Empowering Consumers through Education

以教育活動提升消費者 自我保護能力

Empowering Vulnerable Groups to Enhance Self-Protection

Recognising that some population groups such as the physically or mentally challenged ones may be particularly vulnerable to unfair trade practices, the Council reached out to these groups through community talks with an aim to strengthen their ability for self-protection.

Building an Age-friendly Consumption Environment

In view of the ageing population in Hong Kong, the Council has long been concerned about the well-being of older consumers and published an in-depth study titled "Risk or Opportunity – A Study on Building an Age-friendly Consumption Environment" in October 2018¹¹.

The study revealed that the majority of ageing consumers in Hong Kong remained socially active, but found that choices of products suitable for them in the market were not sufficient. Over one-third of them had encountered unpleasant experiences when shopping in the year preceding the survey, with 28.9% potentially related to unfair trade practices. It was also found that vulnerabilities, being commonly found in old age, were strong factors increasing the ageing consumers' likelihood of experiencing unfair trade practices. Even more worrying was that ageing consumers were not keen on seeking redress or filing complaints when having encountered the unpleasant experiences.

The Council believes that society as a whole should be engaged in active dialogues and develop an age-friendly consumption environment for the elderly. The report called for a pivotal role to be played by the Government, and concerted efforts from various stakeholders, including businesses, NGOs, academia, community groups and the media, to empower ageing consumers for their fair and active participation in the market.

提升弱勢群體的自我保護能力

本會關注部分社群或因其生理或精神障礙而較容 易受到不良營商手法損害,因而透過舉辦社區講 座主動向他們講解相關手法,提升自我保護能力。

共建長者友善消費環境

因應香港人口高齡化,消委會一直關注長者的消 費權益,並於2018年10月發表題為《風險或機遇 - 共建長者友善消費環境的研究》報告¹¹。

研究結果顯示,香港的年長消費者普遍仍活躍於 消費市場及社交生活,但感到市場上切其所需的 產品不足。調查發現超過3分之1年長消費者於研 究調查前1年內,曾在消費時遇到不愉快的經歷, 而28.9%甚至與不良營商手法有關。研究又發 現,普遍出現於長者身上的個人脆弱點,是令長 者較易遭遇不良營商手法的重要因素。更令人擔 憂是當他們遇到這些不愉快消費經歷時,並不熱 衷於尋求補償或作出投訴。

¹¹ See https://www.consumer.org.hk/ws_en/competition_issues/reports/ ageing_consumers.html for more details of the report. 報告內容詳見於以上網址。

Educated consumers are empowered consumers – providing them with the right knowledge and information enables them to make wise choices and safeguard their rights. The Council provides a comprehensive range of education programmes with particular focus on the younger generation and Hong Kong's growing elderly population. These programmes are steadily broadened in scope, spanning all strata of the community from primary school pupils to retirees, and helping recipients develop the awareness, understanding, attitudes and skills they need to make informed and rational choices in today's fast-changing consumer world.

通過教育,消費者能擁有自我保護的能力一當消費者獲取正確知識和 資訊後,便能作出精明選擇,從而保障自身的權益。本會年內舉辦全 方位的教育活動,特別聚焦青少年及本港日益增加的長者人口。 活動同時在不同範疇及社區階層逐步擴展,由小學生至退 休人士,協助他們建立對消費者權益的意識和了解、 態度和技巧,讓他們在現今瞬息萬變的市場 上作出審慎理性的消費選擇。

The report received positive responses from various parties with some agreed to adopt the Council's recommendations in their planned initiatives or long-term strategies. For example, the Office of the Government Chief Information Officer had been working with the Council to incorporate consumer issues and protection in their newly developed web-based learning portal which is expected to be launched in the latter half of 2019.

Consumer Education for the Elderly

Empowerment of ageing consumers through education has become a rising priority. In collaboration with different social and community organisations, 90 educational seminars specially designed for the elderly were held during the year, drawing over 4,016 participants.

With an aim to engage and interact with a wider group of elderly-audience, the Gouncil organised the Elderly Consumer District Forum in November 2018 in collaboration with the Hong Kong Sheng Kung Hui Wong Tai Sin District Elderly Community Centre. The forum, encompassing educational



talks and discussion sessions for attendees from the district residents to share their concerns and real-life experiences, was a pilot programme with 180 elderly consumer attendees.

