MESSAGE FROM THE CHIEF EXECUTIVE 物於声的

總幹事的話

The past year has been a bumper year for the Consumer Council, and one of cultivating growth for the future.

Back in the 70s in Hong Kong when kerosene stoves were still commonly in use, colour TV sets a frequent fire hazard and edible oil adulterated with impurities, the Council had embarked on the mission to disseminate, through its monthly CHOICE Magazine, various product test and survey reports. By 2016, CHOICE has already accomplished 40 years of market surveillance of goods and services, playing a truly vital role in assisting consumers to make astute choices. The wide publicity and impact it generated had also helped in giving birth successfully to a body of consumer protection legislation such as the "Electrical Products (Safety) Regulation", and the "Toys and Children's Products Safety Ordinance", bearing testimony to Hong Kong's burgeoning development in consumer rights and interests.

As CHOICE crossed its 40-year threshold, it has now to face the challenges of the new internet era. In July 2016, CHOICE took on a new initiative – the launch of Facebook page to share with consumers selected test reports of back issues as well as reporting on the latest current issues. Among the topics uploaded were the "Deceitful Practices of Drugstores and Tourists Coerced into Forced Purchases" drawing a total of 45,000 page views on a single day. Such interactive posts invariably elicited much public discussions, successfully creating a new platform for consumer information.

Similarly, Hong Kong's consumption model comes increasingly under the impact of internet and new technology. Consumers shopping on the internet is no longer a novelty but a way of life for many. During the year under review, the Council published its first report on "Online Retail – A Study on Hong Kong Consumer Attitudes, Business Practices and Legal Protection". The study revealed that some 60% of Hong Kong consumers had made online purchase. Among the people surveyed, they made online purchase, on average, once every 10 days with an average spending of HK\$15,250 per year. 98% of the online shoppers were either satisfied or very satisfied with the overall experience, though they were largely uninformed of such important consumer issues as information transparency, return goods policy, personal privacy and legal safeguards. The study also unveiled hidden pitfalls and risks in the business model of internet shops. The Council has put forward a series of recommendations to the Government and the business sectors to mitigate the problems and to foster a fairer online marketplace to consumers.

Furthermore, the Council has responded to the call by the Consumers International on World Consumer Rights Day on 15 March - "Building a Digital World Consumers Can Trust". Besides advocating for better 過去一年,是消費者委員會豐收的一年,也是 播種的一年。

在香港人仍然用火水爐煮食、彩色電視機有冒煙 着火危險、食油經常會混入雜質的70年代,本會 已透過《選擇》月刊發表不同產品的檢測或調查 報告。至2016年,《選擇》月刊已為本港消費市 場把關40周年,一直肩負起幫助消費者作出精明 「選擇」的角色。不單如此,《選擇》月刊帶出 的訊息與迴響,同時成功推動香港完善多項保障 消費者的法則,例如催生了《電器產品(安全) 規例》和《玩具及兒童產品安全條例》,見證了 本港消費權益的萌芽成長。

然而,當跨越了40個年頭,《選擇》月刊也迎 上了網絡新挑戰。2016年7月,本會特別開設 《選擇》面書,與消費者回顧過去的經典測試 報告及發放最新資訊。這些互動貼文每每引起 社會不少迴響,例如一則有關藥店欺詐及威迫 旅客購物的貼文,單日瀏覽量便達 45,000次, 成功開拓一個提供消費資訊的新領域。

同樣,香港的消費模式亦受科技網絡衝擊,網 上購物已不再是新鮮事。年內,本會發表了首 份「網上消費——香港消費者態度、營商手法及 法律保障的研究」報告,發現約6成港人曾經網 購,受訪網購者平均每10天網購一次、每年平均 消費額達港幣15,250元。98%網購消費者表示 滿意或非常滿意整體經驗,惟他們對於網購資訊 透明度、退貨機制、私隱及法律保障等重要消費 權益卻不甚了解。研究同時揭露了網上商店的營 運模式存在一些隱患和風險。為此,本會向政府 及商界提出連串建議,以減低相關問題,務求為 消費者建立一個更公平的網上交易場所。

