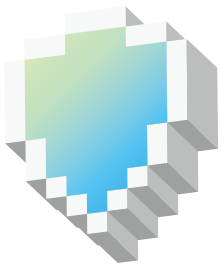


CHAIRMAN'S MESSAGE

主席的話



Mr Paul LAM Ting-kwok, SBS, SC, JP
林定國資深大律師，銀紫荊星章，太平紳士

Chairman 主席

While the year under review has not been without its frustrations, as a rather robust economic recovery in the second half of 2021 gave way to a serious new wave of the COVID-19 pandemic in early 2022, it has been a year of positive developments for the Consumer Council. Under the new normal, the Council has achieved several breakthroughs and innovations across a broad spectrum of consumer protection work during the year. This included the launch of a brand new website, a revamp of the Consumer Rights Reporting Awards and the expeditious dissemination of much-needed information on Rapid Antigen Test (RAT) kits, to name a few. Perhaps most significantly, we commenced a three-year strategic plan that will enable us to chart new horizons going forward.

回顧過去一年，香港經歷了不少起伏，2022年初新一波嚴峻的疫情，大大削弱了2021年下半年強勁的經濟反彈的成果；儘管如此，這一年對消費者委員會而言，仍然是成果豐碩的一年。在新常態下，本會過去一年在芸芸保障消費者工作上，取得了不少突破和革新，當中包括推出消委會全新官方網站、改革消費權益新聞報道獎，以及迅速發放需求殷切的快速抗原測試包實用資訊；更重要的是，我們亦於今年開展了三年工作計劃，為未來的發展揭開新一頁。



Many online and offline retailers saw a welcome revival in business as 2021 progressed, though inevitably this was accompanied by a surge in fraud cases or complaints about late or non-delivery of goods and services. On the other hand, some other businesses still struggled to survive or simply closed down, including a number of restaurants, several major fitness centres and a cinema chain. These impacted couples who had booked wedding banquets or consumers who had prepaid for gym contracts or movie vouchers.

Strengthening Consumer Protection on Purchase of Properties Outside Hong Kong

One key area of the Council's work is policy advocacy and engagement with stakeholders including the Government, the business sector and the media. In this regard, the Council published 2 major studies covering purchase of properties situated outside Hong Kong (POH) and sustainable consumption (SC), both the products of several years of research.

POH have become increasingly popular in recent years, as evidenced by the growing number of advertisements in various media. Complaints received by the Council concerning such purchases have surged from two or three dozen a year in the recent past to over 100 in 2021, primarily related to trade practices. However, the promotion and sale of POH is not generally governed by the current regulatory framework, as estate agents dealing exclusively with POH are generally exempted from licensing under the Estate Agents Ordinance enacted in 1997, which focused on local property transactions. The Council's study report on the subject was extensive and comprehensive, covering local and non-local legal research, analysis of complaint cases, surveys of advertisements, mystery visits, stakeholder engagement and a benchmark comparison with other jurisdictions. It concluded that there was much room for improvement in the regulatory framework and put forth 5 recommendations to the relevant authorities. These proposed regulatory changes are not intended to make the purchase of POH risk-free, but to safeguard consumers making these significant and complex purchases by ensuring the presentation of accurate and adequate information and the provision of professional services from estate agents.

Promoting Sustainable Consumption for a Greener Hong Kong

An equally important element of the Council's mission is nurturing responsible consumption. We have been promoting SC for a number of years and as part of these efforts, published a baseline survey on consumer behaviour in 2016. In 2020, we tracked changes in consumers' attitudes and behaviour, and monitored the latest SC developments locally and overseas. The results were published in 2021.

