# EMPOWERING CONSUMERS THROUGH EDUCATION

### 以教育活動提升消費者自我保護能力

Today's era of technology has in many respects made the sourcing and purchasing of consumer products more simple, yet at the same time it has increased the complexity of identifying unscrupulous traders and ensuring adequate consumer protection. Aware of this growing challenge, the Council is committed to empowering consumers through education, especially more vulnerable groups such as young students and Hong Kong's increasing elderly population, so as to help them acquire the practical knowledge to make informed choices and become responsible consumers. With social distancing measures hampering many of the normal face-to-face educational and training programmes during the year under review, the Council successfully adjusted the format and continued the programme through online learning activities.

現今科技無疑讓選購消費產品變得更簡便,卻同時令辨識不良營商者和加強消費者保障的工作增添難度;面對當前挑戰,本會迎難而上,致力透過教育活動,提升消費者的自我保護能力,特別是年輕學子及增長中的銀髮一族等弱勢社群,協助他們吸收實用知識,知所選擇,做個負責任的消費者。回顧年內,不少恆常的面授教育和培訓活動均受疫情下的社交距離措施而受阻,然而本會靈活應對,積極調適活動內容並改以網上形式進行。



### **Cultivating Positive Consumer Attitude from a Young Age**

Given the rapid growth of the digital marketplace and the challenging circumstances arising from increasing market complexities, consumer education in early childhood serves as a significant guidepost to help young consumers develop proper consumption values and behaviours that form the basis for judicious purchases throughout the rest of their lives.

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

With the support of the Environment and Conservation Fund (ECF), the Council focused on the second year of implementing the programme titled "ECF Earth 2038's Learning Journey of Sustainable Consumption" in the 2019/20 school year. Despite the prolonged class suspension

#### 從小培養正面消費態度

面對急速發展的數碼市場和日益複雜的消費環境 所帶來的挑戰,年輕一代從小接受消費概念教育 尤為重要,以助建立正確的消費價值觀及行為, 為其往後人生擁有明智消費的智慧奠定基石。

#### 小學生體驗式學習計劃 — 2038地球人計劃之可持續消費旅程

在環境與自然保育基金(環保基金)的支持下,本會於2019/20學年推展第二年的「環保基金2038地球人計劃之可持續消費旅程」。儘管2019冠狀病毒病疫情爆發,導致學校頗長時間停課,本會仍竭力為14間學校接近1,900名學生進行50場到校活動;同時,17間學校約2,500名學







arising from the COVID-19 pandemic, 50 on-site sessions at 14 schools were delivered with nearly 1,900 students participating, while around 2,500 students from 17 schools joined the streamlined online platform. Over 90% of students who responded expressed satisfaction with the project and acknowledged positive changes in their awareness of the impact of unsustainable consumption, their understanding of sustainable consumption (SC), and willingness to adopt SC behaviours and habits.

"Experiential Learning Trips" ("Trips") that were supposed to be held at the Community Green Stations in various districts were changed to virtual mode in July 2020. 8 onsite and online Trips were eventually organised for more than 300 participating students, educating them on proper recycling practices and greenwashing marketing tricks, as well as guided reflection on their own consumption habits.

Besides, 13 training sessions were organised to enrich teachers' understanding of the programme and SC-related concepts. Adopting a train-the-trainer approach, teachers were encouraged to incorporate the programme into their school curriculum using the provided teaching resources, with an aim to sustain the programme in their schools in the long run.

Under the auspices of the Commerce and Economic Development Bureau, funding support was received to sustain this meaningful programme from the 2020/21 to 2022/23 school years. In the 2020/21 school year, 30 primary schools with around 3,770 participating students were recruited. During the reporting period, a total of 65 workshops were conducted to continuously empower students to make responsible choices for sustainable consumption.

### Pilot Partnership Programme with HKEdCity for Primary Students — Smart Shopper Go Go Goal

Given the proliferation of online learning during the pandemic, a new pilot online activity titled "Smart Shopper Go Go Goal" was launched in late March 2021. Online quizzes with selected content from the CHOICE Magazine were designed and hosted at the HKEdCity online platform to facilitate senior primary students to acquire the essential knowledge and skills for making informed consumption choices.

