

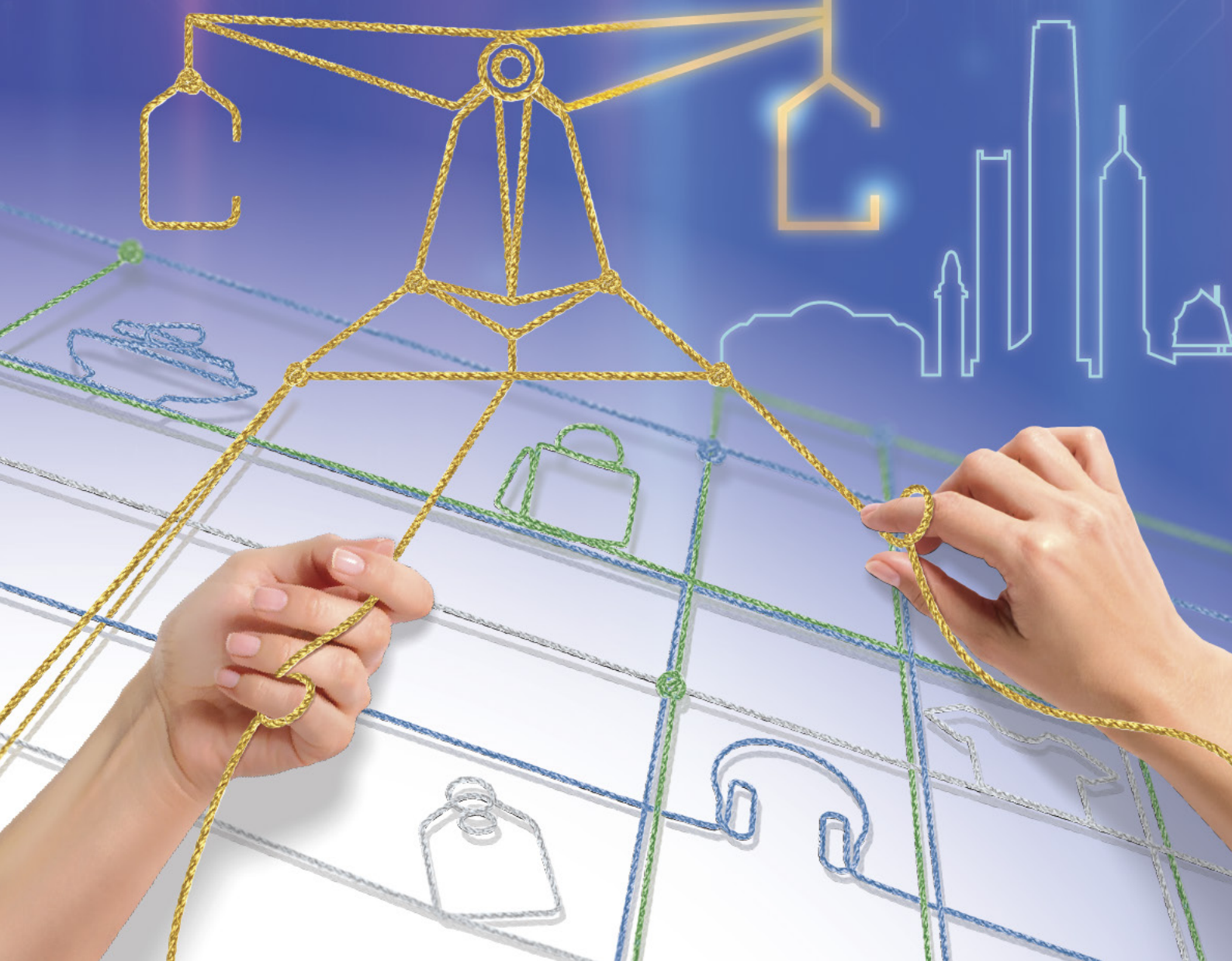


消費者委員會  
CONSUMER COUNCIL

# CONSUMER PROTECTION BEYOND GOLD

金禧歷練 消保新篇

2024-25  
CONSUMER COUNCIL ANNUAL REPORT  
消費者委員會年報







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## Information Reach 訊息傳播



CHOICE Circulation  
《選擇》流通量



Annual Sales of Print Version<sup>#</sup>  
全年印刷版銷售量<sup>#</sup>

80,133 Copies 冊



Sales of eCHOICE  
網上版《選擇》銷售量

1,436  
Single Issues 單期

6,043  
Single Articles 單篇文章

<sup>#</sup> Note 註：2024.04.01 – 2025.01.01

## Digital Platforms 數碼平台



Official Website  
官方網站

16 Million  
Page Views  
1,600 萬  
網頁瀏覽

7 Shopping Guide Articles  
「消費全攻略」文章

53 Infographics  
信息圖

95 Videos  
影片



Facebook

114,889

Accumulated Followers  
累計追蹤人數

327 Posts  
帖文



WeChat 微信

42,490

Accumulated Followers  
累計追蹤人數

48 Posts  
帖文



Instagram

4,936

Accumulated Followers  
累計追蹤人數

225 Posts  
帖文



YouTube

5.2

Million 百萬  
Accumulated Views  
累計觀看次數

35,936 Accumulated Subscribers  
累計訂戶

462,644

Views 觀看次數 (Reporting Year 報告年度)





## Online Price Watch 網上價格一覽通

Unique Visitors 獨立訪客

**187,026** Desktop  
電腦瀏覽

+18%

**283,500** Mobile  
手機瀏覽

+19%

**2,870** Products Covered  
款涵蓋產品



## Oil Price Watch 油價資訊通

**2.48** Million  
百萬  
Page Views 網頁瀏覽

**1.62** Million  
百萬  
App Views 應用程式瀏覽

**435** Pump Price and Walk-in Discount Updates  
牌價及門市折扣更新次數

**14,184** App Downloads  
應用程式下載次數

**108,221** Accumulated App Downloads<sup>^</sup>  
應用程式累計下載<sup>^</sup> +15%

<sup>^</sup> Note: Since its revamp in 2020  
註：自應用程式於 2020 年更新起計



## Public Engagement Events 公眾參與活動

Top 10 Consumer News –Year of the Dragon  
龍年十大消費新聞

**14,429** Voters  
投票人數

23rd Consumer Rights Reporting Awards  
第 23 屆消費權益新聞報道獎

**1,170** Public Voters  
公眾投票人數



## School and Community Programmes 學校及社區活動

|                                                             | Participants<br>參加人次 | Satisfaction Rate 滿意度 /<br>Impact 影響 |
|-------------------------------------------------------------|----------------------|--------------------------------------|
| Primary School Students<br>小學生                              | 7,171                | 91%*                                 |
| Secondary and Post-Secondary<br>School Students<br>中學生和專上學生 | 25,979               | 87%*                                 |
| Persons with Special Needs<br>特殊需要人士                        | 1,459                | 96.5%                                |
| Senior Citizens<br>長者                                       | 1,459                | 97%                                  |
| Total<br>總數                                                 | 36,068               |                                      |

\* Note: applicable to programmes implemented in 2023/24 school year only  
註：只適用於 2023/24 學年舉行之計劃



## Mass Media 大眾媒體

**64** Press Releases  
新聞稿

**21** Press Statements  
新聞聲明

**5,700+** Counts of Media Coverage  
傳媒報道篇幅

**500+** Media Enquiries  
傳媒查詢

**168** Media Interviews  
傳媒採訪

**43** Front Pages  
頭版報道

Figures cover the reporting year unless specified.  
除特別說明外，數字涵蓋報告年度。

## Protecting Consumer Rights 保障消費者權益



### Direct Assistance 直接協助



**63%** Resolution Rate  
調停成功率

**207** Referrals from GBA  
Online Platform  
大灣區網上平台轉介\*

\* 廣東消費投訴諮詢信息化綜合平台  
(粵港澳大灣區消費投訴轉辦平台)

### Consumer Legal Action Fund (CLAF) 消費者訴訟基金

**9** Assistance Granted  
獲基金批予協助之申請

**34** Assisted Cases Cleared  
期內完結的受助個案



### Research, Test & Survey 研究、測試及調查

**40** Product Research  
產品研究

**889** Products Tested and Studied  
款測試及研究產品

**558** Brands  
品牌

**18** Service Surveys  
服務調查

**16** In-depth Studies  
深入研究



**11** First-ever Product Tests  
首次測試產品

**32** Tests and Studies Related to  
Sustainable Consumption  
可持續消費相關測試及研究

**14** Studies Related to Trending Services  
新興服務相關研究



### Advocacy 倡議

**10**  
Submissions to  
Consultations  
諮詢回應

**1**  
Policy Studies  
政策研究

## Protecting Our Environment 環境保護



### Operational Sustainability 可持續營運

#### Sustainable Office 可持續辦公室

Paper Usage 用紙量  
**394,668** pages  
頁  
按年 -23% YoY

Electricity Usage 用電量  
**350,611** units  
度  
按年 +18% YoY

(1 Unit 度 = 1kWh)



2024

4月  
4 APR

## 50th Anniversary Golden Jubilee Cocktail Reception 50 周年金禧誌慶酒會

Over 880 guests came together to honour the Council's half-century mark at the cocktail reception held at the Hong Kong Convention and Exhibition Centre. Officiated by the Chief Executive of the HKSAR, Mr John Lee, the ceremony was graced by many key Government officials, Executive and Legislative Council members, industry leaders, important partners in consumer protection, as well as current and former Council Members.



消委會 50 周年金禧誌慶酒會假香港會議展覽中心舉行，逾 880 位來賓聚首一堂，一同慶賀本會成立半世紀。誌慶酒會由行政長官李家超先生主禮，多位特區政府主要官員、行政會議成員、立法會議員、業界領袖、消保組織合作夥伴，以及現屆和歷屆消委會委員均蒞臨出席，令活動熠熠生輝。

## 1st “Smart Consumption Academy” (SCA) Successfully Concludes 首屆「智醒消費學堂」圓滿舉行

The first SCA, the new educational programme for secondary school students co-organised by the Council and the Education Bureau (EDB), was held during the year, attracting overwhelming enrolment from over 25,000 students from 140 secondary schools and concluding with an Awards Presentation Ceremony on 12 July 2024.

由消委會與教育局合辦的全新中學生教育計劃「智醒消費學堂」，於年內完成首屆活動，反應熱烈，共吸引 140 間中學、逾 25,000 位學生報名參加，並於 2024 年 7 月 12 日舉行頒獎典禮。

More in “Empowering Consumers Through Education”

詳情可參閱「以教育提升消費者自我保護能力」一節

2024

7月  
7 JUL





## Collaboration in Consumer Redress with Thailand Consumers Council (TCC) 與泰國消費者委員會簽訂合作協議

The Hong Kong Consumer Council and TCC signed a Memorandum of Understanding (MOU) for collaboration on cross-border consumer disputes. Through establishing an information exchange and complaint referral mechanism, it aims to strengthen cooperation in resolving consumer disputes. As the fourth MOU signed with a consumer body in Asia, it marks the Council's dedication in jointly creating a safer and more reassuring consumption environment for consumers in the region.

Closer to home, the Council also signed an MOU with the Guangdong Consumer Council, and renewed MOUs with the Zhejiang Consumers Council and Shanghai Consumer Council during the year, forging even closer collaboration with the Mainland in dispute resolution.

本會與泰國消費者委員會簽訂跨境消費爭議合作協議書，建立兩地訊息及投訴個案互通機制，藉以加強跨境處理消費糾紛的合作。這是本會第4度與亞洲地區的消保組織簽訂同類協議，攜手為區內的消費者締造更有保障、更安心的消費環境。

與此同時，本會於年內與廣東省消費者委員會簽訂《深化粵港區域市場一體化消費維權合作協議》，亦分別跟浙江省消費者權益保護委員會、上海市消費者權益保護委員會再次簽署合作協議，進一步深化與內地省市就處理消費糾紛的合作。

More in “Forging Closer Collaboration for Consumer Protection”

詳情可參閱「加強對外合作保障消費者權益」一節

2024  
10月  
OCT



## Breaking Engagement Records for Consumer Rights Reporting Awards (CRRA) and Top 10 消費權益新聞報道獎、十大消費新聞雙雙刷新紀錄

The year under review saw historical-high engagement with media partners and the public. The 24th CRRA attracted a record-breaking 471 entries from 46 news organisations, social media platforms and higher education institutions, while the Top 10 Consumer News — Year of the Dragon also broke turnout records with 14,429 voters.

年內，本會與傳媒夥伴及公眾互動再創新紀錄。「第24屆消費權益新聞報道獎」共有46間新聞機構、社交平台及大專院校參與，參賽作品高達471份，打破歷屆紀錄。而「龍年十大消費新聞」選舉則吸引14,429名市民投票，同樣寫下歷來投票人數新高。

More in “Disseminating Consumer Information”

詳情可參閱「傳播消費訊息」一節

2024

11月  
NOV

2025

2月  
FEB





## CHOICE Free for All Distribution Points at Link Shopping Centres 《選擇》免費睇 領展商場設派發點

The online version of CHOICE Magazine became fully available for free from 2 January 2025, empowering consumers with accessible consumption information anytime, anywhere. The Council also collaborated with Link to set up distribution points at 14 of their shopping centres, offering a limited number of complimentary print copies for members of the public in need.

《選擇》月刊於 2025 年 1 月 2 日正式全面免費開放網上版，讓消費者隨時隨地掌握衣食住行各方面的消費資訊，時刻精明消費。消委會更與領展合作，於其旗下 14 個商場設立派發點，提供小量印刷版讓有需要的市民免費取閱。

More in “Disseminating Consumer Information”  
詳情可參閱「傳播消費訊息」一節

2025

1 月  
JAN



## Launch of GBA Smart Guide for Residential Properties 一站式網上資訊平台《大灣區住房錦囊》啟動

2025

2 月  
FEB



In view of the rising demand of consumers working or living in the Greater Bay Area (GBA), the Council launched a brand new one-stop online platform “GBA Smart Guide (Residential Properties)”, with 5 thematic pages covering comprehensive information on purchasing or renting residential properties in various cities in the GBA. The Smart Guide aims to help consumers make informed choices while navigating the intricacies of property purchases and rental.

消委會推出全新一站式網上平台《大灣區住房錦囊》，設 5 大專題頁面，全面涵蓋大灣區不同城市的置業和租樓流程等所需資訊，以貼合愈來愈多市民在大灣區工作、居住的需要，為大灣區消費者「置業及租賃導航」，作出精明選擇。

More in “Forging Closer Collaboration for Consumer Protection”  
詳情可參閱「加強對外合作保障消費者權益」一節

## Advocating Transparency in Private Healthcare Pricing 倡議提升私營醫療價格透明度

The Council published a study titled “Price Transparency in Healthcare: Fostering Consumer Trust and Value” examining the concerns and pain points experienced by consumers in using private healthcare services. The study identified areas for improvement and put forward 5 recommendations for enhancing price transparency in the private healthcare sector; ultimately empowering consumers and fostering greater trust.

消委會發表了題為《信心與價值：提升醫療價格透明度》的研究報告，審視消費者在使用私營醫療服務時所遇到的疑慮和痛點，尋找改善空間，並就提升收費透明度提出 5 項建議，從而加強消費者保障自身權益的能力，以及對私營醫療市場的信心。

More in “Advocating a Fair Marketplace and Legal Protection for Consumers”  
詳情可參閱「倡議公平市場和消費者的法律權益」一節

2025

3 月  
MAR





# CHAIRMAN'S MESSAGE

## 主席的話



Mr Clement CHAN Kam-wing, BBS, MH, JP  
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士  
Chairman 主席

### Consumer Protection Beyond Gold

The 2024-25 reporting period marked a defining moment in the Consumer Council's history. We began with the 50th Anniversary Cocktail Reception in April 2024 — a celebration that brought together long-standing partners, stakeholders, and supporters. More than a tribute to our past, it was a reaffirmation of our mission and a springboard for the future.

As we reflected on five decades of unwavering commitment to safeguarding consumer rights, we also looked ahead with renewed purpose. In a rapidly transforming world where consumption is increasingly digital, borderless, and complex, we asked: how can we continue to protect and empower consumers?

This year's theme, *"Consumer Protection Beyond Gold"*, captures our response. It encapsulates our pledge to remain agile, innovative, and forward-looking — building on our half-century legacy while adapting to the evolving needs of consumers. Our vision remains clear: to be the trusted voice of consumers in Hong Kong, now and going forward.

### 金禧歷練 消保新篇

2024-25 年度對消費者委員會來說可謂意義非凡。2024 年 4 月舉行的 50 周年誌慶酒會為這個金禧年揭開序幕，當天，多年來與消委會同行的合作伙伴、持份者及支持者聚首一堂，不僅對我們過去半個世紀的工作予以肯定，更引領我們邁向未來，同心協力譜寫消保新篇章。

消委會在過去 50 年堅定不移地維護消費者權益，在回顧這些點滴之時，我們亦為未來訂立目標：因應著消費環境日趨數碼化、無疆界和複雜，我們該如何繼續保障消費者權益及加強他們自我保護的能力？

本年度的年報主題「金禧歷練 消保新篇」正好解答這個問題：消委會憑藉累積半世紀的豐富消保經驗，將不斷求進迎合消費者的需求，以靈活變通、勇於創新和高瞻遠矚的思維全面拓展消保工作。我們的願景明確清晰：不論是現在還是未來，消委會都會致力成為本港消費者信賴的聲音。



## CHOICE for All: A Milestone in Consumer Empowerment

A major breakthrough this year was making CHOICE Magazine free for public access online from January 2025. This pivotal move highlights our core belief that knowledge empowers consumers, and that access to reliable information is a fundamental right. For nearly five decades, the iconic CHOICE has been a trusted and impartial source of practical consumer insights. Removing the paywall has broadened access, enabling more people to make informed purchase decisions with confidence.

Public response has been overwhelmingly positive, with a surge in online readership and heartfelt feedback from consumers who value the enhanced accessibility. To complement the digital offering, apart from making complimentary print copies available to secondary schools, universities and selected NGOs, we strategically partnered with Link REIT to distribute a limited number of complimentary print copies, catering to those who prefer traditional formats. This initiative underscores our dedication to inclusivity for diverse needs, empowering consumers in a rapidly evolving digital landscape and accelerated information dissemination.

The launch of free access to CHOICE online also marks a key step in the Council's broader journey of digital transformation. As technology reshapes consumer behaviour and preferences, we are evolving to meet consumers where they are.

## Beyond Borders: Strengthening Collaboration in a New Consumer Landscape

The modern consumer journey is no longer confined to traditional boundaries. Whether shopping online or consuming goods and services while travelling abroad, today's consumers are navigating an increasingly borderless marketplace. This paradigm shift has brought both opportunities and emerging challenges. While ties with both regional and global counterparts have always been strong, the Council has intensified its focus on various cross-boundary consumer issues during the year, particularly property, travel and healthcare.

As the Guangdong-Hong Kong-Macao Greater Bay Area (GBA) continues to integrate economically and socially, the Council has stepped up cooperation with Mainland and GBA counterparts to foster a more seamless and secure consumer environment. Apart from the rising northbound consumption trend, more Hong Kong residents are also choosing to work and live in the GBA's one-hour living circle, driving up demand for property purchase and rental. In response, the Council launched the new "GBA Smart Guide" for residential properties in February 2025 with support from consumer bodies in the area. This handy one-stop online platform provides practical advice for Hong Kong residents in navigating complex legal and procedural differences across jurisdictions when purchasing or renting property in the GBA.

On the global front, the Council signed a Memorandum of Understanding (MOU) with the Thailand Consumers Council in late 2024, establishing an information exchange and complaint referral mechanism, strengthening cooperation on consumer redress, complaint handling, and cross-border dispute resolution. This partnership reflects our commitment to advancing consumer protection in an increasingly interconnected world.

## 全民《選擇》： 精明消費的里程碑

要數本年度的一大突破，必定是《選擇》月刊由 2025 年 1 月起全面免費開放網上版供市民閱覽。我們相信知識可以加強消費者的自我保護能力，而獲得相關可靠資訊是消費者的基本權利。近 50 年來，家傳戶曉的《選擇》月刊一直被公認為具公信力的消費資訊來源，而全面免費開放後，就可以讓更多消費者隨時隨地獲取實用消費資訊，更有信心地作出知情選擇。

市民對於免費開放網上版《選擇》月刊的反應十分熱烈及正面，除了網上閱覽人數激增外，不少消費者亦反映可更便捷地獲取消費資訊。此外，為了照顧不同人士的需要，我們亦以贈閱形式發送限量印刷的實體書到全港中學、大學和部分社福機構；並與領展合作，於其旗下的 14 個商場作免費派發，方便各區有需要的市民取閱，希望透過多元渠道傳播實用的資訊到更多消費者的手上。

科技正在重塑消費者的行為習慣，免費開放網上版《選擇》月刊標誌著本會在數碼轉型的旅程上邁出重要一步。我們將會與時並進，以滿足消費者的需求。

## 跨越疆界： 在嶄新消費環境中加強合作

現今的消費模式已經突破傳統框框，不論是網上購物或是外遊消費，消費市場已經再無疆界。這種翻天覆地的轉變既帶來機遇，亦增添挑戰。因此，除了與合作無間的各地消保組織保持緊密聯繫之外，我們亦特別聚焦於跨境置業、旅遊和醫療服務等議題所引起的消費爭議。

隨著粵港澳大灣區的社會經濟發展進一步融合，本會與內地各省市的消保組織亦不斷加強合作，銳意攜手為各地市民締造一個更安全、更安心的消費環境。香港人喜歡北上消費，同時亦有愈來愈多香港居民選擇在大灣區一小時生活圈工作和居住，帶動置業和租住需求。有見及此，在大灣區各消保組織的鼎力支持下，本會於 2025 年 2 月推出了全新的「大灣區住房錦囊」一站式網上平台，為有意在大灣區購買或租住物業的香港市民提供實用資訊，讓他們可便捷地了解各地在住房相關的法律及程序上的差異，作出知情選擇。

放眼國際，本會與泰國消費者委員會在 2024 年簽訂跨境消費爭議合作協議書，建立兩地訊息及投訴個案互通機制，加強在協助消費者維護權益、投訴處理，及跨境處理消費糾紛上的合作，彰顯我們對提升跨境消費保障的決心。



## Fostering Consumer Trust in Private Healthcare Sector

When it comes to the most common and essential needs of consumers, healthcare is at the top of the list. While initiatives like the Voluntary Health Insurance Scheme and Elderly Health Care Voucher Scheme have encouraged the general public to make wider use of private healthcare services, the imbalance in Hong Kong's dual-track healthcare system — with a heavily burdened public sector — remains a pressing concern.

In March this year, the Council released a comprehensive study report on private healthcare price transparency in Hong Kong, titled *"Price Transparency in Healthcare: Fostering Consumer Trust and Value"*. The report revealed significant price disparity across private hospitals for common medical procedures and insufficiency in price transparency of private healthcare facilities, which can lead to confusion and financial strain for patients.

Based on the findings, the Council put forward 5 recommendations aimed at enhancing price transparency in the private healthcare sector. So far, we are pleased to observe that the study has sparked important dialogues among the authorities, lawmakers and in society about the need for standardised pricing disclosures and stronger regulatory oversight. Most importantly, it has been encouraging to see the proactive steps taken by the Government in proposing legislation on enhancing price transparency in private healthcare services, measures that are closely aligned with the advocacy of the Council's report.

## The Silver Economy: Protecting Our Ageing Population

As we look to the future, population ageing emerges as a key demographic trend across the globe. This shift presents both challenges and opportunities, bringing the topic of the silver economy into the limelight. Forward-thinking, the Government had announced in the 2023 Policy Address the establishment of the Advisory Panel on Silver Economy and subsequently a Working Group on Promoting Silver Economy the year after, which proposed 30 measures in 5 critical domains to tap into the immense growth potential of the silver economy.

The Council has also long recognised the unique needs and vulnerabilities of older consumers. Since publishing our 2018 study on building an age-friendly consumption environment, we have introduced initiatives such as the Educator Scheme for Senior Citizens and a dedicated Elderly Hotline, aimed at strengthening protection and support, both of which have received positive feedback. During the year under review, the Council has completed a consumer survey on the silver economy, the report of which was published on the website. By identifying the consumption patterns and attitudes of elderly consumers, the Council expected to raise public awareness of the market potential of silver economy, the challenges faced by the elderly and their demands, thus promoting a more age-friendly consumption environment.

Riding on the Government's silver economy strategies, the Council established a new Advisory Group on Silver Economy in the current reporting year, bringing together experts to assess market potential and demand for developing the silver economy, and guide actionable strategies for promoting the age-inclusive consumer practices. Our focus is twofold: to monitor relevant business activities to protect the rights and interests of elderly consumers, and to empower them through education and outreach, enabling them to make confident, informed choices.

## 醫療服務： 增強消費者對私營醫療市場的信任

醫療服務是市民生活中不可或缺的一部分。儘管現時有多項政策鼓勵大眾更廣泛地使用私營醫療服務，如自願醫保計劃及長者醫療券等，但公營醫療負擔仍然沉重，本港醫療體系的公私營失衡情況持續，是一個迫切需要解決的問題。

今年3月，本會發表《信心與價值：提升醫療價格透明度》研究報告，全面檢視本港私營醫療服務的收費透明度。報告揭示即使是同一常見醫療程序，各間私家醫院的收費亦可以有很大的差距，而私營醫療機構一般欠缺收費透明度，可能會令病人感到困惑和造成沉重的經濟負擔。

本會就研究結果提出5項提升私營醫療服務收費透明度的建議。報告發表後，我們樂見當局、立法會及社會各界就提供標準格式的收費資料及加強監管作出廣泛討論。最重要的是政府亦建議就提升私營醫療服務的收費透明度立法，這些措施與本會研究報告的倡議一致，令人鼓舞。

## 銀髮經濟： 保障高齡化人口

全球各地均面對人口老化的趨勢，雖然存在不少挑戰，但亦為發展銀髮經濟帶來機遇。行政長官早在2023年《施政報告》已經宣布成立「銀髮經濟顧問小組」，並在2024年成立「促進銀髮經濟工作組」，就5個範疇提出30項措施，釋放銀髮經濟的龐大發展潛力。

本會一直深明銀髮消費者有獨特的需求，身心也較為脆弱，需要多加關注。我們於2018年發表《共建長者友善消費環境》的研究報告後推行了多項計劃，包括「智齡消費教育大使」和「智齡消委會熱線」，加強守護銀髮族的消費權益，兩項計劃均獲得正面回應。本年度，我們亦進行了一項《香港銀髮經濟消費者調查》，並在本會網站發布相關報告，期望透過加深了解銀髮族的消費模式與心態，提高大眾對銀髮經濟市場潛力的關注，以及更加認識長者的需要及所面對的挑戰，攜手創建一個長者友善的消費環境。

政府為推動銀髮經濟奠定策略發展方向，本會本年度亦成立了一個全新的「銀髮經濟諮詢小組」，匯聚不同界別的專業人士評估銀髮經濟的發展潛力及市場需求，並為推廣年齡友善的消費模式提出策略性方向。我們將會從兩方面著手：一方面會密切監察各式商業活動以保障銀髮族的權益；另一方面，會透過宣傳和外展教育活動，增強長者作出知情選擇的信心與能力。

We remain resolute in ensuring that the voices of older consumers are heard and that their rights are upheld, so that they can shop with confidence and be safeguarded against exploitation and misinformation. In doing so, we can also harness the power of the silver economy and vitalise the overall economic development of the city. As we move beyond our golden jubilee, it is fitting that the golden generation becomes a central focus of our work.

## Looking Ahead: A Future Beyond Gold

As we conclude this remarkable year, I wish to take this opportunity to express my deepest gratitude to all those who have supported us along the way, including all current and past Council Members, stakeholders and partners, as well as our team of dedicated staff and management, the driving force of the Council. I also extend my sincere appreciation to Ms Gilly Wong, the Council's outgoing Chief Executive, for her visionary leadership and exceptional contribution to the Council and the development of Hong Kong's consumer protection in the past 12 years.

The challenges ahead are complex. The digital economy continues to evolve at breakneck speed. Economic and social change are reshaping consumption patterns and priorities. The proliferation of artificial intelligence has been increasingly exploited by fraudsters to create sales traps for consumers. Amidst all variability, one thing remains certain: the need for a dedicated, reliable, and forward-thinking consumer advocate.

The Consumer Council stands ready to meet this moment. With the support of our devoted staff, our partners across sectors and borders, and the trust of the public we serve, we will continue to champion the rights and interests of consumers — today, tomorrow, and for the next 50 years. Let us move forward together, with purpose and resolve, as we write our next chapter and advance *Consumer Protection Beyond Gold*.



Mr Clement CHAN Kam-wing, BBS, MH, JP

Chairman

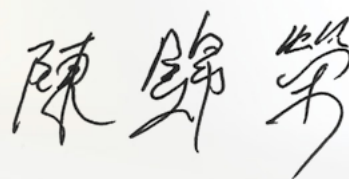
以年歲計，消委會亦可算是銀髮一族，同心同行，我們將更全心全意致力聆聽他們的心聲、維護他們的權益免被剝削及誤導，讓他們時刻可以安心消費。這樣，我們才可以全力發揮銀髮經濟的力量，為本港整體經濟發展注入新動力。

## 展望未來： 跨越黃金半世紀

過去一年對消委會來說實在別具意義，我希望向所有一直支持我們的人士致以最衷心的謝意，包括現任及歷任委員，各持份者和合作伙伴，以及盡心盡力的全體員工和管理層，當中每位都是推進本會奮力向前的動能。此外，我亦要衷心感謝不久前卸任的前總幹事黃鳳嫻女士，感謝她在過去 12 年滿懷熱忱、堅守信念，對本港消費者保障發展及本會所作出的重大貢獻。

數碼時代日新月異，社會經濟的轉變正在重塑消費模式和習慣，我們面對的挑戰亦愈趨複雜。人工智能的應用日趨普及，但同時亦是雙刃劍，或成為詐騙犯罪工具，或衍生各種消費陷阱。然而，儘管環境變幻莫測，社會仍需要專注、可靠、並且有遠見的消費權益維護者。

為此，消委會已經做好準備。有克盡己任的員工、不同界別及地區的合作夥伴，以及市民大眾對我們的信任與支持，不論是今天、明天還是未來 50 年，我們必定繼續守護消費者權益。讓我們懷著無比的決心攜手向目標進發，譜出「金禧歷練 消保新篇」。



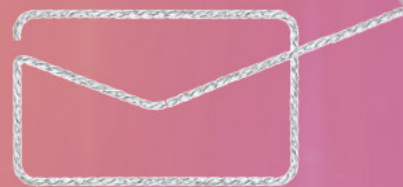
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士

主席



# CHIEF EXECUTIVE'S MESSAGE

## 總幹事的話



Dr Alaina SHUM Jiu-fai

沈朝暉博士

Chief Executive 總幹事

### Consumer Protection Beyond Gold

It is with great honour and enthusiasm that I assume the role of Chief Executive<sup>1</sup> of the Consumer Council. From the outset, I have been deeply inspired by the Council's unwavering commitment to advocating for consumer rights in an ever-evolving marketplace in the past 50 years — a mission that resonates powerfully with my own values and experiences.

While my career has spanned diverse sectors, the common thread has been building resilient systems, fostering partnerships, and navigating complex regulatory landscapes. These experiences have equipped me to uphold the Council's independence and transparency while ensuring agility in addressing emerging challenges. Beyond Hong Kong, my previous work in the Mainland and international markets has reinforced the importance of cross-border collaboration. I am eager to strengthen our partnerships with Mainland and global counterparts to amplify our impact.

### 金禧歷練 消保新篇

擔任消費者委員會總幹事<sup>1</sup>一職，我深感榮幸，更覺責任重大。過去五十年，消委會在瞬息萬變的市場環境中始終堅守使命，為消費者權益不懈努力。這份初心與我個人的信念不謀而合，也讓我更加珍惜與團隊並肩前行的機會。

我的職業生涯跨越不同界別，有幸參與機構架構優化、伙伴合作推動，以及複雜監管環境的協調工作。這些經歷讓我深刻體會到：唯有保持獨立、透明，並以靈活態度應對挑戰，才能不負公眾所託。此外，過往在內地及國際市場的工作經驗，讓我認識到跨境協作的重要性。未來，我將與團隊共同努力，深化與內地及全球消保組織的聯繫，進一步擴大消委會的影響力。

1. From 21 August 2025  
由 2025 年 8 月 21 日起

As I take the helm, I do so with deep respect for the legacy built over the past half century. The year 2024-25 under review was a remarkable watershed for the Consumer Council. Hence the theme for this Annual Report — **“Consumer Protection Beyond Gold”** — emerged not only as a reflection of our past achievements, but also as a forward-looking vision. Only when we look above and beyond, can we best protect consumers in an enduring manner.

## Riding the Wave of the Mega Event Economy

Gaining operational insights since joining the Council, I have been impressed by the sheer volume of complaints handled by the Council, a reflection of both the complexity of today's marketplace and the trust consumers place in us to advocate on their behalf. During the year, two consumer dispute trends stood out, namely those related to the mega events economy and shop closures, both closely linked to evolving economic and consumption priorities.

Hong Kong's vibrant return to the global stage in 2024-25 was marked by a surge in mega events — from global superstar concerts and international conferences, cultural and art festivals, to major sporting spectacles. The Government's strategic push to develop a “mega event economy” has revitalised local industries, boosted tourism, and created new opportunities for economic growth.

While stimulating spending and excitement, these occasions also brought a fresh round of challenges. The Council observed a sharp rise in consumer complaints linked to a myriad of ticketing issues, such as ticket printing errors requiring replacement or refunds, unclear disclosure of obstructed views and seating class. While the Council understands the hurdles faced by organisers in adapting to the new space, many of these disputes could have been avoided with better planning, clearer communication and greater transparency during the ticketing process.

Beyond events, shifting consumer habits and intensifying market competition have led to the closure of various businesses, even heavyweights such as Physical Fitness and Deliveroo, triggering a separate stream of complaints. These disruptions highlight the vulnerability of consumers and the urgent need for robust redress mechanisms that can keep pace with a constantly evolving marketplace.

消委會過去半世紀的耕耘，成就來之不易。2024-25 年度正值金禧里程碑，本年報主題「金禧歷練 消保新篇」，既是對過往成果的致敬，亦是對未來的承諾。我深信，惟有立足長遠、前瞻佈局，才能為消費者構建更可持續的保障體系。

## 盛事經濟 破浪乘風

上任以來，透過深入了解消委會的運作與數據，我更加感受到公眾對我們的信任——每年處理的龐大投訴量，不僅反映市場的複雜性，更體現消費者對我們工作的期待。去年處理的投訴中，盛事經濟與商戶結業衍生的爭議尤為突出，這些課題與經濟環境和消費模式的轉變密不可分。

2024-25 年度可謂盛事連連，由國際巨星演唱會、國際會議、文化藝術節，以至大型體育賽事，包羅萬有，標誌著本港已強勢回歸國際舞台。政府就發展「盛事經濟」亦制定全面策略，不但為本地產業增添生氣，亦為旅遊業注入動力，為經濟增長創造新機遇。

這些機遇在刺激市民消費之同時，亦帶來了新一輪的挑戰。各種票務問題導致了消費投訴驟增，例如門票印製出錯需要換票或退票、視線受阻位置及座位等級的資訊透明度不足等。本會理解各個主辦單位或未能盡快掌握一些新場地的狀況及運作安排，然而，大部分售票相關的消費糾紛其實可以透過更好的規劃、更清晰的溝通，及更高透明度而避免的。

另一方面，消費習慣的轉變及日益加劇的市場競爭，導致近年出現不同行業的商戶結業情況，當中更包括舒適堡和戶戶送這些客戶眾多的商戶，因而觸發起大量投訴。消費者在多變的市場環境中往往處於弱勢和被動的位置，因此我們急需建立一個與時並進及穩固可靠的申訴及追討機制。



## Looking Ahead: Modernising Consumer Protection Through Innovation and Partnership

As we set our sights on the horizon, the Council is gearing up to harness the potential of AI and modern communication platforms to reinforce our dedication to safeguarding consumer rights. Through deployment of new technology especially the revamp of the complaint case management system with a newly developed online dispute resolution (ODR) platform enabling consumer disputes to be resolved more efficiently, we are set to revolutionise our consumer protection strategies.

In the pursuit of operational efficiency, the Council is committed to streamlining processes to optimise costs, while simultaneously maximising consumer education efforts through robust stakeholder engagement strategies. Strengthening partnerships with consumer protection organisations in the Mainland and around the world, bolstering cross-border consumer protection efforts, and collaborating with e-commerce platforms and industry associations will empower consumers in the online shopping realm. Moreover, we plan to deepen ties with Government bureaux and departments to champion new consumer-centric initiatives, ensuring consumer welfare remains paramount in policy decisions.

