

# Fostering Competition and A Fair Marketplace

## 促進市場競爭和公平交易

### Overseas Education Advisory Services

Since many Hong Kong students study overseas, the Council undertook an in-depth study titled “Are Students Protected? An In-depth Look into Overseas Education Advisory Services”. The study adopted various research methods, including consumer surveys, trade surveys, interviews with key stakeholders, and mystery shopping visits.

The study found that there were discrepancies between promises and reality, between expectations and actual experience at different points in the students’ quest for information on overseas education. The Council concluded that the Government, together with the industry, should take an active role in fostering a better and more transparent marketplace in Hong Kong for overseas education advisory services for the betterment of the next generation.

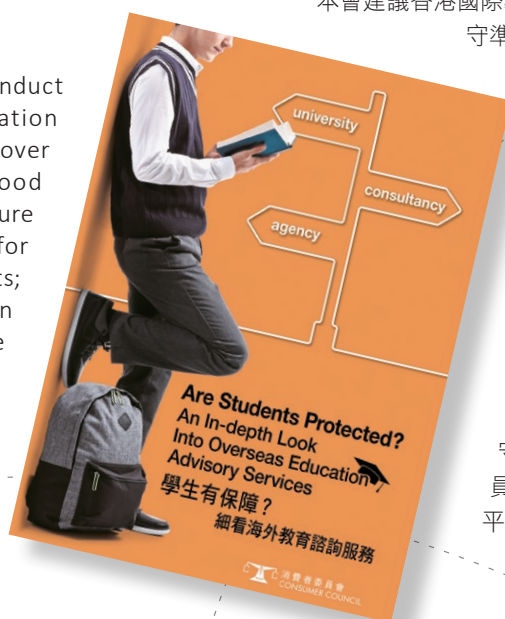
The Council recommended that the code of conduct issued by the Hong Kong International Education Consultants’ Association be strengthened to cover the following areas: ethical standards and good industry practices; consumer protection; disclosure of representation and the receipt of rewards for making referrals; the qualifications of consultants; professional training requirements; advice on the safety of the proposed destination; the use of service contracts; and a redress mechanism for dispute resolution. As for the Government, the Council recommended that it could play a leading role in helping the industry improve its code of conduct and equip its members with the right level of knowledge and expertise to deliver quality services.

### 海外教育諮詢服務

很多香港學生會負責海外升學，本會以《學生有保障？細看海外教育諮詢服務》為題深入研究此行業。研究採用了多種方法搜集資料，包括消費者意見調查、行業調查、訪問主要持份者和以神秘顧客身份到訪升學顧問公司。

研究發現在學生尋找海外教育資訊的不同階段中，存在承諾與實際情況、期望與經驗之間的落差。本會認為政府與業界均有必要主動改善海外升學顧問服務的市場透明度，構建理想消費環境以保障年輕一代。

本會建議香港國際教育顧問協會加強業內的操守準則以涵蓋下列內容：操守標準及良好的行業模式；消費者保障；披露代理身份及轉介學生收取的報酬；顧問的資歷；專業培訓的要求；提供升學目的地的安全資訊；倡導使用服務合約；以及調解爭議的申訴機制。另一方面，本會相信政府在此議題上擔當領導角色，幫助業界提升操守之餘，亦有責任確保從業員具備適當的知識和專業水平提供優質服務。



The Council acts as a staunch advocate of a fair marketplace for consumers and traders by advising the Government and the business community on fair competition and trade practices based on its in-depth studies of different sectors. It also participates actively in the Government and industry consultations, and submits its views from a consumer perspective on a diverse range of issues and concerns.

消委會一直擔當倡議公平交易的角色，深入研究不同行業的市場競爭及營商手法，並向政府及業界提供建議。本會亦積極參與相關諮詢工作，從消費者角度就不同議題發表觀點和意見。

## Global Financial Innovation Network

The Council welcomed the proposal of 12 financial regulators and related organisations around the world, including the Hong Kong Monetary Authority, to establish the Global Financial Innovation Network (GFIN).

