感謝您們！

李家銘先生：
 由衷感謝您們在這 3 個月以來，一直秉承不放
 棄、不卸責的原則，堅持不懈地對我們這個投訴
 個案的關注和重視，盡力為我們挽回經濟損失，
 給予我們大陸同胞無盡的幫助和支持。
 在這 3 個月里，我們一起攜手共同謀求消費糾
 紛的解決方法，終於迎來了達到我們預期的處
 理結果。我與該藥房負責人通過添加微信，已取
 得預期賠償退還。
 疫境之下，我們香港和大陸同胞守望相助，疫境
 肆虐，我們攜手抗疫、共度時艱。雖然，我們無
 法面對向你們講出由衷的感謝，但我們隔離不
 隔愛，同胞溫情在。我們相信我們共同攜手一定
 能夠戰勝疫情，同握人類命運共同體燦爛的明
 天，香港一定能恢復往日的經濟繁榮和昌盛。
 願各位同胞平安、家人安康。

We are grateful for the Council's assistance in solving our []
 problems concerning Bank's insufficient supervision of
 abnormal credit card usage for us.

We would also especially like to say thank you to your department's
 colleague Ms. Ha 夏曉彤 ... she provided very nice service and was
 polite and patient to our complicated complaint case...

She has a lot of professional skills specialising in solving issues
 related to a customer's real rights and needs...

I highly appreciate Ms. Ha for spending her time to understand and
 relieving our doubts to the rights of liability claim in this case... we
 are now satisfied with the results...





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-ye, 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
2013.10 – 2017.10	Mr Philip LEUNG Kwong-hon, MH 梁光漢先生, 榮譽勳章
2017.10 – 2019.10	Mr Samuel CHAN Ka-yan, BBS, JP 陳家殷大律師, 銅紫荊星章, 太平紳士

MEMBERSHIP OF THE CONSUMER COUNCIL

消費者委員會委員

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Mr Paul LAM Ting-kwok, SBS, SC, JP
林定國資深大律師，銀紫荊星章，太平紳士

Vice Chairman 副主席

Mr Antonio KWONG Cho-shing, MH 鄭祖盛律師，榮譽勳章

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The Hon Holden CHOW Ho-ding 周浩鼎議員

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Ms Veronica FUNG Kit-ming 馮潔鳴女士

Mr Edward HO Man-tat 何聞達先生

Mr Marvin HSU Tsun-fai 徐晉暉先生

Mr Nelson LAM Chi-yuen, JP 林智遠先生，太平紳士
(from 2021.01.01 起)

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

Mr Matthew LAM Kin-hong, MH, JP
林建康律師，榮譽勳章，太平紳士

Mr Ambrose LAM San-keung, JP 林新強律師，太平紳士
(up to 至 2020.12.31)

Mr Kevin LAM Sze-cay 林詩棋先生 (up to 至 2020.12.31)

Ms Vanessa LAU Chi-wan 劉子芸女士

Ms Kitty LEE Wing-lan 李泳蘭女士

Mr Alan LUI Siu-lun 雷紹麟先生

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Mr Tony PANG Chor-fu 彭楚夫先生

Mr Kyrus SIU King-wai 蕭景威先生

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譚鳳儀教授，銅紫荊星章，太平紳士

Ms Iris WAN Lai-sze 溫麗司女士

Mr Kent WONG Siu-kee 黃紹基先生 (up to 至 2020.12.31)

Mr Selwyn YU Sing-cheung, SC
余承章資深大律師 (from 2021.01.01 起)

Mr Ramon YUEN Hoi-man 袁海文先生

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Dr Jason CHAN Kai-yue, MH, JP
陳繼宇博士，榮譽勳章，太平紳士

Mr Clement CHAN Kam-wing, MH, JP
陳錦榮先生，榮譽勳章，太平紳士

Dr Toa CHARM 湛家揚博士 (from 2021.01.28 起)

Prof. Herbert CHIA Pun-kok 車品覺教授
(from 2021.01.28 起)

Mr Johnny FEE Chung-ming, JP 費中明律師，太平紳士

Ms Amy FUNG Dun-mi, MH, JP
馮丹媚女士，榮譽勳章，太平紳士

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Prof. Michael HUI King-man, MH
許敬文教授，榮譽勳章

Mr Richard KHAW Wei-kiang, SC 許偉強資深大律師

Mr Kelvin KWOK Hiu-fai 郭曉暉先生

Mr Alex LAI Ting-hong 黎庭康律師

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

Ms Queenie Fiona LAU 劉恩沛大律師

Dr LO Pui-yin 羅沛然大律師 (up to 至 2020.12.31)

Prof. Angela NG Lai-ping 吳麗萍教授

Prof. Jack POON Sik-ching
潘釋正教授 (from 2021.01.28 起)

Prof. PUN Kong-pang 潘江鵬教授

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Mr Tony TANG Kwok-wai 鄧國偉先生

Ms Sara TONG See-pui
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Dr Michael TSUI Fuk-sun, MH
徐福燊醫生，榮譽勳章 (up to 至 2020.12.31)

Mr Martin WONG Wing-hoi 王永愷大律師

MEMBERSHIP OF THE COMMITTEES, WORKING GROUPS AND ADVISORY GROUPS

小組委員

Staff and Finance Committee 人事及財務小組

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Mr Matthew LAM Kin-hong, MH, JP
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Mr Kent WONG Siu-kee 黃紹基先生 (up to 至 2020.12.31)

Audit Committee 審核小組

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Mr Martin WONG Wing-hoi 王永愷大律師

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Ms Iris WAN Lai-size 溫麗司女士

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Research and Testing Committee 研究及試驗小組

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(up to 至 2020.12.31)

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Prof. PUN Kong-pang 潘江鵬教授

Dr Michael TSUI Fuk-sun, MH 徐福榮醫生, 榮譽勳章
(up to 至 2020.12.31)

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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Mr Antonio KWONG Cho-shing, MH
鄭祖盛律師, 榮譽勳章

Vice Chairman 副主席

Mr Kevin LAM Sze-cay 林詩棋先生 (up to 至 2020.12.31)

Mr Marvin HSU Tsun-fai 徐晉暉先生 (from 2021.01.28 起)

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(from 2021.01.28 起)

Mr Ramon YUEN Hoi-man 袁海文先生

Co-opted Members 增選委員

Mr Kelvin KWOK Hiu-fai 郭曉暉先生

Prof. Angela NG Lai-ping 吳麗萍教授

IT Expert Advisory Group 資訊科技專家諮詢小組

Convenor 召集人

Mr Kyrus SIU King-wai 蕭景威先生 (up to 至 2021.01.27)

Members 委員

Dr Wilton FOK Wai-tung 霍偉棟博士 (up to 至 2021.01.27)

Ms Vanessa LAU Chi-wan 劉子芸女士 (up to 至 2021.01.27)

Mr Raymond MAK Ka-chun 麥嘉晉先生 (up to 至 2021.01.27)

Co-opted Members 增選委員

Dr Jason CHAN Kai-yue, MH, JP
陳繼宇博士, 榮譽勳章, 太平紳士 (up to 至 2021.01.27)

Advisory Group on Digital Economy and Information Technology 數碼市場發展與資訊科技諮詢小組

Convenor 召集人

Mr Kyrus SIU King-wai 蕭景威先生 (from 2021.01.28 起)

Vice Convenor 副召集人

Mr Raymond Mak Ka-chun 麥嘉晉先生 (from 2021.01.28 起)

Members 委員

Dr Wilton FOK Wai-tung 霍偉棟博士 (from 2021.01.28 起)

Ms Veronica FUNG Kit-ming 馮潔鳴女士 (from 2021.01.28 起)

Ms Vanessa LAU Chi-wan 劉子芸女士 (from 2021.01.28 起)

Mr Tony PANG Chor-fu 彭楚夫先生 (from 2021.01.28 起)

Co-opted Members 增選委員

Dr Jason CHAN Kai-yue, MH, JP

陳繼宇博士，榮譽勳章，太平紳士 (from 2021.01.28 起)

Dr Toa CHARM 湛家揚博士 (from 2021.01.28 起)

Prof. Herbert CHIA Pun-kok 車品覺教授 (from 2021.01.28 起)

Prof. Jack POON Sik-ching 潘釋正教授 (from 2021.01.28 起)

Preliminary Working Group on Class Actions 集體訴訟初步研究工作小組

Chairman 主席

Mr Paul LAM Ting-kwok, SBS, SC, JP

林定國資深大律師，銀紫荊星章，太平紳士

Vice Chairman 副主席

Mr Antonio KWONG Cho-shing, MH 鄭祖盛律師，榮譽勳章

Members 委員

Mr Edward HO Man-tat 何聞達先生 (from 2021.01.28 起)

Mr Matthew LAM Kin-hong, MH, JP

林建康律師，榮譽勳章，太平紳士

Mr Alan LUI Siu-lun 雷紹麟先生

Mr Tony PANG Chor-fu 彭楚夫先生

Member and CLAF Management Committee Member 委員及消費者訴訟基金管理委員會成員

Mr Kevin LAM Sze-cay 林詩棋先生 (up to 至 2020.12.31)

CLAF Management Committee Members

消費者訴訟基金管理委員會成員

Mr Johnny FEE Chung-ming, JP 費中明律師，太平紳士

Mr Richard KHAW Wei-kiang, SC 許偉強資深大律師

Ms Queenie Fiona LAU 劉恩沛大律師

Co-opted Members 增選委員

Mr Ambrose HO, SBS, SC, JP

何沛謙資深大律師，銀紫荊星章，太平紳士

Mr Alex LAI Ting-hong 黎庭康律師

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

Mr Marvin HSU Tsun-fai 徐晉暉先生

Ms Kitty LEE Wing-lan 李泳蘭女士

Co-opted Members 增選委員

Ms Amy FUNG Dun-mi, MH, JP

馮丹媚女士，榮譽勳章，太平紳士

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 Kenneth CHAN Kin-nin 陳建年先生 (from 2021.01.28 起)

Mr Edward HO Man-tat 何聞達先生

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

Mr Selwyn YU Sing-cheung, SC

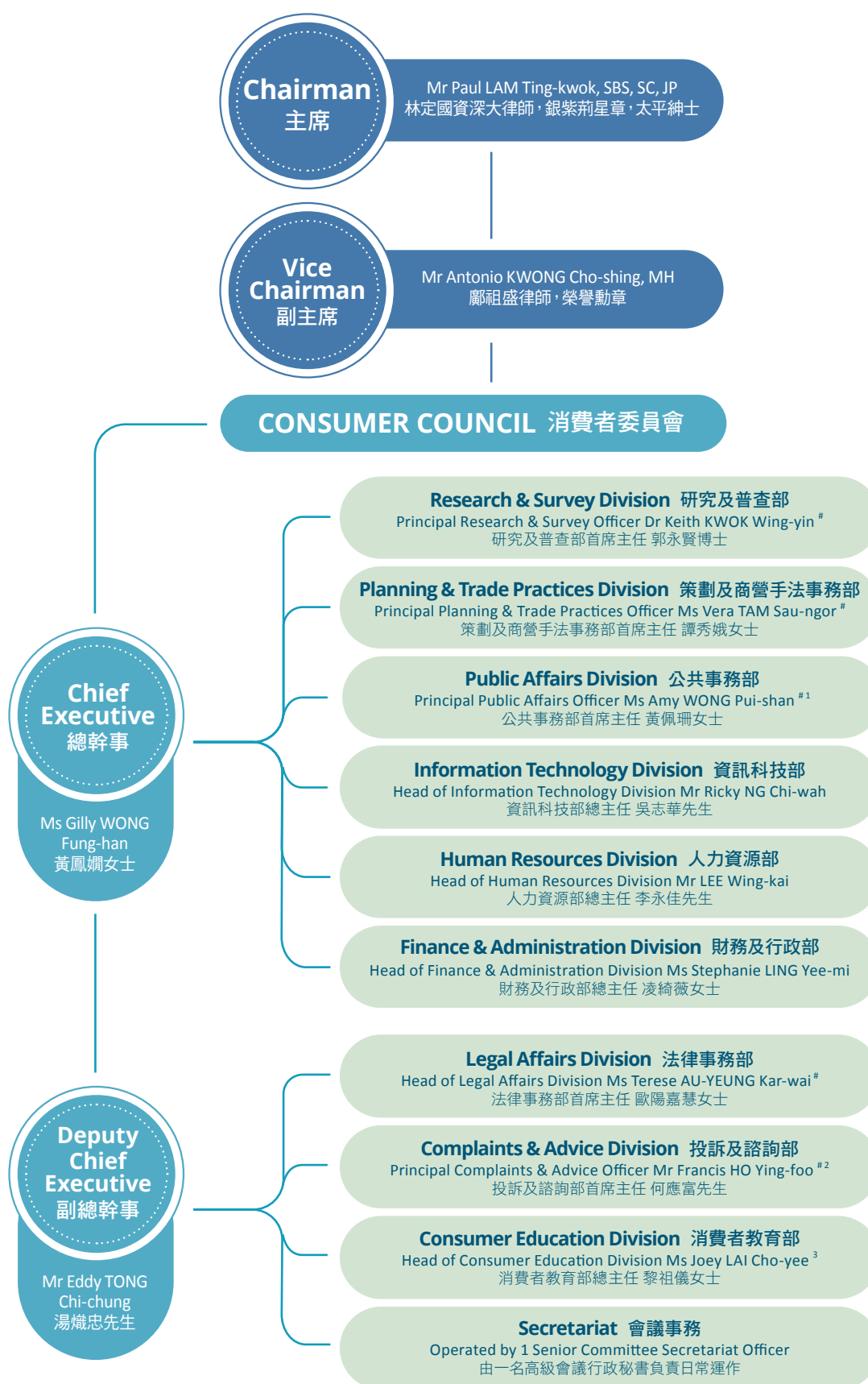
余承章資深大律師 (from 2021.01.28 起)

Co-opted Members 增選委員

Prof. Angela NG Lai-ping 吳麗萍教授

MANAGEMENT TEAM OF THE CONSUMER COUNCIL

消費者委員會管理層 (2020.04.01 – 2021.03.31)



1 Principal Public Affairs Officer 公共事務部首席主任
Ms Amy WONG Pui-shan 黃佩珊女士 (from 2020.11.02 起)

2 Principal Complaints & Advice Officer 投訴及諮詢部首席主任
Ms Sana LAI Tik-shan 黎迪珊女士 (up to 至 2020.08.24)
Mr Francis HO Ying-foo 何應富先生 (from 2020.07.27 起)

3 Head of Consumer Education Division 消費者教育部總主任
Ms Joey LAI Cho-yee 黎祖儀女士 (from 2020.04.20 起)

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

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 95 to 124, which comprise the statement of financial position as at 31 March 2021, 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 2021, and of its surplus 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 ("HKSAs") 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」)已審核列載於第 95 頁至第 124 頁消費者委員會(「委員會」)的財務報表,包括於二零二一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,該等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》真實而中肯地反映了委員會於二零二一年三月三十一日的財務狀況以及委員會截至該日止年度的盈餘及現金流量。

意見基礎

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的責任已在本報告「核數師就審核財務報表承擔之責任」部分中進一步闡述。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,並已履行守則中的其他專業道德責任。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。

其他信息

委員會委員須對其他信息負責。其他資料包括年報所載的信息,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信息,我們亦不對該等其他信息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信息,在此過程中,考慮其他信息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,如果我們認為其他信息存在重大錯誤陳述,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 HKSA's 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 HKSA's, 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》擬備真實及中肯的財務報表，以及實行其認為必要的內部控制，並對其認為為使財務報表的擬備不存在由於欺詐或錯誤而導致的重大錯誤陳述所需的內部控制負責。

在擬備財務報表時，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的責任

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，並按照我們商定的業務約定條款，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)

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)

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

核數師就審核財務報表承擔之責任 - 續

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Council members;
- 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；
- 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
- 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
- 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.
- 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。

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.