Cultivating Positive Consumer Attitude at Young Age

Consumer education should begin in early childhood to cultivate positive consumption attitudes and develop independent thinking that will form the basis for judicious purchases later in life and raise awareness in sustainable consumption. 有見及此,消委會認為整體社會必須積極參與商 討及協力為長者建構一個長者友善的消費環境。 報告建議政府應肩負領導角色,並集合各持份者, 包括商界、非政府組織、學術界、社區團體及傳媒 的力量,協力提升年長消費者的自我保護能力,讓 他們得以公平和積極地參與市場。

報告發表後獲得各界的正面迴響,部分更同意在 其長遠策略或新開展的措施中採納報告的建議, 例如政府資訊科技總監辦公室正跟本會合作,把 涵蓋消費及保障相關的資訊,納入旗下於2019年 下旬推出的網上學習平台內容。

為長者提供消費教育

透過教育提升長者自我保護的能力愈 趨重要。本會與不同的社會及地區服 務機構合作,共舉辦90場專為長者而 設的講座,吸引超過4,016人參加。

為接觸更多長者及加強溝通,本會於 2018年11月與「香港聖公會黃大仙長

者綜合服務中心」合辦長者消費地區論壇。此先 導性質的論壇成功吸引了180名黃大仙區的長者 參加,內容包括教育講座及討論環節,讓長者分享 現實日常生活中的經歷及關注議題。

從小培養正面消費價值觀

消費者教育必須從小開始,培養正面的消費態度 及獨立思考,為日後能作出明智消費選擇及提高 可持續消費的意識奠下根基。

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

With a 2-year funding support from the Environment and Conservation Fund (ECF), the Council officially launched an experiential learning programme "ECF Earth 2038's Learning Journey of Sustainable Consumption" in the 2018-19 academic year based on the experience of the pilot programmes. Facilitated by a learning kit designed in the form of a passport and a boarding pass, the students went through various experiential learning activities that aimed at heightening awareness of their roles and responsibilities as consumers in making sustainable choices. The learning programme successfully drew the enrolment of 31 primary schools.

Before the official rollout of the programme, a pilot scheme was conducted in 2017-18 which attracted a total of 1,162 students from 10 schools. Feedback from participating teachers was largely positive with all of them rated the programme useful for inspiring their students to understand the concepts and being able to practise sustainable consumption in their daily life.

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

For 2 decades, the Council has organised its flagship programme, the Consumer Culture Study Award (CCSA), in collaboration with the Education Bureau (EDB). Throughout the years, over 76,000 students from 358 secondary schools have participated in various study programmes thoughtfully designed to develop their positive consumption values and attitudes.

The 19th CCSA was successfully concluded with the Award Presentation Ceremony attended by over 400 students and teachers in July 2018.

Entering its 20th anniversary, a "Special Theme Award" was introduced to encourage participants to review changes in consumer culture in the past 2 decades, and to demonstrate in creative ways the consumer culture of the young generation. An online platform (edu.consumer. org.hk) was launched in November 2018 to showcase major award-winning projects in the past 19 years and participating students were encouraged to extract insights from these winning projects.

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The 20th CCSA attracted 776 teams from 78 secondary schools¹². A total of 124 seminars, consultation sessions and workshops were organised during the year to support participants in forming and developing their project ideas and strengthening necessary critical-thinking skills. These initiatives also engaged over 4,200 teachers and students.

Supporting the Council's advocacy on sustainable consumption, educational programmes were rolled out among the young generation which also echoed the EDB's promotion of STEM (Science, Technology, Engineering and Mathematics) education. Students were encouraged to put their STEM knowledge and skills into practice to explore and create initiatives related to fostering a sustainable consumption environment. 37 teams from 14 schools enrolled in the "Innovative Design for Sustainable Consumption" category and submitted their proposals in January 2019.

小學生體驗式學習計劃-環保基金 2038地球人計劃之可持續消費旅程

本會獲環境及自然保育基金兩年撥款,根據先導 計劃所取得的經驗,於2018-19學年正式開展「環 保基金2038地球人計劃之可持續消費旅程」的 體驗式學習活動。此計劃通過各式各樣的體驗學 習活動,並配合以「護照」及「登機證」設計的學 習教材,加強同學作為消費者在可持續消費的角 色和責任的意識。計劃共有31間小學參與。

計劃正式啟動前,本會於2017-18學年舉辦了「先導 計劃」,共有1,162名來自10間小學的同學參加。參 與老師對活動給予正面評價,並表示活動有助啟發 同學對可持續消費概念的了解,實踐於日常生活中。

