



CHAIRMAN'S MESSAGE

主席的話

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Chairman 主席

In the wake of the technology megatrends and the paradigm shift in sustainable consumption, I am pleased to report that the Consumer Council has proactively responded to the rapid changes in consumer behaviour and set new horizons in consumer protection, particularly in artificial intelligence (AI)-led consumption. During the year, the Council prioritised safeguarding consumer interests in both the physical market and cyberspace, and it will continue its mission as we embark on our 50th year.

Technology has taken us to a new world. Various new technologies have emerged from time to time in the past decade. While Fintech has long been leading the digital transformation, the real game-changer is the use of AI, particularly in the consumption landscape. All these cutting-edge technologies have had a significant impact on consumer decisions, purchasing patterns, consumer behaviour and interaction among businesses. In light of this, the Council understands the importance of staying abreast of these irreversible, fast-changing developments and advocating for policies that promote consumer protection and trust.

隨著科技和可持續消費模式均有破舊立新的巨變，消費者行為亦出現了急速的變化，消費者委員會一直與時並進，積極應對，開拓保障消費者的新領域，尤其在應用人工智能（AI）的消費層面，絕不鬆懈。在過去一年，不論在實體市場或在網上世界，本會均致力捍衛消費者利益。在邁向成立 50 周年之際，本會定必繼續恪守職責履行使命，為消費者謀求福祉。

過去十年，各種新科技不斷湧現，引領我們進入了一個嶄新的世界。雖然金融科技搶先領導著全球的數碼轉型，但真正翻天覆地的改變無疑是人工智能的運用，特別是當這些尖端技術應用在日常消費中，對消費者決策、購買模式、消費行為和企業間的互動產生了舉足輕重的影響。所以本會深切明白，必須緊貼這些不可逆轉而又一日千里的發展步伐，才得以倡議保障消費者權益和提升信任的政策。



The Council has also been closely monitoring and engaging with the development of online shopping and digital payment systems, which have become part of the new normal in the post-pandemic period. For instance, more e-payment options are now available to consumers, while numerous consumption traps and scams have also cropped up. Indeed, a substantial portion of the complaints the Council received during the year, 44% to be exact, were related to online shopping.

Managing Double-edged Technologies

One of the reasons why the Council is concerned about AI is that many AI applications process personal data. The more consumers leave their digital footprints, the more exposed they are to being profiled.

Future technologies may be able to comprehend consumer preferences even better than the consumers themselves, yet the predictions and outcomes may also be biased. The use of AI can definitely benefit consumers, but it is also necessary to mitigate its associated risks to safeguard consumer interests.

疫情後的新常態自然是網上購物和電子支付的普及，在本會一直密切監察其發展的過程中，本會亦察覺不少新現象，例如，電子支付為消費者帶來了更多選擇的同時，亦湧現了不少消費陷阱和騙案。本會於本年度接獲的投訴中，有 44% 均與網上購物有關，端倪可見。

管理雙面刃科技

本會關注人工智能的理由是其在應用上會觸及個人資料。消費者在網上世界留下的足跡愈多，就愈暴露個人資料，亦愈容易被剖析。觀望未來，人工智能甚至可能會較消費者本身更了解其喜好，但所推算出來的結果是否就沒有偏差呢？無可否認，使用人工智能確實可以令消費者受惠，但我們同時必須保持謹慎，減低其所帶來的風險，以保障消費者的利益。

In our pioneering study on this topic, “*Fostering Consumer Trust — Ethical Artificial Intelligence in E-commerce*”, the Council found that many consumers have not yet developed habits to protect their personal data, which might expose them to abuse by unscrupulous traders. To further responsible AI development in Hong Kong and empower consumers to enjoy the convenience and benefits brought by AI, it is crucial to advocate a responsible and ethical AI policy direction.

In view of this, the Council recommended a three-pronged strategy to continually enhance the policy framework, the effectiveness of digital governance among traders, and the capacity of consumers to protect themselves. An extensive campaign was also rolled out in major media, along with a webinar event, co-hosted with the South China Morning Post, that brought together local and regional e-commerce leaders, e-tailers and techpreneurs for such a discussion.

During the year, the Council actively participated in many different public consultations regarding the digital economy, including the e-HKD, virtual asset (VA) trading platforms, following the submission of our views concerning crypto assets in the previous year. As Hong Kong is one of the leading jurisdictions to regulate VA trading platform operators, we believe the best way for Hong Kong to protect consumers is through proactive policies and measures.