## Beyond the Golden Horizon

As we close the chapter on the Council's 50th anniversary year, we do so with a deep sense of pride — not only in what we have achieved but in how we have evolved. The theme *“Consumer Protection Beyond Gold”* is more than a slogan, it is a guiding principle for the future.

The Consumer Council will continue to push boundaries, embrace innovation, and advocate for the rights of every consumer in Hong Kong. Whether through sustainable practices, digital empowerment, or a fair and safe marketplace, our mission remains clear: to protect, to educate, and to empower.

In the coming year, we are excited to celebrate another milestone — the 50th anniversary of CHOICE Magazine in 2026. This will be a moment to reflect on the magazine's legacy as a trusted source of consumer information, and to explore new ways of engaging the public in an increasingly digital age.

To our partners, stakeholders, and the public — thank you for your trust and support. May I also extend my greatest appreciation for the Council Chairman, Members and staff for your dedication and efforts. Together, we will build a future where consumer protection shines brighter than gold.



Dr Alaina SHUM Jiu-fai

Chief Executive

## 展望未來：創新協作 消保新章

放眼未來，消委會將積極運用人工智能和現代通訊平台，強化保障消費者權益的承諾。通過技術革新——尤其是改革沿用多年的投訴管理系統，並開發全新的網上爭議解決平台以更高效處理消費糾紛，我們將徹底革新消費者保障策略。

在提升運營效率的同時，我們致力簡化流程以優化成本，並通過強化持份者參與策略，大大提高消費者教育成效。我們將加強與內地及全球消保組織的合作，鞏固跨境保障機制；與電商平台及行業商會協作，提升消費者網購自保能力；我們將進一步加強與政府各政策局的溝通協作，積極推動以消費者權益為核心的政策倡議，並確保在各項政策制定過程中，消費者利益能得到充分重視和保障。

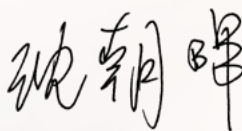
## 跨越金禧 繼往開來

在為消委會 50 周年慶典畫上句號之際，我們不僅為成就自豪，更為自身的蛻變驕傲。「金禧歷練 消保新篇」不僅是口號，更是未來的行動綱領。

消委會將繼續突破界限、擁抱創新，為香港每一位消費者發聲。無論是推動可持續消費實踐、促進數碼賦權，還是建設公平安全的市場環境，我們的使命始終如一：保護、教育、賦權消費者。

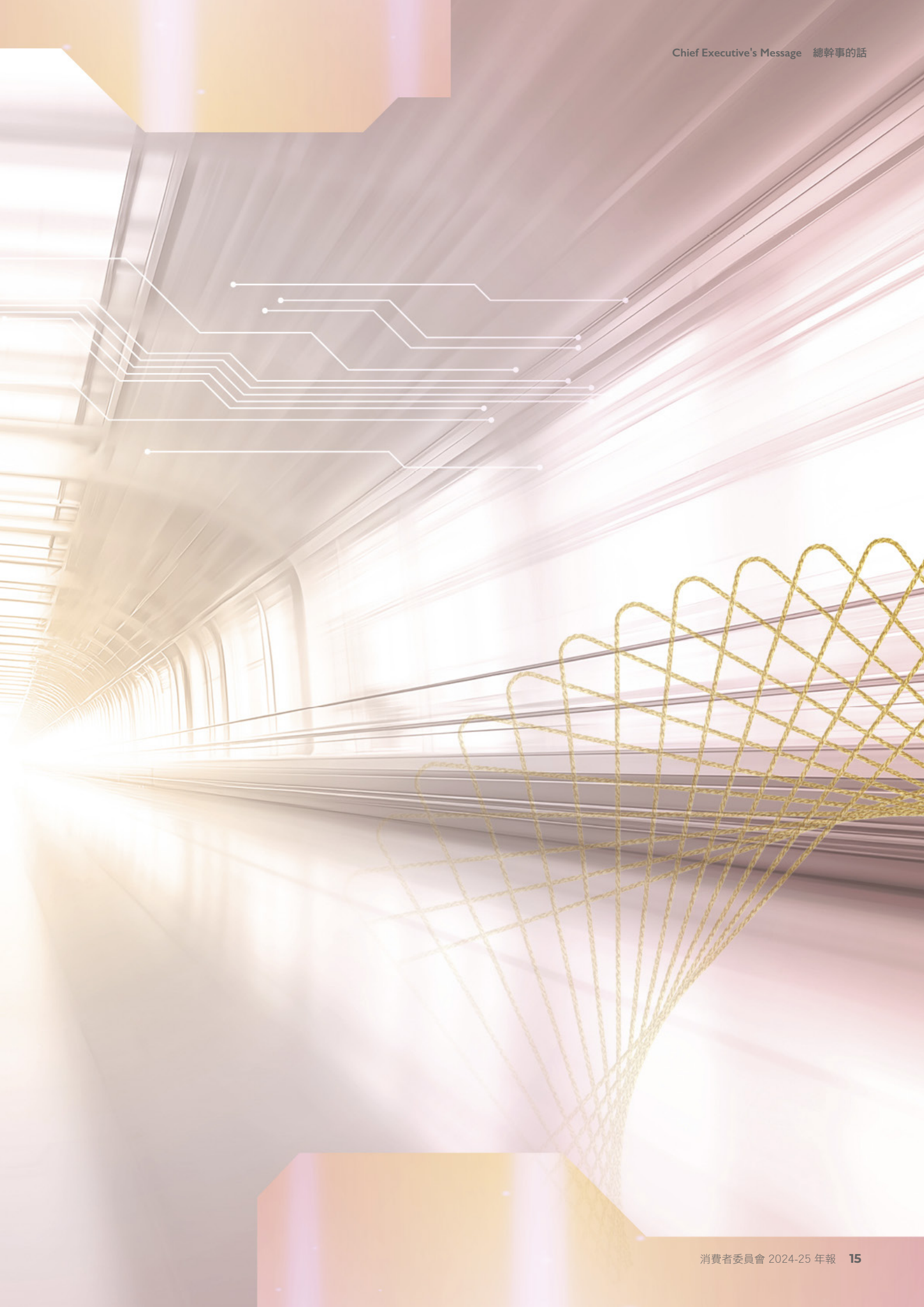
2026 年，我們將迎來《選擇》月刊 50 周年這一重要里程碑。這將是回顧月刊作為消費者信賴的資訊來源的歷程，並探索數碼時代公眾參與新模式的契機。

謹此向合作伙伴、持份者及公眾致以誠摯謝意，感謝您們的信任與支持。我亦要特別感激消委會主席、各位委員及全體同事的付出與貢獻。讓我們攜手共創比黃金更璀璨的消費者保障未來。



沈朝暉博士

總幹事





# ABOUT THE CONSUMER COUNCIL

## 關於消費者委員會

The Consumer Council has been a champion of consumer rights in Hong Kong for half a century, taking up roles similar to many counterparts around the world. Apart from advocating consumer protection regulations and good trade practices to foster a safe, fair and sustainable marketplace, forestalling and conciliating consumer disputes, the Council also empowers consumers through education and disseminating useful and reliable information on goods and services.

過去半世紀，消費者委員會一直帶領本港消費權益的發展。一如世界各地不少消保組織，本會倡議保障消費者的條例和良好營商手法，促進安全、公平和可持續發展的市場，為消費者調停糾紛，並透過教育和發布產品及服務資訊加強消費者的自我保護能力。

### Consumer Council Ordinance

The Consumer Council is a statutory body established in 1974. Pursuant to the Consumer Council Ordinance (Cap. 216), the Council's functions are to protect and promote the interests of consumers of goods and services, and purchasers, mortgagors and lessees of immovable property by:

- collecting, receiving and disseminating information concerning goods and services and immovable property;
- receiving and examining complaints by and giving advice to consumers of goods and services, and purchasers, mortgagors and lessees of immovable property;
- taking such action as it thinks justified by information in its possession, including tendering advice to the Government or to any public officer;
- encouraging business and professional associations to establish codes of practice to regulate the activities of their members; and
- undertaking such other functions as the Council may adopt with the prior approval of the Chief Executive in Council.

### 《消費者委員會條例》

消費者委員會於 1974 年成立，是香港的法定組織。根據《消費者委員會條例》（第 216 章），消委會的職能為保障及促進貨品和服務的消費者權益，以及不動產的購買人、按揭人及承租人權益。其職能包括：

- 收集、接受及傳播關於貨品、服務及不動產的資料；
- 接受及審查貨品及服務的消費者的投訴以及不動產的購買人、按揭人及承租人的投訴，並向他們提供意見；
- 採取其認為就所管有的資料而言乃屬正確的行動，包括向政府或任何公職人員提供意見；
- 鼓勵商業及專業組織制定實務守則，以規管屬下會員的活動；及
- 承擔委員會獲行政長官會同行政會議事先批准而採納的其他職能。

## Vision

To be the trusted voice in striving for consumer betterment towards safe and sustainable consumption in a fair and just market.

## 抱負

本會致力成為消費者信賴的聲音，為消費者在公平公正的市場中，建立安全及可持續的消費環境。

## Mission

- Act as advocate for consumer interests
- Facilitate constructive discussion and promulgation of pro-consumer policies
- Sees to empower consumers to help themselves

## 使命

- 倡議 消費者權益
- 促進 建設性討論以制定保障消費者的政策
- 加強 消費者維護本身權益的能力

## Core Values

- Be consumer interests driven, with due regard to the content of sustainable consumption
- Uphold fairness and justice
- Maintain openness in its activities
- Be independent and unsusceptible to undue influence
- Be accountable
- Discharge its functions proactively, constructively and with perseverance
- Protect the privacy of personal data

## 核心價值

- 以保障消費者權益為工作目標，但亦同時關注可持續消費的概念
- 以公平和公正的態度處理事務
- 運作保持高透明度
- 保持獨立意見
- 可讓公眾問責
- 以主動、積極和堅毅的精神執行職能
- 保護個人資料私隱

## Performance Pledge

The Council pledges to fulfill its statutory functions as stipulated in the Consumer Council Ordinance. Within these ambits, we will strive our best to:

- answer consumer enquiries and handle complaints in a timely manner;
- mediate dispute between consumers and service suppliers;
- conduct researches, surveys and product testing to produce and publish useful information and results;
- provide a regular outlet of information, advice and view points on all matters affecting interests of consumers;
- monitor trade practices and liaise with industry body to safeguard consumer interests;
- research on consumer policy and launch consumer education campaign or related activities.

## 服務承諾

本會承諾履行《消費者委員會條例》規定的一切法定職務。在條例規定範圍內，致力：

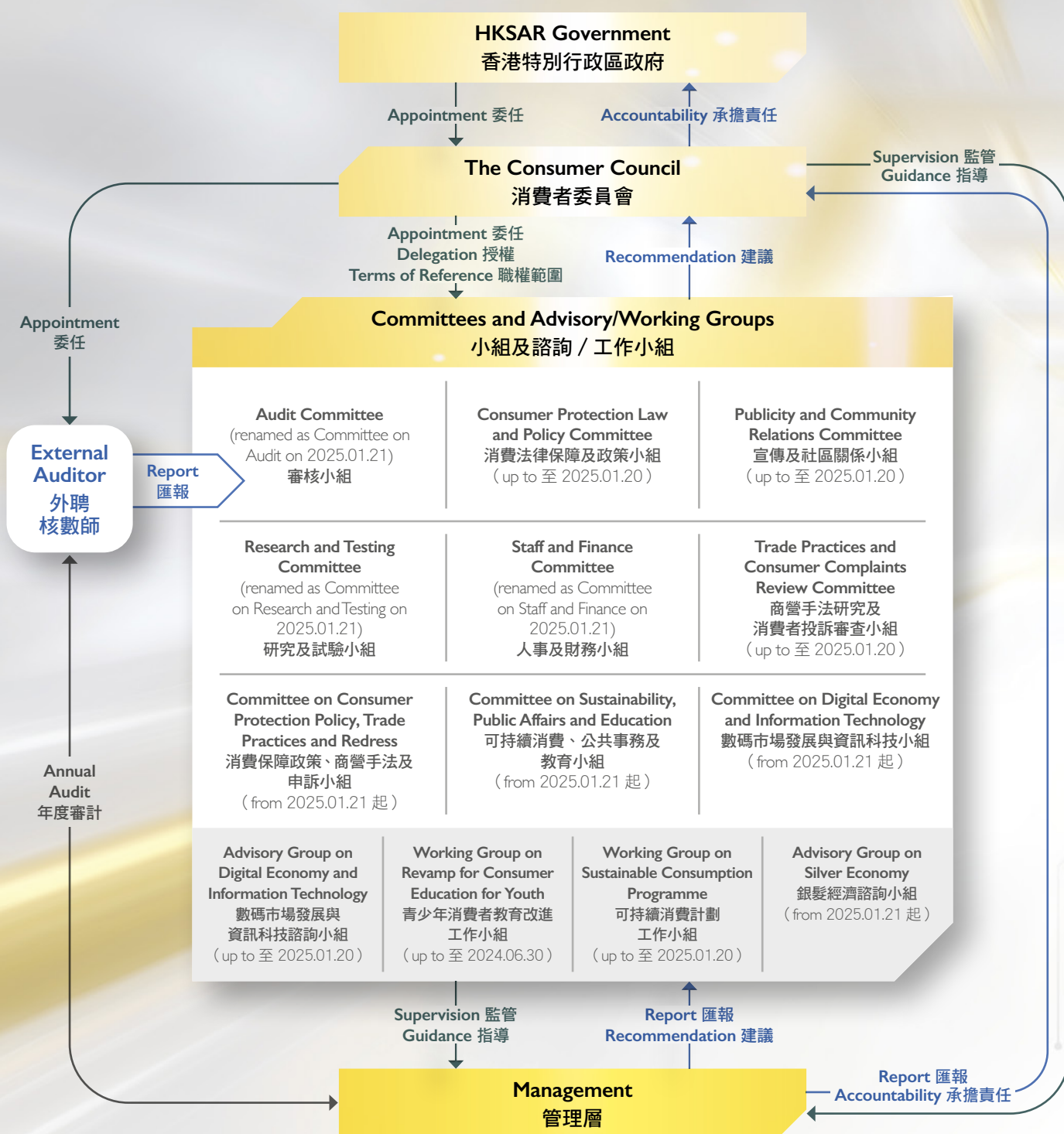
- 迅速解答消費者諮詢和處理投訴；
- 排解消費者與供應商之間的糾紛；
- 進行研究、普查及產品試驗工作，公布結果和有用資料；
- 關注消費者事務，定期發表與消費者權益有關的資訊、忠告和觀點；
- 監察商業經營手法；聯絡各行業團體，謀求保障消費者利益；
- 進行消費者政策研究；推行與消費者教育有關的活動



# GOVERNANCE AND MANAGEMENT

## 機構管治及管理

### Governance Structure 消費者委員會的企業管治架構



As Hong Kong's statutory consumer protection body, the Consumer Council upholds a longstanding commitment to strong corporate governance and dedication to consumer protection. Through a governance framework incorporating recommended principles and best practices for statutory bodies, the Council fulfils its functions to the highest professional standards while promoting fairness and ethical conduct, ensuring accountability and transparency in its operations, and achieving good proper management in the interests of all stakeholders and the public.

作為香港專責推動及保障消費者權益的法定機構，消費者委員會長久以來堅守良好的企業管治，並致力於推動及保障消費者權益。本會的管治框架蘊含法定機構的建議原則和最佳執行方法，從而以最高專業標準履行其職能，同時促進公平和道德行為，確保運作兼具問責性和透明度，並以所有持份者和公眾利益為出發點，實現良好管治。

## Membership of the Consumer Council

Formed according to Section (6) "Membership of Council" of the Consumer Council Ordinance (Cap. 216), the Council comprises a Chairman, a Vice-Chairman and not more than 20 other Members appointed by the Chief Executive of the Hong Kong Special Administrative Region (HKSAR) for a term not exceeding 2 years. Members may be reappointed upon the expiry of their respective terms of office. All are governed by the Council's Code of Conduct for Members.

In terms of Members' personal profile, the Council's composition achieved a high degree of diversity in advising and governing the Council's works – educational background, professional and industry representation, skills and knowledge, age and gender. Sectors covered academia, legal sector, medical sector, business sector, social welfare sector, information technology sector and the Legislative Council.

In the year under review, Mr Clement CHAN Kam-wing, BBS, MH, JP continued to serve as the Council Chairman since 15 July 2022; Mr Tony PANG Chor-fu continued to serve as the Vice-Chairman of the Council since 1 November 2023. On 1 January 2025, Mr Kenneth CHAN Kin-nin and Mr Selwyn YU Sing-cheung, SC were both reappointed as Council Members, whereas The Hon CHAN Hoi-yan, Prof. Marshall JEN Hong, Prof. LAM Hon-ming, MH, Mr Stephen LEUNG Shing-yum, Ms Ivy LEUNG Siu-ling, Dr Ada LIN Wai-chi and Mr Augustine WONG Ho-ming, JP were newly appointed as Council Members.

The Council would like to express its gratitude to Council Members Mr Edward HO Man-tat, Mr Victor LAM Hoi-cheung, MH, JP, Mr Matthew LAM Kin-hong, BBS, MH, JP, Ms Doris LIAN Shaodong, MH, Mr Alan LUI Siu-lun, Dr Victor LUI Wing-cheung and Ms Iris WAN Lai-sze for their unrelenting commitment and dedication during their terms of office.

## 消費者委員會委員

消費者委員會的委員按照《消費者委員會條例》(第216章)第6條「委員會的席位」組成，成員包括主席、副主席及不多於20名委員。委員由香港特別行政區行政長官委任，任期不超過兩年，委員於任期屆滿後可再獲委任。所有委員須遵守委員行為守則。

各委員的個人專業履歷，由教育背景到專業和行業代表性、技能和知識，以至年齡和性別均高度多元，有助委員會擔任顧問角色及管治消委會的工作。委員的界別涵蓋學術界、法律界、醫療界、商界、社會福利界、資訊科技界及立法會。

年內，陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士自2022年7月15日起擔任委員會主席。而彭楚夫先生自2023年11月1日起擔任為消委會副主席。於2025年1月1日，獲再度委任的委員為陳建年先生和余承章資深大律師，新委員為陳凱欣議員、任鴻教授、林漢明教授，榮譽勳章、梁盛蔭律師、梁少玲女士、連慰慈醫生及黃浩明先生，太平紳士。

本會衷心感謝卸任委員何聞達先生、林凱章先生，榮譽勳章，太平紳士、林建康律師，銅紫荊星章，榮譽勳章，太平紳士、連少冬女士，榮譽勳章、雷紹麟先生、雷永昌醫生及溫麗司女士在任內的不懈承擔和奉獻。



# MEMBERSHIP OF THE CONSUMER COUNCIL

## 消費者委員會委員



### Chairman 主席

**Mr Clement CHAN Kam-wing,**  
BBS, MH, JP

陳錦榮先生，銅紫荊星章，榮譽勳章，  
太平紳士

Managing Director of Leading Accounting Firm  
會計師事務所董事總經理



### Vice-Chairman 副主席

**Mr Tony PANG Chor-fu**

彭楚夫先生  
Entrepreneur  
企業家



**The Hon CHAN Hoi-yan**

陳凱欣議員 (from 2025.01.01起)

Legislative Councillor  
立法會議員



**Mr Kenneth CHAN Kin-nin**

陳建年先生

Food Industry  
食品業



**Ms Ivy CHEUNG Wing-han**

張穎嫻女士

Senior Partner of Audit Firm, Hong Kong  
審計服務香港區首席合夥人



**The Hon Holden CHOW Ho-ding, JP**

周浩鼎議員，太平紳士

Legislative Councillor, Solicitor  
立法會議員、執業律師



**Prof. CHUNG Chi-yung**

鍾志勇教授

Chair Professor and Head of Department of  
Electrical and Electronic Engineering  
大學電機及電子工程學系講座教授及系主任



**Ms Veronica FUNG Kit-ming**

馮潔鳴女士

Fintech Compliance Advisory  
金融科技合規性諮詢



**Mr Edward HO Man-tat**

何聞達先生 (up to 2024.12.31)

Securities Firm Managing Director  
證券公司董事總經理



**Prof. Marshall JEN Hong**

任鴻教授 (from 2025.01.01起)

Managing Partner of Family Business Advisory and  
Research Institution  
家族傳承諮詢及研究機構管理合夥人



**Ms Miranda KWAN Ching-yi**  
關靜儀女士

Director of Business Assurance  
管理與保證總監



**Dr Victor LUI Wing-cheong**  
雷永昌醫生 (up to 2024.12.31)

Specialist in Psychiatry  
精神科專科醫生



**Mr Victor LAM Hoi-cheung, MH, JP**  
林凱章先生，榮譽勳章，太平紳士  
(up to 2024.12.31)

General Manager  
總經理



**Mr Duncan MA Tak-yan**  
馬德仁先生

Programme Manager  
項目經理



**Prof. LAM Hon-ming, MH**  
林漢明教授，榮譽勳章 (from 2025.01.01起)

Professor of Life Sciences  
生命科學教授



**Prof. Jack POON Sik-ching**  
潘釋正教授

Professor of Practice (Fintech & Entrepreneurship)  
實務教授 (金融科技與創業金融)



**Mr Matthew LAM Kin-hong, BBS, MH, JP**  
林建康律師，銅紫荊星章，榮譽勳章，太平紳士  
(up to 2024.12.31)

Law Firm Co-founding Partner and Managing Partner  
律師事務所創辦合夥人及管理合夥人



**Ms Rachael SIU Suk-yu**  
蕭淑瑜大律師

Barrister-at-Law  
大律師



**Mr Stephen LEUNG Shing-yum**  
梁盛蔭律師 (from 2025.01.01起)

Law Firm Partner  
律師事務所合夥人



**Ms Iris WAN Lai-sze**  
溫麗司女士 (up to 2024.12.31)

Training Consultancy Founder  
培訓顧問公司創辦人



**Ms. Ivy LEUNG Siu-ling**  
梁少玲女士 (from 2025.01.01起)

Chief Executive of Social Welfare Organisation  
社會福利機構總幹事



**Mr Augustine WONG Ho-ming, JP**  
黃浩明先生，太平紳士 (from 2025.01.01起)

Executive Director of Property Development Company  
地產發展公司執行董事



**Ms Doris LIAN Shadong, MH**  
連少冬女士，榮譽勳章 (up to 2024.12.31)

CEO of Top-tier Fund House  
領先基金公司總裁



**Mr Albert WONG Kin-wai**  
黃健威先生

Chairman of Association of I.T. Leaders in Education  
資訊科技教育領袖協會主席



**Dr Ada LIN Wai-chi**  
連慰慈醫生 (from 2025.01.01起)

Specialist in Infectious Disease  
感染及傳染病科專科醫生



**Mr Andy WONG Man-kit**  
黃文傑先生

General Manager of Corporate Affairs  
企業事務總經理



**Mr Alan LUI Siu-lun**  
雷紹麟先生 (up to 2024.12.31)

Multinational Hospitality Group Vice President  
國際酒店集團副總裁



**Mr Selwyn YU Sing-cheung, SC**  
余承章資深大律師

Senior Counsel  
資深大律師



# CO-OPTED MEMBERS OF THE CONSUMER COUNCIL

## 消費者委員會增選委員



**Mr Roy CHAN Kai-yan**  
陳啟恩先生

IT Professional  
資訊及科技專業人員



**Mr Eugene FONG Yick-jin, MH**  
方奕展先生，榮譽勳章（up to 至 2024.06.30）

Engineering Professional  
工程專業人員



**Dr Hugo CHAN Leung-to**  
陳亮途博士

Associate Dean of Business School  
商學院副院長



**Prof. Patrick IP**  
葉柏強教授（from 2025.01.21起）

Clinical Professor in Paediatrics and Adolescent Medicine  
兒童及青少年科學系臨床教授



**Dr Toa CHARM**  
湛家揚博士

Associate Professor of Practice in  
Innovation and Technology  
大學商學院創新及科技專業應用副教授



**Prof. Kelvin KWOK Hiu-fai**  
郭曉暉教授

Associate Dean and Associate Professor of Law  
大學法律學系副院長兼副教授



**Mr Tony CHEUNG Kwok-wai**  
張國威副校長（up to 至 2024.06.30）

Secondary School Vice Principal  
中學副校長



**Ms Loretta LAM Yee-mei**  
林綺薇女士（up to 至 2024.06.30）

Principal Education Secretary  
教育總主任



**Prof. Herbert CHIA Pun-kok, JP**  
車品覺教授，太平紳士

Senior Advisor of Leading Cloud Intelligence Group  
領先雲端智能集團高級顧問



**Mr LAU Chun-hung, MH**  
劉振鴻先生，榮譽勳章（up to 至 2024.06.30）

Education Consultant  
教育顧問



**Mr Johnny FEE Chung-ming, JP**  
費中明律師，太平紳士

Solicitor  
事務律師



**Ms Queenie Fiona LAU, SC**  
劉恩沛資深大律師

Barrister-at-Law  
大律師



**Ms Isabella LAU Kam-chu**  
**劉錦珠女士** (from 2025.01.21起)  
Senior Advisor of Insurtech company  
保險科技公司高級顧問



**Dr Cherry TAM Hau-lin**  
**譚巧蓮博士** (up to 至 2024.06.30)  
Associate Professor in Social and Behavioural Sciences  
大學社會及行為科學系副教授



**Mr Lawrence LAU Yip-tak**  
**劉業德先生** (up to 至 2024.06.30)  
Secondary School Teacher  
中學教師



**Dr Gary WONG Ka-wai**  
**黃家偉博士** (up to 至 2024.06.30)  
University Professor  
大學教授



**Prof. Andrew MAK Tsz-chung**  
**麥子充教授** (from 2025.01.21起)  
Professor of Engineering Practice  
(Chemical & Biological Engineering)  
工程實務教授 (化學與生物工程)



**Dr Paul WONG Wai-ching**  
**黃蔚澄博士** (up to 至 2024.06.30)  
Associate Professor, Department of Social Work and  
Social Administration, Clinical Psychologist  
大學社會工作及社會行政學系副教授、  
臨床心理學家



**Mr Alan NG Man-sang**  
**吳敏生大律師** (from 2025.01.21起)  
Barrister-at-Law  
大律師



**Mr Rochester WONG Wang-fai**  
**黃宏輝先生** (up to 至 2024.06.30)  
Education Bureau Chief Curriculum Development Officer  
教育局總課程發展主任



**Mr Michael PANG**  
**彭銘楷先生**  
IT Professional  
資訊及科技專業人員



**Mr Martin WONG Wing-hoi**  
**王永愷大律師**  
Barrister-at-Law  
大律師



**Mr Kyrus SIU King-wai**  
**蕭景威先生**  
Director of Global Social Impact Consultancy  
環球社會效益顧問公司董事



**Prof. Christina YU Wai-mui**  
**姚偉梅教授** (up to 至 2024.06.30)  
Professor (Practice),  
Department of Social Sciences and Policy Studies  
社會科學與政策研究學系教授 (實踐)



**Prof. Nora TAM Fung-ye, BBS, JP**  
**譚鳳儀教授**，銅紫荊星章，太平紳士  
Chair Professor of  
Environmental Science and Conservation  
環境科學及生態保育講座教授



**Mr Michael YUNG Wai-kee**  
**翁偉基先生** (from 2025.01.21起)  
Strategic Advisor, Technology & Industry – Greater China  
策略顧問，大中華區科技與產業



# COMMITTEES AND ADVISORY/WORKING GROUPS

## 小組及諮詢 / 工作小組

The Council operates with a committee structure comprising 7 Committees and an Advisory Group while the Full Council meetings are held on a bimonthly basis.

During the year, the Advisory Group on Digital Economy and Information Technology was formalised to become the Committee on Digital Economy and Information Technology as that would be better positioned to advise and monitor the Council's work on consumer protection issues in the digital economy.

The Consumer Protection Law and Policy Committee and the Trade Practices and Consumer Complaints Review Committee were merged to form the Committee on Consumer Protection Policy, Trade Practices and Redress as that would enable better synergy and a more holistic approach for Members to advise the Council on a broad range of consumer protection policy issues including dispute resolution.

The Publicity and Community Relations Committee and the Working Group on Sustainable Consumption Programme were merged to form the Committee on Sustainability, Public Affairs and Education with the aim of optimising information dissemination and consumer education.

The Advisory Group on Silver Economy was newly formed to foster the development of the "silver economy" to unleash and tap into the business potential of the elderly market and strengthen consumer protection for the elderly. This is also a measure to support the Government's policy to promote the silver economy.

Furthermore, the Working Group on Revamp for Consumer Education for Youth was dissolved upon the accomplishment of its missions and functions.

As permitted by the Council's statutory power, the Council co-opts professionals of different disciplines as members of the Committees or Advisory/Working Groups in order to benefit from their expertise and to facilitate the Council's work or studies in specific fields.

本會以委員會小組制度運作，設有 7 個委員會小組及諮詢小組。委員會每兩個月一次召開全體委員會議。

年內，「數碼市場發展與資訊科技諮詢小組」正式成為「數碼市場發展與資訊科技小組」，以更明確的定位為數字經濟下的消費者保障工作提供建議和加強監督。

「消費法律保障及政策小組」及「商營手法研究及消費者投訴審查小組」合併成為「消費保障政策、商營手法及申訴小組」，以強化協同作用及以更全面的方式，讓小組委員就廣泛的消費者保護政策議題提供建議，包括解決消費爭議。

「宣傳及社區關係小組」及「可持續消費計劃工作小組」合併成為「可持續消費、公共事務及教育小組」，以優化資訊傳播及消費者教育。

新成立了「銀髮經濟諮詢小組」，以促進「銀髮經濟」發展，發掘銀髮市場的潛力與機遇，並加強長者的消費保障。此措施亦為配合政府一系列推動銀髮經濟的政策。

此外，鑑於「青少年消費者教育改進工作小組」的任務和工作經已完成，因此於年內解散。

委員會亦根據法定權限，邀請各界專才加入相關委員會小組或諮詢 / 工作小組為增選委員，提供專業意見，並促進特定範疇的工作或研究。

During the year under review, 4 Co-opted Members: Dr Toa CHARM, Prof. Herbert CHIA Pun-kok, JP, Prof. Kelvin KWOK Hiu-fai and Mr Martin WONG Wing-hoi continued to serve the Council upon reappointment of Co-opted membership. On 21 January 2025, Prof. Patrick IP, Ms Isabella LAU Kam-chu, Prof. Andrew MAK Tsz-chung, Mr Alan NG Man-sang and Mr Michael YUNG Wai-kee were appointed as Co-opted Members.

In addition, the Council administers the Consumer Legal Action Fund via a Board of Administrators and a Management Committee<sup>2</sup>. On 20 February 2025, Mr Richard KHAW Wei-kiang, SC, JP succeeded Mr Selwyn YU Sing-cheung, SC as the Chairman of the Management Committee, whereas Mr Johnny MA Ka-chun, SC became the Vice-Chairman of the Management Committee.

On 6 December 2024, Ms Vinci LAM Wing-sai, SC was newly appointed as Member. On 17 February 2025, Mr Duncan MA Tak-yan was newly appointed as Member.

The Council would like to express its gratitude to the Chairman of the Consumer Legal Action Fund Mr Selwyn YU and Member of Consumer Legal Action Fund Mr Raymond MAK Ka-chun for their unrelenting commitment and dedication during their terms of office.

年內，4位增選委員：湛家揚博士、車品覺教授、太平紳士、郭曉暉教授及王永愷大律師獲續任為增選委員。於2025年1月21日，葉柏強教授、劉錦珠女士、麥子充教授、吳敏生大律師及翁偉基先生獲邀為增選委員。

此外，消費者訴訟基金由執行委員會及管理委員會監督管理<sup>2</sup>。於2025年2月20日，許偉強資深大律師，太平紳士，接替任滿離任的余承章資深大律師為管理委員會的主席。馬嘉駿資深大律師則接替為管理委員會的副主席。

新委員包括於2024年12月6日獲委任的林穎茜資深大律師，以及於2025年2月17日獲委任的馬德仁先生。

本會衷心感謝卸任的管理委員會主席余承章資深大律師及委員麥嘉晉先生在任內的不懈承擔和奉獻。

## Audit Committee 審核小組 (renamed as Committee on Audit on 21 January 2025)

Number of Meetings  
會議次數：3

### Convenor 召集人

Ms Ivy CHEUNG Wing-han 張穎嫻女士

### Members 委員

Mr Clement CHAN Kam-wing, BBS, MH, JP  
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士

Ms Veronica FUNG Kit-ming 馮潔鳴女士

Mr Edward HO Man-tat 何聞達先生 (up to 至 2024.12.31)

Ms Miranda KWAN Ching-yi 關靜儀女士 (from 2025.01.21 起)

Ms Doris LIAN Shaodong, MH  
連少冬女士，榮譽勳章 (up to 至 2024.12.31)

Ms Rachael SIU Suk-yu 蕭淑瑜大律師

Mr Augustine WONG Ho-ming, JP  
黃浩明先生，太平紳士 (from 2025.01.21 起)

### Key Functions 主要職能

1. To assist the Full Council in fulfilling its functions by providing an independent review of and making recommendations on financial reporting, audit process, risk management policies as well as internal control measures of the Council.
2. To supervise the overall framework of corporate governance and refer to the Full Council issues or weaknesses identified by the Committee or external audit.
1. 透過提供獨立審查並於財務報告、審計流程、風險管理政策及消委會的內部控制措施提出建議，協助委員會全體大會履行其職能。
2. 負責監督消委會治理的整體框架，並就由委員會或外部審計發現的問題或不足之處向委員會全體大會報告。

2. See the Annual Report of the Consumer Legal Action Fund 2024-25 for details.  
詳情請參閱消費者訴訟基金 2024-25 年報。



## Consumer Protection Law and Policy Committee 消費法律保障及政策小組

Number of Meetings  
會議次數：6

### Note

1. The Consumer Protection Law and Policy Committee was merged to the Committee on Consumer Protection Policy, Trade Practices and Redress with effect from 21 January 2025.
2. All membership of this Committee ended on 20 January 2025 unless otherwise specified.

### 備註

1. 由 2025 年 1 月 21 日起，消費法律保障及政策小組併入消費保障政策、商營手法及申訴小組。
2. 除特別列明，此小組委員任期至 2025 年 1 月 20 日止。

### Chairman 主席

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

### Vice-Chairman 副主席

Mr Matthew LAM Kin-hong, BBS, MH, JP  
林建康律師，銅紫荊星章，榮譽勳章，太平紳士  
(up to 至 2024.12.31)

### Members 委員

Ms Ivy CHEUNG Wing-han 張穎嫻女士  
The Hon Holden CHOW Ho-ding, JP 周浩鼎議員，太平紳士  
Ms Miranda KWAN Ching-yi 關靜儀女士  
Mr Victor LAM Hoi-cheung, MH, JP  
林凱章先生，榮譽勳章，太平紳士 (up to 至 2024.12.31)  
Mr Alan LUI Siu-lun 雷紹麟先生 (up to 至 2024.12.31)  
Ms Rachael SIU Suk-yu 蕭淑瑜大律師  
Mr Andy WONG Man-kit 黃文傑先生

### Co-opted Members 增選委員

Mr Johnny FEE Chung-ming, JP 費中明律師，太平紳士  
Ms Queenie Fiona LAU, SC 劉恩沛大律師  
Mr Martin WONG Wing-hoi 王永愷大律師

### Key Functions 主要職能

1. To advise the Council on matters relating to the legal rights and protection of consumers.
  2. To review the working of consumer protection legislation and public policy in Hong Kong.
  3. To look at consumer protection legislations in other territories and to examine the feasibility of making similar provisions in Hong Kong.
  4. To formulate and to submit recommendations through the Council to the Government to amend and/or to enact legislation/public policies to protect consumers.
  5. To play an active role in advocating for a fair, just and competitive marketplace from the aspect of enhancing public policies relating to consumer protection laws.
  6. To publish reports on advancing public policies on consumer protection or legal protection for consumers.
  7. To review the complaints received by the Council that give rise to the concern of inadequacies in legislations and public policies.
  8. To meet delegations and to receive representations by interested groups relating to public policy affairs.
  9. To consider and advise the Council on the issues to be addressed and matters to be prepared by the Council in light of the Law Reform Commission's recommendations in relation to class actions.
1. 就有關消費者之合法權利的事宜向消委會提供建議。
  2. 審查本港的保障消費者之法例和公共政策的運作情況。
  3. 調研其他地區之保障消費者之法例，以及研究在香港制定類似法規的可行性。
  4. 制定建議並通過消委會向政府建議進行修改和/或頒布立法/公共政策以保障消費者。
  5. 積極倡導公平、公正、有競爭性的市場，從而加強公共政策及保障消費者之法例。
  6. 就完善保護消費者之公共政策或對消費者的法律保障發表報告。
  7. 審查消委會收到的投訴會否顯示法例和公共政策有否不足之處。
  8. 會見代表團並就有關公共政策事務事宜接見有關團體。
  9. 審議消委會需要解決的問題並提出建議；以及就消委會如何跟進法律改革委員會有關集體訴訟的事宜提出建議。

## Publicity and Community Relations Committee 宣傳及社區關係小組

Number of Meetings  
會議次數：4

### Note

1. The Publicity and Community Relations Committee was merged to the Committee on Sustainability, Public Affairs and Education with effect from 21 January 2025.
2. All membership of this Committee ended on 20 January 2025 unless otherwise specified.