在 2021 年，許多線上線下商戶的生意陸續復蘇，惟隨之而來的詐騙個案和有關延誤或送貨的投訴卻無可避免地上升。相反，一些商戶仍然掙扎求存，甚或直接倒閉，包括餐廳、大型健身中心和連鎖戲院，影響了預訂婚宴酒席的情侶、預繳健身合約，或購買了戲院門票的消費者。

加強消費者購買境外物業的保障

本會其中一項重任是政策倡議，以及與政府、商界和傳媒等持份者保持密切聯繫。就此，本會年內發表了兩個研究經年的重要報告，涵蓋境外置業保障和可持續消費兩個重要範疇。

近年購買境外物業愈趨普及，不單相關廣告常見於各大媒體，本會接獲涉及境外物業的投訴，亦由每年二、三十多宗，躍升至去年的過百宗，主要涉及營商手法。然而，在 1997 年制定的《地產代理條例》重點在於規管本地物業交易，純粹處理境外物業的地產代理一般毋須根據該條例領牌，境外物業的宣傳和銷售一般不受到現行法例監管。本會是次發表的境外置業研究報告內容廣泛和全面，涵蓋了就本地及境外的法律研究、投訴個案分析、廣告調查、神秘顧客訪問、與不同持份者接觸，以及比較其他司法管轄區的監管制度。報告提出現行規管架構上存在不少改善的空間，並向有關當局提出 5 項建議。這些提議並非旨在令境外置業達至零風險，而是要讓消費者作出重大且複雜的買賣決定時，能獲得地產代理提供準確和充分的資訊，以及專業的服務。

推動可持續消費 綠化香港

推廣負責任消費同樣是本會的重要使命。多年來，我們致力推動可持續消費，包括在 2016 年公布了消費者行為的基線調查，並於 2020 年就消費者對可持續消費的態度和行為上的轉變進行了追蹤研究，以及檢視本地和海外有關可持續消費的最新發展情況，相關結果於 2021 年發布。



Our latest findings show marginal progress in terms of the 2 major SC indexes. The index score of “Consumer Awareness and Attitude” has increased from 74 in the baseline survey to 77 currently, while that for “Consumer Behaviour and Readiness” has risen from 69 (Behaviour) and 65 (Readiness) to a collective 71. Disappointingly, however, 32% of respondents indicated they seldom or never recycled plastics, a step backwards compared with 27% in the baseline survey. Clearly there is much room for improvement and some challenging work ahead. In this regard, we put forward 9 consumer-oriented recommendations¹ for change, for the consideration of the Government, businesses and consumers themselves.

Being the Voice of Consumers in Public Policies

During the year, the Council responded to various consultation papers from the Government and other public bodies on regulatory and legislative initiatives, mainly those covering environmental issues and the use of plastics.

We believe that regulating disposable plastics by banning products such as expanded polystyrene tableware in phases is an effective and pragmatic measure to reduce plastic waste at source. The Council believes Hong Kong has the capability to bring forward the timetable for such regulations from 2025 in order to keep up with international pace in this area of development. In parallel, the Government should encourage the wider use of reusable tableware. Given the current unsatisfactory recycling rate for plastics, it is a top priority to minimise the environmental impact generated from such waste. To make Hong Kong a truly green city, all single-use plastic products should eventually be regulated, though higher priority and more stringent control measures should be accorded to those products for which sustainable alternatives are readily available in the market, or have no essential need in daily life, such as excess packaging materials and plastic shopping bags.

Besides speaking out on environmental matters, we commented this year on the regulatory approach of cryptocurrencies and stablecoins. Crypto-assets and stablecoins are highly volatile as compared with other common investment products. Hence it is essential for the authorities to anticipate changes in the market and adopt an adequate regulatory framework. The Council believes regulatory oversight should cover cryptocurrencies not only as an investment tool but also as a token for daily consumer transactions. Even at the early stage of development, the number of scams related to crypto-assets is on the rise and related consumer protection is far from sufficient.

