

Contents

目錄

- p02 Foreword
前言
- p14 The Consumer Council
消費者委員會
- p17 Forestalling & Mediating Disputes between Consumers and Businesses
預防及調解消費者與經營者的糾紛
- p22 Advocating Best Practice and Competition in the Marketplace
倡議最佳營商手法及公平競爭
- p29 Ensuring Product Quality and Safety
確保產品質素及安全
- p37 Collecting Market Information on Services and Products
蒐集服務行業和消費品的市場資訊
- p42 Disseminating Consumer Information
提供消費者資訊
- p48 Empowering Consumers through Education
教育活動 — 加強消費者的自我保護能力
- p55 Improving Legal Protection
加強法律權益保障
- p60 Promoting Sustainable Consumption
推廣可持續消費
- p62 Representing the Consumer Voice and Networking
消費者「代言人」的角色及聯繫網絡
- p66 Appendices
附錄
- p133 Annual Report of the Consumer Legal Action Fund
消費者訴訟基金年報

Foreword

前言

The Consumer Council celebrates its 35th Anniversary this year. Over the years, the focus of the Council's work has gradually extended from monitoring product safety and prices and mediation of consumer complaints, to promoting fair trade practices and enhancing legal protection. Whilst the celebration marks a long history of dedicated hard work and various achievements in the protection of consumer interests, we are yet confronted with new and tough challenges on our way forward.

One of the major challenges facing the Council is the phenomenally large number of consumer complaints received. Amidst a looming global financial crisis, the total number of complaints lodged with the Council has surpassed the 40 000 threshold last year, an all-time high level. Consumer complaints have not only escalated in quantity but also in complexity, imposing an unprecedented burden on our already strained resources.

The upsurge in consumer complaints was mainly due to the sharp rise in the number of financial services complaints relating to the Lehman Brothers "minibonds" as well as complaints resulting from business closure at this time of economic slowdown. New strategies and approaches are called for to streamline the complaints handling process in order to cope with the taxing demands. The Council has worked out arrangements with the Hong Kong Monetary Authority to which complaints about financial products and services of banks and financial institutions under its jurisdiction are referred for direct investigation. In addition, we have drawn up guidelines on the provision of advice to those consumers affected by business closure.

Encouraged by the very positive response from the community, the Council has stepped up its efforts on price information surveillance of food and daily necessities during the year. The price-watch exercise now comprises four initiatives: a weekly price survey at major supermarket chains vis-à-vis other retail outlets; a daily online supermarket price-watch; a daily (Monday to Friday) wet market price report on fresh produce; and a weekly survey of gasoline prices and sales incentives. In addition, we have made use of new technology – internet and mobile phones – to facilitate motorists in searching for a cheaper deal in fuel cost easily and conveniently with the launch of an interactive online calculator.

今年消費者委員會慶祝成立三十五周年。這三十多年來，消委會工作的重點由監察產品安全和物價及調解消費者投訴，擴展至推動公平營商手法及加強法律保障。周年紀念標誌着消委會多年來在保障消費者權益方面的工作及成就，但我們仍需面對未來一連串的新挑戰。

其中一項嚴峻考驗是大量的消費者投訴。在全球金融危機下，去年消費者投訴個案總數超過40 000宗，創歷年新高。除數字增多外，投訴個案的性質亦愈趨複雜，對消委會本已緊絀的資源帶來沉重壓力。

投訴數字急升，主要由於金融服務類別投訴因雷曼兄弟「迷你債券」事件大幅上升，以及在經濟放緩情況下，涉及商戶倒閉的投訴增多。為應付龐大的需求，我們採取了新的方針策略以加快處理投訴的程序。我們與金融管理局達成協議，涉及他們管轄範圍內有關於在銀行購買金融產品的消費者投訴，將會轉介金管局直接處理。此外，我們亦已制定指引，向受商戶倒閉影響的消費者提供適切的諮詢服務。

本會在監察食物及日用品價格方面的工作，得到社會的正面回響，故今年進一步加強力度。我們的格價行動包括四項工作：每周比較連鎖超市及其他零售點的價格、每日網上超市價格一覽通、星期一至五的街市行情、以及每周汽油價格和優惠調查。此外，我們應用新科技 — 互聯網及流動電話 — 配合網上互動計算機，方便駕駛人士在購買汽油時可作出精明選擇。

Needless to say, launching these new initiatives within a short period of time is no easy task given the Council's limited manpower. We are grateful to the Government for allocating further funding for this purpose. Meanwhile, for the efficient utilisation of the Council's resources, some of the tasks have been outsourced to a social enterprise and a non-profit-making organisation. A win-win situation is thus attained through the creation of employment opportunities.

The Council recognises its 35th Anniversary as an opportunity to strengthen its collaboration with stakeholders and counterparts for the promotion of a fair, open and transparent marketplace. As the main celebration event, a Symposium under the theme "Promotion of Consumer Rights and Equity Culture" is organised, attended by guests and participants from a wide cross-section of the community, as well as delegates from consumer and related bodies from the Mainland and abroad. The exchange of views and experiences at this Symposium helps to enhance our knowledge and capability in addressing newly emerging consumer protection issues.

Last but not least, I would like to take this opportunity to express my deep appreciation to all existing and former Members and staff of the Consumer Council. Without their dedicated efforts and invaluable contributions over the years, the work of the Council would not have borne such fruitful results. My thanks also go to the Government, in particular the Commerce and Economic Development Bureau and the Customs and Excise Department, who are our close working partners, as well as to the media who have persistently provided good coverage on consumer issues and helped to promote consumer awareness.



Anthony Cheung
Chairman, Consumer Council
July 2009

以消委會有限的人手，在短時間內推出這些新的格價工作，實非易事。我們感謝政府為此增撥資源。同時，為有效利用本會資源，我們將部分工序外判給社會企業及非牟利組織，透過製造就業機會，達至雙贏效果。

本會視三十五周年為一契機，去加強與其他持分者及消費者組織的聯繫，共同推動公平、公開及透明度高的市場。三十五周年的一項主要慶祝活動為「推廣消費權益，宣揚公平文化」研討會。與會人士包括來自本港不同界別，與及國際和內地消費者組織和有關團體的代表，會上各界交流經驗及意見，以增強應付新的保障消費者議題的知識和能力。

最後，我想借此機會向所有現任及前任委員和職員表示深切感謝，沒有他們多年來對消委會工作的投入和貢獻，消委會不會有今天豐碩的成果。我亦要多謝政府，特別是我們的緊密工作夥伴—商務及經濟發展局及香港海關，以及本港傳播媒體，他們長期地廣泛報道消費課題、幫助提升消費者權益保障意識，居功不少。



消費者委員會主席
二零零九年七月

Membership of the Consumer Council

消費者委員會委員

Chairperson 主席



Prof. The Hon. Anthony CHEUNG
Bing-leung, GBS, JP
張炳良教授，金紫荊星章，太平紳士

Vice-Chairperson 副主席



Mr. Ambrose HO, SC, JP
何沛謙資深大律師，太平紳士

Members 委員



Mr. William CHAN Che-kwong
陳志光先生



Prof. Ron HUI Shu-yuen
許樹源教授



Mr. Philip LEUNG Kwong-hon
梁光漢先生



The Hon. Paul CHAN Mo-po, MH, JP
陳茂波議員，榮譽勳章，太平紳士



Mr. Ernest IP Koon-wing
葉冠榮會計師



Mr. Michael LI Hon-shing, BBS, JP
李漢城先生，銅紫荊星章，太平紳士



Dr. Polly CHEUNG Suk-yee
張淑儀醫生



Mr. Joe LAI Wing-ho
黎榮浩先生



Mr. Brian LI Man-bun
李民斌先生



Mr. Raymond CHOY Wai-shek, MH, JP
蔡偉石先生，榮譽勳章，太平紳士



Rev. Billy LAU Kam-sing
劉金勝牧師



The Hon. Fred LI Wah-ming, SBS, JP
李華明議員，銀紫荊星章，太平紳士



Ms. Amanda LIU Lai-yun
廖麗茵律師



Ms. Irene YAU Oi-yuen
邱藹源校長

Retired on 31 December 2008
二零零八年十二月三十一日卸任



Mrs. Christine FUNG TAM Pui-ling
馮譚佩玲女士

Chief Executive
總幹事



Ms. Connie LAU
劉燕卿女士



Mr. Allen MA Kam-sing
馬錦星先生



Mrs. Lily YEW KUIN King-suk
姚姜敬淑大律師



Mr. Homer YU Sau-ning, MH
余壽寧先生，榮譽勳章

Deputy Chief Executive
副總幹事



Ms. Wendy LAM
林婉梅女士



Ms. Anita MA Wing-tseung
馬詠璋大律師

Appointed on 1 January 2009
二零零九年一月一日履任



Mr. Thomas CHENG
鄭建韓先生



Prof. WONG Yung-hou
王殷厚教授



Mr. Bankee KWAN
關百豪先生

Co-opted Members of the Consumer Council 消費者委員會增選委員



Mr. CHAN Ka-kui, BBS, JP
陳家駒先生，銅紫荊星章，太平紳士



Mr. Andrew FUNG Wai-kwong
(from 19.1.09)
馮煒光先生 (由19.1.09)



Mrs. Sandra MAK WONG Siu-chun
(up to 31.3.09)
麥黃小珍女士 (至31.3.09)



Dr. Michael TSUI Fuk-sun
(from 19.1.09)
徐福榮醫生 (由19.1.09)



Mr. Thomas CHENG (up to 31.12.08)
鄭建韓先生 (至31.12.08)



Mr. Larry KWOK Lam-kwong, BBS, JP
郭琳廣律師，銅紫荊星章，太平紳士



Mr. Charles Peter MOK
(from 19.1.09)
莫乃光先生 (由19.1.09)



Ms. Priscilla WONG Pui-sze, JP
王沛詩大律師，太平紳士



Mr. John CHIU Chi-Yeung
(from 19.1.09)
趙志洋先生 (由19.1.09)



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



Dr. Matthew NG, JP
吳馬太醫生，太平紳士



Ms. Marina WONG Yu-pok, JP
黃汝璞會計師，太平紳士



Mrs. Grace CHOW (up to 31.3.09)
周陳文琬女士 (至31.3.09)



Prof. Japhet Sebastian LAW
羅文鈺教授



Ms. Clara SHEK (from 19.1.09)
石嘉麗女士 (由19.1.09)



Dr. Max WONG Wai-lun
(from 19.1.09)
王慧麟博士 (由19.1.09)



Mr. Francis FONG Po-kiu
(from 19.1.09)
方保僑先生 (由19.1.09)



Mr. Addy LEE (up to 19.1.09)
李子揚先生 (至19.1.09)

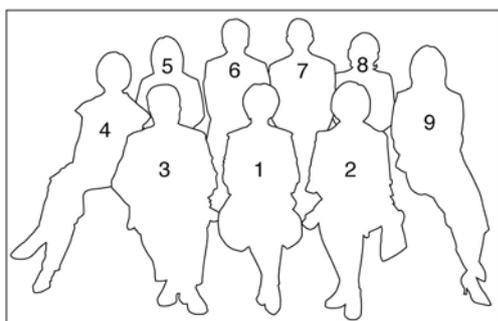


Dr. Corinna SIU Miu-chee
(up to 31.3.09)
蕭妙姿博士 (至31.3.09)



Ms. Wendy YUNG Wen-ye
容韻儀律師

Management Team of the Consumer Council 消費者委員會管理層



1. Chief Executive, Ms. Connie LAU
總幹事，劉燕卿女士
2. Deputy Chief Executive, Ms. Wendy LAM
副總幹事，林婉梅女士
3. Principal Public Affairs Officer, Mr. Kenneth SO
公共事務部首席主任，蘇偉生先生
4. Principal Research & Trade Practices Officer, Ms. Rosa WONG
研究及商營手法事務部首席主任，黃繡明女士
5. Senior Legal Counsel, Ms. Eva SZE
法律事務部首席主任，施潔文女士
6. Senior Legal Counsel, Mr. Simon CHUI
法律事務部首席主任，徐振景先生
7. Head, Consumer Education Division, Mr. WONG Koon-shing
消費者教育部總主任，王冠成先生
8. Principal Complaints & Advice Officer, Ms. Sana Lai
投訴及諮詢部首席主任，黎迪珊女士
9. Head, Administration & External Affairs Division, Ms. Vennie LAI
行政及外事部總主任，黎敏怡女士

Consumer Council 35th Anniversary

消費者委員會35周年



1. The celebration in commemoration of the 35th Anniversary of the Consumer Council was launched in a cake-cutting ceremony officiated by the Chairman, Prof. Anthony Cheung, Vice-chairman, Mr. Ambrose Ho, and the Chief Executive, Ms. Connie Lau.
主席張炳良教授、副主席何沛謙先生及總幹事劉燕卿女士主持切餅儀式，正式啟動本會35周年慶祝活動。
2. Council members join in to drink a toast on the occasion.
出席的委員一起祝酒。
3. As part of the celebration, a slogan contest was open for the public. Proud winners posing for a picture with the officiating guests at the prize presentation ceremony.
其中一項讓公眾參與的慶祝活動為標語設計比賽，各得獎人於領取獎項後與頒獎嘉賓合照。
4. A special newspaper supplement was published to mark the 35th Anniversary of the Council.
於報章刊登的紀念特刊。

35th 維護消費權益 為你發聲出力



1. The Secretary for Commerce and Economic Development, Mrs. Rita Lau, (5th from left) in conference with council members during a visit on 8 September 2008.
商務及經濟發展局局長劉惠蘭女士（左起第五）於2008年9月8日到訪本會，與委員出席會議。
2. Mrs. Rita Lau showing keen interest in various pricewatch websites on daily food and necessities.
局長對本會監察日常食品及日用品的價格監察網頁深感興趣。
3. The Chairman, Prof. Anthony Cheung, expounding on the trend of growth in consumer complaints in the year-end press briefing.
主席張炳良教授主持年結記者會，講解消費者投訴的趨勢。
4. The Chairman of CLAF Management Committee, Prof. Johannes Chan, in a press briefing on the progress of CLAF handling of the Lehman Brothers cases.
消費者訴訟基金管理委員會主席陳文敏教授在記者會上簡介處理雷曼兄弟個案的進展。



1

1. Hong Kong will be the venue of the Consumers International (CI) World Congress 2011. Signing a Memorandum of Understanding on this important global event are (L to R): CI President, Mr. Samuel Ochieng, the then secretary for Commerce and Economic Development, Mr. Frederick Ma and the Chairman, Prof. Anthony Cheung.

(由左至右)國際消費者聯會主席程善武先生、當時的商務及經濟發展局馬時亨局長與主席張炳良教授簽署國際消聯2011年在本港舉行全球會議的諒解備忘錄。

2. The three signatories posing for a souvenir picture.
三位聯署人合照。

3. Mr. Frederick Ma presenting the 8th Consumer Rights Reporting Awards to the winning recipients.
馬時亨先生頒獎與第八屆消費權益新聞報道獎得獎人。

4. Prof. Anthony Cheung posing for photo with the award recipients.
張炳良教授頒獎後與得獎人合照。



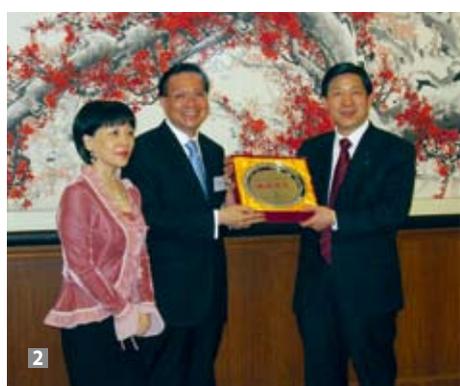
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4



1. A delegation of the Council, led by the Chairman, Prof. Anthony Cheung, in a visit to the China Consumers' Association.

主席張炳良教授率領多名委員及職員到北京與中國消費者協會交流。

2. The Chairman presenting a souvenir to the Vice Minister, State Administration of Industry and Commerce, Mr. Wang Dong Feng.

主席致送紀念品予國家工商行政管理總局副局長王東峰先生。

3. Council delegates being briefed on the work of the Food Quality Control Center of Beijing Administration of Industry and Commerce.

訪問北京市工商行政管理局（食品）質量監控中心。

4. Council's Executive Chief, Ms. Connie Lau, launching a new pricewatch on autofuels, and the interactive oil price calculator online.

總幹事劉燕卿女士在記者會上講解網上「油價計算機」的功能。





1

1. Winners of the Top 10 Consumer News for the Year of the Rat competition and representatives of the annual event co-organisers posing for a group photo at the prize presentation.

鼠年十大消費新聞頒獎禮後，各合辦機構代表與得獎人合照。

2. The Assistant Director of Radio Television Hong Kong, Mr. K.M. Tai, presenting the prize to the top winner.

助理廣播處長戴健文先生頒獎予頭獎得獎人。

- 3,4. Presiding over the monthly press conferences on CHOICE publication, the Chairman of the Publicity and Community Relations Committee, Mr. Ambrose Ho, reporting the findings of a test on trans fat content in savoury snacks, and the Vice-Chairman, Prof. Ron Hui, on the results of a safety test on aquarium lightings.

在《選擇》月刊記者會上宣傳及社區關係小組主席何沛謙先生及副主席許樹源教授分別講解食品含反式脂肪測試告和介紹魚缸燈的安全測試。



2



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4



1. The Secretary for Education, Mr. Michael Suen, was the Officiating Guest of the CCSA9 Ceremony, showing appreciation of a winning entry.
教育局孫明揚局長出任第九屆消費文化考察報告獎頒獎典禮主禮嘉賓，正駐足欣賞冠軍報告。
2. Cheerful smiles of the youth volunteers enjoying the success of the CCSA Award Presentation Ceremony.
每年報告獎頒獎禮的成功有賴一眾幕後的青年義務工作人員。
- 3.4. In support of the World Consumer Rights Day, a group of secondary students taking part in a Supermarket Sweep to heighten their awareness of Nutrition Labelling and influence of advertising on heavily-promotion food items.
本會於全球消費者權益日舉辦零食大挑戰活動，提高學童對食品營養標籤的認識，並留意食品促銷手法如何影響他們的選擇。
5. Council's Chief Executive, Ms. Connie Lau, giving a talk on "Energy Performance Contracting – views on Consumers' Aspects".
總幹事劉燕卿女士於機電工程署主辦的會議上發言。

The Consumer Council

消費者委員會

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:

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

Membership of the Council

The Chairman, Vice-Chairman and Members are all appointed by the Chief Executive of the HKSAR for a term of service not exceeding two years. They may be reappointed upon expiry of their respective terms of office.

In the year under review, Mrs. Christine FUNG TAM Pui-ling and Mr. Homer YU retired from the Council. Two new Members, namely Mr. Thomas CHENG and Mr. Bankee KWAN Pak-hoo joined the Council. A list of the Council Members is at Appendix 1.

The Council wishes to express its heartfelt thanks to the retired Members for their support, dedication and accrued contributions.

Council and Committees

The Council meets bi-monthly. Committees and working groups are set up to examine specific areas of consumer concern. The

消費者委員會是法定組織，一九七四年成立。委員會根據《消費者委員會條例》(第216章)，職責為保障及促進貨品和服務消費者、及購買、抵押及承租不動產人士的權益。其工作包括：

- (a) 蒐集、接收及傳遞有關貨品、服務及不動產的資訊；
- (b) 接收及審查貨品及服務的消費者投訴、以及不動產的購買人、按揭人及承租人的投訴，並向他們提供意見；
- (c) 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；
- (d) 鼓勵商業及專業團體制訂工作守則，規管屬下會員的活動；及
- (e) 承擔任何經由行政長官會同行政會議審批的其他職能。

委員會委員

主席、副主席及各委員均由香港特別行政區行政長官委任，任期不超過兩年，但任期屆滿後可再獲委任。

年內，馮譚佩玲女士及余壽寧先生卸任；鄭建韓先生及關百豪先生加入委員會。委員名錄見附錄一。

本會衷心感謝各離任委員對本會的支持和貢獻。

委員會及小組

委員會每兩月召開會議，設有小組委員會及工作小組，專責處理特定消費者課題，並不時邀請外界專才加入各小組為增選委員，提供專業意見。

Council invites from time to time appropriate professionals of relevant disciplines as co-opted members in order to benefit from their expertise.

In the year under review, the Council set up a special Task Group to follow up on the observations and recommendations in the Audit Commission Report issued in 2008. The Council welcomed the review undertaken by the Audit Commission and majority of the improvement measures in response to the Report to streamline the Council's management organisation and processes had been put in place. An IT Expert Advisory Group was also set up to give advice to the Council on the development of its computer system and use of IT in Council's work. A list of Committees/Working Groups and their members is at Appendix 3.

The Council Office

The Council Office, headed by the Chief Executive, has an establishment of 137 staff with about 12% operating from the Council's Consumer Advice Centres in various districts of the territory.

The Complaints and Advice Division and the North Point Consumer Advice Centre are situated in Room 1410, 14/F, Kodak House II, 39 Healthy Street, North Point.

In the year under review, with a special Government funding, a Project Office was set up in the same building as the Council Head Office in North Point to house the project team for price surveillance initiatives.

The Council Office operates with six functional divisions, namely the Administration and External Affairs Division, Complaints and Advice Division, Consumer Education Division, Legal Affairs Division, Public Affairs Division, Research and Trade Practices Division. The organisation chart of the Council Office is at Appendix 4.

The Consumer Council is an equal opportunities employer who operates with due emphasis on sustainable development issues in support of environmental protection. In 2008-09, the number of disabled employees represented 1% of the Council Office's permanent establishment.

35th Anniversary

A ceremony was held on 31 March 2009 to celebrate the 35th Anniversary of the Council. The ceremony consisted of prize presentation to winners of a slogan competition to mark the

年內本會成立了專責小組，跟進於二零零八年發表的審計署報告所提出的建議。本會歡迎審計署進行的檢討，而大部分報告內提出改善管理架構和程序的建議，已經落實。年內亦新增了資訊科技專家諮詢小組，為本會的電腦系統發展及應用上提供專業意見。小組委員會及工作小組的成員名錄見附錄三。

消委會辦事處

以總幹事為首的消委會辦事處共有職員137人，約有12%在港九新界各區的諮詢中心工作。

投訴及諮詢部與北角諮詢中心則位於北角健康東街39號柯達大廈二期14樓1410室。

年內，本會獲得政府撥款，在北角總辦事處的同一大廈內，設立了專門負責物價監察工作的臨時辦公室。

消委會辦事處的工作，由六個部門推行：行政及外事部、投訴及諮詢部、消費者教育部、法律事務部、公共事務部、及研究及商營手法事務部。委員會的組織架構見附錄四。

消委會是提供平等機會的僱主，辦公室運作重視環境保護，僱用的傷健職員，佔常額編制的1%。

三十五周年

本會於二零零九年三月三十一日舉行了慶祝三十五周年活動，包括三十五周年「標語大募集」頒獎典禮，及由委員會主席、副主席及總幹事主持的

35th Anniversary, and birthday cake cutting officiated by Council Chairman, Vice-Chairman and Chief Executive. The winning slogan was “維護消費權益，為你發聲出力”。Following this, a newspaper supplement in celebration of the Council's 35th Anniversary was published in Ming Pao and Hong Kong Economic Times on 7 April 2009.

At the time of writing this report, the Council is busy preparing for a Symposium on “Promotion of Consumer Rights and Equity Culture” to be held on 23 July 2009. Participants will include representatives from the Hong Kong community, including Government departments, academia, trade associations, as well as consumer organisations in the Mainland. We are glad to note that speakers at the Symposium will include President of Consumers International, Secretary General of China Consumers Association, representative from Australian Competition and Consumer Commission, as well as various experts on consumer issues from Hong Kong, Mainland and Macau. Former Council Chairpersons have been invited to take part in a Round-Table Discussion Session on the topic of “The Way Forward for the Hong Kong Consumer Council: Wisdom from the Past, Insight for the Future”.

A roving exhibition on the Council's 35 years' footprint will be held in six shopping malls managed by The Link from late August to early October 2009. The purpose of the exhibition is to enhance public understanding of the Council's work as well as consumer rights and responsibilities.

Finance

The Council derives its income mainly from government subvention. Other sources of income (about 9.5%) include proceeds from the sale of the Council's publications.

In the year under review, the Government has also provided funding to the Council for a number of special initiatives, including enhancement of computer system for complaints handling, strengthening collaboration with Mainland counterparts, consumer satisfaction survey, refurbishment of Council conference room and 35th Anniversary celebratory activities. Part of these projects will be carried on in the coming year.

The Auditors' Report and financial statements for the Council's accounts are at Appendix 5.