生則透過網上平台參與精簡版活動體驗。超過 9 成 受訪學生對計劃表示滿意,認為有助提升他們對非 可持續消費的影響的關注,增加對可持續消費的認 知,並更願意實踐相關消費行為和習慣。

於2020年7月,本會與各區「綠在區區」合辦的「體驗式學習之旅」(學習之旅)改以網上形式進行。 年內,本會共舉行8場實體及網上學習之旅,讓逾300名學生認識正確的回收習慣和市場上的「漂綠」 營銷手法,從中引導他們反思自己的消費習慣。

此外,本會亦為教師提供 13 場培訓課程,加強 他們對是次計劃及可持續消費概念的認識,並透 過導師培訓方式,鼓勵教師利用教學資源把計劃 長遠融入校本課程之中。

這項饒有意義的計劃獲商務及經濟發展局的撥款 支持,延續至 2022/23 學年。於 2020/21 學年, 共有來自 30 間小學約 3,770 名同學參加,期間共 舉辦 65 場工作坊,培養同學作出負責任的可持續 消費選擇。

### 與香港教育城合作的小學生先導活動 — 反斗消費 Go Go Goal

疫情期間線上學習盛行,本會於 2021 年 3 月下旬 試行網上問答比賽「反斗消費 Go Go Goal」。問答 內容選取自《選擇》月刊的相關篇章,並透過香港 教育城的網上平台發放,期望促進高小學生掌握明 智消費選擇的基礎知識和技能。



### Proactive Education Platform for Secondary School Students - Consumer Culture Study Award

The Council has continued to render youth education through its flagship programme — the annual Consumer Culture Study Award (CCSA) — in collaboration with the Education Bureau. Up to the year under review, over 80,000 participating students from 368 secondary schools have conducted in-depth studies on various consumer issues, and have been encouraged to proactively reflect and gain insights on positive consumer values.

During the year under review, the 21st CCSA was successfully concluded with the Award Presentation Ceremony being held via live-streaming for the first time ever on 31 October 2020, with the attendance of nearly 300 guests and participants.

Following the recruitment of the 22nd CCSA, 649 teams from 59 secondary schools were enrolled. A total of 88 workshops/talks and consultation sessions were conducted to support participants in developing their project ideas. Besides, the "Best Creative Media Award" was newly introduced to encourage students to recollect their daily observations on consumer culture through various creative media, such as short videos, animations, audio or multimedia.

To further enhance the vision of CCSA, a new guided workshop titled "Design Consumption 99%" was launched in the 2020/21 school year with the participation of over 280 students and teachers. Inspired by a series of well-structured guided questions and the strategic use of the CCSA website<sup>12</sup>, students were guided to embark on their own self-exploration journey in the observation of daily consumer issues, discovery of consumption stories and reflection of consumer situations from authentic experiences.

#### Consumer Education for Post-Secondary School Students

During the year, the Council continued to offer summer internships to 17 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 and the Hong Kong University of Science and Technology. The internships provided students with necessary exposure and on-the-job training in the work of consumer protection.

### 中學生主動學習平台 一 消費文化考察報告獎

由本會與教育局合辦的旗艦青少年消費者教育活動 一 消費文化考察報告獎(「報告獎」)年內繼續舉辦,首屆至今已累計有368間中學超過80,000名學生參與。同學們透過深入考察不同的消費議題,反思及理解正面的消費價值觀。

第21屆「報告獎」於2020年10月31日舉辦首次網上直播頒獎典禮,接近300名師生及嘉賓以網上觀看形式參與,為活動劃上圓滿句號。

第22屆「報告獎」隨即開展,吸引來自59間中學共649隊同學報名參加。本會其後舉辦88場工作坊/講座及諮詢面談會,協助參賽同學構思考察意念。此外,本屆更增設「最佳創意媒體獎」,鼓勵同學運用短片、動畫、音效或多媒體等創意媒體,以多元角度呈現對消費文化的日常生活觀察。