### 備註

1. 由 2025 年 1 月 21 日起，宣傳及社區關係小組併入可持續消費、公共事務及教育小組。
2. 除特別列明，此小組委員任期至 2025 年 1 月 20 日止。

### Chairman 主席

Mr Victor LAM Hoi-cheung, MH, JP  
林凱章先生，榮譽勳章，太平紳士（up to 至 2024.12.31）

### Vice-Chairman 副主席

Mr Kenneth CHAN Kin-nin 陳建年先生

### Members 委員

Ms Ivy CHEUNG Wing-han 張穎嫻女士  
Prof. CHUNG Chi-yung 鍾志勇教授  
Ms Veronica FUNG Kit-ming 馮潔鳴女士  
Mr Alan LUI Siu-lun 雷紹麟先生（up to 至 2024.12.31）  
Mr Duncan MA Tak-yan 馬德仁先生  
Mr Tony PANG Chor-fu 彭楚夫先生  
Ms Iris WAN Lai-sze 溫麗司女士（up to 至 2024.12.31）  
Mr Albert WONG Kin-wai 黃健威先生

### Co-opted Member 增選委員

Dr. Hugo CHAN Leung-to 陳亮途博士

### Key Functions 主要職能

1. To monitor the planning and implementation of the Council's publicity and community relation matters.
  2. To monitor the production and marketing activities of "CHOICE" and other publications.
  3. To consider matters pertaining to the operation and development of Consumer Advice Services.
  4. To advise on matters pertaining to consumer education including production of publicity materials and organisation of publicity campaigns.
  5. To advise the Council on community relations and international liaison matters.
1. 監督消委會宣傳工作及社區關係事宜的策劃和實施。
  2. 監督《選擇》月刊及其他出版物的製作和營銷活動。
  3. 審議消委會運作及消委會諮詢中心之發展。
  4. 就包括製作消費者教育事宜之宣傳材料和宣傳活動提供建議。
  5. 就社區關係和國際聯繫向消委會提供建議。



## Research and Testing Committee 研究及試驗小組 (renamed as Committee on Research and Testing on 21 January 2025)

Number of Meetings  
會議次數：6

### Chairman 主席

Dr Victor LUI Wing-cheong 雷永昌醫生 (up to 至 2024.12.31)  
Prof. CHUNG Chi-yung 鍾志勇教授 (from 2025.01.21 起)

### Vice-Chairman 副主席

Ms Iris WAN Lai-sze 溫麗司女士 (up to 至 2024.12.31)  
Ms Ivy CHEUNG Wing-han 張穎嫻女士 (from 2025.01.21 起)

### Members 委員

Ms Ivy CHEUNG Wing-han 張穎嫻女士 (up to 至 2025.01.20)  
Prof. CHUNG Chi-yung 鍾志勇教授 (up to 至 2025.01.20)  
Prof. LAM Hon-ming, MH  
林漢明教授，榮譽勳章 (from 2025.01.21 起)  
Mr Stephen LEUNG Shing-yum 梁盛蔭律師 (from 2025.01.21 起)  
Ms Ivy LEUNG Siu-ling 梁少玲女士 (from 2025.01.21 起)  
Ms Doris LIAN Shadong 連少冬女士 (up to 至 2024.12.31)  
Dr Ada LIN Wai-chi 連慰慈醫生 (from 2025.01.21 起)  
Mr Duncan Ma Tak-yan 馬德仁先生  
Prof. Jack POON Sik-ching 潘釋正教授 (from 2025.01.21 起)  
Ms Rachael SIU Suk-yu 蕭淑瑜大律師 (from 2025.01.21 起)  
Mr Albert WONG Kin-wai 黃健威先生 (up to 至 2025.01.20)  
Mr Andy WONG Man-kit 黃文傑先生 (from 2025.01.21 起)

### Co-opted Members 增選委員

Prof. Patrick IP 葉柏強教授 (from 2025.01.21 起)  
Prof. Andrew MAK Tsz-chung 麥子充教授 (from 2025.01.21 起)  
Prof. Nora TAM Fung-yee, BBS, JP  
譚鳳儀教授，銅紫荊星章，太平紳士

### Key Functions 主要職能

1. To advise the Council on matters pertaining to the testing and survey projects on consumer products and services, including the scope of project and budgetary matters.
  2. To review the test and survey results as well as comments from manufacturers, agents, experts, consultants, etc. in respect of these results.
  3. To examine issues affecting the health and safety of consumers.
  4. To review the annual work plan and estimated budget for product testing and survey projects.
  5. To make recommendations to the Council on actions to be taken in this programme area.
1. 就有關研究及試驗事宜，包括消費品和服務項目、項目範圍和預算事項向消委會提出建議。
  2. 審查測試和調查結果及收集製造商、代理商、專家、顧問等對這些結果的意見及看法。
  3. 審視影響消費者健康和安全的問題。
  4. 審議產品測試及調查項目工作的年度計劃和預算。
  5. 就研究及試驗方面應採取的行動向消委會提出建議。

## Staff and Finance Committee 人事及財務小組 (renamed as Committee on Staff and Finance on 21 January 2025)

Number of Meetings  
會議次數：7

### Chairman 主席

Mr Clement CHAN Kam-wing, BBS, MH, JP  
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士

### Vice-Chairman 副主席

Mr Tony PANG Chor-fu 彭楚夫先生

### Members 委員

Mr Kenneth CHAN Kin-nin 陳建年先生

Ms Ivy CHEUNG Wing-han 張穎嫻女士 (from 2025.01.21 起)

Mr Stephen LEUNG Shing-yum 梁盛蔭律師 (from 2025.01.21 起)

Mr Edward HO Man-tat 何聞達先生 (up to 至 2024.12.31)

Mr Victor LAM Hoi-cheung, MH, JP

林凱章先生，榮譽勳章，太平紳士 (up to 至 2024.12.31)

Mr Matthew LAM Kin-hong, BBS, MH, JP

林建康律師，銅紫荊星章，榮譽勳章，太平紳士  
(up to 至 2024.12.31)

Dr Victor LUI Wing-cheung 雷永昌醫生 (up to 至 2024.12.31)

Ms Iris WAN Lai-sze 溫麗司女士 (up to 至 2024.12.31)

Mr Albert WONG Kin-wai 黃健威先生 (from 2025.01.21 起)

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

### Key Functions 主要職能

1. To formulate policy pertaining to the annual budget of the Council.
  2. To monitor and approve the income and expenditure account of the Council.
  3. To consider the conditions of service and any disciplinary or other staff management matters and to take/recommend appropriate action.
  4. To approve/endorse the appointment, confirmation, renewal of contracts, award of annual increment etc. of the staff of the Council as the case may be.
  5. To receive and deal with complaints against staff of the Council.
  6. To advise on the investment strategy for the Consumer Legal Action Fund.
  7. To advise on the investment strategy for the Council's liquid fund.
  8. To take on other duties as advised by the Consumer Council.
1. 制定消委會年度預算的有關政策。
  2. 監督和批准消委會的收支決算。
  3. 考慮服務條件，以及任何紀律或其他人員管理事項，並採取 / 建議適當的行動。
  4. 批准 / 認可任命、確認、續簽合同，以及消委會職員的年度加薪等獎勵。
  5. 受理和處理對消委會工作人員的投訴。
  6. 就消費者訴訟基金的投資策略提供建議。
  7. 就消委會流動資金的投資策略提供建議。
  8. 承擔消費者委員會交辦的其他職責。



## Trade Practices and Consumer Complaints Review Committee 商營手法研究及消費者投訴審查小組

Number of Meetings  
會議次數：5

### Note

1. The Trade Practices and Consumer Complaints Review Committee was merged to the Committee on Consumer Protection Policy, Trade Practices and Redress with effect from 21 January 2025.
2. All membership of this Committee ended on 20 January 2025 unless otherwise specified.

### 備註

1. 由 2025 年 1 月 21 日起，商營手法研究及消費者投訴審查小組併入消費保障政策、商營手法及申訴小組。
2. 除特別列明，此小組委員任期至 2025 年 1 月 20 日止。

### Chairman 主席

Mr Tony PANG Chor-fu 彭楚夫先生

### Vice-Chairman 副主席

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

### Members 委員

Mr Kenneth CHAN Kin-nin 陳建年先生

The Hon Holden CHOW Ho-ding, JP 周浩鼎議員，太平紳士

Ms Veronica FUNG Kit-ming 馮潔鳴女士

Ms Miranda KWAN Ching-yi 關靜儀女士

Mr Alan LUI Siu-lun 雷紹麟先生 (up to 至 2024.12.31)

Prof. Jack POON Sik-ching 潘釋正教授

Ms Rachael SIU Suk-yu 蕭淑瑜大律師

Mr Andy WONG Man-kit 黃文傑先生

### Co-opted Member 增選委員

Prof. Kelvin KWOK Hiu-fai 郭曉暉教授

### Key Functions 主要職能

1. To examine the practices and advertisements of individual traders and, where these are unacceptable, to secure an end to the practices or to "name" the trader in order to warn consumers.
2. To examine practices that are prevalent in a trade to see whether they operate against the interests of consumers.
3. To improve the treatment of consumers by
  - contributing to the development of codes of practice and standards of professional and trade bodies
  - responding to consultation papers
  - overseeing the Council's participation in voluntary redress schemes
4. To advise the Legal Protection Committee on issues relating to trade practices where there may be a need for new or amended legislation.
5. To meet delegations and to receive representations by interested groups relating to trade practices.
6. To review and advise on the resolution of complicated individual complaint cases from individual consumers.
7. To examine issues arising from consumer complaints which have drawn wide public/media attention.
8. To review cases where complainants are not satisfied with the outcome and/or the way in which Council staff have handled their complaint.
9. To review the Council's consumer complaints handling procedures as and when necessary.
1. 檢查個體交易者的營商手法和廣告，如列為不可接受，則確保終止相關做法或「點名」該商家以警告消費者。
2. 檢查行業中普遍存在的營商手法，檢視其是否損害消費者利益。
3. 以改善消費者待遇為目標，
  - 促進專業和營商機構，制定行為守則和標準
  - 回應諮詢文件
  - 監督消委會參與自願補償計劃
4. 就營商問題向法律保障事務小組建議有否需要倡議新的立法或修訂現有法例。
5. 會見代表團並就營商手法事宜接見有關團體。
6. 對複雜的個人投訴進行審查並提出解決建議。
7. 對公眾／媒體廣泛關注的消費者投訴中出現的問題進行調查及審視。
8. 對投訴人不滿消委會人員處理其個案而導致對結果不滿意的案件進行覆核。
9. 有需要時檢討消委會的消費者投訴處理程序。

## Committee on Consumer Protection Policy, Trade Practices and Redress 消費保障政策、商營手法及申訴小組 (from 2025.01.21 起)

Number of Meetings  
會議次數：2

### Note

All membership of this Committee commenced from 21 January 2025 unless otherwise specified.

### 備註

除特別列明，此小組委員任期由2025年1月21日開始。

### Chairman 主席

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

### Vice-Chairman 副主席

Ms Miranda KWAN Ching-yi 關靜儀女士

### Members 委員

The Hon CHAN Hoi-yan 陳凱欣議員

The Hon Holden CHOW Ho-ding, JP 周浩鼎議員，太平紳士

Prof. Marshall JEN Hong 任鴻教授

Prof. Jack POON Sik-ching 潘釋正教授

Ms Rachael SIU Suk-yu 蕭淑瑜大律師

Mr Augustine WONG Ho-ming, JP 黃浩明先生，太平紳士

### Co-opted Members 增選委員

Mr Johnny FEE Chung-ming, JP 費中明律師，太平紳士

Prof. Kelvin KWOK Hiu-fai 郭曉暉大律師

Ms Queenie Fiona LAU, SC 劉恩沛資深大律師

Mr Alan NG Man-sang 吳敏生大律師

### Key Functions 主要職能

1. To play an active role in advocating for a fair, just and competitive marketplace from the aspect of enhancing public policies relating to consumer protection.
  2. To advise and govern the Council on matters relating to public policy on the rights and protection of consumers.
  3. To look at consumer protection policies in other jurisdictions and to examine the feasibility of adopting similar provisions in Hong Kong.
  4. To formulate and to submit recommendations through the Council to the Government to amend and/or adopt public policies to protect consumers.
  5. To oversee the publication of reports on advancing public policies on consumer protection or legal protection for consumers.
  6. To oversee the examination of the practices and advertisements of individual traders and, where these are unacceptable, to secure an end to the practices or to "name" the trader in order to warn consumers.
  7. To improve the treatment of consumers by
    - contributing to the development of codes of practice and standards of professional and trade bodies.
    - responding to consultation papers.
    - overseeing the Council's participation in voluntary redress schemes.
  8. To review the Council's consumer complaints handling procedures as and when necessary.
1. 積極倡導公平、公正及具競爭力的市場環境，並促進有關消費者保障的公共政策。
  2. 就消費者權益及保障的公共政策事宜向消委會提供意見及作出指導。
  3. 參考其他地區的消費者保障政策，並研究在香港採納類似條文的可行性。
  4. 制訂建議並透過消委會向政府提交，以修訂及／或採納保障消費者的公共政策。
  5. 監察就完善保護消費者之公共政策或對消費者的法律保障發表的報告。
  6. 監察個別商戶的營運手法及廣告內容，如有不當，促使其停止有關行為，或公開點名以警示消費者。
  7. 以改善消費者待遇為目標：
    - 促進專業和營商機構，制定行為守則和標準；
    - 回應諮詢文件；
    - 監督消委會參與自願補償計劃。
  8. 在有需要時檢討消委會的消費者投訴處理程序。



## Committee on Digital Economy and Information Technology 數碼市場發展與資訊科技小組 (from 2025.01.21 起)

Number of Meetings  
會議次數：1

### Note

All membership of this Committee commenced from 21 January 2025 unless otherwise specified.

### 備註

除特別列明，此小組委員任期由2025年1月21日開始。

### Chairman 主席

Prof. Jack POON Sik-ching 潘釋正教授

### Vice-Chairman 副主席

Mr Albert WONG Kin-wai 黃健威先生

### Members 委員

Prof. CHUNG Chi-yung 鍾志勇教授

Ms Veronica FUNG Kit-ming 馮潔鳴女士

Prof. Marshall JEN Hong 任鴻教授

Dr Ada LIN Wai-chi 連慰慈醫生

### Co-opted Members 增選委員

Mr Roy CHAN Kai-yan 陳啟恩先生

Dr Toa CHARM 湛家揚博士

Prof. Herbert CHIA Pun-kok, JP 車品覺教授，太平紳士

Mr Michael PANG 彭銘楷先生

Mr Kyrus SIU King-wai 蕭景威先生

Mr Martin WONG Wing-hoi 王永愷大律師

Mr Michael YUNG Wai-kee 翁偉基先生

### Key Functions 主要職能

1. To alert the Council of critical consumer issues that may arise in the digital economy and advise on strategies and appropriate actions for protecting consumer interests.
  2. To advise the Council on effective approaches to monitor technical developments and advances in technology or study digital issues.
  3. To facilitate the Council's connection with appropriate stakeholders, such as key market players or solution providers, and broaden the Council's outreach in the digital community.
  4. To govern the Council on its internal IT system development and adoption of technological tools to strengthen communication with stakeholders and consumers.
  5. To advise and direct the Council in its development of Artificial Intelligence and the related policies and technology deployments.
  6. To review and advise the Council on tendering, consultancy recommendations, and implementation of IT projects on project status and quality of work, whilst upholding a level of cybersecurity that complies with regulatory requirement, policy guidelines and/or industry best practices.
1. 就數碼經濟中可能出現的重大消費者問題向消委會提出警示，並就保護消費者利益的策略和適當行動提出建議。
  2. 就監察科技或技術發展及研究各類數碼相關問題的有效方法向消委會提出建議。
  3. 協助消委會與適當的持份者，例如市場主要參與者或解決方案提供者建立聯繫，並擴大消委會在數碼領域的接觸面。
  4. 就消委會內部資訊科技系統的開發及技術工具的採用提供指導，以加強與持份者及消費者的溝通。
  5. 就人工智能的發展及相關政策和技術部署向消委會提供建議及指導。
  6. 審議並就招標、顧問建議及資訊科技項目的實施、項目進度及工作質量向消委會提出建議，同時確保網絡安全水平符合監管要求、政策指引及／或行業最佳做法。

## Committee on Sustainability, Public Affairs and Education 可持續消費、公共事務及教育小組 (from 2025.01.21 起)

Number of Meetings  
會議次數：1

### Note

All membership of this Committee commenced from 21 January 2025 unless otherwise specified.

### 備註

除特別列明，此小組委員任期由2025年1月21日開始。

### Chairman 主席

Mr Tony PANG Chor-fu 彭楚夫先生

### Vice-Chairman 副主席

Mr Kenneth CHAN Kin-nin 陳建年先生

### Members 委員

The Hon CHAN Hoi-yan 陳凱欣議員

Ms Veronica FUNG Kit-ming 馮潔鳴女士

Ms Miranda KWAN Ching-yi 關靜儀女士

Prof. LAM Hon-ming, MH 林漢明教授，榮譽勳章

Ms Ivy LEUNG Siu-ling 梁少玲女士

Mr Duncan MA Tak-yan 馬德仁先生

Mr Albert WONG Kin-wai 黃健威先生

Mr Andy WONG Man-kit 黃文傑先生

### Co-opted Members 增選委員

Dr Hugo CHAN Leung-to 陳亮途博士

Ms Isabella LAU Kam-chu 劉錦珠女士

### Key Functions 主要職能

1. To advise and monitor the planning and implementation of the Council's publicity and education-related matters.
  2. To advise and monitor the production and marketing/promotional activities of "CHOICE" and other publications.
  3. To advise and examine matters pertaining to consumer education including production of publicity materials and organisation of publicity campaigns.
  4. To advise the Council on international liaison matters.
  5. To steer and provide advice about the strategic direction of the sustainability programme, including the scope of different projects and cross-divisional activities.
  6. To advise and oversee the development of the Council's sustainable consumption framework to ensure that it represents the needs of current and future Hong Kong consumers.
  7. To advise and review the fostering of partnerships and engagement with stakeholders in the community and Government in promoting public awareness of and participation in sustainable consumption.
1. 監督及就消委會宣傳及教育相關事宜的策劃和實施提供建議。
  2. 監督及就《選擇》月刊及其他出版物的製作和市場推廣／宣傳活動提供建議。
  3. 就消費者教育相關事宜提供建議及進行審議，包括宣傳材料的製作及宣傳活動的籌辦。
  4. 就國際聯繫事宜向消委會提供建議。
  5. 指導包括不同項目和跨部門活動之可持續發展計劃的策略方針，並提供建議。
  6. 監督及就消委會在有關可持續消費方面的發展提供建議，確保其反映現今和未來香港消費者的需求。
  7. 就促進與持份者包括社區及政府部門的夥伴關係及互動的工作提供意見及進行檢討，以推廣公眾對可持續消費的認識及參與。



# ADVISORY/WORKING GROUPS 諮詢/工作小組

## Advisory Group on Digital Economy and Information Technology 數碼市場發展與資訊科技諮詢小組

Number of Meetings  
會議次數：4

### Note

1. The Advisory Group on Digital Economy and Information Technology was formalised as the Committee on Digital Economy and Information Technology with effect from 21 January 2025.
2. All membership of this Advisory Group ended on 20 January 2025 unless otherwise specified.

### 備註

1. 由 2025 年 1 月 21 日起，數碼市場發展與資訊科技諮詢小組正式成為數碼市場發展與資訊科技小組。
2. 除特別列明，此諮詢小組委員任期至 2025 年 1 月 20 日止。

### Convenor 召集人

Prof. Jack POON Sik-ching 潘釋正教授

### Members 委員

Ms Veronica FUNG Kit-ming 馮潔鳴女士

Ms Doris LIAN Shaodong, MH

連少冬女士，榮譽勳章（up to 至 2024.12.31）

Mr Albert WONG Kin-wai 黃健威先生

### Co-opted Members 增選委員

Mr Roy CHAN Kai-yan 陳啟恩先生

Dr Toa CHARM 湛家揚博士

Prof. Herbert CHIA Pun-kok, JP 車品覺教授，太平紳士

Mr Michael PANG 彭銘楷先生

Mr Kyrus SIU King-wai 蕭景威先生

### Key Functions 主要職能

1. To alert the Council of critical consumer issues that may arise in the digital economy and advise strategies and appropriate actions for protecting consumer interests.
  2. To advise the Council on effective approaches to monitor technical developments or study digital issues.
  3. To help connect the Council with appropriate stakeholders, such as key market players or solution providers, and broaden the Council's outreach in the digital community.
  4. To advise the Council on its internal IT system development and adoption of technological tools to strengthen communication with stakeholders and consumers.
  5. To review and advise the Council on tendering, consultancy recommendations, and implementation of IT projects on project status and quality of work.
- 
1. 就數碼經濟中可能出現的重大消費者問題向消委會提出警示，並就保護消費者利益的策略和適當行動提出建議。
  2. 就監察科技或技術發展及研究各類數碼相關問題的有效方法向消委會提出建議。
  3. 幫助消委會與適當的持份者，例如市場主要參與者建立聯繫，並擴大消委會在數碼領域的接觸面。
  4. 就內部資訊科技系統的開發和採用，以及為加強與持份者和消費者溝通所採納的技術工具提供建議。
  5. 審議並就招標、諮詢建議、資訊科技項目的實施、項目狀態和工作質量的情況等事宜向消委會提出建議。

## Working Group on Revamp for Consumer Education for Youth 青少年消費者教育改進工作小組

Number of Meetings  
會議次數：1

### Note

1. The Working Group on Revamp for Consumer Education for Youth was dissolved with effect from 30 June 2024.
2. All membership of this Working Group ended on 30 June 2024 unless otherwise specified.

### 備註

1. 青少年消費者教育改進工作小組由 2024 年 6 月 30 日起解散。
2. 除特別列明，此工作小組委員任期至 2024 年 6 月 30 日止。

### Chairman 主席

Mr Tony PANG Chor-fu 彭楚夫先生

### Members 委員

Mr Albert WONG Kin-wai 黃健威先生

### Co-opted Members 增選委員

Mr Tony CHEUNG Kwok-wai 張國威副校長

Mr Eugene FONG Yick-jin, MH 方奕展先生，榮譽勳章

Ms Loretta LAM Yee-mei 林綺薇女士

Mr LAU Chun-hung, MH 劉振鴻先生，榮譽勳章

Mr Lawrence LAU Yip-tak 劉業德先生

Dr Cherry TAM Hau-lin 譚巧蓮博士

Dr Gary WONG Ka-wai 黃家偉博士

Dr Paul WONG Wai-ching 黃蔚澄博士

Mr Rochester WONG Wang-fai 黃宏輝先生

Prof. Christina YU Wai-mui 姚偉梅教授

### Key Functions 主要職能

1. The Working Group (WG) shall report to the Publicity & Community Relations Committee (PCRC) on its discussions and recommendations in the meetings.
  2. To advise on the objectives, strategies, deliverables and format of the revamped education initiatives for secondary school students, and areas for enhancement in terms of programme administration.
  3. To receive and comment on proposals, work plans and work updates from the staff of the Consumer Education Division (CED) on related work.
  4. To advise and comment on the design and contents of related initiatives and resource materials developed by the CED.
1. 工作小組須向宣傳及社區關係小組（PCRC）匯報小組之討論和建議。
  2. 工作小組應就針對中學生的改革教育舉措之目標、策略、成果和形式，以及項目管理方面需要加強的事項提出建議。
  3. 工作小組接收來自消費者教育部的提案、工作計劃和最新工作進度，並提供意見。
  4. 工作小組應對消費者教育部制定的項目和資源材料的相關設計和內容提出意見及建議。



## Working Group on Sustainable Consumption Programme 可持續消費計劃工作小組

Number of Meetings  
會議次數：1

### Note

1. The Working Group on Sustainable Consumption Programme was merged to the Committee on Sustainability, Public Affairs and Education with effect from 21 January 2025.
2. All membership of this Working Group ended on 20 January 2025 unless otherwise specified.

### 備註

1. 由 2025 年 1 月 21 日起，可持續消費計劃工作小組合併為可持續消費、公共事務及教育小組。
2. 除特別列明，此工作小組委員任期至 2025 年 1 月 20 日止。

### Chairman 主席

Ms Miranda KWAN Ching-yi 關靜儀女士

### Members 委員

Mr Kenneth CHAN Kin-nin 陳建年先生

Prof. CHUNG Chi-yung 鍾志勇教授

Mr Edward HO Man-tat 何聞達先生 (up to 至 2024.12.31)

Ms Iris WAN Lai-sze 溫麗司女士 (up to 至 2024.12.31)

Mr Andy WONG Man-kit 黃文傑先生

Mr Selwyn YU Sing-cheung SC 余承章資深大律師

### Key Functions 主要職能

1. To steer and provide advice about the strategic direction of the programme, including the scope of different projects and cross-divisional activities.
  2. To oversee the development of the Council's sustainable consumption framework ensuring it represents the needs of current and future Hong Kong consumers.
  3. To foster partnerships and engagement with stakeholders in the community and Government in promoting public awareness of and participation in sustainable consumption.
  4. To advise the Council on how we might most effectively and constructively engage with organisations and processes that we are seeking to influence.
  5. To take on other duties as advised by the Council.
- 
1. 指導包括不同項目和跨部門活動之計劃的策略方針，並提供建議。
  2. 監督消委會在有關可持續消費方面的發展，確保其反映現今和未來香港消費者的需求。
  3. 促進與持份者包括社區及政府部門的伙伴關係，從而提高對可持續消費的公眾意識和參與。
  4. 向消委會提供建議，就如何最有效地及有建設性地與目標組織和流程加強合作。
  5. 承擔消委會交辦的其他職責。

## Advisory Group on Silver Economy 銀髮經濟諮詢小組 (from 2025.01.21 起)

Number of Meetings  
會議次數：0

### Note

All membership of this Advisory Group commenced from 21 January 2025 unless otherwise specified.

### 備註

除特別列明，此諮詢小組委員任期由 2025 年 1 月 21 日開始。

### Chairman 主席

Mr Clement CHAN Kam-wing, BBS, MH, JP  
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士

### Members 委員

Mr Kenneth CHAN Kin-nin 陳建年先生

The Hon Holden CHOW Ho-ding, JP 周浩鼎議員，太平紳士

Prof. CHUNG Chi-yung 鍾志勇教授

Prof. LAM Hon-ming, MH 林漢明教授，榮譽勳章

Ms Ivy LEUNG Siu-ling 梁少玲女士

Dr Ada LIN Wai-chi 連慰慈醫生

Mr Augustine WONG Ho-ming, JP 黃浩明先生，太平紳士

### Key Functions 主要職能

1. To advise the Council of the assessment on the potential and market demand for developing the silver economy and advise on strategies and appropriate actions for promoting the silver economy.
  2. To advise the Government through the Council that while seizing the opportunities in developing the silver economy, what steps should be taken in monitoring the relevant business activities so as to ensure that the consumer rights and interests of the elderly are protected.
  3. To advise and govern the Council on publicity and education programmes for the elderly, including collaboration with other stakeholders, on the promotion of proper concepts and information for self-empowerment.
  4. To facilitate the Council's liaison with appropriate stakeholders, such as key industry players and the Government's Advisory Panel on Silver Economy and the Customs and Excise Department (C&ED).
1. 就發展銀髮經濟的潛力及市場需求進行評估，並向消委會提供意見及就推動銀髮經濟的策略和適當行動提出建議。
  2. 透過消委會向政府提供意見，指出在把握銀髮經濟發展機遇的同時，應採取何種措施監察相關商業活動，以保障長者的消費權益。
  3. 就消委會為長者而設的宣傳及教育項目提供意見及指導，包括與其他持份者合作，推廣正確理念及資訊以提升長者自我能力。
  4. 協助消委會與適當的持份者建立聯繫，例如主要業界人士、政府的銀髮經濟顧問小組及香港海關。



# MANAGEMENT AND STAFF 管理層及員工

## FULL COUNCIL 委員會

### MANAGEMENT TEAM OF THE CONSUMER COUNCIL 消費者委員會管理層 (2024.04.01 – 2025.03.31)



#### PLANNING AND TRADE PRACTICES DIVISION 策劃及商營手法事務部

Principal Planning and Trade Practices Officer 策劃及商營手法事務部首席主任 (up to 2024.06.30)  
Director of Planning and Trade Practices 策劃及商營手法事務總監 (from 2024.07.01起)  
Ms Vera TAM Sau-ngor<sup>#</sup> 譚秀娥女士<sup>#</sup> (up to 2025.02.27)  
Vacant 懸空 (from 2025.02.28起)



#### PUBLIC AFFAIRS DIVISION 公共事務部

Principal Public Affairs Officer 公共事務部首席主任 (up to 2024.06.30)  
Director of Public Affairs 公共事務總監 (from 2024.07.01起)  
Ms Amy WONG Pui-shan<sup>#</sup> 黃佩珊女士<sup>#</sup>



#### RESEARCH & SURVEY DIVISION 研究及普查部

Principal Research and Survey Officer (Acting) 研究及普查部首席主任 (署理) (up to 2024.06.30)  
Director of Research and Survey (Acting) 研究及普查總監 (署理) (2024.07.01 to 2024.12.31)  
Director of Research and Survey 研究及普查總監 (from 2025.01.01起)  
Ms Angel CHEUNG Yan-fan<sup>#</sup> 張昕帆女士<sup>#</sup>



#### INFORMATION TECHNOLOGY DIVISION 資訊科技部

Head of Information Technology Division 資訊科技部總主任 (up to 2024.06.30)  
Director of Information Technology 資訊科技總監 (from 2024.07.01起)  
Mr Ricky NG Chi-wah 吳志華先生



#### Chief Executive 總幹事

Ms Gilly WONG Fung-han<sup>\*</sup>  
黃鳳嫻女士<sup>\*</sup>



#### HUMAN RESOURCES DIVISION 人力資源部

Head of Human Resources Division 人力資源部總主任 (up to 2024.06.30)  
Director of Human Resources 人力資源總監 (from 2024.07.01起)  
Mr LEE Wing-kai 李永佳先生



#### FINANCE & ADMINISTRATION DIVISION 財務及行政部

Head of Finance and Administration Division 財務及行政部總主任 (up to 2024.06.30)  
Director of Finance and Administration 財務及行政總監 (from 2024.07.01起)  
Ms Grace NG Wai-ting 伍瑋婷女士



#### Deputy Chief Executive 副總幹事

Mr Francis HO Ying-foo  
何應富先生



#### LEGAL AFFAIRS DIVISION 法律事務部

Head of Legal Affairs Division 法律事務部首席主任 (up to 2024.06.30)  
Director of Legal Affairs 法律事務總監 (from 2024.07.01起)  
Mr Michael KAN Kin-hang<sup>#</sup> 簡健恒先生<sup>#</sup>



#### COMPLAINTS & ADVICE DIVISION 投訴及諮詢部

Principal Complaints and Advice Officer 投訴及諮詢部首席主任 (up to 2024.06.30)  
Director of Complaints and Advice 投訴及諮詢總監 (from 2024.07.01起)  
Ms Liza FUNG Tsz-yan<sup>#</sup> 馮子茵女士<sup>#</sup>



#### CONSUMER EDUCATION DIVISION 消費者教育部

Head of Consumer Education Division 消費者教育部總主任 (up to 2024.06.30)  
Director of Consumer Education 消費者教育總監 (from 2024.07.01起)  
Ms Joey LAI Cho-ye 黎祖儀女士

#### SECRETARIAT 會議事務

Operated by a Senior Committee Secretariat Officer  
由一名高級會議行政秘書負責日常運作

#### Remuneration for Top 3 Tiers of Staff in the Consumer Council 消委會首3級職員薪酬

Chief Executive – Directorate Pay Scale Point D3 總幹事 – 首長級薪級表薪點 D3

Deputy Chief Executive – Directorate Pay Scale Point D1 副總幹事 – 首長級薪級表薪點 D1

<sup>#</sup> Principal Officer / Senior Legal Counsel – Master Pay Scale Point 45-49 首席主任 – 總薪級表薪點 45-49

<sup>\*</sup> Term completed on 6 May 2025 於 2025 年 5 月 6 日約滿離任

## The Council Office

Under the leadership of the Council's Chief Executive, underpinned by the Deputy Chief Executive, the 156-staff-strong Council Office operates in 9 functional divisions, namely the Complaints and Advice Division, Consumer Education Division, Finance and Administration Division, Human Resources Division, Information Technology Division, Legal Affairs Division, Planning and Trade Practices Division, Public Affairs Division, and Research and Survey Division.

The 11 senior management team members possess a wealth of management experience and expertise in different functional areas. All staff members are governed by the Council's Code of Conduct.

## Staff Training and Talent Development

During the year, the Council organised 7 staff briefing sessions and 12 training workshops to develop and enrich staff members' knowledge and skills in various scopes, covering cybersecurity, data governance, dispute resolution, racial equality, as well as skill-based training such as OneDrive, social media, generative artificial intelligence, etc.

## Finance

The Council derives its income mainly from Government subvention. Other sources of income (approximately 3.1%) include proceeds from sales of the Council's CHOICE Magazine and interest income. Total recurrent and non-recurrent expenditures for the year under review were HK\$152.63 million and HK\$8.80 million respectively<sup>3</sup>.

## 消委會辦公室

以總幹事為首的消委會辦公室共有 156 名員工，工作主要由 9 個部門負責，包括投訴及諮詢部、消費者教育部、財務及行政部、人力資源部、資訊科技部、法律事務部、策劃及商營手法事務部、公共事務部，以及研究及普查部。

11 位管理層人員擁有豐富的管理經驗及各職能範疇的專業知識。所有僱員須遵守「消費者委員會職員行為守則」。

## 員工訓練及人才發展

年內，本會舉辦了 7 場員工簡介會及 12 場培訓工作坊，以發展和豐富員工多方面的知識和技能，包括網絡安全、數據治理、解決消費爭議、種族平等，以及各項技能培訓，包括 OneDrive、社交媒體營銷、生成式人工智能等。

## 財務

本會經費主要來自政府資助，其他收入來源（約 3.1%）包括出版《選擇》月刊及銀行利息。年內經常及非經常性開支分別為港幣 1.5263 億元及港幣 880 萬元<sup>3</sup>。

3. See Appendix 1 for the Auditor's Report and Financial Statements for the accounts of the Council for 2024-25.  
2024-25 年度核數師報告及各財務報表見附錄一。



## CODE OF CONDUCT 行為守則

The Council Members and staff are governed by their respective sets of Code of Conduct. The Codes set out the standard of conduct and probity so as to strengthen its corporate governance, and internal control. The Independent Commissioner Against Corruption (ICAC) was fully engaged in the course of the development and subsequent update to ensure the Code fully meets with the high standards of ICAC. Mandatory participation in the Annual Online Quiz is required for all staff, with a passing rate of 8 out of 12 questions. Members of staff who fail the quiz are required to attend a special refresher workshop and a retest thereafter.