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。

Deloitte Touche Tohmatsu
Certified Public Accountants
Hong Kong
29 July 2021

德勤·關黃陳方會計師行
執業會計師
香港
二零二一年七月二十九日

Income and Expenditure Statement 收支結算表

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

		NOTES 附註	2021 二零二一年 HK\$ 港元	2020 二零二零年 HK\$ 港元
Income	收入			
Government subvention	政府撥款		126,797,774	121,582,000
Non-recurrent projects subventions	非經常性項目撥款	5	17,784,496	12,397,103
Sales of CHOICE magazine	銷售《選擇》月刊	6	2,548,211	2,562,136
Administrative service income	行政服務收入	23	1,151,513	643,226
Interest on bank deposits	銀行存款利息		905,440	867,394
Sundry income	雜項收入		254,345	350,156
			<u>149,441,779</u>	<u>138,402,015</u>
Less:	減：			
Expenditure	支出			
Staff costs	員工成本	7	96,764,019	99,120,013
Non-recurrent projects expenses	非經常性項目支出	8	11,979,794	9,379,048
Testing and research	測試和研究		8,811,952	8,548,607
Office accommodation and related expenses	辦事處及相關費用		4,889,890	5,096,931
Depreciation for property, plant and equipment	物業、機器及設備的折舊		7,861,653	4,789,149
Depreciation for right-of-use assets	使用權資產的折舊		944,206	705,547
Production and marketing cost of CHOICE magazine	《選擇》月刊的出版及推廣費		2,047,951	2,270,814
Repairs and maintenances	維修及保養		1,851,013	1,516,272
IT related services	資訊科技相關服務		2,387,516	1,732,775
Minor office equipment and accessories	小型辦公室設備和配件		598,660	294,865
Consumer international membership fees	國際消費者聯會會員會費		583,593	462,152
Consumer education	消費者教育		967,115	485,345
Publicity and public relations	宣傳及公關		809,495	836,822
International conferences and duty visits	國際會議和外訪		-	285,573
Auditor's remuneration	核數師酬金		195,000	187,400
Council member expenses	委員會委員開支		5,000	30,000
Interest expenses on secured bank borrowing	有抵押銀行貸款利息支出		-	3,299
Interest expenses on lease liabilities	租賃負債利息支出		100,514	34,748
Other administrative expenses	其他行政費用		3,669,659	3,385,505
			<u>144,467,030</u>	<u>139,164,865</u>
Surplus (deficit) for the year	本年度盈餘 (虧損)		<u>4,974,749</u>	<u>(762,850)</u>

Statement of Financial Position 財務狀況表

AT 31 MARCH 2021 於二零二一年三月三十一日

		NOTES 附註	2021 二零二一年 HK\$ 港元	2020 二零二零年 HK\$ 港元
Non-current assets	非流動資產			
Property, plant and equipment	物業、機器及設備	9	65,621,736	64,154,230
Right-of-use assets	使用權資產	10	2,709,037	529,316
Prepayments	預付款項		-	196,578
			<u>68,330,773</u>	<u>64,880,124</u>
Current assets	流動資產			
Account receivables, deposits and prepayments	應收賬款、按金及預付款項	11	2,628,736	3,266,635
Advances to staffs	提供予員工的預支	11	37,198	30,439
Amount due from Consumer Legal Action Fund	消費者訴訟基金的應收款項	11	1,151,513	643,226
Subventions to be claimed	待索取撥款	12	213,934	-
Bank balances and cash	銀行結餘及現金	13	79,959,955	72,113,949
			<u>83,991,336</u>	<u>76,054,249</u>
Current liabilities	流動負債			
Subscriptions received in advance	預收訂閱費用		1,144,095	1,258,219
Account payables and accrued expenses	應付賬款及應計費用	14	6,962,540	7,866,189
Provision for untaken leaves	未放取之有薪年假撥備		6,570,245	6,010,666
Subventions received in advance	預收撥款	15	41,413,800	38,773,699
Lease liabilities	租賃負債	16	1,092,793	446,478
			<u>57,183,473</u>	<u>54,355,251</u>
Net current assets	流動資產淨值		<u>26,807,863</u>	<u>21,698,998</u>
Total assets less current liabilities	資產總值減流動負債		<u>95,138,636</u>	<u>86,579,122</u>
Non-current liabilities	非流動負債			
Lease liabilities	租賃負債	16	1,648,761	93,544
Provision for restoration	復原成本撥備		100,000	-
Subventions received in advance	預收撥款	15	16,043,064	14,113,516
			<u>17,791,825</u>	<u>14,207,060</u>
			<u>77,346,811</u>	<u>72,372,062</u>
Represented by:	折合：			
Leasehold property control account	租賃物業統制賬項	17	45,636,913	46,085,069
Equipment control account	設備統制賬項	18	2,098,467	1,715,397
Designated fund for approved projects	核准項目之指定基金	19	4,045,970	4,662,119
General fund	一般基金		25,565,461	19,909,477
			<u>77,346,811</u>	<u>72,372,062</u>

The financial statements on pages 95 to 124 were approved and authorised for issue by the members of Consumer Council on 29 July 2021 and are signed on its behalf by:

載於第 95 頁至第 124 頁的財務報表已於二零二一年七月二十九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 2021 截至二零二一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 2019	於二零一九年四月一日	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
Surplus for the year	本年度盈餘	-	-	-	4,974,749	4,974,749
Current year addition	本年度增加金額	596,333	1,396,797	1,159,600	(3,152,730)	-
Current year utilisation	本年度使用金額	(1,044,489)	(1,013,727)	(1,775,749)	3,833,965	-
At 31 March 2021	於二零二一年三月三十一日	45,636,913	2,098,467	4,045,970	25,565,461	77,346,811

Statement of Cash Flows 現金流量表

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

		2021 二零二一年 HK\$ 港元	2020 二零二零年 HK\$ 港元
Operating activities	營運活動		
Surplus (deficit) for the year	本年度盈餘 (虧損)	4,974,749	(762,850)
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	(5,804,702)	(3,018,055)
Finance costs	融資成本	100,514	38,047
Depreciation of property, plant and equipment	物業、機器及設備的折舊	7,861,653	4,789,149
Depreciation of right-of-use assets	使用權資產的折舊	944,206	705,547
(Gain) loss on disposal of property, plant and equipment	出售物業、機器及設備的 (收益) 虧損	(4,460)	6,389
Interest income	利息收入	(905,440)	(867,394)
Operating cash flows before movements in working capital	營運資金變動前之經營現金流量	7,166,520	890,833
Decrease (increase) in account receivables, deposits and prepayments	應收賬款、按金及預付款項之減少 (增加)	834,477	(534,586)
(Increase) decrease in amount due from Consumer Legal Action Fund	消費者訴訟基金應收款項之 (增加) 減少	(508,287)	538,472
Decrease in subscriptions received in advance	預收訂閱費之減少	(114,124)	(71,688)
Increase in subventions to be claimed	待索取撥款之增加	(213,934)	-
(Decrease) increase in account payables and accrued expenses	應付賬款及應計費用之 (減少) 增加	(903,649)	4,436,618
Increase in provision for untaken leaves	未放取之有薪年假撥備之增加	559,579	208,177
Increase in advances to staffs	提供予員工的預支之增加	(6,759)	(5,491)
Cash generated from operations	來自營運活動所得之現金額	6,813,823	5,462,335
Interest paid	已付利息	-	(3,299)
Net cash from operating activities	來自營運活動所得之現金淨額	6,813,823	5,459,036
Investing activities	投資活動		
Purchase of property, plant and equipment	購置物業、機器及設備	(9,329,159)	(11,273,873)
Proceeds from disposal of property, plant and equipment	出售物業、機器及設備的所得款項	4,460	-
Placement in time deposits with original maturity over three months	存放原定到期日逾三個月之定期存款	(110,683,000)	(70,609,715)
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	121,817,877	40,934,386
Interest received	已收利息	905,440	867,394
Net cash from (used in) investing activities	來自 (用於) 投資活動之現金淨額	2,715,618	(40,081,808)
Financing activities	融資活動		
Subventions utilised for non-recurrent projects	用於非經常性項目之撥款	(11,979,794)	(9,379,048)
Repayment of bank borrowing	償還銀行貸款	-	(286,201)
Subventions received for non-recurrent projects	非經常性項目所得之撥款	22,354,145	39,978,153
Repayment of lease liabilities	償還租賃負債	(922,909)	(729,589)
Net cash from financing activities	融資活動所得之現金淨額	9,451,442	29,583,315
Net increase (decrease) in cash and cash equivalents	現金及現金等值項目淨額之增加 (減少)	18,980,883	(5,039,457)
Cash and cash equivalents at beginning of the year	於本年初之現金及現金等值項目	22,051,072	27,090,529
Cash and cash equivalents at end of the year	於本年底之現金及現金等值項目	41,031,955	22,051,072
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	38,928,000	50,062,877
Cash and cash equivalents	現金及現金等值項目	41,031,955	22,051,072
		79,959,955	72,113,949

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一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")

Amendments to HKFRSs that are mandatorily effective for the current year

In the current year, the Council has applied the *Amendments to References to the Conceptual Framework in HKFRS Standards* and the following amendments to HKFRSs issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") for the first time, which are mandatorily effective for the annual period beginning on or after 1 January 2020 for the preparation of the financial statements:

Amendments to HKAS 1 and HKAS 8	Definition of Material
Amendments to HKFRS 3	Definition of a Business
Amendments to HKFRS 9, HKAS 39 and HKFRS 7	Interest Rate Benchmark Reform

Except as described below, the application of the *Amendments to References to the Conceptual Framework in HKFRS Standards* and the amendments to HKFRSs in the current year 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》」）

本年度強制生效之經修訂《香港財務報告準則》

於本年度，委員會已就編製財務報表時首次應用由香港會計師公會（「香港會計師公會」）頒布，並於二零二零年一月一日或之後開始之年度期間強制生效之「《香港財務報告準則》中對概念框架的修訂」及下列經修訂之《香港財務報告準則》：

《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
《香港財務報告準則》第3號（修訂本）	業務的定義
《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

除下文所述外，本年度採用的「《香港財務報告準則》中對概念框架的修訂」，及《香港財務報告準則》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 2021 截至二零二一年三月三十一日止年度

2. APPLICATION OF NEW AND AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs") - continued

Amendments to HKFRSs that are mandatorily effective for the current year - continued

Impacts on application of Amendments to HKAS 1 and HKAS 8 Definition of Material

The Council has applied the Amendments to HKAS 1 and HKAS 8 for the first time in the current year. The amendments provide a new definition of material that states "information is material if omitting, misstating or obscuring it could reasonably be expected to influence decisions that the primary users of general purpose financial statements make on the basis of those financial statements, which provide financial information about a specific reporting entity." The amendments also clarify that materiality depends on the nature or magnitude of information, either individually or in combination with other information, in the context of the financial statements taken as a whole.

The application of the amendments in the current year had no impact on the financial statements.

New and amendments to HKFRSs in issue but not yet effective

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

HKFRS 17	Insurance Contracts and the related Amendments ⁵
Amendments to HKFRS 3	Reference to the Conceptual Framework ⁴
Amendments to HKFRS 9, HKAS 39, HKFRS 7, HKFRS 4 and HKFRS 16	Interest Rate Benchmark Reform - Phase 2 ²
Amendments to HKFRS 10 and HKAS 28	Sales or Contribution of Assets between an Investor and its Associate or Joint Venture ⁶
Amendments to HKFRS 16	Covid-19-Related Rent Concessions ¹
Amendments to HKFRS 16	Covid-19-Related Rent Concessions beyond 30 June 2021 ³

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

本年度強制生效之經修訂《香港財務報告準則》 - 續

應用《香港會計準則》第 1 號及《香港會計準則》第 8 號（修訂本）重大的定義之影響

委員會於本年度首次採用《香港會計準則》第 1 號及《香港會計準則》第 8 號之修訂本。修訂本為重大提供新的定義，列明「當特定財務報告實體的財務報表所提供的財務資料有所遺漏、錯誤陳述或隱瞞，在合理預期下，會對一般根據該財務報表所提供的財務資料的主要使用者，所作出決定有所影響，則該資料被定義為重大」。修訂本亦釐清在整體財務報表的範圍內，重要性取決於資料的性質或幅度（單獨或與其他資料結合使用）。

本年度應用此修訂本對本財務報表並無影響。

已頒布但尚未生效的新訂及經修訂《香港財務報告準則》

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》：

《香港財務報告準則》第 17 號	保險合約及相關修訂 ⁵
《香港財務報告準則》第 3 號（修訂本）	概念框架的參考 ⁴
《香港財務報告準則》第 9 號、《香港會計準則》第 39 號、《香港財務報告準則》第 7 號、《香港財務報告準則》第 4 號及《香港財務報告準則》第 16 號（修訂本）	利率基準改革 - 第二階段 ²
《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 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 ¹
《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（二零二一年六月三十日之後） ³

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一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 in issue but not yet effective - continued

Amendments to HKAS 1	Classification of Liabilities as Current or Non-current and related amendments to Hong Kong Interpretation 5 (2020) ⁵
Amendments to HKAS 1 and HKFRS Practice Statement 2	Disclosure of Accounting Policies ⁵
Amendments to HKAS 8	Disclosure of Accounting Estimates ⁵
Amendments to HKAS 12	Deferred Tax related to Assets and Liabilities arising from a Single Transaction ⁵
Amendments to HKAS 16	Property, Plant and Equipment - Proceeds before Intended Use ⁴
Amendments to HKAS 37	Onerous Contracts - Cost of Fulfilling a Contract ⁴
Amendments to HKFRSs	Annual Improvements to HKFRSs 2018 - 2020 ⁴

¹ Effective for annual periods beginning on or after 1 June 2020.