The establishment of the GFIN to provide a forum for joint policy work and regulatory trials, and to facilitate cross-border firm trials that would lead to an overall improved level of service, experience and supplier integrity for consumers. The Council also supported the development of a best practice guide for regulators, and the involvement of global standard setting bodies as part of the GFIN, and welcomed the joint work of multiple regulators, and the publication of findings from cross-border trials and market studies on common areas of interest.

In addition to offering the industry a more accessible, well-framed platform to develop and market products, the Council concluded that an effective mechanism to communicate with consumers, such as through the interface with consumer bodies, was also necessary to keep them informed of the latest financial innovation solutions in order to provide appropriate advice to consumers.

## 全球金融創新網絡

本會歡迎由世界各地12家金融監管局和相關機構（包括香港金融管理局）建議設立的「全球金融創新網絡」。

新設立的「全球金融創新網絡」，為聯合政策工作和監管試驗計劃提供平台，也為企業提供試驗跨境業務方案的環境，改善對消費者的整體服務、經驗及業界誠信水平。本會亦同意為監管機構制定最佳規管模式指示和納入全球標準制定機構為「全球金融創新網絡」的一部份，同時歡迎多個監管機構合作，締造和發布有共同利益的跨境方案試驗及市場研究。

除了為行業提供一個更方便、更完善的平台來發展和行銷產品外，本會認為一個有效與消費者溝通的機制也是必須的，例如透過與消費者組織聯繫，以便他們獲悉最新的金融創新方案，為消費者提供更合適的意見。



## Draft Guidelines and Rules by the Insurance Authority

In preparation for taking over the full regulation of insurance intermediaries in mid-2019, the newly established insurance regulator, the Insurance Authority (IA), published a number of draft guidelines and rules in 2018-19 for public consultation. The Council's response to these consultations were summarised as follows:

### Draft Guidelines on the (1) Fit and Proper Criteria for Licensed Insurance Intermediaries under the Insurance Ordinance; and (2) Continuing Professional Development for Licensed Insurance Intermediaries

The Council supported the IA's new requirements of raising the minimum education standard of individual licensees so that they acquire adequate language proficiency, as well as knowledge and skills in data analysis, and that responsible officers, given their greater accountability in an insurance agency, should possess a bachelor's or higher degree. The Council pointed out that responsible officers should also take note of consumer protection-related laws and that the qualitative aspects of their role, and the breadth and depth of managing subordinates and running an office should also form part of the assessment criteria in evaluating the suitability of the responsible officers.

With regard to the professional competence requirements for firms, the Council was of the view that a proper understanding of consumer rights and an effective resolution mechanism for settling consumer disputes were important requirements. The Council recommended that firms should have in place an effective resolution mechanism and provide appropriate internal training and assessment, monitor and assure their compliance with the requirements, and maintain proper records to discharge their required responsibility.

The Council also recommended that the minimum Continuing Professional Development (CPD) hours of individual licensees be raised from 20 hours per year for the first 2 years to 30 hours per year, and that the CPD hours required for technical representatives (agents) engaged in restricted scope travel business should also be increased gradually from 3 hours to 9 hours per year. A review on the CPD was also suggested to align with the international requirements and keep up with consumer needs and market developments.

### Draft Guideline on Exercising Power to Impose a Pecuniary Penalty in Respect of Regulated Persons under the Insurance Ordinance

The Council in general supported the draft guideline that sets out the considerations the IA would take into account when exercising its power to impose a pecuniary penalty in the event that a regulated person was found guilty of misconduct or judged not fit and proper to carry out the relevant responsibilities.