本會委員和職員受各自的行為守則約束。各守則釐定了行為和誠信標準，以加強本會企業管治和內部監控。廉政公署全力參與守則的制定及後續的更新過程，以確保守則完全符合廉政公署的高標準。所有員工都必須參與年度網上測驗，12 條問題的合格率為 8 題。未能通過測驗的員工必須參加特別安排的進修工作坊，並隨後進行重新測試。

### The Content of the Code 守則內容

| Members and Staff                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Members Specific                                                                                                                                                                     | Staff Specific                                                                                                                                                                                                                                                                                                                                   |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Prevention of Bribery Ordinance</li> <li>Solicitation and Acceptance of Advantage</li> <li>Advantages offered in their Official Capacity</li> <li>Sponsorship offered in their Official Capacity</li> <li>Offering of Advantages</li> <li>Managing Conflict of Interest</li> <li>Use of Council's Assets and Resources</li> <li>Confidentiality of Information</li> <li>Competition/Award Presentation</li> <li>Records, Accounts and other Documents</li> <li>Gambling</li> <li>Loans</li> <li>Compliance with Local Laws</li> </ul> | <ul style="list-style-type: none"> <li>Members Bidding for the Council's Contract</li> <li>Use of Public Fund</li> <li>Misuse of Capacity as a Council / Committee Member</li> </ul> | <ul style="list-style-type: none"> <li>Specific Requirement for Designated Posts</li> <li>Misuse of Official Position</li> <li>Outside Employment</li> <li>Misconduct in Public Office</li> <li>Guarantee</li> <li>Indebtedness</li> <li>Supervisory Accountability</li> <li>Reporting Suspected Irregularities and Criminal Offences</li> </ul> |
| 委員及職員                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 委員特定                                                                                                                                                                                 | 職員特定                                                                                                                                                                                                                                                                                                                                             |
| <ul style="list-style-type: none"> <li>《防止賄賂條例》</li> <li>索取和接受利益</li> <li>職員以公職身分獲得利益</li> <li>職員以公職身分獲得贊助</li> <li>提供利益</li> <li>處理利益衝突</li> <li>使用消委會資產和資源</li> <li>保密資料</li> <li>比賽 / 頒獎</li> <li>記錄、帳目和其他文件</li> <li>賭博</li> <li>貸款</li> <li>遵從本地法例和規例</li> </ul>                                                                                                                                                                                                                                                                                                        | <ul style="list-style-type: none"> <li>委員參與競投消委會的合約</li> <li>運用公帑</li> <li>濫用委員身分</li> </ul>                                                                                         | <ul style="list-style-type: none"> <li>對於指定職份的具體要求</li> <li>濫用職權</li> <li>外間工作</li> <li>公職人員行為失當</li> <li>擔保</li> <li>欠債</li> <li>督導責任</li> <li>舉報涉嫌違規行為及刑事罪行</li> </ul>                                                                                                                                                                         |

## 2022-25 STRATEGIC PLAN — 5 STRATEGIC GOALS

### 2022-25 策略計劃 — 5 個策略目標

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ol style="list-style-type: none"> <li>1. Safeguard consumer interests under the digital economy</li> <li>2. Enable informed consumption choice for better quality of living — safety, value and sustainability</li> <li>3. Equip targeted vulnerable consumers — youth, elderly, mentally handicapped — with proper knowledge and skills for self-protection</li> <li>4. Sustain and develop partnership to synergise works in consumer protection at international, Mainland/GBA and local levels</li> <li>5. Uphold the Council as an effective and high performing statutory body through staff enrichment and strong corporate governance</li> </ol> | <ol style="list-style-type: none"> <li>1. 維護數碼經濟下的消費者權益</li> <li>2. 賦權消費者知所選擇，提高生活質量 — 安全、價值和可持續性</li> <li>3. 為目標弱勢消費者 — 青少年、長者、精神障礙人士 — 培養適當的自我保護知識和技能</li> <li>4. 維繫和發展夥伴關係，以協同與國際、內地 / 大灣區和本地各個層面的消費者保護工作</li> <li>5. 通過優化員工團隊和強化企業管治，維護消委會作為有效和高績效的法定機構</li> </ol> |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## EXTERNAL COMMITTEES ATTENDED BY COUNCIL MEMBERS AND STAFF

### 本會委員及職員參與的外界委員會

Council Members and staff currently sit on over 50 external committees, a few of which are listed below:

- Department of Health — Pharmacy and Poisons (Listed Sellers of Poisons) Committee
- Department of Justice — Working Group on Class Actions
- Electrical and Mechanical Services Department — Electrical Safety Advisory Committee
- Estate Agents Authority
- Food and Health Bureau — Steering Committee on Prevention and Control of Non-communicable Diseases
- Hong Kong Housing Society — Steering Committee of the Living Lab in Gerontechnology for Age-Friendly Home
- Hong Kong Monetary Authority — Deposit-taking Companies Advisory Committee
- Hong Kong Q-Mark Council — Safeguard Committee
- Law Reform Commission — Sub-Committee on Cybercrime
- Office of the Communications Authority — Telecommunications Regulatory Affairs Advisory Committee
- Transport Department — Committee on Taxi Service Quality
- Advisory Panel on Silver Economy

本會委員及職員現時參與超過 50 個外界委員會。以下列出部分：

- 衛生署 — 藥劑業及毒藥（列載毒藥銷售商）委員會
- 律政司 — 集體訴訟工作小組
- 機電工程署 — 電氣安全諮詢委員會
- 地產代理監管局
- 食物及衛生局 — 防控非傳染病督導委員會
- 香港房屋協會 — 樂活安居生活實驗室督導委員會
- 香港金融管理局 — 接受存款公司諮詢委員會
- 香港優質標誌局 — 香港「Q 嘜」優質標誌局委員會
- 法律改革委員會 — 電腦網絡罪行小組委員會
- 通訊事務管理局辦公室 — 電訊規管事務諮詢委員會
- 運輸署 — 的士服務質素委員會
- 銀髮經濟顧問小組



# RESOLVING DISPUTES BETWEEN CONSUMERS AND BUSINESSES

## 調停消費者與經營者之間的糾紛



In fulfilling its statutory functions and duties, the Council provides readily available consumer complaints handling services, helping consumers and traders to resolve disputes by means of conciliation. This approach aids both consumers and traders in achieving a mutually acceptable agreement, even though the Council does not possess law enforcement authority or investigative powers. The information collected from consumer complaints not only enables the Council to monitor market conditions, and to advocate for consumers' rights and interests, but also facilitates collaboration with other authorities through sharing intelligence to address unethical trading practices.

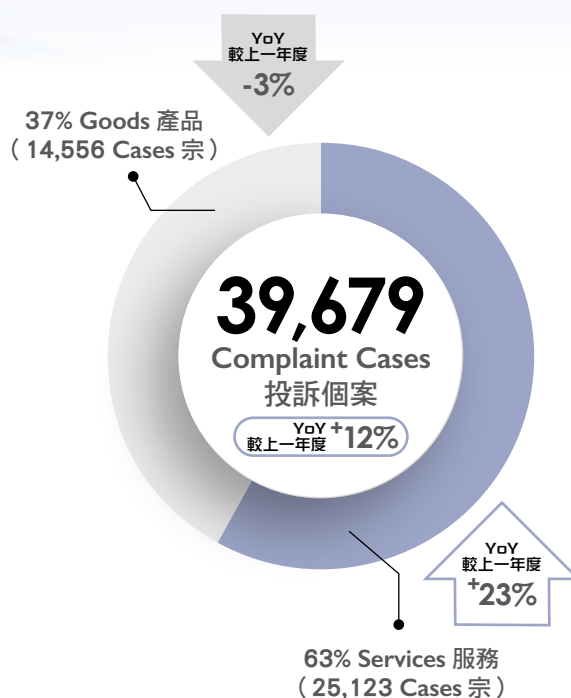
消委會致力履行其法定職能和職責，為消費者提供便捷的投訴處理服務，並以調停方式解決消費者與經營者之間的爭議。儘管消委會沒有執法或調查的權力，但亦能透過調停方式，有效地為消費者和商戶達成雙方共同接納的解決方案。此外，從消費投訴中蒐集得來的資訊，不僅有助本會監察市場狀況，適時為消費者權益提出倡議，更能讓本會透過與其他機構和執法部門共享情報，攜手遏止不良銷售行為。

### Complaints and Enquiries Received

In 2024-25, the Council recorded 39,679 complaints and 55,174 enquiries, indicating a 12% year-on-year (YoY) increase in complaints and a 5% decrease in enquiries. The e-form available on the Council's website remained the major complaint channel in 2024-25 that accounted for 77% of the total complaint cases received. Meanwhile, 90% of enquiries were made via the Council's hotlines.

### 投訴及諮詢

在 2024-25 年度，消委會共錄得 39,679 宗消費投訴及 55,174 宗諮詢，按年分別上升 12% 及下跌 5%。本會網站提供的電子表格是最常用的投訴遞交方式，佔總投訴個案的 77%；至於消費諮詢方面，大部分（90%）是透過本會的電話熱線接收。



## Overview and Trends

### Complaints Statistics Breakdown

The Council has seen a continuous increase in the overall complaint figures for 6 consecutive years. Among the cases received in the reporting period, 41% involved online shopping, accounting for 16,164 cases (-2% YoY). 63% of the pursuable cases were successfully resolved by conciliation (see Fig. 4).

The notable rise in complaint cases was largely due to the abrupt closure of the gym chain Physical Fitness in September 2024, which alone accounted for 5,649 complaints, representing 14% of the overall total. Factoring out the complaints arising from this incident, the Council recorded a total of 34,030 complaint cases in 2024-25, indicating a slight decrease of 4% from last year.

As a result of the shutdown of Physical Fitness, the proportion of service-related complaints rose to 63% (compared to 58% in 2023-24), while complaints concerning goods made up 37% of all complaints received, down from 42% of the year before.

### Economic Slowdown and Consumer Confidence

The shifting consumption habits of visitors to Hong Kong coupled with increased outbound travel by local residents have led to persistent challenges for local businesses, resulting in a rise of shop closures. In the year under review, the Council recorded 6,296 complaints against shop closures, representing a 723% YoY upsurge. 5,649 of these cases were related to Physical Fitness, which has prompted consumers to reconsider the stability of even well-established traders. Furthermore, the closure has raised public concern regarding prepaid services and the necessity for a legally mandated cooling-off period. Consumers are reminded to carefully consider before committing to prepayment consumption, and to avoid purchasing prepaid packages or entering into contracts that exceed their actual needs.

In terms of the nature of complaints, excluding shop closure cases mainly attributed to Physical Fitness, service quality topped the list in 2024-25 with 5,908 cases, accounting for 17% of all complaints. There was also a notable call for improvement in product quality, with 4,212 cases concerning quality of goods, or 12% of the overall complaints. Businesses should enhance the standard of their products and services to remain competitive and attractive, thereby effectively encouraging both locals and visitors to shop and boost economic growth. Furthermore, the Council recorded 2,328 cases related to sales practices during the reporting period, with 376 cases filed by visitors. It is imperative for the industry to implement measures to combat malpractice to uphold consumer trust and Hong Kong's reputation.

### Dispute Resolution Beyond Boundaries

The proliferation of e-commerce and outbound travel means that consumption activities nowadays have transcended both geographical and physical boundaries. During the year, the Council signed a Memorandum of Understanding (MOU) for collaboration on cross-border consumer disputes with the Thailand Consumers Council. Considering Thailand's extreme popularity as a travel destination for Hong Kong people, this agreement is set to remove past obstacles for resolving consumer complaints, including language, geographical and jurisdictional barriers.

## 概覽及趨勢

### 消費投訴統計

本會的整體投訴數字已連續 6 年上升。年內接獲的個案中，41% 涉及網上購物，合共 16,164 宗（按年 -2%）。63% 的可跟進個案成功以調停方式解決（見圖 4）。

投訴個案顯著上升，主要原因是連鎖健身中心舒適堡於 2024 年 9 月突然結業，此單一事件共累計 5,649 宗投訴，佔整體投訴個案的 14%。若撇除該事件所引起的投訴，本會在 2024-25 年度共錄得 34,030 宗投訴個案，較上一個年度輕微下跌 4%。

由於舒適堡結業，與服務相關的投訴個案佔比上升至 63%（2023-24 年度為 58%），涉及貨品的投訴則由上一年度的 42% 下降至 37%。

### 經濟放緩及消費信心

訪港旅客消費習慣的轉變，加上本地居民外遊增加，為本地商戶帶來持續挑戰，導致出現店鋪倒閉情況。年內，本會共接獲 6,296 宗有關店鋪結業的投訴，按年激增 723%。當中，有 5,649 宗與舒適堡有關，該事件促使消費者重新審視即使是歷史悠久的「老字號」亦可能有倒閉的可能。此外，商戶結業亦引起了公眾關注預繳式消費，以及需引入法定冷靜期。本會提醒消費者在進行預繳式消費前應慎重考慮，避免購買超出實際需要的預繳套票或簽訂合約。

就投訴性質而言，撇除因舒適堡結業的投訴，涉及服務質素的個案居首位，達 5,908 宗，佔投訴個案總數的 17%。年內，有 4,212 宗投訴涉及貨品質素問題，佔整體投訴個案的 12%，反映業界有必要提升貨品質素。經營者應提高貨品及服務水平，以保持其競爭力和吸引力，從而有效地鼓勵本地居民和旅客購物，促進經濟增長。此外，本會在年內共接獲 2,328 宗與銷售手法相關的個案，當中 376 宗來自訪港旅客。業界必須採取打擊不良營商行為的措施，以維護消費者信心及本港聲譽。

### 處理跨境消費爭議

隨著電子商務日漸普及，加上全球旅遊復甦，現今的消費活動已再無疆界。年內，本會與泰國消費者委員會簽訂了跨境消費爭議合作協議書。泰國向來是港人旅遊熱點，此項合作協議定將消除以往處理消費者投訴時，在語言、地域及司法管轄等各方面的障礙。



Closer to home, the Council also signed an MOU with the Guangdong Consumer Council while renewing those with the Zhejiang Consumers Council and Shanghai Consumer Council. With information exchange and complaint referral mechanisms in place with consumer counterparts in both the Mainland and across Asia, the strengthened cooperation will foster a safer and more reassuring consumption environment for consumers in the region.

在鄰近地區方面，本會亦與廣東省消費者委員會簽署了跨境消費爭議合作協議書，並與浙江省及上海市的消費者權益保護委員會續簽了合作協議。本會透過與內地及亞洲各地消保組織建立訊息及投訴個案互通機制，加強協作，為區內消費者營造一個更有保障、更安心的消費環境。

Read more about the MOUs in the chapter “Forging Closer Collaboration for Consumer Protection” (p.96)

有關跨境消費爭議合作協議書的內容，請瀏覽本年報「加強對外合作保障消費者權益」（第 96 頁）一節

**Fig.1 Complaint Trends in the Past 3 Years**

**圖 1 過去 3 年接獲的投訴數字**

| Year 年份                           | 2022-23 | 2023-24 | 2024-25 |
|-----------------------------------|---------|---------|---------|
| Total number of complaints 投訴個案總數 | 31,996  | 35,528  | 39,679  |
| YoY changes 按年變動                  | —       | +11%    | +12%    |

**Fig.2 Top 10 Consumer Complaints by Industry in 2024-25**

**圖 2 2024-25 年度首 10 位涉及消費投訴的行業**

|                                             | 2024-25 | 2023-24 | % change |
|---------------------------------------------|---------|---------|----------|
| Recreation & Health Clubs<br>健身會            | 4,968   | 479     | +937%    |
| Food & Entertainment Services<br>食肆及娛樂      | 4,762   | 5,648   | -16%     |
| Travel Matters<br>旅遊事務                      | 3,100   | 2,673   | +16%     |
| Telecommunication Services<br>電訊服務          | 3,064   | 3,222   | -5%      |
| Beauty Services<br>美容服務                     | 2,672   | 1,758   | +52%     |
| Electrical Appliances<br>電器用品               | 2,389   | 2,336   | +2%      |
| Clothing & Apparel<br>衣飾                    | 1,718   | 1,730   | -1%      |
| Medicine & Chinese Herbal Medicine<br>藥物及中藥 | 1,419   | 1,312   | +8%      |
| Personal Care Products<br>個人護理產品            | 1,359   | 1,393   | -2%      |
| Foods & Drinks<br>食品及飲品                     | 1,128   | 1,267   | -11%     |

Fig.3 Nature of Consumer Complaints in 2024-25

圖 3 2024-25 年度之投訴性質

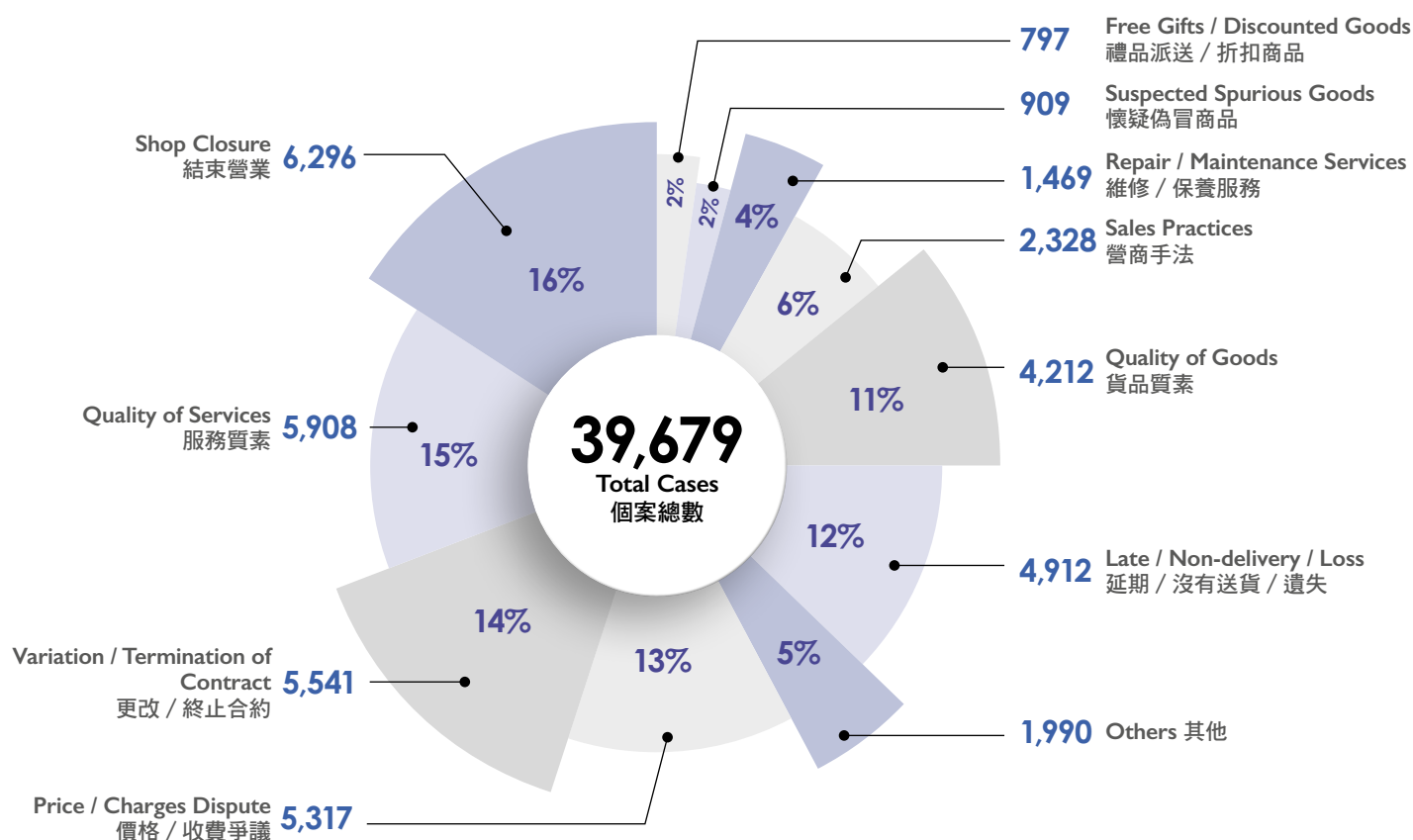
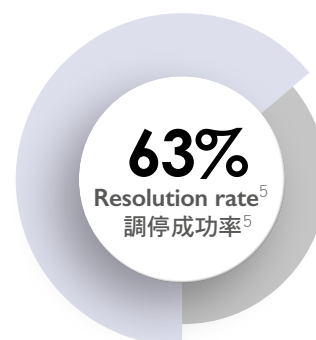


Fig.4 Resolution Rate of Cases with Pursuable Grounds in 2024-25

圖 4 2024-25 年度調停成功率

|                                                                              |        |
|------------------------------------------------------------------------------|--------|
| Total number of cases received<br>投訴總數                                       | 39,679 |
| Number of cases with pursuable grounds <sup>4</sup><br>可跟進的投訴個案 <sup>4</sup> | 18,097 |
| Number of cases in progress<br>仍在跟進中的個案                                      | 4,477  |
| Number of cases resolved<br>獲得解決的個案                                          | 8,537  |



4. Anonymous complaints, cases with insufficient information, and complaints outside the Council's terms of reference are in general non-pursuable.  
匿名投訴、個案資料不足及在本會工作範圍以外的投訴，在一般情況下為未能跟進的案件。

5. Resolution rate refers to the percentage of resolved cases out of the number of completed pursuable cases.  
調停成功率是指可跟進並已完成跟進個案宗數當中圓滿解決個案的百分比。



## Top 5 Complaint Categories

### 1. Recreation & Health Clubs

The closure of Physical Fitness significantly impacted the “Recreation & Health Clubs” category, which recorded a total of 4,968 cases, a 937% YoY increase. Most of these complaints were associated with shop closures (4,532 cases, accounting for 91% of the overall complaints), followed by disputes regarding “Variation / Termination of Contract” with 176 cases. Excluding complaints related to Physical Fitness which accounted for the lion's share, this category would have recorded 517 cases (+8% YoY) and fallen outside the top 5.

### 2. Food & Entertainment Services

“Food & Entertainment Services” racked up 4,762 complaint cases in the reporting year, making it the second highest category in 2024-25 despite a 16% reduction YoY. Complaints concerning food delivery platforms and restaurants remained significant, representing 30% (1,445 cases) and 27% (1,288 cases) of this category's complaints respectively, while 17% were related to public performance (808 cases) as the city heavily promoted the mega event economy over the past year. The most common dispute types in this category were “Quality of Services” (29%, 1,367 cases) and “Price / Charges Dispute” (20%, 930 cases).

### 3. Travel Matters

In 2024-25, the number of complaints regarding “Travel Matters” (3,100 cases) experienced an increase of 16% and maintained its position at third place as the previous year. Complaints related to air tickets (1,508 cases) and airline services (480 cases) represented 64% of all travel-related grievances, while “Hotel Booking” was also identified as one of the top 3 concerns with 400 cases recorded. As regards the complaint nature within this category, the 3 most prevalent were “Variation / Termination of Contract” (34%, 1,061 cases), “Quality of Services” (21%, 648 cases), and “Price / Charges Dispute” (20%, 634 cases).

### 4. Telecommunication Services

Complaints concerning “Telecommunication Services” slipped from second place last year to fourth place, with 3,064 cases reported in 2024-25, reflecting a 5% YoY decline. Conversely, the total amount involved rose by 21% YoY, primarily driven by an increase in the average amount per case for Internet services (+32%) and mobile phone services (+40%). Disputes related to internet services represented 29% of the cases in this category, followed by mobile phone services at 24% and mobile data services at 17%. The majority of disputes were centered around “Price / Charges Dispute” (36%, 1,095 cases), followed by “Variation / Termination of Contract” (27%, 838 cases) and “Quality of Services” (22%, 685 cases) respectively.

### 5. Beauty Services

The Council received a total of 2,672 complaints regarding “Beauty Services” during the year, marking a 52% YoY increase, maintaining its rank in fifth place. If complaints related to the Physical Fitness incident were excluded, the “Beauty Services” category recorded 1,474 cases, decreasing 16% YoY, thus falling out of the top 5. A notable surge in beauty complaints was contributed by “General Skin Care Services” (1,014 cases, +166%) and “Laser / IPL Beauty Services” (454 cases, +79%). More than half of the complaints (52%) in this category can be attributed to shop closure (1,391 cases), while 15% and 13% were about the quality and sales practices of beauty services respectively.

## 首 5 位消費投訴類別

### 1. 健身會

受舒適堡結業影響，與「健身會」有關的投訴個案累計達 4,968 宗，按年急增 937%。當中大部分投訴與商戶結業有關（4,532 宗，佔此類別總投訴的 91%），其次是涉及「更改 / 終止合約」，共 176 宗。若撇除佔比最重的舒適堡投訴，「健身會」類別投訴為 517 宗（按年 +8%），並將跌出消費投訴類別排名的首 5 位。

### 2. 食肆及娛樂

在 2024-25 年度，與「食肆及娛樂」相關的投訴累計共 4,762 宗，雖按年下跌 16%，但仍位列第二。涉及外賣平台及餐廳的投訴仍然顯著，分別佔此類別投訴的 30%（1,445 宗）及 27%（1,288 宗）。此外，因過往一年本港積極推動盛事經濟，與公開表演相關的投訴（808 宗）亦佔 17%。就投訴性質而言，最常見的爭議涉及「服務質素」（29%，1,367 宗）及「價格 / 收費爭議」（20%，930 宗）。

### 3. 旅遊事務

年內，與「旅遊事務」相關的投訴（3,100 宗）按年錄得 16% 的升幅，並維持在第 3 位。有關機票（1,508 宗）及航空公司服務（480 宗）的投訴佔所有旅遊投訴的 64%，而「預訂酒店」亦是此投訴類別中首 3 位最受關注的事項之一，共錄得 400 宗投訴。投訴性質方面，最常見的包括「更改 / 終止合約」（34%，1,061 宗）、「服務質素」（21%，648 宗）及「價格 / 收費爭議」（20%，634 宗）。

### 4. 電訊服務

有關「電訊服務」投訴，由上一年度的第 2 位，跌至 2024-25 年內的第 4 位，共錄得 3,064 宗個案，按年跌 5%。然而，涉及總金額卻按年增加 21%，主要是由於互聯網服務（+32%）及流動電話服務（+40%）的平均每宗涉案金額上升所致。當中，與互聯網服務相關的爭議佔此類別個案的 29%，其次為流動電話服務（24%）及流動數據服務（17%）。大部分爭議主要圍繞「價格 / 收費爭議」（36%，1,095 宗），其次為「更改 / 終止合約」（27%，838 宗）及「服務質素」（22%，685 宗）。

### 5. 美容服務

本會在年內共接獲 2,672 宗涉及「美容服務」的投訴，按年上升 52%，繼續佔據第 5 位。如撇除與舒適堡結業相關的投訴，「美容服務」類別的投訴則為 1,474 宗，較去年下跌 16%，因而跌出投訴類別的首 5 位。美容相關的投訴有顯著增長的跡象，當中主要涉及「一般美容服務」（1,014 宗，+166%）及「激光 / 彩光美容服務」（454 宗，+79%）。此外，此類別中超過一半以上的投訴（52%）與商戶結業有關（1,391 宗），而有關美容服務質素及銷售手法的個案則分別佔 15% 及 13%。

# IMPROVING PRODUCT QUALITY AND SAFETY

## 改善產品質素及安全



As part of its ongoing research and testing programme, the Council monitors a vast range of products each year, evaluating their essential product features including safety, performance, ease of use, durability and environmental sustainability, serving as reliable reference for consumers. From the first-ever product test on cooking oil published in CHOICE's debut issue in 1976, to emerging products in recent years, the Council chooses research topics with careful consideration of the most pressing concerns of each generation of consumers.

Prevention is always better than cure. The Council continued to dedicate substantial resources to the testing, survey and research of products in the market with a threefold goal — to help consumers identify safe and cost-effective goods; to drive the industry to improve their product design and quality control; and to accumulate data and information for advocacy on effective regulations.

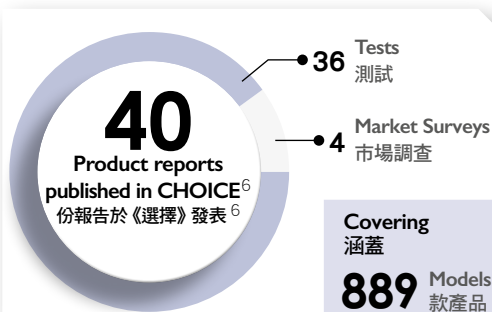
研究及測試是本會的恆常工作，每年監察的產品種類繁多，透過評估產品特性，包括安全、效能、使用的方便程度、耐用程度及環境可持續性，為消費者提供可靠的參考資訊。自 1976 年於《選擇》創刊號發表以食油為題的首個產品測試，以至近年的新興產品，本會在揀選每一個研究主題時，均仔細考慮每一代消費者當前最迫切及最關注的議題。

本會深信預防勝於治療，因此持續投放大量資源對市場上的產品進行測試、調查及研究，以實現 3 個目標：幫助消費者尋找安全及具成本效益的產品；推動業界改善產品設計和品質監控；並蒐集數據和資訊，用作長遠倡議有效規管的工作。

## Product Research and Test Reports

The products studied ranged from popular foodstuffs and household goods, to cosmetic and personal care products, clothing and apparel, children's products, pet products, electrical appliances and consumer electronics. Apart from recurring product tests to monitor improvements in performance and quality over the years, some product tests were introduced for the first time during this reporting year in response to rising consumer demand, including beer, bladeless fans, wireless mice, wheat flour, desk mats, etc. The findings alerted consumers to immediate or potential product hazards and offered objective guidance to making informed choices.

Products found to be non-compliant with Hong Kong regulations or international/regional standards were immediately referred to relevant regulatory authorities for follow-up, while the concerned manufacturers, agents and service providers were called upon to rectify the faults and improve the quality and standards of their products. Over the years, such market monitoring mechanisms have proven to be effective in facilitating law enforcement and driving different businesses to ensure value creation in their product offerings.



## 產品研究及測試報告

年內研究涵蓋的產品範圍廣泛，從常見的食品和家居用品，到化妝品和個人護理產品、服裝、兒童產品、寵物產品、電器和電子產品不等。除了多年來定期再次進行的產品測試，以監察產品效能和品質有否提升之外，年內亦因應消費者需求為某些產品進行了首次測試，包括啤酒、無葉風扇、無線滑鼠、小麥麵粉、桌墊等。有關結果能提醒消費者注意產品的即時或潛在風險，成為客觀的消費指南。

### Covering 涵蓋

**889** Models 款產品  
**558** Brands 品牌

每當發現有產品未能符合本港法規或國際／地區標準時，本會均會立即通知相關監管機構跟進，並呼籲相關製造商、代理商及服務供應商糾正錯誤，改善產品質素和提升產品水準。多年來，這種市場監察機制有效協助執法，並推動業界為產品創優增值。

6. See Appendix 2 for the lists of product testing and market survey reports published in 2024-25.  
附錄二詳列於 2024-25 年度發表的產品測試及市場調查報告。



## Product Tests and Surveys

The Council conducts product tests by engaging internationally recognised laboratories or universities and also through collaboration with Government departments. As an active member of International Consumer Research & Testing (ICRT), which is an international consortium of more than 30 consumer organisations, the Council benefits from the experience of the other markets by accessing ICRT's product tests and valuable resources.

### Food & Beverage

#### Beer

In its 50th anniversary special commemorative edition of CHOICE in April 2024 (Issue 570), the Council published its first-ever test on beer; one of the most popular alcoholic beverages for social gatherings and celebrations. The test on 30 prepackaged canned/bottled beers revealed that the energy intake from 1 can/bottle of beer could exceed 200kcal, almost equivalent to that of a bowl of rice, and drinking 2 cans a day for 3 months might lead to a 5-pound fat gain.

Even when not drinking vast amounts, a higher alcoholic content still results in a higher calorie intake. However, consumers may not be able to identify less calorific products simply based on the labelled alcohol by volume (ABV), as 6 samples had considerable discrepancy between the labelled ABV and test results, among which 4 samples' measured values were higher than the labelled value by 0.5% or more.

All samples were detected with different types and levels of biogenic amines, which are by-products of the alcohol fermentation process and excessive intake of which could cause dizziness and vomiting. On the other hand, 1 sample was detected with deoxynivalenol (DON), a mycotoxin resulting from mould-contaminated barley. Excessive intake of DON, also known as "Vomitoxin", may cause nausea, vomiting, diarrhoea, and abdominal pain. Apart from paying attention to the calories of alcoholic beverages and risks in weight gain, consumers should also be aware that alcohol has been classified as carcinogenic to humans (Group 1 carcinogen) by the International Agency for Research on Cancer (IARC).



## 產品測試及調查

本會透過委託國際認可的實驗室或大學，以及與政府部門協作，進行產品測試。國際消費者研究及試驗組織（ICRT）由世界各地超過 30 個消費者組織組成，本會作為 ICRT 的活躍成員，亦透過共享 ICRT 的產品測試和其寶貴資源，從而汲取其他市場的經驗。

### 食品及飲品

#### 啤酒

啤酒是日常社交聚會及喜慶場合最受歡迎的酒精飲品之一，本會亦特別於 50 周年紀念版《選擇》月刊（2024 年 4 月號，第 570 期）發表了創刊以來首個啤酒測試。測試包括 30 款預先包裝罐裝或支裝啤酒，發現飲用 1 罐 / 支已可攝入超過 200 千卡的能量，相等於接近 1 碗白飯所含的能量，日喝 2 罐在 3 個月內或會增加 5 磅脂肪。

即使飲用量不多，若酒精濃度愈高，攝入熱量會愈高。然而消費者未必能單憑標示的酒精含量來辨別熱量較低的產品，因為有 6 款樣本的標示酒精含量與測試結果差異頗大，當中 4 款樣本檢出的酒精濃度較標示值高出 0.5% 或以上。

全部樣本均檢出不同種類和濃度的生物胺，是酒精發酵過程中的副產物，攝入過量有機會引致暈眩或嘔吐。另外，1 款樣本檢出脫氧雪腐鐮刀菌烯醇（DON），又稱為嘔吐毒素，過量攝入可能會出現噁心、嘔吐、腹瀉及腹痛等徵狀。除了要留意酒精飲品的熱量和致肥風險外，消費者亦應留意酒精已被國際癌症研究機構列為「對人類致癌」（即第一類致癌物）。



## Children's Products

### Desk Mats

As a number of desk mats in the Mainland and overseas were found with excessive levels of plasticisers in recent years, the Council tested 15 models of desk mats with different functions, including cutting mats, writing mats, drawing mats, and a general desk mat.

7 models were detected with total levels of 4 phthalate plasticisers (DEHP, DBP, BBP and DIBP) that exceeded the 0.1% concentration limit stipulated in the Registration, Evaluation, Authorisation and Restriction of Chemicals (REACH) Regulation of the European Union (EU), with the highest model at 222 times of the limit. According to the European Chemicals Agency (ECHA), these 4 phthalates are classified as reproductive toxicity category 1B substances, which may adversely affect fertility or development. The test also covered 3 other plasticisers, namely DINP, DIDP and DNOP, which may harm the livers of young children, and DINP was found in 9 models.

The Council reminded consumers to refrain from using desk mats as placemats for eating, and children should clean their hands after touching desk mats to avoid oral intake of harmful substances. Manufacturers were recommended to review their products' raw materials and avoid using those that pose health risks.

### Babywear

To ensure the comfort and safety of clothing for little ones, in addition to stringent selection of fabrics, design and workmanship should not be overlooked. In the Council's test on 30 models of babywear, the snaps or buttons of 11 models detached during tension tests, which might lead to suffocation if swallowed by babies. Meanwhile, the cord design of 5 models did not comply with the European Standard, posing strangulation risks.

Chemical additives might be used in garment production for colour vibrance, or for providing resistance against stains, water or wrinkles. However, harmful chemical residues or releases from the additives might cause allergic reactions in babies with delicate skin. The free formaldehyde level detected in 1 model exceeded the upper limit set by the Mainland's standard for textiles intended for infants by over 50%, which might irritate the wearer's skin and, in serious cases, lead to allergic contact dermatitis. Furthermore, 1 model had a pH value higher than the acceptable limit specified in the Mainland standard, potentially causing itching and discomfort when worn.

The Council reminded parents to wash newly purchased clothes thoroughly before dressing their little ones, so as to remove chemical substances as far as possible. Manufacturers were urged to ensure compliance of their products with relevant safety standards to enhance the protection of babies.