最新的調查結果顯示，消費者於兩個主要可持續消費指數均略有進步，「消費者的認知和態度」的得分從基線 74 分上升至 77 分，而「消費者的行為和意願」則從基線 69 分（消費者的行為）和 65 分（消費者的意願）上升至 71 分；可惜的是，有 32% 受訪者表示他們很少或從來沒有回收塑膠，與基線調查的 27% 相比，顯示回收塑膠行為有所倒退，亦證未來工作將更具挑戰。就此，我們從消費者的角度出發，提出 9 項改善建議¹，供政府、商界和消費者參考。

出謀獻策 為消費者發聲

年內，本會積極回應來自政府和其他公共機構就監管和立法事宜的諮詢，主要涉及環境和使用塑膠的議題。

我們深信通過管制即棄塑膠，例如分階段禁用發泡膠餐具，是從源頭減少塑膠廢物最實際有效的方法。本會亦相信香港有能力把立法時間表提前至早於 2025 年，以緊貼國際間的發展步伐；與此同時，政府要鼓勵市民大眾廣泛使用可重用的餐具。針對現時塑膠的回收率不理想，減少塑膠廢物對環境的影響自然是首要任務。要令香港成為一個真正的綠色城市，政府最終須監管所有即棄塑膠產品，特別應優先針對市場上已有替代產品，以及過度包裝和塑膠袋等非生活必需品，實施更嚴厲的管控措施。

除環境議題外，我們今年初亦對虛擬貨幣和穩定幣的監管方向發表意見。這兩種貨幣相比一般投資產品，在市場上明顯較為波動，故此當局有必要預視對市場的影響並制定完善政策，予以規管。本會同時認為規管架構不應只涵蓋投資工具，還應照顧消費者日常交易付款用途。即使虛擬貨幣仍處於初步發展階段，但有關騙案正不斷增加，對消費者的保障明顯不足。

¹ Details of the recommendations are covered in the chapter “Promoting Sustainable Consumption”.
建議詳情請見「推動可持續消費」一節。



The Council's submission to the Hong Kong Monetary Authority on the subject pointed out that as a leading global financial centre, Hong Kong should take prompt action and align with international regulators when considering an optimal regulatory model. Such a model needs to cover a comprehensive consumer protection framework that includes the regulation of promotion and sales tactics; the enhancement of information disclosure in areas such as background of issuer, authorisation status, risk factors and redemption arrangements; market stability; and a high level of data privacy and cybersecurity.

Empowering Consumers amid COVID-19 Pandemic

Since the outbreak of COVID-19, the Council has consistently disseminated test reports relating to combatting the pandemic. Over the past year, we have remained diligent in conducting tests and surveys on various new anti-epidemic products entering the market. With more residents now cooking at home, the Council has conducted safety tests on kitchen appliances such as cast iron pots and air fryers, as well as food tests on ham, biscuits and other popular foods.

Demand for RAT kits soared in late February amidst the fifth wave of the pandemic. The sudden influx of these kits in the market with different countries of origin and international accreditations left consumers bewildered. It was difficult for laymen to digest such complex information let alone make informed purchasing choices. In response to this urgent need, besides providing practical tips for selecting RAT kits, the Council developed and released within 10 days a *"Search Tool for Rapid Antigen Test (RAT) Kits Approved for Use by Various Regions"* to help consumers verify and select suitable products. This topic generated over 220 items of media coverage while the search tool clocked one million page views in just 11 weeks, an exceptionally high usage rate.

Businesses have faced unprecedented hardships during the past 2 years of the pandemic and it was very unfortunate that some have been forced to close down. During the past year, a number of the closures had considerable impact on consumers, including those of several fitness centre chains, together affecting thousands of subscribers, and a major cinema network for which pre-purchased vouchers or accumulated incentive rewards could no longer be redeemed. Probably the most serious case was the closure of Bonjour Beauty which operated beauty salons and a massage parlour, resulting in 1,040 complaints involving over HK\$40 million. These incidents once again highlight the risks of prepayment.