## 保險業監管局的指引及規則草擬本

保險業監管局(「保監局」)將於2019年年中,全面接管監管保險中介人的工作。作為新成立的保險業監管機構,保監局於2018-19年期間公布了多份指引和規則草擬本諮詢公眾。以下綜合本會對這些諮詢文件的回應:

### 有關(1)《保險業條例》持牌保險中介人「適當人選」的準則指引草擬本及(2)持牌保險中介人持續專業培訓指引草擬本

本會支持保監局提高個人持牌人的最低學歷要求,以確保其具有足夠的語文和數據分析能力,而該負責人因須承擔更大責任,因此須要求其擁有學士或高等學位。本會認為負責人亦應關注保障消費者的相關法律,以及在評估負責人是否能勝任時,除需要考慮合適性要求,亦應加入其管理下屬及營運公司的廣泛和深入程度作為評審標準之一。

有關公司專業勝任能力規定的建議,本會認為須對消費者權益有適切的理解,並能提供有效解決消費者糾紛的機制,是極為重要的要求。而公司亦應提供適當的內部培訓及評估,監測並確保他們遵守和符合要求,同時保存適當記錄以履行所要求的職責。

另外,本會建議個人持牌人最低持續專業培訓時數,應由首兩年的每年20小時增加至每年30小時。而對於只從事有限制旅保業務的持牌業務代表(代理人),最低持續專業培訓時數則建議由每年3小時增加至9小時。此外,本會亦建議應檢視現時的持續專業培訓,確保做法與國際要求接軌,並跟消費者的需要和市場發展與時並進。

### 《保險業條例》有關向受規管人士行使施加罰款權力的指引草擬本

本會基本上支持保監局向干犯不當行為或被裁定並非適當人選的受規管人士,行使施加罰款權力時列出的考慮因素指引草擬本。

The Council considered that consumer interests should be expressly covered, and in cases where misconduct was serious or a detriment to the interests of policyholders, a higher level of fine was expected. To promote good practices in the industry and to effectively stop misconduct of the regulated person, the Council recommended that penalties should be set to serve an effective deterrent effect, especially when it could have a critical effect on consumers, instead of emphasising the financial status of the regulated person.

In determining the level of fine, the Council recommended that the IA should consider the size of the organisation as well as the previous local and overseas disciplinary records and compliance history of the person in Hong Kong and overseas markets. The Council also considered it important for the IA to publicise its decisions to impose a pecuniary penalty on regulated persons who contravene the conduct rules to prevent further misconduct and violations of the Insurance Ordinance.

## Draft Insurance (Maximum Number of Authorised Insurers) Rules

The Council was concerned about whether the arrangements about the maximum number of authorised insurers that might appoint an insurance agent or agency would have any likely exclusory effect whereby agents (subagents) or agencies were required to act solely for particular principal(s), which would reduce consumer choices and reduce competition. The Council suggested that the IA should examine the extent of exclusive dealing between agents/agencies and principals in the market.

The Council also pointed out that information transparency was crucial for consumers to make informed choices. In cases where agents represent more than one principal, it would be necessary for the agents to declare their representation at the beginning as to all principals they were involved with, and the possible conflict of interest when making a recommendation to prospective or existing policyholders. The Council suggested adding in the draft rules the stipulation that licensed individual insurance agents or licensed insurance agencies that act for principals should be required to provide adequate and clear information about their identities before making any recommendations to potential policyholders. The Council also considered the IA supervision necessary to improve the quality of information disclosure in the interests of consumers.

## Other Consultations

The Council also provided its initial views on the IA's soft consultations concerning the draft guidelines on financial needs analysis (FNA), a cooling-off period, benefit illustrations for long-term insurance policies and medical insurance policies.