Another area worth highlighting is digital payment fraud, as a result of more consumers linking their credit cards to their digital wallets, which on one hand offers great convenience, but on the other hand introduces new risks that consumers should be aware of. The Council also addressed the emergence of the “Buy Now, Pay Later” approach, a credit product similar to monthly instalments, generally used for small-value payments for daily transactions. Despite the claims to be “interest-free”, consumers should fully understand the fees and related charges, and examine the terms meticulously to avoid falling into the over-borrowing consumption trap.

As technology advances, so must our governance system. In the increasingly complex cyberspace, the Council believes it is necessary to reform the cybercrime law, including the introduction of an accreditation scheme for certifying cybersecurity professionals, as detailed in its submission to the Law Reform Commission. A champion of financial inclusion, the Council also supports fair digital finance, which was at the top of the agenda of World Consumer Rights Day in 2022. The Council will continue to proactively work with the various stakeholders, law enforcement and the regulatory authorities to enhance consumer protection in all these areas.

Spreading Consumer Messages Across Digital Media

Technology also offers new opportunities for engagement with consumers. Recognising the increasing use of digital systems between traders and consumers, the Council followed the online trend by encouraging various media to promote consumer protection information through the Consumer Rights Reporting Awards, which we have proudly organised for 22 years.

年內，本會推出具前瞻性的《道德與信心共融促進電子商務人工智能發展》研究報告，指出許多消費者尚未養成保護個人資料的習慣，或會製造機會被不誠實的商戶利用。為了進一步促進本港的道德人工智能發展，同時讓消費者能夠享受人工智能帶來的便利和好處，我們全力倡議制定負責任和符合道德的人工智能政策方向。

針對上述情況，本會建議採取三管齊下的策略，包括不斷完善政策框架、確保商戶在數碼管治方面的有效性，以及增強消費者的自我保護能力。此外，我們亦透過主要媒體作廣泛宣傳，並與《南華早報》合辦網絡研討會，邀請了本地和區內的電子商務領袖、電商及創科企業家就議題進行深入討論。

除此以外，繼前一年提交了對加密資產的意見書後，本會於本年度亦積極參與了多項有關數字經濟的公眾諮詢，包括數碼港元、虛擬資產 (VA) 交易平台等。在規管虛擬資產交易平台營運商方面，本港是擁有領先地位的司法管轄區之一，我們相信早著先機，確立相關政策和措施，是保護消費者的不二法門。

與電子支付相關的詐騙是另一個值得關注的範疇。隨著愈來愈多消費者將信用卡與電子錢包綁定，為日常生活帶來便利，但此舉同時亦存在一定風險，消費者必須提高警惕。本會亦審視了近年冒起的「先買後付」消費模式，這種類似分期付款的信貸產品，通常用於日常的小額交易，儘管聲稱是「免息」，消費者仍須仔細了解當中隱藏費用及條款細節，以免陷入過度借貸的消費陷阱。

隨著科技的進步，我們的管治體系也必須跟上步伐。網上世界愈趨複雜，本會認為有必要改革有關網絡罪案的法例，包括引入網絡保安專業人士認證計劃，是以本會亦於年內向法律改革委員會提交了詳細的意見書。作為普及金融的倡導者，本會全力支持 2022 年國際消費者權益日重點倡議的公平數碼金融。未來，亦會繼續積極與各持份者、執法機關和監管機構合作，在所有相關領域提升對消費者的保障。

善用數碼媒體向消費者傳遞資訊

科技亦提供了更多與消費者接觸及互動的機會，例如愈來愈多商戶利用各類電子平台、數碼系統與消費者交易與聯繫。面對這股網絡潮流，本會亦不甘後人，通過我們成功舉辦了 22 屆的消費權益新聞報道獎，鼓勵更多類型的媒體，以不同的手法宣揚保障消費者的資訊。

As the first-ever trial among similar awards, we introduced a new category, "Best Use of Social Media in Consumer Advocacy", which acknowledges the use of social media to advocate for consumer rights and interests. Another whole new award, called the "Topical Reporting Award", was introduced to actively promote discussion of a specific consumer protection issue. The first theme for 2022 was "Protecting Consumers under E-commerce", selected in response to the large number of new e-business models that had flourished and the related consumer risks. The aim of this annual topic was to urge the e-commerce industry to improve its service quality and to educate consumers on the relevant legal safeguards. We also piloted public voting for two categories, the "News Photography Award" and the "Tertiary Student Journalism Award", introducing direct interaction with consumers to engage them in recognising outstanding journalists, organisations and media outlets that have contributed to consumer protection and advocacy. The endeavour was an unprecedented success.