² Effective for annual periods beginning on or after 1 January 2021.

³ Effective for annual periods beginning on or after 1 April 2021.

⁴ Effective for annual periods beginning on or after 1 January 2022.

⁵ Effective for annual periods beginning on or after 1 January 2023.

⁶ Effective for annual periods beginning on or after a date to be determined.

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.

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

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（修訂本）	流動或非流動的負債分類及與香港詮釋第 5 號的相關修訂（二零二零年） ⁵
《香港會計準則》 第 1 號及《香港財務報告準則》實務報告第 2 號（修訂本）	會計政策披露 ⁵
《香港會計準則》 第 8 號（修訂本）	會計估算披露 ⁵
《香港會計準則》 第 12 號（修訂本）	單一交易產生的資產及負債的相關遞延稅項 ⁵
《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 ⁴
《香港會計準則》 第 37 號（修訂本）	虧損合約 - 合約履約成本 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 ⁴

¹ 於二零二零年六月一日或其後開始之年度期間生效。

² 於二零二一年一月一日或其後開始之年度期間生效。

³ 於二零二一年四月一日或其後開始之年度期間生效。

⁴ 於二零二二年一月一日或其後開始之年度期間生效。

⁵ 於二零二三年一月一日或其後開始之年度期間生效。

⁶ 於尚待釐定日期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報表產生重大影響。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES

3.1 Basis of preparation of financial statements

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.

3.2 Significant accounting policies

Revenue from contracts with customers

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 or 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.

3. 財務報表編製基準及主要會計政策

3.1 財務報表編製基準

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。

3.2 主要會計政策

客戶合約收入

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。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES – continued

3.2 Significant accounting policies - continued

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.

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 *Revenue from Contracts with Customers* ("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.

3. 財務報表編製基準及主要會計政策 - 續

3.2 主要會計政策 - 續

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。

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或出售的金融資產。

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「客戶合約收入」（「《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。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES – continued

3.2 Significant accounting policies - continued

Financial instruments - continued

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.

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 performs impairment assessment under expected credit loss ("ECL") on financial assets which are subject to impairment assessment under HKFRS 9 *Financial Instruments* ("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.

3. 財務報表編製基準及主要會計政策 - 續

3.2 主要會計政策 - 續

金融工具 - 續

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。

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「金融工具」（「《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》」）進行減值評估。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。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES – continued

3.2 Significant accounting policies - continued

Financial instruments - continued

Financial assets - continued

Impairment of financial assets - continued

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.

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, in which case the Council recognises lifetime ECL. The assessment of whether lifetime ECL should be recognized 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;

3. 財務報表編製基準及主要會計政策 - 續

3.2 主要會計政策 - 續

金融工具 - 續

金融資產 - 續

金融資產減值 - 續

全期預期信貸虧損是指於相關工具的預計使用期內，所有可能的違約事件將會產生的預期信貸虧損。相反，12個月預期信貸虧損是指預期於報告日期後12個月內可能發生的違約事件預期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。

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，在該情況下，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，評估信貸風險有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；

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES – continued

3.2 Significant accounting policies - continued

Financial instruments - continued

Financial assets - continued

Impairment of financial assets - continued

(i) Significant increase in credit risk - continued

- 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.

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.

3. 財務報表編製基準及主要會計政策 - 續

3.2 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

- 商業、財務或經濟情況於目前或預期有不利變動，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。

不論上述評估結果如何，委員會均假設當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顯示其他情況。

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。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued

3.2 Significant accounting policies - continued

Financial instruments - continued

Financial assets - continued

Impairment of financial assets - continued

(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.

(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.

3. 財務報表編製基準及主要會計政策 - 續

3.2 主要會計政策 - 續

金融工具 - 續

金融資產 - 續

金融資產減值 - 續

(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。

(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。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued**3.2 Significant accounting policies - continued**Financial instruments - continued**Financial assets** - continued*Impairment of financial assets* - continued**(v) Measurement and recognition of ECL - continued**

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.

Lifetime ECL for trade receivables are considered on a collective basis taking into consideration past due information and relevant credit information such as forward looking macroeconomic information.

For collective assessment, the Council takes into consideration the following characteristics when formulating the grouping:

- Past-due status;
- Nature, size and industry of debtors; and
- External credit ratings where available.

The grouping is regularly reviewed by management to ensure the constituents of each group continue to share similar credit risk characteristics.

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.

3. 財務報表編製基準及主要會計政策 - 續**3.2 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**

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。

貿易應收款項的全期預期信貸虧損乃按共同基準，並考慮過往逾期資料及相關信貸資料，例如前瞻性宏觀經濟資料。

就共同基準評估而言，於分組時，委員會考慮下列特徵：

- 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）。

管理層就分組方法定期作出檢討，以確保各組別的組成部分繼續具有類似的信貸風險特徵。

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。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued

3.2 Significant accounting policies - continued

Financial instruments - continued

Derecognition

The Council derecognizes 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.

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.

3. 財務報表編製基準及主要會計政策 - 續

3.2 主要會計政策 - 續

金融工具 - 續

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。

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。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued

3.2 Significant accounting policies - continued

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

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.

Leases

Definition of a lease

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 on or after the date of initial application or arising from business combinations, 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

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. 財務報表編製基準及主要會計政策 - 續

3.2 主要會計政策 - 續

物業、機器及設備及使用權資產之減值 - 續

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。

租賃

租賃的定義

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

短期租賃及低值資產租賃

委員會就自開始日期起計的租期為 12 個月或以下並且不包括購買選擇權的土地及樓宇及設備的租賃，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 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued

3.2 Significant accounting policies - continued

Leases - continued

The Council as a lessee - 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.

The Council presents right-of-use assets as a separate line item on the statement of financial position.

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. 財務報表編製基準及主要會計政策 - 續

3.2 主要會計政策 - 續

租賃 - 續

委員會作為承租人 - 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。

委員會將使用權資產於財務狀況表中列為獨立項目呈列。

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 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued

3.2 Significant accounting policies - continued

Leases - continued

The Council as a lessee - 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 or there is a change in the assessment of exercise of a purchase option, 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 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

Changes in considerations of lease contracts that were not part of the original terms and conditions are accounted for as lease modifications, including lease incentives provided through forgiveness or reduction of rentals.

3. 財務報表編製基準及主要會計政策 - 續

3.2 主要會計政策 - 續

租賃 - 續

委員會作為承租人 - 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）：

- 租賃條款發生變化，或對行使購買選擇權的評估發生變化，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呈列。

租賃修改

租賃合約代價出現之變動，若不屬於原條款及條件之一部分，包括透過租金減免提供的租賃優惠，則以租賃修訂入賬。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued

3.2 Significant accounting policies - continued

Leases - continued

The Council as a lessee - continued

Lease modifications - continued

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.

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.

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.

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.

3. 財務報表編製基準及主要會計政策 - 續

3.2 主要會計政策 - 續

租賃 - 續

委員會作為承租人 - 續

租賃修改 - 續

倘出現以下情況，委員會會將租賃修改，作出獨立租賃入賬：

- 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。

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。

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。

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。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

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.

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. NON-RECURRENT PROJECTS SUBVENTIONS**5. 非經常性項目撥款**

		2021 二零二一年 HK\$ 港元	2020 二零二零年 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	3,963,446	3,077,206
Renovation and refurbishment projects	各項裝修與翻新項目	3,425,115	2,091,535
Time-limited posts	有時限職位	3,089,325	907,542
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	2,764,746	1,026,774
Auto-fuel market study	車用燃油市場研究	1,477,167	918,270
Redevelopment of Council's official website	消委會網站重塑優化計劃	854,680	-
Sustainable consumption behaviour study	可持續消費行為研究	795,977	165,070
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	330,418	1,152,125
Job creation scheme under Anti-Epidemic Fund	防疫抗疫基金項下創造職位計劃	194,393	-
Accomplishing server virtualisation	伺服器虛擬化	170,551	321,770
Enhancing training programme	加強培訓項目	51,450	200,848
Upgrading of network infrastructure	提升網絡基礎設施	10,511	148,761
Consumer protection studies	保障消費者權益研究	-	140,000
(Reversal of subvention recognised)/ subventions recognised - Events	(撥回已確認的撥款) / 確認撥款 - 消費者委員會成立四十五週年紀念活動	(36,000)	1,887,446
Commemorating the 45th Anniversary of Consumer Council			
Other projects	其他項目	692,717	359,756
		<u>17,784,496</u>	<u>12,397,103</u>

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\$500,260 (2020: HK\$291,322).

6. 銷售《選擇》月刊

《選擇》月刊之銷售收入為 500,260 港元（二零二零年：291,322 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. STAFF COSTS

Staff costs include an amount of HK\$6,931,278 (2020: HK\$7,546,226) in respect of contributions to retirement benefits scheme.

7. 員工成本

員工成本包括 6,931,278 港元（二零二零年：7,546,226 港元）的退休福利計劃供款。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

8. NON-RECURRENT PROJECTS EXPENSES**8. 非經常性項目支出**

		2021 <u>二零二一年</u> HK\$ 港元	2020 <u>二零二零年</u> 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	3,540,650	2,767,098
Time-limited posts	有時限職位	3,089,325	907,542
Auto-fuel market study	車用燃油市場研究	1,477,167	918,270
Redevelopment of Council's official website	消委會網站重塑優化計劃	854,680	-
Sustainable consumption behaviour study	可持續消費行為研究	795,977	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	654,414	158,720
Renovation and refurbishment projects	各項裝修與翻新項目	497,903	722,173
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	330,418	1,152,125
Job creation scheme under Anti-Epidemic Fund	防疫抗疫基金項下創造職位計劃	194,393	-
Enhancing training programme	加強培訓項目	51,450	200,848
Consumer protection studies	保障消費者權益研究	-	140,000
(Reversal of expense)/expense - Events	(撥回開支) / 開支 - 消費者委員會成立四十五週年紀念活動	(36,000)	1,887,446
Other projects	其他項目	529,417	359,756
		<u>11,979,794</u>	<u>9,379,048</u>

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

9. PROPERTY, PLANT AND EQUIPMENT

		Leasehold land and buildings in Hong Kong under long-term lease	Leasehold improvement	Office equipment	Information systems and computer equipment	Furniture and fixtures	Motor vehicle	Information systems upgrade in progress	Renovation in progress	Total
		於香港長期租賃的租賃土地及樓宇	租賃物業裝修	辦公室設備	信息系統及電腦設備	傢俬及裝置	機動車輛	進行中的信息系統升級	進行中的裝修	合計
		HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$
		港元	港元	港元	港元	港元	港元	港元	港元	港元
COST	成本									
At 1 April 2019	於二零一九年四月一日	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
Additions	添置	-	987,370	32,500	798,767	16,000	-	3,305,052	4,189,470	9,329,159
Transfer from (to) renovation and upgrade in progress	轉撥自 (至) 進行中的裝修及升級工程	-	4,639,831	-	3,185,572	66,075	-	(3,196,822)	(4,694,656)	-
Written-off	撇銷	-	-	-	(218,308)	(7,299)	-	-	-	(225,607)
At 31 March 2021	於二零二一年三月三十一日	62,638,435	24,395,572	1,583,759	27,257,160	750,273	538,046	1,628,206	221,475	119,012,926
DEPRECIATION	折舊									
At 1 April 2019	於二零一九年四月一日	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
Charge for the year	本年度支出	875,972	2,780,007	313,887	3,673,038	39,400	179,349	-	-	7,861,653
Eliminated on written-off	撇銷時抵銷	-	-	-	(218,308)	(7,299)	-	-	-	(225,607)
At 31 March 2021	於二零二一年三月三十一日	17,928,847	12,927,167	1,194,355	20,519,019	642,453	179,349	-	-	53,391,190
CARRYING VALUES	賬面值									
At 31 March 2021	於二零二一年三月三十一日	44,709,588	11,468,405	389,404	6,738,141	107,820	358,697	1,628,206	221,475	65,621,736
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

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 2021 and 2020, no leasehold properties are under mortgage to secure any 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%

於二零二一年及二零二零年三月三十一日，沒有租賃物業已抵押，作為委員會貸款的擔保。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 2021 截至二零二一年三月三十一日止年度

10. RIGHT-OF-USE ASSETS**10. 使用權資產**

		HK\$ 港元
Cost	成本	
At 1 April 2019	於二零一九年四月一日	-
On initial recognition upon application of HKFRS 16	應用《香港財務報告準則》 第 16 號時確認	1,189,668
Additions	添置	45,195
At 31 March 2020	於二零二零年三月三十一日	1,234,863
Additions	添置	3,123,927
At 31 March 2021	於二零二一年三月三十一日	4,358,790
Depreciation	折舊	
At 1 April 2019	於二零一九年四月一日	-
Charged for the year	本年度支出	705,547
At 31 March 2020	於二零二零年三月三十一日	705,547
Charged for the year	本年度支出	944,206
At 31 March 2021	於二零二一年三月三十一日	1,649,753
Carrying values	帳面值	
At 31 March 2021	於二零二一年三月三十一日	2,709,037
At 31 March 2020	於二零二零年三月三十一日	529,316
		2021 二零二一年 HK\$ 港元
		2020 二零二零年 HK\$ 港元
Total cash outflow for leases	租賃之現金流出總額	922,909
		729,589

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**11. 其他金融資產**

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 (2020: three to six) monthly instalments, other amounts are repayable on demand. The Council assessed the ECL of such balances in Note 21.