## 兒童產品

### 桌墊

有鑑於近年在內地及海外發現多款桌墊含有過量的塑化劑，本會測試了 15 款不同用途的桌墊，包括切割墊、書寫墊、繪畫藝術墊及一般書桌墊。

有 7 款樣本檢出 4 種鄰苯二甲酸酯類塑化劑 (DEHP、DBP、BBP 及 DIBP) 的總含量超出歐盟 REACH 法規所訂的 0.1% 濃度上限，其中最高的 1 款超出限值達 222 倍。根據歐洲化學品管理局 (ECHA)，這 4 種塑化劑被列為生殖毒性類別 1B 物質，可能對生育能力或發育造成不良影響。測試亦涵蓋另外 3 種塑化劑，包括 DINP、DIDP 及 DNOP，這些物質可能損害幼童的肝臟，而當中有 9 款樣本檢出 DINP。

本會提醒消費者避免將桌墊當作餐墊使用，兒童在接觸桌墊後應清潔雙手，以免經口服攝入有害物質。本會亦建議生產商檢視產品所用的原材料，避免使用對健康構成風險的物質。

### 嬰幼兒衣物

寶寶穿衣要舒適安全，除了要嚴選布料，其設計和手工亦不容忽視。本會測試了 30 款嬰幼兒衣物，發現當中 11 款樣本在拉力測試中有啪鈕或鈕扣脫落，若被嬰幼兒誤吞有機會導致窒息。此外，有 5 款樣本的綁帶設計不符合歐洲標準要求，可能有纏頸的風險。

衣物在加工過程中可能會使用化學添加劑，有些是為了色彩效果，有些則用作防污、防水或防皺。然而，當中殘留或釋出的有害化學物質，可能令皮膚比較幼嫩的嬰幼兒產生過敏反應。1 款樣本檢出的游離甲醛量超出內地規範就嬰幼兒紡織品所設的規定上限逾一半，穿著者的皮膚或會受到刺激，情況嚴重更可能導致過敏性接觸性皮炎。此外，1 款樣本的酸鹼值超出內地規範的酸鹼值容許範圍，嬰幼兒穿著後或會皮膚瘙癢不適。

本會提醒家長新購衣物應先清洗乾淨才讓嬰幼兒穿著，以盡量去掉衣物上的化學物質。本會亦促請生產商確保產品符合相關安全標準要求，以增加對嬰幼兒的保障。

## Cosmetic and Personal Care Products

### Mosquito Repellents

While enjoying the great outdoors especially during summer, it is crucial to take adequate precautions against pesky mosquitoes which could transmit various mosquito-borne diseases. However, the Council's test of 25 mosquito repellents revealed that some "natural" or "herbal" products were not so effective.

The test was conducted in Australia using the "arm-in-cage" laboratory method to test mosquito repellent efficacy on real people against southern house mosquitoes and yellow fever mosquitoes.

For the 9 models labelled as containing DEET or picaridin, overall mosquito repellent efficacy was high. Models labelled with IR3535, PMD, cedar oil, and wild tomato extract showed generally good repellent efficacy against southern house mosquitoes, yet their efficacy against yellow fever mosquitoes varied greatly and most models dropped quickly over 4 hours of testing time.

As for models labelled with other botanical ingredients, such as citronella oil, lemongrass oil, soybean oil, and lemon eucalyptus oil, efficacy was satisfactory against southern house mosquitoes but was inadequate against yellow fever mosquitoes.

The labelling of some models was found to be unsatisfactory. 1 model had a different ingredient list on the bottle than the one on the box, while some did not provide a detailed list of ingredients other than the active ingredient. The Council anticipates authorities to impose appropriate regulations on mosquito repellent products directly applied to the human body, including the active ingredients, concentration, labelling, performance claims, suitable user groups and age, etc. to safeguard consumer safety.

### Hair Styling Products

Many people would have a few hair styling products at home to style their locks for different occasions. The Council tested 50 hair styling products on the market in accordance with requirements of the Mainland's "Safety and Technical Standards for Cosmetics" (STSC), the EU's "Cosmetics Regulation" and Hong Kong's "Air Pollution Control (Volatile Organic Compounds) Regulation". Harmful substances were detected in over 90% of the tested models, with the concentration of some exceeding limits stipulated by the aforementioned regulations.

4 models (3 hair waxes and 1 hair clay) contained the fragrance allergen BMHCA, which has been banned in the EU due to its reproductive toxicity; 3 hair wax models contained the EU-banned preservative MIT; the concentration of the preservative paraben in 1 hair wax exceeded the limit of both the Mainland and EU regulations; and the volatile organic compounds concentration of 1 hair styling spray was found to have exceeded Hong Kong's regulatory limit. Several models also contained fragrance allergens such as linalool and limonene over EU's trigger limit for mandatory labelling of such ingredients but were not labelled on the packaging.

## 化妝品及個人護理用品

### 驅蚊劑

在炎夏進行戶外活動時，當然要做足防蚊措施，以免感染蚊傳疾病。本會實試 25 款驅蚊劑樣本，發現部分標示「天然」或「草本」成分的樣本驅蚊效能較為遜色。

測試於澳洲進行，以實驗室方法「arm-in-cage」由真人實試各樣本對於致倦庫蚊和埃及伊蚊的驅蚊效能。

9 款含避蚊胺 (DEET) 或派卡瑞丁 (picaridin) 的樣本驅蚊效能整體上較高。標示含有丁基乙酰基氨基丙酸乙酯 (IR3535)、對-薄荷烷-3,8-二醇 (PMD)、雪松油 (cedar oil) 或野紅茄提取物的樣本對致倦庫蚊的驅避效能一般不錯，惟對抗埃及伊蚊的效能則差異很大，而大部分樣本的效能於塗搽 4 小時後急跌。

標示含有香茅油、檸檬草油、大豆油、檸檬尤加利油等植物成分的樣本，整體上驅避致倦庫蚊的效能不俗，但驅避埃及伊蚊的效能均未如理想。

部分樣本的標籤資訊有待改善。1 款樣本在瓶身所列的成分表和包裝盒的成分表不相同，另有部分樣本並未有詳細列出活性成分以外的其他成分。本會期望當局對直接施用在人體的驅蚊產品在活性成分、濃度、標籤資料、效能聲稱、適用人群及年齡等各方面作出適當的規管，保障消費者的安全。

### 頭髮造型用品

許多人都會在家中常備不同的髮型產品，以便為不同場合打造不同髮型。本會參考內地《化妝品安全技術規範》、歐盟《化妝品條例》及香港《空氣污染管制（揮發性有機化合物）規例》的相關要求，對市面上 50 款頭髮造型用品進行測試。超過 9 成樣本檢出有害物質，部分樣本的濃度更超出上述法規所訂定的限值。

4 款樣本（3 款髮蠟及 1 款髮泥）含有香料致敏物質鈴蘭醛，因具有生殖毒性已被歐盟禁用；3 款髮蠟含有歐盟禁用的防腐劑 MIT；1 款髮蠟中防腐劑對羥基苯甲酸酯的濃度同時超出內地及歐盟法規的要求；另外 1 款壓縮氣罐裝噴髮膠中的揮發性有機化合物濃度超出本港相關規例的上限。多款樣本檢出芳樟醇、檸檬烯等香料致敏物質，含量超出歐盟強制標示的上限，但樣本包裝上並未有標示。

## 4大類型 頭髮造型用品

髮蠟



定型啫喱



髮泥



噴髮膠(定型噴霧)



## Anti-dandruff Shampoo

Dandruff problems could cause distress and embarrassment, thus many consumers turn to anti-dandruff shampoo in hopes of easing the symptoms. For anti-dandruff shampoos to achieve the desired performance, the active ingredients must reach a certain concentration, yet such ingredients also carry different health risks.

In the Council's test on 25 models of anti-dandruff shampoo, 4 were detected with zinc pyrithione (ZPT), an anti-dandruff ingredient with antibacterial properties. While ZPT has been prohibited by the EU's Cosmetics Regulation, it is permitted by the United States Food and Drug Administration (US FDA) for use as an active ingredient in over-the-counter (OTC) drug products, and the ZPT levels found in the Council's tested models also complied with the requirements of the Mainland's STSC. However, animal studies have shown that ZPT is potentially harmful to foetuses, while other studies have also shown that it could cause allergic contact dermatitis, as well as irritation if it gets into the eyes.

10 models were detected with another active ingredient salicylic acid, one of which had a concentration as high as 1.9%, which may be categorised as an OTC drug if sold in the US, yet most of the models with salicylic acid as a labelled ingredient did not carry the warning label "not to be used for children under 3 years of age" in accordance with EU requirements.



## 去屑洗頭水

頭皮屑問題或令人尷尬和困擾，不少消費者會選用去屑洗頭水，希望能減輕症狀。去屑洗頭水要發揮預期效果，當中的活性成分必須達到一定濃度，但這些成分對健康亦存在不同的風險。

本會測試了 25 款去屑洗頭水樣本，發現 4 款檢出具有抑菌去屑作用的吡硫鎔鎂。歐盟《化妝品條例》已禁止使用吡硫鎔鎂，但美國食品及藥物管理局則視其為准用的非處方藥用成分，而測試樣本的檢出量均符合內地《化妝品安全技術規範》的規定，惟動物研究顯示其可能會損害胎兒生長，另有研究指出可引起過敏性接觸性皮炎，不慎入眼亦可能會刺激眼睛。

10 款樣本檢出另一種活性成分水楊酸，其中 1 款的濃度達 1.9%，若在美國出售或會被視為非處方藥物。另外，絕大部分標示含水楊酸的樣本均沒有根據歐盟規定標示「三歲以下兒童勿用」的警告。

## Electrical Appliances

### Cooker Hoods

Most hob-cooking methods inevitably release a lot of steam and grease, so an effective cooker hood is necessary for maintaining the air quality in the kitchen. The Council tested 14 cooker hoods in telescopic style and chimney style. 9 models had strong grease extraction performance, of which 2 telescopic-style models performed the best. As for extracting cooking steam, chimney-style models generally performed better than telescopic-style models.

In providing information for consumers' reference, manufacturers would often give information on exhaust airflow rate, and some manufacturers might also indicate the fan rotation speed. However, as manufacturers might use different standards or units for measuring the exhaust airflow rates of their products, consumers were advised not to compare products purely based on their claimed exhaust airflow rate.

To enable consumers to make clearer comparisons, the Council proposed that in the long run, the industry could explore the feasibility of standardising the performance measurement standards and units. In the interim, product information including measurement standards should be clearly provided on the product website or promotional leaflets.



## 電器產品

### 抽油煙機

大多數使用爐具的烹調方式均難免會產生大量蒸氣和油煙，因此配備一部高效能的抽油煙機對保持廚房空氣質素非常重要。本會測試了 14 款拉趟式及煙囪式抽油煙機，發現 9 款樣本抽油煙能力較強，當中 2 款拉趟式樣本表現最佳。而在抽蒸氣方面，煙囪式表現普遍較拉趟式佳。

廠商一般會標示聲稱排氣量供消費者於選購時作參考，部分或輔以風扇轉速資料，惟各廠商在自行檢測產品排氣量時，所採用的量度標準或單位或有不同，因此消費者不宜單憑產品的聲稱排氣量作比較。

為方便消費者作更清晰的比較，本會建議業界長遠可探討採用統一量度效能表現的標準及單位的可行性，現階段亦應於產品網頁或宣傳單張上清楚列明相關測量標準。



## Bladeless Fans

The Council tested 11 models of bladeless fans with heater function, which have become increasingly popular given the short winters and smaller living spaces in Hong Kong.

Consumers in Hong Kong are likely to use the cooling mode more often since most days are warm and hot. The airflow rate, which affects the “cool and dry” sensation, was found to differ by as much as 3.8 times among models while the energy efficiencies of the cooling mode also varied by over 3.5-fold.

On cold days, consumers would expect to be able to raise the indoor temperatures quickly using a bladeless fan, yet the heat-up time of the various models ranged from 1.8 minutes to 6.8 minutes, a difference of about 2.8 times, of which 2 models took more than 6 minutes to heat up to 90% of the maximum temperature from room temperature.

It is common perception that using the heating mode of bladeless fans could save more electricity than reverse cycle air conditioners (RCACs), but in fact the energy efficiency of RCACs' heating mode is higher than that of bladeless fans. Therefore, for the same heating capacity, using RCACs for heating would be more friendly for the electricity bill than bladeless fans.



## 無葉風扇

香港的嚴寒日子不多，加上家居面積一般較細，因此具備暖風功能及靈活性較高的無葉風扇愈趨普及，本會測試了 11 款冷暖無葉風扇樣本。

本港天氣溫暖炎熱的日子較長，消費者較多使用涼風功能。送風量會影響「涼爽」的感覺，測試發現樣本間的送風量最高與最低相差 3.8 倍，涼風的能源效率則可相差逾 3.5 倍。

在寒冷的日子，消費者會期望無葉風扇能迅速提升室內溫度，惟樣本的加熱時間介乎 1.8 分鐘至 6.8 分鐘，相差約 2.8 倍，當中 2 款需時逾 6 分鐘才能由室溫加熱至最高溫度的 90%。

消費者普遍認為冬天使用無葉風扇的暖風功能會較開啟冷暖空調機更省電，但事實上，冷暖空調機供暖的能源效率較無葉風扇的為高，因此在同一供暖量下，使用冷暖空調機的暖風功能，較使用無葉風扇更節省電費。

## Televisions

TVs are an essential home appliance for nearly every family. In addition to providing family-friendly entertainment through traditional broadcasting, modern TV sets have evolved into smart systems that combine various functions such as Internet access and video streaming.

The Council conducted its first test on 9 models of 55-inch Ultra HD (4K) smart TVs, covering the technical performance and an expert panel review. The results revealed that models in the higher-priced OLED category had higher overall rating for picture quality, with 2 models receiving 4.5 points. However, the expert panel found that the 3 types of screens among the tested models did not vary greatly in picture quality for digital TV broadcast viewing, suggesting that the lower-priced LED or mid-priced QD/Mini LED categories would be sufficient to satisfy the needs of general users, whereas OLED TV sets would be more suitable for those pursuing better picture quality.

## 電視機

電視機幾乎是每個家庭不可或缺的電器，除了透過傳統廣播提供適合一家老幼觀賞的娛樂外，電視機已經演化成一個智能系統，糅合上網及播放串流節目等功能。

本會首次測試 9 款 55 吋的超高清 4K 智能電視機，涵蓋畫音技術測試及專家評審，結果顯示價格較高的 OLED 樣本組別在整體畫面質素上評分較高，有 2 款獲 4.5 點評分。不過，按專家觀賞評審的評分，測試中的 3 類屏幕樣本在播放數碼廣播時畫質的差距不大，即價格較低的 LED 或中價的 QD / Mini LED 樣本組別亦可滿足一般用戶的要求，而 OLED 電視機則較為適合追求高畫質的用戶。

The performance in smart TV functions varied drastically. 1 model had outstanding performance across various aspects including the system interface, user registration and login, and app store, yet performed poorly for elderly-friendly accessibility features. Regarding cybersecurity, only 1 model performed satisfactorily. The Council reminded consumers to treat smart TVs like other smart devices such as smart phones or computers, with due consideration given to cybersecurity while using to mitigate risks of personal data leaks.

## Household Products

### Wet Toilet Paper

Flushable wet toilet paper has gained popularity among consumers as a comfort-meets-convenience alternative to traditional toilet rolls. Not only is it more gentle for cleaning intimate areas, but it can also be used for cleaning other body parts, and flushed directly down the toilet. The Council partnered with the Guangzhou Consumers Commission and the Macao SAR Government Consumer Council for the first time to conduct a joint test on 22 models of wet toilet paper, focusing on the quality and hygiene.

According to the results, all models were satisfactory in hygiene condition and quality performance, and the bacterial count still complied with the relevant standard 2 weeks after opening. However, the model with the highest strength failed to comply with the Mainland standard for disintegration performance, posing potential risks of clogging toilets and drainpipes.

The Council reminded consumers that some materials of wet toilet paper contain synthetic fibres, which are not biodegradable and may turn into microplastics that pollute the marine ecosystem, thus such products should be used prudently to reduce both the costs and impact on the environment.

樣本的智能電視功能表現參差，其中 1 款不論在系統介面、用戶註冊和登入，以及程式商店方面均獲得不錯評分，但在方便長者使用的無障礙功能方面則表現欠佳。網絡安全方面，只有 1 款表現達滿意程度。本會提醒消費者，應視智能電視機如同智能電話或電腦，使用時要時刻留意網絡安全，以減低個人資料外洩的風險。

## 家居產品

### 濕廁紙

可沖式濕廁紙較傳統廁紙更舒適和方便，不僅可以更溫和地清潔私密部位，亦可以用於清潔其他身體部位，更可以直接丟棄在座廁內沖走，因此愈來愈受消費者歡迎。本會首次聯同廣州市消費者委員會及澳門特別行政區政府消費者委員會，共同測試 22 款濕廁紙的質量和衛生程度。

測試結果顯示，全部樣本的衛生情況及質量表現理想，即使開封 2 星期後細菌數量仍符合相關標準要求。不過，強度最高的 1 款樣本在沖散表現未能符合內地標準，有堵塞廁所及渠道的風險。

本會提醒消費者，部分濕廁紙物料含人造纖維，不能被自然分解，更可能會變成微塑膠，對海洋環境造成污染，因此消費者應慎用此類產品，以減低開支及對環境的影響。

## 穗港澳消委會 首次合測 22 款濕廁紙

- ✓ 衛生程度 (微生物測試)
- ✓ 酸鹼值
- ✓ 含液量

全部樣本  
表現理想

### 沖散表現

- 1 款較難分解

### 主觀體驗評價

- 部分樣本添加令人不適氣味
- 過半樣本抽取方便性較低

## Mattresses

Understanding the importance of a suitable mattress for enhancing sleep quality and promoting spinal health, the Council tested 14 models of double mattresses on their body support performance, comfort and durability.

8 spring mattresses and 2 foam mattresses provided good support for back sleepers, yet in the side sleeping test, only 3 spring models and 2 foam models performed well while most of the rest were less than satisfactory, with some models unable to keep the spine parallel to the mattress surface. Mattresses that do not evenly support different parts of the body could lead to concentrated pressure in certain areas, causing discomfort and pain. 3 models (2 springs and 1 foam) showed uneven pressure distribution.

When sharing a bed with a partner, the mattress's vibration absorption is crucial for preventing disturbance during slumber. 1 model showed less stability in motion isolation. In the durability test, after being subjected to a roller for 30,000 repetitions, all models showed no signs of wear and tear on the mattress material or inside springs or foam, indicating reasonable durability.

The Council reminded consumers to choose a mattress according to the body shapes, sleeping habits and posture of themselves and their partner; conduct sleep trials and comparisons, rather than simply gauging mattress firmness by pressing the surface with their hands or sitting on the edge of the bed.

## 床褥

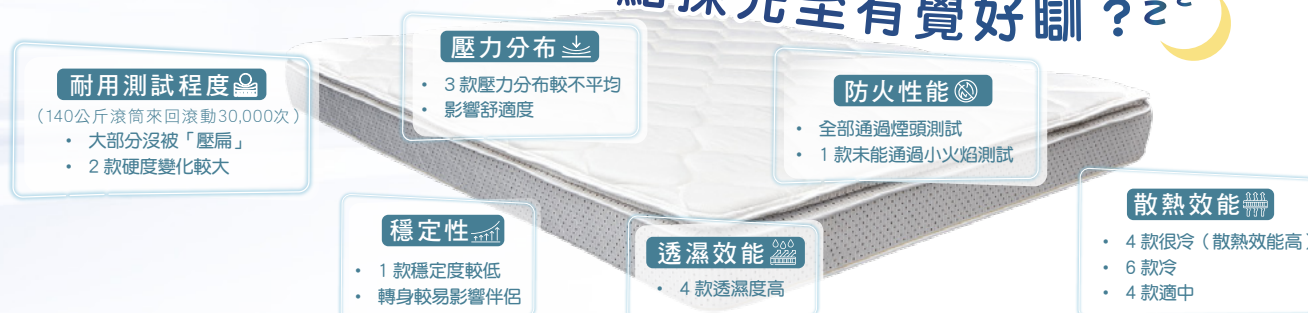
一張合適的床褥對於提升睡眠質素及促進脊椎健康非常重要，因此本會測試了 14 款雙人床褥的承托表現、舒適度和耐用程度。

8 款彈簧床褥及 2 款泡膠床褥樣本能為仰睡者提供良好的承托。不過，在側臥測試中，只有 3 款彈簧樣本及 2 款泡膠樣本有較佳的承托表現，其餘大部分樣本表現均不太理想，當中部分樣本未能讓脊椎與床褥表面保持平行。床褥若不能平均地承受身體每一部位的重量，令壓力集中於某些部位，或會引致不適和疼痛。有 3 款樣本（2 款彈簧及 1 款泡膠樣本）的壓力分布較不平均。

與伴侶同睡，床褥的吸震能力甚為重要，否則會影響睡眠。1 款樣本在床褥震動時穩定性較低。在耐用測試，全部樣本完成 30,000 次滾筒測試後，床褥的物料、內部彈簧或泡膠均沒有耗損，代表所有樣本均頗耐用。

本會提醒消費者選購床褥時，應按自身及睡伴的體型、睡眠習慣和睡姿來挑選。選購時必須親身試用及比較，不要只用手試按床褥表面，又或是只坐在床邊來判斷床褥的硬度。

## 14款雙人床褥 點揀先至有覺好瞓？<sup>2</sup>



## Pet Products

### Pet Treats

Rewarding treats to pets could strengthen the bond between pets and their owners. The Council tested 30 pet treats for cats and dogs, including 27 prepackaged and 3 non-prepackaged models. All models stated that they could be fed to pets directly, with labelled claims of "freeze dried", "dehydrated", "raw" or "all natural".

While all models were not found with *Listeria monocytogenes* or *Escherichia coli* O157, 1 duck heart treat and 1 pig ear treat were detected with *Salmonella*, non-compliant with the requirements set out by the Mainland and United States. Pets can get sick after consuming *Salmonella*-contaminated food and may pass the bacteria on to their owners. The U.S. Centers for Disease Control and Prevention (CDC) and Public Health Agency of Canada (PHAC) do not recommend feeding raw pet food or treats to pets, because they have not been treated with high temperatures or undergone other sterilisation processes, resulting in higher risks of contamination with pathogens.

## 寵物產品

### 貓狗零食

適當給予寵物零食作為獎勵，有助加強主人與寵物之間的親密互信關係。本會測試了 30 款供貓狗食用的寵物零食，包括 27 款預先包裝及 3 款非預先包裝樣本。所有樣本均標示可直接餵飼寵物，並聲稱為「凍乾」、「風乾」、「raw (生鮮)」或「全天然」產品。

全部樣本均沒有檢出李斯特菌或大腸桿菌 O157，但其中 1 款鴨心零食及 1 款豬耳零食樣本則檢出沙門氏菌，未能符合內地及美國的相關要求。寵物進食受沙門氏菌污染的食物後可能出現不適，並有機會將病菌傳播給主人。美國疾病控制及預防中心及加拿大公共衛生局均不建議餵飼生肉寵物食品或零食，因為這類產品未經高溫處理或其他殺菌程序，較容易受致病菌污染。



Households with pregnant women, infants, young children, elderly and people with impaired immune systems should think twice before choosing a raw diet for their pets. When purchasing non-prepackaged pet treats, consumers should consult staff for expiry date information, store them in an airtight container and label the purchase date for record.

## International Comparative Tests

During the year under review, the Council has maintained close collaboration with ICRT and joined forces with consumer associations in other jurisdictions to conduct international comparative tests on the following types of products and to advise consumers on selection tips, especially for expensive or durable products:

- Audio-visual and optical products, including TVs, video projectors, speakers, earphones and interchangeable lens camera kits;
- Computer and telecommunications products, comprising internet security software, virtual private networks (VPN) services, smartphones, tablet PCs, eBook readers, routers and wireless mice;
- Household products, including mattresses and electric irons; and
- Automobile products, including electric, hybrid and petrol cars.

如家中有孕婦、嬰兒、幼童、長者或免疫力較弱人士，應審慎考慮是否為寵物選擇生肉食品。消費者在選購非預先包裝的寵物零食時，應向店員查詢食用期限，並將產品存放於密封容器內，同時標示購買日期以作紀錄。

## 國際性比較測試

年內，本會繼續與 ICRT 緊密合作，並聯同其他司法管轄區的消費者組織，對以下不同種類的產品進行國際性比較測試，並特別針對昂貴或耐用產品向消費者提供選擇貼士：

- 影音及光學產品：電視機、投影機、揚聲器、耳機及可換鏡頭相機套裝；
- 電腦及通訊產品：網絡安全軟件、虛擬私人網絡（VPN）服務、智能手機、平板電腦、電子書閱讀器、路由器及無線滑鼠；
- 家居用品：床褥及電熨斗；及
- 汽車：電動車、油電混合動力車及汽油車。

## Where Have All the Tested Products Gone?

The products used for testing by the Council were put to further use if deemed appropriate, with a number of items donated to environmental protection organisations, charity groups and non-profit organisations for further consumption. During the year, a total of 321 items, including electrical appliances, household products, cosmetics, infant products as well as food, were donated to 2 recipient organisations.

Recipient organisations: Seeds of Art Charity Foundation Co. Ltd. and Chinese Young Men's Christian Association of Hong Kong (Chinese YMCA of Hong Kong) – YM HAIR

## 產品完成測試後的去向

經本會測試的產品如被認為合適，將會妥善地再利用。部分產品會捐贈予環保組織、慈善團體及非牟利機構使用或回收。年內，本會共捐贈 321 件物品予 2 間機構，當中包括電器、家居產品、化妝品、嬰兒產品及食品。

受惠機構如下：藝術扶苗慈善基金會有限公司、香港中華基督教青年會 – YM HAIR。

**321**

Items Donated  
件捐贈物品

**2**

Recipient  
Organisations  
間受惠機構

# PROMOTING SUSTAINABLE CONSUMPTION

## 推廣可持續消費

As a series of waste reduction policies clicked into motion during the reporting year, the city has been abuzz with dialogue and actions in response to the eco-friendly initiatives that have become a part of daily life. Faced with the intensified impact of global warming and climate change, it is crucial for the public to step up sustainability efforts together to ensure that the welfare of the earth and current generation, as well as future generations' needs are not compromised. Over the years, the Council has spared no effort in promoting sustainable consumption by adopting a four-pronged approach to educate, facilitate and encourage the public to make more sustainable consumption choices, putting great effort into supporting the Government's green initiatives to build Hong Kong into a more liveable city. Such efforts also echo Consumers International's call for "A Just Transition to Sustainable Lifestyles" for World Consumer Rights Day 2025.

過去一年，一系列的減廢政策相繼實施，全城上下亦積極探討並採取行動，身體力行將各項環保理念融入日常生活當中。面對日益加劇的全球暖化和氣候變化的衝擊，大眾必須攜手推動可持續發展，確保地球、現今世代，以至下一代的福祉不受影響。多年來，本會一直不遺餘力地推動可持續消費，透過四管齊下的方式，積極教育、促進和鼓勵公眾作出可持續的消費選擇，全力支持和配合政府推動的環保倡議，共建香港成為更宜居的城市。這些工作亦正好響應國際消費者聯會在今年「國際消費者權益日 2025」號召的主題：「公平轉型至可持續生活方式」。

### The Council's 4-pronged strategy 消委會推動可持續消費的四線策略

- ▶ **Product testing, research and surveys** embedded with sustainability elements and published in CHOICE Magazine
- ▶ **Periodic surveys** to study consumer behaviours on sustainable consumption
- ▶ **Consumer education programmes** to cultivate consumer awareness
- ▶ **Advocacy** via Government and industry consultations on sustainability regulations and policies
- ▶ 於**產品測試、研究和調查**中加入可持續發展的元素，並將結果刊載於《選擇》月刊
- ▶ **定期調查**研究消費者可持續消費行為
- ▶ 舉辦**消費者教育計劃**，培育大眾對可持續消費的關注
- ▶ 回應政府及業界諮詢，**倡議**環保法規及政策

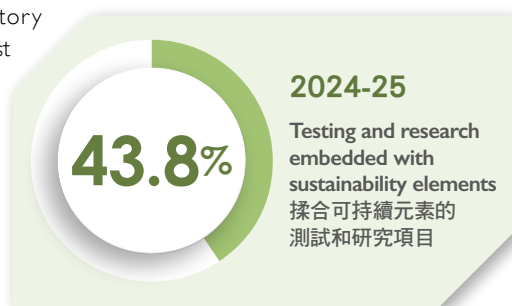
## Product Comparative Tests on Appliances and Emerging Consumer Goods

The Council continues to place emphasis on sustainability elements in its product comparative tests, the results of which serve as important indicators for selecting more eco-friendly and sustainable goods that benefit both the environment and consumers' pockets.

Since the launch of the Government's first registration tax concession under the "One-for-One Replacement" Scheme, which promotes the transition from petrol vehicles to electric vehicles (EVs), the number of registered EVs in Hong Kong had reached around 17% of all registered private cars (PCs), accounting for 70% of newly registered PCs as of November 2024. In view of the surging demand, the Council published a joint test with International Consumer Research & Testing (ICRT) on EVs during the year for consumer reference.

Meanwhile, the Council recommended the Electrical and Mechanical Services Department (EMSD) to disclose information on whether High Efficiency Particulate Air (HEPA) filters were installed when dehumidifiers were tested for energy efficiency under the Mandatory Energy Efficiency Labelling Scheme (MEELS), so as to assist consumers in comparing products and making informed choices.

In addition, a number of comparative tests were conducted on emerging products such as in-wash scent boosters, tumblers and travel mugs to offer timely reference and useful tips for consumers to support sustainable consumption.



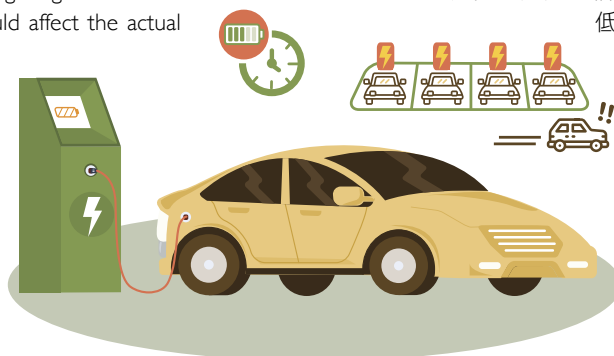
本會亦另就新興產品如衣物清香珠、隨行杯等進行比較測試，適時向消費者提供消費資訊和貼士，以協助他們實踐可持續消費。

## Electric Vehicles

The Council published in CHOICE Magazine a test report by ICRT on 19 EV models of 5 car categories reportedly manufactured in Europe, US, the Mainland, and other Asian regions, with claimed maximum power outputs ranging from 118 to 544 horsepower (PS). Although the specifications of vehicles tested might not be identical to those available in Hong Kong, the test results could serve as useful reference.

The test revealed that the average energy consumption of different EV models within the same car category could vary considerably due to factors such as the design, materials, and weight of the vehicle. For instance, in the "large family cars" category, the average energy consumption showed a difference of up to 25%; while the difference was over 12% among the "small family cars" tested.

This discrepancy could result in more than double the difference in the projected driving range. The test also revealed that a higher battery capacity does not necessarily correlate with a longer driving range. Consumers were reminded that driving habits could affect the actual driving range, for instance frequent and rapid acceleration might increase energy consumption and reduce the driving range.



## 電動車

年內，本會於《選擇》月刊公布了一份由 ICRT 就 19 款電動車進行的測試報告，涵蓋聲稱於歐美、內地及其他亞洲地區生產的 5 種車款類別，聲稱最大馬力介乎 118 匹至 544 匹不等。儘管歐洲測試的樣本跟在本港出售版本的規格未必完全相同，測試結果仍能供消費者作為實用參考。

測試結果顯示，即使屬同一類別的電動車樣本，基於設計、用料和重量等因素，平均耗電量可相差很遠。以「大型家庭汽車」類別為例，樣本量得的平均耗電量相差可達 25%；而「小型家庭汽車」樣本則相差逾 12%。

根據平均耗電量推算出的續航距離，樣本間相差更可超過 1 倍。測試另發現充電電池容量的高低，與汽車續航力未必成正比。

消費者應留意駕駛習慣亦會影響實際的續航距離，例如經常急劇加速有機會增加耗電量而令實際的續航距離下降。



Meanwhile, the energy consumption level of EVs might not directly correspond to their horsepower. 2 models with comparable energy consumption claimed maximum power outputs of 514 and 218 PS respectively, a difference of over 1.3 times; for another 2 models which claimed the same maximum power output of 204 PS, their exhibited average energy consumption level differed by about 21%.

As the popularity of EVs grows, there is an increasing demand for charging services while charging time is another factor affecting consumer choice. The test compared the time required to charge the EV models from 10% to 80% using fast chargers. The results varied considerably, with charging times ranging from 17 to 48 minutes.

## Dehumidifiers

The Council and the EMSD jointly tested 14 dehumidifiers, including 8 models which could be equipped with HEPA filters for air purification.

The dehumidifying performance tests were conducted under a standard test environment (STE) and manufacturer's test environment (MTE) respectively, and with basic filters installed. Under the MTE, the measured daily dehumidifying capacities of the models were around 56% to 82% higher than those measured in the STE. As the MTE generally does not reflect real use circumstances, manufacturers were once again urged to stop publicising claims based on tests conducted in their own test environment.

As dehumidifiers usually operate for prolonged hours, their energy efficiency (EE) is an important purchase consideration factor. The test revealed that the EE vastly varied among models with similar dehumidifying capacities, with a maximum difference of 50.2%. The model with the lowest EE was calculated to be only Grade 2 based on its energy factor, yet the discrepancy was still within the acceptable tolerance range under the MEELS.

For 2 models with satisfactory dehumidifying performance when HEPA filters were not installed, their dehumidifying capacities dropped by 18.4% and 30.1% respectively once HEPA filters were installed, while the dehumidifying EE also decreased by 26.2% and 40.7% respectively. Based on this result, the Council advocated for disclosure by the EMSD on whether products were installed with HEPA filters (if any) when the energy efficiency tests were conducted, to facilitate better comparison and more informed choices.

與此同時，耗電量與電動車的馬力亦未必有直接關係。2 款耗電量相近的樣本，聲稱最大馬力分別為 514 匹和 218 匹，相差逾 1.3 倍；2 款聲稱最大馬力同樣為 204 匹的樣本，平均耗電量則相差約 21%。

電動車的普及帶動對充電服務的需求相應增加，而充電所需時間是消費者的另一個考慮因素。測試比較不同電動車樣本以快速充電器將電量由 10% 充至 80% 所需的時間，結果相當參差，由 17 分鐘至 48 分鐘不等。

## 抽濕機

本會與機電署合作，測試 14 款壓縮式抽濕機，包括 8 款可配備 HEPA 過濾器作空氣淨化的樣本。

抽濕效能測試分別在標準和廠商環境並安裝基本過濾器的情況下進行。各樣本在廠商環境下量得的每日抽濕量，較在標準環境下量得的高出約 56% 至 82% 不等。由於廠商環境一般有別於實際使用時的室內環境，本會再次促請廠商不應採用不能反映實際使用情況的廠商環境量得的抽濕量作產品標示及宣傳。

抽濕機往往需要長時間運作，因此其能源效益是另一個重要考慮因素。部分抽濕量相若的測試樣本的能源效率表現懸殊，相差最多達 50.2%。其中最低能效的 1 款樣本經計算的能源效益級別僅達 2 級，但其差異仍在能源效益標籤計劃可接受的公差範圍內。

其中 2 款樣本雖然於沒有安裝 HEPA 過濾器時的抽濕效能表現不俗，但在安裝 HEPA 過濾器後，抽濕量分別下跌 18.4% 及 30.1%，抽濕能源效率亦分別下降 26.2% 及 40.7%。基於相關測試結果，本會建議機電署披露產品於進行能源效益測試時有否安裝 HEPA 過濾器（如有），以助消費者比較和作出知情選擇。



## In-wash Scent Boosters

To avoid musty-smelling garments especially in Hong Kong's humid climate, some consumers use in-wash scent boosters when doing laundry. However, the Council's test on 12 in-wash scent boosters found all to contain varying types and concentrations of fragrance allergens. 4 models were even detected with galaxolide (HHCB), a synthetic musk compound that is not readily biodegradable, potentially impacting marine ecosystems in the long term.

The Council considers in-wash scent boosters as unnecessary add-ons for laundry as the contained fragrances have no effect on cleaning, while the cost per wash could reach a maximum of HK\$21 based on the recommended usage. In addition, frequent exposure to fragrance allergens may increase the risk of developing allergic reactions. As such, consumers were reminded to consider the necessity before purchase, especially if they or their family members are prone to skin or respiratory allergies.

Manufacturers were urged to be mindful of fragrance allergens and musk compounds in their products, review formulations and minimise the concentration of those substances or ingredients as far as possible, in order to minimise the impact on users and the ecosystem. Meanwhile, they should improve labelling by listing key ingredients (including fragrance allergens) and the usage amount, and offer refill packs to reduce plastic waste.