To continue developing new avenues for engagement and advocacy, the Council launched the Consumer Council's WeChat Official Account in June 2022. As an important step to broaden the Council's presence on social media, the WeChat account provides timely and relevant information, including 450 free shopping guides, hot consumption topics, price-comparison tools, and common consumption traps and complaints for incoming tourists to be aware of – all at their fingertips.

The Council understands that new technologies have to be applied proactively to our operations, especially to fulfil consumers' growing demand and heightened expectations for more efficient and effective complaint handling. During the year, we spearheaded our new online dispute-resolution system, and we plan to introduce a brand new interface in the next year or two to help consumers around the world shopping in Hong Kong to resolve consumption disputes and complaints in a cost-effective and time-efficient manner.

Rising Need for Sustainable and Environmentally Friendly Consumption

Hong Kong people have become significantly more aware of their surroundings due to the pandemic. One example of this is that many are concerned about sustainable consumption, particularly the environmental impact of throwaway items, such as face masks and rapid antigen test (RAT) kits, which were used to safeguard human health during the pandemic.

Also, as consumers have been spending more time at home, combined with rising local electricity costs, they have become increasingly concerned about energy efficiency when purchasing household appliances. The Council's tests on all electrical appliances therefore endeavour to include a comparison of energy efficiency to cater for this rising trend.

These environmental issues have been aggravated by other worldwide events, particularly the global energy crisis, which sparked a dramatic increase in electricity prices in the year under review. As a result, consumers around the world are clamouring for cleaner and more affordable energy.

當中最值得一提的是新增設的「最佳倡議消費權益之社交平台」獎項類別，以表彰使用社交媒體倡議消費權益的優秀媒體，是同類頒獎禮中的首創。此外，我們亦設立了一個全新獎項「年度主題大獎」，旨在積極推動公眾討論特定消費者保障議題。針對大量新興的電子商貿模式及其為消費者帶來的風險，首年推出的主題是「保障消費者在電子商貿活動的權益」，藉以敦促電子商貿行業提高服務質素，並教育消費者了解相關的法律保障。「新聞攝影獎」及「大專院校新聞獎」亦首次引入公眾投票，希望直接與消費者互動，攜手表揚對保障和倡議消費者權益有貢獻的優秀新聞工作者、組織和媒體。我很高興見到，革新後的消費權益新聞報道獎取得了空前成功。

為開闢新途徑與公眾互動和推廣倡議，本會於2022年6月推出了消費者委員會官方微信公眾號，擴闊在社交媒體的接觸面。官方微信公眾號為消費者提供適時和切合需要的資訊，包括450篇免費「消費全攻略」文章、時令消費話題、格價工具，以及入境旅客應注意的常見消費陷阱和投訴個案，只要一機在手，豐富的消費資訊便垂手可得。

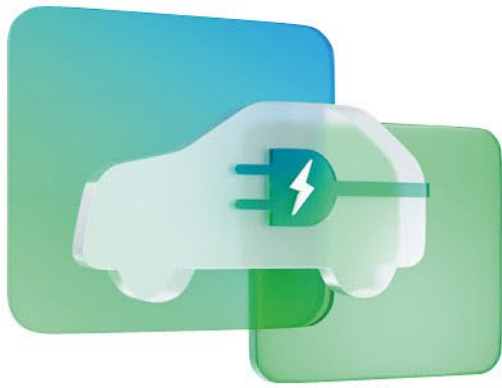
本會深明在日常運作中積極注入各種新技術，特別是在處理投訴上，必須滿足消費者更大的需求和更高的期望。在過去的一年，我們啟動了全新的網上爭議解決系統的工作，並計劃在未來一至兩年內引入全新介面，協助本地及來自世界各地的消費者，以更有效率及合乎成本效益的方式，解決消費爭議和投訴。