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期（二零二零年：三到六期）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。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

12. SUBVENTIONS TO BE CLAIMED

Job creation scheme under Anti-Epidemic Fund
Sustainable consumption behaviour study (Note (i))

防疫抗疫基金項下創造職位計劃
可持續消費行為研究
(附註(一))

	2021 <u>二零二一年</u> HK\$ 港元	2020 <u>二零二零年</u> HK\$ 港元
	87,069	-
	126,865	-
	<u>213,934</u>	<u>-</u>

Note:

(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 2021, the Council obtained a funding amount of HK\$573,576 (2020: HK\$260,606) from the SDF, and an amount of HK\$795,977 (2020: HK\$165,070) has been utilised and released to income and expenditure. A temporary deficit of HK\$126,865 (2020: surplus of HK\$95,536 as shown under note 15) was recorded as at 31 March 2021. The amount will be fully reimbursed by SDF in accordance with the terms and conditions of the Application Guidelines and Funding Agreement upon project completion.

附註：

(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。截至二零二一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 573,576 港元（二零二零年：260,606 港元），其中 795,977 港元（二零二零年：165,070 港元）已動用並計入收支結算表。於二零二一年三月三十一日錄得暫時性虧損 126,865 港元（二零二零年餘額：95,536 港元（見附註 15））。計劃完成後，可持續發展基金將按照申請指引及資助協議的條款及條件，全數發放該筆款項。

13. 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\$38,928,000 (2020: HK\$50,062,877) with an original maturity over three months. Bank balances and time deposits carry interests at market rates which ranged from 0.001% to 2.35% (2020: 0.001% to 2.43%) per annum.

13. 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 38,928,000 港元（二零二零年：50,062,877 港元）。銀行結餘及定期存款的利息根據每年 0.001%至 2.35%之間（二零二零年：0.001%至 2.43%）的市場利率計算。

14. 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. 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。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

15. SUBVENTIONS RECEIVED IN ADVANCE

Subventions unexpended at the end of the reporting period:

15. 預收撥款

在本報告期結束時未有動用之撥款：

		2021 二零二一年 HK\$ 港元	2020 二零二零年 HK\$ 港元
Renovation & refurbishment projects	各項裝修與翻新項目	13,730,292	17,155,407
Time-limited posts	有時限職位	12,090,021	9,544,568
Revamp of and develop the signature monthly CHOICE magazine	改進和發展具代表性的《選擇》月刊	7,516,930	6,544,876
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	7,227,258	9,049,503
Promotion of new legislation	新法例之推廣	5,200,000	1,200,000
Redevelopment of Council's official website	消委會網站重塑優化計劃	4,874,320	2,134,000
Auto-fuel market study	車用燃油市場研究	2,951,111	2,888,820
Consumer protection studies	保障消費者權益研究	1,014,248	1,022,729
Environmental responsibility	環境責任	685,174	685,174
Enhancing training programme	加強培訓項目	584,104	635,555
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	551,464	515,464
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
Replacement of motor vehicle	更換機動車輛	326,700	490,000
Accomplishing server virtualisation	伺服器虛擬化	6,444	176,996
Sustainable consumption behaviour study	可持續消費行為研究	-	95,536
Other projects	其他項目	214,755	264,544
		<u>57,456,864</u>	<u>52,887,215</u>
Current liabilities	流動負債	41,413,800	38,773,699
Non-current liabilities	非流動負債	16,043,064	14,113,516
		<u>57,456,864</u>	<u>52,887,215</u>

16. LEASE LIABILITIES**16. 租賃負債**

		2021 二零二一年 HK\$ 港元	2020 二零二零年 HK\$ 港元
Lease liabilities payable:	應付租賃負債：		
Within one year	一年內	1,092,793	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	1,076,018	93,544
Within a period of more than two years but not exceeding five years	兩年以上但不超過五年	572,743	-
		<u>2,741,554</u>	<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	(1,092,793)	(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	1,648,761	93,544
		<u>1,648,761</u>	<u>93,544</u>

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

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.

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.

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:

Online CHOICE operation reserve	網上《選擇》月刊營運儲備
Office equipment and maintenance	辦公室設備及維修
Testing and research	測試和研究

2021 二零二一年 HK\$ 港元	2020 二零二零年 HK\$ 港元
2,637,344	2,637,344
249,026	249,026
1,159,600	1,775,749
<u>4,045,970</u>	<u>4,662,119</u>

20. CAPITAL COMMITMENTS

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
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2021 二零二一年 HK\$ 港元	2020 二零二零年 HK\$ 港元
10,923,691	11,599,962
<u>10,923,691</u>	<u>11,599,962</u>

21. FINANCIAL INSTRUMENTS

a. Categories of financial instruments

Financial assets	金融資產
Amortised cost	攤銷成本
Financial liabilities	金融負債
Amortised cost	攤銷成本

2021 二零二一年 HK\$ 港元	2020 二零二零年 HK\$ 港元
81,528,683	73,675,506
<u>81,528,683</u>	<u>73,675,506</u>
6,091,614	6,592,246
<u>6,091,614</u>	<u>6,592,246</u>

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. 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. 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：

20. 資本承擔

21. 金融工具

甲. 金融工具類別

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

21. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies

The Council's major financial instruments include account receivables, advances to staffs, amount due from Consumer Legal Action Fund, bank balances and cash and account payables. 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.

Credit risk and impairment assessment

As at 31 March 2021 and 2020, 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.

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.

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.

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:

21. 金融工具 - 續

乙. 金融風險管理目標及政策

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、銀行結餘及現金及應付賬款。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。

信貸風險及減值評估

於二零二一年及二零二零年三月三十一日，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。

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。

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。

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：

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

21. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies - continued

Market risk - continuedForeign currency risk management - continued

		Assets 資產		Liabilities 負債	
		2021 二零二一年	2020 二零二零年	2021 二零二一年	2020 二零二零年
		HK\$ 港元	HK\$ 港元	HK\$ 港元	HK\$ 港元
United States dollars	美元	93,687	93,402	-	-
Aud	澳元	1,110	897	-	-
Euro	歐元	-	-	55,570	260,825
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.

		2021 二零二一年		2020 二零二零年	
		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%	2,811	3%	2,802
		(3%)	(2,811)	(3%)	(2,802)
Aud	澳元	10%	111	10%	90
		(10%)	(111)	(10%)	(90)
Euro	歐元	10%	(5,557)	10%	(26,083)
		(10%)	5,557	(10%)	26,083
British Pound	英鎊	10%	-	10%	(51,486)
		(10%)	-	(10%)	51,486

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.

Interest rate risk

The Council has insignificant interest rate risk as it does not have any interest-bearing financial assets or financial liabilities other than cash placed with financial institutions.

21. 金融工具 - 續

乙. 金融風險管理目標及政策 - 續

市場風險 - 續外幣風險管理 - 續

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。

利率風險

由於除了存放在金融機構的現金之外，委員會並無任何付息金融資產或金融負債，因此委員會並無重大利率風險。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

21. FINANCIAL INSTRUMENTS - continued

b. Financial risk management objectives and policies - continued

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
2021	二零二一年						
Account payables	應付賬款	-	6,091,614	-	-	6,091,614	6,091,614
Subtotal	少計		6,091,614	-	-	6,091,614	6,091,614
Lease liabilities	租賃負債	4.05 - 6.0	610,266	610,266	1,720,025	2,940,557	2,741,554
Total	合計		6,701,880	610,266	1,720,025	9,032,171	8,833,168

		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

c. Fair value measurements of financial instruments

The Council members consider that the carrying values of financial assets and financial liabilities recognised in the financial statements approximate their fair values.

21. 金融工具 - 續

乙. 金融風險管理目標及政策 - 續

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。

丙. 金融工具之公平值計量

委員會委員認為，在財務報表中確認的金融資產及金融負債之賬面值與其公平值相若。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

22. 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.

		Lease liabilities <u>租賃負債</u> HK\$ 港元 (Note 16) (附註 16)	Bank borrowing <u>銀行貸款</u> HK\$ 港元	Subventions received in advance <u>預收撥款</u> HK\$ 港元 (Note 15) (附註 15)	Total <u>合計</u> HK\$ 港元
At 1 April 2019	於二零一九年四月一日	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
Financing cash flows	融資現金流量	(922,909)	-	10,374,351	9,451,442
Interest expense	利息支出	100,514	-	-	100,514
New lease entered	訂立之新租約	3,023,927	-	-	3,023,927
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款 使用	-	-	(5,804,702)	(5,804,702)
At 31 March 2021	於二零二一年三月三十一日	2,741,554	-	57,456,864	60,198,418

23. RELATED PARTY TRANSACTION

The Council recharged a fee of HK\$1,151,513 (2020: HK\$643,226) 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.

22. 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。

23. 關聯方交易

委員會於年內收取 1,151,513 港元（二零二零年：643,226 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 Fryers 氣炸鍋	T
• Primary Batteries 電池	T
• Earphones 耳機	T
• Ebook Readers 電子書閱讀器	T
• Gas Water Heaters 氣體熱水爐	T
• Kitchen Machines 廚師機和食物處理器	T
• Portable UV Disinfection Devices 便攜紫外線殺菌消毒器	T
• Robot Vacuum Cleaners 吸塵機械人	T
• Security Cameras 監控鏡頭	T
• Smartphones 手機 (2 updates, total 75 models) (出版2次, 共75個型號)	T
• Soundbars 整合式揚聲器	T
• Tablet PCs 平板電腦	T
• Washing Machines 洗衣機	T
• Wearable Air Purifiers 隨身空氣淨化機	T
• Window-type Air Conditioners 窗口式冷氣機	T

2. PHOTOGRAPHIC EQUIPMENT & SOFTWARE 攝影器材及軟件

• Interchangeable Lens Cameras 可換鏡相機	T
• Internet Security Software 網絡安全軟件 (2 updates, total 65 models) (出版2次, 共65個型號)	T
• Video Editing Apps 影片編輯應用程式	T
• Virtual Private Networks (VPN) 虛擬私人網絡	T

3. FOOD & HEALTH FOOD PRODUCTS 食物及健康食品

• Cakes 蛋糕	T
• Canned Fish 罐頭魚	T
• Snack Bars and Energy Bars 能量棒及小食棒	S
• Condiments 調味品	I
• Crispy Snacks 香脆零食	T
• Dried Spices 乾香料	T
• Ice Cream 雪糕	T
• Infant Formula 嬰兒奶粉	T
• Pasta 乾意粉	T
• Sweetened Drinks 甜味飲品	T
• Table Salts 食鹽	T
• Vegetarian Dishes 素菜	T

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

類別

- Condoms 安全套 T
- COVID-19 Test Kits for Home Use 冠狀病毒快速測試 I
- Cushion Foundations 氣墊粉底 T
- Disinfectant Lanyards 除菌掛卡掛章 S
- Disinfection Alcohols 消毒酒精 T
- Disposable Masks 口罩 T
- Mobile Electronic Devices and Eye Health 智能裝置與眼睛健康 I
- Mosquito Repellents 驅蚊產品 S
- Liver Health 肝臟健康 I
- Multipurpose Disinfectants 多用途消毒噴劑 T
- Natural Hair Dyes 天然染髮劑 T
- Sunscreens 防曬液 T

5. HOUSEHOLD PRODUCTS 家庭用品

- Diatomaceous Earth Household Products 矽藻土 I
- Thermal Food Containers 燜燒壺及保溫飯壺 T
- Plastic Recycling 廢膠回收 I
- Plastic Turners 膠鑊鏟 T

6. AUTOMOBILE & CYCLING PRODUCTS 汽車及單車用品

- Car (Comprehensive Testing) 汽車全面測試 T
- Dashboard Cameras 行車記錄儀 T

7. CLOTHING & FOOTWEAR 衣物及鞋履

- Sports Bras and Sports T-Shirts 運動內衣及運動衣 T

8. TOYS & CHILDREN PRODUCTS 玩具及兒童產品

- Baby Pushchairs and Strollers 嬰孩手推車 T
- Helmets for Children 兒童頭盔 T
- Swimming Aids and Aquatic Toys 兒童水上用品 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
- Home Renovation Quotation 裝修報價服務
- Infant Formula Price Survey 嬰幼兒奶粉調查*
- Mobile Games In-game Purchase 手機遊戲課金
- Non-surgical Breast Enhancement Services 豐胸服務
- Nutrition and Dietetic Services for Adults/Elderly 成人/長者營養飲食諮詢服務
- Offshore or Mainland Bank Accounts 離岸或內地銀行戶口
- Online Grocery Shopping Services 網上雜貨購物服務
- Online Video Streaming Services 影視串流平台服務
- Online Price Watch 網上價格一覽通**
- Overseas Study Insurance 海外升學保險
- Palliative Care and Hospice Care Services 院舍及家居寧養服務
- Parking Fees and Service Terms of Carparks 停車場收費及服務條款
- Qualifying Deferred Annuity Policies 合資格延期年金
- Tax Loans 稅貸
- 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
- Unit Pricing of Supermarket Products 超市貨品單位價格
- Wedding Banquet During Pandemic 疫情下婚宴酒席的安排

In-depth Studies 深入研究

- Banks Offer Mortgage Principal Moratorium Amid COVID-19 銀行就新型冠狀病毒疫情提供「還息不還本」安排

* Published on Shopsmart Website 刊登於「精明消費香港遊」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

- Auto-fuel Price Monitoring Analysis 2020
《2020年車用燃油價格監察分析》
(12 May 2020)
- CHOICE article on the launch of the new “Oil Price Watch” website and mobile app
「全新『油價資訊通』網站及手機應用程式正式推出助你掌握油價資訊」《選擇》月刊文章
(15 Nov 2020)

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

- Competition Commission – The Proposal to Accept Commitments from Online Travel Agents
競爭事務委員會 – 就擬接受網上旅行社建議的承諾
(14 April 2020)
- Census and Statistics Department – 2021 Amendments to the Hong Kong Harmonized System
政府統計處 – 2021年香港貨物協調制度修改
(18 June 2020)
- Property Management Services Authority – Draft Codes and Best Practice Guides on Complaint Handling Mechanism and Effective Control on Business of Property Management Companies*
物業管理業監管局 – 有關《物業管理公司處理投訴的機制》及《物業管理公司須有效控制物業管理業務》的操守守則及良好作業指南*
(8 October 2020)