## Tumblers and Travel Mugs

Reusable travel mugs are an eco-friendly replacement for disposable cups when buying drinks to go. The Council tested 18 tumblers and travel mugs to assess their thermal insulation efficacy, anti-leakage and stability performance.

The thermal insulation efficacy of the models differed greatly. The models were filled with hot water of not less than 95°C, and the water temperature dropped to 26.3°C to 63.8°C after 6 hours in the test environment. More than 60% (12 models) exhibited no leakage which indicated satisfactory leak-proof performance. 1 model tipped over when placed on a 10° inclined surface, whether it was empty or filled with water, failing to comply with the relevant European standard. Manufacturers were urged to improve the product design, safety and leak-proof performance, to reduce the risk of overbalancing and causing burn injuries.

Meanwhile, triallists found that only 3 models with straws allowed smooth drinking of beverages with common toppings in Taiwanese-style drinks, while the straws of the 4 other models were clogged by such toppings. The straw's inner diameter, length and restricted movements appeared to affect the drinking experience.

Consumers who wish to purchase tumblers for hand-shaken drinks should visit physical stores to examine the product's design, size of the drinking straw and the swivel range, etc. If shopping online, consumers should ascertain the specifications and refund arrangements. Products with replaceable components would be preferred to extend the product's lifespan.

## 衣物清香珠

本港氣候潮濕，為防止衣物產生「噏味」，部分消費者會在洗衣時加入衣物清香珠。本會抽驗了12款衣物清香珠樣本，全部均檢出不同種類和濃度的香料致敏物質。有4款樣本同時檢出不易被生物降解的人造麝香化合物佳樂麝香，長遠或對海洋生態造成影響。

本會認為，衣物清香珠並非洗衣必需品，所含的香料物質對去除污漬亦無作用，而且按各樣本的建議每次用量計算，成本最高可達港幣\$21。此外，經常接觸香料致敏物更可能增加出現過敏反應的機會。故此，消費者購買此類產品前應三思，特別是自己或家人的皮膚或呼吸系統容易出現過敏。

生產商應關注產品所含香料致敏物質和麝香化合物的情況，檢視配方，盡量減少使用或降低相關物質或成分的濃度，減少對使用者和環境生態的影響，同時亦要改善標示，列出主要成分（包括香料致敏物質）及清楚列明用量，亦可提供補充裝以減少塑膠廢料。

## 隨行杯

購買外賣飲品時自備可重用的隨行杯，可減少浪費即棄紙杯及膠杯。本會測試了18款隨行杯，評估其保溫保冷、防漏及穩定性測試等性能表現。

保溫保冷效能方面，各樣本表現差異甚大。將溫度不低於95°C的熱水在各樣本內放置6小時後，杯內水溫降至26.3°C至63.8°C不等。此外，逾6成（12款）樣本的防漏表現理想。惟1款樣本放置於傾斜10°的斜台上時，不論是空杯還是滿水狀態下，均出現失去平衡情況，未能符合歐洲標準要求。本會提醒有關供應商改善產品設計安全度及防漏效能，以減低因為翻側而令使用者燙傷的風險。

另一方面，試用者評價反映，3款附有吸管的樣本在飲用附有珍珠、椰果和仙草等配料的飲品時感覺流暢，惟另外4款樣本不時出現配料堵塞飲管的情況。吸管內徑尺寸、長度，以及吸管受杯蓋局限而未能靈活擺動等因素，都可能影響飲用配料的流暢度。

消費者如欲購買用作盛載手搖飲品的隨行杯，宜到實體店詳細檢視產品設計、吸管大小和可攪動範圍等。如在網上購買，也要問清楚產品規格和退貨措施。宜選購可獨立購買配件的款式，以延續產品壽命。



## Surveys and Studies on Environmental Initiatives and Services

While many consumers have started adopting sustainable lifestyle habits, such as bringing their own tumblers and containers for takeout drinks and meals, or buying non-prepackaged goods in bulk, their effort can only truly be actualised with the support and complementary action of traders. To study the ease and convenience for practising sustainable consumption, the Council conducted trials at restaurants and beverage shops to assess the acceptance of bringing containers for buying food and beverages, and studied the benefits of “shopping naked” and buying refills.

### Bring-your-own-container (BYOC) Trials at Restaurants

To promote a “disposable free” culture, the Environmental Protection Department (EPD) launched the “Bring Your Own Containers (BYOC) Eateries Scheme” in 2023, and many consumers have started the good habit of BYOC for takeaways. To understand the acceptance of BYOC by eateries and whether the process is smooth and convenient for consumers, the Council conducted 45 trial visits at 15 eateries, including 5 participants of the said Scheme.

The trial visits were conducted during peak lunch hours between Mondays to Fridays, with 31 successful attempts (69%) for using self-brought containers. The relevant satisfaction rate on food presentation, portion size, temperature, and tidiness of the food containers was nearly 95%.

Of the 14 unsuccessful attempts, not only were the BYOC requests by consumers refused, only 30% triallists were satisfied with their experience. Some eateries did not provide clear indication on the acceptance of BYOC; 1 eatery, despite providing the option of BYOC on its official online ordering platform, had already packed the food in takeaway boxes when the triallist arrived with the self-brought container at the pick-up counter, and the staff explained afterwards that they in fact did not accept BYOC.

Moreover, none of the surveyed eateries offered instant discounts to encourage BYOC. The Council opined that to expedite the “container free” practice city-wide, proactive and flexible co-operation by eateries is crucial. The Council hopes that the Government and the industry can work together to develop and promote reusable container lending services, to reduce the public’s reliance on disposable containers and cut plastic use at its source.

### Bring-your-own-cup Trials at Beverage Shops

After the bring-your-own-container trials at restaurants, the Council conducted another mystery survey at 20 beverage chains selling craft coffee or hand-shaken beverages, with trials at 3 separate branches per chain, i.e. 60 trials in total.

All 20 beverage chains accepted consumers using self-brought cups to purchase drinks, yet some traders still used disposable cups in the process of making the drinks, due to incomplete or vague information provided to consumers before purchase resulting in the self-brought cups not being able to be used. In addition, at a large-scale fast food chain that sold in-store made coffee, the triallists had on 3 trials at different branches informed the shop staff at the time of purchase that they would use a self-brought cup, yet the staff at all 3 shops used take-

## 就環保措施和服務發表的調查及研究

雖然許多消費者已經開始養成可持續的生活習慣，例如自備隨行杯和餐盒購買外賣飲品和食物，或購買非預先包裝的貨品，不過仍有賴商戶的支持和配合。為探討實踐可持續消費的可行及便利程度，本會派員到食肆和飲品店進行實試，評估商戶對消費者自備容器購買外賣食物和飲品的接受程度，並研究「裸買」及選購補充裝產品的益處。

### 自備外賣餐盒實試

為推廣「走即棄」文化，環保署於2023年推出「咪咁盒食店」計劃，不少消費者開始培養自備容器買外賣的好習慣。為了解食肆對自備餐盒的接受程度，以及相關流程安排是否順暢及便利消費者，本會職員到訪15間食肆進行45次實試，當中包括5間參與「咪咁盒食店」計劃的食肆。

實試在星期一至五午市繁忙時段進行，結果有31次（69%）成功以自備餐盒購買外賣。近9成半實試員對食物賣相、分量、溫度及餐盒整潔度等均表示滿意。

在14次不成功的實試中，除了沒法滿足消費者自備餐盒的要求，當中更只有3成實試員滿意體驗。另有部分食肆在是否接受自備餐盒上欠清晰指示，當中1間雖然在其官方網站的點餐平台提供了「自備餐盒」選項，惟實試員在下單後打算到取餐處提交餐盒時，發現食物已經用外賣盒包裝好，其後職員才解釋公司不接受顧客自備容器。

此外，實試中所有食肆均沒有向自備餐盒的消費者提供折扣優惠。本會認為，要加快實踐全城「走餐盒」，食肆的積極性和靈活配合極為重要。本會期望政府和業界共同推廣及發展可重用餐盒租借服務，讓大眾減低依賴即棄容器，攜手從源頭減塑。

### 自攜杯購買飲品實試

繼食肆自備餐盒實試後，本會另進行了自攜杯購買外賣飲品的調查，以神秘顧客身分到訪20間售賣即製咖啡或手搖飲品的商戶位於不同地區的各3間分店，合共進行60次實試。

結果20間商戶均接受消費者以自攜杯購買飲品，但部分商戶在製作飲品的流程中，基於店內對適用自攜杯的資訊不全或欠清晰，導致不能以自攜杯製作飲品，最終需使用即棄紙杯。此外，在1間售賣即製咖啡的大型連鎖快餐店，實試員在不同分店的3次實試中，均按指示在





out paper cups to prepare the drinks before pouring the contents into the self-brought cups, failing to truly eliminate disposables, to the deep disappointment of the Council. The mystery trials also revealed that, occasionally, frontline staff were not properly trained regarding the BYOC discounts of their own shops.

The Council was pleased to see more beverage chain stores offering discounts for consumers bringing their own cups, with more than half of the surveyed chains offering discounts of HK\$1 to HK\$5 per cup or an across-the-board 10% discount. Yet, the Council opined that traders should strengthen their publicity and ensure frontline staff clearly understand the related discounts and implementation details, to encourage consumers to support a disposable-free culture.

### “Naked Shopping” and Refill Products

The Council compared prices between the original packaging and refills of 125 items of personal and household necessities from 3 supermarket chains and found that 74% (92 items) of refills were cheaper than in their original packaging, with a maximum disparity of over 30%, indicating that buying refills could definitely save money for consumers. However, unit prices of refills of 32 items (26%) were higher than that of the original packaging due to special discounts applied to the latter.

The study also sampled 16 personal care and household products in their original and refill packaging, and compared their relative environmental friendliness by examining labels and information provided by manufacturers, as well as the type of packaging materials, package-to-product ratio, etc.

Although packaging weight and transportation space of refills were generally lower, some refill packages used composite materials such as aluminium foil pouches, which require high temperatures to gasify or melt the aluminium in the manufacturing process, resulting in a higher carbon footprint than ordinary plastics. Since there was no reliable and sustainable recycling facility of aluminium foil pouches in Hong Kong, consumers should be mindful when purchasing products with such packaging material.

The study also looked into emerging “shopping naked” services, where consumers bring their own containers to buy goods without packaging or in refillable form. It found that some packaging-free products were sold with inadequate information on the ingredients and expiry date. Improvement is needed for consumers to shop with confidence.

Overall, the Council is pleased to see a diverse variety of sustainable consumption options and hopes that development of the refill and “shop naked” markets could be sped up, while shops could provide more product information and concessions to encourage consumers to buy eco-friendly personal and household necessities.

櫃檯下單時先向店員表明使用自攜杯，然而 3 間分店的店員均先用外賣紙杯製作飲品，完成後才將飲品倒進實試員的自攜杯內，未能真正貫徹「走即棄」的理念，本會對此深感失望。實試結果亦反映，個別商戶的前線員工並不了解其公司關於自攜杯的優惠。

本會樂見更多連鎖飲品店提供自攜杯優惠，是次調查中過半商戶均有向使用自攜杯的消費者提供每杯港幣 \$1 至 \$5 扣減或劃一 9 折優惠。惟本會認為各商戶應加強宣傳，並確保前線員工清楚了解相關優惠及執行細節，推動消費者實踐源頭減廢。

### 「裸買」及補充裝產品

本會比較了 3 間連鎖超市 125 項日用品的原裝和補充裝的價格，發現 74% 樣本 (92 項) 的補充裝單價較原裝低，差距可逾 3 成，消費者可以透過購買補充裝產品慳荷包。然而，有 32 項 (26%) 補充裝產品的單價反而較其原裝為高，部分因為其原裝產品於調查期間以特價發售。

本會另分析當中 16 款個人護理用品和家居用品的補充裝是否較原裝產品環保，從包裝上的標籤和廠商所提供的資料，檢視包裝的物料類型、包裝物料和產品重量的比例等方面以比較環保程度。

儘管補充裝的實際重量較低，運輸過程使用空間亦相對較少，但部分補充裝使用複合物料如鋁箔膠袋，在製造過程一般需要使用高溫去氣化或溶解鋁，所產生的碳排放較一般塑膠為高。加上本港現時未有穩妥及可持續的鋁箔膠袋回收商，消費者購買鋁箔膠袋裝產品時應當留意。

調查亦就近年日漸流行的「裸買」服務進行研究，即是由消費者自備容器購買以無包裝或補充式出售的產品。調查發現店內出售的無包裝產品中，部分沒有標示詳盡的產品成分及保質期等資訊，須予以改善讓消費者安心選擇。

整體而言，本會樂見市場上有不同可持續消費的選擇，期望廠商可以加快發展補充裝和「裸買」市場。商戶亦可提供更多產品資訊和優惠，鼓勵消費者以環保方法購買日用品，實踐可持續消費。



## A Just Transition to Sustainable Lifestyles

In support of World Consumer Rights Day (WCRD) 2025 and its theme “A Just Transition to Sustainable Lifestyles” advocated by Consumers International, the Council published an article in the March 2025 issue (#581) of CHOICE Magazine calling for consumers to transition to a more sustainable lifestyle through developing environmentally friendly consumption and living habits. The article compiled 27 eco-friendly everyday tips in 3 key areas — energy-saving practices, reducing the use of plastics, and green procurement.

To further raise consumer awareness, especially among younger groups, the Council also ran a series of giveaway quizzes on Instagram in March. The Council also partnered with SME Sustainability Society, The Green Earth, and the Hong Kong Council of Social Service who shared the CHOICE article and video on their social media pages.

More on WCRD 2025 in the chapter “Forging Closer Collaboration for Consumer Protection” (p.96).

## 公平轉型至可持續生活方式

為響應國際消費者聯會為「國際消費權益日 2025」所定的主題「公平轉型至可持續生活方式」，本會於 2025 年 3 月出版的第 581 期《選擇》月刊撰文呼籲消費者時刻身體力行，積極養成環保消費和生活習慣，將「可持續」的元素融入生活每個細節。文章在「節能減廢」、「走塑」和「綠色採購」三大方向，整合了 27 個生活小貼士。

為進一步提高消費者，尤其是年輕一代的環保意識，本會除了於 3 月份在 Instagram 官方帳號上推出了一系列有獎問答遊戲，亦夥拍中小企業可持續發展學會、綠惜地球和香港社會服務聯會，在各自的社交媒體專頁上分享了該期《選擇》月刊的文章和影片。

更多有關「國際消費權益日 2025」的內容，請瀏覽本年報「加強對外合作保障消費者權益」（第 96 頁）一節。





## Advocating Environmental Consciousness via Public Consultations

### Code of Conduct for ESG Ratings and Data Products Providers

The Council provided feedback on a voluntary code of conduct (Code) for ESG Ratings and Data Products Providers (Providers) in response to a consultation issued by the industry working group. The Council welcomed the development of the Code to strengthen consumer trust in ESG ratings and data products and reduce the risk of greenwashing.

To further ensure the quality of ESG ratings and data products, the Council recommended that the Code should provide guidance on frequency and conditions for monitoring, reviewing and updating ESG ratings; and require Providers to produce ratings and data products based on internationally or locally recognised standards, methodologies or frameworks, and indicate limitations of the assessment process.

To alleviate potential conflicts of interest, the Council suggested requiring those providing ESG ratings to refrain from providing consulting services for undertakings, and setting requirements on Providers' fee models, such as avoiding contingent fee arrangements for issuer-paid ratings. To improve disclosure and transparency, more information on the data used in producing ESG ratings and data products should be disclosed, such as their nature or how they were sourced.

The Council also urged that communications from Providers towards the public should be factually grounded, comprehensive, clear, and easy to understand. This would help the public better understand ESG ratings and data products and avoid risks of misrepresentation or exaggeration in marketing and advertising.

The Council will keep an eye on the Code's operation, so that consumers can confidently use ESG ratings and data products to inform their decisions to invest in a more sustainable future.

## Public Education on Sustainable Consumption

The Council has been committed to promoting consumer awareness of and knowledge in sustainable consumption (SC) through public education to a variety of audiences, including "Earth 2038's Learning Journey of Sustainable Consumption" for primary school students, the "Smart Consumption Academy" for secondary school students, and the "Educator Scheme for Senior Citizens" for the elderly, which all incorporated elements of SC into programme design and training materials. In addition, a number of community talks and workshops covering topics on SC were conducted to inculcate positive consumption values for the general public and encourage adoption of a sustainable lifestyle.

Details of the programmes are covered in the chapter "Empowering Consumers Through Education" (p.89).

## 透過公眾諮詢提倡環保意識

### 環境、社會及管治評級和數據產品供應商操守準則

本會就環境、社會及管治 (ESG) 評級和數據產品供應商 (「供應商」) 的自願操守準則 (「準則」) 提出意見，回應業界工作小組的諮詢。本會支持制訂有關準則，以加強消費者對 ESG 評級和數據產品的信心，並減低「漂綠」風險。

為進一步確保 ESG 評級和數據產品的質素，本會建議準則應就監管、檢視和更新 ESG 評級的時限和條件提供指引；並要求供應商根據國際或本地認可的標準、方法或框架制訂評級和數據產品，並註明評估工作的局限。

為減少潛在利益衝突，本會建議要求提供 ESG 評級的機構不得同時為企業提供相關諮詢服務，並就供應商的收費模式訂立限制，例如當評級是由發行人出資制訂時，要避免採用按評估條件收費的模式。本會亦建議披露更多制訂 ESG 評級和數據產品時所用數據的資訊，例如性質、來源等，以提升資訊披露和透明度。

本會亦促請供應商向公眾發布資訊時，資訊應建基於事實、全面且清晰易明，以加強公眾對 ESG 評級和數據產品的了解，並減低出現失實誇大的營銷及宣傳風險。

本會將繼續關注準則的實施，以便消費者在作出有利可持續未來的投資決定時，能夠放心參考 ESG 評級和數據產品，作出知情選擇。

## 可持續消費的公眾教育

本會致力透過公眾教育，向不同受眾推廣對可持續消費的認知和認識，當中包括為小學生而設的「2038 地球人計劃之可持續消費旅程」、以中學生為對象的「智醒消費學堂」，以及為智齡人士而設的「智齡消費教育大使計劃」，各個計劃於設計及培訓材料均加入可持續消費元素。此外，本會也舉辦了多場涵蓋可持續消費題材的社區講座及工作坊，向公眾灌輸正面的消費價值觀，並鼓勵消費者實踐可持續的生活方式。

有關計劃內容，請瀏覽本年報「以教育提升消費者自我保護能力」(第 89 頁) 一節。



# COLLECTING MARKET INFORMATION ON GOODS AND SERVICES

## 蒐集消費品和服務業的市場資訊



Market surveillance remains a cornerstone of the Council's efforts to protect consumer interests. This initiative focuses on gathering timely data on the ever-expanding range of goods and services available in both physical and digital marketplaces. By analysing this information, the Council empowers consumers to make informed choices through clear pricing and value comparisons.

The findings from these surveys also guide advocacy efforts, promoting effective measures at both industry and regulatory levels to enhance consumer protection. Over the past year, continuous monitoring of grocery and daily necessity prices ensured up-to-date insights, while special surveys targeted widely used or emerging products and services. These initiatives provide the public with transparent and reliable information, supporting consumer empowerment and informed decision-making.

市場監察一直是本會消保工作的重要基石，透過適時蒐集實體和電子商貿市場中與日俱增的貨品和服務數據，並對其進行深入分析，從而為消費者提供清晰和透明的價格資訊與價值比較，助消費者知所選擇，精明消費。

這些調查結果亦為本會的倡議工作引路，推動業界及監管層面採取有效措施，加強保障消費者權益。過去一年，本會持續監察糧油雜貨及日用品價格，確保消費者獲得最新的資訊，同時亦針對愈趨普遍或新興的產品及服務展開專項調查。這些措施有效為大眾提供透明可靠的資訊，加強消費者自我保護能力，作出明智的消費抉擇。

### Market Surveillance

Amid an ever-evolving dynamic consumer landscape, the Council remained steadfast in its commitment to safeguarding consumer interests and promoting transparency in market practices by expanding market surveillance<sup>7</sup> and research initiatives during the year. Addressing the diverse needs and preferences of different consumer groups, the Council conducted studies on a wide range of topics, including grocery price trends and practices, and essential services for enhancing elderly consumers' quality of life. The Council also analysed emerging digital tools such as spam call blocker applications and e-gift cards to strengthen consumer awareness and protection in the online marketplace. Moreover, in response to the launch of the Northbound Travel for Hong Kong Vehicles scheme, the Council conducted a thorough analysis of Unilateral Recognition Products for cross-boundary motor insurance to assess their market impact.

### 市場監察

面對不斷變化的消費環境，本會堅守保障消費者權益及促進市場透明度的承諾，年內積極擴展市場監察及研究工作<sup>7</sup>，同時亦針對不同消費群的不同需求與喜好，就多元化的主題進行研究，包括糧油食品價格趨勢及定價手法，以及提升長者生活質素的重要服務。本會亦分析了各種新興的數碼工具，包括垃圾電話攔截程式及電子禮品卡，提升大眾對新興產品的認知，同時亦加強消費者在網購時的保障。此外，為配合「港車北上」計劃的推出，本會亦就跨境汽車保險產品進行深入分析，以評估其對市場的影響。

7. See Appendix 3 for the list of service survey reports published in 2024-25  
附錄三詳列於 2024-25 年度發表的服務調查報告。

## Grocery Price

### Annual Supermarket Price Survey

In 2023, Hong Kong saw a post-pandemic recovery as global logistics services normalised and the panic buying of earlier years subsided. According to the Council's annual supermarket price survey 2023 published in the year under review, the aggregate average price (in short, "price") of a basket of 300 supermarket items, based on electronic scanner data from 3 major supermarket chains, increased by 1.9% versus 2022. Notably, prices for 5 product categories rose significantly (2.4% to 9.9%), alongside 24 product groups (2.4% to 23.7%), both outpacing the 2.1% increase in the Composite Consumer Price Index for the same period.

Although the overall price growth for supermarket goods slowed slightly from the previous year, some product groups had notable increases, such as chocolate/confectionery (+23.7%), biscuits (+11.7%), and eggs (+10.6%). The Council advises consumers to compare prices across retailers and make good use of its "Online Price Watch" supermarket price comparison tool for smarter shopping. Committed to supporting the public, the Council continues to monitor daily necessities to ensure informed choices.

## 糧油雜貨價格

### 年度超市價格調查

隨着全球物流供應鏈重上軌道，加上早前的恐慌性搶購潮逐漸消退，本港於 2023 年步入疫後復甦。本會於年內公布 2023 年超市價格調查，根據 3 間大型連鎖超市的電子掃描數據，計算出的一籃子共 300 項貨品的總平均售價（簡稱「價格」）較 2022 年上升 1.9%。當中，有 5 大類貨品的價格升幅尤其顯著（2.4% 至 9.9%）；此外，24 組貨品的價格亦錄得明顯升幅（2.4% 至 23.7%），兩者均高於同期的綜合消費物價指數的升幅（2.1%）。

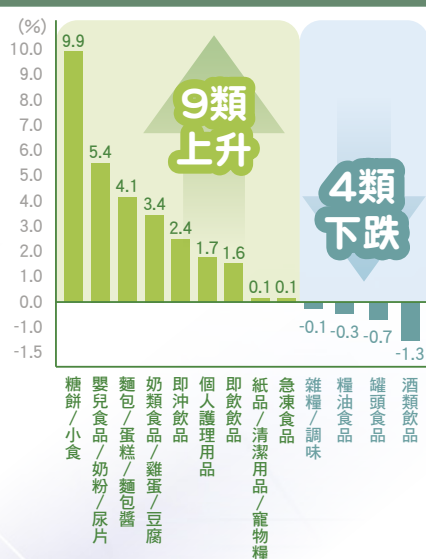
雖然超市貨品的整體價格升幅較前一年略為放緩，但部分貨品組別仍錄得顯著升幅，例如「朱古力／糖果」（+23.7%）、「餅乾」（+11.7%）及「雞蛋」（+10.6%）。本會建議消費者宜到不同零售店多格價，並善用本會「網上價格一覽通」的價格比較工具，實踐精明消費。本會將繼續監察日用品價格，致力協助消費者作出知情選擇。

# 2023年度超市價格調查

300項貨品總平均售價 **↑1.9%**

V.S.綜合消費物價  
指數升幅(↑2.1%)

## 13大類貨品總平均售價



## 54組貨品總平均售價

**35組上升**

升幅最大

|        |         |
|--------|---------|
| 朱古力／糖果 | ▲ 23.7% |
| 餅乾     | ▲ 11.7% |
| 雞蛋     | ▲ 10.6% |
| 沖調飲品   | ▲ 8.6%  |
| 茶包     | ▲ 7.2%  |

**19組下跌**

跌幅最大

|         |         |
|---------|---------|
| 急凍糕點    | ▼ -3.8% |
| 食米      | ▼ -2.6% |
| 急凍點心／餐類 | ▼ -2.4% |
| 沙律醬／意粉醬 | ▼ -2.3% |
| 豆腐／豆腐花  | ▼ -2.0% |

### Online Price Watch

Daily prices of around 3,000 products from 7 online food stores, supermarkets and personal care stores were collected and listed on the Council's "Online Price Watch" (OPW) to facilitate price comparison for consumers.

Catering to the increasing number of inbound visitors, a new "Tourist Top Search" sub-page was added to the website, covering popular product categories such as pain-relief and flu medicines, oral proprietary Chinese medicine, ointments and medicinal oils, lozenges, chocolate and confectionery, etc. to assist visitors in comparing prices and making informed choices. With other features including "Top Price Differences", "Price Drop Products" and "My Favourite", OPW enabled consumers to compare prices of food and everyday necessities online anytime, anywhere.

### 網上價格一覽通

本會每天從 7 間網上食品店、超市及健與美連鎖店收集約 3,000 件貨品的價格，並上載於本會的「網上價格一覽通」網站內，方便消費者格價。

鑑於訪港旅客人數日漸增加，本會增設了「旅客熱搜」專頁，涵蓋受旅客歡迎的貨品種類，例如止痛退燒藥、傷風感冒藥、口服中成藥、藥膏、藥油、喉糖、朱古力及糖果等。網站的其他功能還包括「最大差價」、「跌價貨品」及「我的最愛」等，方便消費者隨時隨地於網上比較食品及日用品的價格。

## Online Price Watch 網上價格一覽通



# 75,202,910

desktop views since 2014 launch  
網頁版自 2014 年推出以來累計瀏覽次數



# 7,028,275

mobile views since 2019 launch  
手機版自 2019 年推出以來累計瀏覽次數

Around 約 **3,000** products covered  
件產品

## 2024-25 Unique Visitors 年獨立訪客

Desktop 電腦瀏覽 **187,026** **+18%** YOY 按年

Mobile 手機瀏覽 **283,500** **+19%** YOY 按年



### Alteration of Net Weight of Grocery Products

In recent years, "shrinkflation" has become a common phenomenon in various parts of the world including Hong Kong. It involves reducing the volume or weight of foodstuff and daily necessities while the shelf price remains unchanged, making it hard for consumers to notice the hidden price hike. The Council selected products from OPW with volume or weight changes between January 2021 and July 2024, as shown on supermarket websites. Among the 62 items with relevant changes, over 90% (58 products) had been downsized by 1.3% to 30%, of which 25 products had been reduced by 10% or more. By product category, the most common type of downsized goods was confectionery, biscuits and snacks (24 items), decreasing by 2.3% to 17.5%.

Based on the recommended retail prices (RRP) of 39 products provided by agents, the Council calculated the retail prices per 10g/ml/piece and found that 16 products recorded an actual price increase of 10% or more per unit, mostly in the confectionery, biscuits and snacks category, and personal care products category. The item with the highest increase was an orange biscuit bar, which saw a 26.2% price rise per 10g compared with that before the weight change. The Council reminds agents of their responsibility to clearly state volume or weight changes of goods on the packaging or at the point of sale, so as to promote product information transparency and protect consumers' right to accurate information.

### 超市貨品重量及容量變動調查

近年本港及全球不同地區均出現「縮水式通脹」，這現象是指糧油食品及日用品的售價雖然維持不變，但容量或重量卻減少，令消費者難以察覺所隱藏的售價升幅。本會根據「網上價格一覽通」的數據，擷取由2021年1月至2024年7月在超級市場網站顯示在容量或重量上有改動的62件貨品，當中逾九成（58件）均有減量，減幅由1.3%至30%不等，當中25件減少10%或以上。按貨品類別劃分，最普遍出現容量或重量減少的為糖果、餅乾及零食（24件），減幅由2.3%至17.5%。

本會根據39件貨品的廠商提供建議零售價，計算出貨品每10克／毫升／片的建議零售價，有16件貨品的每單位售價錄得10%或以上的實質升幅，當中以糖果、餅乾及零食，以及個人護理用品為主。升幅最高的是1款夾心橙餅，每10克的售價較其重量變動前上升26.2%。本會提醒廠商有責任在貨品包裝或銷售點，清晰列明貨品的容量或重量的相關改動，增加貨品資訊透明度，以保障消費者獲取正確資訊的權利。

## 檢視62件變量超市貨品 「縮水式通脹」手法全面睇



## Digital Services

### Spam Call Blocker Apps

Many might rely on mobile apps to minimise disturbances from unwanted calls. The Council reviewed 5 spam call blocker apps more widely used in Hong Kong and discovered questionable treatment of personal data in 2 of the apps, raising privacy concerns.

The survey revealed that these 2 apps, after obtaining necessary access rights, would upload users' entire contact lists to the apps' databases either automatically or by user's activation of the "Enhanced Search Functionality". Personal information, such as names, email addresses, and even home addresses, could then be disclosed and become fully accessible by others. The Council's user trials showed that sensitive personal particulars could be retrieved from these databases, simply by entering a phone number without consent from the affected individuals – a practice almost impossible to guard against.

While all the apps surveyed allowed users to remove their numbers from the databases, 1 of the abovementioned apps stipulated in its privacy policy that users' personal data and unlisted data would be retained for a maximum of 5 years, after which the data might still be stored in the backup system and not completely erased. Consumers should approach this app with extra caution.

In order to avoid potential pitfalls and better safeguard consumer rights, the Council advises consumers to read the terms of service and privacy policy carefully, evaluate the reasonableness of requested permissions, and pay heed to subscription renewals when choosing a suitable call blocker app.

## 電子產品

### 垃圾電話攔截程式

不少人會利用手機應用程式來減少非應邀來電的滋擾。本會檢視了 5 款於本港較常用的垃圾電話攔截程式，發現有 2 款處理個人資料的手法值得商榷，引起私隱疑慮。

調查發現，該 2 款應用程式在獲得必要的存取權限後，會自動或於用戶啟用「強化搜尋」功能時，將用戶通訊錄中所有聯絡人的資料上載到程式的資料庫，姓名、電郵地址，甚至是住址等個人資料均有機會被人一覽無遺。本會的實試顯示，只需輸入電話號碼即可從上述資料庫中取得敏感個人資料，過程中毋須相關人士同意，做法令人防不勝防。

調查的所有應用程式均容許用戶申請從資料庫中移除自己的電話號碼，然而其中 1 款程式的私隱政策訂明，用戶的個人資料與被除名的資料會被保留最多 5 年，其後這些資料可能仍儲存在商戶的備份系統中，未被完全刪除。消費者在考慮使用該款應用程式時應格外留神。

本會建議消費者在選擇垃圾電話攔截程式時，宜細閱其服務條款和私隱政策、評估程式所索取的權限是否合理，並留意付費計劃的自動續訂安排，以避免當中的潛在風險，保障自身權益。





## e-Gift Cards

As electronic gift cards have become increasingly popular and convenient in the digital age, the Council examined the e-gift cards sold by 10 retailers in Hong Kong and identified various discrepancies in their terms of use.

While it would be reassuring to confirm the receipt of the gift card, most traders in the survey would not notify the sender when recipients had viewed their cards. Although most e-gift cards were able to display the sender's name and message, 1 trader failed to display such information, potentially leaving the recipient unaware of the sender's identity.

Redemption policies also varied, as 4 traders lacked transparency in disclosing the maximum number of cards usable per transaction, while 3 retailers required account registration, which might cause inconvenience to consumers. Validity periods differed significantly as well, ranging from as short as 1 year to no expiry date. Unlike certain overseas jurisdictions with regulated cash redemption options for gift cards, Hong Kong had no such legal framework at the time of the study, meaning unspent balances were generally non-refundable.

Given that gift cards are a form of prepayment consumption and full compensation would be unlikely in the event of business insolvency, consumers were reminded to use them promptly and refrain from hoarding. Noting down expiry dates and setting reminders were recommended as practical strategies for managing and using e-gift cards effectively.

## Elderly Services

The ageing population in Hong Kong, and indeed across the globe, has spiked the demand for various elderly services. During the year, the Council identified and studied such services including private residential care homes, home rehabilitation and care, as well as powered wheelchair rental, to help the silver-haired community and their families make informed choices.

## Home Rehabilitation and Care Services

The Council's survey on 15 companies/organisations offering physiotherapy, private nursing, and home care services revealed significant disparities in basic charges, with speech therapy fees varying by up to 1.8 times (based on a 50-minute session) and hourly rates for physiotherapy and occupational therapy differing by over onefold. Some providers required a minimum service fee equivalent to at least 2 hours per visit, while 3 offered discounted packages for multiple visits, albeit with expiration periods ranging from 30 days to 4 months.

Surcharges were common under specific circumstances, such as express services, appointment changes, travelling to remote areas, working in bad weather, or public holidays. Late cancellation fees ranged from \$200 to \$1,000, while some providers charged transportation fees or even doubled the service cost. For after-hours services, 10 providers applied surcharges, with some doubling fees for therapists or adding 20% to regular rates.

The Council advises consumers to review service conditions and charges carefully before engaging a service provider to avoid unexpected costs. Service providers are encouraged to offer detailed quotations outlining all fees, enabling consumers to compare options effectively and select suitable services, thus alleviating pressure on patients and caregivers.

## 電子禮品卡

隨着電子禮品卡於數碼時代愈趨盛行和方便易用，本會檢視了 10 間本港零售商的電子禮品卡，發現使用條款上存在多項差異。

贈送禮品卡時，當然希望確保心意能送達對方手上，惟調查中大部分商戶在收件人查閱禮品卡後均不會通知購買人。另外，儘管大多數禮品卡能夠顯示購買人的姓名和訊息，1 間商戶卻未能顯示相關資訊，可能導致收件人無法得知送贈者身分。

各商戶的兌換政策亦各有不同，4 間未有訂明每次交易可使用的禮品卡數量上限，資訊欠透明；另有 3 間要求使用禮品卡時需註冊會員帳號，或對消費者造成不便。禮品卡的有效期亦有明顯差異，由最短 1 年至無限期不等。部分海外地區會對禮品卡兌換現金的安排作出規管，惟本港於調查之時並無相關法律監管措施，意味着未用完的餘額一般不設退款。

禮品卡屬預繳式消費，若公司資不抵債，消費者一般難以取回全額賠償，因此應盡快使用禮品卡，避免囤積。本會建議消費者記下禮品卡到期日和設定提示，以有效地管理和使用電子禮品卡。

## 長者服務

本港以至全球人口老化導致各種長者服務的需求激增。年內，本會研究了私營安老院舍、上門復康治療及護理服務，以及電動輪椅租賃等服務，以協助銀髮族及其家人作出明智的選擇。

## 上門復康及護理服務

本會就 15 間提供物理治療、私家看護及家居護理服務的公司／機構進行調查，發現基本收費存在顯著差異，其中言語治療費用最多相差達 1.8 倍（每節 50 分鐘計），而物理治療及職業治療的每小時收費亦可相差逾 1 倍。部分服務提供者規定每次服務最少收取相等於 2 小時的最低費用，另有 3 間則提供多次上門的優惠套餐，但有效期由 30 天至 4 個月不等。

在特定情況下徵收額外費用相當普遍，例如特快服務、更改預約、前往偏遠地區、惡劣天氣或於假期提供服務等。若臨時取消服務，附加費由 \$200 至 \$1,000 不等；部分服務提供者亦會收取交通費，甚至以雙倍服務費計算。至於在非辦公時間提供服務，有 10 間服務提供者會收取附加費，當中部分會將治療師費用以雙倍計算，或在原定費用以外加收 20%。

本會建議消費者在聘用服務前，應仔細查閱服務條款及收費細節，以免招致額外開支而大失預算。另外，服務提供者亦應主動提供詳細的報價單，清楚列出各項服務收費，讓消費者能有效地比較不同選項並選擇合適的服務，從而減輕病人及照顧者的壓力。



## Powered Wheelchair Rental

People with mobility challenges due to age or injuries may need to use a wheelchair on either a long-term or temporary basis, and as technology advances, powered wheelchairs are becoming more widely used. For those only needing a wheelchair temporarily, renting may be more pragmatic. The Council's survey found that monthly rental fees, deposits and post-rental services provided varied.