本會認為指引應明確涵蓋消費者的利益，當涉及嚴重不當行為或損害保單持有人利益的情況下，罰款水平理應提高。此外，為推廣業界的良好行業模式及有效防止受規管人士發生不當行為，本會認為所訂定的刑罰應具有有效的阻嚇作用，特別是當對消費者構成嚴重損害時，而不應把重點放在受規管人士的經濟狀況上。

至於設定罰款的水平，本會建議保監局應考慮機構的規模、該人士過往在本地和海外的違規及合規紀錄等。另外，本會認為保監局有必要公布對於違反行為規則的受規管人士行使施加罰款的決定，以防止進一步犯上不當行為或違反《保險業條例》的情況再度發生。

## 有關保險業(獲授權保險人的最高數目)規則草擬本

至於獲授權保險人的最高數目，本會關注保險代理人或代理機構會否被要求只能獨家為某(些)特定保險公司服務，會縮窄消費者的選擇範圍和減少競爭。本會建議保監局應審視代理人/代理機構與市場上的保險公司之間的獨家交易情況。

另外，本會認為資訊透明度對消費者作出知情選擇也至為重要，如代理人代表多於一間保險公司時，應在銷售前便說明其所代表的所有保險公司，以及在向潛在或現有的保單持有人給予建議時，提出其有機會存在的利益衝突。本會建議規則草擬本應加上出任代表多間保險公司的持牌個人保險代理或持牌保險代理機構在向潛在保單持有人提出任何建議前，應充分明確地交代身份的規則。此外，保監局應進行督導以改善資訊披露的質素，從而保障消費者的權益。

## 其他諮詢

本會亦就保監局有關財務需要分析、冷靜期、長期保險保單的利益說明及醫療保險業務等非正式諮詢提供意見。





Regarding the IA's draft guideline on financial needs analysis, the Council concluded that the IA's proposed FNA form would facilitate proper assessment of the financial circumstances of consumers before giving any recommendations of insurance products or advice. The Council recommended that a declaration be included in the FNA template to remind potential policyholders to confirm whether the information in the form was completed by a licensed insurance intermediary on their behalf. The Council recommended that separate assessments be conducted for insurance and investment so that authorised insurers or licensed insurance intermediaries would have a clear understanding of the consumers' respective needs to make appropriate recommendations. The Council also recommended that a post-sale confirmation call to consumers to clearly explain any mismatches during the cooling-off period be made compulsory and well in advance of the expiry of the cooling-off period.

As for the cooling-off period, the Council supported the proposed guideline for facilitating the execution of the cooling-off period. However, it was suggested that there should be a clear guidance from the IA about the changes or alterations in the terms and conditions should re-contracting be required, the authorised insurer should not vary the terms unilaterally, and a cooling-off period be applied. The Council also recommended that a standard form be provided to consumers acknowledging their request for cancellation of the policy and that consumers be able to submit the form via mail or electronic channels.

The Council suggested that the cooling-off period be 21 days or more, immediately following the day when the policy begins or when the policyholder or representative of the policyholder receives the relevant life insurance policy, whichever was later, to ensure that policyholders had sufficient time to consider and check the terms of their insurance policy.

The Council provided its views on the IA's draft guideline on benefit illustrations, which set out the minimum requirements for point-of-sales illustrations and in-force re-projection illustrations for long-term insurance policies with cash value. To avoid consumer disputes or misunderstandings arising from faulty or unrealistic performance expectations, the Council was of the view that premium payments should not be represented in any way that they would not be required after a certain time period of the policy to maintain the illustrated benefits, unless that was the fact.

The Council also recommended that there should be a statement requiring an authorised insurer or insurance intermediary to confirm and sign that the illustration had been presented, along with an explanation. For policies that were sold through non-face-to-face channels, it was suggested that the illustration document be available in a downloadable format or sent to the customer for record keeping.