- Hong Kong Association of Banks – Draft Code of Practice for the Multiple Credit Reference Agencies Model*
香港銀行公會 – 《多家個人信貸資料服務機構營運守則》草擬本*
(17 December 2020)
- Property Management Services Authority – Draft Codes and Best Practice Guides on Handling Money Received for Clients and Obligations After the Appointment of a Property Management Company is Terminated*
物業管理業監管局 – 有關《物業管理公司處理代客戶收取的款項》及《物業管理公司就其委任的結束須履行的責任》操守守則及良好作業指南*
(30 December 2020)
- Hong Kong Monetary Authority – Revised Supervisory Policy Manual Module IC-6 “The Sharing and Use of Consumer Credit Data through a Credit Reference Agency”
香港金融管理局 – 有關修訂《監管政策手冊》IC-6「透過信貸資料服務機構共用個人信貸資料」
(1 February 2021)
- Food and Health Bureau – Proposed Amendments to the Harmful Substances in Food Regulations (Cap. 132AF)
食物及衛生局 – 《食物內有害物質規例》(第132AF章)的建議修訂
(22 February 2021)
- Commerce and Economic Development Bureau – Real-name Registration Programme for SIM Cards
商務及經濟發展局 – 電話智能卡實名登記制度
(16 March 2021)

* Private Consultation 非公開諮詢

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

- Agriculture, Fisheries and Conservation Department – Veterinary Surgeons Board of Hong Kong
漁農自然護理署 – 香港獸醫管理局
- 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
- 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 in Real Estate Agency
僱員再培訓局 – 地產代理業行業諮詢網絡
- Employees Retraining Board – Industry Consultative Networks in Retail
僱員再培訓局 – 零售業行業諮詢網絡

- 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
- 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
地產代理監管局
- Food and Health Bureau – Appeal Panel on Disciplinary Actions for the Voluntary Health Insurance Scheme (VHIS)
食物及衛生局 – 自願醫保計劃紀律處分上訴委員會
- Food and Health Bureau – Committee on Complaints Against Private Healthcare Facilities (Private Healthcare Facilities Ordinance Cap. 633)
食物及衛生局 – 私營醫療機構投訴委員會 (私營醫療機構條例第六百三十三章)
- 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 – Committee on Reduction of Salt and Sugar in Food
食物及衛生局 – 降低食物中鹽和糖委員會
- 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 – 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 on Accreditation of Product Certification Bodies
香港認可處 – 產品認證機構認可工作小組
- Hong Kong Accreditation Service – Working Party on Physical and Mechanical Testing
香港認可處 – 物理及機械測試工作小組
- 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 – 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
- 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 Mortgage Corporation Limited – Board of Directors
香港按揭證券有限公司 – 董事局成員
- 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
- Vocational Training Council – Beauty Care & Hairdressing Training Board
職業訓練局 – 美容及美髮業訓練委員會
- Vocational Training Council – Retail Trade Training Board
職業訓練局 – 零售業訓練委員會
- 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

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ANNUAL REPORT OF THE CONSUMER LEGAL ACTION FUND

消費者訴訟基金年報

2020-21



CONSUMER LEGAL ACTION FUND MANAGEMENT COMMITTEE

消費者訴訟基金管理委員會

CHAIRPERSON
主席



Mr Selwyn YU Sing-cheung, SC
余承章資深大律師

**VICE
CHAIRPERSON**
副主席



Dr LO Pui-yin
羅沛然大律師



Ms Rebecca CHAN Ching-chu
陳清珠女士



Dr Catherine CHONG Shiu-yin
莊紹賢醫生



Mr Alex FAN Hoi-kit
范凱傑大律師



Mr Johnny FEE Chung-ming, JP
費中明律師，太平紳士



Mr Richard KHAW Wei-kiang, SC
許偉強資深大律師



Ms Anita KWOK Ying-ying
郭瑛瑛律師
(up to 至 2021.03.31)



Mr Edmond LAM King-fung
林勁豐律師
(up to 至 2020.12.05)



Mr Kevin LAM Sze-cay
林詩棋先生
(up to 至 2020.12.05)



Ms Queenie Fiona LAU
劉恩沛大律師



Mr Raymond MAK Ka-chun
麥嘉晉先生
(from 2020.12.06 起)



Mr Alan NG Man-sang
吳敏生大律師
(from 2020.12.06 起)



Ms Gilly WONG Fung-han
黃鳳嫻女士

ANNUAL REPORT OF THE CONSUMER LEGAL ACTION FUND 2020-21

消費者訴訟基金年報 2020-21

The Consumer Council is the Trustee of the Consumer Legal Action Fund (the Fund) through a Declaration of Trust executed on 30 November 1994.

消費者委員會是消費者訴訟基金(「基金」)的信託人。基金於1994年11月30日依據信託聲明成立。

Purpose

The Fund was established with an initial Government grant of HK\$10 million. Subsequently two extra grants each in the amount of \$10 million were received in May 2010 and May 2018 respectively. The Fund aims to facilitate easier consumer access to legal remedies by providing legal assistance to consumers, particularly for cases involving significant public interest and injustice. Through granting assistance to eligible cases, the Fund also aims to deter business malpractices and enhance public awareness of consumer rights.

Administration

The Council, as the Trustee, is responsible, through a Board of Administrators, for the overall administration and investment of the Fund. The Board of Administrators is in turn, underpinned by a Management Committee. The latter, whose members were appointed by the Commerce and Economic Development Bureau, is responsible for advising on the eligibility and merits of applications seeking assistance from the Fund¹.

Operation

It is the function of the Council to help consumers resolve their complaints with the traders concerned by means of conciliation. The Council may, if it considers appropriate or if the complainants so request, refer cases of complaints to the Fund for consideration. Consumers may also apply to the Fund directly for assistance.

Generally, in processing an application for assistance, the Fund will consider whether all other means of dispute resolution have been exhausted and will assess the case against established eligibility criteria. Such criteria include whether the case involves significant consumer interest; whether a large group of consumers have been or will potentially be adversely affected; whether the case has a reasonable chance of success; whether assistance to the matter concerned can promote the consumer cause and produce deterrent effects on unscrupulous business practices; and whether it is practicable for the Fund to offer timely assistance.

目的

基金成立初時獲政府撥款港幣1,000萬元，其後在2010年5月及2018年5月再分別獲政府撥款各港幣1,000萬元。基金旨在為尋求法律協助的消費者提供便捷的途徑，特別在涉及重大公眾利益和公義的事件上，協助消費者循法律途徑追討賠償。透過協助符合資格的個案，基金亦旨在遏止不當的經營手法，及讓公眾認識消費者的權利。

行政管理

本會作為基金的信託人，是透過基金執行委員會，處理基金的行政及投資事宜。執行委員會根據基金管理委員會的建議批核申請個案，包括申請人是否符合資格，及個案的理據是否充分等。管理委員會成員由商務及經濟發展局委任¹。

基金運作

本會一向以調停方式致力協助消費者解決他們與商戶之間的糾紛，並在適當情況或在投訴人要求下，將個案轉介基金考慮給予協助。此外，消費者亦可直接向基金提出申請。

一般來說，基金在處理申請時，會考慮申請人是否已嘗試其他解決辦法，並根據既定的準則審批申請，這些準則包括個案是否涉及重大的消費者利益、受影響的消費者是否眾多、是否有合理的勝訴機會、協助是否有利促進消費者權益及對不當經營手法能否產生阻嚇作用，以及基金實際上是否可以提供及時的協助等。

¹ See Annex A for the Membership of the Board of Administrators and Management Committee. 執行委員會及管理委員會的成員名單見附錄甲。

Deliberation

During the year under review, the Management Committee held 4 meetings and resolved matters by circulation on 22 occasions, while the Board of Administrators resolved matters by circulation on 14 occasions.

Altogether, the Fund considered 14 applications across different categories during the year under review.

After thorough consideration, the Fund declined 8 applications relating to complaints involving insurance, online marketplace, motor vehicle, financial services, purchase of property outside Hong Kong, pay-TV services and technology product respectively.

During the reporting period, the Fund granted assistance to 6 applications relating to residential renovation works, purchase of residential property, fitness and beauty services.

Newly Assisted Cases

1. Residential Renovation Works – Unscrupulous Trade Practices and Contract

The assisted consumer had contractual dispute with the trader concerning residential renovation works at his property. After measuring the flat, the trader substantially inflated the quotation price for the furniture as well as renovation works and thus the assisted consumer decided not to proceed with the renovation works. However, the trader alleged that an agreement had already been made and sued the assisted consumer in the District Court for the price of the works as stated in the quotations provided after the measurement had taken place.

Assistance was granted to defend the trader's claim in view of the merits, the consequential publicity value in promoting the consumer cause as well as the potential deterrent effect on unscrupulous business practices in the renovation industry which had always been a problematic one. During the reporting period, the Fund instructed solicitors to act for the assisted consumer to defend the trader's legal action and the parties have exchanged witness statements and attended various pre-trial hearings.

2. Purchase of Residential Property – Breach of Duty and Misrepresentation

Evidence indicated that the assisted consumer was induced to purchase a unit adjoining the roof in reliance of an improper floor plan and misrepresentations given by the estate agent.

Assistance was granted to the assisted consumer in light of the significant consumer interest involved and its merits. During the reporting period, the Fund instructed solicitors to bring legal proceedings against both the estate agency and the estate agent.

處理個案

本年度基金管理委員會共舉行了4次會議，另22次以文件通傳方式議決事項。而執行委員會共14次以文件通傳方式議決事項。

年內，基金共審議了14宗涉及不同類別的申請。

經詳細考慮及審議後，基金否決8宗分別涉及保險、網上購物平台、汽車、金融服務、境外置業、收費電視服務及科技產品的申請。

本年度基金提供協助予6宗關於家居裝修工程、樓宇買賣、健身和美容服務的新申請。

受資助的新個案

1. 家居裝修工程 — 不良營商手法及合約

個案涉及一名受助消費者就其住宅單位的裝修工程與涉案商戶之間的合約糾紛。涉案商戶在量度受助消費者的單位後，大幅提高訂造的傢俬及裝修工程的報價，受助消費者因此決定不委托涉案商戶為其單位進行裝修工程。但是，涉案商戶卻聲稱雙方已訂立協議，並在區域法院根據其量度單位後發出的報價單及其所述價錢向受助消費者提起訴訟。

基金考慮了個案中的法律理據，以及基金的協助在促進消費者權益方面的宣傳價值和對裝修行業的不良營商手法所產生的阻嚇作用，因此對受助消費者予以協助，對涉案商戶進行抗辯。本報告期間，基金委託的律師為受助消費者向涉案商戶作出抗辯的法律行動，雙方已交換證人供詞，以及出席審訊前聆訊。

2. 住宅物業買賣 — 違反責任及失實陳述

證據顯示受助消費者受到涉案地產代理所提供的不當平面圖及失實陳述所影響而購買涉案住宅連平台單位。

基金考慮了個案中的法律理據，認為個案具有重大消費者利益，因此決定對受助消費者予以協助。本報告期間，基金已委託律師為受助消費者向涉案地產代理公司和地產代理採取法律行動。

3. Fitness Services – Unfair Trade Practices and Unconscionable Conduct

The Fund granted assistance to the assisted consumer who, as evidence indicated, had entered into a membership agreement and a personal training agreement as a result of unfair trade practices and unconscionable conduct of the fitness centre.

The Fund considered that the case involved sufficient legal merits and significant consumer interest. By the end of the reporting period, the Fund was in the process of instructing solicitors to act for the assisted consumer with a view to commencing legal action against the trader.

4. Beauty Services – Unfair Trade Practices and Unconscionable Conduct

Evidence indicated that the assisted consumer purchased two packages involving breast enlargement and facial treatments as a result of the unfair trade practices and unconscionable conduct of a beauty parlour.

In view of the sufficient legal merits and significant consumer interest involved, assistance was granted for legal action to be taken against the trader. However before commencement of the assistance, the assisted consumer informed the Fund that she had already reached a settlement with the trader and the matter was closed.

5. Residential Renovation Works – Unscrupulous Trade Practices and Breach of Contract (Case 1)

The assisted consumer suffered considerable loss as a result of the trader's failure to complete a residential renovation project due to its financial difficulties notwithstanding accepting payments from the assisted consumer. Evidence indicates that the trader and the director involved might have known that its business was in serious difficulties but continued to accept payments.

Assistance was granted to the assisted consumer in light of the merits and significant consumer interest involved. The Fund also took into account the consequential publicity value in promoting the consumer cause and the resultant deterrent effect on unscrupulous business practices in the renovation industry.

Upon due execution of the Agreement with the assisted consumer, the Fund will instruct solicitors to commence proceedings against the trader and its director.

6. Residential Renovation Works – Unscrupulous Trade Practices and Breach of Contract (Case 2)

The assisted consumer suffered considerable loss as a result of the trader's failure to complete a residential renovation project due to its financial difficulties notwithstanding accepting payments from the assisted consumer. Evidence indicated that the trader and the director involved might have known that its business was in serious difficulties but continued to accept payments. Noting that the Fund had granted legal assistance to a similar case involving the same trader, and having considered the legal merits and consumer interest involved, the Fund granted assistance to the assisted consumer.