As powered wheelchairs are more complex to operate than manual ones, those with no prior experience should undergo assessment and training from healthcare professionals to ascertain whether they can manoeuvre it effectively. Among the 10 organisations surveyed, the 6 non-profit organisations required a referral letter from a healthcare professional or assessment by an occupational therapist or physiotherapist before applying for powered wheelchair rentals, while the 4 commercial organisations had no such requirements.

As for wheelchair delivery, 4 organisations did not provide this service, while the remaining 6 charged a fee according to the district. 6 organisations could arrange on-site inspection or repair; 3 others required renters to return wheelchairs on their own, or to pay a collection fee. 1 organisation offered no repair services at all.

The Council recommends the authorities establish clear requirements on the quality and safety of powered wheelchairs and to regulate their use, such as compliance with international safety standards, requirements for users to obtain insurance, and a restriction on the maximum speed.

## Private Residential Care Homes for the Elderly

With lengthy waits for government-subsidised residential care places, the elderly needing care may be admitted into private Residential Care Homes for the Elderly (RCHes). In view of this, the Council conducted a survey to examine the charges, termination procedures and manpower arrangement of 46 private RCHes.

The survey found a difference of over 12-fold in basic monthly fees, ranging from \$6,000 to \$82,000 for accommodation and meals. Most RCHes charged additional fees for various services and daily consumables based on their own calculation methods, which varied according to the quality of facilities and room type. These included administration fees, bedding fees for the first move-in, electricity, air-conditioning, heating, and medical services such as wound cleansing and patient escorting.

Policies on fee waiver or refund for hospital stays, termination of residency, or death also varied. Therefore, consumers are encouraged to prioritise the needs of their elderly family members and to thoroughly consider the miscellaneous fees and calculation methods while choosing a suitable RCH.

## 電動輪椅租賃

不少人因為年長或受傷，引致行動不便，需要長期或短暫使用輪椅代步。隨著科技進步，電動輪椅亦日漸普及。對只需短期使用輪椅代步的消費者而言，租用可能是較務實的選擇。本會的市場調查發現，各間提供電動輪椅租賃服務的機構在每月租金、按金及所提供的租後服務等均存在差異。

鑑於電動輪椅在操作上較傳統輪椅複雜，從未使用過的人士應事先接受專業醫護人員的評估及訓練，以確定能否有效操控輪椅。在調查的 10 間機構中，6 間非牟利機構均要求租用者出示專業醫護人員的轉介信，或需接受職業治療師或物理治療師的評估，才可申請租用電動輪椅，4 間商業機構則沒有相關要求。

運送輪椅方面，有 4 間機構沒有提供運送服務，其餘 6 間則會按地區收取運費。就故障處理安排，6 間機構可安排專人上門檢查或維修，3 間則要求租用者自行把電動輪椅送回機構，如需要機構上門收取電動輪椅作維修，租用者或需自付運費，有 1 間機構則沒有提供維修服務。

本會建議當局訂立清晰的電動輪椅的品質安全要求，並規管其使用，例如必須符合國際安全標準、使用者須購買保險、限制其最高行駛速度等。

## 私營安老院服務

本港市場對安老院宿位需求殷切，若長者需全天候照顧，便要考慮入住私營安老院。有見及此，本會在年內調查並整合了 46 間私營安老院舍的基本月費、各項雜費、退住手續及照顧人手安排等資料。

調查發現，各院舍的基本月費可相差逾 12 倍，住宿及每天 3 餐膳食的費用範圍由 \$6,000 至 \$82,000 不等。大部分院舍都根據各自的計算方法，就其設備質素及房間類型等因素，對各種服務及日常消耗品收取不同的額外費用。這些費用包括行政費、首次入住床上用品費、電費、冷氣費、暖氣費，以及洗傷口、陪診和外勤服務等醫療費用。

此外，各院舍就長者入院留醫、退住或不幸身故的費用減免或退還政策均有所不同。因此，本會建議消費者宜按長者的需要作實質考量，並在選擇合適的私營安老院服務時，仔細向院方查詢清楚各項雜費的計算方式及入住條款。

### 不同護理程度或房間類型的基本月費

\* 個別收費較低的院舍只提供高度照顧護理服務，因而令此類別的最低收費較低。

高度照顧\* \$6,000-\$82,000

中度照顧 \$7,000-\$82,000

低度照顧 \$6,710-\$67,000

\$

單人房  
\$7,000-  
\$82,000

\$

雙人房  
\$7,000-  
\$67,000

\$

大房  
\$6,000-  
\$38,880

The Council also noticed significant disparities in manpower ratios, with the carer-resident ratio ranging from 1:3 to 1:30. Considering elders may require varying levels of care, the Council advised care homes to regularly review the staff ratio and establish contingency plans to address potential manpower shortage.

## Insurance

### Unilateral Recognition Products

With applications for Northbound Travel for Hong Kong Vehicles on the rise, the Council selected 12 insurers offering Unilateral Recognition products and conducted a market survey regarding the mandatory top-up cover of the Mainland Compulsory Traffic Accident Liability Insurance for Motor Vehicles ("Compulsory Motor Insurance"), and the selective top-up cover of the Mainland Commercial Insurance for Motor Vehicles ("Commercial Motor Insurance").

Although the coverage of Compulsory Motor Insurance was identical (RMB200,000 per incident), among the 11 insurers with pertinent information, the annual premiums could vary by about 40%, ranging from \$832 to \$1,159 per annum for vehicles with less than 6 seats, and from \$963 to \$1,342 per annum for 6- to 8-seaters.

Purchasing the Compulsory Motor Insurance would meet the statutory minimum requirement in the Mainland, yet consumers are advised to seriously consider purchasing the non-mandatory Commercial Motor Insurance, including "Third Party Liability" and "Persons on Board Liability", to enhance protection. For "Third Party Liability", the survey revealed insured amounts ranged from RMB 1 million to RMB 10 million, representing 5 to 50 times the minimum statutory requirements of Compulsory Motor Insurance. For "Persons on Board Liability", the most common surveyed insured amount was RMB10,000 per seat, with the highest insured amount at RMB200,000 per seat, but only 1 surveyed insurer provided such coverage.

The Council hopes that the insurance industry, relevant regulatory bodies and Government departments could expedite the development of existing Unilateral Recognition products to provide more choices for consumers who wish to have more comprehensive protection.

本會亦關注到私營安老院人手比例參差，照顧員與院友的比例介乎 1:3 到 1:30。考慮到長者可能需要不同程度的照顧，本會提醒院舍需不時檢討人手比例並設立後備方案，以應對有機會出現的人手短缺情況。

## 保險

### 「等效先認」產品

申請港車北上自駕遊的市民愈來愈多，本會檢視了 12 間承保「等效先認」產品的保險公司所提供的內地強制性附加險「機動車交通事故責任強制保險」（「交強險」），以及選擇性附加險「車輛商業保險」（「商業險」）。

調查發現，雖然各間保險公司的「交強險」的保障範圍並無差異（每次事故 20 萬元人民幣），但在 11 間有提供相關資料的公司中，年度保費可相差近 4 成，當中 6 座以下車輛的年度保費由 \$832 至 \$1,159，而 6 座至 8 座車輛則由 \$963 至 \$1,342 不等。

購買「交強險」雖已經能符合內地法定保險的最低要求，惟消費者宜積極考慮一併購買非強制性的「商業險」，包括「第三者責任」及「車上人員責任」，以增強保障。就「第三者責任」而言，調查發現保障額介乎 100 萬元人民幣至 1,000 萬元人民幣，為「交強險」最低法定要求的 5 至 50 倍。至於「車上人員責任」方面，調查中最普遍的保障額為每位 1 萬元人民幣，而保額最高為每位 20 萬元人民幣，惟調查中只有 1 間公司提供相關產品。

本會冀望保險業界、有關監管機構及政府部門能加快發展現有的「等效先認」保險產品，為期望獲得更全面保障的消費者提供更多合適選擇。

## 12間保險公司 港車北上「等效先認」產品 宜加購「商業險」增乘客行人保障

符合內地最低法定保險要求



### 交強險 (強制購買)

- ▶ 11間年度保費最多相差近4成
  - \$ 6座以下車輛：\$832至\$1,159
  - \$ 6座至8座車輛：\$963至\$1,342
- ▶ 有責任賠償額最多20萬元人民幣\*分項限額
  - \$ 導致他人遭受人身傷殘或死亡：18萬元人民幣
  - \$ 醫療費用：18,000元人民幣
  - \$ 引致他人財產損失：2千元人民幣

\*按每宗事故計算

建議加購「商業險」更安心



### 商業險 (選擇性購買)



#### 第三者責任

- ▶ 「第三者」指除受保車輛上的司機及乘客外遭受人身傷亡或財產損毀的人
- ▶ 普遍保額為200萬元人民幣\*，10間年度保費最多相差逾6成
  - \$ 6座以下車輛：\$1,009至\$1,666
  - \$ 6座至8座車輛：\$1,194至\$1,941
- ▶ 4間提供最高保額1千萬元人民幣\*的計劃



#### 車上人員責任

- ▶ 「車上人員」指受保車輛上的司機及/或乘客
- ▶ 普遍保額為每位1萬元人民幣\*，10間每位年度保費最多相差逾1倍
  - \$ 每位年度保費介乎\$23至\$48
- ▶ 僅1間提供最高保額每位20萬元人民幣\*的計劃

## Leisure & Trending Services

### Private Camping Sites in Hong Kong

As Hong Kong's scenic countryside attracts urban escapees to "glamping" experiences, the Council's survey published in June 2024 revealed regulatory and safety concerns beneath their glamorous exteriors. Of the 22 surveyed private camping sites, about 40% were suspected of unauthorised development as "Holiday Camps", requiring follow-up from authorities. More alarmingly, only 3 sites possessed a relevant Guesthouse (Holiday Camp) license or a Certificate of Compliance for a club. The Council further selected 7 sites for in-depth study. In terms of safety, only 3 sites had declared third-party liability insurance, and merely 2 had round-the-clock staff presence, raising concerns over emergency support.

Moreover, the pricing of facilities varied considerably, with weekend and holiday rates up to 54% higher than regular rates. Most sites enforced strict payment policies, requiring full prepayment with refunds only limited to weather-related cancellations. In addition, visitors would face extra costs at several sites, such as surcharges for parking and pet accommodation.

The Council urges camping site operators to review compliance with land use and regulatory requirements, strengthen consumer safeguards, and take out third-party liability insurance. The Government is also encouraged to consider the necessity of issuing licences for such sites to enhance consumer protection while supporting tourism growth. Meanwhile, prospective campers are advised to confirm services and cancellation policies beforehand, verify insurance coverage and emergency assistance arrangements, follow the site rules, and avoid bringing valuables.

## 休閒與新興服務

### 私營露營場地

本港的郊野擁有山巒美景，為市民提供了逃離繁囂的好去處，當中更有不少人藉體驗「豪華露營」親近大自然。本會在 2024 年 6 月發布的調查揭示了部分私營露營場地存在監管及安全問題。在 22 個提供露營服務的場地中，約 4 成懷疑未經授權作為「度假營」發展，需由相關部門跟進。更令人擔憂的是，只有 3 個場地持有有效的賓館（度假營）牌照或會社合格證明書。本會進一步深入調查其中 7 個場地，發現僅 3 個場地明確表示有購買第三者責任保險，另外只有 2 個場地有職員 24 小時於營地駐守，提供緊急支援的能力成疑。

此外，設施收費差異甚大，部分場地周末及假日收費較平日高出達 54%。大部分場地採取嚴格的付款政策，要求預繳全額營費，且只限於天氣原因取消方可退款。此外，訪客在部分場地需支付額外費用，包括泊車費及寵物住宿費等。

本會促請營地經營者檢視土地用途及合規情況，加強消費者保障措施，並購買第三者責任保險。同時建議政府考慮對此類場地實施發牌制度，在推動旅遊發展的同時加強消費者保障。本會亦提醒有意露營的市民應事先確認服務內容與取消政策、查核相關保險保障和緊急支援安排、遵守場地規則，並避免攜帶貴重物品。



# ADVOCATING A FAIR MARKETPLACE AND LEGAL PROTECTION FOR CONSUMERS

## 倡議公平市場和消費者的法律權益



For over half a century, the Council has been a leading advocate for a safe, fair and sustainable marketplace that benefits both consumers and traders. This essential role is accomplished through regular in-depth studies on topical consumer issues, and proactive submissions of views and recommendations in response to Government and industry consultations to advocate fair competition, good trade practices and a robust legal framework to protect consumer rights. Decades of effort have resulted in the establishment of industry codes of practice, amendments to current laws, and the introduction of new legislation to strengthen consumer protection. In keeping up with the times, the Council's advocacy has also progressed with paradigms such as e-commerce, artificial intelligence, virtual assets, and digital transformation.

逾半世紀以來，消委會一直致力倡議安全、公平和可持續發展的市場，擔當為消費者與商界締造雙贏局面的重要角色。本會定期就不同熱門消費議題進行深入研究，並積極回應政府及業界的諮詢，為促進公平競爭、良好營商手法，以及完善消保法律框架提出意見及建議。經過多年努力，本會促成業界制定營商守則、修改現行法規，以至訂立多條新法例，多管齊下加強保障消費者權益。本會的倡議工作亦與時俱進，議題擴展至電子商務、人工智能、虛擬資產及數碼轉型等新興消費範疇。

## Healthcare

### Price Transparency of Private Healthcare Services

With an ageing population and rising life expectancy, Hong Kong faces a significant increase in healthcare service demand and expenditure, alongside an imbalance between the public and private healthcare sectors. Given the variability of medical costs due to the unique and personalised nature of such services, compounded with information asymmetry arising from healthcare professionals' possession of greater medical knowledge than patients, the Council undertook a comprehensive study titled "*Price Transparency in Healthcare: Fostering Consumer Trust and Value*", aiming to empower consumers when using private healthcare services and foster greater consumer trust in the private healthcare sector.

## 醫療

### 私營醫療服務的價格透明度

隨著人口高齡化及預期壽命持續增長，香港正面臨醫療服務需求及開支大幅上升，以及公私營醫療系統失衡的問題。醫療服務屬獨特及個人化服務，因此病人支付的醫療費用也不盡相同。此外，醫療人員較病人擁有更豐富的醫學知識，造成資訊不對稱。有見及此，本會進行了一項題為《信心與價值：提升醫療價格透明度》的深入研究，旨在保障消費者使用私營醫療服務時的權益，並提升他們對私營醫療系統的信心。



Visit [https://www.consumer.org.hk/en/advocacy/study-report/private\\_healthcare\\_services\\_study](https://www.consumer.org.hk/en/advocacy/study-report/private_healthcare_services_study) or scan the QR code to read the full report of "*Price Transparency in Healthcare: Fostering Consumer Trust and Value*"

請瀏覽 [https://www.consumer.org.hk/tc/advocacy/study-report/private\\_healthcare\\_services\\_study](https://www.consumer.org.hk/tc/advocacy/study-report/private_healthcare_services_study)，或掃描二維碼閱讀《信心與價值：提升醫療價格透明度》報告全文。



Published in March 2025, the study adopted a mixed-method approach<sup>8</sup> to examine the **concerns** and **pain points** experienced by consumers throughout the patient journey in using private healthcare services:

研究報告於 2025 年 3 月發表，採用綜合研究方法<sup>8</sup> 探討消費者在使用私營醫療服務過程中的疑慮和痛點：



8. The mixed-method approach comprised (i) a consumer survey targeting patients of PHs and DPCs; (ii) in-depth user interviews with patients; (iii) a trader survey targeting PHs and DPCs; (iv) desktop research and phone enquiries; (v) pre- and post-study engagements with stakeholders; (vi) analysis of the Council's complaint cases; and (vii) review of price transparency regulatory regimes in selected markets. 綜合研究方法，包括：(1) 以私家醫院和日間醫療中心的病人為對象的消費者問卷調查；(2) 與病人進行深入訪談；(3) 以私家醫院和日間醫療中心為對象的商家問卷調查；(4) 桌面研究及電話查詢；(5) 在研究前後與持份者進行交流；(6) 分析消委會接獲的投訴個案；以及(7) 檢視選定市場的價格透明度監管制度。



5 recommendations were put forward for enhancing price transparency and fostering greater consumer confidence in Hong Kong's private healthcare sector:

### Recommendation 1 - Improve Consumers' Accessibility to Price Information with a Search Tool

#### 建議 1：通過搜尋工具便利消費者獲取價目資料

- Day procedure centres (DPCs) to provide online price information  
日間醫療中心在網上提供價目資料
- Government to develop presentation guidelines on price lists and HBS to increase consistency  
政府就收費表和過往收費統計數據的呈現方式提供指引，以提高一致性
- Government to develop a centralised historical price indexes database with proper search functions:  
由政府建立過往收費指數中央資料庫，並配備合適的搜尋功能：
  - Timeliness ◦ Detailedness ◦ Readability
  - 適時性 ◦ 詳盡性 ◦ 易讀性

### Recommendation 3 - Require the Provision of a Clear and Written Budget Estimate

#### 建議 3：要求提供清晰和書面的服務費用預算

- PHs/DPCs to provide written and detailed budget estimates to patients prior to undergoing treatments  
私家醫院／日間醫療中心在進行療程前，以書面形式向病人提供詳盡的服務費用預算
- Government to provide clear guidelines on:  
政府就以下措施訂立清晰指引：
  - Disclosure of identities of anaesthetists and other specialists, and valid period for the estimate  
披露麻醉科醫生和其他專科醫生身分及服務費用預算有效期
  - Timeframe in issuing revised estimate  
提供修改服務費用預算的時限

### Recommendation 5 - Strengthen Consumer Education Through Multi-channels and Collaborative Efforts

#### 建議 5：多方合作加強消費者教育

- Government to promote price transparency measures  
政府廣泛推廣收費透明度措施
- Government to educate consumers about their right to information  
政府教育消費者了解自己享有的知情權
- Consumers to follow the 5 questions to enquire with healthcare providers before treatments (including necessity of the treatment, risks/side effects, alternatives, consequence of not conducting the treatment, and costs)  
消費者在接受治療前，向醫療服務提供者提出 5 條問題（包括治療的必要性、風險／副作用、替代方案、不接受治療的後果、成本支出）

本會提出了以下 5 項建議以提升私營醫療服務的價格透明度及加強消費者對私營醫療界別的信心：



### Recommendation 2 - Promote the Use of Packaged Charges

#### 建議 2：推廣使用醫療套餐

- Government to provide guidelines for designing and marketing medical packages  
政府為醫療套餐的設計和推廣提供指引
- PHs/DPCs to introduce more packages for different levels of medical conditions  
私家醫院／日間醫療中心推出更多適合不同病情的醫療套餐
- Government to work with the trade (including medical and insurance sectors) and develop a common coding mechanism for the treatments to facilitate comparison among healthcare facilities, as well as doctor-patient communication  
政府聯同業界（包括醫療及保險界別）建立一套通用於醫療機構的療程編碼機制，方便比較不同醫療機構的套餐及協助醫患溝通

### Recommendation 4 - Enhance the Current Regulatory Framework on Price Provision, and Complaint Handling Mechanism on Price Matters

#### 建議 4：優化現行關於提供價目資料的監管框架及處理收費爭議的機制

- PHs/DPCs to develop guidelines on:  
私家醫院／日間醫療中心就以下範疇訂立指引：
  - Accountability of provision and explanation of information to patients  
釐清向病人提供及解釋資料的責任
  - Enhancing service quality of consumer-facing staff  
加強前線員工的客服技巧和質素
- Government to gather feedback from users of PHs/DPCs on the reasons and challenges for lodging complaints regarding price issues for continuous improvement  
政府向曾使用私家醫院／日間醫療中心服務，並就相關收費提出投訴的使用者收集意見，了解箇中原因並持續作出改善
- PHs/DPCs to enhance accessibility of complaint channels and mechanisms regarding price issues  
私家醫院／日間醫療中心就收費事宜建立更便利消費者的投訴渠道及機制
- When Government considers regulatory actions, to include non-compliances with price transparency measures to ensure industry governance  
政府在考慮規管行動時，加入針對違反收費透明度措施，以監察行業合規情況

Considering the significant relevance of private healthcare price transparency to consumers, the study's findings and recommendations received great attention from the media and stakeholders, which were mostly positive and supportive. The Council is pleased to note that the Government is preparing for the consultation exercise on exploring legislation for private healthcare price transparency, taking into account the content of the study report and the operational experience of the Pilot Programme for Enhancing Price Transparency for Private Hospitals, with plans to consult the relevant sectors in 2025. In the way forward, the Council will continue to advocate for the adoption of the study's recommendations and maintain its efforts in public education and industry monitoring.

鑑於私營醫療服務的價格透明度與消費者息息相關，本研究的結果及建議引起媒體及持份者的廣泛關注，而大部分反應正面及予以支持。本會樂見政府正籌備探討私營醫療價格透明度立法的諮詢工作，而當中亦參考了本研究報告的內容及「提高私家醫院收費透明度的先導計劃」的運作經驗，並計劃在 2025 年向相關業界進行諮詢。展望將來，本會將繼續推動落實本研究的建議，並持續進行公眾教育及業界監察的工作。



## Finance and Investment

### Enhancements to the Banking Ordinance

In its submission to the Hong Kong Monetary Authority's (HKMA) consultation on proposed enhancements to the Banking Ordinance (BO), the Council sought to ensure the changes could keep abreast of global developments in the banking sector and enhance consumer protection.

While supporting the proposal of engaging skilled persons to provide flexibility for the Monetary Authority (MA) to seek assistance in performing his functions under the BO, the Council suggested that the MA should particularly consider engaging cybersecurity experts and climate risk specialists, to foster the sustainability of the banking sector. The HKMA should also draw up guidelines over the appointment of skilled persons and auditors, and consider incorporating into the BO to require them to report to the MA on matters that may risk the interests of banking consumers.

Regarding other proposed amendments, the Council:

- Sought clarification from the HKMA on whether imposing a 7-year time limit of the prohibition on persons from acting as employees of Authorized Institutions would weaken its gatekeeping power;
- Urged the HKMA to publish guidelines via readily accessible and consistent channels to ensure Authorized Institutions and the public would not miss crucial information; and
- Suggested the HKMA explore the inclusion of other important conditions, in addition to "public interest", for initiating the resolution of financial institutions, such as the interests of persons affected (e.g. depositors).

### Regulation for Over-the-Counter Trading of Virtual Assets

The Council provided views to the Financial Services and the Treasury Bureau on the legislative proposals to regulate over-the-counter (OTC) trading of virtual assets (VA). In consideration of the risks of money laundering/terrorist financing and fraud associated with VA OTC trading, the Council supported widening the regulation of VA activities by bringing in VA OTC services under a new licensing regime.

The Council provided principle-based suggestions to enhance the proposed regime from a consumer protection perspective, which include:

- Ensuring stringent oversight and enforcement are in place to avoid potential abuse of regulatory loopholes;
- Actively monitoring the market development and ascertaining the need to update the definition of VA OTC activities;
- Covering temporary custody/escrow services as part of the transaction process with specific requirements in aspects such as duration and protection measures;
- Specifying requirements in terms of disclosure, reporting and alerting, complaint handling, risk management, record keeping and advertising with reference to those in the regulatory regime for VA trading platforms;
- Providing further instructions regarding the transitional period and renewal process in the future;
- Intensifying public education; and
- Keeping pace with international development.

## 金融及投資

### 優化《銀行業條例》

香港金融管理局（金管局）就《銀行業條例》的建議優化措施進行諮詢，本會提出意見，致力確保相關改動能緊貼全球銀行業的發展，並加強消費者保障。

本會支持聘用具相關技能人士的建議，以賦予金融管理專員（「專員」）彈性，在相關人士協助下，履行其在《銀行業條例》下的職能，並同時建議專員尤應考慮聘用網絡安全專家及熟悉氣候風險的專業人士，以促進銀行業的可持續發展。金管局亦應就具相關技能人士及核數師的委任制訂指引，並考慮在《銀行業條例》中規定他們須向專員報告可能影響銀行客戶利益的事宜。

關於其他建議修訂，本會提出：

- 要求金管局釐清為條文中禁止個人擔任認可機構僱員的規定設下 7 年時限，會否削弱其把關能力；
- 促請金管局透過便捷且一致的渠道刊登指引，以確保認可機構及公眾不會錯過任何重要資訊；及
- 建議金管局在研究啟動處置金融機構的條件時，除「公眾利益」外，加入其他重要考慮條件，例如受影響人士（如存戶）的利益。

### 規管虛擬資產場外交易

本會就規管虛擬資產場外交易的立法建議向財經事務及庫務局提供意見。鑑於虛擬資產場外交易牽涉洗錢／恐怖分子資金籌集及詐騙等風險，本會支持設立虛擬資產場外交易服務發牌制度，以擴大對虛擬資產活動的監管。

為提升該擬議制度，本會從消費者保障的角度提供了原則性建議，包括：

- 確保嚴謹的監管和執法，以防監管漏洞遭濫用；
- 積極監察市場發展，適時提出更新虛擬資產場外交易活動的定義；
- 涵蓋作為交易流程一部分的臨時保管／暫存服務，並在保存期限、保障措施等方面列出具體要求；
- 參考虛擬資產交易平台的規管制度，訂明披露、匯報及提示、投訴處理、風險管理、紀錄保存及廣告宣傳等方面的規定；
- 就過渡期及將來的續期安排提供進一步指引；
- 加強公眾教育；及
- 與國際發展保持一致的步伐。

## Artificial Intelligence

### Enhancement of the Copyright Ordinance Regarding Protection for Artificial Intelligence (AI) Technology Development

The Commerce and Economic Development Bureau and the Intellectual Property Department proposed the enhancement of the Copyright Ordinance (CO) regarding the protection for artificial intelligence (AI) technology development.

The Council supported the authorities' effort in reviewing the CO to ensure Hong Kong's current copyright regime keeps up with the times. The Council provided principle-based considerations when enhancing the CO from a consumer protection perspective, which include:

- Reviewing the scope and duration of copyright protection of AI-generated works to keep up with the rapid advancements in technology;
- Developing clear enforcement guidelines based on court judgments around the globe to give lucid directions in the lawful use of AI; and
- Setting guidelines to ensure machine accuracy in identifying copyright owners' preference of opting out from text and data mining.

The Council believes that enhancing transparency of AI models and AI-generated content is crucial to protect consumers' right to know. Measures such as indicating content sources, adding watermarks or labels on AI-generated content, and enhancing the traceability of AI works, could facilitate consumer-users in identifying AI-generated works. Meanwhile, different jurisdictions had different regulatory approaches towards copyright issues, which increased the difficulty in enforcement. The Council suggested that collaboration with international counterparts is indispensable when considering the enhancement of the CO. The Council also considered it fundamental to put in educational efforts to ensure that the public and technology industry have adequate knowledge of the relevant regulations while developing or adopting AI.

The issue of copyright and AI is still a topic of ongoing debate among experts, policymakers, and stakeholders globally. The Council will continue to monitor the global momentum of regulatory developments for insights into catalysing technological progress while the interests of creators and consumer-users would be well protected.

## 人工智能

### 完善《版權條例》以保障人工智能技術發展

商務及經濟發展局和知識產權署提出完善《版權條例》以保障人工智能技術發展。

本會支持當局著力檢視《版權條例》，以確保本港現行的版權制度與時俱進。就完善《版權條例》，本會從保障消費者的角度提出是次檢視所需的原則考量，包括：

- 檢視人工智能生成作品的版權保護範圍和期限，以跟上一日千里的科技發展步伐；
- 根據國際間法院的判決來制定清晰的執法指引，為如何合法使用人工智能提供明確的方向；及
- 訂立指引以確保人工智能機器能準確辨識版權擁有人「選擇退出」文本及數據開採的意願。

本會相信提升人工智能模型和人工智能生成內容的透明度對保障消費者的知情權必不可少。為方便消費者用戶識別人工智能生成作品，創作者可標明內容來源，在人工智能生成的內容附加水印或標籤，增強人工智能作品的可溯源性。與此同時，不同司法管轄區監管版權問題的方式不一，增加了執法難度。本會建議在考慮完善《版權條例》時，必須與國際相關組織保持緊密合作交流。本會亦認為，在開發或採用人工智能的同時，必須加強教育工作，確保大眾和科技行業對相關法規有充分的了解。

版權及人工智能仍然是全球專家、政策制定者和持份者熱議的議題。本會將繼續監察國際間的監管發展，以深入了解如何在推動科技發展的同時，充分保障創作者和作為消費者的用戶的權益。



## Auto-fuel Price Monitoring

The auto-fuel retail prices in Hong Kong, being one of the most expensive in the world, have long been of concern to the public. In the past year, the Council continued to closely monitor the auto-fuel market, in particular the pricing and information dissemination. Through collating and publishing auto-fuel prices and discount information to the public, the Council strove to enhance information transparency of the market, facilitating smart comparison by consumers and fostering fair competition.

Since the launch of the revamped “Oil Price Watch” website and mobile application in November 2020, the website and application recorded about 9.27 million and 10.3 million accumulative page views respectively as of the end of March 2025, of which about 2.48 million and 1.62 million page views were recorded in the year under review (i.e. April 2024 - March 2025). As for the “Oil Price Watch” application, the cumulative number of downloads since its launch increased by around 15% to 108,221 downloads in the year under review.

Looking ahead, the Council will continue to closely monitor the auto-fuel market and urge oil companies to improve the transparency and accessibility of price and discount information for the benefit of consumers.

## 車用燃油價格監察

本港油價位處於全球油價排行榜前列的位置，長期備受公眾關注。過去一年，本會繼續密切監察車用燃油市場，特別是價格及資訊發布方面。本會透過整理及向公眾發布油價及優惠資訊，提升市場資訊透明度，便利消費者精明「格價」，促進公平競爭。

自 2020 年 11 月推出全新的「油價資訊通」網站及手機應用程式以來，截至 2025 年 3 月底，網站及手機應用程式分別錄得約 927 萬及 1,030 萬的累計瀏覽次數。當中本報告年度（即 2024 年 4 月至 2025 年 3 月）錄得的瀏覽次數分別為 248 萬及 162 萬。至於「油價資訊通」手機應用程式，其累計下載次數達 108,221 次，較上一個報告年度錄得約 15% 增長。

未來，本會將繼續密切監察車用燃油市場，並促請油公司優化油價及優惠資訊的透明度，確保消費者能容易獲取相關資訊。





### Industry Codes of Practice

As stipulated in the Consumer Council Ordinance, the Council plays a vital role in collaborating with industries and developing codes of practice. The Council established the Laundry Code in 2015 and Jewellery Code in 2017, in collaboration with the laundry industry and retail jewellery industry associations respectively. To ensure ongoing effectiveness, the Council continued to conduct annual meetings with relevant trade associations to assess the implementation of the Codes and keep track of the latest industry developments. With the ongoing development of the jewellery industry, the first revision of the Jewellery Code was launched in March 2025 to address the latest changes in legal requirements and promote industry integrity in business operations in the digital era.

### 行業營商守則

根據《消費者委員會條例》，本會擔當與業界合作及制訂行業營商實務守則的重要角色。本會分別於 2015 年及 2017 年與洗衣業及珠寶零售業商會攜手制訂了《洗衣業營商實務守則》及《珠寶零售業營商實務守則》。為確保守則行之有效，本會持續與相關行業商會舉行年度會議，以檢視守則的實施情況，並跟進最新行業發展。隨著珠寶業的發展，《珠寶零售業營商實務守則》在 2025 年 3 月完成首次修訂，以應對最新法例要求，並促進業界在數碼時代下誠信經營。



# DISSEMINATING CONSUMER INFORMATION

## 傳播消費訊息



The past 50 years has witnessed a sea change in media consumption channels, most notably the paradigm shift from one-way information dissemination to interactive and reciprocal communication thanks to technological advancement. Digital disruption in the modern world means that digital and social media platforms have become essential for distributing timely information to the public and reaching the widest spectrum of consumers, especially younger age groups. This is reflected in the evolution of the iconic CHOICE Magazine and the Council's other information dissemination channels including various social media platforms over the years. The reporting year saw the pivotal milestone of CHOICE becoming free for public access, opening a new chapter of consumer empowerment and accessibility through accelerated information dissemination amidst an evolving digital landscape.

科技發展一日千里，過去 50 年，消費者接收資訊的渠道經歷了翻天覆地的變化，當中最明顯的莫過於由單向傳播資訊，變為雙向互動。在全球數碼化的大趨勢下，各式數碼平台及社交媒體成為至關重要的資訊傳播途徑，不但能快捷並適時地發放資訊，亦能接觸到各階層的消費者，尤其是年輕一代。多年來，本會一直與時並進、不斷創新，透過多元渠道及社交媒體發放《選擇》月刊及本會其他資訊，正好印證數碼轉型的大趨勢。要數年內最重大的突破，必定是本會旗艦刊物《選擇》月刊歷史性全面開放網上版供市民免費閱覽，邁進資訊發放的新篇章，讓消費者可更便捷地獲取實用資訊，於日新月異的數碼世界中加強自我保護能力。

### CHOICE Magazine

CHOICE Magazine is an independent, impartial and authoritative consumer guide, widely recognised as a source of trusted and reliable information since it was first published in 1976. To uphold its authority and credibility, CHOICE Magazine does not accept any form of advertisements or commercial contributions. The monthly publication covers test reports, surveys, in-depth studies on a diverse range of consumer goods and services, and complaint cases.

The overall sales of the print version of CHOICE Magazine were 80,133 copies in the 2024-25 reporting period. In response to the modern audience's evolving media consumption and reading habits in an increasingly internet-driven world, as well as to expand the coverage in the Greater Bay Area, the online version of CHOICE (known as eCHOICE) became fully available for free from 2 January 2025 onwards, giving consumers access to consumption-related information anytime and anywhere. This message was announced during the Council's 50th Anniversary Golden Jubilee Cocktail Reception, and was strategically promoted at the Hong Kong Book Fair 2024 and through an extensive publicity campaign.

### 《選擇》月刊

《選擇》月刊於 1976 年創刊，涵蓋各種跟消費者息息相關的產品及服務測試、調查及深入研究报告，以及投訴實錄等資訊，並一向獲公認為獨立、不偏不倚、具權威地位的消費指南，為消費者提供可信和可靠的資訊。為確保權威性及可信性，《選擇》月刊從不接受廣告或任何商業形式贊助。

年內，《選擇》月刊印刷版的全年總銷售量為 80,133 冊。因應網絡新時代下大眾對資訊應用及閱讀模式的轉變，以及讓更多大灣區民眾掌握最新消費錦囊，網上版《選擇》月刊於 2025 年 1 月 2 日起免費開放，讓消費者可以隨時隨地掌握衣食住行各方面的消費資訊，時刻精明消費。此消息於去年 50 周年金禧誌慶酒會公布後，本會隨即於香港書展及其他渠道全力推廣「《選擇》免費睇」。



To address the needs of different communities, limited quantities of print copies were made available at 1,850 reading points around the city, covering elderly centres, community organisations, public libraries, primary and secondary schools, and tertiary institutions for the public to read. In addition, the Council had partnered with Link Asset Management Limited to set up 14 distribution points in selected Link shopping centres, ensuring the smooth transition of the launch of free CHOICE online and maintaining visibility.

為照顧不同社群的需要，本會以贈閱形式發送限量印刷版《選擇》月刊至全港 1,850 個閱覽點，包括長者中心、社區組織、公共圖書館、中小學及大專院校等供市民閱覽。此外，本會亦與領展合作，在旗下其中 14 個商場設立派發點，讓有需要的市民取閱，並助《選擇》月刊有序地轉型為網上刊物。



## Bestselling Issues of CHOICE in 2024-25 2024-25 年度最暢銷《選擇》月刊期數

### 1 #570 2024 | 4 月 | APRIL

Featured a cover story on the first-ever test on prepackaged beer in celebration of the Council's 50th anniversary.  
封面故事為首次測試的預先包裝啤酒，以慶祝本會 50 周年金禧誌慶。



### 2 #571 2024 | 8 月 | MAY

Published test reports on mosquito repellents and "1 Horsepower" window-type inverter air conditioners.  
刊登驅蚊劑及 1 匹變頻式窗口冷氣機的檢測報告。



### 3 #573 2024 | 7 月 | JULY

Covered a test report on hair styling products with over 90% models detected with harmful substances.  
發表頭髮造型用品測試報告，當中超過 9 成樣本檢出有害物質。





## Informing and Interacting with Consumers Through Multimedia Platforms

Charting new horizons in digital transformation in recent years, the Council continued to expand its multimedia platforms and explore new forms of interaction, launching a series of campaigns to celebrate the Council's 50th anniversary and free CHOICE.