切餅儀式。冠軍標語為「維護消費權益，為你發聲出力」。接着，在二零零九年四月七日，本會於明報及香港經濟日報出版紀念特刊，慶祝成立三十五周年。

編寫此報告時，本會正忙於準備二零零九年七月二十三日舉行的「推動消費權益，宣揚公平文化」研討會。出席研討會代表將包括政府部門、學術界、商會，及內地消費者協會人士。與會演講嘉賓包括：國際消費者聯會會長、中國消費者協會秘書長、澳洲競爭暨消費者委員會代表，及其他港澳和內地消費者事務專家。我們亦邀請了歷屆主席參與名為「展望將來——昨日的智慧，明天的卓見」的圓桌討論。

由二零零九年八月底至十月初，本會將在領匯旗下六個商場舉行以消委會三十五年的足跡為題的巡迴展覽，以加強公眾對本會工作及消費者權利及義務的認識。

財政

本會經費主要來自政府資助，其他收入(約9.5%)來自出版刊物等。

年內，政府亦撥款予本會，以推行多項特別工作計劃，包括改善處理投訴個案的電腦系統、與內地消費者組織加強聯繫、消費者滿意程度普查、翻新委員會會議室及籌辦三十五周年紀念活動等。部分工作計劃將在來年繼續進行。

核數師報告和各財務報表分別見附錄五。

Forestalling & Mediating Disputes between Consumers and Businesses

預防及調解消費者與經營者的糾紛

WHY THIS IS IMPORTANT

Consumer satisfaction is important to the marketplace. To address consumers' concern speedily and effectively, the Council offers convenient channels for consumers to make enquiries and complaints. Apart from calling our hotline (Tel no: 2929 2222) or visiting our eight Consumer Advice Centers in person during office hours, consumers can contact us through our website, by post or fax around the clock. Council staff is well-trained to provide pre-shopping advice and help mediate disputes to bring about overall consumer satisfaction.

Benefits derived from handling complaints and tendering advice

- resolving disputes between consumers and traders by mutually accepted resolutions;
- empowering consumers through dissemination of information concerning goods and services;
- alerting the public of the trend of complaints relating to malpractices in the marketplace and formulating strategies to tackle them;
- improving trade practices by co-operation and coordination with law-enforcement authorities and trade associations to strengthen consumer protection; and
- enhancing consumers awareness of their rights.

WHAT WE HAVE DONE

Serving Consumers

In 2008-09, we received

- 131 241 consumer enquiries (88% by telephone)
- 44 409 cases of complaint (53% by writing/through internet)
- 9 708 requests for consumer information pamphlets

Mediating Consumer Complaints

A dedicated team of Complaints Officers is responsible for handling consumer complaints and mediating the disputes between the consumers and the traders in order to resolve the complaints to the consumers' satisfaction.

調解消費者投訴的重要性

心滿意足的顧客對市場是重要的。為了快捷和有效地處理消費者的問題，本會提供多個便捷的渠道讓消費者諮詢和投訴。除了利用熱線(29292222)和親身到本會的八個諮詢中心之外，消費者也可以用書信、傳真及網上投訴表格在任何時候和我們聯絡。本會職員對於提供購物資訊和調解糾紛有充足訓練可以為消費者提供全面的服務。

投訴及諮詢工作帶來的益處

- 調解消費者和商人之間的糾紛以達致雙方都同意的解決方法
- 提供有關貨品及服務的資訊以增強消費者自保能力
- 提醒公眾市場上不當經營手法的趨勢及制訂應對的策略
- 與執法機構及商會連繫及合作，以改善營商手法及加強消費者保障
- 增強消費者對於消費權利的認識

我們完成的工作

為消費者服務

本年度共接獲：

- 131 241宗消費者諮詢(88%為電話諮詢)
- 44 409宗消費者投訴(53%為書面/經互聯網投訴)
- 9 708宗索取消費資訊小冊子

調解消費者投訴

本會的投訴主任負責處理消費者的投訴，調解消費者與商人之間的紛爭，以求達致消費者滿意的解決方法。

Complaints received: 44 409 cases

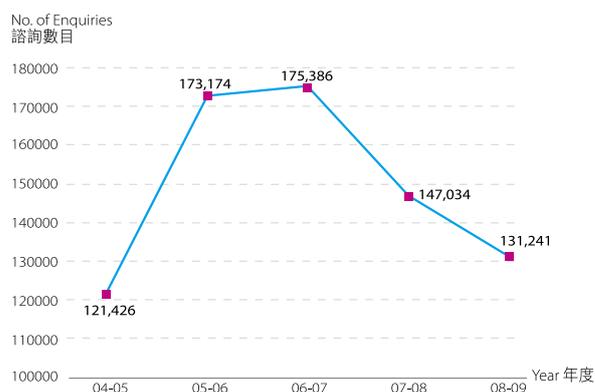
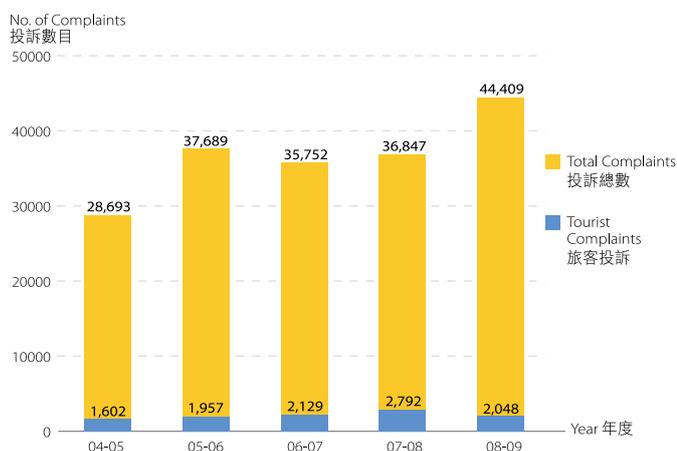
This is the highest number ever recorded in the Council's complaints registry, being 21% higher than the previous record high of 36 847 of 2007-08.

The surge of complaints was mainly attributed to the influx of a large volume of complaints against Lehman Brothers investment products (10 689 cases) at the second half of 2008. This has resulted in very difficult working conditions for the complaints team, because the public was not always aware of the very large number of complaints the Council had to deal with.

Tourists: 2 048 cases

One comforting aspect was that complaints from tourists have gone down 27% compared with the figure 2 792 of 2007-08. Complaints from Mainland tourists also dropped 31% to 1 298 cases (1 889 cases in 2007-08). The most significant drop was complaints involving shopping arranged by tour guides lodged by Mainland tourists, 66% lower than previous year. This is the result of the joint efforts between the Council, the Travel Industry Council, and the Customs and Excise Department to mutually refer relevant cases to protect shoppers' rights and to combat sales malpractices.

Financial services (11 928 cases) became, for the first time, the most complained against category. The complaints against Lehman Brothers alone accounted for 10 689 cases. These complaints mainly concerned alleged improper selling tactics adopted by financial institutions. The Council has followed up the cases with the relevant financial institutions and has referred the majority of complaints to the Hong Kong Monetary Authority for appropriate action. These complaints have aroused grave concerns about the monitoring of the practices of some of the financial institutions in Hong Kong.



投訴總數: 44 409宗

本年投訴為有紀錄以來最高的數字，比2007-08年的36 847高出21%。

投訴數字急升主要是由於去年下半年投訴雷曼兄弟投資產品的大量投訴所致(10 689宗)。這令投訴組工作增添極大困難，特別是公眾未必瞭解本會投訴工作的繁重程度。

旅客投訴: 2 048宗

令人稍覺安慰的是旅客投訴的下降，與2007-08年的2 792宗比較，旅客投訴下跌27%。國內旅客的投訴也下降31%至1 298宗(2007-08年為1 889宗)，其中比較明顯的是旅客被帶到指定商戶購物的投訴，比去年下降66%。這反映本會和旅遊業議會及海關相互合作交換投訴資料，打擊不良銷售手法以保障消費者權益的行動奏效。

金融服務(11 928宗)首次成為投訴最多的服務行業。投訴雷曼兄弟的數字達到10 689宗，投訴與金融機構採用不正當銷售手法有關。本會已就大部份的投訴與有關的金融機構進行跟進及處理，亦同時轉交金融管理局，以採取適當行動。這些投訴令社會高度關注如何監察金融機構的經營手法。

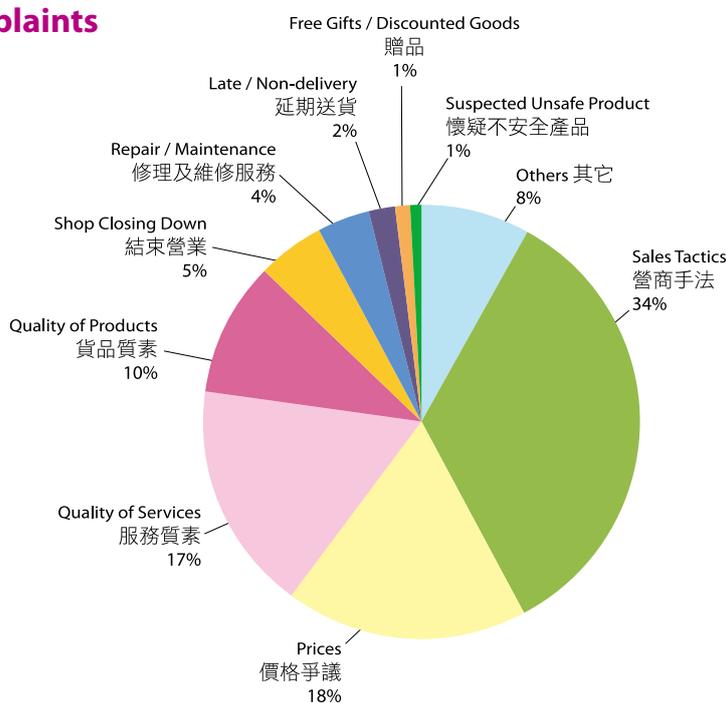
Telecommunications services (9,568 cases) remained to be a major category of complaints. These were related to mobile phone charges, broadband service and charges, problems concerned with switching between service suppliers, and sales tactics adopted by the promotion staff.

With the prominence of the complaints on financial services and telecommunication services, it became apparent that in order to eradicate the deeply-rooted problems, the Council needed to work closely with other concerned bodies such as the Hong Kong Monetary Authority and Office of Telecommunications Authority.

電訊服務(9 568宗)仍然是主要的投訴項目。投訴多與手機收費、寬頻服務和收費、轉台時遭遇的問題、與及推銷員採用的手法有關。

由於投訴金融服務和電訊服務的數字繁多，要從根源去解決問題，本會和政府的各有關機構，例如金融管理局及電訊管理局需緊密合作，共同應對。

Nature of Consumer Complaints 消費者投訴性質



Top Ten Consumer Complaints 十大消費者投訴

0 2000 4000 6000 8000 10000 12000 No. of Complaints 投訴數目

Impact of the Global Financial Turmoil

Towards the latter half of the year under report, complaints against the closure of businesses increased, mostly against operators in the travel trade (1 479 cases) and beauty salons (607 cases). Many of these complaints concerned the claim for refund of prepayments made to the ceased businesses. In view of the unsteady financial climate, more closure of business is expected. In order to help consumers swiftly deal with such situations, the Council has specially drawn up answers to the specific questions they will ask about shop closures, advising them what action to take right away. The Council will continue its efforts to educate consumers of the pros and cons of prepayment.

Outcome

The Council helped solve 68.3% of cases with pursuable grounds. Due to the complexity and slow progress in handling complaints involving financial services, notably the large number of Lehman Brothers related complaints which were still in progress at the time of writing this report, the resolution rate was lower than the previous year.

Follow up of Complaint Cases:

(a) Cases with pursuable grounds	34 024
(b) Cases that were found to be unsubstantiated or unjustified	307
(c) Cases of a general nature where advice was given	7 839
(d) Cases about closure of business	2 239
Total number of complaints:	44 409

Results of mediation efforts in the pursuable cases (34 024):

(a) Cases resolved	
- redress obtained/complaints satisfactorily resolved	60.8%
- satisfactory explanations provided by traders concerned without offering redress	7.5%
(b) Resort to other action(s)	1.7%
(c) Traders refused to co-operate	1.3%
(d) Cases in progress (mostly Lehman Brothers cases)	28.7%
Total:	100%

As the Council is not a regulatory body, it may not always be able to persuade the traders to settle the complaints even though the Council considers the cases to be justifiable. On those justifiable occasions, Council staff suggested the consumers make claims against the traders at the Small Claims Tribunal and the courts whenever appropriate. Consumers were also advised of other avenues in applicable cases.

環球金融海嘯的影響

報告年內的下半年，投訴商戶倒閉的個案增加，大多數和旅遊行業(1 479宗)及美容院業(607宗)有關。大部份的投訴都是顧客預繳款項予倒閉商號。由於金融市場持續不穩定，本會預期可能有更多倒閉情況發生。因此本會已制訂一套當商戶倒閉時，供本會職員於消費者查詢時即時給予合適指導的資料，本會將會加強宣傳預繳式消費的利弊。

成果

在可跟進的投訴中68.3%已獲解決。由於有關金融服務的投訴個案較複雜，處理需時較長，在編寫報告期間，大部份投訴雷曼兄弟產品的個案仍在處理中，故這數字比以往為低。

投訴分類

(a) 可跟進的個案	34 024
(b) 理據不足或缺乏證明文件	307
(c) 投訴屬一般性質，已向消費者提供意見	7 839
(d) 商戶結束營業	2 239
總數:	44 409

可跟進個案的調解結果

(a) 已解決的個案	
- 獲得賠償成功解決	60.8%
- 商戶沒有賠償但提出合理解釋	7.5%
(b) 採取其他行動	1.7%
(c) 商戶拒絕合作	1.3%
(d) 投訴在處理中	28.7%
總數:	100%

對於可跟進的投訴，但被店方拒絕合作，本會職員在合適的情況下，會建議投訴人到小額錢債審裁處或法院入稟向店方索償，亦有向投訴人提供其他的跟進渠道。

Complaints against Financial Institutions

When the global “financial tsunami” hit Asia, consumers in Hong Kong who were dissatisfied with the financial products they purchased from local financial institutions lodged complaints to this Council. These complaints involved Lehman Brothers products commonly called “mini-bonds” as well as other similar structured investment products. The amount of investment involved in individual cases ranged from HK\$30,000 to HK\$9,000,000. The Council has approached the financial institutions concerned and some of the complainants have reached settlements with them. Other complaints are being pursued.

Co-operation with Hong Kong Police

The Council has all along worked together with the Hong Kong Police in cases where fraudulent practices were suspected. In the year under review, particular attention was paid to the operations of some traders who were suspected to be violating the Trade Descriptions Ordinance. The Council and the Police took action against some of the dried seafood shops in the Tsimshatsui area.

Co-operation with the Customs & Excise Department

The Council and the Customs & Excise Department (C&ED) have coordinated closely in cases where the selling of counterfeit goods was concerned. With the enactment of the Trade Descriptions (Amendment) Ordinance 2008 in March 2009, the C&ED will also be responsible for law enforcement of situations where the shops deliberately mislead consumers verbally or otherwise. The Council will therefore strengthen our co-operation with the C&ED by informing them of the market situation when we notice situations which violate the law. Naturally the Council will refer relevant cases to it for action.

Co-operation with Federation of Beauty Industry (Hong Kong)

In light of the closure of some beauty salons during the year under review, the Federation of Beauty Industry (Hong Kong) has agreed to help re-direct some of the affected consumers to other beauty salons which promised to honour the unused portions of the beauty treatments purchased by the clients of the defunct beauty salons. This has been a welcomed development for affected consumers.

對金融機構的投訴

當全球金融海嘯衝擊亞洲，不滿因在本港金融機構購入金融產品的消費者投訴接踵而至。這些消費者所購一般稱為迷你債券，或以雷曼產品作為抵押的金融產品。每宗投訴牽涉的金額由港幣三萬至九百萬不等。本會為投訴人向有關金融機構交涉，部分已獲解決，其餘尚在處理中。

與警務處的合作

本會一向與警務處合作，打擊欺詐的消費行為。在過去一年，最特出的是根據商品說明條例的修訂，而對尖沙咀區海味店所採取的行動。

與海關的合作

本會與海關一向就售賣假貨的情況合作無間。在二零零九年三月《2008商品說明(修訂)條例》開始實施，海關負責對違反該條例的商戶，無論口頭或其他方面的違反，採取執法行動。本會會加強與海關合作，當發現市場上懷疑有違規情況出現，會知會海關，以保障消費者。當然我們亦會將收到的相關投訴轉介海關跟進及執法。

與香港美容業總會的合作

鑑於年中有些美容院倒閉，香港美容業總會協助安排受影響的顧客，前往其他同意協助的美容院，完成餘下的美容療程。這安排受到消費者歡迎，而且對於其他有經營者倒閉的行業來說，起了示範的作用。

Advocating Best Practice and Competition in the Marketplace

倡議最佳營商手法及公平競爭

WHY THIS IS IMPORTANT

In a market-based economy such as Hong Kong, the Council has a role to play in ensuring that best practice and competition in the marketplace bring desired effects of consumer satisfaction and economic efficiency, thereby benefiting consumer welfare – with lower prices, more choices and higher quality of products and services.

WHAT WE HAVE DONE

The Council undertakes research and study on various aspects of marketplace behaviour to identify matters of concern to consumers as well as to encourage responsible trade practices and fair competition. The following major work was performed during the year under review.

Standardised Definition of Saleable Area

The Council has long been advocating for transparency and disclosure in the sales of uncompleted flats, and is involved greatly in the discussion and implementation of the standardised definition of Saleable Area. The Council is glad to see that a standardised definition of Saleable Area in uncompleted residential properties was finally in place on 10 October 2008, 23 years after the Council first raised the issue of standardisation of saleable area in 1985.

Under the new definition, the Saleable Area covers only the area of the unit inclusive of the balcony and the utility platform (if any). Significantly, other areas such as the bay windows which previously were often presented as part of the Saleable Area, are excluded henceforth and be separately listed out.

The Council also provided views on the revision of the Agreement for Sale and Purchase and standardised price list template to reflect the necessary changes arising from the adoption of standardised definition of Saleable Area under the Consent Scheme. A CHOICE article was prepared to introduce to the public on the use of standardised definition and presentation of Saleable Area in the sales brochures and price lists.

優良營商手法及公平競爭的重要性

香港是以市場主導的經濟體系，我們有責任通過市場的競爭及確保優良營商手法，令消費者滿意及達致理想的經濟效益，從而讓消費者得享較廉宜、較多選擇及更高品質的產品及服務。

我們完成的任務

本會就市場行為的不同方面進行研究，找出影響消費者的問題，並鼓勵負責任的營商手法和公平競爭。以下為本年度內進行的主要工作。

樓宇「實用面積」統一定義

本會一直大力倡議提高預售樓花資料的透明度，並積極參與制訂統一「實用面積」定義的討論和實施工作。自一九八五年本會提出統一樓宇「實用面積」的定義，經過23年的時間，本會很高興與各方最終達成統一「實用面積」的定義，新定義由二零零八年十月十日起生效。

根據新定義，「實用面積」是指單位的主體面積與露台和工作平台（如有）的面積總和。與以往最大分別的是，樓宇的其他面積例如窗台等，不再包括在「實用面積」內，而是要逐項列出。

就統一的「實用面積」定義，本會向政府提供有關修改《樓宇買賣合約》及《標準價單範本》的意見，以反映在「同意方案」下因應新定義而須作出的修訂。為提高公眾對新定義的認識，本會在《選擇》月刊刊出文章，介紹售樓書及價單中採用統一的「實用面積」定義及表述方式。

Since there were projects approved under the Consent Scheme before 10 October 2008, the Council urged and the Real Estate Developers Association of Hong Kong agreed that a footnote would be added on the price list to alert prospective buyers that the area information presented was still in the old format.

Code of Banking Practice

The Council provided views in response to the Code of Banking Practice Committee's (CBPC) consultation on a comprehensive review of the Code of Banking Practice. As a whole, many of the Council's comments were positively considered and taken by CBPC in their final Code of Practice, namely:

- extension of the time required of authorised institutions (AIs) to give notice of two months if practicable, to customers before closing a branch;
- expansion of the provision regarding notice on dormant account charges to require AIs to also advise customers of what can be done to avoid such charges;
- clarification that AIs will, with the consent of the customer concerned, refer customer queries to the relevant third party service provider;
- inclusion of a provision which requires credit card issuers to provide cardholders with information on the procedures for cancelling recurring payments; and
- refinement of the provision spelling out more clearly the responsibility of stored value card (SVC) issuers to inform and reimburse the customer for the loss of the value in the SVC as soon as practicable.

There were certain consumer issues which were also acknowledged and would be addressed through circulars. These issues included: to require AIs to provide details of AI's fee waiver policy to customers; and to provide customers with a list of details of standing instructions when they ask to close their accounts.

Secured Deposits

In light of the rising public attention to the protection status of their deposits under the Deposit Protection Scheme (DPS), the Council invited the Deposit Protection Board to give a presentation to the Council on the DPS.

至於在十月十日前「同意方案」下已獲批准出售的樓花項目，本會建議同時亦獲香港地產建設商會同意，在價單上加上備註，提醒消費者該物業的面積資料仍採用舊方法表述。

《銀行營運守則》

本會回應了銀行營運守則委員會有關全面檢討《銀行營運守則》的諮詢文件。整體上，該委員會對本會提出的意見反應正面。當中獲採納並包括在《銀行營運守則》的意見包括：

- 延長認可機構須於關閉分行之前給予客戶的合理通知期不少於兩個月；
- 擴闊有關對不動賬戶收費通知的條款，要求認可機構必須同時通知客戶如何可避免有關收費；
- 說明認可機構在經客戶同意後，才可將該客戶的查詢轉介予相關的第三方服務供應商；
- 加入條文要求發卡機構必須向持卡人提供有關如何可取消常行付款的程序資料；及
- 更新有關儲值卡的條款，清楚寫明發卡機構有責任在切實可行的情況下，須盡快通知及向客戶償還從儲值卡中錯扣金額的有關款項。

此外，一些同樣獲正面回應但以指引形式發出的其他消費者權益課題，包括：要求認可機構向客戶提供銀行豁免收費措施的詳細資料，及當客戶要求關閉他們的銀行帳戶時向客戶提供他們的常設指示清單。

用作抵押的存款

公眾就他們的存款是否受存款保障計劃（「存保計劃」）保障，引起廣泛關注，本會特邀請了存款保障委員會（存保會）向本會介紹計劃詳情。

Information was sought from the Board as to the types of deposits not covered (in particular on “secured deposits”) by the DPS and the measures taken to ensure depositors, particularly to integrated banking account-holders, would be adequately informed about the exclusion arrangement related to “secured deposits”.

The Council was concerned if depositors who consent to collateralise credit line or standby credit facility with money in their banking accounts might realise that part of or the entire amount of deposits in the accounts would be no longer protected under the DPS. The Council gave views that banks should provide comprehensive and positive information, apart from the requirement of only informing the types of deposits that are not protected.

To address such concerns, the Council noted that a circular has been issued in early 2009 by the Hong Kong Monetary Authority (HKMA) to require AIs to inform their customers who maintain any types of integrated accounts, as whether any deposits held under the account could become pledged and unprotected. If a secured credit facility is offered, the institution is also required to provide the customer a choice to subscribe to the facility and on the amount of deposits pledged for the facility.

To improve public understanding as to the eligibility for deposit protection, the Council published a CHOICE article on the scope of deposit protection and the disclosure requirements under the DPS.

Review of the Hong Kong Monetary Authority's Work on Banking Stability

The Council gave views to HKMA regarding its consultation report, Review of the Hong Kong Monetary Authority's Work on Banking Stability. Some preliminary thoughts were also provided in relation to the recent financial market crisis and complaints related to the Lehman Brothers matters, with a view to stimulating discussion on what could be done to further improve Hong Kong's financial regulatory framework and thereby enhance consumer protection.

The Council welcomed that the consultant had taken up its previous suggestion of formalising the role of the HKMA in consumer protection by recommending the issue of a formal guideline under the Banking Ordinance to set out how the HKMA should exercise this aspect of its functions.

On the consultant's proposal of setting up a banking ombudsman in Hong Kong, the Council considered that this may be appropriate timing for discussing whether Hong Kong should

本會向存保會查詢有關「存保計劃」中不受保存款產品（特別是「用作抵押的存款」）的安排，以及採取何種措施以確保存戶（尤其是綜合戶口持有人）清楚知道有關「用作抵押的存款」是不受到保障的。

本會關注當存戶同意以戶口內存款作為提供信貸服務的抵押品，卻未必知悉其戶口內的部分或全部存款，原來因此而不受到「存保計劃」的保障。本會的意見認為，銀行在知會存戶何種存款產品不受保障之餘，亦應向存戶提供全面的正面資料，包括何種存款產品是受保的。

就上述提出的問題，香港金融管理局於二零零九年初發出通告，要求認可機構通知持有綜合戶口的客戶，讓存戶知道其戶口存款有否用作抵押及不受保障。此外，若存戶開立的戶口包括「有抵押信貸」服務，認可機構必須讓存戶選擇戶口是否需要該「有抵押信貸」服務，以及訂定用作抵押的存款額。

為提高公眾對存款受保資格的認識，本會在《選擇》月刊刊載文章，介紹「存保計劃」的保障範圍和資料披露要求。

金融管理局維持銀行體系穩定工作的研究報告

本會向香港金融管理局（金管局）提交有關《金管局維持銀行體系穩定工作的研究報告》的意見。此外，亦就近期發生的金融危機和雷曼兄弟投訴事宜提出一些本會的初步看法，目的為引發討論如何能進一步改善香港的金融監管架構，從而提高消費者保障。

整體來說，本會歡迎報告的顧問採納了本會之前提出的建議，清楚確定金管局在保障消費者方面的角色。報告亦建議金管局須根據《銀行業條例》制訂正式指引，闡述其保障消費者的具體職能及範圍。

have a financial service ombudsman in place since more disputes concerning investment products would be expected, such as the case of Lehman's.