就此，本會向香港金融管理局提交意見，建議香港作為具領導地位的國際金融中心，應快速採取行動，與全球主要的監管機構緊密協作，為香港制定最合適的監管模式。監管模式須涵蓋能全面保障消費者的框架，包括監管宣傳和銷售策略；增加資訊的透明度，例如發行商背景、授權狀況、風險因素、產品贖回安排等；維持市場穩定性；並確保私隱和網絡安全。

提升消費者在新冠疫情下的自我保護能力

自 2019 冠狀病毒病疫情爆發以來，本會持續適時發放有關抗疫產品的測試報告。在上年度，我們努力不懈，為市場上各類型新型防疫產品進行測試和調查，並鑑於現時市民在家煮食增多，亦對鑄鐵鍋、氣炸鍋等廚具，以及火腿、餅乾等受大眾歡迎的食物進行測試。

隨著第 5 波疫情在 2 月底爆發，快速抗原測試包的需求飆升。市場上迅即湧現不同來源地和國際認可的測試包，但一般普羅大眾是難以理解這些測試包的複雜資訊，更遑論作出明智的消費決定。為解決消費者的困惑，本會急市民所急，除了提供選購快速抗原測試包的實用貼士外，並於 10 天內開發並推出「不同地區認可的快速抗原測試包名單搜尋器」，幫助消費者核實和選擇合適的測試包。搜尋器的啟用獲得媒體逾 220 則報道，並在短短 11 星期內，錄得一百萬次瀏覽量，使用率遠超預期。

過去兩年的疫情，商戶面對史無前例的困難，部分商戶更無奈被迫結業。在上年度，不少結業事件均為消費者帶來一定程度的損失，包括受多間連鎖健身中心結業影響的數千名客戶，以至購買了大型戲院院線禮券或未能及時換領累積獎賞的消費者。其中最嚴重的個案是美容院悅榕莊結業事件，本會一共接獲 1,040 宗投訴，涉及款項超過港幣 4 千萬元，事件再次凸顯預繳式消費的風險。

To help revive the hard-hit economy, the Government announced a consumption voucher scheme in mid-2021, sparking a shopping craze amongst the general public. To prevent zealous consumers from being blindsided by so many promotions and discounts, and overlooking the terms and conditions of the offers, or falling into high-value prepayment traps, the Council disseminated information to the public a month ahead of the first disbursement, then again when the vouchers were released. Along with the results of the Council's survey on 250 traders, consumers were provided with helpful tips on selecting the most suitable Stored Value Facility (SVF) and reminded to spend wisely and shop rationally.

The fifth and most serious wave of COVID-19 in February 2022 brought confirmed daily cases to tens of thousands and rumours spread of an imminent citywide lockdown for universal testing. This led to a panic-buying frenzy, with long lines building at supermarkets where stocks of fresh produce and other groceries were quickly depleted. The Council's Chief Executive and I personally spoke publicly to urge consumers to remain rational in stocking up food and other necessities, and gave assurances that the Government was doing all it could, working closely with Mainland counterparts, to alleviate any shortage of fresh food.

To make the situation even worse, prices at 3 major supermarkets increased during the height of the pandemic, with an increase in aggregate average price recorded across 11 product groups, the highest being 24.8% when comparing March and January 2022 data. We issued media statements calling upon traders to maintain stable prices and stock levels, while advising consumers to compare prices at different stores before making purchases in haste. In fact, our annual supermarket pricing survey revealed that although there was a slight 1.9% drop in the aggregate average price of a basket of supermarket goods in 2021, such marginal savings were unable to offset the pandemic-induced surge in prices for common food and household products during the first year of the outbreak.

Steering Long-term Vision in Safeguarding Consumers

The pandemic is likely to linger, albeit on a more moderate scale. Despite these uncertainties, the Council never loses sight of the importance of longer-term planning and has put in place a three-year strategic plan covering 2022-25, encompassing 5 major goals to guide its development and direction, namely safeguarding consumer interests under the digital economy; enabling better quality of living through informed consumption choice; equipping vulnerable consumers – notably youth, the elderly and consumers with special needs – with proper knowledge and skills for self-protection; sustaining and developing partnerships to synergise consumer protection work at international, Mainland/Greater Bay Area and local levels; and upholding the Council as an effective and high-performing statutory body through staff enrichment and strong corporate governance.