另於今年3月15日的「全球消費者權益日」, 本會響應國際消費者聯會以「建構可信賴的網 絡消費世界」為主題,倡議完善監管之餘,我 們亦提醒消費者加強網絡保安。可以預期,未 來消費者受網絡病毒或惡意軟件的威脅將愈來 愈大。本會將繼續致力增強消費者的自我保護 能力,並敦促商界及政府通力合作,應對隨時 爆發的網絡保安危機。

66

Consumers shopping on the internet is no longer a novelty... Besides advocating for better oversight, consumers are reminded also to enhance their web security.

網上購物已不再是 新鮮事……倡議 完善監管之餘,我 們亦提醒消費者加 強網絡保安。

oversight, consumers are reminded also to enhance their web security. It is well expected that future consumers will face ever greater threat of internet hacking by web virus or malicious software. The Council will continue its effort to empower consumers for protection, and the business and the Government are urged to come together in collaboration in dealing with potential web security crises that could attack anytime.

Apart from changes brought on by internet shopping, the past year also recorded a few shocking incidents on consumer welfare. These included in July, the closure of a major fitness chain California Fitness – that the company was named by the Council for undesirable trade practices earlier in April, including the use of intimidating and misleading tactics to coerce consumers into signing purchase contracts for membership or private coaching sessions, and even worse to the extent that some staff arranged finance companies to lend money to consumers for the purchase of fitness services. Another company that went into default involved the online shopping platform BeeCrazy. Such business failures once again exposed the minimal or lack of consumer protection in prepayment consumption. In most cases, consumers being the unsecured creditors are left helpless and not infrequently suffer huge financial loss.

Prepayment consumption nowadays has found its way into many different types of goods and services, ranging from the traditional gift vouchers, cake coupons, audio/video rental, to even beauty treatment, fitness club and yoga centre membership. During the year, Ms Gilly WONG Fung-han Chief Executive 黃鳳嫺女士 總幹事

除了網購帶來的變化,過 去一年亦發生不少令消費 者震驚的事件,包括曾 於去年4月被本會點名譴 責的大型連鎖健身中心 California Fitness,其以 威嚇及誤導手法強迫消 費者簽約購買會籍或私 人教練課堂,甚至有中 心職員安排財務公司借 款給消費者買新服務, 結果同年7月健身中心 全線停業。另亦有具規 模商戶如BeeCrazy團購網站結 業。再一次暴露了在預繳式消費 下,消費者的保障是微乎其微。 一旦商戶倒閉,消費者作為無抵 押債權人,往往顯得無助,當中 牽涉巨額損失亦屢見不鮮。

事實上,今時今日預繳式消費已 滲透至各類型消費,由傳統的禮 券、餅卡、影視店套票,以至美 the Council received at least 4,826 complaint cases relating to prepayment consumption transactions, an increase of 13% over the preceding year. At the same time, the amount of money involved rose sharply by 60% to over HK\$70 million. Some complainants also alleged they were forced, under coercion and bombardment, into signing purchase contracts or paying by credit cards for large sums of prepayment.

The Council has begun a study to consider the introduction of a mandatory cooling-off period by legislation to offer additional protection to consumers after making a purchase. The study will seek to make recommendations on scope of application and operational arrangement suitable for Hong Kong's specific circumstances and consumer behaviours.

Overall, the Council received 25,039 complaint cases in total during the year, representing a drop of 7% year on year. This reflects the rising recognition and respect of consumer rights and interests, and the efforts of law enforcement agencies in successfully curbing the incidence of unfair trade practices. This is indicative also of the growing fruitfulness of consumer education among the stakeholders in the various sectors.