3. 健身服務 — 不良營商手法及不合情理行為

證據顯示受助消費者因受到不良營商手法及不合情理行為影響，與一間健身中心簽訂了一份會員合約及一份私人教練合約。因此，基金決定對受助消費者予以協助。

基金認為個案有充分的法律理據和涉及重大的消費者利益。於報告期完結時，基金正委託律師為受助消費者向涉案公司採取法律行動。

4. 美容服務 — 不良營商手法及不合情理行為

證據顯示受助消費者在涉案美容院的不良營商手法及不合情理行為的影響下，購買了兩個涉及豐胸和面部護理的療程。

基金認為個案有充分的法律理據和涉及重大的消費者利益，因此對受助消費者予以協助，向涉案美容院採取法律行動。不過，在基金提供協助前，受助消費者跟涉案美容院達成和解，事件得以解決。

5. 家居裝修工程 — 不良營商手法及違反合約(個案一)

涉案商戶在收取受助消費者的付款後，聲稱因財務困難而未能完成家居裝修工程，導致受助消費者蒙受巨額損失。證據顯示涉案商戶及董事有可能知悉其業務存在嚴重困難，但仍繼續接受付款。

基金考慮了個案中的法律理據，認為個案具有重大消費者利益，亦考慮了基金的協助在促進消費者權益方面的宣傳價值和對裝修行業的不良營商手法所產生的阻嚇作用，因此對受助消費者予以協助。

當受助消費者簽署與基金訂立的協議書後，基金便會委託律師向涉案公司及董事採取法律行動。

6. 家居裝修工程 — 不良營商手法及違反合約(個案二)

涉案商戶在收取受助消費者的付款後，聲稱因財務困難而未能完成家居裝修工程，導致受助消費者蒙受巨額損失。證據顯示涉案商戶及董事有可能知悉其業務存在嚴重困難，但仍繼續接受付款。基金考慮了已向另一宗同樣涉及涉案商戶的類似個案提供法律協助，以及此個案中的法律理據和涉及的消費者利益，因此對受助消費者予以協助。

Upon due execution of the Agreement with the assisted consumer, the Fund will engage solicitors to commence proceedings against the trader and its director.

Cases Carried Over From Previous Year

The Fund continued to work on the following cases brought forward from the previous year:

1. Columbarium (Case 1) – Refusal to Allow Interment of Ashes

The assisted consumer purchased a niche from a private columbarium in 2001 for placing the ashes of his mother after her death. On his mother's death in 2017, the columbarium refused to allow interment of her ashes on the ground that the deceased's name printed on the receipt issued by the columbarium was different from that printed on her death certificate and Hong Kong Identity Card. The name set out on the receipt had been written by the columbarium's staff in 2001 without verification of the deceased's identity documents.

During the reporting period, negotiation with the columbarium continued. An arrangement acceptable to both sides was reached and the assistance was terminated upon the request of the assisted consumer.

2. Columbarium (Case 2) – Refusal to Allow Interment of Ashes

The assisted consumer's mother purchased a niche from a private columbarium in 1996. In 2017, the assisted consumer wanted to inter her mother's ashes into the niche after she passed away. However, the columbarium refused to do so on the ground that the deceased's name printed on the receipt issued by the columbarium was different from the name on her death certificate and Hong Kong Identity Card.

During the reporting period, solicitors instructed by the Fund continued to monitor the progress of the columbarium's applications under the Private Columbaria Ordinance.

3. Time-sharing Scheme – Aggressive Commercial Practices

Evidence indicated that the assisted consumer was pressurised into signing a vacation club membership agreement by aggressive sales tactics adopted by the trader including prolonged and persistent sales pitching and denial of a toilet break.

During the reporting period, judgment was entered in favour of the assisted consumer against the trader with costs. Accordingly, the vacation club membership agreement was rescinded and the trader made a refund in full to the assisted consumer. Subsequent to the extension of the scope of assistance to cover enforcement actions, the parties reached a settlement on the costs of the legal action. The matter concluded satisfactorily.

當受助消費者簽署與基金訂立的協議書後，基金便會委託律師向涉案公司及董事採取法律行動。

繼續跟進的個案

基金繼續跟進上年度未完成的個案，進展如下：

1. 骨灰龕場(個案一) — 拒絕安放骨灰

受助消費者於2001年向涉案私營骨灰龕場購買龕位，待其母去世後用作安放骨灰。其母於2017年去世，涉案龕場以收據上其母的姓名與列印在死亡證及香港身份證上的姓名不符為由，拒絕讓受助消費者安放其母的骨灰。當年，收據上的姓名是由涉案龕場職員在無核對其母證明文件的情況下填寫。

本報告期間，經過談判後，受助消費者與涉案龕場達成了一個雙方接受的安排，而基金亦在受助消費者的要求下終止協助。

2. 骨灰龕場(個案二) — 拒絕安放骨灰

受助消費者的母親於1996年向涉案私營骨灰龕場購買龕位，當其母於2017年去世後，受助消費者欲將骨灰安放入龕位，但涉案龕場基於收據上其母姓名與死亡證及香港身份證上姓名不相符，拒絕受助消費者安放其母的骨灰。

本報告期間，基金委託的律師繼續密切留意涉案龕場按《私營骨灰安置所條例》牌照申請的進展。

3. 共享時光服務 — 威嚇性營商手法

證據顯示受助消費者受到涉案公司以威嚇性銷售手法，包括持續不斷的推銷及拒絕受助消費者到洗手間如廁，逼使他簽署時光共享會籍合約。

本報告期間，法庭裁定受助消費者勝訴，涉案的會籍合約須予以撤銷，而涉案公司須退還受助消費者已繳款項並支付受助消費者之訟費。基金在擴大受助事項範圍，以協助受助消費者執行法庭的命令後，受助消費者與涉案公司就訟費事宜達成和解，此案件亦圓滿解決。

4. Fitness Services – Aggressive Commercial Practices

Evidence indicates that the assisted consumer, being a person suffering from autism, entered into two membership agreements and one personal training agreement as a result of the unfair trade practices and unconscionable conduct of the fitness centre.

During the reporting period, solicitors instructed by the Fund commenced legal proceedings against the fitness centre. In default of defence, judgment was entered in favour of the assisted consumer against the trader with costs. Accordingly, the membership and personal training agreements were rescinded and the trader was ordered to make a refund with interest and bear the legal costs of the assisted consumer. The scope of assistance to the assisted consumer was extended to cover enforcement actions which are in progress during the reporting period.

5. Fitness Services – Aggressive Commercial Practices

The Fund granted assistance to a person suffering from autism to take legal action against a fitness centre with whom the assisted consumer had entered into a membership agreement on the basis that the membership agreement was entered into as a result of unfair trade practices and unconscionable conduct of the fitness centre.

The Fund assisted the assisted consumer to successfully obtain a judgement in default against the fitness centre in the Small Claims Tribunal and an extension of assistance to enforce judgement was granted and independent legal representation was engaged for on-going enforcement action.

During the reporting period, the solicitors instructed by the Fund advised that enforcement actions would not be cost effective and the chance of recovering the assisted consumer's loss and the Fund's costs would be slim. Upon consideration of this advice, the Fund decided that the enforcement action should be discontinued. The assistance to the assisted consumer was terminated.

6. Financial Services – Breach of Duty and Contract

Evidence indicated that the assisted consumer sustained loss in investing in London Gold as a result of breach of duty and contractual obligations by the trader. In view of the circumstances of the case, the Fund considered that there existed sufficient legal merits and significant consumer interest for assistance to be granted for legal action to be taken against the trader.

During the reporting period, assistance was granted and the Fund instructed solicitors to act for the assisted consumer. Legal action against the trader is underway.

4. 健身服務 — 威嚇性營商手法

受助消費者是一名自閉症患者，有證據顯示因其受到健身中心的不良營商手法及不合情理行為影響下，與該健身中心簽訂了兩份會員合約及一份私人教練合約。

本報告期間，基金委託的律師對涉案健身中心作出法律行動，在涉案健身中心不抗辯的情況下，法庭裁定受助消費者勝訴，涉案的會員合約及私人教練合約須予以撤銷，並命令涉案健身中心須連利息退還受助消費者已繳款項並支付受助消費者之訟費。基金其後擴大受助事項範圍，以協助受助消費者執行法庭的命令，有關行動仍在進行中。

5. 健身服務 — 威嚇性營商手法

受助消費者是一名自閉症患者，與一間健身中心簽訂了一份會員合約。基金認為受助消費者受到不良營商手法及不合情理行為的影響，故此協助受助消費者向涉案健身中心採取法律行動。

在基金的協助下，受助消費者在涉案健身中心不抗辯的情況下，在小額錢債審裁處獲得勝訴。基金其後擴大受助事項範圍，以協助受助消費者執行法庭的命令，並聘請律師處理有關執行命令的行動。

本報告期間，基金委託的律師認為執行審裁處的命令並不符合成本效益，而能夠討回受助消費者的損失和基金所付出之訟費的機會渺茫。基金在聽取律師的意見後，決定停止執行審裁處的命令，並終止受助消費者的協助。

6. 金融服務 — 違反責任及合約

證據顯示涉案商戶違反責任及合約，導致受助消費者在倫敦金的投資中蒙受損失。鑑於個案有充足的法律理據和涉及重大的消費者利益，基金協助受助消費者向涉案公司採取法律行動。

本報告期間，基金已委託律師代表受助消費者，現正向涉案公司採取法律行動。

7. Fitness Services – Unfair Trade Practices

The Fund granted assistance to an assisted consumer who, as evidence indicates, had entered into a membership agreement and a personal training agreement as a result of unfair trade practices and unconscionable conduct of the fitness centre. The fitness centre refused to cancel both agreements under the cooling-off clauses.

During the reporting period, with the assistance of the Fund, the trader agreed to rescind both agreements and refunded the payment made by the assisted consumer. The matter has now been settled.

Statistics

Since its establishment and up until the year under review, the Fund has received a total of 1,406 applications and has granted assistance to 718 applications².

Finance

The Fund's income is derived from:

- (a) investing the capital sum in fixed deposits;
- (b) charging applicants a fee of \$100 each for cases within the jurisdiction of the Small Claims Tribunal and \$1,000 each for other court cases;
- (c) recovering legal costs from defendants in successful cases; and
- (d) receiving from each successful case a contribution of 10% of the benefits gained by the assisted consumer.

As at 31 March 2021, the Fund had a balance of approximately HK\$14.3 million³.

Acknowledgements

During the year under review, Mr Raymond MAK Ka-chun and Mr Alan NG Man-sang joined the Fund as new Members of the Management Committee.

The Fund wishes to express its heartfelt thanks for the staunch support and invaluable contributions of Ms Anita KWOK Ying-ying, Mr Edmond LAM King-fung and Mr Kevin LAM Sze-cay.

Last but not least, the Council would like to express gratitude to members of the Board of Administrators and the Management Committee, and to all those who have rendered assistance, including counsel and solicitors engaged by the Fund, for all their efforts and contributions to the Fund throughout the year. We are also very grateful to the Government for its continuous support to the Fund.

7. 健身服務 — 不良營商手法

證據顯示受助消費者因受到不良營商手法及不合情理行為影響，與一間健身中心簽訂了一份會員合約及一份私人教練合約。涉案健身中心亦拒絕按合約內的冷靜期條款取消兩份合約。因此，基金決定對受助消費者予以協助。

本報告期間，在基金的協助下，涉案健身中心同意撤銷兩份合約，並退還受助消費者已繳款項，事件亦得以解決。

統計

由成立至今，基金共接獲 1,406 宗申請，其中 718 宗申請獲基金協助²。

財務狀況

基金的收入來源如下：

- (a) 利用資金作定期儲蓄收取利息；
- (b) 向申請人收取費用：小額錢債審裁處案件每宗收取港幣 100 元，其他案件每宗收取港幣 1,000 元；
- (c) 成功個案中被告人賠償的訟費；及
- (d) 受助消費者勝訴後，基金從他們所獲取的金額中收取一成，作為分擔費用。

截至 2021 年 3 月 31 日止，基金結餘約港幣 1,430 萬元³。

鳴謝

年內，麥嘉晉先生和吳敏生大律師加入管理委員會成為新委員，並衷心感謝郭瑛瑛律師、林勁豐律師和林詩棋先生一直對基金的支持和貢獻。

最後，本會謹向基金兩個委員會的成員，及曾經協助基金順利運作的各界人士，包括基金聘請的大律師和律師等致謝，感激他們在年內為基金付出的努力和貢獻。本會亦非常感謝政府對基金一直以來的支持。

2 See Annex B for the statistics of applications for the Fund. 基金申請個案統計見附錄乙。

3 See Annex C for the Fund's Auditors' Report and Financial Statements for the period under review. 基金本年度的核數師報告及財政報告見附錄丙。

CONSUMER LEGAL ACTION FUND BOARD OF ADMINISTRATORS

消費者訴訟基金執行委員會

Chairman 主席

Mr Paul LAM Ting-kwok, SBS, SC, JP 林定國資深大律師，銀紫荊星章，太平紳士

Vice Chairman 副主席

Mr Antonio KWONG Cho-shing, MH 鄭祖盛律師，榮譽勳章

Members 委員

Mr Matthew LAM Kin-hong, MH, JP 林建康律師，榮譽勳章，太平紳士

Dr Victor LUI Wing-cheong 雷永昌醫生

Ms Gilly WONG Fung-han 黃鳳嫻女士

CONSUMER LEGAL ACTION FUND MANAGEMENT COMMITTEE

消費者訴訟基金管理委員會

Chairman 主席

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

Vice Chairman 副主席

Dr LO Pui-yin 羅沛然大律師

Members 委員

Ms Rebecca CHAN Ching-chu 陳清珠女士

Dr Catherine CHONG Shiu-yin 莊紹賢醫生

Mr Alex FAN Hoi-kit 范凱傑大律師

Mr Johnny FEE Chung-ming, JP 費中明律師，太平紳士

Mr Richard KHAW Wei-kiang, SC 許偉強資深大律師

Ms Anita KWOK Ying-ying 郭瑛瑛律師 (up to 至 2021.03.31)

Mr Edmond LAM King-fung 林勁豐律師 (up to 至 2020.12.05)

Mr Kevin LAM Sze-cay 林詩棋先生 (up to 至 2020.12.05)

Ms Queenie Fiona LAU 劉恩沛大律師

Mr Raymond MAK Ka-chun 麥嘉晉先生 (from 2020.12.06起)

Mr Alan NG Man-sang 吳敏生大律師 (from 2020.12.06起)

Ms Gilly WONG Fung-han 黃鳳嫻女士

APPLICATIONS FOR CONSUMER LEGAL ACTION FUND

消費者訴訟基金申請個案統計

Since 30 Nov 1994 up to 31 Mar 2021 由1994年11月30日至2021年3月31日
Applications received 基金接獲申請的數目 1,406

Problem solved during application 在申請期間問題已獲解決	183
Under consideration 仍在考慮中	20
Assistance granted 獲基金批予協助之申請	718

Status of cases where assistance was granted¹ 獲基金批予協助之申請個案的狀況¹:

Compensation recovered 獲得賠償	
• out-of-court settlement 庭外和解	198
• judgment obtained 經勝訴獲取	20
Cases not pursued further 未再跟進	
• no recovery prospect 因無賠償可能	465
• application withdrawn 因申請撤回	10
• terminated by the Fund 被基金終止	17
In process 在處理中	8