In relation to the measures taken by the Government to guarantee the repayment of all customers deposits held with all AIs, the Council was of the view that the review of the current level of deposit protection under the DPS should not be set aside and urged for regular review of the coverage cap.

The Council had also expressed concerns that there could be confusion to the public in view of the Government's guarantee valid to end of 2010 for the repayment of all customer deposits for all financial institutions in Hong Kong, which was different from the DPS. The Council is glad to see that a clear message has been given informing the public about the different arrangements under the DPS and the Government's deposit guarantee.

With regard to concerns on the operation of multiple regulators, the Council considered that the latest event called into question the need for the Government to consider whether the current approach would be the best way to go ahead in view of the increasingly complex financial products sold across sectors and many consumers lacked the capability to make effective financial decisions in the face of persuasion. The sale of investment products related to Lehman Brothers was a case in point. The Council suggested the Government to consider initiating a study to look into the suitability of introducing a single integrated financial services regulator in Hong Kong.

Healthcare Reform - "Your Health Your Life - Healthcare Reform"

The Council provided views to the Food and Health Bureau and the Legislative Council Panel on Health Services on the Government's proposals to reform the healthcare system in Hong Kong.

With regard to the supplementary financing options raised by the Government, the Council considered that its role as a consumer advocate was to alert the Government on the issues that might arise when consumers were making choices and entering into transactions in the marketplace for healthcare services and healthcare insurance. For example, both options 5 and 6, which concerned the mandatory private health insurance and personal healthcare reserve, raised the issues regarding the operation of a marketplace for healthcare insurance.

對於顧問建議設立銀行業申訴專員，本會認為現時是適當時機討論香港應否設立金融服務申訴專員，因預期將會有不少關於投資產品的糾紛出現（例如涉及雷曼兄弟的投訴）。

雖然政府推出措施擔保所有存戶的存款及適用於所有認可機構，但本會認為檢討「存款保障計劃」（「存保計劃」）現行受保存款水平的工作不應擱置，及須定期審視保障上限是否足夠。

「政府提供的存款擔保」的保障有效期只至二零一零年底，涵蓋面更廣泛包括所有認可接受存款機構的客戶存款，保障範圍有別於「存保計劃」。本會歡迎存款保障委員會就兩者的不同安排，向公眾提供清晰信息。

就報告提到業界對監管機構重疊的憂慮，近期發生的事件正好反映問題所在。現時，由跨行業銷售日益複雜的金融產品，以及有很多消費者在面對銷售員游說購買金融產品時未能作出明智決定的情況，本會認為政府應考慮現有的監管方式是否仍然是最合適的做法。雷曼兄弟投資產品便是一個典型的例子。本會建議政府開展研究，以了解香港是否需要設立一個單一的金融監管機構。

「掌握健康 掌握人生」－醫療改革

本會向食物及衛生局和立法會衛生事務委員會，提出對醫療改革諮詢文件的意見。

對於政府諮詢文件提出的不同輔助融資方案，本會從倡導消費者權益的角度出發，向政府提出一些消費者在市場上選擇醫療服務或保險時，可能遇到的問題。舉例說，方案（5）和（6）關於「強制私人醫療保險」及「個人健康保險儲備」。兩個方案都涉及醫療保險市場的運作。

The Council would expect that:

- patients' benefits after the reform should not be lower than the present level, and the affordability of health care for the working population, which was already subject to mandatory provident fund contributions and income tax, should be considered; and
- given the increasing focus on moving more of the population to the healthcare insurance market, there should be effective monitoring of the operation of health insurance schemes, and relevant healthcare service providers.

On its suggestion of engaging consumers, patient groups and other stakeholder groups in the planning and discussion process of healthcare reform, the Council is glad to see that the Government has invited consumer and patient groups as partners in the Working Group on Primary Care.

In view of the urgency of getting ready for meeting the healthcare needs of the ageing population, the Council considered it necessary for the Government to adopt a phased approach in implementation with the service reforms which had gained wide public support during the first-stage consultation. The Council is pleased to note that the Government is heading towards this direction.

While the Council had not, in its submission in 2008, indicated any option to be preferred in regard to healthcare financing, the Council held that regardless of which healthcare financing option would be chosen, the Government should take steps to ensure medical insurance policies on offer in the market are fair to consumers who wish and choose to acquire medical insurance for protection of their own healthcare, given the large portion of population who had already taken out some form of medical insurance and the lack of bargaining power of consumers seeking medical insurance coverage in face of problems (e.g. exclusion clauses, conditions for claims and age limit for renewal).

Auto-fuel Price Transparency

The Council is commissioned by Environment Bureau to conduct a weekly survey on auto-fuel. Apart from pump prices of gasoline and diesel, the Council provides information on promotional packages offered by oil companies to enable consumers to make informed choices and to enhance the price transparency in the marketplace. With the information updated at weekly intervals, consumers will be better able to plan refuel to get the biggest bargain or to choose their preferred promotion package from amongst those offered.

本會期望在推行醫療改革時：

- a. 病人在改革後得到的醫療照顧不應低於現時水平，而政府亦應考慮在職人士既要供強積金又要繳交入息稅，他們在醫療支出方面能夠承受的負擔能力；
- b. 由於政策重點將更多人口轉移至醫療保險市場，政府有需要就醫療保險計劃及醫療服務提供者作出有效監察，保障市民健康及權益。

就早前建議政府邀請消費者、病人組織，及其他相關持份者參與制定及討論醫療改革，本會很高興政府邀請了消費者及病人組織代表加入基層醫療工作小組。

隨着人口老化，醫療需要亦必須及早作好準備，本會認為政府可考慮採取分階段措施，先行實施獲公眾支持的醫療服務改革。本會歡迎政府現正朝這方向進行。

本會在其二零零八年提交的意見書中未有就融資方案設立既定立場或認為哪一個較為可取。本會認為，不管最終選擇哪個融資方案，政府須採取措施，以確保現時在市場上的醫療保險產品，能夠為購買醫療保險的消費者提供合理而公平的保障。現時，大部分的市民已購買不同形式的醫療保險，但在選擇醫療保險產品時卻由於醫療保險保單內有很多不保項目、索償條件及續保年齡限制等問題，令消費者缺乏議價能力。

增加汽車燃油市場價格的透明度

環境局委託本會每周進行汽車燃油市場價格調查。本會除收集各油公司加油站油槍的價格資料外，也為消費者提供油公司各式各樣的優惠資料，目的是要增加市場價格的透明度，令消費者可以作出精明的選擇。資料每周更新，消費者可以自行推算如何入油會得到最大的優惠或在眾多推銷折扣中選擇最適合自己的優惠。

本會關注在同一平台提供簡單汽車燃油市場價格資料有否間接幫助油公司之間互相溝通，助長他們在汽車燃油零售市場的策略性合作。為平衡市場競爭

The Council is aware of the concern that providing simple price information of oil products via the same platform may enhance communications amongst oil companies which might facilitate tactical cooperation in the retail auto-fuel market. To balance the possible effect of price transparency on competition in the marketplace and consumers' right to obtain adequate price information in the market, the design of the presentation of information on prices and promotion packages through the Council's website, mobile Internet environment and other media, to the consumer and the oil companies alike would make use of.

Since the promotional packages of different oil companies are not directly comparable, there is a need for consumer-friendly tools to assist drivers to choose the best offers that match their purchase pattern. In February 2009, the Council made available a calculator on the website to enable consumers to make better use of information provided. The design of a user friendly interactive platform and use of different media for dissemination enable consumers to get the biggest bargain or to choose their preferred promotion package available in the marketplace.

Study on Live Pig Pricing

In early 2008, concerns were raised in the public that the pork price fluctuations were "unusual" and many Legislative Council members from various parties pressed for an investigation whether there were anti-competition practices leading to the price surge, and the Financial Secretary noted that the Council would cooperate with relevant Government Department to study the causes. In August 2008, the Council published the report representing the results of inquiries done by the Council.

With regard to information collected on auction supply and prices, no patterns of behavior have been identified that indicate collusive conduct by some buyers to manipulate high bidding prices for the purposes of increasing their profit margin. However, it appears that there was aggressive bidding by some buyers that could have caused the highest price to substantially deviate from the average price in the market at a particular time.

The Council has not been able to identify any competition problem associated with a market supplier dominating the slaughterhouse services but urges the Government to consider whether firewall measures such as "equal access to essential services related to slaughterhouse services" or "open tender process for the selection of service providers for outsourcing services such as parking facilities management and cleaning services" are applicable for fresh pork market to maintain a fair marketplace.



的影響和維護消費者獲取足夠市場價格資料的權利，本會透過消委會網頁，流動互聯網和其他媒體令消費者和油公司可同時取得更多價格和相關優惠資料，增加市場價格的透明度。本會在二零零九年二月推出的互動式油價計算機，更可令消費者輸入入油習慣資料，有效及簡易地比較不同油公司的優惠，選擇最合適自己油價的折扣和價格。

活豬價格研究報告

二零零八年初公眾關注豬肉價格出現不尋常的波動，不同政黨的立法會議員都要求政府調查豬肉價格飆升是否市場存在反競爭行為，財政司司長亦就事件向本會瞭解，本會與其他有關政府政策局和部門合作，研究價格波動的背後原因。二零零八年八月本會就事件發表調查報告。

就拍賣供應及價格，本會找不到有買手以合謀壟斷行為操縱拍賣價去提高利潤的證據，然而報告指出部份買手在拍賣中的「進取」出價，會導致最高拍賣價在某時段中偏離市場的平均拍賣價。

本會並未發現代理商獨家經營屠宰活豬服務會導致市場競爭問題，不過本會促請政府，設立「防火牆」，例如要平等使用與屠房服務有關的必要服務或要批出外判服務，例如停車場管理或清潔服務時，必須要以公開競投進行等措施，應用在活豬市場，維護公平競爭。

Views on the Content of Hong Kong Competition Law

The Council is pleased that Hong Kong Government is determined to have in place a basic set of rules, in the form of cross-sector general competition laws, to protect the integrity of the free market system so as to facilitate economic efficiency and benefit consumer interest and submits its views to the Government on various details about the proposed law.

The Council welcomes the proposal that apart from public enforcement by the Competition Commission, private actions are allowed to be brought before the Court. We believe that the courts would become the leading vehicle for defining the law's content reinforcing the rule of law image of Hong Kong that the rulings of courts, not the administrative choices of public competition authorities, assume greater importance in shaping the enforcement of competition policy.

Regarding the exemption arrangement for the Government and statutory bodies, the Council suggests a positive listing approach that any Government and statutory bodies could seek exemption with sound reasons of public policy during the legislation, or apply for exemption in particular circumstances, by the Chief Executive in Council upon the advice of the Competition Commission after the law is enacted.

It is considered that clear indication as to what might constitute an "economic benefit" or "general economic interest" should be given in the law, to provide direction for market participants. Although the "economic benefits" or "general economic interest" should be viewed as benefits that can ensure efficiency in the marketplace, the Council suggests that "consumer interest" should be considered as an important component that would be in line with the objective of the law aimed at protecting the competition process thus benefiting consumers.

Responses to Consultation Papers

In addition to the above, the Council also commented on consultation papers released by the Government and other bodies on matters affecting the interests of consumers. A list of the submissions can be found at Appendix 6.

有關對競爭法內容意見

本會歡迎香港特區政府決定立法規管反競爭行為以維護自由市場完整，制定跨行業競爭法促進經濟效益及保障消費者利益；委員會亦就其有關法例詳細內容向政府提出意見。

本會歡迎建議中提出除由競爭委員會執法外，法院也會接受私人訴訟。我們相信法院的裁決相對於執法機構的行政選擇，將會對競爭法執法有着重要的影響，香港法院將會擔當起解釋有關法例條文的主要角色，因而加強香港法治的形象。

就對於政府部門及法定機構的豁免而言，本會提議任何政府部門或法定機構可在立法期間提出合理公共政策理由，要求豁免。或在立法後，在特別情況下，申請由特首會同行政會議，加上競爭委員會的意見，豁免某活動受禁止反競爭行為法例規管。

本會認為法例要清楚解釋何謂「經濟效益」和「符合普遍利益的經濟活動」，為市場參與者提供指引。雖然「經濟效益」和「符合普遍利益的經濟活動」一般被視為是指市場整體效益，不過本會提議「消費者利益」應該被視一個非常重要成份，令有關法例執行與法例維護市場競爭令消費者得益的目標一致。

對諮詢文件的回應

上述之外，本會亦就政府及不同團體的諮詢文件，有關影響消費者的課題，提供意見。詳情請參閱附件六。

Ensuring Product Quality and Safety

確保產品質素及安全

WHY THIS IS IMPORTANT

The Council conducts tests on consumer products to provide unbiased comparative test results for consumers to make rational choices, to alert them to product hazards and to induce improvements in product quality and safety. Major test items include safety, performance, ease of use, durability and environmental sustainability for most products.

Media coverage of testing results reach not only consumers in Hong Kong, but the neighbouring regions in the Mainland, as well as overseas Chinese who have access to Hong Kong's broadcast and printed news.

That explains why the Council's product testing reports are well sought after by consumers while at times received with mixed feelings by traders, depending on the ratings of their products in comparison with those of their competitors. This has in turn become an impetus for traders to improve their product and service quality.

HOW THIS IS DONE

There are three different types of tests, firstly, those which are initiated and solely conducted with the Council's own resources. Most of these tests are conducted by accredited and independent laboratories in Hong Kong. In case local testing facilities do not meet the Council's requirements, appropriate overseas laboratories will be commissioned. Secondly, joint tests conducted by International Consumer Research and Testing (ICRT), an association of 40 consumer organisations from 37 countries worldwide. As an active member, the Council has benefited from ICRT's joint tests through which utilisation of resources can be maximised and experience shared. Otherwise, the Council could not have provided Hong Kong consumers with latest test findings of such as mobile phones, digital cameras and MP3 players regularly. Thirdly, co-operation with selected overseas consumers associations. It should be noted that all test samples were sourced from reliable outlets in the market.

產品測試的重要性

本會進行產品測試，是為消費者提供客觀、中肯的資訊，令他們注意產品的安全並作出適當的選擇。大部分產品測試主要在產品的安全、效能、使用方便程度、耐用程度及對環境的影響等多方面作出評估。

本會的產品測試結果獲傳媒廣泛報道，除了讓本港的消費者知悉外，鄰近的華南地區及海外能接觸本港新聞的華人，均能獲益。

正因如此，本會的產品測試報告相當受消費者重視，而商界的反應則較為複雜，多因應其產品與競爭對手產品的評分差距而定，同時間，本會的測試有助推動製造商改善產品的質素及安全。

如何測試？

測試分三類，一是由本會獨立發起及進行的測試，所需費用及資源全由本會負責。此類測試由本會委託認可及獨立的測試機構進行，若本地未能提供所需的測試設施，便交海外適合的化驗所測試。第二類是參與國際消費者研究及試驗組織(ICRT)的聯合測試，ICRT乃37個國家合共40個消費者組織的協會，本會作為該組織的活躍成員，參與其主辦的聯合測試，使資源得以充分利用，及與海外組織分享經驗，獲益良多。若沒有這些聯合測試，本會未必能定期為本港消費者提供包括手提電話、數碼相機及MP3機等潮流產品的最新測試報告。第三類是與個別海外消費者組織的聯合測試。特別一提，所有測試樣本均從市場上可靠的零售點採集。

WHAT WE HAVE DONE

In the year under review, 44 product testing reports were published in CHOICE. Findings in a number of tests indicated that not all products fully complied with government regulations, e.g. Electrical Products (Safety) Regulation. Based on the findings, the Council notified the government regulatory bodies for follow-up action, or made proposals to the manufacturers and agents for product improvement. A list of the tests conducted is at Appendix 8.

HIGHLIGHTS OF TESTS

Electrical Products

Air purifiers

The Consumer Council tested 10 air purifiers of price range from \$700 to \$4,000 on purification performance and safety. It was found that larger samples delivered clean air quicker than small ones. However, only four were supplied with claims on their clean air delivery rate (CADR), which is useful to compare relative performance and estimate usable area. Three samples were found to have plastic parts with inadequate flame retardancy. The Council advised users not to rely solely on air purifiers but to keep the indoor environment clean. The filters should also be cleaned or changed regularly to avoid clogging up and becoming less efficient.

Washing machines

Consumer Council tested 18 washers on performance and safety. Models of popular European and Japanese types, priced from \$1,700 to \$9,000 were included. It was found that European types were better water savers; while the Japanese type, usually designed without heater, used less energy per unit load in cleaning. Their cleaning performances were found to be similar. Child protection was also assessed and it was observed the European types offered better designs on child safety protection. For Japanese type washers, users need to switch on the child protection mode to lock the lid during operation or provide the "beep-and-drain-later" feature upon opening of lid. Parents were urged to take good care of their young children when washing clothes.

Digital TV Set-top Boxes

The Council continued to work closely with the Electrical and Mechanical Services Department (EMSD) in publishing surveillance safety test results on electrical products. One of such tests published in the year was related to 10 models of digital

我們完成的任務

年內《選擇》月刊發表的產品測試報告共44個。多個測試的結果顯示，並非所有產品均符合本港法例規定，例如《電氣產品(安全)規例》。根據測試結果，本會知會了政府執法部門以便跟進，或建議製造商及代理商改善產品。產品試驗一覽表見附錄八。

試驗工作摘要

電氣產品

空氣淨化機

本會測試了10款售價由\$700至\$4,000空氣淨化機的淨化和安全表現，發現較大的樣本比小型的有更佳淨化效能。然而，僅四款提供淨化速率(CADR)規格資料，該數據可幫助消費者比較產品的空氣淨化能力及估計可使用面積，三個樣本的膠料阻燃能力不足。本會建議用戶不應單靠空氣淨化機，更重要是保持室內環境清潔，也要經常清洗或更換過濾器，避免堵塞及導致淨化效率下降。

洗衣機

本會測試了18款洗衣機的效能和安全表現，包括常見的歐洲和日本式型號，售價由\$1,700至\$9,000。結果發現歐洲式比較慳水，但日式機通常沒有發熱線，較為省電，兩類樣本的潔淨程度分別不大。測試也考慮到兒童保護設計，本會留意到歐洲式型號備有滾筒蓋鎖等較佳的兒童安全設計；而日本式洗衣機的用戶需要先啟動兒童保護程式，才能鎖緊頂蓋或提供警報，本會建議父母在洗衣時好好照顧幼兒。

數碼電視機頂盒

本會一直與機電工程署合作無間，年內刊登的測試報告包括10款數碼電視機頂盒，結果全部的溫度升幅都通過IEC的安全標準。不過，有四個樣本未能完全符合要求，例如，內部絕緣電線可被拉扯至觸碰金屬外殼，不適當以接地螺絲來固定電路板，換上較長外殼螺絲釘便有觸及內部元件的危險，火牛的初級和次



TV set-top box. All were shown to comply with the IEC standard on temperature rise. However safety deficiencies were detected in four models, e.g. an insulated internal wire could be moved and come into contact with the accessible metal enclosure; inappropriate fixing of the circuit board by the earthing terminal screw; internal component could be touched if a fixing screw was replaced by a longer screw; only one layer of insulating tape used to separate the primary and secondary windings of the switching transformer; and the creepage distances between live and neutral printed circuits being slightly less than the safety requirements. The manufacturers concerned were asked to rectify such deficiencies and they responded positively agreeing to make improvement.

Food

Tea Leaves and Tea Bags

The Council found traces of lead and pesticide residues in samples of tea leaves and teabags in a test which included 46 models of Oolong and Tikuan Yin (Iron Buddha). The samples were sourced from different outlets of supermarkets, tea houses and restaurants.

Among the 46 samples, one Oolong sample was found to contain lead at a level of 9.3 mg/1000g, exceeding the limit of 5mg/1000g stipulated in the Chinese National Standard GB2762-2005. On pesticide residue content, one Tikuan Yin teabag was found to contain 0.342 mg/1000g of DDT pesticide residue exceeding the limit for DDT in tea leaves of 0.2 mg/1000g set out in the GB2763-2005 standard.

Nevertheless, the test showed that habitual Chinese tea drinkers need not worry unduly as drinking the brewed tea is safe from contamination of heavy metals and pesticides. The lead content in the brewed tea was so small that, assuming that other food and drink one consumes contain no lead, one will need to drink as much as 13 litres of the tea in question to breach the safety boundary – based on the Provisional Tolerable Weekly Intake assigned by the Joint FAO/WHO Expert Committee on Food Additives.

The Council advised consumers to maintain a balanced diet so as to avoid excessive intake of contaminants from a small range of food items and avoid swallowing tea leaves in drink or food prepared with tea leaves as an ingredient (for the flavour).

級之間只有一層絕緣膠紙，電路板上中線與火線之間爬電距離輕微不足。有關的製造商已被要求改善未完全符合要求的產品，製造商亦回應同意跟進改善。

食品

茶葉及茶包

本會測試46個烏龍和鐵觀音茶葉和茶包樣本發現微量鉛和農藥殘餘。樣本購自超市、茶莊和食肆。

一款烏龍茶茶葉樣本檢出的鉛含量達到每千克含9.3毫克，超出國家標準GB2762-2005所定的每千克含5毫克的上限。在農藥殘餘含量方面，一個鐵觀音茶包樣本的滴滴涕殘餘含量為每千克含0.342毫克，超出國家標準GB2763-2005所定的滴滴涕每千克含0.2毫克的上限。

不過報告指出經常飲用中國茶的人士毋須太擔心，一般沖泡飲用中國茶受重金屬和農藥污染的程度輕微。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對鉛所訂的暫定每周可容許攝入量，假設所吃的其他食物不含鉛，每天要喝約13升茶才會接近安全界限。

本會建議消費者注意均衡飲食，避免因偏食而過量攝入污染物，亦應避免進食泡茶後或烹調後的茶葉。



Fish Oil and Fish Liver Oil

The Council analysed 21 fish oil products and 7 fish liver oil products for their contents of fatty acids (and vitamins A and D in liver products), as well as of possible contaminants.

Except for five liver oil supplements, other samples were duly labelled with claims on the levels of DHA and EPA in the products. The test found that a number of samples, however, contained an amount of DHA and EPA significantly lower than their claims. In the case of the most notable case, a fish liver oil supplement was revealed to be as much as 88% short of the level of EPA it claimed.

The fish liver oil samples were analysed for contents of vitamins A and D. The results closely followed the claims on the label except for one sample which was found to contain an amount of vitamin D 37% lower than its claim.

On the test to identify the presence of contaminants such as heavy metals, pesticides and industrial wastes polychlorinated biphenyls (PCB), the results were generally satisfactory, especially in pollutants.

The Council has referred its test findings to the authorities concerned for follow-up.

Household Products Energy Saving Wire Meshes

The Council conducted a test, in collaboration with the Electrical and Mechanical Services Department (EMSD), to examine the safety of the product called "energy saving wire mesh", which claimed to cut down on fuel consumption by up to 30% when placed under the gas stove pan support spikes. It was found in the test that the use of the wire mesh could increase the concentration of the highly lethal carbon monoxide (CO) gas by more than 40 folds in a few minutes, which was more than seven times in excess of the safety standard under the Hong Kong Domestic Gas Appliances Basic Safety Assessment requirements. Depending on the concentration and speed of emission, the size of the kitchen and ventilation, CO could cause headache, dizziness, nausea and even death. The general public was warned to immediately cease using the wire mesh or any similar products to avoid potential tragedy. Consumers were also urged to report the sales of the wire mesh or similar products in the market to the Customs and Excise Department, the EMSD or the Council. In addition, the China Consumers' Association and the Council's counterparts in Guangzhou, Shenzhen were informed of the test results for follow-up.