政府在 2021 年中公布電子消費券計劃以重振經濟，旋即帶動全城的購物熱潮。為免消費者受到眾多宣傳和折扣吸引，忽略條款細則，甚至跌入預繳式高消費陷阱，本會分別在領取消費券一個月前和發放後，適時向大眾提供實用資訊，除發放對 250 個商戶進行的調查結果外，亦向消費者發放溫馨提示，協助他們選擇適合的電子支付平台，並提醒要精明理性地消費。

2022 年 2 月的第 5 波疫情是歷來最嚴峻，每日確診個案數以萬宗，關於封城以至進行全民檢測的謠言滿天飛，市面因而出現恐慌性搶購潮，超市門外大排長龍，新鮮食品及糧油雜貨同被迅速搶購一空。本人和本會總幹事公開呼籲消費者在儲備食物和日用品時要保持理性，同時保證政府已採取行動，與內地當局緊密合作，以紓緩新鮮食品短缺的問題。

雪上加霜的是，三大超市在疫情高峰時加價，對比 2022 年 1 月份和 3 月份的數據，11 組貨品的總平均售價均錄得加幅，升幅最高為 24.8%。我們透過新聞媒體發布聲明，公開呼籲超市維持穩定的價格和庫存，同時建議消費者購物前要不忘格價。事實上，我們的年度超市價格調查顯示，在 2021 年內，一籃子超市貨品的總平均售價縱輕微下跌 1.9%，惟其回落幅度未能抵銷食物和家庭用品等貨品在 2020 年因疫情而引致的升幅。

高瞻遠矚 守護消費者

儘管感染數字已回穩，但疫情仍會持續。即使在不明朗的因素下，本會仍時刻謹記長遠規劃的重要性，於年內定下 2022-25 的三年工作計劃，提出 5 大目標，引領我們的發展和方向，包括在數碼經濟下保障消費者權益；促進知情選擇以提升生活質素；增強弱勢社群的認知和技能，特別是青年、長者和特殊需要人士的自我保護能力；夥拍國際、內地/大灣區和本地機構，以締造消費者保障工作的協同效應；通過發展人力資源培訓和加強企業管治，維持本會作為表現卓越的法定機構。

Going Beyond the Call of Duty

With Hong Kong again feeling the full force of the COVID-19 pandemic in early 2022, it was only possible to get through such difficult times by pulling together as a team, working even harder and going beyond the call of duty. Therefore, I wish to extend my heartfelt gratitude to all our staff and management who showed such impressive resilience, flexibility and initiative. I should of course also thank Members of the Council and the many important stakeholders and partners with whom we have worked during the past 12 months for their unwavering support and guidance.

This is the last full financial year I will serve as Council Chairman, having had the honour and privilege to be part of the incredible organisation since early 2019 and to play a role during one of the most momentous and difficult periods in Hong Kong's recent history. I would like to send my best wishes to the Council's new leadership, and I am sure that under their guidance it will continue to innovate and rise to the challenges in the many years and decades to come.



Mr Paul LAM Ting-kwok, SBS, SC, JP
Chairman

努力不懈 超越使命

2022年初，香港再受新冠疫情的衝擊，惟消委會團隊均齊心努力向前，每人多行一步，共同跨越時艱。就此，我衷心感謝本會員工和管理層的靈活應變，並以積極主動的態度，與市民大眾一起並肩作戰，攜手對抗疫情，我對本會委員，以及過去12個月給予我們大力支持和指導的重要持份者和合作夥伴，深表感謝。

今年是我以消委會主席的身份為大家服務的最後一個完整的財政年度，自2019年初能成為消委會這難能可貴的機構的一員，並在香港近年來最重要且艱辛的日子出一分力，我深感榮幸。我藉此機會祝福消委會新一任主席和所有領導層，深信在他們的領導下，消委會定能繼續創新，成功跨越未來每一個挑戰。



林定國資深大律師，銀紫荊星章，太平紳士
主席