處理需求日增的可持續和環保消費

疫情過後，香港人的環保意識明顯提升，例如很多人都注重可持續消費，尤其關注包括在疫情期間防疫必備的口罩和快速抗原測試包等即棄用品，對環境造成的影響。

此外，抗疫期間消費者多了待在家中，本地電費上漲，在購買家庭電器時，能源效益的考量更為重要。因此，本會測試所有電器產品時，亦必有能源效益的比較，以迎合消費者在這方面的需要。

各項國際大事件令環境問題加劇惡化，尤其是全球能源危機，觸發電價於本年度大幅飆升，全球消費者的聲音不斷響起，期望能使用更潔淨和更可負擔的能源。



In 2022, over half of the newly registered private cars in Hong Kong were electric vehicles (EVs), thanks to a first registration tax concession whose aim is to reduce air pollution. With the rapid adoption of EVs, however, the Council recorded a whopping 339% year-on-year spike in the number of EV-related consumer complaints, owing mainly to parts shortages and delayed delivery. In the reporting year, 79% of all complaints related to the purchase of new cars were related to EVs, involving a total of over \$43 million. Furthermore, the Council is actively involved in issues related to the energy market. Examples during the year included our submission on the Mandatory Energy Efficiency Labelling Scheme (MEELS), supporting the addition of three more product types, i.e. gas cookers, gas instantaneous water heaters, and Light-emitting Diode (LED) lamps, in the fourth phase of the Scheme.

Recognising the global trends in the transition to clean energy, the Council supported the World Consumer Rights Day's theme this year to act against extreme weather resulting from global climate change by alleviating consumers from the rising cost-of-living and helping to meet the net-zero targets by promoting global access to sustainable energy. Some 80% of consumers worldwide are making serious adjustments to pay for energy, according to Consumers International, and the Intergovernmental Panel on Climate Change aims to reduce greenhouse gas emissions by at least 40% by 2050. The growing Hong Kong consumer attention to the environment was also exemplified in the government's initiative to raise the plastic bag levy to HK\$1, which received the most votes in our annual Top 10 Consumer News voting campaign in 2022.

More Consumer Empowerment in the Next 50 Years

The Council is thrilled to be celebrating our 50th anniversary next year. For half a century, the Council has played an instrumental role in ensuring that businesses operate ethically and transparently, and that consumers are empowered to make informed choices. It is truly remarkable to observe how the forces of digitisation, and in particular, consumer forces, have radically altered our society and economy in the past 50 years. Each decade was characterised by its unique consumer issues and consumption environment, and through identifying and addressing both time-specific and longstanding key consumer concerns and opportunities, the Council has contributed to shaping many positive developments in Hong Kong's history of consumer protection. As we celebrate this milestone, we owe a debt of gratitude to our founders and past leaders, who laid a solid foundation and set a positive momentum that we strive to maintain today.

Since our establishment, we are proud to have become the trusted voice for consumers, yet our endeavours to champion consumer rights will not end there. Looking ahead, we are more than ready to face the new challenges brought by emerging technologies and the rapidly changing consumer landscape with a positive and proactive attitude, to continuously evolve and progress in sync with today's dynamic world.

為改善空氣污染，特區政府推行電動車首次登記稅寬減安排。受惠於此政策，本港於 2022 年新增登記的私家車之中逾一半為電動車。然而，隨著電動車的快速普及，本會接獲與電動車相關的消費投訴，按年錄得 339% 的驚人增幅，主要涉及零件短缺及延遲交付。在報告年度內，有關購買新車的投訴，當中有 79% 與電動車相關，涉及金額超過 \$4,300 萬。此外，本會亦積極參與跟能源市場相關的議題，包括就「強制性能源效益標籤計劃」提交意見書，支持在該計劃的第四階段增加 3 種產品類型，包括氣體煮食爐、即熱式氣體熱水爐，以及發光二極管 (LED) 燈。

緊隨全球正轉向使用潔淨能源的大趨勢，本會響應今年國際消費者權益日的主題 — 應對由全球氣候變化引起的極端天氣，倡議透過促進可持續能源全球普及化，紓緩消費者面對生活成本不斷上漲的危機，並實現零碳排放目標。根據國際消費者聯會統計，全球 80% 的消費者為了支付能源費用而需調整其他生活開支。聯合國政府間氣候變化專門委員會亦訂下目標，於 2050 年將溫室氣體排放減低至少 40%。此外，特區政府將膠袋徵費提高至 \$1 這則新聞，於虎年十大消費新聞選舉中榮登榜首，亦反映本港消費者對環境的關注正在不斷提升。