有關財務需要分析指引草擬本，本會認為保監局所建議的財務需要分析報表有助保險中介人，在向消費者提供任何保險產品建議或意見前，可先對其財務狀況進行適當評估。本會建議財務需要分析報表範本應加入一項聲明，提醒保單持有人如所填寫的資料是由持牌保險中介人代表填寫，要另行確定。此外，本會建議保險需要和投資需要應該分開進行評估，使獲授權的保險公司或領有牌照的保險中介人可清楚瞭解消費者的不同需要，從而作出適切建議。本會亦建議應規定強制性的售後確認電話，以在冷靜期內和屆滿之前，及早向消費者清楚解釋任何風險錯配的情況。

本會支持保監局建議有關冷靜期的準則，以促進推行冷靜期。然而，本會認為保監局應提供清晰指引：明確指出在哪些條款和情況變更下需要重新訂定合約；所獲授權的保險人不能單方面更改這些條款；及在哪些條款和情況下消費者亦應享有相關冷靜期的保障。另外，當消費者要求取消保單時，應設有標準表格以供他們提交書面或網上通知。

除此之外，本會建議冷靜期應訂在將相關壽險保單生效或交付保單持有人或其代表後起計的21天或更長，以較晚者為準，以確保保單持有人有足夠時間考慮和審視保單條款。

另外，本會亦就保監局的利益說明指引草擬本提出意見，草擬本列出了在銷售說明時及對具有現金價值的長期保險單更新有關利益說明文件時的最低要求。為避免因錯誤或不切實際的表現期望而引起消費者糾紛或誤解，本會認為除非有事實支持，否則不應向消費者就利益說明表達，其在若干時間後可憑所得利益而不需要再支付保費。

本會同時認為應要求獲授權的保險公司或保險中介人簽署聲明，確認已提供及向保單持有人解釋該利益說明。對於通過非面對面渠道銷售的保單，說明文件應提供可下載格式，或發送給客戶作記錄保存。

The Council recommended setting up an online, in-force policy re-projection system to help policyholders keep track of policy performance. The Council suggested that the IA devise viable measures to scrutinise the appointed actuary's compliance to ensure the accuracy of the calculations and the preparation of the illustration.

With regard to the draft guideline on medical insurance policies, the Council suggested that the information related to changes in the premium level and the right of the insurer, if any, to revise policy documents at renewal, be provided to consumers to enable them to make informed decisions. To help consumers better understand the terms and conditions of the policy contracts before signing, the Council recommended that a digital or printed sample policy contract of the respective insurance product be provided to consumers.

In respect of claims handling, the Council recommended that the guideline stress the insurers' duty of good faith when dealing with claims and that clear explanations about claim results be provided to policyholders. As for enhancements imposed by insurers at renewal, the Council suggested that insurers provide policyholders with an option to renew policies with the same coverage.

## **Proposed Licensing Regime for Property Management Companies (PMCs) and Property Management Practitioners (PMPs)**

With regard to the exceptions to the prohibition of unlicensed activities of the Property Management Services Ordinance (PMSO), the Council suggested the Property Management Services Authority (PMSA) to seek alternative ways of monitoring and assessing the quality standard and capability of providing professional property management services of the exempted properties. The Council also suggested that the PMCs should be required to reveal the complaints received anonymously for the information of the residents and issue timely reports to the PMSA.

Regarding the licensing of PMCs and PMPs, the Council suggested that the PMSA should strengthen the licensing criteria, such as the requirement of minimum working capital of PMCs, the requirement of at least 6 years of related work experience in management in at least 2 large-scale residential properties of licensed PMPs (Tier 1), and at least 3 years of related work experience as a licensed PMP (Tier 2). To ensure high-quality professional services were provided by PMPs in managing or supervising the services, the Council also suggested that the PMSA should impose regulatory oversight and undertake further assessment of the experience of provisional PMPs.