為進一步推廣「報告獎」以達致其願景,本會於2020/21學年推出「消費文化考察工作坊 — 設計消費99%」,共逾280名師生參與。工作坊透過一系列啟發性的提問,以及善用「報告獎」網頁匯集歷屆主要得獎作品的資訊<sup>12</sup>,引領同學開展其自我探索旅程:觀察日常生活的消費議題、發掘更多相關故事,以及作為消費者的真實經驗中作自我反思。

#### 專上學生消費者教育活動

年內,本會一如既往為大專院校同學提供暑期實習機會,17位分別來自香港中文大學、香港城市大學、香港教育大學、香港浸會大學及香港科技大學的同學,於實習期間參與保障消費者權益相關的工作,並接受在職訓練。







<sup>12</sup> Visit edu.consumer.org.hk for the major CCSA award-winning projects over the years. The website has been strategically used to increase interaction with participating students and was recommended as useful references for participants in all CCSA-related activities.
大會推薦參加同學瀏覽edu.consumer.org.hk·參閱「報告獎」歷屆得獎作品,並藉此增強與他們的互動交流。







### **Empowering Vulnerable Groups to Enhance Self-Protection**

Recognising that the physically or mentally challenged groups of the population may be particularly vulnerable to the risks posed by unfair trade practices, the Council continued its effort to reach these groups not only through consumer education talks, but also through various tailored programmes with a view to empowering them for self-protection.

#### Consumer Education for Persons with Special Needs

In response to consumer complaints involving persons with autism spectrum disorder (ASD), mild intellectual disability (ID), and common mental disorder (CMD), the Council launched the "Support Programme for Persons with Special Needs" (SNP) with an aim to strengthen their self-protection ability as consumers so that they would not fall prey to sales tactics deployed by unscrupulous traders in the fitness and beauty industries.

3 sets of training kits were published in the year under review. Each set of training kit comprised a handbook, an edu-video, posters and play cards themed around the unscrupulous sales tactics deployed by fitness and beauty centres and advice on coping with stressful selling situations. The kits were specially developed for social work and education practitioners to facilitate their delivery of consumer education workshops for the 3 respective target groups.

During the year, a total of 11 train-the-trainer sessions were conducted for government-subvented NGOs and self-help groups, with the participation of nearly 220 frontline staff members, social workers, family members and caregivers of the target groups.

#### 提升弱勢社群的自我保護能力

本會關注部分社群或因身體殘障或精神障礙而較 易受到不良營商手法損害,因而致力為他們舉辦 消費權益講座,以及設計適切的教育活動,提升 他們的自我保護能力。

#### 特殊需要人士消費者教育活動

近年本會接獲的投訴個案中,不少涉及自閉症譜系障礙、輕度智障及一般精神障礙人士(下稱「目標對象」);有見及此,本會推出「特殊需要人士支援計劃」,以加強他們的自我保護能力,避免成為不良健身及美容中心的銷售誘騙對象。

3 輯有關健身及美容中心不良營商手法的資源教材套於本年度出版,每套均附有資源手冊、個案重演短片、海報及遊戲卡,與目標對象分享針對高壓銷售之應對方法。資源教材套專為前線社會工作者和教育工作者而設,以助他們為目標對象舉辦相關的教育工作坊。

年內,本會為受政府資助的社福機構及自助組織舉辦共 11 場導師培訓講座,吸引逾 220 名前線職員、社工、目標對象的家人及照顧者參加。





SNP Edu-video 1 for Consumers with ASD — Case Study of Fitness Centre Sales Traps Part 1

「投訴實錄 — 健身中心銷售陷阱第一部」





SNP Edu-video 2 for Consumers with Mild ID — Case Study of Beauty Centre Sales Traps 「投訴實錄 — 美容院銷售陷阱」





SNP Edu-video 3 for Consumers with CMD — Case Study of Fitness Centre Sales Traps Part 2