魚油及魚肝油

本會測試樣本包括21款魚油和7款魚肝油產品，檢視其脂肪酸含量（與及魚肝油產品的維他命A和D含量），和進行污染物測試。

除五款魚肝油樣本外，其餘均有列出聲稱的DHA和EPA含量。測試發現數個樣本的DHA和EPA的實際含量遠低於其聲稱。最明顯的例子是一款魚肝油補充劑，檢出的EPA含量較聲稱的低約88%。

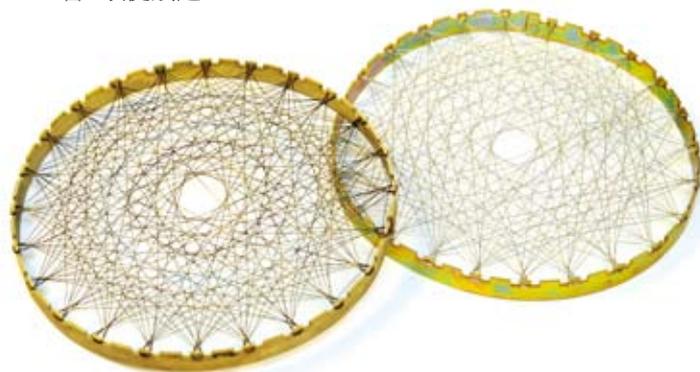
至於魚肝油產品的維他命A及D含量方面，測試結果都與聲稱接近，只有一款樣本的維他命D低於聲稱的37%。

污染物測試中，重金屬、農藥和工業污染物PCB的結果都令人滿意。

本會已將測試結果交予當局跟進。

家居產品 節能環

本會與機電工程署合作測試一款稱為「節能環」的產品的安全性。該產品聲稱只要放在氣體煮食爐的爐架下使用，可節省約三成燃料費。惟測試結果發現使用該產品時，排出的有毒一氧化碳，在幾分鐘內急增超過40倍，超出《香港住宅式氣體用具基本安全評估》的安全標準上限七倍以上。視乎其濃度及排放速度、廚房大小及空氣流通程度，一氧化碳可導致頭痛、暈眩、噁心，甚至死亡。本會提醒市民應立即停用該產品，或任何類似產品，以避免意外發生，並呼籲市民如發現有「節能環」或類似產品出售，可與香港海關、機電署或本會聯絡。本會亦同時將測試結果通知中國消費者協會、廣州消費者委員會及深圳市消費者委員會，以便跟進。



Ladders

The Council conducted a test, in collaboration with the Occupational Safety and Health Council, to evaluate the safety of ladders on the market. Included in the test were 10 aluminium and 2 wooden ladders. It was found that the aluminium ladder samples had better overall performance than the wooden ladder samples. The wooden ladder samples were not equipped with anti-skid device at the foot to prevent slipping, or any device to secure the two legs of the ladder. When climbing the wooden ladder samples, the legs may move closer to each other making the ladder unstable. Besides, only 5 out of 12 ladder test samples could pass all the key safety tests in rigidity with reference to the European standard, and all 5 samples were of an aluminium make. The remainder samples failed in one or more of the seven safety items in the rigidity test. In the worst case, a wooden ladder sample could not withstand the test load on its bottom end and was badly damaged, forcing the remaining rigidity tests to be discontinued on the sample. The Council had notified the Customs and Excise Department of the test findings for follow-up.

Personal Care

Glues for Cosmetic Uses

The Council tested 25 glues for cosmetic uses for their formaldehyde content. Formaldehyde is often added in cosmetic products and has been reportedly found in excessive amount in cosmetic-use adhesives in other markets. Using glues to apply artificial eyelashes or to make "double eyelids" is increasingly popular with young ladies.

Although none of the tested sample was found to contain formaldehyde in excess of the safety standard, consumers were cautioned that skin contact with formaldehyde solution may cause dryness, flaking, cracking, and also allergic contact dermatitis (an itchy skin condition caused by allergic reaction to material in contact with the skin).

The Council found that nearly half of the samples bore no user instruction in Chinese or English on their labels. Since inadequate labelling information increases the risk of the glue accidentally getting into the eyes or catching fire, the Council urged manufacturers and suppliers to review the labelling information on their products.

Facial masks

Facial masks are popular skin-care products among local consumers as well as the tourists from the Mainland. The Council

摺梯

本會與職業安全健康局合作測試市面上的摺梯的安全程度。測試樣本包括10款鋁梯及2款木梯。測試結果發現鋁梯樣本的整体表現比木梯樣本為佳。木梯樣本的梯腳沒有防滑裝置，亦沒有裝置鎖實前後梯腳。上落木梯樣本時，後面的梯腳有機會移近前梯腳，影響摺梯的穩定。此外，12個樣本中，只有5個在參考歐洲標準進行的堅固程度測試中通過全部測試項目，而該5個樣本都是鋁梯。其餘樣本在堅固程度測試的七個項目中，有一個或以上項目未能通過，最壞的例子是一個木梯樣本的梯腳在測試中破裂，不能繼續進行餘下的堅固程度測試項目。本會已將測試結果交香港海關跟進。

個人護理產品

化妝用膠水

在化妝品中加入甲醛可防止細菌滋生，不過在其他地區曾有報告指化妝用膠水含有過量甲醛。加上近年不少年輕女士為營造大眼睛的效果，會用化妝專用膠水黏貼假睫毛和營造「雙眼皮」。故此本會檢驗了市面共25款化妝用膠水的甲醛含量。

雖然所有樣本的甲醛含量合乎標準，但消費者仍需留意，皮膚接觸甲醛溶液可引致乾燥、脫皮、龜裂，或引致過敏性接觸性皮炎（當皮膚接觸某些物質後出現的過敏反應）。

本會發現近半數樣本欠缺以中文或英文說明產品用法。產品欠缺使用說明和適當警告字句，容易令消費者誤用產品，增高膠水入眼或引致火警的風險。本會呼籲製造商和供應商改善標籤資料。

面膜

本地不少消費者和內地遊客用面膜護膚，本會測試了30款美白保濕面膜。測試結果顯示所有樣本均符

tested 30 models of moisturising and/or whitening facial masks. Results showed that all the models were in compliance with the Mainland's Hygienic Standard for cosmetics 2007. The microbiological contents and mercury, lead and arsenic levels were far below the standard. Two models were detected with 0.021% and 0.44% salicylic acid which is used as antiseptic and preservative in cosmetics, also below the standard of 0.5%. No migratable fluorescent substances could be detected.

Although the test results were satisfactory, the labelling information required improvement. 6 models had neither manufacturing date nor expiry date while 10 carried either one only. The information is crucial to ensure consumers use the products in their best condition and to avoid using products that have deteriorated. Three models were found without an ingredient list while one provided the list in Japanese only. Ingredient information is important to people allergic to certain substances. The Council urged suppliers of facial masks to label the information to safeguard the interests of consumers.

International Comparative Tests

During the year under review, the Council also joined forces with consumer associations overseas and stepped up its collaborations with ICRT to conduct international comparative tests, including those on:

Audio-visual and optical products – MP3 and PMP players, stereo headphones, digital cameras, digital camcorders, AV Receivers and loudspeakers.

Computer and telecommunications products – mobile phone handsets, bluetooth headsets, cordless phones, compact photo printers, internet security softwares.

Test reports on digital products were very popular among CHOICE readers.

In-depth Reports on Products and Health Issues

Apart from product tests, studies were also carried out on a wide range of consumer products to provide consumer information and, in some cases, to verify certain product claims.

The lists of product study reports and regular columns published during the year are set out in Appendix 9.

合二零零七年內地有關化妝品衛生規範的要求，微生物、水銀、鉛及砷等檢出量均遠低於標準限量。兩款樣本分別檢出0.021%和0.44%常用於化妝品的殺菌及防腐劑—水楊酸，含量亦低於標準的0.5%。所有樣本均未有檢出可遷移熒光物質。

雖然測試結果令人滿意，但標籤資料仍有待改善。6個樣本沒有標示製造日期及有效期限，10個則只有其中一項。該兩項資料可幫助消費者在產品最佳狀態下使用及避免使用過期變壞的產品，所以十分重要。三款樣本沒有成分表，一款只用日文標示。成分資料對個別可能對部分物質有過敏反應的人士也是重要。本會呼籲面膜供應商提供詳細的標籤資料以保障消費者。

國際合作產品測試

年內，本會加強與國際消費者研究及試驗組織的合作，進行國際性比較測試，包括：

影音及光學產品—MP3/PMP播放機、耳筒、數碼相機、數碼攝錄機、家庭影院接收器、揚聲器；

電腦及通訊產品—手提電話、藍牙耳機、室內無線電話、照片打印機、網上保安軟件。

數碼產品的測試報告深受《選擇》月刊的讀者歡迎。

產品研究報告及健康問題

除產品測試外，本會還研究各類消費品，為消費者提供資訊及分析若干產品的聲稱是否屬實。

年內完成的產品研究報告及專欄一覽表見附錄九。

Infant Formulae Labels

The melamine-tainted milk incident has triggered off an explosion of interest in certain imported infant formulae. Some suppliers had imported these infant formulae by themselves in response to the surge of demand without fully translating the labels of the products into Chinese or English. The media as well as the public were concerned about the limited information provided on the labels, which may lead to ungrounded choices and misuse of the infant formulae. In view of this concern, the Council conducted a study on the labels of infant formulae available in Hong Kong. Three out of the nine samples surveyed were found to carry incomplete contents information and was referred to the Centre for Food Safety for follow-up actions. The Council thus urged suppliers of the infant formulae to provide full translations in local languages to facilitate informed choices of consumers.

Pet Food

To help pet owners better understand pet food labels, the Council published a report with useful tips and guidance in the choice of cat and dog food.

The Council found that labels on pet food products may say one thing in English but quite another in Chinese. A product available in the local market was found with inconsistent description: in English it is called "beef flavour" (牛肉味) dog food but in Chinese "牛肉狗糧" (meaning beef canned food). The Chinese name is clearly misleading and consumers may buy products different from what they expect by solely reading the name of product.

In the absence of regulation, the Council recommended pet owners to be wary of commercial pet foods with misleading names and claims in the market.



嬰兒奶粉標籤

奶製品受三聚氰胺污染事件令消費者對個別入口嬰兒奶粉的興趣大增。有商戶從外地直接入口奶粉出售，以應付急增的需求，卻沒有將產品的標籤全文翻譯為中文或英文。傳媒及公眾均關注標籤只提供了有限資料，令消費者在未能掌握全面的資料下，作出選擇或以不當方式使用奶粉。為此本會進行了一項於香港市面有售的嬰兒奶粉標籤研究。本會發現在九款調查樣本中，有三款的成分表資料不全，已將結果交予食物安全中心跟進。因應結果，本會呼籲嬰兒奶粉供應商應將標籤全文翻譯為本地法定語言，讓消費者可作出知情的選擇。

寵物食糧

為協助寵物主人了解貓狗食糧的標籤，本會的一項研究，提供了有用貼士和指引幫助飼主選擇合適飼料。

本會發現部分寵物食品標示的中文和英文資料的意思可以相差很遠。例如一款產品標示的中文和英文名稱的意思並不一致：英文是 "beef flavour" dog food (解作牛肉味狗糧)，但中文的標示卻是「牛肉狗糧」，中文名稱明顯誤導，消費者容易因此買到與期望不同的產品。

在缺乏監察的情況下，寵物主人應小心市面出售的寵物食品可能有誤導性的名稱和聲稱。

Pet owners were urged to read the labels – check the ingredient list (usually in order of weight) and daily feeding guideline, to ascertain the real ingredient (e.g. meat or meat by-products, types of meat used) and estimate the proportion needed for your pet for a healthy diet.

Series on Proper Use of Medication

A series of articles was published to heighten consumer awareness on the proper use of drugs and medication in association with the Drug Education Resources Centre of The Society of Hospital Pharmacists of Hong Kong.

Articles covered medications for quitting smoking, tips on taking slimming pills, drugs for controlling chronic hepatitis, purchasing drugs at independent drugstores, medications for alleviating joint pains and inflammation, and drugs for controlling cholesterol level. Pharmacists were invited to give advice on the pharmacological effects of the ingredients of drugs and how to avoid possible side effects that would arise if drugs were used improperly.

International Exchange

The Council pays special attention to the movement of unsafe products into Hong Kong and will request suppliers to recall any such products as appropriate. Through communication with other consumer organisations and foreign authorities, such as the US Consumer Product Safety Commission (CPSC), the Council receives a constant flow of information about unsafe products found outside Hong Kong.

要做個精明飼主，本會建議消費者檢視產品的標籤資料—檢查成分列表（一般以所含成分的重量多少而排列）和每日餵飼指引，查看產品的真正成分（例如是肉類抑或肉類副製品，與及肉的種類），並計算維持寵物健康需要的分量。

《精明用藥》系列

本會與香港醫院藥劑師學會藥物教育資源中心合作，出版一系列關於正確使用藥物的文章，以提高消費者對藥物治療的認識。

本年度已出版的文章包括戒煙、服用減肥藥的注意事項、控制慢性肝炎的藥物、如何於社區獨立藥房購買藥物、舒緩關節痛及發炎的藥物及控制膽固醇水平的藥物等。由藥劑師介紹藥物及產品成分的藥理，及如何防止因誤用藥物而可能出現的副作用。

國際間交換資訊

本會積極監察有否危險產品在本地市場出現，並要求有關供應商進行回收。本會透過與外地消費者機構（如美國消費品安全委員會）的聯繫，定期收到外地危險產品的資訊。

Collecting Market Information on Services and Products

蒐集服務行業和消費品的市場資訊

WHY THIS IS IMPORTANT

Hong Kong has developed into a service-oriented economy and consumers need information on a wide range of services. The Council conducts opinion surveys, market surveys and price surveys to collect information on services for the benefit of consumers.

Furthermore, the Council has, for many years, collected on a regular and systematic basis the prices of petrol, supermarket products and textbooks which are necessary goods for consumers, in order to monitor long term trends and identify issues of concern, if any, arising therefrom.

WHAT WE HAVE DONE

Finance and Banking MPF Management Fees

Subsequent to its study on MPF fees, the Council conducted a follow-up study to ascertain if MPF scheme members benefited from any reduction in fund management fees as more MPF trustees cut their fees thereafter. The study revealed that there were less than half of the MPF funds under study were subject to any fee reductions during the study period. Amongst the funds that reduced their fees, the majority were the capital preservation funds.

An estimate of about a quarter of MPF member accounts benefited from fee reductions. But, the fees paid by the remainder of a total of 5.55 million MPF accounts in Hong Kong remained largely unchanged. It was found also that some funds, despite reduction, not necessarily the lowest consumers could find, or still remained the most expensive in fees.

In light of these study findings, the Council called for further fee reductions since the MPF system had been in place for numbers of years and more and more fund assets were injected into the system.

蒐集市場資訊的重要性

香港經濟漸以服務業為主導，消費者對於不同服務的資訊需求很大。本會經常進行各項調查，包括貨品及服務用家經驗調查、消費者意見調查及價格調查，供消費者參考。

此外，本會多年來一直定期及有系統地收集燃油、超級市場貨品和教科書等必需品的價格，以便評估長遠趨勢及提出消費者關注的問題。

我們完成的任務

銀行及財務 強積金收費

自本會於上年公布有關強積金收費的研究報告後，我們於今年進行了一項跟進調查，以了解在不少強積金受託人相繼調低強積金管理費的情況下，強積金計劃成員有否受惠於減費。本會的研究顯示，在研究期內，少於半數的強積金基金有調低收費。有減費的強積金中，以保本基金居多。

研究估計約有四分之一的強積金計劃成員帳戶受惠於減費，這反映在555萬強積金總成員帳戶中，可能仍有大部分成員帳戶的基金管理費沒有減費。研究亦發現，部分強積金基金雖有調低收費，但並不一定成為市場上收費最低的。與此同時，部分基金儘管已減費，但收費仍是同類基金中最高。

有鑑於研究結果，及隨着強積金制度推行多年，強積金滾存的基金資產淨值不斷增加，本會呼籲強積金基金應再下調收費。

In the study report, the Council called for faster development on the second phase of the MPF fee comparative platform and allowing employees to choose their own MPF trustees, together with the necessary safeguards to protect the interests of scheme members. The Council is glad to see that MPFA has lately launched the MPF fee comparative platform, to facilitate scheme members to make fee comparison.

Survey on Tax Loan Services

The Council conducted an annual survey on tax loans provided by 15 banks in December 2008. It was found that the average interest rate has been raised despite the cut in Prime Rate. For example, for a \$5,000 tax loan, the annualised percentage rate (APR) ranged from the highest 17.02% to the lowest 4.21%. It increased 2.11% on average when compared to last year 2007.

Consumers were suggested to compare the interest rate of a loan in terms of APR, interest rate discount, rebate and handling charges. It was also advised that consumers should be well planned for the cash flow to avoid late payment or penalty charges which could be at a rate of over 20% per annum.

Daily Living Textbook Price Survey

The Council's survey, based on the data of 419 commonly used textbooks for secondary schools and 292 for primary schools, found that the academic year starting in 2008 saw a sharp price rise of 7.4% for secondary textbooks and 6.6% for primary ones, when compared to the 3.4% increase in the Composite CPI. The textbook publishing industry explained that the sharp increase was due to the price rise in raw materials, especially paper for printing. The rise of costs was caused by the scramble for resources in the booming economy, with supplies severed by natural disasters. The appreciations of Renminbi and the British Pound were also quoted as a reason for the rise.

In light of the rising cost of producing printed textbooks, the Council has brought forth the discussion on whether using electronic textbooks in schools could lower the textbook prices. The report has generated a wave of debates among various sectors in the society, and led to the formation of a working group on the development of textbooks and e-learning resources by the Education Bureau. It is hoped that through discussions by all stakeholders in the society may bring forth suggestions on how to produce more affordable and better learning media for our future generations.

本會促請強積金管理局加快推出第二階段基金收費平台，與及讓僱員自行選擇強積金計劃，並同時提供措施保障強積金計劃成員的權益。本會樂見積金局推出了基金收費平台，便利計劃成員比較收費。

稅務貸款的調查

本會在二零零八年十二月向15間有提供稅務貸款的銀行進行了稅務貸款服務調查。調查顯示，儘管銀行最優惠利率下降，但一般向銀行借貸交稅的息率比去年為高。以\$5,000稅貸為例，實際年利率介乎4.21%至17.02%，利率的平均加幅比二零零七年增2.11%。

消費者應比較各計劃的實際年利率，利率折扣、回贈、保證低息。消費者也應預先計劃個人的預期現金流，並依照還款期限，避免因過期還款而要繳交高昂的罰款，有些高達年息20%或更高。

日常生活 教科書價格調查

本會根據419本中學廣用書及292本小學廣用書的數據的年度教科書價格調查，結果發現二零零八年使用的教科書價格顯著上升，中學教科書價格較去年上升7.4%，小學用書則上升6.6%，而綜合消費物價指數只錄得3.4%升幅。教科書出版業人士解釋書價顯著上升是因為生產原料加價，以印刷用紙張加價的影響最大。生產成本上漲則源於經濟蓬勃時各行業爭奪資源，而資源供應卻因天災而大減。另外人民幣及英鎊升值亦是書價上升的原因之一。

因應印刷教科書的成本上漲，本會提出在學校使用電子教科書是否能減低書價的議題，希望社會討論。本會的報告引發社會各界連串的辯論，其後更促成了教育局成立課本及電子學習資源發展專責小組。本會希望透過社會上各持份者的透徹討論，可以提出如何為我們的下一代製作更廉宜及更好的學習工具。

Opinion Survey on Pay TV Services

The Council conducted the first-ever satisfaction survey on Pay TV service in this year. Around 3 000 Pay TV users of the 4 Pay TV operators in Hong Kong were interviewed to rate the Pay TV they were using. The survey showed that while there were some slight variations in user satisfaction towards individual operators, the extent of consumer dissatisfaction was alike as to length of contract, contract termination procedures, and customer hotline service.

The survey found that on average a consumer needed to sign an 18-month contract for the service, although the majority of respondents would prefer a shorter contract. As only half (52.5%) of the respondents were aware of the contract term relating to contract auto-renewal, consumers were urged to make an effort to read the contract terms carefully and operators, on the other hand, to provide copies of updated contracts upon contract renewals, stipulating clearly the rights and responsibilities of both parties. While the channels and programmes provided were deemed generally adequate in number, some opined that more new programmes, instead of frequent repeat of the same programmes, should be put on air. When asked if they would recommend the service they were using to friends and relatives, most of the answers were negative, indicating a low level of loyalty to their service providers.

Survey on Pork and Beef Prices

The Council conducted a study on the price movement of fresh pork and beef over a period of 23 months between January 2007 and November 2008. The study showed that price differentials in fresh pork between the wholesale and retail levels have widened substantially, from \$15.6 per catty in January 2007 to \$25.3 per catty in November 2008. Fresh pork prices began to escalate in mid-2007 rising to a peak of \$15 per catty in average wholesale price in March 2008, and \$40.2 in average retail price in June 2008. Thereafter, the average wholesale price and retail price began its descent from the peak. In November 2008, the wholesale price stood at \$10.8 per catty (down by 28%) and the retail price was \$36.1 per catty falling by only 10.2%. The discrepancy indicated that the retail price has not been adjusted downward at a pace in keeping with the wholesale price movement.

Similarly, the same price study found fresh beef prices began rising in mid-2007 and up to November 2008, still continued with no signs of downward adjustment. In November, the average wholesale price and retail price of live cattle stood at \$23.4 and

收費電視服務意見調查

本會今年進行了首次的收費電視用戶滿意度調查。調查訪問了近3 000位4間本地收費電視的用戶，邀請他們就其使用的本地收費電視服務評分，結果發現用戶對個別服務商的滿意度有些微差異，但不滿意的地方卻非常相似，主要是合約期太長、終止服務手續和客戶服務熱線等。

儘管大部分受訪者希望簽署較短期的合約，調查卻發現消費者平均須簽署為期18個月的服務合約。另外，只有約一半(52.5%)的受訪者表示知道合約內是否有自動續約的條款，因此本會提醒消費者要先細閱合約內容才簽署，並促請服務商在續約時提供最新版本的合約副本予用戶，以釐清雙方的權利與責任。雖然受訪者大致認為各服務商提供的頻道和節目足夠，但部分希望能有較多新節目，而非重覆播放同一節目。而當受訪者被問及會否推介正使用的服務予親友，較多回答稱不會推介，顯示他們對服務商的支持度不高。

豬肉和牛肉價格調查

本會進行了豬肉和牛肉價格調查，分析由二零零七年一月至二零零八年十一月期間，共23個月的鮮豬肉價格變動，發現鮮豬肉批發價與零售價的差幅擴大，差幅由二零零七年一月的每斤\$15.6升到二零零八年十一月的每斤\$25.3。研究顯示鮮豬肉售價在二零零七年中開始飆升，至二零零八年三月平均批發價升至每斤\$15的新高，而二零零八年六月平均零售價亦隨之升至每斤\$40.2的新高。之後，平均批發價開始由高峰逐步回落，至二零零八年十一月降至每斤\$10.8(降幅28%)，但平均零售價仍處於每斤\$36.1，與高峰期比較只下降了10.2%。差異高顯示零售價下調時幅度追不上批發價的變動。

同一研究亦發現鮮牛肉在二零零七年中售價開始上升，直至二零零八年十一月仍沒有向下調整的跡象。二零零八年十一月的活牛平均批發價和零售價分別為每斤\$23.4和\$58.9，比二零零七年同期分別上

\$58.9 per catty respectively, increased by 29.3% and 21.2% over the corresponding period in 2007. While the movements of wholesale and retail prices seem to be in line with each other, the differentials have nevertheless widened during the period under analysis – rising from \$22.5 in January 2007 to \$35.5 in November 2008 per catty.

Annual Supermarket Price Survey

In the year under report, the Council's supermarket price survey covered scan data on a basket of 200 items of commodities sold in 3 supermarket chains. The aggregate average price of the basket increased by 4.6% in 2007 compared to 2006. An analysis of the 11 main categories showed that all were on an upward trend in 2007, ranging from an aggregate average of 0.6% to 15%. The staple food category consisting of edible oil and packaged rice scored the highest price rise of 15%. The paper/household cleaning/laundry products category had the least price increase of 0.6%. The canned food category was somewhere in the middle with a 6.1% rise in price.

In response to consumers' suggestions, the Council conducted a quick scan of prices of 11 samples (amongst those shown to record price increases of 10% or more in the 2007 annual supermarket price survey), for comparison, at 5 supermarkets and 6 small individual retail outlets including frozen/grocery stores and drugstores. Significant price variations were found to exist – the discrepancy between the highest and lowest price of the same commodities at different retail outlets ranged from 6.4% to a 104.1%. In most of these cases, the supermarket chains were found to fetch the highest prices. The survey, captured wide attention of the public, clearly reinforces the need for consumers intent on guarding against the impact of inflation to shop around and compare prices by different types of retail outlets.

Immediately after the release of the findings in April 2008, the Government initiated the Council to continue the price comparison survey among various retail outlets including supermarkets and non-supermarket retail stores to further enhance the price transparency for the benefits of consumers.

New Initiatives to Enhance Price Transparency

In the year under report, the Consumer Council launched, by different stages, four initiatives on price surveillance of food and daily necessities. The primary goal was to enhance price transparency in the marketplace, and to provide consumers with price indications in shopping.