未來 50 年將賦予消費者更大力量

時光荏苒，本會明年將慶祝成立 50 周年，委實令人興奮。半個世紀以來，本會致力推動商家以道德和透明的方式營運，並賦予消費者作出知情選擇的能力上，發揮了關鍵的作用。過去 50 年，數碼化與消費兩股力量互相影響，在不知不覺間全力推動社會和經濟發展。當中每個十年都有其獨特的消費議題和消費環境，猶幸本會歷來均迅速識別影響消費者的問題，並抓緊時機及時行動，為加強保障消費權益作出不少貢獻。在慶祝這個里程碑之際，我們必須感激本會的創辦人及過去每一任的領導者，為我們奠定了穩固的根基和注入源源動力，保持卓越表現。

自成立以來，本會為能夠成為消費者信賴的聲音深表自豪。展望未來，我們已經準備就緒，繼續以正面和積極的態度應對新科技和迅速多變的消費環境所帶來的新挑戰，跟隨時代步伐不斷蛻變和進步。

Our forward-thinking missions are embedded in our three-year strategic plan from 2022-23 to 2024-25, which we will continue to work towards — the Council will focus on safeguarding consumer interests under the digital economy, enabling informed consumption choices for better quality of life, equipping targeted vulnerable consumers with proper knowledge and skills for self-protection, sustaining and developing partnerships to synergise works in consumer protection at the international, Mainland (including the Greater Bay Area) and local levels, and upholding the Council as an effective, high-performing statutory body through staff enrichment and strong corporate governance.

Having been on the board since 2014, I am no stranger to the work and people of the Council. Yet in my first year as Chairman, I have tangibly felt an even greater responsibility now to work closely with more stakeholders and Council Members to uphold the Council's mission and pave the way for the years to come. I am particularly thankful to our team of dedicated staff and management, who pulled together, worked even harder, and went beyond the call of duty during the difficult three-year pandemic. My heartfelt gratitude also goes to all Council Members and the many important stakeholders and partners with whom we have worked during the past 12 months for their unwavering support and guidance. Indeed, the board's efforts, both the current Members and all our predecessors, were acknowledged by the prestigious "Directors of the Year Awards 2022", presented to the Council by the Hong Kong Institute of Directors in recognition of its high standards for corporate governance.

A series of public activities have been planned to mark the Council's important milestone next year, one of which is our first-ever "Consumer Rights Week" with fun and engaging activities for the public. At this momentous juncture, the Council remains unwavering in its passion and commitment, and will stay vigilant against various risks against consumer rights. We will continue to advocate for transparency, fairness and ethical practices in the marketplace, to build a brighter, safer and more equitable future for consumers in our city.



Mr Clement CHAN Kam-wing, BBS, MH, JP

Chairman

2022-23 至 2024-25 三年工作計劃秉持著本會具前瞻性的使命，我們將努力落實相關工作，包括：聚焦於保護消費者在數字經濟下的利益；促進以知情的消費選擇提升生活質素；為弱勢消費者提供適當的知識和技能，以提升自我保護能力；在國際、內地（包括大灣區）及本地層面維持和發展合作夥伴關係，協力保障消費者權益；通過員工培訓和嚴謹的企業管治，鞏固消委會作為一個高效率的法定機構。

我於 2014 年已經加入消委會擔任委員，對本會的人和事十分熟悉。然而，在擔任主席的第一年，我切實感受到需肩負起更大的責任，與更多持份者和委員緊密合作堅守本會使命。我特別感謝所有敬業樂業的職員及管理層，在三年疫情的艱難時期，發揮團隊精神，付出百二分的努力。我亦衷心感謝所有委員、重要的持份者和合作伙伴，在過去的一年給予我們堅定的支持和指導。憑藉本會現任和前任委員的努力，我們榮獲香港董事學會頒發「2022 年度傑出董事獎」，是對我們高標準的企業管治一份肯定和認同。

為慶祝明年重要的里程碑，我們已經計劃了一系列的公眾活動，包括首次舉辦的「消費者權益周」，屆時公眾可參與各式有趣的活動。在這難忘的時刻，本會熱情和承諾依舊，並對不同潛藏風險，時刻保持警惕，以提高市場透明度、公正性和道德標準為原則，為香港的消費者締造一個更光明、更安全、更公平的未來。



陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士

主席