「投訴實錄 — 健身中心銷售陷阱第二部」



#### **Consumer Education for Senior Citizens**

To accommodate the needs of the ageing population in Hong Kong, the empowerment of the retirees and the elderly through consumer education has become a rising priority. In collaboration with different social service organisations and elder academies, 25 consumer education talks were held for senior citizens in either face-to-face or virtual format, drawing 447 participants in the year. Among these talks, 14 were held for the elderly and 11 were held for the retirees/soon-to-be-olds. A host of topics including consumer rights and responsibilities, unfair trade practices under the Trade Descriptions Ordinance, and consumer alerts such as online shopping, telecommunications services, homes for the aged, direct marketing, Chinese medicine and health food were covered. Due to the closure of collaborating service centres and elder academies as a result of the COVID-19 pandemic, 28 consumer education talks were cancelled.

In March 2021, the Council fostered collaboration with partner organisations in launching two new consumer educational activities. A radio programme "Elderly Academy — Elderly IT New Vision" covering the topic of online shopping and the tips of using the Council's Online Price Watch, produced in collaboration with the Office of the Government Chief Information Officer, was broadcast on Radio Television Hong Kong, Radio 5. Besides, a brand new public talk on the topic of online shopping was held

virtually via Zoom for 58 senior citizens in support of Hong Kong Money Month 2021 coordinated by the Investor and Financial Education Council.

To further disseminate consumer information for senior citizens, the Council collaborated with 3 organisations, including Evangelical Lutheran Church Social Service – Hong Kong, Shatin District Community Centre for the Golden-Aged,

the Institute of Active Ageing of The Hong Kong Polytechnic University, and Elder Academy of the Open University of Hong Kong. The Council provided 15 educational videos on consumer protection and product information relevant to ageing consumers for these organisations to upload to their respective Facebook pages.

With a view to reaching out to and accommodating the growing needs of the burgeoning group of retirees/soon-to-be-olds, "Pilot Educator Scheme for Senior Citizens" was rolled out in March 2021. The scheme's target was to groom a pool of network members and Senior Educators to safeguard the interests of the retirees/soon-to-be-olds in a sustainable manner. Relevant training and service opportunities will be offered to the elderly volunteers from Q2 to Q4 of 2021.

#### 長者消費者教育活動

為香港高齡化人口的消費者保障作好準備,以教育增強退休人士和年長消費者的自我保護能力日益重要。年內,本會與不同的社會服務機構及大學長者學苑合作,透過面授或線上形式為 447名長者舉辦共 25 場消費權益講座:其中 14 場專為長者而設,其餘 11 場則為退休人士 / 準長者舉辦。一系列講座主題包括消費者權利與責任、認識《商品説明(不良營商手法)(修訂)條例》,及各類產品或服務的消費者警示,如網上消費、電訊服務、安老院舍、直接傳銷、中藥及保健食品。受 2019 冠狀病毒病影響,部分合作機構暫停開放,以致共有 28 場消費權益講座被迫取消。

本會於2021年3月推出兩項全新消費者教育活動,加強與夥伴機構的協作,其中一項是與政府資訊科技總監辦公室攜手合作,為香港電台第五台《長進課程:樂齡IT新視野》錄製有關網上消費的節目,講述網購的風險和提示,並介紹本會「網上價格一覽通」的格價功能。另一活動則獲投資者及理財

教育委員會邀請,為「香港理財月 2021」於線上舉辦有關網上消費的 公開講座,吸引 58 名長者參與。

為更有效地向長者發放消費資 訊,本會與3間機構合作,於其

> Facebook專頁分享15段 與年長消費者相關的消 費者保障及產品資訊短 片。合作機構包括基督 教香港信義會沙田多元 化金齡服務中心、香港 理工大學活齡學院及香 港公開大學長者學苑。

此外,鑑於退休人士/準長者的社群迅速增長,帶動相關消費者教育的需求亦日增,本會於2021年3月推出「智齡消費教育大使」試行計劃,期望培訓一批智齡消費支援網絡成員及教育大使,持續地為退休人士/準長者的消費福祉籌謀。相關培訓課程及義務工作將於2021年第2至第4季推行。