升29.3%和21.2%。儘管批發和零售價的變動看似同步，但差價卻有擴大，由二零零七年一月的每斤\$22.5上升至二零零八年十一月的\$35.5。

年度超市價格調查

年內發表的超級市場價格報告，涵蓋3間大型超市200項貨品的掃描數據資料。二零零七年200項貨品的總平均售價較二零零六年上升了4.6%，調查的11大類貨品均錄得升幅，由0.6%至15%，以包括食米和食油的「糧油食品」類升幅最大，達15%；升幅較少的則是「紙品/家居清潔/洗衣用品」，為0.6%；罐頭食品的價格升幅中等，為6.1%。

因應消費者的建議，本會將超市和較小型店舖的食品價格作比較。價格調查包括11項貨品（在二零零七年年度超市價格調查中錄得升幅超過10%），購自11間不同類型的店舖，分別為5間大型超市和6間小型零售店，包括凍肉食品店、雜貨和小型藥房。調查發現部分貨品的售價差異頗大，同一貨品於不同零售點的最低和最高售價差幅由6.4%至104.1%，普遍以超市貨品的售價較高。調查結果廣泛受到公眾的關注，清晰顯示了消費者若要對抗通脹，必須小心格價，比較不同店舖的貨品售價和推廣。

本報告在二零零八年四月發表後，政府隨即要求本會繼續就不同零售店，包括大型超市和其他零售店進行價格調查，以增加貨品價格的透明度，讓消費者有所參考。

全方位格價 提高物價透明度

年內本會分階段先後推出四項監察食品和日用品的價格調查，主要目的是提高市場的價格透明度，向消費者提供價格參考資料。

(一) 本會在二零零八年八月開始進行「每周精明格價」（延展自二零零八年五月開始的「雙周價格調查」），調查一籃子共40件貨品在不同零售點的售價，包括大型連鎖超市、個人護理連鎖店、藥房和雜貨店。本會將調查結果透過本會網頁、消費者諮詢中心和相關民政事務處諮詢中心向消費者發布。

First, the Council commenced the weekly price surveys in August 2008 (developed from the bi-weekly price surveys implemented in May 2008) to compare the prices of a basket of 40 commodities at different retail outlets including the major supermarket chains, personal care chains, drugstores and individual grocery stores. Results of the surveys were available for reference of consumers at the Council's website, its Consumer Advice Centres as well as the Public Enquiry Service Centre of the District Offices.

Second, the Council implemented a project, namely Supermarket Pricewatch, in October 2008 which collected and assembled daily prices of some 500 products from four supermarkets – Wellcome, ParknShop, Jusco and Dah Chong Hong Food Mart all around the year. The project aimed to raise the public awareness of cost savings. The price data collected were published daily in the Council's website.

Third, the Council commenced a daily wet market price reporting in November 2008 on 7 categories of 16 fresh produce from various wet markets at a time for reference of consumers before setting out for their daily food shopping. The collected information was uploaded on the Council's website before 10:30 am and simultaneously, disseminated by different media platforms including radio and television channels between Monday and Friday.

Fourth, the Council launched an interactive online calculator on 23 February 2009 for motorists to compute, with ease and speed, how much it costs to refill the fuel tank. The calculator is designed to help motorists navigate through the myriad of credit card rebates and bonus-award loyalty programmes which the five oil companies in Hong Kong offer from time to time.

To launch the above four initiatives within a short period of time is not easy with our limited manpower. To enhance efficiency as well as to increase employment opportunities, we have decided to outsource some tasks of the online supermarket price survey and the daily wet market survey to a social enterprise and a non-profit-making organisation. A win-win situation is hence achieved through creation of employment opportunities.



- (二) 在二零零八年十月本會再推出「網上價格一覽通」，每天展示四間有提供網上購物服務的連鎖超市的貨品價格，包括惠康、百佳、吉之島和大昌食品市場部分較受歡迎的約500件貨品價格。這全年無休的計劃，目的是為了提高消費者對比較價格的認知。本會每天將從四間超市收集的網上貨品價格在本會網站發布。
- (三) 在二零零八年十一月本會開始「每日街市行情」，每天比較7大類共16項新鮮食品的街市價格，讓消費者每日出發去街市前，已心裡有數，掌握到貨品的價格範圍。本會將每天價格報告於星期一至五上午十時半前上載至本會網頁，以及同步在不同媒體發放，包括電台和電視。
- (四) 在二零零九年二月二十三日本會推出網上互動計算機，讓消費者可方便快捷地計算出每次入油的支出。計算機幫助駕駛人士在香港五間油公司不時提供的各種信用卡回贈、積分計劃等優惠中，計算出最理想的付賬組合。

本會人手有限，在短時間內推出上述四項價格調查，並不容易。為了更有效利用資源和增加就業機會，我們決定將網上超市及每日街市價格調查的部分工序，外判予社會企業及非牟利組織，通過製造就業機會，達致雙贏效果。

Disseminating Consumer Information

提供消費者資訊

WHY THIS IS IMPORTANT

Consumer information strikes at the heart of consumer protection and empowerment. The dissemination of consumer information to reach the widest audience possible is therefore crucial to the function of the Consumer Council. As consumers become better informed, they will be better able to safeguard their interests against undesirable trade practices and unsafe goods and services, to exercise rational choices, and to contribute to sustainable consumption. Towards this end, the Council is engaged in a diverse range of activities aimed at disseminating consumer information in a constant effort to enhance consumer awareness, and foster community support for its work.

WHAT WE HAVE DONE

Publication of CHOICE

A principal publication of the Council is its monthly magazine CHOICE which provides a regular outlet of information, advice and viewpoints on all matters of interest to consumers. CHOICE reports the results and evaluation, with brandname information, of comparative product testing, and service assessment through surveys and in-depth studies. Regular columns of consumer interest focusing on issues such as health and nutrition, consumer complaints, hazardous products, environmental concerns, drug safety, investor education, and issues of global consumer concern are also included. CHOICE is published in Chinese.

In addition to copyright protection, Section 20 of the Consumer Council Ordinance strictly prohibits the exploitation of the Council's name or its research information for commercial and promotional purposes. Section 20 is essential for protecting the independence and impartiality of the Council in its evaluation of goods and services available to consumers in the market. CHOICE does not accept any commercial advertising.

CHOICE has maintained its enormous influence as the independent authoritative source of research-based consumer information and guidance to the public. Its reach is far beyond its magazine and online readership, through frequent prominent media coverage penetrating all sectors of the community and households in Hong Kong.

提供消費者資訊的重要性

消費者資訊對於保護消費者，和提高他們的自保能力都是極為重要。因此，將消費者資訊推廣給最多的消費者是本會的重要工作。消費者充分掌握了資訊，會較易洞悉不當的經營手法及危險產品，作出明智的消費選擇和參與可持續消費。為此，本會以各種方式發放消費者資訊，提高大眾對消費權益的認識，促使社會人士支持消費者權益保障工作。

我們完成的任務

《選擇》月刊

本會出版的主要刊物為《選擇》月刊，定期發放有關消費者權益的資訊和意見。《選擇》詳列產品測試報告和產品資料，及評估服務質素的專題研究和調查，並有各類型的專欄，包括健康與營養常識、消費者投訴個案實錄、危險產品、環境保護、藥物安全、投資者教育及全球消費者關注的問題等。《選擇》以中文出版。

除了版權保障，《消費者委員會條例》第二十條列明，禁止任何人士以本會名稱或節錄月刊內容，作商業及宣傳用途。該條文對保障本會在評定產品和服務時，可以持獨立和公正的立場，是十分重要的。《選擇》月刊並不接受任何商業廣告。



CHOICE has consistently generated immense media interest and coverage ever since its debut appearance in 1976. In an effort to reach as wide an audience as possible, a press conference is held to launch the publication of each and every issue of CHOICE, and active assistance is also provided to meet media requests for additional coverage of articles of specific interest in all sectors of the media.

Multi-media CHOICE: Access for All

CHOICE has the distinction of being one of the first consumer organisations, to provide a diverse multi-media access for all – from print to internet online, fixed-line and mobile phone users.

In 2004, CHOICE was ushered into the realm of online transmission in cooperation with a major internet service provider through the website (<http://choice.yip.com.hk>). CHOICE Online, a full PDF version in both traditional and simplified Chinese, provides all of the reports in each current edition and an archive of back issues of CHOICE for access by all internet users, for viewing on annual subscription or per issue or per report basis. The demand for online independent and impartial consumer information has grown steadily.

In 2006, a new service was inaugurated to embrace fixed-line and mobile phone users. Through PCCW Residential Telephone Services and PCCW Mobile, consumers will now be able to access - literally at their finger tip anytime and anywhere - a selected number of mainly test and survey reports in CHOICE complete with brandname information. To fit into the small format of transmission, only an abridged text version of a maximum of 600 characters/spaces for each report is provided. For fixed-line users, an audio version is also available.

CHOICE magazine in print is available to the general public through sales of subscriptions and retail outlets covering newsstands, supermarkets, convenience stores and bookshops throughout the territory. During the year 2008, the combined sales averaged 25 360 copies per issue, splitting quite evenly between subscriptions and retail sales. The cover price of CHOICE is \$12 per copy while the regular subscription rates for one year (12 issues) and two years (24 issues) are currently \$110 and \$200 respectively. A diversified marketing programme including notably media publicity, price discount promotions, free gifts, book fair, poster campaigns, exhibition sales and mail drops, was conducted at regular intervals.

《選擇》以研究實證為消費者提供資訊，是權威的獨立消費指南，發揮的影響力，並不限於其印刷和網上讀者，更透過傳媒廣泛的報導，遍及全港各階層以至每家每戶。

《選擇》自一九七六年創刊以來，一直廣受傳媒關注。每月刊出版當日，召開新聞發布會的內容，均為各媒體大幅報道，本會又積極協助不同媒體就個別專題的跟進報道，安排訪問。

網上《選擇》月刊：無遠弗屆

《選擇》月刊是首個由消費者機構提供的多媒體資訊服務，由印刷本至互聯網、固網電話和流動電話都可取得資訊。

《選擇》月刊於二零零四年與電訊盈科指南有限公司合作，建立《選擇》網上版，透過黃頁網站 (choice.yip.com.hk)向公眾提供跨媒體消費資訊服務。網上《選擇》有繁體和簡體字版，以PDF版面上載月刊每期最新一期所有報告，同時設有月刊資料庫，所有上網人士都可瀏覽，分為一年訂閱收費，或以每期或每篇報告計算。數據顯示，越來越多上網人士在互聯網上搜尋不偏不倚的消費者資訊。

二零零六年《選擇》把服務擴展至固網和流動電話，成為真正的跨媒體消費資訊服務，無論何時何地消費者只要輕輕一按，即可得到第一手資訊。消費者可使用電訊盈科新世代家居固網和電訊盈科流動通訊，收看精選的測試和普查報告，內容包括品牌產品評分。為配合獨特的傳送模式，每段報告都濃縮為最多600字，家居用戶更可收聽話音版本。

《選擇》月刊的銷售途徑分為訂閱和零售，兩者在二零零八年的總銷量平均為每期25 360冊。《選擇》訂戶約佔總銷量的一半，其餘則經由各區的報攤、超級市場、便利店和書店發售。《選擇》的售價在過去多年維持每本12元，訂閱一年（12期）及兩年（24期）分別為110元及200元。月刊的市務推廣活動非常多樣化，定期進行傳媒宣傳、減價優惠、參與書展、海報、展銷和郵遞等。

Media Liaison

Media relations are actively fostered to advance the cause of consumer education and protection. The Council is virtually in daily contact with the mass media on all matters of consumer interest. Regular press conferences, news releases, briefings and interviews were arranged for all sectors of the media, contributing significantly to the dissemination of consumer information and advice to the public. The role the media play is much valued by the Council. It helps to heighten consumer awareness and understanding of the diverse range of functions and activities the Council performs in the protection and empowerment of consumers. It also helps gain community support.

Media reporting of the Council's publicity sanction against traders found persistently engaged in malpractices against consumers, is protected from defamation action by "qualified privilege" provided it is "fair and accurate".

Consumer Rights Reporting Awards

The annual Consumer Rights Reporting Awards has gained increasing recognition of the news media as a coveted award for professional excellence. This year's Awards was the 9th organised by the Consumer Council in association with the Hong Kong Journalists Association (since 2000) and the Hong Kong Press Photographers Association (since 2007). A total of 221 entries were submitted for adjudication in the five categories of news (74), features (41), television (9), radio (7) and press photo (90) covering a wide spectrum of issues of consumer interest and concern.

Top Ten Consumer News

The public concern over the global financial crisis and food safety such as the melamine contamination in baby milk powder were voted the top stories in the Top Ten Consumer News for the Year of the Rat. The event, in its fifth year, was organised jointly by the Council in association with News Channel of Hong Kong Cable Television, Radio Television Hong Kong and Hong Kong Economic Times, with Fan, Chan and Co. as the Honorary Auditor.

Members of the public were invited to select and vote for the top 10 consumer news, out of a list of 20, which in their view were uppermost on the mind of consumers during the Year of the Rat in Hong Kong. It drew a total of 3 448 voters who cast their votes online or in print entry forms in the first two weeks of 2009. Full results and their vote count of the Top 10 Consumer News of the Year of the Rat, in their order, are as follows:

- Emergency Legislation to Ban Import of Melamine-Tainted Baby Milk Powder (3 405 votes)
- Lehman Brothers Minibond Victims Seek Compensation

與傳播媒介的聯繫

本會積極建立與傳媒的聯繫，以達至推廣消費者教育和保障的工作。每天都就各種消費者權益問題，與傳媒接觸，包括定期的新聞發布會、新聞稿發布和專訪等，將本會的資訊和建議發放予公眾。本會十分重視傳媒的影響力，它們的報道讓市民認識本會在消費者保障方面所進行的多元化工作和活動，有助本會取得公眾支持。

傳媒報道本會點名公布經常以不良手法經營的商號時，只要是「公正和準確」如實報道，便會受「受約制特權」所保障，毋須負誹謗責任。

消費權益新聞報道獎

每年一度的消費權益新聞報道獎已被新聞界廣泛認同，認為有助提升專業水平。報道獎由本會與香港記者協會及香港攝影記者協會分別於二千年及二零零七年開始合辦，已經踏入第九屆。今年共有221份參賽作品提交予評審，分別是新聞組別（74份）、特寫（41份）、電視（9份）、電台（7份）和新聞攝影（90份），參賽作品題材十分廣泛。

鼠年十大消費新聞揭曉

公眾關注全球金融危機和食品安全例如奶粉含三聚氰胺，這是第五屆十大消費新聞選舉市民的首選，活動由本會聯同有線新聞台、香港電台與香港經濟日報合辦，范陳會計師行為義務核數師。

在過去一年，有什麼消費新聞影響最深遠、令人
印象最深？哪類鼠年十大消費新聞，是希望進一步
提高市民對消費權益的關注。
請在20個候選新聞中，選出你心目中的十大消費
新聞，並有機會獲得現金獎。
網上截止投票日期：2009年1月14日

獎項
頭獎一名：港幣5,000元
二獎一名：港幣3,000元
三獎一名：港幣2,000元
四獎十名：每人港幣1,000元

立即投票

- (3 309 votes)
- Rash of Shop Closures in Wake of Financial Tsunami (3 089 votes)
- Taxis in Protest over Controversial Fare Pricing Scheme (2 529 votes)
- Government Deposit Guarantee to Boost Confidence on Banking Sector (2 493 votes)
- Government's \$11 Billion Stimulus Plan Amidst Surging Inflation (2 433 votes)
- No Supply of Live Chickens for Winter Festival Dinner (2 180 votes)
- Oil Companies under Government Pressure to Reduce Price (2 089 votes)
- Price Surveillance Initiatives to Enhance Price Transparency of Food and Daily Necessities (1 691 votes)
- Passengers Stranded by Sudden Closure of Oasis Airline (1 666 votes)

The Shopsmart Website

On 21 September 2007, the Consumer Council unveiled its new website dedicated to enhance consumer confidence and protection of Mainland visitors shopping in Hong Kong. The shopsmart website (<http://www.consumer.org.hk/shopsmart>) was initiated in response to the call by the former Financial Secretary in his 2007-08 Budget Speech that "the Council will, in conjunction with the tourism industry, provide additional shopping information and assistance to Mainland visitors".

Available in both the traditional and simplified Chinese versions, the website "精明消費香港遊" offers an unique one-stop consumer service covering a broad range of products and topics of interest and concern to Mainland tourists. A main focus of the web is the provision of practical shopping information on a number of categories of goods most favoured by Mainland visitors, namely, audio visual consumer electronics, jewellery and watches, Chinese dried seafood, cosmetics and medicinal products, and beauty and insurance services.

Further, the web features also useful consumer-related issues on, inter-alia, the differences in consumer culture and trade practices between Hong Kong and the Mainland, dining and sightseeing, money exchange and transportation, consumer safeguards and complaint channels, etc. It can be readily accessed via an extensive network of hyperlinks with the websites of consumer organisations in the Mainland, through the co-operation and assistance of the China Consumers Association (<http://www.cca.org.cn>).

今年共有3 448名市民在二零零八年一月十五日 至二十九日期間，透過互聯網、傳真和郵寄方式投票，在20則候選新聞中選出心目中的十大消費新聞。投票結果和排名如下：

- (一) 內地「三聚氰胺」毒奶風暴 當局緊急立法入口奶品禁含三聚氰胺 (3 405票)
- (二) 雷曼兄弟倒閉 迷你債券苦主索償 (3 309票)
- (三) 金融海嘯淹至 連鎖店泰林、U-Right、Krispy Kreme結業 (3 089票)
- (四) 「短加長減」惹爭議 紅的綠的骨牌式攔路示威 (2 529票)
- (五) 港府推存款全保宴 外匯基金擔保提供無限信心 (2 493票)
- (六) 上半年通脹飆升至11年新高 港府灑110億元紓民困 (2 433票)
- (七) 禽流感再襲港 冬至無活雞供應 (2 180票)
- (八) 油公司加快減慢 當局以「格價」及公開進口價迫減價 (2 089票)
- (九) 消委會全方位格價 提高食品日用品價格透明度 (1 691票)
- (十) 甘泉航空突結業 乘客感徬徨 (1 666票)

網站「精明消費香港遊」

二零零七年九月二十一日本會啟動為內地旅客而設的新網站 (<http://www.consumer.org.hk/shopsmart>)，旨在提高內地旅客在港消費的信心與及加強保障他們的消費權益，並回應前財政司司長在2007-08年度財政預算案演詞中，提出「消委會與旅遊業界，為內地旅客提供更多在港消費的資訊和協助」。

網站「精明消費香港遊」有繁體和簡體字版，為消費者提供獨有的一站式消費服務，內容覆蓋熱門商品及內地旅客關注和感興趣的課題。網站的一個重點是因應內地旅客喜愛的商品而提供實用購物資訊，例如影音電子消費產品、珠寶手錶、蔘茸海味、化 品、藥物、美容及保險服務。

此外，網站列出中港兩地一些有關消費文化和營商手法的差異，與及飲食觀光資訊、貨幣兌換和交通、消費者保障和投訴途徑等。透過中國消費者協會 (<http://www.cca.org.cn>) 的協助，新網站得以超連結到內地各省市的消費者組織，方便內地消費者。

Said the Chairman of the Consumer Council, Prof. The Hon. Anthony CHEUNG Bing-leung, in launching the service: "The provision of accurate information is pivotal in our work to safeguard the interests of consumers. We earnestly hope that Mainland visitors armed with such information from this website will be better able to protect themselves. Coupled with our other consumer protection initiatives such as a special task force to handle tourist complaints and study on legislative reform to target undesirable trade practices, all these will assure our visitors a pleasant and satisfactory trip and shopping in Hong Kong."

On the 1st Anniversary of the shoppSMART website, the Council conducted a survey to collect and assess the feedback from its users, via an online questionnaire which drew a total of 327 respondents of Mainland residents. The questionnaire covered such issues as viewing frequency, rating of satisfaction with product information, request for additional product and other related information, and overall assessment of the website in terms of its design, contents, and download speed.

The feedback of the users was positive and encouraging. A great majority of almost 70% of the respondents rated favourably of the website design (attractive) and contents (sufficient information); most of the shopping information provided was deemed useful and practical. The results would form the basis of a plan for the enhancement of the website in the coming year.

Up to the end of March, the cumulative hit rate of the new website reached more than 50 million.

World Consumer Rights Day

The theme of this year's World Consumer Rights Day (WCRD) which falls on March 15 every year, continued to be the Junk Food Generation – the Consumers International (CI) campaign to stop the marketing of foods high in fat, sugar and salt to children.

In support of the WCRD, the Consumer Council organised a Lunch Box Challenge last year where young children were invited to pack their "ideal lunch box" from a range of heavily-promoted food items. The observations revealed that over half of the food items favoured by children were generally energy dense, nutrient poor foods that were high in fat, sugar and salt and well-known or heavily-promoted brands targeting children.

This year, a "Supermarket Sweep" was organised in which a group of school students, aged 12-13, were given a preset budget and a shopping trolley each to select food items that they would like to

本會主席張炳良教授在啟動儀式上說：「獲得正確資訊是保障消費者權益工作重要的一環，我們期望旅客可透過新網站的資訊增強自保能力。再配合其他消費維權措施，如消委會專責處理旅客投訴的隊伍、針對不良營商手法的法例修訂，令旅客在港旅遊和消費時都滿意稱心。」

網站推出一周年時，本會透過網上問卷調查，向用戶搜集意見，共收到327內地用戶回應。問卷覆蓋範圍包括瀏覽次數，對產品資訊的滿意度、要求增加的產品和有關資料，與及就着設計、內容和下載速度等方面對網站的整體評價。

用戶的反應正面和令人鼓舞。接近七成的用戶給予網站的設計（吸引）和內容（有足夠資訊）評價極高，大部分用戶認為購物資料實用。調查結果對網站來年的升級計劃非常有幫助。

截止三月為止，新網站的累積點擊率高達五千多萬次。

全球消費者權益日

今年三月十五日全球消費者權益的主題繼續是「垃圾食品的一代 — 制止向兒童促銷不健康食品」，希望令食品商停止利用廣告向兒童推廣高脂、高糖和鹽的不健康食品。

本會響應有關行動，去年舉行「午餐飯盒大挑戰」，學童自行揀選自己的「理想午餐飯盒」食物。觀察所得，學童挑選的食品過半為高熱量、低營養的高脂、高糖和高鹽食品，而且都是為人熟識或以兒童為對象廣為推銷的品牌。

今年則舉行了「零食大挑戰」活動，參與的學生介乎12至13歲，每人用指定的金額到超市選購心儀食品。「零食大挑戰」行動完成後，隨即進行食品營養標籤計算和廣告分析講座活動，目的是幫助學生明白作購物決定應考慮的各個因素。結果反映了活動的效用，學生在活動後接受傳媒訪問時，顯示他們了解到

buy. The “Supermarket Sweep” was followed by a Nutrition Label Calculation Game and an Advertisements Analysis Activity designed to heighten the students’ awareness of these factors that need to be taken in their shopping considerations. The result was revealing and instructive. In subsequent interviews with the press, the students displayed an increased knowledge towards the importance of food nutrition labelling in the selection of food, as well as the influence of advertisements in goading children to unhealthy food.

As part of the Junk Food Generation Campaign, the Consumers International (CI) has developed a draft International Code on Marketing of Foods and Non-Alcoholic Beverages to children. CI is calling for the Code to be adopted by the World Health Organisation and by national governments. Its demands include:

- A ban on radio or TV advertisements promoting unhealthy food between 6am and 9pm.
- No marketing of unhealthy food to children using new media (such as websites, social networking sites and text messaging).
- No promotion of unhealthy food in schools.
- No inclusion of free gifts, toys or collectible items which appeal to children to promote unhealthy foods.
- No use of celebrities, cartoon characters, competitions or free gifts to market unhealthy food.

35th Anniversary Slogan Competition

The Consumer Council celebrates its 35th Anniversary (1974 - 2009) with a programme of activities to mark the occasion during this year. The celebratory programme took off to a flying start with a total of nearly 1 200 entries competing for the top honour in an open slogan competition.

The slogan entries reflected the diverse inspirations and aspirations of the participants from a wide cross section of the community on the work and role of the Consumer Council. The entries had one thing in common – by and large they all support and endorse the multi-facet functions of the Council. In their opinion, the Council is professional and dedicated, and above all, achieves great public credibility.

The top prize, voted by the Members and Co-opted Members of the Publicity and Community Relations Committee, was awarded to the contestant whose entry, in Chinese, encapsulates succinctly and vividly the very essence of the focus of the Council’s work in consumer empowerment and protection: “維護消費權益，為你發聲出力” – roughly translated, safeguarding consumer rights and interests by speaking out and working tirelessly for you.