Assistance declined 不接納申請	471
Other actions ² 其他方法 ²	14

¹ Some cases were carried over from previous year 部分個案為繼續跟進上年度未完成的個案

² Cases include but are not limited to those being referred to Council for policy consideration, conciliation, monitoring and/or the Legal Aid Department 個案包括但不限於轉交予消委會作政策處理、斡旋、觀察及/或法律援助署

STATISTICS FOR ASSISTED CASES AND APPLICATIONS OF CONSUMER LEGAL ACTION FUND IN 2020/21

於二〇二〇/二一年度消費者訴訟基金受助個案及申請的統計

2019/2020	Brought forward cases 會繼續跟進的個案	
	Assisted cases 受助個案	7
	Other applications to be handled 其他有待處理的申請	3
		10
2020/2021	New applications (assistance granted = 6) 基金接獲的新申請 (獲基金批予協助的申請 = 6)	34
	Assisted cases cleared during the year 期內已完結的受助個案	(5)
	Problem solved 問題已獲解決	(3)
	Assistance declined 基金不接納的申請	(8)
		18
2021/2022	Carried forward cases 會繼續跟進的個案	
	Applications 申請	20
	Assisted cases 受助個案	8
		28

Independent Auditor's Report 獨立核數師報告書

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND

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

致消費者訴訟基金受託人

(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

Opinion

We have audited the financial statements of Consumer Legal Action Fund (the "Fund") set out on pages 148 to 162, which comprise the statement of financial position as at 31 March 2021, and the income and expenditure statement, statement of changes in capital 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 Fund's affair as at 31 March 2021, 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 ("HKSA") 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 Fund 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 Board of Administrators of the Fund is 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」)已審核列載於第148頁至第162頁消費者訴訟基金(「基金」)的財務報表,包括於二零二一年三月三十一日的財務狀況報表,及截至該日止年度的收支結算表、資本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,該等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》真實而中肯地反映了基金於二零二一年三月三十一日的財務狀況以及基金截至該日止年度的虧損及現金流量。

意見基礎

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的責任已在本報告「核數師就審核財務報表承擔之責任」部分中進一步闡述。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」),我們獨立於基金,並已履行守則中的其他專業道德責任。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。

其他信息

基金執行委員會對其他信息負責。其他資料包括年報所載的信息,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信息,我們亦不對該等其他信息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信息,在此過程中,考慮其他信息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,如果我們認為其他信息存在重大錯誤陳述,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 TRUSTEE OF CONSUMER LEGAL ACTION FUND - continued
(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

致消費者訴訟基金受託人 - 續
(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

Responsibilities of Board of Administrators for the Financial Statements

The Board of Administrators is 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 Board of Administrators determines 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 Board of Administrators is responsible for assessing the Fund'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 Board of Administrators either intends to liquidate the Fund or to cease operations, or has no realistic alternative but to do so.

The Board of Administrators is responsible for overseeing the Fund'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 our 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 HKSA's 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 HKSA's, 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;

執行委員會就財務報表須承擔的責任

執行委員會須遵照香港會計師公會頒布的《香港財務報告準則》擬備真實及中肯的財務報表，以及實行其認為必要的內部控制，並對其認為為使財務報表的擬備不存在由於欺詐或錯誤而導致的重大錯誤陳述所需的內部控制負責。

在擬備財務報表時，執行委員會負責評估基金持續經營的能力，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，除非執行委員會有意將基金清盤或停止經營，或別無其他實際的替代方案。

執行委員會負責監督基金的財務報告流程。

核數師就審核財務報表承擔的責任

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，並按照我們商定的業務約定條款，僅向基金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；

Independent Auditor's Report 獨立核數師報告書

TO THE TRUSTEE OF CONSUMER LEGAL ACTION FUND - continued
(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

致消費者訴訟基金受託人 - 續
(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

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

核數師就審核財務報表承擔之責任 - 續

- 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 Fund's internal control;
 - evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Administrators;
 - conclude on the appropriateness of the Board of Administrators' 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 Fund'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 Fund 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.
- 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，但並非旨在對基金內部控制之成效發表意見；
 - 評估執行委員會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；
 - 總結執行委員會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基金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基金不再持續經營；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。

We communicate with those charged with governance 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.

我們與管治人員溝通（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。

Deloitte Touche Tohmatsu
Certified Public Accountants
Hong Kong
29 July 2021

德勤·關黃陳方會計師行
執業會計師
香港
二零二一年七月二十九日

Income and Expenditure Statement 收支結算表

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

		NOTE 附註	2021 二零二一年 HK\$ 港元	2020 二零二零年 HK\$ 港元
Income	收入			
Bank interest income	銀行利息收入		205,793	336,846
Application fee from assisted consumers	受助消費者申請費		24,100	8,300
Sundry income	雜項收入		7,858	199,271
			<u>237,751</u>	<u>544,417</u>
Less:	減：			
Expenditure	支出			
Auditor's remuneration	核數師酬金		17,000	16,800
Administrative service expenses	行政服務支出	6	1,151,513	643,226
Bank charges	銀行費用		4,090	4,220
Legal fees for assisted consumers	受助消費者律師費		296,134	190,010
Sundry expenses	雜項支出		12,014	5,495
			<u>1,480,751</u>	<u>859,751</u>
Deficit for the year	本年度虧損		<u>(1,243,000)</u>	<u>(315,334)</u>

Statement of Financial Position 財務狀況表

AT 31 MARCH 2021 於二零二一年三月三十一日

		NOTES 附註	2021 二零二一年 HK\$ 港元	2020 二零二零年 HK\$ 港元
Current assets	流動資產			
Interest receivables	應收利息		87,388	110,782
Bank balances	銀行結餘	4	15,691,051	16,281,896
			<u>15,778,439</u>	<u>16,392,678</u>
Current liabilities	流動負債			
Account payables and accrued expenses	應付賬款及應計費用		287,021	166,547
Amount due to the Trustee	應付受託人款項	5	1,151,513	643,226
			<u>1,438,534</u>	<u>809,773</u>
Net current assets	流動資產淨值		<u>14,339,905</u>	<u>15,582,905</u>
Capital and reserves	資本及儲備			
Capital	資本		30,000,000	30,000,000
General fund	一般基金		(15,660,095)	(14,417,095)
			<u>14,339,905</u>	<u>15,582,905</u>

The financial statements on pages 148 to 162 were approved and authorised for issue by the Board of Administrators on 29 July 2021 and are signed on its behalf by:

載於第 148 頁至第 162 頁的財務報表已於二零二一年七月二十九日獲執行委員會批准並授權發布，並由下列代表簽署：

Mr. Paul Lam Ting-kwok, SBS, SC, JP
林定國資深大律師，銀紫荊星章，太平紳士
ADMINISTRATOR
執行委員

Ms. Gilly Wong Fung-han
黃鳳嫻女士
ADMINISTRATOR
執行委員

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

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

		Capital 資本 HK\$ 港元	General fund 一般基金 HK\$ 港元	Total 合計 HK\$ 港元
At 1 April 2019	於二零一九年四月一日	30,000,000	(14,101,761)	15,898,239
Deficit for the year	本年度虧損	-	(315,334)	(315,334)
At 31 March 2020	於二零二零年三月三十一日	30,000,000	(14,417,095)	15,582,905
Deficit for the year	本年度虧損	-	(1,243,000)	(1,243,000)
At 31 March 2021	於二零二一年三月三十一日	30,000,000	(15,660,095)	14,339,905

Statement of Cash Flows 現金流量表

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

		2021 <u>二零二一年</u> HK\$ 港元	2020 <u>二零二零年</u> HK\$ 港元
Operating activities	營運活動		
Deficit for the year	本年度虧損	(1,243,000)	(315,334)
Adjustment for:	就下列項目作出調整：		
Bank interest income	銀行利息收入	(205,793)	(336,846)
Operating cash flows before movements in working capital	營運資金變動前之經營現金流量	(1,448,793)	(652,180)
Increase (decrease) in amount due to the Trustee	應付受託人款項之增加 (減少)	508,287	(538,472)
Increase (decrease) in account payables and accrued expenses	應付賬款及應計費用之增加 (減少)	120,474	(554,527)
Net cash used in operating activities	用於營運活動之現金淨額	<u>(820,032)</u>	<u>(1,745,179)</u>
Investing activities	投資活動		
Interest received	已收利息	229,187	283,074
Placement in time deposits with original maturity over three months	存放原定到期日逾三個月之定期存款	(17,283,000)	(15,244,881)
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	18,135,000	11,972,419
Net cash from (used in) investing activities	來自 (用於) 投資活動之現金淨額	<u>1,081,187</u>	<u>(2,989,388)</u>
Net increase (decrease) in cash and cash equivalents	現金及現金等值項目淨額之增加 (減少)	261,155	(4,734,567)
Cash and cash equivalents at beginning of the year	於本年初之現金及現金等值項目	<u>1,301,896</u>	<u>6,036,463</u>
Cash and cash equivalents at end of the year	於本年底之現金及現金等值項目	<u><u>1,563,051</u></u>	<u><u>1,301,896</u></u>
Total bank balances represented by:	銀行結餘總額折合為：		
Time deposits with original maturity over three months	原定到期日逾三個月之定期存款	14,128,000	14,980,000
Cash and cash equivalents	現金及現金等值項目	1,563,051	1,301,896
		<u><u>15,691,051</u></u>	<u><u>16,281,896</u></u>

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

1. OBJECTIVES AND OPERATION OF THE FUND

The Consumer Legal Action Fund (the "Fund") was established on 30 November 1994 under a Deed of Trust with the Consumer Council as the trustee (the "Trustee") for the purpose of offering financial assistance to consumers in seeking legal redress, remedies and protection. The Government of the Hong Kong Special Administrative Region (the "HKSAR") has granted a sum of HK\$10 million as initial capital to the Fund. The capital should be repayable to the HKSAR upon termination. Additional capital amounting to HK\$20 million was further injected by the HKSAR to the Fund on 6 September 2010 and 31 May 2018, with HK\$10 million each time, increasing the capital to HK\$30 million.

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

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

2. APPLICATION OF NEW AND AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs")

Amendments to HKFRSs that are mandatorily effective for the current year

In the current year, the Fund has applied the *Amendments to References to the Conceptual Framework in HKFRS Standards* and the following amendments to HKFRSs issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") for the first time, which are mandatorily effective for the annual period beginning on or after 1 January 2020 for the preparation of the financial statements:

Amendments to HKAS 1 and HKAS 8	Definition of Material
Amendments to HKFRS 3	Definition of a Business
Amendments to HKFRS 9, HKAS 39 and HKFRS 7	Interest Rate Benchmark Reform

Except as described below, the application of the *Amendments to References to the Conceptual Framework in HKFRS Standards* and the amendments to HKFRSs in the current year had no material impact on the Fund's financial positions and performance for the current and prior years and/or on the disclosures set out in these financial statements.

1. 基金目標及營運

消費者訴訟基金（「基金」）是根據信託聲明於一九九四年十一月三十日成立，消費者委員會為其受託人（「受託人」），目的是為消費者提供經濟援助，循法律途徑尋求賠償、補償及保障，並由香港特別行政區政府（以下簡稱「香港特區政府」）撥款一千萬港元作為基金的初期資本。此資本在基金終止運作時應歸還香港特區政府。香港特區政府於二零一零年九月六日及二零一八年五月三十一日為基金分別注入每次一千萬港元之額外資本，令總資本增加至三千萬港元。

受託人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。

本財務報表以港元列出，港元亦是基金之功能貨幣。

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》」）

本年度強制生效之經修訂《香港財務報告準則》

於本年度，基金已就編製財務報表首次應用由香港會計師公會（「香港會計師公會」）頒布，並於二零二零年一月一日或之後開始之年度期間強制生效之「《香港財務報告準則》中對概念框架的修訂」，及下列經修訂之《香港財務報告準則》：

《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
《香港財務報告準則》第 3 號（修訂本）	業務的定義
《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

除下文所述外，本年度採用的「《香港財務報告準則》中對概念框架的修訂」，及經修訂之《香港財務報告準則》對基金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 2021 截至二零二一年三月三十一日止年度

2. APPLICATION OF NEW AND AMENDMENTS TO HONG KONG FINANCIAL REPORTING STANDARDS ("HKFRSs") - continued

Amendments to HKFRSs that are mandatorily effective for the current year - continued

Impacts on application of Amendments to HKAS 1 and HKAS 8 Definition of Material

The Fund has applied the Amendments to HKAS 1 and HKAS 8 for the first time in the current year. The amendments provide a new definition of material that states "information is material if omitting, misstating or obscuring it could reasonably be expected to influence decisions that the primary users of general purpose financial statements make on the basis of those financial statements, which provide financial information about a specific reporting entity." The amendments also clarify that materiality depends on the nature or magnitude of information, either individually or in combination with other information, in the context of the financial statements taken as a whole.

The application of the amendments in the current year had no impact on the financial statements.