本會亦建議保險公司為客戶設立網上更新利益預算系統，以方便保單持有人跟進保單表現。此外，保監局應制定可行措施以審視獲委任精算師的合規情況，確保利益計算和說明文件的準確性。

至於針對醫療保險保單的草擬指引，本會建議加入向消費者提供有關保費調整及保險公司在續保時有權修訂保單條款（如有）的資訊要求，以便消費者作出知情決定。另外，為了幫助消費者在簽署保單前對合約的條款及細則有更深入瞭解，本會建議要求保險公司預先向消費者提供一份相關產品的電子或書面合約樣本。

在處理索償方面，本會認為指引應強調保險公司需至誠履行其理賠責任，並向保單持有人清楚解釋索賠結果。若保險公司在續保時提出升級保障，本會建議應讓保單持有人在續保時有維持現狀的選項。

## **物業管理公司及物業管理人發牌制度建議**

本會建議在《物業管理服務條例》中禁止無牌活動的例外情況下，物業管理業監管局（監管局）應尋求不同途徑，以監察及評估獲豁免物業在提供專業物業管理服務的質素標準及能力。本會亦建議物業管理公司須向居民披露其收到的投訴，包括匿名投訴，及適時地向監管局匯報。

有關物業管理公司及物業管理人的發牌問題，本會建議監管局加強發牌準則，例如：要求物業管理公司須有最低營運資金；持牌物業管理人（第1級）須最少於2個大型住宅物業有6年相關管理工作經驗；以及持牌物業管理人（第2級）須有最少3年相關工作經驗。為確保物業管理人能提供多方面高質素專業水平的管理和監督服務，本會建議監管局對臨時持牌物業管理人實施監督，及加強評估其是否能有效提供服務的能力和經驗。

The Council further recommended that the notification period to the PMSA be shortened to 7 working days, and that electronic channels be used, particularly in cases when there was cessation of the operation of a licensed PMC or termination of a licensed PMP's engagement. As for financial information, the Council suggested that the PMSA should prescribe some standard forms with explanations and definitions to ensure the submissions and reporting were standardised and comparable among different service providers.

For better consumer protection, the Council suggested that the PMSA should regularly collect the opinions of owner organisations and owners/residents of property management services and fees.

## Proposed Pharmaceutical Sales Survey of the Hong Kong Association of the Pharmaceutical Industry (HKAPI)

The Council provided its views to the Competition Commission (the Commission) concerning the application from the HKAPI to the Commission for a decision under Section 9 of the Competition Ordinance with regard to the HKAPI's proposed pharmaceutical sales survey (the proposed survey). In the application, the HKAPI sought a decision from the Commission confirming that the operation of the proposed survey would be excluded from the First Conduct Rule because of the economic efficiency exclusion.

As certain pharmaceutical product markets were highly concentrated with only a few market players, the level of detail provided in the proposed survey and its competitive sensitivity could possibly facilitate market collusion in certain ways.

Accordingly, in its submission, the Council requested the Commission to:

- Scrutinise whether the HKAPI's application met the 3 requirements of the economic efficiency exclusion: (i) contributes to improving production or distribution or promoting technical or economic progress while allowing consumers a fair share of the resulting benefits; (ii) does not impose on the undertakings concerned restrictions that are not indispensable to the attainment of the objectives stated in (i); and (iii) does not provide the undertakings concerned the possibility of eliminating competition in respect of a substantial part of the goods or services in question;
- Require the HKAPI to prove, with concrete and quantifiable evidence, that its collected data had beneficial effects for consumers that compensated for the drawbacks of industry coordination, and that a fair share of the resulting benefits would be passed to consumers; and



本會建議縮短向監管局提交通知的期限至7個工作天，並應容許以電子渠道提交通知，特別是在持牌物業管理公司停止運作或終止聘用持牌物業管理人的情況。另外，本會建議監管局制定一些附有解釋和定義的標準財務資料表格，以確保不同服務提供者所提交的資料和報告的標準一致，以作比較。

為加強消費者的保障，本會亦建議監管局定期收集業主團體、業主及住戶對物業管理服務及收費的意見。

## 香港科研製藥聯會的藥物銷售調查

本會就競爭事務委員會（「競委會」）有關香港科研製藥聯會根據《競爭條例》（「《條例》」）第9條，要求就擬進行的藥物銷售調查作出決定的申請提供意見。是次申請關於香港科研製藥聯會要求競委會作出決定，確認其擬進行的調查可憑藉經濟效率豁免，不受第一行為守則規管。