選購食品時，食物營養標籤的重要，與及廣告如何影響學童選擇不健康食品。結果同樣顯示廣告促使學童大多選擇不健康食品。

國際消費者聯會同時草擬了一套關於向兒童推銷食品及非酒精類飲料的國際守則，並促請世界衛生組織和各國政府採納守則。守則要求：

- 由上午六時至晚上九時，禁止在電台及電視推銷不健康的食品
- 不能透過新的傳播媒介（例如：網站、社交網站及文字短信），推銷不健康的食品
- 不能在學校推廣不健康食品
- 不能以贈送免費禮品、玩具及可供收藏的物品吸引小童，藉以推廣不健康的食品
- 不能利用知名人士、卡通人物、競賽或免費禮品等方式推廣不健康的食品

35周年標語設計比賽

本會慶祝成立35周年（1974至2009），舉辦一連串活動，首先是標語設計比賽，參賽作品多達1 200份。

作品水平甚高，來自不同背景的參加者發揮創作才華，以不同角度透過標語表達對本會工作的觀感和期望。所有作品都有一共通點——支持和認同本會的多元化工作。普遍認為本會專業和投入，並且取得公眾的信任。

經過本會宣傳及社區關係小組成員的評審，選出「維護消費權益，為你發聲出力」為冠軍作品。

Empowering Consumers through Education

教育活動——加強消費者的自我保護能力

WHY THIS IS IMPORTANT

Great importance is attached to the Council's consumer empowerment objective of which consumer education forms an integral part. Through a systematic programme for various target groups, participants acquired the necessary skills and know-how of rational consumption. Their awareness of the rights and responsibilities of being consumers was heightened as a result.

The Council has provided support to other organisations and educational institutes to enable them to run their own consumer education programmes. Tailor-made activities are designed to cater for three major target groups – namely young people, senior citizens and new immigrants. The latter two groups are more vulnerable to trade malpractices and in need of guidance.

WHAT WE HAVE DONE

During the year, 213 educational talks, visits, workshops and seminars were organised for the above three target groups, as well as other interested parties such as parents and women's groups. Popular themes included consumer rights and responsibilities, consumer protection laws, consumer traps, sustainable consumption, consumer guides on health and safety issues as well as the purchase and subscription of telecommunications services. Topics related to the introduction of high resolution television broadcasting products and services were newly included to meet the needs and concerns of the public.

The Council has also organised the Consumer Culture Study Award as well as teacher training programmes to promote consumer education in schools. In addition, the Council has been actively involved in promoting consumer education contents to be incorporated in local formal school curriculum/curricular with great success. Council staff has worked closely with the Education Bureau (EDB) in the design and development of such curriculum/curricular to enhance the effective delivery of knowledge and concepts pertaining to consumer education in various related subjects.

Education resource materials were also produced to facilitate trainers to conduct consumer education programmes on their own.

消費者教育的重要性

本會一向極其重視提升消費者自我保護能力的教育工作。針對不同市民的需要，本會籌劃不同類型的消費者教育活動，讓他們認識消費者的權利和責任，從而成為明智的消費者。

為更有效推廣消費者教育，本會因應不同機構及院校的需要，提供協助及教材，讓他們可各自推行消費者教育活動。本會亦舉辦專為青少年、長者和新來港人士而設計的活動。長者和新來港人士因較易受不當經營手法影響，有必要加強他們的警覺性，以免墮入消費陷阱。

我們完成的任務

本會為上述三個目標社群，以及其他對象如家長和婦女，全年共舉辦213項消費者教育活動，包括講座、參觀、工作坊和研討會等。主題包括消費者權益與責任、消費者保障法例、消費陷阱自保法、可持續消費、健康和安全的消費、及電訊服務的選購指南等。本年亦加入了高清廣播的產品和服務等題目，以切合社會大眾的需要。

本會亦籌辦「消費文化考察報告獎」及教師培訓課程，在學校推廣消費者教育。本會與教育局一向緊密合作，共同發展適用於不同科目的課程，將消費者教育的知識和概念，有效融合於正規學校課程之中，成績理想。

此外，本會亦製作各類教學資源材料，以協助導師自行策劃消費者教育活動。

Several new initiatives were launched during the year to better serve the needs of different sectors in the community. These included consumer education courses and volunteer training programmes for third age persons and women's groups. Staff training programmes were also conducted for our Mainland and local counterparts to share the experiences in designing and organising effective consumer education programmes in general and the Consumer Culture Study Award in particular.

These programmes were held both in the Consumer Council Resource Centre as well as schools and other community centers to meet demands from different sectors of the society.

Enhancing Youth Awareness in Consumer Rights

Consumer Culture Study Award

The Award, jointly organised with the Education Bureau (EDB) for the tenth consecutive year, is the largest and most well-received territory-wide project-based learning programme designed for local secondary schools. Participants have to study a particular aspect of our local consumer culture, exploring the consumer attitudes, values and behaviours in Hong Kong. Over the years, the Award has generated a fruitful collection of over 5 300 study reports based on first-hand data collected by students, and in turn, helped enrich the archives of studies on local consumer culture.

At the time of writing this report, a record high of 853 teams from 107 secondary schools took part in this year's Award. A list of the winners is at Appendix 12.

Introductory talks on consumer issues and how to conduct the study were organised for teachers and students, attracting over 1 000 participants to such sessions. It was through these talks and the subsequent active engagement of students in conducting the study that their understanding and awareness of consumer issues were enhanced and analytical ability strengthened.

77 workshops covering 23 thematic topics were organised for over 5 000 teachers and students as an extension activity of the Study Award. These workshops aimed at stimulating creativity, arousing interest on issues like consumer responsibilities, care and concern of the environment as well as exposing participants to concepts and methods in conducting and presenting consumer culture studies.

去年本會推出了數個嶄新的項目以滿足不同社群的需要，包括為第三齡人士及婦女舉辦的教育課程與義工培訓活動。此外，本會亦為本地及內地姊妹團體，主持員工培訓活動，以分享設計有效消費者教育活動及籌辦「報告獎」的成功經驗。

因應不同團體和機構的需要，這些活動除了在本會的資源中心，亦會於各學校及社區中心舉行。

提高年青人的消費權益意識

消費文化考察報告獎

由本會及教育局合辦，以中學生為對象，迄今已連續十年舉辦「消費文化考察報告獎」，是本地學界最大型和最受歡迎的專題研習教育活動。參加同學自行挑選與本地消費文化有關的課題，探討消費者的行為、態度和價值觀等，並進行考察調查。歷屆完成的一千三百多份考察報告，都是同學實地考察所得到的第一手資料，豐富了本地消費文化研究的參考資源。

在編寫這份報告時，第十屆「報告獎」已收到來自107間中學，共853隊的參賽作品，刷新了參加隊伍數目的紀錄。本屆得獎名單見附錄十二。

本會特別為參加學校的老師和同學安排多次講座，講解各種消費問題及如何進行考察活動，吸引了逾一千位師生出席。透過出席講座及主動參與考察，同學對各種消費課題有更深入的了解，分析能力亦大大提高。



為支援參加的學校及作為延展的學習活動，本會為超過五千位老師及同學舉辦了77次，共23個不同專題的工作坊，以啟發同學的創意，提高他們對消費者責任、可持續消費等課題的興趣，以及讓參加者掌握如何進行消費文化考察的概念和方法。

The Consumer Education Division was also invited to conduct School Workshop Day as a support and learning initiative for participating schools of the Study Award. A team of workshop hosts would conduct five to six different workshops in each session, providing chances of different exposure for the 200-strong students studying in the same form in a day's visit for each school. Eight School Workshop Days were conducted in the year with positive response.

The year 2009 also marked the tenth anniversary of the Study Award. Special activities have been designed to celebrate the success of the programme which would include the publications of collected essays as well as outstanding student projects by the end of the year. Staff training programmes for our Mainland sister organisations and universities would also be conducted to share the unique experience of the Study Award as an effective design of consumer education initiative. Opportunities in organising similar programmes for Mainland students would also be explored.

Youth Development Service Scheme

The Youth Development Service Scheme aims to provide an opportunity for the trained youth volunteer leaders learning more about consumer issues through involvement in Council's activities. These youth leaders took up tasks, such as presentations to community groups and production of educational materials, independently. They are also actively involved in the running of various events and projects of the Consumer Education Division. Currently, over 40 secondary students and university undergraduates are involved in the Scheme, with new recruits joining each year.

Education Programmes for Vulnerable Groups

For Senior Citizens

68 programmes were delivered to the senior citizens through joint efforts with social and community services organisations. Programmes were tailored to meet the special needs and consumption patterns of the senior citizens.

The programmes were mainly on health and safety concerns in selecting and consuming products and services related to this particular cohort. These included health food and equipment, household appliances and dried seafood. Precautions from falling into common consumer traps including subscribing telecommunication services and contractual obligations in different payment methods were also popular topics.

應學校的邀請，本會於新學年繼續舉辦「學校工作坊日」。教育部的團隊於工作坊日，為每間參與學校同年級的二百多位學生，主持五至六個不同主題的工作坊，讓學生藉參與不同的工作坊，獲得不同的體驗和學習。年內共完成八所學校的工作坊日，反應良好。

二零零九年為「報告獎」的十周年，本會將舉辦連串的誌慶活動，包括於年底出版紀念文集和優秀考察報告作品選。此外，為內地姊妹團體與大學進行之培訓活動亦將相繼推出，藉以分享「報告獎」多年來成功的經驗。本會亦會探討在內地推行同類型活動的可能性。

青年培訓服務計劃

「青年培訓服務計劃」旨在讓青年學員，通過參與協助籌辦消委會的教育活動，加深他們對保障消費者權益工作的認識。這批青年學員協助本會推動消費保障的社區教育活動、製作教材，並參與推行本會不同的活動和計劃。本年共有逾四十位中學生及大學生參與此計劃，每年並不斷有新學員加入。



協助弱勢社群的教育活動 長者的消費者教育活動

本會聯同各社工及社區服務機構，為長者提供68項教育活動。

活動針對長者的特別需要和消費模式而設計。活動主題為長者消費經常面對的各種健康及安全問題，包括選購健康食品及器材、家居電器、海味等需留意的地方。其他預防墮入常見消費陷阱的介紹，包括有關選用電訊服務、不同合約付款方法等，均甚受長者歡迎。

Apart from on-going regular community talks, a pilot scheme was launched this year for third age persons. Instead of individual talks, a course with nine to ten sessions was designed covering topics from essential knowledge and skills to attitude and values pertaining to consumer behaviour and decision making aiming to extend the breath and depth of consumer education for senior citizens.

Two new courses were jointly organised with other social service organisations with over 20 participants enrolled. Feedbacks from the participants were highly positive. They reflected that not only did they acquire more in-depth knowledge and skills in consumption, but also enhanced their critical awareness towards their own consumer behaviour and attitude.

The success of the pilot scheme has provided the blueprint for the future development of similar consumer education programmes for the senior citizens.

For New Immigrants

Regular programmes including visits and talks were also conducted within the year for the new comers from Mainland to familiarise them with local consumer protection measures. Talks on employment traps were also arranged for newly arrived women whom were most susceptible to those malicious practices in question.

The Council, jointly with International Social Service Hong Kong Branch, launched a newly designed consumer education programme for new immigrant children last year. The programme aims to familiarise them with the Council's work as well as the local consumer culture and consumer protection measures. The program was held twice in the summer of 2008 with about 100 children attended.

For Disadvantaged Groups

Special education programmes have been developed to meet special needs of those disadvantaged groups such as students of mild-grade mental retardation and clients of the Hong Kong Society for the Blind.



本會於年度內推出一項新的試驗計劃，為第三齡人士特別設計全新的課程。課程有別於一般講座的安排，共長九至十節，內容以參加者作出消費決定時，應具備的知識、技巧，態度和價值觀為主。課程的設計旨在拓闊長者教育的層面和深度。

此計劃與兩個社會服務機構合作舉辦了兩項課程，有超過二十位參加者。他們對課程的反應良好，表示能透過課程，獲得深入的消費知識和技巧，更能提昇他們對自己的消費行為和態度的警覺性。試驗計劃的成功將成為本會日後推行同類型長者消費者教育活動的設計藍本。

新來港人士的消費者教育活動

本會亦有定期舉辦參觀及講座，讓新來港人士了解本地的消費保障措施。鑑於新來港婦女常有墮入求職陷阱的情況，年內亦特別安排相關內容的講座，從而提昇他們的自我保護能力。

此外，又與香港國際社會服務社合作舉行消費者教育活動予新來港學童參加，讓他們了解本會的工作及認識本地的消費文化及有關保障消費者的措施。活動於二零零八年暑假舉行了兩次，約一百位學童參加。

傷健人士的消費教育活動

本會亦有為傷健人士設計特殊的教育活動，包括輕度智障的學生以及香港盲人輔導會的視障人士等。

Train the Trainers

Community Involvement Service Scheme

Based on the successful experience of the Youth Development Service Scheme, another service scheme was launched in the year to involve interested women and third aged volunteers. These volunteers would be provided with systematic training on knowledge and skills in organising and conducting effective consumer education programmes. They would in return contribute their assistance in the Council's education programmes and events.

Training Programmes for Teachers on Consumer Education

Government's recent curriculum reforms responded favorably to the Council's call for incorporating consumer education in the wider school curriculum. To meet the increasing demand, EDB had commissioned the Council to design and host several Teacher Development Courses such as the Teacher Development Course on Consumer Education for Technology Education Teachers in 2004-06, the Professional Development Programme for Liberal Studies: NSS Independent Enquiry Studies in the LS Curriculum in 2007. This year, EDB again commissioned the Council to design another new teacher training course.

Teacher Development Courses on Learning and Teaching PSHE KLA through The Consumer Education Perspective

A web-based training course for secondary schools teachers on Learning and Teaching PSHE KLA (Personal, Social and Humanities Education Key Learning Area) through Consumer Perspective was designed to enhance the competence and confidence of teachers in conducting consumer education in schools throughout social and humanity subjects.

The 30-hour course aims to train 200 teachers in five batches starting from early 2008 till 2009.

Three courses were organised in the year with 115 teachers successfully completed. Participants included those teachers in Liberal Studies, Integrated Humanities, Economics, Business Studies and Home Economics.

導師培訓

社區參與服務計劃

基於「青年培訓服務計劃」的成功經驗，本會是年度再推出另一全新的服務計劃，讓有興趣的婦女及第三齡志願者，接受有系統的訓練，掌握有效籌辦消費者教育活動的知識和技巧，以便日後為本會推行的教育活動提供協助。

消費者教育教師培訓課程

政府接納了本會的倡議，在近年的課程改革中，將消費者教育納入中學課程。學校對「消費者教育」的教師培訓需求亦因而日趨殷切。教育局已先後於二零零四至零六年度及二零零七年，分別委託本會設計及主持為「科技教育」和「新高中通識教育科獨立專題探究」教師而設的教師培訓課程。本年，教育局再度委託本會設計全新的教師培訓課程。

教師培訓課程：個人、社會及人文教育領域的學與教 – 消費者教育角度

這個網上教師培訓課程以「個人、社會及人文教育科」的中學教師為主要對象，旨在提昇教師在社會及人文學科的課程中，教授消費者教育相關課題時的信心和能力的。

該30小時的網上自學課程於二零零八年初至二零零九年分五期舉行，目標培訓200位教師。

本年已舉行首三期課程，共有115位分別任教通識教育科、綜合人文科、經濟科、商業科以及家政等科目的中學老師成功完成課程。



Two supplementary seminars were organised in each batch for consolidating the knowledge of the enrolled teachers. Speakers included experts from Mandatory Provident Fund Schemes Authority and the Council.

The feedbacks from the course participants were highly favourable. They regarded the course as extremely rich in content, highly useful in teaching and enabled them a thorough and better understanding of the concepts in consumer education.

The fourth course has started in February 2009 with the fifth course scheduled in fall semester, 2009.

Staff Development Workshops for Schools

The Division was invited to conduct Staff Development Programmes for teachers of St. Paul's Secondary School, SKH Lam Kau Mow Secondary School and St. Louis School during the year, with over 130 teachers attended.

The Division was also invited by the Moral and Civic Education Section, EDB to conduct a consumer education training seminar for primary and secondary teachers in March 2009.

Teaching Resources Development Education Resources Kit on Project-based Learning for PSHE at Secondary Level

The Resources Kit, commissioned by EDB, aims to provide teachers with handy tools and successful examples in the training and learning through project studies in consumer culture.

The Kit comprised of three major winning student project reports of the Seventh Consumer Culture Study Award as exemplary projects, together with adjudicators' views and comments; project team members' experience sharing; as well as over 30 workshop exercises and learning activities to demonstrate the Council's unique experiences in enhancing the teaching and learning of generic skills including but not limited to knowledge construction, creativity, critical thinking as well as communication and presentation skills.

The Kit had been sent to all local secondary schools and university libraries as well as education resource centres to enrich the pool of teaching materials in consumer education.

為鞏固參加學員對課程的知識，每期課程均安排有兩次研習班。研習班的主講者包括強制性公積金計劃管理局的代表以及本會專家。

參加者對課程有高度肯定的評價，他們認為課程內容極其豐富，對教學有高度參考價值，能幫助他們更全面和深入了解消費者教育的概念。

第四期課程已於二零零九年二月開始，第五期則已定於同年秋季開辦。

教師專業發展工作坊

本會獲不同中學邀請，主持校內教師專業發展日活動，包括聖保祿中學、聖公會林裘謀中學及聖類斯中學，共超過130位教師參加。

本會亦獲教育局德育及公民教育組之邀，於二零零九年三月為中小學老師主持消費者教育研討會及工作坊。

教學資源製作

個人、社會及人文教育科專題研習教材套

這個由教育局委託製作的教材套，旨在從消費文化專題研習報告中，擷取其中適用於專題研習教與學的工具和成功例子，以協助教師的相關教學。

教材套以三個「第七屆消費文化考察報告獎」主要得獎作品作為範例，並加上評判對作品的評語、同學組員的經驗分享。教材套亦加入三十多個由本會設計的一系列獨特的工作坊練習和學習活動，以示範如何通過工作坊活動提昇同學在知識建構、創意思維、批判思考、溝通傳意和表達技巧等的的能力。

教材套已分發予全港中學及大學圖書館，以及不同教育資源中心，以豐富消費者教育的教學資源。

Other Education Resources

The DVD-ROM containing the winning reports of Consumer Culture Study Award IX was produced and distributed to all secondary schools as a teaching resource. 2 000 copies were made and sent in the year.

The interactive drama game developed with support from the Quality Education Fund (QEF) was also useful resources for teachers. This teaching game was awarded as one of the 104 receiving projects of the Certificate of Merit, amongst the 7,000-strong sponsored projects, in QEF's Tenth Anniversary Celebration Award Scheme.

Other educational resources included teaching kits on labelling and advertising, a consumer education resource kit for new immigrants. These were produced to meet the need and demand of schools and community organisations.

Consumer Council Resource Centre

Located in Tsim Sha Tsui, the Council's Resource Centre was opened to service in October 2001. Facilities include a Consumer Advice Centre, a multi-purpose conference room equipped with audio-visual devices, and a resource library. Multimedia computers were installed giving visitors' access to the Council's website and educational resources. Workshops, seminars and talks were held regularly in the Resource Centre. During the year, the Resource Centre attracted over 1 300 visitors from over a hundred educational institutes and community organisations.

其他教學資源

本年共印製及派發了2 100片「第九屆消費文化考察報告獎」得獎作品光碟予各中學，以供教師使用作教學資源。

另外，優質教育基金贊助本會出版的「消費互動劇場」教材套，一直是協助教師教授「消費者教育」的有效輔助教學工具。該教材套在「優質教育基金十週年傑出計劃獎」共七千多份計劃的遴選中，榮獲優異獎。

本會亦製作有《包裝及標籤》和《認識廣告》兩集教材套，及為新來港人士編制的消費者教育小冊子。這些教材廣為學校及社區機構採用。

消費者委員會資源中心

位於尖沙咀的消費者委員會資源中心，於二零零一年十月啟用。中心內設有消費者諮詢中心、配有多媒體設備的多用途會議室及資料中心。此外，還設有多媒體電腦，供訪客瀏覽本會網站及其他教育資源。資源中心全年共接待了超過1 300位來自百多間教育機構及團體的訪客。

Improving Legal Protection

加強法律權益保障

WHY THIS IS IMPORTANT

Consumers' rights should be protected by law. We kept abreast of developments in the law that may affect consumers' positions and welfare as users of goods and services. Also we took all the initiative to improve and protect consumers' legal rights by submitting our views in that regard to the Government.

WHAT WE HAVE DONE

Protection of Mortgagor in "All Monies" Three-Party Mortgage

In Hong Kong it is quite common for a surety to charge his property to a bank as security against a loan borrowed by the other under a facility agreement with "all monies" clauses. The description of the security as "mortgage" or "legal charge" may disguise the actual effect of the "all monies" clauses. It is often the case that a surety in a non-commercial relationship with the borrower, though not potentially unduly influenced, provides the security merely out of feelings of connection and obligation arising from personal or family relationships. The surety may have little knowledge about the personal financial situation of the borrower and the prospects and risks of the borrowers' business, both at the time when the loan was taken out and during the currency of the mortgage. Moreover, he may not be alert to his potential liability and risks involved in giving the security as a result of his wrongful presumption that his liability as a surety is limited only to the sum advanced to the borrower upon execution of the mortgage or the value of the property.

In this connection, the Council wrote to the Hong Kong Monetary Authority, the Hong Kong Association of Banks and the Law Society of Hong Kong, expressing concern over the position of non-commercial third party surety under such a mortgage. Also, the Council made a number of improvement recommendations, which include (i) warning notice by bank to non-commercial surety, regardless of whether such a surety is potentially unduly influenced; (ii) meeting between solicitor and the surety before execution of security deed so that he or she would be advised on the nature of the security document, the practical consequence of signing it and the seriousness of the risk involved; (iii) improvement on the textual structure and presentation of the security deed to enable such a surety to understand the

加強法律權益保障的重要性

消費者的法律權益應受法律保障。本會一向關注影響消費者權益的法律發展。此外，本會向政府表達意見，以改善及保障消費者的法律權益。

我們完成的任務

對涉及三方的「一切款項」按揭中按揭人的保障

在香港，擔保人把自己的物業抵押給銀行，以擔保他人的借貸的情況很普遍。有關信貸協議中往往包含「一切款項」條款，但協議卻把抵押稱為「按揭」或「法律押記」，此舉可能掩蔽了「一切款項」這條款的真正影響。通常來說，與借貸者有非商業關係的擔保人，雖然在作出擔保時沒有受到不當的影響，但許多時是出於個人、家族關係或道義感情而作擔保，無論在貸款批出、按揭期間，擔保人可能對借貸者個人財政狀況及其業務之前景及風險一知半解。此外，他亦可能誤解，以為作擔保人的法律責任祇限於按揭訂立時借貸者所借的數額或按揭物業的價值。在這錯誤的假設下，他可能不察覺到給予擔保所帶來的潛在法律責任和風險。

有鑑於此，本會致函香港金融管理局，香港銀行公會及香港律師會，表示關注按揭交易中，非商業關係的第三者擔保人的利益。此外，本會亦提出一些改善建議，包括：

- i) 銀行應向非商業關係的保證人，給予警示，無論該保證人有否機會在作出擔保時受到不當影響；
- ii) 在訂立擔保協議前，律師與保證人會面，由律師解釋擔保文件的性質、簽署文件後的實際後果，和涉及風險之嚴重性；
- iii) 改善擔保協議的內文結構及表達方法，確保擔保人在簽訂協議前，明白協議的真正性質；及

actual nature of the security deed he or she is entering into; and
(iv) reminder by bank to such a surety as soon as reasonably practicable when further facilities are extended to the borrower.

Preliminary Proposals for Strengthening Copyright Protection in the Digital Environment

After analysing the views of the public on the issue of strengthening copyright protection in digital environment, the Government formulated a preliminary proposal for further public consultation.

The Council was pleased that its submission of May 2007 on the issue had been well received by the Administration. We also welcome the proposal on format/media shifting exception that would allow consumer to copy genuine copyright material from one medium to another.

That said, the Council was concerned about the proposal for criminal sanction against acts infringing the proposed right of communication in both business and non-business contexts. By lowering the threshold of criminal liability and creating new offences, the reach of criminal law would thus be expanded. This may result in excessive protective measures that may chill off information sharing and exchange activities on the Internet leading to negative impact on the timely dissemination, freedom of speech and creativity in the digital world. Nonetheless, the Preliminary Proposal does not demonstrate any actual need for such an expansion that would outweigh the adverse effect it may bring about.

The Council submitted that the existing provisions in the Copyright Ordinance had already afforded protection for legitimate interests of copyright owners in the digital world, by providing for both criminal sanction and civil remedies, against unauthorised communication to the public. In the premises, the Council did not support the proposed criminalisation of acts infringing the right of communication.