New and amendments to HKFRSs in issue but not yet effective

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

HKFRS 17	Insurance Contracts and the related Amendments ⁵
Amendments to HKFRS 3	Reference to the Conceptual Framework ⁴
Amendments to HKFRS 9, HKAS 39, HKFRS 7, HKFRS 4 and HKFRS 16	Interest Rate Benchmark Reform - Phase 2 ²
Amendments to HKFRS 10 and HKAS 28	Sales or Contribution of Assets between an Investor and its Associate or Joint Venture ⁶

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

本年度強制生效之經修訂《香港財務報告準則》 - 續

應用《香港會計準則》第1號及《香港會計準則》第8號(修訂本)重大的定義之影響

基金於本年度首次採用《香港會計準則》第1號及《香港會計準則》第8號之修訂本。修訂本為重大提供新的定義，列明「當特定財務報告實體的財務報表所提供的財務資料有所遺漏、錯誤陳述或隱瞞，在合理預期下，會對一般根據該財務報表所提供的財務資料的主要使用者，所作出決定有所影響，則該資料被定義為重大」。修訂本亦釐清在整體財務報表的範圍內，重要性取決於資料的性質或幅度（單獨或與其他資料結合使用）。

本年度應用此修訂本對本財務報表並無影響。

已頒布但尚未生效的新訂及經修訂《香港財務報告準則》

基金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》：

《香港財務報告準則》第17號	保險合約及相關修訂 ⁵
《香港財務報告準則》第3號(修訂本)	概念框架的參考 ⁴
《香港財務報告準則》第9號、《香港會計準則》第39號、《香港財務報告準則》第7號、《香港財務報告準則》第4號及《香港財務報告準則》第16號(修訂本)	利率基準改革 - 第二階段 ²
《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 ⁶

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一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 in issue but not yet effective - continued

Amendments to HKFRS 16	Covid-19-Related Rent Concessions ¹
Amendments to HKFRS 16	Covid-19-Related Rent Concessions beyond 30 June 2021 ³
Amendments to HKAS 1	Classification of Liabilities as Current or Non-current and related amendments to Hong Kong Interpretation 5 (2020) ⁵
Amendments to HKAS 1 and HKFRS Practice Statement 2	Disclosure of Accounting Policies ⁵
Amendments to HKAS 8	Disclosure of Accounting Estimates ⁵
Amendments to HKAS 12	Deferred Tax related to Assets and Liabilities arising from a Single Transaction ⁵
Amendments to HKAS 16	Property, Plant and Equipment - Proceeds before Intended Use ⁴
Amendments to HKAS 37	Onerous Contracts - Cost of Fulfilling a Contract ⁴
Amendments to HKFRSs	Annual Improvements to HKFRSs 2018 - 2020 ⁴

¹ Effective for annual periods beginning on or after 1 June 2020.

² Effective for annual periods beginning on or after 1 January 2021.

³ Effective for annual periods beginning on or after 1 April 2021.

⁴ Effective for annual periods beginning on or after 1 January 2022.

⁵ Effective for annual periods beginning on or after 1 January 2023.

⁶ Effective for annual periods beginning on or after a date to be determined.

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

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

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 ¹
《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 (二零二一年六月三十日之後) ³
《香港會計準則》第 1 號 (修訂本)	流動或非流動的負債分類及與香港詮釋第 5 號的相關修訂 (二零二零年) ⁵
《香港會計準則》第 1 號及《香港財務報告準則》實務報告第 2 號 (修訂本)	會計政策披露 ⁵
《香港會計準則》第 8 號 (修訂本)	會計估算披露 ⁵
《香港會計準則》第 12 號 (修訂本)	單一交易產生的資產及負債的相關遞延稅項 ⁵
《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 ⁴
《香港會計準則》第 37 號 (修訂本)	虧損合約 - 合約履約成本 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 ⁴

¹ 於二零二零年六月一日或其後開始之年度期間生效。

² 於二零二一年一月一日或其後開始之年度期間生效。

³ 於二零二一年四月一日或其後開始之年度期間生效。

⁴ 於二零二二年一月一日或其後開始之年度期間生效。

⁵ 於二零二三年一月一日或其後開始之年度期間生效。

⁶ 於尚待釐定日期或之後開始之年度期間生效。

執行委員會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報表產生重大影響。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES 3. 財務報表編製基準及主要會計政策

3.1 Basis of preparation of financial statements

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 services.

3.2 Significant accounting policies

Cost of financial assistance

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

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 capital and reserves account.

Financial instruments

Financial assets and financial liabilities are recognised when the Fund 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. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition.

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.

3.1 財務報表編製基準

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服務所給予代價之公平值而釐定。

3.2 主要會計政策

財務資助費用

為消費者提供財務資助的所有有關費用按權責發生制記錄，並在該等費用發生期間的收支結算表內扣除。任何從受助消費者收回的費用，在收到付款時以收入入賬確認。

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，並於適當的資本及儲備賬戶中確認。

金融工具

金融資產及金融負債於基金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或出售的金融資產。

金融資產及金融負債初步以公平值計量。收購或發行金融資產及金融負債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。

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 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued 3. 財務報表編製基準及主要會計政策 - 續

3.2 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 Fund performs impairment assessment under expected credit loss ("ECL") on financial assets which are subject to impairment assessment under HKFRS 9 (including interest receivables 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. Assessment are done based on the Fund'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.

The ECL on these assets are assessed individually.

3.2 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降低，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

基金就根據《香港財務報告準則》第9號須作出減值的金融資產（包括應收利息和銀行結餘）的預期信貸虧損（「預期信貸虧損」）進行減值評估。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。評估乃根據基金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。

該等資產的預期信貸虧損是被個別地作出評估。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued 3. 財務報表編製基準及主要會計政策 - 續

3.2 Significant accounting policies - continued

Financial instruments - continued

Financial assets - continued

Impairment of financial assets - continued

For all other instruments, the Fund measures the loss allowance equal to 12m ECL, unless when there has been a significant increase in credit risk since initial recognition, in which case the Fund 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 Fund 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 Fund 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.

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

3.2 主要會計政策 - 續

金融工具 - 續

金融資產 - 續

金融資產減值 - 續

對於所有其他工具，基金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，則基金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，基金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，基金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，評估信貸風險有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。

不論上述評估結果如何，基金均假設當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，除非基金有合理及具支持性的資料顯示其他情況。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued 3. 財務報表編製基準及主要會計政策-續

3.2 Significant accounting policies - continued

Financial instruments - continued

Financial assets - continued

Impairment of financial assets - continued

(i) Significant increase in credit risk - continued

The Fund 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 Fund 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 Fund, in full (without taking into account any collaterals held by the Fund).

Irrespective of the above, the Fund considers that default has occurred when a financial asset is more than 60 days past due unless the Fund 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.

3.2 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

基金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，以確保使用相關準則可在該款項逾期之前能識別其信貸風險已顯著上升。

(二) 違約的定義

基金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，包括基金作出悉數還款（未計及基金持有的任何抵押品），即構成違約事件。

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

(三) 發生信貸減值的金融資產

若發生一項或多項對該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作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 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued 3. 財務報表編製基準及主要會計政策 - 續

3.2 Significant accounting policies - continued

Financial instruments - continued

Financial assets - continued

Impairment of financial assets - continued

(iv) Write-off policy

The Fund 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 Fund'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 Fund in accordance with the contract and the cash flows that the Fund expects to receive, discounted at the effective interest rate determined at initial recognition.

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 Fund 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.

3.2 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) 撤銷政策

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，或當金額逾期一年以上時（以較早者為準），基金會將該金融資產撤銷。金融資產的撤銷仍會受基金收回程序，並考慮法律建議（如適用）之影響。撤銷構成終止確認事項，其後任何的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基金的所有合約現金流量與基金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。

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。

基金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。

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND SIGNIFICANT ACCOUNTING POLICIES - continued 3. 財務報表編製基準及主要會計政策 - 續

3.2 Significant accounting policies - continued

Financial instruments - continued

Financial assets - continued

Classification and subsequent measurement of financial assets

Financial assets are classified into financial assets at amortised cost. The classification depends on the nature and purpose of the financial assets and is determined at the time of initial recognition. 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 marketplace.

Financial liabilities and equity instrument

Debt and equity instruments issued by the Fund 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 account payables and accrued expenses and amount due to the Trustee are subsequently measured at amortised cost, using the effective interest method.

Derecognition

The Fund 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 Fund derecognises financial liabilities when, and only when, the Fund'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.

3.2 主要會計政策 - 續

金融工具 - 續

金融資產 - 續

金融資產的分類及其後計量

金融資產被分類為按攤銷成本計量的金融資產。此分類是按金融資產的性質及目的，在首次確認時決定。所有定期購買或出售之金融資產均在交易日被確認及終止確認。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或出售的金融資產。

金融負債及股本工具

基金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

金融負債包括應付賬款及應計費用和應付受託人款項，採用實際利率法以攤銷成本計算。

註銷

只有當基金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。

當且僅當基金責任被解除、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 2021 截至二零二一年三月三十一日止年度

4. BANK BALANCES

Bank balances comprise cash and short-term deposits with an original maturity of three months or less and time deposits of HK\$14,128,000 (2020: HK\$14,980,000) with an original maturity over three months. Bank balances and time deposits carry interest at market rates which ranged from 0.001% to 1.82% (2020: 0.001% to 2.5%) per annum.

5. AMOUNT DUE TO THE TRUSTEE

The amount represents administrative service expenses payable to the Trustee, details of which are set out in note 6. The amount is unsecured, interest-free and repayable on demand.

6. RELATED PARTY TRANSACTIONS

During the year, the Fund incurred administrative service expenses amounted to HK\$1,151,513 (2020: HK\$643,226) for the administrative service and office support (comprising salary costs and attributable overheads) provided to the Fund. The recharge by the Trustee is in accordance with the provision of the Trust Deed governing the Fund and approved by both the Trustee and the Board of Administrators of the Fund.

7. CAPITAL RISK MANAGEMENT

The capital structure of the Fund consists of capital from the HKSAR.

The HKSAR has granted a sum of HK\$10 million as additional capital to the Fund during the year ended 31 March 2019. The Board of Administrators of the Fund manages the Fund's capital to ensure that the Fund will be able to continue as a going concern. The overall strategy of capital management remains unchanged from prior year.

8. FINANCIAL INSTRUMENTS

a. Categories of financial instruments

4. 銀行結餘

銀行結餘包括現金及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 14,128,000 港元（二零二零年：14,980,000 港元）。銀行結餘及定期存款的利息根據每年 0.001% 至 1.82% 之間（二零二零年：0.001% 至 2.5%）的市場利率計算。

5. 應付受託人款項

該金額為應付受託人的行政服務支出，詳情載於附註 6。此金額為無抵押、免息及按需償還。

6. 關聯方交易

年內，基金就獲提供的行政服務和辦公室支援（包括薪金支出及相關的日常開支）須支付行政服務支出 1,151,513 港元（二零二零年：643,226 港元）。該受託人的再收費乃根據信託聲明中的規限基金之條款，並經受託人與基金執行委員會批核。

7. 資本風險管理

基金的資本由香港特區政府注入的資本組成。

於截至二零一九年三月三十一日止年度，香港特區政府再次撥款一千萬港元作為基金資本。基金執行委員會對基金資本進行管理，以確保基金能夠持續經營。資本管理之整體策略與去年相同。

8. 金融工具

甲. 金融工具類別

		2021 二零二一年 HK\$ 港元	2020 二零二零年 HK\$ 港元
Financial assets	金融資產		
Amortised cost	攤銷成本	15,778,439	16,392,678
		<u> </u>	<u> </u>
Financial liabilities	金融負債		
Financial liabilities at amortised cost	以攤銷成本計量的金融負債	1,438,534	809,773
		<u> </u>	<u> </u>

Notes to the Financial Statements 財務報表附註

FOR THE YEAR ENDED 31 MARCH 2021 截至二零二一年三月三十一日止年度

8. FINANCIAL INSTRUMENTS - continued**b. Financial risk management objectives and policies**

The Fund's major financial instruments include interest receivables and bank balances and cash, account payables and amount due to the Trustee. 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 Board of Administrators of the Fund manage and monitor these exposures to ensure appropriate measures are implemented on a timely and effective manner.

Credit risk and impairment assessment

As at 31 March 2021 and 2020, the Fund's maximum exposure to credit risk which will cause a financial loss to the Fund 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.

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

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

Market riskInterest rate risk

The Fund has no significant interest rate risk as it does not have any interest-bearing financial assets or financial liabilities other than cash placed with financial institutions.

Liquidity risk

The Fund is exposed to minimal liquidity risk as the Board of Administrators closely monitors its cash flow.

The earliest date on which the undiscounted cash flows of financial liabilities, representing non-interest bearing financial liabilities of the Fund, can be required to pay is 3 months or less.

c. Fair value measurements of financial instruments

The Board of Administrators of the Fund considers that the carrying values of financial assets and financial liabilities recognised in the financial statements approximate their fair values.

8. 金融工具 - 續**乙. 金融風險管理目標及政策**

基金的主要金融工具包括應收利息及銀行結餘和現金、應付賬款及應付受託人款項。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。基金的執行委員會管理並監督該等風險，以確保及時及有效地採取適當措施。

信貸風險及減值評估

於二零二一年及二零二零年三月三十一日，基金的最大信貸風險（由於交易對手未能清償債務將對基金造成財務損失）源自於財務狀況表呈列的相應已確認金融資產的賬面值。

為了盡量降低信貸風險，基金的執行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，基金在應用《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進行減值評估。就此而言，基金執行委員會認為基金的信貸風險大大降低。

由於交易對手為獲國際信貸評級機構授予較高信貸評級的銀行，因此應收利息和銀行結餘的信貸風險有限。

市場風險利率風險

由於基金並無任何附息金融資產或存放在金融機構的現金之外的金融負債，因此基金並無重大利率風險。

流動性風險

執行委員會會密切監察其現金流量狀況，故基金承受的流動資金風險已降至最低。

基金的金融負債未貼現現金流量以無息金融負債顯示，而最早付款日期為三個月或以內。

丙. 金融工具之公平值計量

基金執行委員會認為，在財務報表中確認的金融資產及金融負債之賬面值與其公平值相若。

CONSUMER ADVICE CENTRES

消費者諮詢中心

Consumer Complaint & Enquiry Hotline
消費者投訴及諮詢熱線

2929 2222

Hong Kong 香港區

North Point Consumer Advice Centre
Room 1410, 14/F, Kodak House II
39 Healthy Street East, North Point

北角諮詢中心

北角健康東街39號柯達大廈二期14樓1410室

Kowloon 九龍區

Consumer Council Services Centre (Tsim Sha Tsui)
3 Ashley Road, Tsim Sha Tsui

消費者委員會服務中心(尖沙咀)

尖沙咀亞士厘道3號

New Territories 新界區

Sha Tin Consumer Advice Centre
Room 442, 4/F, Shatin Government Offices
1 Sheung Wo Che Road, Sha Tin

沙田諮詢中心

沙田上禾輦路1號

沙田政府合署4樓442室

Tsuen Wan Consumer Advice Centre

Room 105, 1/F,
Princess Alexandra Community Centre
60 Tai Ho Road, Tsuen Wan

荃灣諮詢中心

荃灣大河道60號

雅麗珊社區服務中心1樓105室

Consumer Council 消費者委員會

Tel 電話: 2856 3113 Fax 傳真: 2856 3611

Website 網站: <http://www.consumer.org.hk>

E-mail 電郵: cc@consumer.org.hk

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香港北角渣華道191號嘉華國際中心22樓



2020-21
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