中學生自主學習平台-消費文化考察 報告獎

由本會與教育局合辦的旗艦教育活動「消費文化考 察報告獎」至今已舉辦了20載。多年來,來自358 間中學共超過76,000名的同學,透過參與相關的 學習活動,建立正確的消費價值觀和態度。

第19屆「報告獎」已完滿結束,並於2018年7月舉 辦頒獎典禮,超過400位師生出席。

為慶祝踏入20周年,今屆「報告獎」特設「主題大獎」,鼓勵同學回顧過往20年來的消費文化轉變, 或從歷屆得獎作品中發展獨特見解,以創意展現 年青一代的消費文化。本會並特意於2018年11月 推出「報告獎」網上平台 (edu.consumer.org.hk), 展示歷屆的主要得獎作品,讓參加師生參考。

第20屆「報告獎」吸引了來自78間中學共776隊同學 參加¹²。本會年內共舉辦了124場講座、諮詢面談會 及工作坊,協助參加同學開拓考察計劃的意念及鍛 煉批判性思考的能力,共有超過4,200位師生參與。

> 為配合本會一直倡議的可持續消費,以 及教育局推廣STEM(科學、科技、工程 及數學)教育,「報告獎」鼓勵同學運用 STEM學科的知識和技巧,探索如何創 造新方案,建構一個可持續的消費環

境。來自14間學校共37隊同學 報名參加「可持續消費創意設 計」組別,並於2019年1月提 交建議書。



Responsible Consumption Programme for Secondary School Students – Hong Kong Secondary School Marketing Contest 2018

In collaboration with the Department of Marketing of the Hong Kong Baptist University, the Business – School Partnership Programme of the Education Bureau and the HSBC Social Enterprise Business Centre of the Hong Kong Council of Social Services, the Hong Kong Secondary School Marketing Contest 2018 was successfully conducted in June.

The contest was part of the Jockey Club Responsible Consumption Programme, with an aim to promote responsible consumption culture among young people. The theme of the year was "Ugly Food" and the contest attracted 150 secondary school students to explore different ways to campaign for reduction in food wastage.

Consumer Education for Post-Secondary School Students

In addition to engaging primary and secondary school students in experiential learning programmes, the Council extended its consumer education pathway to post-secondary students who are active consumers and potential employees to serve consumers in the market. During the year, the Council delivered 7 talks to over 270 students at the Hong Kong Baptist University, the Hong Kong Shue Yan University, and the Hong Kong Institute of Vocational Education. The topics covered included the Trade Descriptions Ordinance, sustainable consumption, age-friendly consumption, and consumer rights and responsibilities.

As in previous years, the Council continued to offer summer internships to 14 students from the Chinese University of Hong Kong, the City University of Hong Kong, the Education University of Hong Kong, the Hong Kong Baptist University, the Hong Kong Polytechnic University, and the Hong Kong Shue

Yan University. The internships provided students with necessary exposure and on-the-job training in the work of consumer protection.



中學生負責任消費計劃-全港中學生市 場推廣大賽2018

本會與香港浸會大學市場學系、教育局商校合作 計劃和社聯-滙豐社會企業商務中心協辦的「全港 中學生市場推廣大賽2018」,於6月順利舉行。

大賽為「賽馬會責任消『廢』計劃」的一部分,旨 在向年青人推廣負責任消費。本屆主題為「醜食 文化」,吸引了150名中學同學發掘不同市場推廣 方式減少食物浪費。



專上學生消費者教育活動

除了為小學及中學生提供體驗式學習活動外,本會亦 將消費者教育延伸至專上學生,他們不單是活躍的 消費者,更是將來市場上服務消費者的僱員。年內, 「本會分別於香港浸會大學、香港樹仁大學及香港專 業教育學院舉辦7場講座,吸引逾270位同學參加。 講座主題包括在本港實施的《商品説明條例》、可持 續消費、長者友善消費及消費者權利和義務等。

本會亦一如以往為大專院校的同學提供暑期實習機 會,年內共14位分別來自香港中文大學、香港城市 大學、香港教育大學、香港浸會大學、香港理工大 學,及香港樹仁大學的同學於本會實習,讓他們有機 會接觸與消費者保護的相關工作及汲取職場經驗。

12 Visit www.consumer.org.hk/ccsa for the list of winners of the 20th Consumer Culture Study Award. 第20屆「消費文化考察報告獎」得獎名單可瀏覽以上網址。