Proposed Code of Practice on Employment under the Race Discrimination Ordinance

The Council also gave comment on the said proposed Code of Practice issued by the Equal Opportunities Commission in a public consultation. As racial discrimination and harassment in the employment and work-related contexts are quite an unfamiliar subject in Hong Kong; and some concepts embodied in the Ordinance, seemed to be very difficult for both employers and

iv) 當銀行借給借貸者更多款項時，應在合理可行的時間內，盡快通知保證人，提醒其法律責任和風險。

政府在數碼環境中加強保護版權的初步建議

在分析過社會對數碼環境中加強保護版權的意見後，政府制訂了一系列的初步建議，供公眾討論。

本會對政府認同我們在二零零七年五月就上述議題表達的意見感到欣慰，我們亦歡迎就格式 / 媒體轉換制訂例外情況的建議；可讓消費者把正版作品從一個媒體複製到另一個。

然而，本會關注把所有無論在業務或非業務情況下侵犯傳播權利的行為，予以刑事制裁的建議。我們認為降低刑責的門檻，以及增加新的罪行，必然會擴大刑法的範圍。這會帶來過度的保護措施，致使互聯網上資訊分享和交換的活動遭到降溫，對數碼世界中信息的及時傳遞、言論自由和創造活力等方面均會有負面影響。可是，政府的初步建議卻沒有讓我們看到，擴大刑法範圍的真正需要，比可能帶來的負面影響更為重要。

本會認為現行版權條例的條文已經在刑事制裁和民事補救方面打擊向公眾進行未獲授權的傳播行為，保障了版權擁有人的合法權益。因此，本會不支持把侵犯傳播權利的行為列為刑事罪行的建議。

有關《種族歧視條例僱傭實務守則》的建議

本會就平等機會委員會發出的上述實務守則表達意見。由於在僱傭及工作相關的環境下之種族歧視及騷擾在香港是一項十分陌生的課題，而且有關條例中的某些概念對一般僱主和僱員來說都是難以掌握的。本會認為說明清晰，簡便易行的實務守則，可提高公眾對種族歧視條例的認識，而且在確保僱主有高的守規比率，以及僱員適當地行使在條例下的權利等方面，這類的守則更是不可或缺。

employees to grasp; the Council submitted that a clearly illustrative and easy-to-follow Code of Practice could enhance the public understanding of the Ordinance and would be indispensable for high rate of compliance with it by employers and due exercise of rights under it by employees.

The Council proposed that more illustrations, possibly elicited from varied daily employment and work-related contexts and from various perspectives, be given in the said Code of Practice.

Besides the Council submitted that compliance would also be enhanced by a compliance advisory service, through hotline, email or otherwise, providing timely answers to employers who are resolving a racial discrimination issue on a relatively urgent basis. Such a service would be much helpful for small businesses which resources are too limited to hire a lawyer for legal advice.

Rewrite of the Companies Ordinance

As the second of a series of public consultations on the rewrite of the Companies Ordinance, the Government sought the public's views on certain legislative proposals concerning company names, directors' duties, corporate directorship and registration of charges. The Council had given its comments on a number of issues that had direct relevance to the interests of consumers.

The Council considered that the proposal of abolishing corporate directorship for private companies was an important improvement and therefore firmly supported such proposal. The ability to identify the actual persons responsible for a company's acts would certainly assist in settling some issues and achieving redress for consumers. Besides, the Council also welcomed the proposal of empowering the Companies Registrar, upon receipt of a court order requiring a company to change its name, to direct the company to act accordingly and in case of non-compliance, to change its name to its registration number. Such power would improve the enforcement actions against some "shadow companies" which made use of their company names in carrying out counterfeiting activities and misleading consumers.

The Council further supported the recommendation for registration of the whole charge instrument at the Companies Registry so that the entire document would be available for public inspection. However, the Council did not agree that the Registrar should hence be released from the duty to verify the particulars in the registration form.

本會建議實務守則應輔以從各種日常僱傭和工作相關之情境中取材，以及從不同的角度去考慮的例子，以說明守則的內容。

此外，本會認為可透過諮詢服務、熱線、電郵及其他途徑向正在處理種族歧視爭議的僱主提供及時的意見，以提高僱主遵從條例的程度。這服務對負擔不起法律諮詢方面開銷的小企業來說，將會十分有用。

有關《公司條例》重寫

政府就重寫《公司條例》一事展開第二輪公眾諮詢，這次諮詢的範圍包括若干關乎公司名稱、董事職責、法團出任董事及押記登記的法律建議。本會已就一些與消費者利益有直接關係的事項給予意見。

本會支持禁止法團出任私人公司董事的建議，這是一步重要的一步，使公眾能識別公司事務的實際負責人，這無疑有助消費者解決一些解議事項及爭取賠償。此外，政府亦建議賦予公司註冊處處長權力，在收到法庭命令後指示有關公司更改其名稱，以及當該公司沒有遵從處長的改名指示時，把該公司更名為其公司註冊編號。本會對此建議表示歡迎，認為可針對那些利用其公司名稱來誤導消費者及進行偽造活動的影子公司，改善有關執法行動。

對於要求全份押記文書在公司註冊處登記的建議，本會同樣支持，認為能使公眾有機會查閱整份文件。但是，本會不同意公司註冊處處長因此而獲免除其核對註冊表格上詳細資料的責任。

On the other hand, the Council did not support the proposed new name approval system. It worried that the increase in the number of grounds upon which a new company might be directed to change its name would lead to greater uncertainties and confusion to the public. In addition, the Council also found the proposal of permitting hybrid names (in cases of “genuine business need”) not acceptable since it might lead to huge increase in the number of misleading “shadow companies” and cause great confusion to the public, including consumers.

Prohibition of Pyramid Selling Schemes

Pyramid selling schemes are widely recognised as undesirable or even deceptive trading schemes causing great harm to the interests of consumers and legitimate traders. In 1980, the Government introduced the Pyramid Selling Prohibition Ordinance prohibiting “pyramid selling schemes” defined in s.2. Despite so, the Council had from time to time received complaints concerning certain dubious pyramid selling schemes.

Upon reviewing the protection under the Ordinance, the Council noted that the definition of “pyramid selling scheme” under s.2 had been considered by the Court in a number of recent cases. These cases revealed that the existing definition assumed the scheme envisaged selling of goods or services by a participant. As such, the prohibition under the Ordinance does not cover some dubious and undesirable pyramid selling schemes found in the market. Nonetheless, there is no justifiable ground for excluding these schemes from the statutory prohibition.

The Council therefore recommended the expansion of the prohibition under the Pyramid Selling Prohibition Ordinance to cover all (a) pyramid selling schemes irrespective of whether or not the schemes involve the selling, licensing, leasing, supply or provision of any goods, services, rights or interests; and (b) pyramid selling schemes where the goods, services, rights or interests are sold, licensed, leased, supplied or provided by a participant, a scheme operator or any person under such schemes to others (who may or may not be participants).

Proposed Amendments to the Land Titles Ordinance

In early 2009, the Government published two Consultation Papers suggesting substantial amendments to the “conversion mechanism” and “rectification and indemnity provisions” under the Land Titles Ordinance (the “LTO”) enacted in 2004.

另一方面，本會不贊同建議中的新公司名稱批核制度，原因是會增加新公司在成立後被指令改名的理據，引致更多的變數及使公眾混淆。此外，本會亦不贊同在申請人證明有真正商業需要時，准許混合名稱的建議，認為這可能會大量增加具誤導性的影子公司，令公眾(包括消費者)感到非常混淆。

禁止層壓式推銷計劃

直以來，層壓式推銷計劃都被公認為不良，甚至是具欺騙性的商業計劃，對消費者及其他守法商人的利益造成極大的損害。政府於一九八零年推出了《禁止層壓式推銷法條例》，禁制該條例第二條所界定的層壓式推銷計劃。儘管如此，本會仍不時收到一些涉及疑似層壓式推銷計劃的投訴。

在審閱該條例的保障時，本會注意到，在近年的幾宗案件中，法庭考慮了該條例第二條對層壓式推銷計劃的定義，並揭露現有定義假設有關於計劃的會員會涉及貨物買賣或服務提供的活動。由此可見，該條例所禁止的計劃並不包括市場上一些可疑及不良的層壓式推銷計劃，然而，把這些計劃摒除於法定禁制外，實無理據可言。

故此，本會建議將《禁止層壓式推銷法條例》的禁制範圍擴大到所有 (a) 層壓式推銷計劃，不論這些計劃有否牽涉到任何貨物、服務、權利或權益的售賣、特許、租賃或供應；以及(b) 層壓式推銷計劃，不管按照計劃安排，是由會員、計劃經營者或涉及計劃的任何人(不論他是不是會員)向其他人士售賣、特許、租賃或供應任何貨物、服務、權利或權益。

《土地業權條例》的修訂建議

政府於二零零九年初發佈了兩份諮詢文件，對二零零四年制定的《土地業權條例》(下稱「土地業權條例」)中的轉換機制和更正及彌償條文作出重大的修訂建議。

With regard to the conversion mechanism for existing land, the Government sought the public's views on the proposed adoption of a new "modified gradual conversion mechanism" in replacement of the "daylight conversion mechanism" under the 2004 LTO. The Council had serious concerns over the operation and implications of this new mechanism including, the complexity of the mechanism, the need for individual owners to file applications for upgrading after the 15-years period, the application fee payable by owners for upgrading, the time needed for processing an upgrading application, the time-frame for the whole conversion process (including upgrading) and the inevitable division of the property market into three tiers (i.e. new properties, converted title properties and upgraded title properties) with different values.

In view of the above concerns, unless there were concrete evidence showing problems in a large number of land registers, the Council considered that the 2004 daylight conversion mechanism (subject to the concerns raised by the Council earlier in 2004) was more preferable than the new modified gradual conversion mechanism. To deal with the problematic registers, the Council would recommend the Government to consider granting a power to the Land Registrar to withhold the conversion of these registers until the title problems have been resolved. In addition, the Council also opposed the suggestion of commencing title registration for new land first while further consideration was given to the conversion mechanism for existing land.

With regard to the proposed amendments to the rectification and indemnity provisions under the 2004 LTO, the Council failed to see any justification for treating the 1st bona fide purchaser and 2nd bona fide purchaser after fraud differently in the rectification proceedings. Similarly, the Council also failed to see why there should be different rectification rules for existing land and new land. The Council also worried that some of the proposed exceptions to the mandatory rectification rule could well be abused.

The Council would also reiterate its earlier stance that the indemnity provisions under the LTO should be extended to cover pre-conversion fraud and such extension should apply to all land under the LTO.

The Council would soon submit its formal responses to two Consultation Papers.

有關現有土地的轉換機制，文件建議採納一個全新的「改良的漸進轉換機制」，並取代二零零四年土地業權條例中的「白晝轉換機制」。本會非常關注及擔憂新機制的運作及影響，包括新機制的複雜性、個別業主需在15年的年期屆滿後提出業權提升申請、業主在提升業權時需繳交的申請費、處理一宗業權提升申請所需的時間、整個轉制程序(包括業權提升)的時間表、及使物業市場無可避免地被分為三類不同價值的物業(即全新物業、已轉換業權物業及業權提升物業)的後果。

基於上述的關注，除非有確實證據證明大量土地登記冊有業權問題，否則本會認為二零零四年的「白晝轉換機制」(在符合本會於二零零四年提出的事項的情況下)比新的「改良的漸進轉換機制」可取。至於那些有問題的土地登記冊，本會建議政府考慮授予土地註冊處處長權力，不准該等土地登記冊轉制，直至有關業權問題獲解決為止。此外，本會對於在進一步探討現有土地的轉換機制期間，業權註冊先用於新土地的建議，亦表反對。

關於諮詢文件中針對二零零四土地業權條例中的更正及彌償條文所提出的修訂建議，本會看不到任何理據支持文件中所提出，在更正法律程序中，欺詐發生後第一名的真誠註冊買家和第二名的真誠註冊買家應有不同待遇的建議。同樣地，本會不理解為何有不同的更正規則去規管現有土地和新土地，本會亦擔心建議中的強制更正規則的例外規定可能被濫用。

本會重申之前的立場，認為土地業權條例中的彌償條文應被擴展至轉換前發生的欺詐，並適用於所有土地業權條例下的土地。

本會即將回應遞交政府。

Promoting Sustainable Consumption

推廣可持續消費

WHY THIS IS IMPORTANT

The Council promotes and supports sustainable consumption through comparative product testing and dissemination of information which enables consumers to make environmentally friendly choices, and also encourages them to help conservation of natural resources and waste reduction.

WHAT WE HAVE DONE

In comparative product testing, environmental parameters such as energy efficiency, recyclability of products and packaging materials, durability and emissions of volatile organic compounds are often incorporated with a view to informing consumers about the use of products and their impacts on health and the environment. We also send submissions to the Government to support initiatives in establishing legislations for environmental protection.

Photo Printers

The ability to save energy is one of the various attributes that consumers should pay attention to in choosing electronic devices. In a test report on six models of photo printers, the Council included this attribute in the evaluation. It was found that one of the samples consumed 4.1 watt of electricity even in the "off" status, therefore it was given the lowest rating in this attribute.

Noise levels of the photo printers were also assessed and rated in the test.

Black Moss

Nostoc or Black Moss is much favoured by local Chinese as an ingredient in dishes especially during the Chinese New Year because its name sounds like "fat choy" meaning prosperity in Cantonese. Due to its sand binding properties, Nostoc which is a wild blue-green alga grown on arid areas is essential to help prevent desertification. But the plant is in danger of fast disappearing because of the culinary demand for it. As the consumption of Nostoc is to be discouraged as it is detrimental to the environment, the Council published an article before Chinese New Year to urge consumers to opt for substitutes of Nostoc and to remind them of the potential adulteration in Nostoc products.

推廣可持續消費的重要性

本會測試產品及發布資訊，推廣及支持可持續消費，幫助消費者選擇較環保的產品，以達到保護自然資源，減少廢物的目的。

我們完成的任務

我們的產品測試，也加進環境因素的評估，例如能源效率、產品及包裝的可循環再生性、耐用程度及會否釋出揮發性有機化合物等，藉以讓消費者知悉產品對環境及健康的影響。我們亦就政府的各種有關環境保護的提案發表意見以示支持。

相片打印機

消費者選購電子器材時，產品的慳電能力是其中一個會關注的項目。本會測試六個相片打印機樣本時，也有評估各樣本的慳電能力。結果發現其中一個樣本即使在「關機」的情況下，仍然消耗4.1瓦電力，因而在此項目得到最低的評分。

測試並比較相片打印機樣本的噪音水平。

髮菜

由於髮菜發音與廣東話「發財」相近，本地習俗愛在過年時以髮菜入饌。髮菜屬野生固沙的藍綠藻，生於乾旱草原地帶，對防止沙漠化非常重要，過度採集，對草原生態環境造成非常嚴重的破壞。為了環境着想，本會出版了一篇關於選擇食用替代品的報告，以推動減少食用髮菜，並提醒消費者可能遇到攙雜非髮菜物質的問題。

Plastic Shopping Bags

The Council made a submission to the Government in support of the proposed Product Eco-responsibility (Plastic Shopping Bags) Regulation. The Regulation provides for the implementation details of the environmental levy scheme on plastic shopping bags which have greater implication to retailers.

The Council recommended that registered retailers be required to identify their status to the consumers by display of a logo or other means of identification in a conspicuous manner at prominent places in registered retail outlets to alert consumers that levy will be collected for shopping bags provided. The Council also suggested that measures should be taken to encourage consumers to bring their own shopping bags and practise plastic bags recycling. The Council believed that territory-wide publicity campaigns on using fewer plastic bags and not taking more plastic bags than required from non-registered outlets such as wet markets would be required to maintain the momentum for waste reduction.

Green Housekeeping

At the Consumer Council Office, every endeavour has been made to reduce energy and paper consumption through minimising copying, reusing paper, electronic transfer of information, the use of energy efficient and environmentally friendly office equipment and refraining from the use of materials which are harmful to the environment.

購物膠袋

本會就擬議《產品環保責任(塑膠購物袋)規例》向政府提交了支持的意見書。該規例提出了有關購物膠袋環保徵費的實施細則，對零售商有較大影響。

本會建議已登記的零售商須在其零售點的當眼處展示顯眼的標示，提醒消費者有關供應購物膠袋須徵收費用的事宜。本會又提議採取適當措施鼓勵消費者自備購物袋及將購物膠袋循環再用。本會相信，舉辦全港性的公眾活動提倡少用膠袋及不取多於需要的膠袋，有助減少廢物數量。

環保辦公室

為求節省能源及減低紙張的消耗量，本會辦事處盡量減少影印、鼓勵員工雙面用紙、利用電子郵件傳達訊息，及使用慳電及環保的文儀器材，亦避免採用有害環境的物料。

Representing the Consumer Voice and Networking

消費權益「發言人」的角色及聯繫網絡

WHY THIS IS IMPORTANT

Everyone is a consumer. Our efforts to promote consumer interests will become more effective when we work closely with other partners and stakeholders locally and overseas.

WHAT WE HAVE DONE

Locally, we maintain close liaison with the Government through the Commerce and Economic Development Bureau (CEDB), which oversees consumer protection and competition policy and from which envelop 90.5% of our operating funds are derived. On 8 September 2008, Mrs. Rita LAU NG Wai Lan, JP, Secretary for Commerce and Economic Development, visited the Council and joined the Full Council meeting held on that day. The visit gave the Council an opportunity to explain to Mrs. LAU its work and future initiatives and express its wish to have continued support from the Government.

Apart from the CEDB, Council's liaison with over 10 other bureaux and 30 Government departments are well established, facilitating our work in addressing specific consumer issues that fall within their purview. We also attach great importance to working with community groups, regulators, professional bodies and trade associations.

Council's Representation on Other Bodies

Representatives of Council serve on a large number of public advisory committees and boards of regulatory or statutory bodies. We presented views from the consumer perspective in the regulation and monitoring of various business sectors, including financial, legal, food, electrical safety, real estate agent and telecommunications services as well as the tourist and insurance industries. In response to the food and drug safety incidents in the year under review, Council's Chief Executive joined a number of advisory committees and task force in relation to the issues. By serving on relevant committees, Council representatives expressed consumer concerns and sought to enhance consumer protection relating to consumer health and safety, residential properties, financial and telecommunications services, regulating travel and estate agency business as well as environmental

消費權益「發言人」的角色及聯繫網絡的重要性

每個人都是消費者。本會深信，與本地及海外的伙伴機構或相關團體密切合作，能更有效地促進消費者權益。

我們完成的任務

本會透過負責保障消費者權益及競爭政策的商務及經濟發展局，與政府保持緊密聯繫；本會90.5%的經費經由該局劃撥。二零零八年九月八日，商務及經濟發展局劉吳惠蘭局長到訪本會，並出席當日舉行的消費者委員會大會。藉著是次拜訪，本會亦向局長介紹未來工作計劃，並表達我們希望繼續得到政府支持的期望。

委員會與超過10個政策局及30個政府部門維持良好合作關係，令消委會在處理與這些部門有關的消費問題時，更具成效。本會亦十分著重與地區組織、監管機構、專業團體及商會的合作關係。

消費權益「發言人」

我們的委員和職員是多個公眾事務諮詢委員會、監管組織及法定機構的成員，代表消費者向這些組織提供監管各行各業的意見。涉及的行業包括財經、法律、食品、電力安全、地產、電訊服務、旅遊及保險業等。因應年內發生食品及藥物安全事故，本會總幹事致力參與相關的諮詢委員會及工作小組的討論。本會並積極就消費者健康、安全、住宅物業、金融及電訊服務、監管旅行社及地產代理等方面，提出與消費者息息相關的課題，加強保障消費者的權益。我們發表的意見，是經詳細研究及調查、直接從消費者取得的第一手資料而來，反映消費者的實際需要。有本會代表參與的外界委員會名單，見附錄十三。

protection initiatives. Our views were formulated with first-hand knowledge of consumer needs acquired through surveys and direct contacts with consumers and traders. A full list of external committees and statutory bodies with representation by Council Members or staff is at Appendix 13.

Close Liaison with Counterparts in the Mainland

Close liaison with the Council's counterparts in the Mainland (over 3 200 consumer associations in the whole country) is maintained through exchange of information, referral of complaints and receiving delegations from consumer associations and related bodies from different parts of the Mainland. During the year, 204 Mainland officials and delegates from consumer bodies visited the Council. Apart from experience exchange, training sessions on complaint handling and research and testing were arranged to cater for the visitors' need. Staff training programmes were conducted for our Mainland counterparts on designing and organising effective consumer education programmes with special focus on the Consumer Culture Study Award.

In April 2008, a Council Delegation Visit to related Mainland Government bodies and consumer associations in Beijing was arranged. Led by the Chairman and joined by six Council Members and the Chief Executive, the Visit aimed to enhance the Council's communication and collaboration with the Mainland consumer bodies; to promote consumer education in the Mainland with an emphasis on the Council's Shopsmart Website; and to enlist support for the 19th Consumers International World Congress to be held in Hong Kong in 2011. Organisations visited included the Department for Fair Trading and Department for the Protection of Consumers' Rights and Interests under the State Administration of Industry and Commerce; the National Office of Rectification and Standardisation of Market Economic Order under the Ministry of Commerce; China National Tourism Administration; Beijing Administration for Industry and Commerce; China Consumer

與內地消費者組織緊密聯繫

我們與內地主要的消費者協會(全國共超過3 200個成員)緊密聯繫,互相交流資訊和轉介投訴個案,並不時接待來自各省市消費者組織和有關機構的訪港代表。年內到訪本會的內地消費組織代表共204名。除了經驗交流外,本會亦為他們提供處理投訴、研究及試驗方面的培訓,並以消費文化考察報告獎作參考,為內地消費組織設計及安排消費者教育課程,提供職員培訓。

二零零八年四月,本會主席率領六位委員及總幹事到訪北京政府機構及消費者機構。是次交流的目的是增進本會與內地消費者組織的溝通和合作;透過宣傳「精明消費香港遊」網站在內地進行消費者教育;及尋求對本會於二零一一年在香港舉辦第十九屆國際消費者聯會全球會議的支持。造訪的機構包括隸屬國家工商行政管理總局及其屬下的公平交易局及消費者權益保護局;商務部的全國整頓各規範市場經濟秩序領導小組;國家旅遊局;北京國家工商行政管理總局;中國消費者協會;北京市消費者協會;中國法學會;及香港特別行政區政府駐北京辦事處。是次交流進一步鞏固委員會跟內地組織的合作,並開拓新的合作發展機會。

本會代表亦出席了多個由內地消費者組織舉辦的研討會,包括跟衡陽市消費者委員會簽訂衡深港旅遊消費維權合作協議書;及由杭州消費者協會舉辦紀念



Association (CCA); Beijing Consumer Association, China Law Society, and Beijing Office of the Government of the HKSAR. The Visit had reinforced collaboration with the Mainland bodies and laid down the groundwork for new co-operation initiatives.

Council's representatives attended seminars held by Mainland consumer organisations, e.g. MOU Signing Ceremony cum Summit held by the Hang Yang Consumer Association concerning consumer protection in tourist spots; seminar held by Hangzhou Consumer Association on consumer protection law and new role of consumer bodies.

With tourists from the Mainland topping the list of visitors to Hong Kong, the Council has taken a proactive role in ensuring shopping satisfaction of Mainland tourists. Since 2004, Memorandum of Understanding (MOU) for Co-operation of Consumers' Rights and Interests have been signed with consumer associations in major cities/provinces in the Mainland, including Beijing, Tianjin, Shanghai, Shenzhen, Zhejiang Province, Fujian Province, Shantung Province, Chengdu, Macau, the Pan-Pearl River Delta Region, Hang Yang City, etc. The MOUs facilitate information exchanges and assistance in resolving consumer disputes among the regions.

Council's network in the Mainland has facilitated the dissemination of consumer information to the Mainland through the internet. Council's Shopsmart Website, which provides consumer information to Mainland visitors and is hyperlinked to 21 Mainland organisations, recorded a cumulative hit rate of over 50 million as at the end of 2008-09 since its debut in 2007. In the year under review, CCA assisted to further enhance information flow by incorporating in its website a hyperlink to the Hong Kong Tourism Board's website concerning quality trip in Hong Kong.

Collaboration at Regional and International Levels

As an active member of the International Consumer Research and Testing (ICRT), the Council contributed ideas for joint tests that benefited all members sharing the test results. Tests would cover the latest consumer electronics such as Blu-ray disc players, dual-SIM mobile phones; and the Council gains the benefit of lowering the test cost by sharing with other ICRT members.

The Council also keeps abreast of the global development of consumer movement by taking part in international fora on various consumer issues. For examples, Council's representatives had participated in the Global Breastfeeding Trends Initiatives Workshop, the International Conference on Climate Change,

《中華人民共和國消費者權益保護法》實施15周年暨消費維權創新高層研討會。

內地旅客佔訪港人數之冠，我們採取積極措施，確保內地旅客在港購物稱心滿意。自二零零四年起，本會先後與內地主要省市，包括北京市、天津市、上海市、深圳市、浙江省、福建省、山東省、成都市、澳門、泛珠三角區域及衡陽市等的消費者組織簽署合作協議，以促進各地之間的資訊交流及協助調解跨區消費糾紛。

本會在內地所建立的網絡，有助本會透過網站在內地發放消費者資訊。本會的「精明消費香港遊」網站為內地旅客提供消費資訊，網站現已超連結到21個內地省市的消費者組織的網址。自二零零七年啟動以來至本財政年度，網站累積點擊率超過五千萬。年內，中國消費者協會更在其網站內設有超連結到香港旅遊發展局的官方網站，提供香港優質旅遊的資訊。

地區及國際性合作網絡

作為國際消費者研究及試驗組織的成員，本會主動建議新的測試產品和項目，與其他會員分享測試結果。測試覆蓋最新的電器產品，例如藍光DVD影碟機及雙卡手提電話。透過聯合測試，與其他國際消費者研究及試驗組織的成員共同承擔測試費用，有效減低測試成本。

為掌握全球消費者運動的最新發展方向，本會積極參加涉及各種消費者問題的國際會議。年內，本會代表出席了全球母乳餵養趨勢行動工作坊；氣候變遷國際會議、企業社會責任暨二零零八年ISO/消費者政策委員會



工作坊，本會總幹事在會議上表達了面對氣候變遷的挑戰時，政府、商業社會及消費者所扮演的角色。我們藉着這些會議及研討會，與外地專家及消費者組織代表交流及討論，令本會在面對多變的消費市場問題時，思維更具前瞻性。

CSR and Capacity Building cum 2008 ISO/COPOLCO Workshop, where Council's Chief Executive spoke to highlight the roles of governments, business community and consumers in meeting the challenges of climate change. Exchanges with overseas experts and consumer activists on these occasions enhanced the Council's foresight in overcoming emerging challenges in the ever-changing consumer market.