由於關注到某些藥品市場高度集中在少數市場參與者上，擬進行的調查所提供的細節資料及其競爭敏感程度可能會便利行業以某些方法合謀。

因此，本會要求競委會：

- 審視香港科研製藥聯會的申請是否符合經濟效率豁免的3項要求，即(i)對改善生產、分銷或促進技術、經濟發展有貢獻，並同時讓消費者公平地分享所帶來的利益；(ii)並不對有關的業務實體施加對達致(i)的目的並非不可或缺的限制；及(iii)並不令有關的業務實體有機會就有關的貨品或服務的相當部分消除競爭；
- 要求香港科研製藥聯會以具體和量化的證據證明他們所收集的資料，對消費者有利並可補償行業協調上的缺點，而帶來的益處有一個公平份額分配給消費者；及

- Study overseas regulatory frameworks relevant to Hong Kong's situation to understand their regulatory oversight in similar surveys.

The Council also asked the Commission to be mindful of the implications of its decision on other market sales surveys in Hong Kong.

## Auto-fuel Price Monitoring

The auto-fuel market has long been one of the markets which the public is most concerned about. The Council, commissioned by the Environment Bureau, has been closely monitoring this market, collating and publishing daily retail auto-fuel prices to enhance information transparency and help consumers make informed choices. To enhance its reach and accessibility, the Council used multiple platforms, including its website and 2 smartphone applications, to disseminate information.

In addition to daily information, the Council published historical market price information to help monitor the overall trend and relationship between the auto-fuel prices of local retailers and other oil price indicators, including international crude oil prices and import prices. The Council would continue its role of protecting and promoting the interests of consumers in the auto-fuel market.

## Industry Code of Practice

The role of encouraging and assisting businesses with the development of codes of practice is one of the functions stipulated in the Council's Ordinance. To this end, the Council, in collaboration with the laundry industry and the retail jewellery industry, launched the Laundry Code and the Jewellery Code in 2015 and 2017 respectively. Relevant Complaint Review Committee (CRC) was established by the trade association concerned to handle consumer complaints and ensure compliance among industry operators for each Code.

For effective implementation of the Codes and operation of the CRCs after their launch, the Council held regular review meetings with the trade associations to review their performance and keep track of the latest developments of the Codes and industries. For promotion of the Jewellery Code, the jewellery associations launched a labelling scheme in 2019 and received a supportive response from their members.

- 研究與香港情況相若的海外監管框架，瞭解他們如何監管相類似的調查。

本會亦促請競委會考慮其決定對於香港其他市場銷售調查所帶來的影響。

## 車用燃油價格監察

車用燃油市場一向是公眾最關注的市場之一。本會受環境局委託，一直致力緊密監察這個市場，透過收集及發布每日車用燃油零售價格，提升資訊透明度，並幫助消費者作出知情選擇。為接觸及便利更多消費者，本會透過不同資訊平台，包括本會網站及2個智能手機應用程式公布相關信息。

除了每日資訊外，本會亦發布過往的燃油價格，讓公眾監察整體趨勢，以及本地油公司的燃油價格與其他油價指標（例如：國際原油價格及進口燃油價格）的關係。本會將繼續保障及促進消費者在車用燃油市場的權益。

## 行業營商守則

鼓勵和協助企業制定行業營商守則是本會條例規定的職能之一。因此，本會與洗衣行業及珠寶零售業合作，分別於2015年及2017年推出洗衣業及珠寶零售業營商實務守則。而由相關行業商會成立的投訴審查委員會（「投審會」）接受和處理消費者投訴，並確保行業經營者遵守守則。

為確保守則和投審會在推出後有效執行和運作，本會定期與有關行業商會舉行會議，以檢視其落實推行守則和行業的最新發展。此外，為推廣珠寶零售業營商實務守則，珠寶商會於2019年推出標籤計劃，並獲得其會員正面回應。