Through the Council's role as the Consumers International's Vice President, we have been actively participating and making good use of the international cooperation network to closely follow the global consumer trends and take heed of practices in different countries when devising our own policy and advocacy strategy. A case in point, in September 2016, concerned the faulty SamSung Galaxy Note 7 batteries resulting in a number of fire incidents. At first, the manufacturer adopted varying tactics of either recall or refund in different markets. In Hong Kong, initially, it was limited to only replacement of a few hundred handsets of a certain batch of manufacture. But in this age of information transmission unhindered by national borders and product globalisation, once a product problem becomes known in any market it will swiftly galvanise all consumers affected, particularly if the defect relates directly to the product's core safety concern.

The Council is fully convinced that the timely provision of crucial information to consumers, can undoubtedly create a safe, fair and sustainable consumption environment. To this end, we will do our utmost in seizing this opportunity of the infinite power of the internet for disseminating information. We will continue to renew and research to upgrade our electronic consumer information service. It is our goal that in the near future, consumers can have, at their fingertips, the most practical and effective consumer information from the Council on their handsets, anywhere and anytime, to help them make the best consumer choices in today's ever-changing marketplace.

Ms Gilly WONG Fung-han Chief Executive

容療程、健身會籍及瑜伽中心。年內,本會接 獲涉預繳式消費的投訴最少有4,826宗,較上 年度增加13%;相關涉款更增加6成至逾港幣 7,000萬元。而且根據投訴內容,部分消費者 是在威逼利誘、疲勞轟炸下簽約或以信用卡預 繳巨款。

為此,本會正着手研究考慮推動立法設訂售後冷 靜期,將會因應香港的獨特環境和消費行為,就 執行的範疇和實際運作的安排提出建議。

回顧全年整體消費投訴數字,本會共接獲 25,039宗投訴,按年減少7%。當中或反映本 港消費者的權益日益受到尊重,這一方面有賴 本地各執法機關有效執法以起阻嚇作用,成功 遏止各種不良營商手法;另一方面可見各持份 者針對不同消費範疇的教育亦漸見成效。

此外,本會透過作為國際消費者聯會副主席的 角色,積極參與及善用此國際性合作網絡,緊 貼全球消費市場最新趨勢及做法,從而為香港 的政策及倡議工作作出最佳建議。例如在2016 年9月,三星手機 Galaxy Note7電池故障起火, 事後生產商於全球各地採取的應變手法不一, 或回收、或退款,而在香港最初只更換數百部 某批次手機。但在這個資訊無疆界、商品全球 化的年代,只要有事故發生在某個市場,特別 當涉及產品最基本的安全問題,受影響的消費 者便會迅速聚焦起來。

本會一直深信,能適時為消費者提供重要的資 訊,絕對有助建立安全、公平及可持續的消費 環境。我們會努力抓緊這個網絡時代的信息傳 遞優勢,繼續革新及研究推動資訊電子化,目 標將來消費者指尖一觸,便能在手機上取得本 會最實用、最有效的消費資訊,幫助他們在現 今瞬息萬變的市場上作出更精明的消費選擇。

黃鳳嫺女士 總幹事

MANAGEMENT TEAM OF THE CONSUMER COUNCIL 消費者委員會管理層



Ms Gilly WONG Fung-han 黃鳳嫺女士

DEPUTY CHIEF EXECUTIVE 副總幹事



Mr Simon CHUI Chun-king 徐振景先生



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



Principal Public Affairs Officer Ms Deanna CHEUNG Kin-wah 公共事務部首席主任 章健華女士



Principal Planning & Trade Practices Officer Dr Victor HUNG Tin-yau 策劃及商營手法事務部首席主任 熊天佑博士



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



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



Principal Complaints & Advice Officer Ms Sana LAI Tik-shan 投訴及諮詢部首席主任 黎廸珊女士



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



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



Head of Consumer Education Division Ms Carmen NG Ka-man 消費者教育部總主任 吳家雯女士