The Council is elected executive and council member of the Consumers International (CI), a federation of consumer organisations comprising over 220 members from 115 countries. Consumers International has two main goals: to support and strengthen member organisations and the consumer movement in general and to represent consumer interests at global and regional levels, e.g. at the Codex Alimentarius Commission on food standards, Organisation for Economic Co-operation and Development (OECD), etc.

The Council takes an active and supportive role in CI. On the 2009 World Consumer Right Day, it supported CI's "Supermarket Sweep" programme by staging a "Supermarket Sweep" day in a local school with an aim to educate them on healthy diet. In the year under review, the Council's Chief Executive, Ms. Connie LAU, had been invited by CI to chair the Search Committee for a new Director-General for CI. In May, Ms. LAU attended the CI Executive Meeting held in Geneva, which was timed to coincide with the World Health Assembly (WHA). Ms. LAU attended the WHA Reception with CI President, Mr. Samuel OCHIENG, to lobby World Health Organisation (WHO) for action on the marketing of unhealthy food to children. Ms. LAU also spoke as representative of CI at the side event on combating obesity held with UK Government. In February 2009, the Chief Executive attended and spoke at the CI Asia Pacific Regional Meeting held in Kuala Lumpur on "Access to Knowledge" (A2K). On 27 June 2008, a Memorandum of Understanding (MOU) among CI, the Hong Kong Government and the Council on the World Congress was signed with CI's President, Mr. Samuel OCHIENG, and the then Secretary for Commerce and Economic Development, Mr. Frederick MA, attending the MOU signing ceremony as officiating guests. Mr. OCHIENG and Ms. Indrani THURAISINGHAM, Head of CI Asia Pacific Office, took the opportunity to pay a site-visit to the Hong Kong Convention and Exhibition Centre, venue for the Congress, in preparation of the event.

本會是國際消費者聯會(國際消聯)的理事會及執委會成員(國際消聯共有220個會員來自115個國家)。國際消聯的兩大宗旨是：協助成員機構加強保障消費者權益的工作、及在國際和地區的層面上爭取制訂促進消費者權益的政策(例如：聯合國食品法典委員會制訂食品標準、經濟合作及發展組織等。)



本會積極參與及支持國際消聯的活動。在二零零九年的全球消費者權益日，本會響應國際消聯的呼籲，於本港學校舉行了「零食大挑戰」活動，藉此喚醒學生對健康飲食的關注。年內，本會總幹事應國際消聯的邀請，擔任國際消聯甄選新任總幹事委員會的主席。二零零八年五月，總幹事到訪日內瓦，出席國際消聯行政會議及世界衛生大會。總幹事跟與會的國際消聯會長Samuel Ochieng先生要求世界衛生組織採取行動，訂立守則制止向兒童促銷不健康食品，總幹事亦在英國政府舉辦的「打擊肥胖」研討會上代表國際消聯發言。二零零九年二月，本會總幹事出席在吉隆坡舉行的「消費者獲取知識機會」的國際消聯亞太地區會議並發言。二零零八年六月二十七日，本會就即將於香港舉辦的國際消費者聯會全球會與國際消聯及香港政府簽訂三方合作協議，由當時的商務及經濟發展局局長馬時亨太平紳士及國際消聯會長Samuel Ochieng先生出席簽署儀式。Ochieng先生及國際消聯亞太辦事處負責人Indrani Thuraisingham女士亦藉此機會到舉行全球消費會議的香港會議展覽中心的場地參觀。

Appendix 附錄 2008 - 2009

Membership of the Consumer Council 消費者委員會委員

Chairperson 主席

Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP 張炳良教授，金紫荊星章，太平紳士

Vice-Chairperson 副主席

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Members 委員

Mr. William CHAN Che-kwong 陳志光先生

The Hon. Paul CHAN Mo-po, MH, JP 陳茂波議員，榮譽勳章，太平紳士

Mr. Thomas CHENG (from 1.1.09) 鄭建韓先生 (由1.1.09)

Dr. Polly CHEUNG Suk-yee 張淑儀醫生

Mr. Raymond CHOY Wai-shek, MH, JP 蔡偉石先生，榮譽勳章，太平紳士

Mrs. Christine FUNG TAM Pui-ling (up to 31.12.08) 馮譚佩玲女士 (至31.12.08)

Prof. Ron HUI Shu-yuen 許樹源教授

Mr. Ernest IP Koon-wing 葉冠榮會計師

Mr. Bankee KWAN Pak-hoo (from 1.1.09) 關百豪先生 (由1.1.09)

Mr. Joe LAI Wing-ho 黎榮浩先生

Rev. Billy LAU Kam-sing 劉金勝牧師

Mr. Philip LEUNG Kwong-hon 梁光漢先生

Mr. Michael LI Hon-shing, BBS, JP 李漢城先生，銅紫荊星章，太平紳士

Mr. Brian LI Man-bun 李民斌先生

The Hon. Fred LI Wah-ming, SBS, JP 李華明議員，銀紫荊星章，太平紳士

Ms. Amanda LIU Lai-yun 廖麗茵律師

Mr. Allen MA Kam-sing 馬錦星先生

Ms. Anita MA Wing-tseung 馬詠璋大律師

Prof. WONG Yung-hou 王殷厚教授

Ms. Irene YAU Oi-yuen 邱藹源校長

Mrs. Lily YEW KUIN King-suk 姚姜敬淑大律師

Mr. Homer YU Sau-ning, MH (up to 31.12.08) 余壽寧先生，榮譽勳章 (至31.12.08)

Consumer Council Former Chairpersons and Vice-Chairpersons 消費者委員會——歷屆主席及副主席

Year 年份

04/1974 - 03/1975
七四年四月至七五年三月

04/1975 - 03/1980
七五年四月至八零年三月

04/1980 - 10/1984
八零年四月至八四年十月

10/1984 - 10/1988
八四年十月至八八年十月

10/1988 - 10/1991
八八年十月至九一年十月

10/1991 - 10/1997
九一年十月至九七年十月

10/1997 - 07/1999
九七年十月至九九年七月

09/1999 - 09/2005
九九年九月至零五年九月

09/2005 - 06/2007
零五年九月至零七年六月

Former Chairpersons 歷屆主席

Sir KAN Yuet-keung, CBE, JP
簡悅強爵士，CBE，太平紳士

Dr. LO Kwee-seong, OBE, CBE, JP
羅桂祥博士，OBE，CBE，太平紳士

Mr. Gallant HO Yiu-tai, JP
何耀棟先生，太平紳士

Mrs. Selina CHOW LIANG Shuk-yee, GBS, JP
周梁淑怡女士，金紫荊星章，太平紳士

Mr. Martin LEE Chu-ming, SC, JP
李柱銘資深大律師，太平紳士

Prof. Edward CHEN Kwan-yiu, GBS, JP
陳坤耀教授，金紫荊星章，太平紳士

The Hon. Anna WU Hung-yuk, SBS, JP
胡紅玉議員，銀紫荊星章，太平紳士

Prof. Andrew CHAN Chi-fai, SBS, JP
陳志輝教授，銀紫荊星章，太平紳士

Prof. The Hon. K. C. CHAN, SBS, JP
陳家強教授，銀紫荊星章，太平紳士

Year 年份

04/1987 - 03/1989
八七年四月至八九年三月

04/1989 - 10/1991
八九年四月至九一年十月

10/1991 - 10/1993
九一年十月至九三年十月

10/1993 - 10/1997
九三年十月至九七年十月

10/1997 - 10/2001
九七年十月至零一年十月

10/2001 - 10/2007
零一年十月至零七年十月

Former Vice-Chairpersons 歷屆副主席

Mr. TANG Kwai-nang, JP
鄧桂能先生，太平紳士

Prof. Edward CHEN Kwan-yiu, GBS, JP
陳坤耀教授，金紫荊星章，太平紳士

Mr. Justein WONG Chun, JP
王津先生，太平紳士

The Hon. Anna WU Hung-yuk, SBS, JP
胡紅玉議員，銀紫荊星章，太平紳士

Dr. John HO Dit-sang
何秩生博士

Mr. Larry KWOK Lam-kwong, BBS, JP
郭琳廣律師，銅紫荊星章，太平紳士

Membership of Committees, Working Groups and Advisory Groups 小組委員

Staff & Finance Committee 人事及財務小組

Chairperson 主席

Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP 張炳良教授，金紫荊星章，太平紳士

Vice-Chairperson 副主席

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Members 委員

Mr. Raymond CHOY Wai-shek, MH, JP (from 10.11.08) 蔡偉石先生，榮譽勳章，太平紳士 (由10.11.08)

Mr. Ernest IP Koon-wing 葉冠榮會計師

Mr. Philip LEUNG Kwong-hon (from 8.4.08) 梁光漢先生 (由8.4.08)

Mr. Brian LI Man-bun 李民斌先生

Audit Committee 審核小組

Convenor 召集人

Mr. Allen MA Kam-sing 馬錦星先生

Members 委員

Dr. Polly CHEUNG Suk-yee 張淑儀醫生

Mr. Michael LI Hon-shing, BBS, JP 李漢城先生，銅紫荊星章，太平紳士

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Ms. Marina WONG Yu-pok, JP 黃汝璞會計師，太平紳士

Competition Policy Committee 競爭政策研究小組

Chairperson 主席

Mr. Thomas CHENG (from 19.1.09) 鄭建韓先生 (由19.1.09)

Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP (up to 18.1.09) 張炳良教授，金紫荊星章，太平紳士 (至18.1.09)

Vice-Chairperson 副主席

Mr. Brian LI Man-bun 李民斌先生

Members 委員

Mr. Thomas CHENG (from 1.1.09 up to 18.1.09) 鄭建韓先生 (由1.1.09至 18.1.09)

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Mr. Joe LAI Wing-ho 黎榮浩先生

Mr. Michael LI Hon-shing, BBS, JP 李漢城先生，銅紫荊星章，太平紳士

Mr. Allen MA Kam-sing 馬錦星先生

Co-opted Members 增選委員

Mr. Thomas CHENG (up to 31.12.08) 鄭建韓先生 (至31.12.08)

Mrs. Grace CHOW (up to 31.3.09) 周陳文琬女士 (至31.3.09)

Legal Protection Committee 法律保障事務小組

Chairperson 主席

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Vice-Chairperson 副主席

Ms. Anita MA Wing-tseung 馬詠璋大律師

Members 委員

Mr. William CHAN Che-kwong 陳志光先生

Mr. Thomas CHENG (from 5.1.09) 鄭建韓先生 (由5.1.09)

Mrs. Lily YEW KUIN King-suk 姚姜敬淑大律師

Co-opted Members 增選委員

Mrs. Grace CHOW (up to 31.3.09) 周陳文琬女士 (至31.3.09)

Ms. Priscilla WONG Pui-sze, JP 王沛詩大律師，太平紳士

Ms. Wendy YUNG Wen-yee 容韻儀律師

Publicity & Community Relations Committee 宣傳及社區關係小組

Chairperson 主席

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Vice-Chairperson 副主席

Prof. Ron HUI Shu-yuen 許樹源教授

Members 委員

The Hon. Paul CHAN Mo-po, MH, JP (up to 14.10.08) 陳茂波議員，榮譽勳章，太平紳士 (至14.10.08)

Mr. Raymond CHOY Wai-shek, MH, JP 蔡偉石先生，榮譽勳章，太平紳士

Rev. Billy LAU Kam-sing 劉金勝牧師

Mr. Philip LEUNG Kwong-hon 梁光漢先生

The Hon. Fred LI Wah-ming, SBS, JP (up to 7.12.08) 李華明議員，銀紫荊星章，太平紳士 (至7.12.08)

Ms. Amanda LIU Lai-yun 廖麗茵律師

Mr. Allen MA Kam-sing 馬錦星先生

Ms. Irene YAU Oi-yuen 邱藹源校長

Mr. Homer YU Sau-ning, MH (up to 31.12.08) 余壽寧先生，榮譽勳章 (至31.12.08)

Co-opted Members 增選委員

Mrs. Sandra MAK WONG Siu-chun (up to 31.3.09) 麥黃小珍女士 (至31.3.09)

Ms. Clara SHEK (from 19.1.09) 石嘉麗女士 (由19.1.09)

Dr. Max WONG Wai-lun (from 19.1.09) 王慧麟博士 (由19.1.09)

Research & Testing Committee 研究及試驗小組

Chairperson 主席

Prof. WONG Yung-hou 王殷厚教授

Vice-Chairperson 副主席

Mr. Philip LEUNG Kwong-hon 梁光漢先生

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Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士
Prof. Ron HUI Shu-yuen 許樹源教授
Mr. Joe LAI Wing-ho 黎榮浩先生
The Hon. Fred LI Wah-ming, SBS, JP 李華明議員，銀紫荊星章，太平紳士

Co-opted Members 增選委員

Mr. Addy LEE (up to 19.1.09) 李子揚先生 (至19.1.09)
Dr. Matthew NG, JP 吳馬太醫生，太平紳士
Dr. Michael TSUI Fuk-sun (from 19.1.09) 徐福燊醫生 (由19.1.09)

Trade Practices Committee 商營手法研究小組

Chairperson 主席

Mrs. Lily YEW KUIN King-suk 姚姜敬淑大律師

Vice-Chairperson 副主席

Mr. William CHAN Che-kwong (from 19.1.09) 陳志光先生 (由19.1.09)
Mr. Homer YU Sau-ning, MH (up to 31.12.08) 余壽寧先生，榮譽勳章 (至31.12.08)

Members 委員

The Hon. Paul CHAN Mo-po, MH, JP (up to 14.10.08) 陳茂波議員，榮譽勳章，太平紳士 (至14.10.08)
Mr. William CHAN Che-kwong (up to 18.1.09) 陳志光先生 (至18.1.09)
Dr. Polly CHEUNG Suk-yee 張淑儀醫生
Mrs. Christine FUNG TAM Pui-ling (up to 31.12.08) 馮譚佩玲女士 (至31.12.08)
Mr. Bankee KWAN Pak-hoo (from 6.1.09) 關百豪先生 (由6.1.09)
Mr. Joe LAI Wing-ho 黎榮浩先生
Mr. Brian LI Man-bun 李民斌先生
The Hon. Fred LI Wah-ming, SBS, JP 李華明議員，銀紫荊星章，太平紳士
Mr. Michael LI Hon-shing, BBS, JP 李漢城先生，銅紫荊星章，太平紳士
Ms. Anita MA Wing-tseung 馬詠璋大律師

Co-opted Members 增選委員

Mr. Andrew FUNG Wai-kwong (from 19.1.09) 馮煒光先生 (由19.1.09)
Mr. Daniel C. LAM, BBS, JP (up to 31.3.09) 林澹先生，銅紫荊星章，太平紳士 (至31.3.09)
Prof. Japhet Sebastian LAW 羅文鈺教授
Dr. Corinna SIU Miu-chee (up to 31.3.09) 蕭妙姿博士 (至31.3.09)

Consumer Complaints Review Committee 消費者投訴審查小組

By rotation in groups of five to six Council Members 每組由五至六位委員輪流擔任

Advisory Group on Investment Strategy 投資策略小組

Chairperson 主席

Mr. Brian LI Man-bun 李民斌先生

Vice-Chairperson 副主席

Mr. Ernest IP Koon-wing 葉冠榮會計師

Members 委員

Mr. Bankee KWAN Pak-hoo (from 6.1.09) 關百豪先生 (由6.1.09)

Ms. Cecilia WOO Lee-wah 鄔莉華律師*

Dr. YU Wing-tong 余永棠博士*

* Member of the Management Committee of Consumer Legal Action Fund 消費者訴訟基金管理委員會委員

IT Expert Advisory Group (from 19.1.09) 資訊科技專家諮詢小組 (由19.1.09)**Convenor 召集人**

Mr. Philip LEUNG Kwong-hon 梁光漢先生

Co-opted Members 增選委員

Mr. John CHIU Chi-yeung 趙志洋先生

Mr. Francis FONG Po-kiu 方保僑先生

Mr. Charles Peter MOK 莫乃光先生

Task Force for Strategic Plan Development (up to 19.1.09)**發展策略工作小組(至19.1.09)****Chairperson 主席**

Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP 張炳良教授，金紫荊星章，太平紳士

Members 委員

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Mr. Brian LI Man-bun 李民斌先生

Co-opted Members 增選委員

Dr. Matthew NG, JP 吳馬太醫生，太平紳士

Task Group on Council's Follow-up on the Audit Commission Report (from 22.9.08)**消委會跟進審計署報告專責小組 (由22.9.08)****Chairperson 主席**

Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP 張炳良教授，金紫荊星章，太平紳士

Vice-Chairperson 副主席

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Members 委員

Mr. Ernest IP Koon-wing 葉冠榮會計師

Mr. Homer YU Sau-ning, MH (up to 31.12.08) 余壽寧先生，榮譽勳章 (至31.12.08)

Trade Liaison Working Group (up to 19.1.09) 企業聯絡小組 (至19.1.09)**Chairperson 主席**

Mr. Homer YU Sau-ning, MH 余壽寧先生，榮譽勳章

Members 委員

Mr. Raymond CHOY Wai-shek, MH, JP 蔡偉石先生，榮譽勳章，太平紳士

Mr. Joe LAI Wing-ho 黎榮浩先生

Co-opted Members 增選委員

Mrs. Sandra MAK WONG Siu-chun 麥黃小珍女士

Ms. Clara SHEK 石嘉麗女士

Working Group on Consumer Council Resource Centre Building Management

消委會資源中心物業管理工作小組

Convenor 召集人

Mr. CHAN Ka-kui, BBS, JP (Co-opted Member) 陳家駒先生，銅紫荊星章，太平紳士 (增選委員)

Working Group Member 工作小組成員

Mr. Daniel C. LAM, BBS, JP (Co-opted Member) 林濬先生，銅紫荊星章，太平紳士 (增選委員)

Working Group on Consumer Issues relating to Residential Property

住宅物業消費者問題工作小組

Convenor 召集人

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Vice-Convenor 副召集人

Mr. Brian LI Man-bun 李民斌先生

Members 委員

Mr. William CHAN Che-kwong 陳志光先生

Mr. Thomas CHENG (from 5.1.09) 鄭建韓先生 (由5.1.09)

Mr. Raymond CHOY Wai-shek, MH, JP 蔡偉石先生，榮譽勳章，太平紳士

Mr. Joe LAI Wing-ho 黎榮浩先生

The Hon. Fred LI Wah-ming, SBS, JP 李華明議員，銀紫荊星章，太平紳士

Ms. Amanda LIU Lai-yun 廖麗茵律師

Ms. Anita MA Wing-tseung 馬詠璋大律師

Mrs. Lily YEOW KUIN King-suk 姚姜敬淑大律師

Co-opted Members 增選委員

Mr. Larry KWOK Lam-kwong, BBS, JP 郭琳廣律師，銅紫荊星章，太平紳士

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

Working Group on Council's Web-based Services and Computer Network

(up to 19.1.09)

網站服務及電腦網絡工作小組 (至19.1.09)

Convenor 召集人

Mr. Philip LEUNG Kwong-hon 梁光漢先生

Working Group on Improvement of Consumer Protection Laws (up to 19.1.09)

改善保障消費者法例工作小組 (至19.1.09)

Chairperson 主席

Prof. The Hon. Anthony CHEUNG Bing-leung, GBS, JP 張炳良教授，金紫荊星章，太平紳士

Members 委員

Mr. William CHAN Che-kwong 陳志光先生

Prof. Johannes CHAN Man-mun, SC (Hon) 陳文敏教授，名譽資深大律師*

Mr. Ambrose HO, SC, JP 何沛謙資深大律師，太平紳士

Mr. Joe LAI Wing-ho 黎榮浩先生

Mr. Allen MA Kam-sing 馬錦星先生

Ms. Anita MA Wing-tseung 馬詠璋大律師

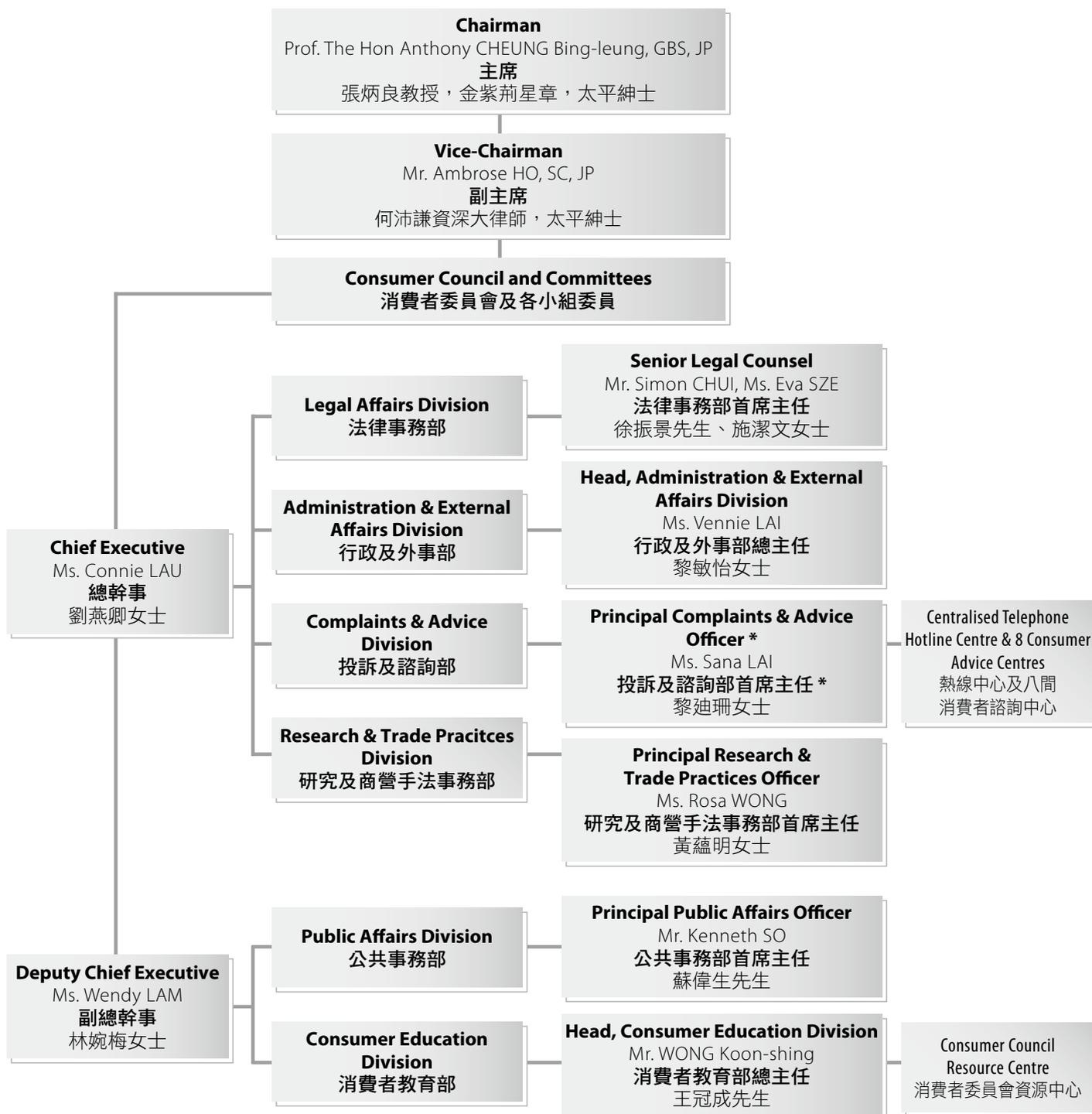
Co-opted Members 增選委員

Ms. Priscilla WONG Pui-sze, JP 王沛詩大律師，太平紳士

Ms. Wendy YUNG Wen-yee 容韻儀律師

* Chairman of the Management Committee of Consumer Legal Action Fund 消費者訴訟基金管理委員會主席

Consumer Council and Office 消費者委員會及辦事處



Remuneration for top three tiers of staff in the Consumer Council 消委會首三級職員薪酬

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

* Principal Complaints and Advice Officer 投訴及諮詢部首席主任

Mr. CHAN Wing-kai (up to 27.11.08) 陳永佳先生 (至 27.11.08) Ms. Sana LAI (from 9.2.09) 黎迪珊女士 (由 9.2.09)