### Celebrating Free CHOICE

An integrated promotion and publicity plan was implemented to spread the news of free eCHOICE. It included, among others, radio advertising with Commercial Radio Hong Kong (CRHK) featuring jingles voiced by celebrities, which reached over 2 million audienceship, as well as an integrated social media campaign across Facebook, Instagram, YouTube, and WeChat. Giveaway campaigns and videos featuring CHOICE cover celebrities topped page view boards. Nearly 7,000 page views were recorded on Facebook, Instagram, and YouTube, while the YouTube launch video alone garnered an impressive 51,588 views.

## 多媒體平台分享資訊 全方位與消費者互動

本會近年積極推動數碼轉型，持續發展不同的多媒體平台，開拓更多新方式與消費者互動。年內更推出一系列的宣傳活動，慶祝本會 50 周年及「《選擇》免費睇」。

### 慶祝《選擇》月刊免費睇

為宣傳網上版《選擇》月刊全面免費開放，本會推出一系列的推廣及宣傳，包括與香港商業電台合作推出電台廣告，由名人聲演的廣告收聽人數達 200 萬。此外，本會亦透過 Facebook、Instagram、YouTube 及微信等社交媒體平台進行一連串宣傳活動。當中，送出豐富禮品的遊戲帖文及由《選擇》月刊封面名人參與的影片更登上瀏覽量排行榜榜首，Facebook、Instagram 及 YouTube 的瀏覽量合計接近 7,000 次，而在 YouTube 推出的宣傳影片更錄得高達 51,588 次的觀看次數。

### Consumer Council Digital Channels 消委會數碼平台 (1 April 2024 – 31 March 2025) (2024 年 4 月 1 日至 2025 年 3 月 31 日)



Official Website  
官方網站

16  
1,600 萬

Million  
Total Page Views

YoY  
按年升  
+18%

5 Million Page Views for Online CHOICE Articles  
百萬 網上版《選擇》文章瀏覽量

3.2 Million Page Views for "Shopping Guide"  
百萬「消費全攻略」瀏覽量



Facebook

114,889

Followers  
追蹤人數

YoY  
按年升  
+19%

327 Facebook Posts  
帖文



Instagram

4,936

Followers  
追蹤人數

YoY\*  
按年升\*  
+266%

225 Instagram Posts  
帖文



WeChat 微信

42,490

Followers  
追蹤人數

YoY  
按年升  
+108%

48 WeChat Posts  
帖文

\* Accumulated followers in current reporting year as of 31 March 2025 vs. from launch on 2 January 2024 to 31 March 2024.  
報告年內累計追蹤人數（截至 2025 年 3 月 31 日）對比帳號自 2024 年 1 月 2 日開通至 2024 年 3 月 31 日的累計追蹤人數。

Aggregate figures since the channel's launch in 2018  
自 2018 年頻道開設以來的累計數據



YouTube

5.2

Million 百萬  
Total Views  
總觀看次數



35,936

Total Subscribers  
總訂戶



9.4+ Million  
Minutes Total Watch Time  
分鐘 總觀看時間

Reporting Year 報告年度

462,644 Views  
觀看次數

2,955 New Subscribers  
新訂戶

782,796 Minutes Watch Time  
觀看分鐘

During the year under review, a total of 7 Shopping Guide articles, 95 videos and 53 infographics were produced to enrich the website's content on top of the regular CHOICE articles. Page view peaks were observed after the launch of free CHOICE on 2 January 2025, with over 1.4 million page views recorded each month from January to March 2025.

The Council's followers on Facebook and Instagram continued to grow, with concise and visually impactful content performing the best. On Facebook, infographics and photos outperformed videos, with the post on Instant Noodles Shopping Guide achieving the highest engagement rate of 72.39%, whereas the Free CHOICE giveaway post on Instagram recorded the highest engagement rate of 39.91%.



除了刊登每期《選擇》月刊的文章之外，本會於年內共發放 7 篇「消費全攻略」文章、95 段影片及 53 幅信息圖，令網站內容更豐富。自 2025 年 1 月 2 日「《選擇》免費睇」推出後，網站流量顯著增加，於 2025 年 1 月至 3 月期間每月瀏覽量均錄得超過 140 萬次。

《選擇》月刊 Facebook 及 Instagram 的追蹤人數持續增長，其中以簡明且視覺效果吸引的內容表現最佳。信息圖及相片在 Facebook 的表現均勝過影片，其中「消費全攻略」有關即食麵的帖文錄得 72.39% 的最高互動率；Instagram 則以「《選擇》免費睇」的禮品送贈遊戲活動帖文錄得高達 39.91% 的最高互動率。

The Council's YouTube channel continues to offer a wealth of informative videos for consumers. While the content included CHOICE Magazine highlights, test report findings, past events and activities, the videos covering the Free CHOICE announcement and the topic of cooker hoods garnered the highest views during the year.

本會的 YouTube 專屬頻道一直為消費者提供一系列資訊豐富的影片，內容包括《選擇》月刊精選、測試報告結果及活動重溫。過去一年，公布「《選擇》免費睇」及以抽油煙機為主題的影片獲最高觀看次數。





## Empowering Consumers Through the Mass Media

Thanks to the longstanding support of the mass media, the Council is often on the public's mind. For many years, the Council has organised extensive media programmes and publicity campaigns, notably the monthly CHOICE press conference, as well as a good many interviews to keep consumers informed about, and alert to, what was happening in the marketplace.

## 借助大眾傳媒 提升消保意識

有賴傳媒長久以來的支持，本會一直深入人心。多年來，本會恆常舉辦傳媒企劃及宣傳活動，除了每月舉行的《選擇》月刊新聞發布會之外，亦經常接受傳媒訪問，竭力讓公眾掌握最新消費資訊，及對市場最新狀況提高警覺。



Throughout the year, the Council issued numerous press releases covering selected CHOICE topics, advocacy issues and events. The most widely covered CHOICE topic was *Claw Machine Complaints* (Issue 578, December 2024), which exposed a myriad of malpractices such as unfair gameplay and unreasonable practices. It generated over 120 news reports, including 6 frontpage stories, and was picked up by international outlets like BBC and Channel News Asia.

Positive media relations and publicity outcomes were maintained via press interviews and appearances across print, electronic and online channels. Monthly media partnership continued with Radio Television Hong Kong (RTHK), featuring CHOICE topics on TV31's "*Hong Kong United*" (凝聚香港), and radio programmes "*Healthpedia*" (精靈一點) and "*Money Talk*".

The Council also addressed key advocacy issues through media interviews and statements with both local and global media networks. Topics included online shopping scams on RTHK's English programme "*Hong Kong Today*", taxi and e-hailing services on TVB's "*News Magazine*" (新聞透視) and RTHK's "*Hong Kong 2000*" (千禧年代), a silver economy investigative series on RTHK's "*Money Talk*", and northbound consumption in Orange News' "*Warm Talking*" (圍爐) and TVB's "*Finance Magazine*" (財經透視).

年內，本會發布大量新聞稿，涵蓋《選擇》月刊專題內容、倡議議題及舉辦的活動。過去一年獲最多傳媒報道的《選擇》月刊專題為夾公仔機投訴（2024年12月，第578期），文章揭示了行內亂象，例如遊戲玩法不公平、不合理的做法等各種不良行為，合共累積120多篇新聞報道，包括6篇頭版新聞，更獲BBC和亞洲新聞台等國際傳媒報道。



本會一向樂於接受不同類型傳媒的訪問，除達到宣傳成效外，亦藉此與傳媒維持良好關係。年內亦繼續與香港電台合作，本會代表每月定期亮相訪談節目，包括電視31台的資訊節目《凝聚香港》、電台節目《精靈一點》和英文節目《Money Talk》，詳盡講解當期《選擇》月刊的報告內容。

本會亦透過接受本地及海外傳媒的採訪，就多項關鍵議題提出倡議和發表意見，例如於香港電台英文節目《Hong Kong Today》探討網購騙案、無綫電視《新聞透視》和香港電台《千禧年代》就有關的士車隊及網約車服務的訪談、英文節目《Money Talk》的銀髮經濟調查報道系列，以及橙新聞《圍爐》和無綫電視《財經透視》有關北上消費的專訪。



Publicity for the Council's study reports, initiatives and events were also achieved through scores of press interviews, including HOY TV's "Let's Talk" (有理有得傾) and CRHK's "On a Clear Day" (在晴朗的一天出發) for the Yearender 2024, now News' "News Magazine" (時事全方位) and Metro Finance's "Roadmap to Knowledge Economy" (財知大道) for the Council's study report on private healthcare price transparency, Cable News' "Property Outlook" (樓盤傳真) for the GBA Smart Guide, and Ming Pao's feature on the Smart Consumption Academy, to count a few.



多間傳媒亦就本會的研究報告、倡議計劃及活動進行訪問，包括 HOY TV《有理有得傾》及商業電台《在晴朗的一天出發》就本會 2024 年年度總結的專訪、now 新聞台《時事全方位》及新城財經台《財知大道》就本會有關私營醫療價格透明度研究報告的報道、有線新聞《樓盤傳真》為「大灣區住房錦囊」進

行的專訪，以及明報就「智醒消費學堂」刊登的專題報道等。

## Responding to Issues of Consumer Interest

Through ongoing proactive media engagement and an agile incident management system, the Council efficiently responded to a host of media enquiries and published timely cautionary advice to consumers whenever a significant consumption matter arose. In terms of issues of widespread concern, 2 trends stood out during the year, namely disputes related to mega events and shop closures.

While the city's extensive line-up of mega events showed phenomenal results in boosting the economy and attracting both visitors and locals to revel in the festivities, they gave rise to various issues, such as ticketing problems for Coldplay's concert and ComplexCon; obstructed views of the stage for Coldplay and a local singer's respective concerts, which were not communicated when selling tickets; the Legends Assemble fan meeting session featuring legendary football stars, which sparked a major backlash among fans due to poor organisation and unmet expectations; withdrawal of a world champion followed by early evacuation of spectators for the World Grand Prix Snooker Tournament 2025, etc. The Council responded swiftly to hundreds of media enquiries on these incidents with complaint figures and advice for affected consumers.

Meanwhile, shop closures were unfortunately still observed in considerable numbers in the post-pandemic era, including the most high-profile of all the closure of Physical Fitness and subsequent takeover by perFIT, for which the Council handled over 100 media enquiries and conducted around 20 interviews, whereas Deliveroo's exit from the Hong Kong market also garnered extensive media and public attention. Other shuttered traders included 2 online kids products shopping agents Choco Cloud Kids and Rabbit N Radish, Little Frog Learning Centre, health product chain CR Care, century-old fermented tofu brand Liu Ma Kee, wedding ring design centre MARY 5IVE, etc. all of which sparked a flurry of media enquiries.

## 回應與消費權益相關的議題

本會透過積極主動與傳媒聯繫，以及靈活處理事故的方式，迅速而有效地回應了大量傳媒查詢，並在出現重大消費問題時及時向消費者發布警示及建議。就社會廣泛關注的議題方面，年內有兩個趨勢尤為突出，分別是盛事活動和商戶結業相關的消費爭議。

本港銳意推動盛事經濟，一連串矚目的大型盛事成功吸引遊客和本地市民熱切參與，經濟效益顯著，但同時亦引發了各種糾紛，例如 Coldplay 演唱會和 ComplexCon 的門票問題；Coldplay 和另一位本地歌手分別舉辦的演唱會均出現觀眾視線受阻的情況，卻在售票時沒有公布；以著名球星為招徠的 Legends Assemble 傳奇球星表演賽的見面會，由於安排欠妥善，令球迷期望出現落差，引發大批球迷強烈不滿；2025 年世界格蘭披治桌球大獎賽中，一名世界冠軍級選手退賽，觀眾更於另一場賽事中被要求提早離場。本會就上述一眾事件迅速回應數以百計的傳媒查詢，並提供投訴數字及對受影響消費者提供建議。

與此同時，疫後結業潮持續，當中最備受關注的是舒適堡結業及隨後被 perFIT 接管部分業務，本會為此處理了過百宗傳媒查詢，並接受約 20 次傳媒訪問。至於戶戶送 Deliveroo 退出香港市場，亦引起傳媒及公眾廣泛關注。其他結業的商戶包括兩間網上兒童用品代購公司 Choco Cloud Kids 及 Rabbit N Radish、連鎖補習社 Little Frog Learning Centre、健康產品連鎖店華潤堂、百年腐乳品牌廖孖記、婚戒設計中心 MARY 5IVE 等，均引發大量傳媒查詢。

## Top 10 Consumer News – Year of the Dragon

Entering its 21st year since its launch in 2005, the Top 10 Consumer News voting campaign was held with the generous support from media partners Cable News, HK01, Hong Kong Economic Times, Oriental Sunday, RTHK, SkyPost, Sunday Kiss, TOPick, U Magazine, and Yahoo. The campaign recorded a historical-high turnout of 14,429 voters.

The top 10 news<sup>9</sup> reflected consumers' key concerns and hot consumption topics during the reporting year, among which the closure of Physical Fitness topped the list by a landslide 55% of the total number of voters. Other voted news were also talk-of-the-town topics covering an extensive scope, from tourism and economy-boosting initiatives, environmental policies, to residential property measures.

For instance, football star Lionel Messi's disappointing absence from the Inter Miami exhibition match in Hong Kong ranked second with 4,552 votes and was also voted as the "Most Outrageous" consumer news, while the suspension of the waste charging scheme came in third. The launch of free CHOICE by the Consumer Council was recognised as "Most Liked" with 5,992 votes.

## 龍年十大消費新聞選舉

2005年首次舉辦的「十大消費新聞」選舉已踏入第21個年頭，活動得到10間傳媒合作伙伴的鼎力支持，分別為有線新聞、香港01、香港經濟日報、東方新地、香港電台、晴報、Sunday Kiss、TOPick、U周刊和Yahoo。活動共吸引14,429名市民投票，打破歷屆紀錄。

入選十大的消費新聞<sup>9</sup>反映了消費者在報告年度內最關注的議題和熱門消費題材，其中舒適堡全線結業事件位居榜首，壓倒性獲總投票人數的55%。其他入選主題皆為城中熱話，涵蓋範圍廣泛，從旅遊業和振興經濟措施、環保政策，以至樓市措施。

當中，球星美斯缺陣表演賽引致大批球迷鼓譟，事件以4,552票位列第2，亦同時成為「最離譜」消費新聞，而垃圾徵費於試行後暫緩推行則列第3位。至於消委會開放網上版《選擇》月刊供市民免費閱覽，則以5,992票榮獲「最抵讚」消費新聞。

# 2024 龍年十大 消費新聞選舉

14,429 Total Voters  
總投票人數



- |   |                                                                                                                                                                                                                                         |                  |
|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| 1 | <b>Physical Fitness Closes All Branches</b> Consumer Council Receives Over 5,000 Complaints Involving Almost HK\$200 Million Regulation of Prepayment Consumption Returns to the Public Eye<br>舒適堡全線結業 消委會接獲至少5千宗投訴 金額近2億 社會重新聚焦規管預繳式消費 | 7,934<br>votes 票 |
| 2 | <b>Messi's No-Show at Exhibition Match Sparks Uproar</b><br>Half-refund Offered for Tickets Bought Through Official Channels<br>美斯缺陣表演賽大批球迷鼓譟 循官方途徑購票可獲退款一半                                                                             | 4,552<br>votes 票 |
| 3 | <b>Municipal Solid Waste Charging Scheme Suspended</b><br>After 2-month Demonstration and Consideration of Public Views<br>垃圾徵費先行先試兩個月 權衡各方意見後暫緩推行                                                                                      | 4,409<br>votes 票 |

## Consumer News Hot Topics Results 主題消費新聞投票結果

| “Most Liked” News 「最抵讚」新聞                                                                                                                            |                  |
|------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| Consumer Council's 50th Anniversary<br>CHOICE Magazine Free for All Starting from 2025<br>消委會50周年 2025年起《選擇》月刊免費睇                                    | 5,992<br>votes 票 |
| “Most Gratifying” News 「最大快人心」新聞                                                                                                                     |                  |
| Taxi-Driver-Offence Points System Takes Effect<br>3-Month Disqualification Upon Accumulating 15 Offence Points<br>的士司機違例記分制生效 記滿15分須停牌3個月            | 8,088<br>votes 票 |
| “Most Outrageous” News 「最離譜」新聞                                                                                                                       |                  |
| Messi's No-Show at Exhibition Match Sparks Uproar<br>Half-refund Offered for Tickets Bought Through Official Channels<br>美斯缺陣表演賽大批球迷鼓譟 循官方途徑購票可獲退款一半 | 9,440<br>votes 票 |



9. Visit <https://www.consumer.org.hk/en/press-release/p-top10-consumer-2025> or scan the QR code for the voting results of the Top 10 Consumer News – Year of the Dragon.  
龍年十大消費新聞結果，請瀏覽 <https://www.consumer.org.hk/tc/press-release/p-top10-consumer-2025>，或掃描二維碼。

## Consumer Rights Reporting Awards

The Consumer Rights Reporting Awards (CRRA) welcomed another record-breaking year, receiving a historical high of 471 entries from 46 news organisations, social media platforms and higher education institutions.

The 24th CRRA concluded with a presentation ceremony officiated by the Acting Secretary for Commerce and Economic Development, Dr Bernard Chan Pak-li, on 12 November 2024. A signature annual event recognising journalistic excellence in Hong Kong's media industry for close to a quarter century, this year's CRRA saw a diverse spectrum of consumer rights-related topics among the entries. Apart from topics related to basic necessities such as clothing, food, housing and transportation, this year's entries also probed into issues related to changes in consumption trends, e-commerce and digital payment systems, new forms of scams, investment traps, medical beauty, and anti-competitive practices in the marketplace.

One of the highlights was the "Topical Reporting Award". Under the annual theme "*How the Application of Innovation and Technology is Impacting Consumers*", 5 entries were shortlisted as "Top 5 Finalists" and the award went to a newspaper investigative series focusing on food ordering via digital platforms.

## 消費權益新聞報道獎

消費權益新聞報道獎（「報道獎」）獲 46 家新聞機構、社交平台及大專院校，提交共 471 份作品參賽，打破歷年參賽作品紀錄。

第 24 屆「報道獎」頒獎典禮於 2024 年 11 月 12 日圓滿舉行，由署理商務及經濟發展局局長陳百里博士擔任主禮嘉賓。「報道獎」旨在表揚本地新聞工作者就有關消費權益報道的卓越成就，自推出以來，都是本港傳媒界的年度盛事。今屆的參賽作品涵蓋的消費相關題材種類廣泛，除了衣食住行外，亦有探討消費模式轉變、電子商貿、電子支付、新型騙案、投資陷阱、醫療美容、市場反競爭行為等議題。

「年度主題大獎」為頒獎禮的焦點之一，今屆以「創新科技應用對消費者的影響」為年度主題，有 5 份作品入圍「最後 5 強」，最終由一份報章探討電子點餐的調查報道系列奪得大獎。

### Awards Presented at the 24th CRRA<sup>10</sup> 第 24 屆「報道獎」頒發獎項<sup>10</sup>

39

Awards  
獎項

9

Categories  
組別

7

Gold Awards 金獎

7

Silver Awards 銀獎

7

Bronze Awards 銅獎

7

Merit Awards 優異獎

"Best Use of Social Media in Consumer Advocacy"  
「最佳倡議消費權益之社交平台」

3

Best Audience Engagement Awards 最佳社群參與獎

1

Best Presentation Award 最佳表達技巧獎

1

Grand Prize 卓越大獎

5

Topical Reporting Awards 年度主題大獎

1

Grand Award 年度大獎

Shortly after, applications for the 25th CRRA opened in March 2025, inviting entries for 9 award categories, including the "Topical Reporting Award" with "*Consumer Rights Beyond Boundaries*" as the selected topic for 2024. The topic for 2025 was simultaneously announced to be "*Protecting the Consumer Rights of the Silver Generation*", applicable to submissions for the 26th CRRA the next year (i.e. 2026).

第 25 屆「報道獎」隨即於 2025 年 3 月開始接受報名，共設 9 個獎項組別，其中 2024 年「年度主題大獎」定為「無疆界消費的權益」。本會同時亦公布 2025 年的主題為「保障銀髮世代的消費權益」，適用於翌年第 26 屆「報道獎」提交的作品。

10. Visit <https://www.consumer.org.hk/en/press-release/consumer-rights-reporting-awards-2024> or scan the QR code for more information on the 24th CRRA.

更多有關第 24 屆消費權益新聞報道獎的資訊，請瀏覽 <https://www.consumer.org.hk/en/press-release/consumer-rights-reporting-awards-2024>，或掃描二維碼。







Dr Bernard Chan Pak-li, Acting Secretary for Commerce and Economic Development, viewed the exhibit panels of winning entries accompanied by Mr Clement Chan Kam-wing, Chairman of the Consumer Council and Ms Gilly Wong Fung-han, then Chief Executive of the Consumer Council.

主禮嘉賓署理商務及經濟發展局局長陳百里博士欣賞得獎作品展板，由消委會主席陳錦榮先生及時任消委會總幹事黃鳳嫻女士陪同。

“News Magazine: Comeback of the ‘Black Taxis?’” (新聞透視《黑的也復常?》) from the Video Reporting Award (Long Clip) category won this year's Grand Award. TVB's representative received the trophy from Dr Bernard Chan Pak-li, Acting Secretary for Commerce and Economic Development, Mr Clement Chan Kam-wing, Chairman of the Consumer Council, and Ms Gilly Wong Fung-han, then Chief Executive of the Consumer Council.

新聞影片獎(長片)組別的「新聞透視《黑的也復常?》」奪得「年度大獎」，電視廣播有限公司的代表於署理商務及經濟發展局局長陳百里博士、消委會主席陳錦榮先生，以及時任消委會總幹事黃鳳嫻女士手上接過獎項。



The Guest of Honour, award presenters, Consumer Council representatives, and the adjudication panel.

主禮嘉賓、頒獎嘉賓、消委會代表及評審大合照。

# EMPOWERING CONSUMERS THROUGH EDUCATION

## 以教育提升消費者自我保護能力



Education is key for consumers in making informed choices and protecting themselves in an ever-evolving and increasingly complex marketplace. Over the past half century, the Council has firmly stood by its commitment in equipping consumers with the right knowledge to make wise and informed choices, so as to safeguard their rights. Rapid technological advancements in the past decade have simplified the sourcing and purchasing of consumer products, yet they have also made it even harder to identify unscrupulous traders and ensure adequate consumer protection. The Council continues to address this escalating challenge by empowering consumers – especially more vulnerable groups such as young students, mentally handicapped persons, and Hong Kong's growing elderly population – through customised educational programmes, liaison with relevant stakeholders and community engagement that informs the needs of each generation and era, enabling them to become responsible consumers.

消費環境不斷演變且日益複雜，教育能有效協助消費者作出知情選擇和加強自我保護。過去半世紀以來，消委會堅守捍衛消費權益的使命，全力提供各種正確資訊以裝備消費者，協助他們作出明智和知情的消費選擇。過去 10 年間科技急速發展，無疑讓選購消費產品更為便利，但同時亦令到辨識不良營商手法更為艱難，難以確保消費者有足夠的保障。為應對愈來愈嚴峻的挑戰，本會將繼續透過度身訂造的教育活動、與相關持份者緊密合作，以及迎合不同世代需要的社區參與計劃，提升消費者的自我保護能力，特別是年輕學子、有特殊需要人士及人數不斷增長的銀髮族等弱勢社群，引領他們成為負責任的消費者。

### Cultivating Positive Consumer Attitude from a Young Age

In an era of technological innovations and increasing market complexity, consumer education in childhood serves as a crucial guidepost to help young consumers develop proper consumption values and behaviours, building a solid foundation of judicious purchases and green lifestyle for the rest of their lives.

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

The Council upheld its commitment to sustainable consumption (SC) education as a key advocacy initiative. During the 2023/24 school year, the "Earth 2038's Learning Journey of Sustainable Consumption" programme ("Earth 2038 programme") supported 30 project schools to equip students with essential knowledge in SC. Over 3,760 students in total benefitted from 90 educational activities organised throughout the year. To effectively incorporate the programme into the school-based curriculum, resources and training were provided to a number of waitlisted schools for self-administered activities. Furthermore, the programme successfully enrolled more than 3,130 students from 30 primary schools in the 2024/25 school year, with 41 school activities and training sessions conducted.

### 從小培養正面消費態度

科技日新月異，市場環境亦日趨複雜，年輕一代從小接受消費者教育，有助其建立正確消費價值觀及行為，為日後培養明智消費和綠色生活習慣奠定堅實基礎。

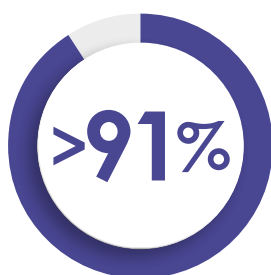
#### 小學生體驗式學習計劃 — 2038 地球人計劃之可持續消費旅程

本會堅守對可持續消費教育的承諾，並視之為倡議重點之一。在 2023/24 學年，「2038 地球人計劃之可持續消費旅程」（「2038 地球人計劃」）共支援 30 間計劃學校，舉辦了 90 場教育活動，讓超過 3,760 名學生掌握基本的可持續消費知識。為了將計劃更有效地融入至校本課程中，本會亦為多間候補學校提供資源和培訓，以協助校方自行舉辦校本活動。此外，計劃於 2024/25 學年成功吸引 30 間學校，逾 3,130 名學生參加，至今合共舉辦了 41 場到校及培訓活動。





## Feedback from Participants 參加者回饋



reported having a better understanding of SC, expressed satisfaction with the programme and were willing to adopt SC-related behaviours and habits

受訪學生表示對可持續消費的理解有所提升及對計劃表示滿意，並願意實踐與可持續消費相關的行為和習慣

Extending students' learning beyond the classroom helped connect their SC knowledge to daily lives, hence reinforcing their knowledge acquisition and application. A total of 9 "Experiential Learning Trips" were organised to the LINK Sustainability Lab and the Recycling Stations operated by GREEN@COMMUNITY for over 260 high-calibre participants of the Earth 2038 programme. Through these trips, students obtained practical knowledge of circular economy and the most recent recycling facilities in Hong Kong that help cultivate their SC lifestyle.

延伸至課堂外的學習體驗有助學生將可持續消費與日常生活融會貫通，從而加強他們對相關知識的掌握和應用。計劃共舉辦了 9 場「學習之旅」，帶領逾 260 名優秀學生到領展可持續未來館及「綠在區區」回收環保站進行考察，學習有關循環經濟和本港最新回收設施的實用知識，從而培養可持續消費的生活方式。

Continuous professional development was crucial for inspiring teachers to create a variety of innovative, customised SC activities for the delivery of "Earth 2038", thus sustaining the impact of SC education in their schools. Apart from 11 training sessions conducted for project schools, 4 train-the-trainer public seminars and workshops were organised addressing the topics of recycling and upcycling in sustainable fashion and paper products, and industry practitioners and social entrepreneurs were invited as guest speakers to share their experience, which provided new insights for teachers in designing SC teaching materials and activities.

此外，持續專業培訓亦有助教師設計各種創新而具校本特色的教學活動，對帶領「2038 地球人計劃」及推進校內可持續消費教育非常重要。本會為計劃學校舉辦 11 場到校培訓活動，以及 4 場公開教師培訓講座和工作坊，透過探討可持續時裝及紙品的循環和升級再造工作，配合相關業界和社企代表的分享，為教師設計可持續消費教材和活動提供新靈感。





## Fun and Interactive New Consumer Education Programme for Secondary School Students — Smart Consumption Academy (SCA)

Riding on the successful launch of the revamped programme, the 1st SCA witnessed overwhelming support from schools. Over 25,000 students from 140 schools enrolled in the 3 competitions of SCA, namely “My Unique Project Study”, “My Witty Online Quiz” and “My Fun IG Post Creation”, which adopted a gamified, fun and interactive approach that matched the varying attributes and interests of individual students of different study levels.

The “My Witty Online Quiz” competition was designed to enhance students’ understanding of the Council’s mission and work and equip them with knowledge in rational and sustainable consumption. After the preliminary round in February 2024, the finalists competed for the championship in the Live Quiz Final Competition on 4 July 2024. All finalists demonstrated their extensive knowledge in selected consumption topics during the 2 rounds of intense and exciting contests.



Officiated by The Hon Alice Mak Mei-kuen, SBS, JP, Secretary for Home and Youth Affairs, a total of 44 major awards were presented at the 1st SCA Awards Presentation Ceremony on 12 July 2024 to recognise students’ dedication and achievements in developing positive consumption values and attitudes to become smart consumers, marking the programme’s successful conclusion.

During the ceremony, winners of “My Unique Project Study” showcased their insightful thoughts about hot consumption issues through lively and interesting drama presentations that depicted some of the key challenges faced by the vulnerable groups during consumption and also the young generations in practising SC. Another highlight of the ceremony was the live presentation of “My Fun IG Post Creation” works and live voting for the major awards.



## 有趣而互動的全新中學生消費者教育計劃 — 「智醒消費學堂」

本會全新的中學生教育計劃 — 首屆「智醒消費學堂」成功開展，獲得學界的熱烈支持，3項比賽：「消費·智專研」專題研習比賽、「消費·智惜碳」網上問答比賽及「消費·智Fun享」IG帖子創作比賽，合共吸引來自140間學校、超過25,000名學生報名參加。活動形式結合遊戲競賽、多元有趣和輕鬆互動的元素，以配合不同學習程度、能力和興趣的學生。

其中「消費·智惜碳」網上問答比賽旨在加強中學生認識本會的使命和消保工作，並以相關知識裝備他們作出理性及可持續的消費選擇。網上問答初賽於2024年2月舉行，表現優異的參賽者晉身同年7月4日舉行的現場問答決賽，競逐殊榮。在兩輪激烈的比賽中，決賽參賽者均展現對相關議題的豐富認識。

首屆「智醒消費學堂」頒獎典禮於2024年7月12日舉行，由民政及青年事務局局長麥美娟女士，銀紫荊星章，太平紳士主禮。典禮上共頒發44個主要獎項，以表揚學生培養正面消費價值觀和態度，從而成為精明消費者的努力及成果，為首屆計劃畫上圓滿句號。

典禮期間，「消費·智專研」專題研習的得獎者以生動有趣的形式，匯報他們對熱門消費議題具洞察力的見解，又將弱勢社群在消費過程中面臨的主要挑戰，以及年輕一代在實踐可持續消費時遇到的困難一一呈現。此外，「消費·智Fun享」IG帖子創作比賽的現場作品展和即場投票，亦成為頒獎典禮的亮點之一。



The 2nd SCA in the 2024/25 school year continued to receive overwhelming enrolment of 163 schools and 29,101 students as of 31 March 2025. To enrich students' understanding of consumption-related issues and optimise their learning outcomes, 6 undergraduate students and postgraduates from 3 supporting universities, namely the Chinese University of Hong Kong, the Education University of Hong Kong, and the University of Hong Kong, conducted 40 consultation sessions for project teams. A series of public learning activities such as expert talks, workshops, learning trips and site visits to companies in the green industry were also organised, benefitting around 540 students and teachers.

緊接在 2024/25 學年舉行的第二屆「智醒消費學堂」，繼續獲得學界的熱烈支持。截至 2025 年 3 月 31 日，共有來自 163 間學校的 29,101 名學生報名參加。為進一步加強學生對消費議題的認識，並提升他們的學習成果，來自香港中文大學、香港教育大學和香港大學這 3 間計劃支持機構的 6 名本科生和研究生為參賽學生隊伍進行共 40 場諮詢會議。本會亦舉辦一系列學習活動，例如專家講座、工作坊、學習之旅和參觀綠色企業等，惠及約 540 名師生。

#### Enrolment numbers of 3 modules in 2nd SCA 第二屆「智醒消費學堂」3項活動的報名人數



##### My Unique Project Study

Inspires students to conduct in-depth studies and reflections on topics around the latest consumption trends and consumer behaviours.

##### 「消費·智專研」專題研習

啟發學生對最新消費趨勢及消費者行為進行深入研究與思考。

**67** schools  
間學校  
**1,152** students  
名學生



##### My Witty Online Quiz

Takes on an exciting quiz competition format to stimulate knowledge acquisition on key topics relevant to consumer rights protection and SC.

##### 「消費·智惜碳」網上問答

透過緊張刺激的問答比賽形式，增進學生對消費者權益保護和可持續消費等主要課題的認識。

**134** schools  
間學校  
**24,746** students  
名學生



##### My Fun IG Post Creation

Encourages students to share their observations and thoughts on consumer behaviour on social media platforms among their peers.

##### 「消費·智Fun享」IG帖子創作

鼓勵學生透過社交媒體平台，分享他們對消費行為的觀察和想法，引發同儕的共鳴。

**96** schools  
間學校  
**3,203** students  
名學生



## Empowering Vulnerable Groups to Enhance Self-Protection

Recognising that the elderly and persons with disabilities may be particularly vulnerable to the risks posed by unfair trade practices, the Council continued its effort to reach out to these target groups through various tailored programmes together with consumer education talks with a view to strengthening their self-protection ability.

### Consumer Education for Persons with Special Needs

Entering the fifth year since its implementation, the "Support Programme for Persons with Special Needs" ("Programme") continued to empower social work and education practitioners in delivering workshops to enhance consumer education for persons with autism spectrum disorder, mild intellectual disability, and common mental disorder ("target groups"). The Programme has received staunch support from 80 social welfare organisations, self-help groups and special schools ("partner organisations") to jointly assist the target groups in enhancing their self-protection ability as consumers and promote their consumer rights.

During the year, a total of 13 train-the-trainer sessions and parent talks were conducted for frontline staff members, social workers, teachers, family members and caregivers of the target groups, with nearly 310 participants. 23 consumer education workshops were subsequently organised for the target groups that benefitted over 1,150 participants and received positive comments from various sectors on the effectiveness and impact of these workshops.

The Council is committed to continuously strengthening collaboration with partner organisations and also encourage new social welfare organisations or special schools to participate in the Programme. An "Annual Experience Sharing Session" was held on 18 December 2024 to give stakeholders an update of the Council's work for the target groups. A team of students from a partnering special school was invited to present a lively drama that reflected the common consumption issues facing the MH students, e.g. lack of proper expenditure record and budget planning, falling into online shopping pitfalls, and the benefits of participating in the Council's MH workshops.

In addition, to boost the self-protection capabilities of vulnerable groups against other unscrupulous sales tactics, the Council and the Hong Kong Monetary Authority (HKMA) jointly launched a series of new virtual reality (VR) simulation games designed to foster proper attitude towards consumption with the responsible use of credit cards, while raising participants' awareness of scams and fraud prevention through a gamified learning experience. The online version was officially launched on 31 March 2025.

## 提升弱勢社群的自我保護能力

長者及殘疾人士陷入不良營銷手法的風險一般較高。年內，本會繼續透過專為這些目標對象而設的多項活動及消費者教育講座，致力提升他們的自我保護能力。

### 特殊需要人士消費者教育活動

「特殊需要人士支援計劃」(下稱「計劃」)踏入第5年，本會繼續協助社會／教育工作者為自閉症譜系障礙、輕度智障及一般精神障礙人士(下稱「目標對象」)舉辦消費者教育工作坊。計劃推行至今，已獲80間社福機構、自助組織及特殊學校(下稱「伙伴機構」)的鼎力支持，共同支援目標對象以加強其自我保護能力及促進他們的消費權益。

年內，本會為伙伴機構的前線職員、社工、教師、目標對象的家人及照顧者舉辦了共13場導師培訓及家長講座，吸引近310人次參加。本會其後亦為目標對象舉行了23場消費者教育工作坊，吸引約1,150人次參加。各持份者均對工作坊的成效和影響給予正面評價。

本會承諾繼續加強與伙伴機構的協作，鼓勵更多新的社福機構或特殊學校參與計劃。本會於2024年12月18日舉行了「年度經驗分享會」，向各持份者分享本會最新工作進展。活動亦邀請了一間特殊學校的學生團隊進行精彩的戲劇表演，展示他們經常遇到的消費問題，例如缺乏良好的支出紀錄和預算規劃、墮入網上購物陷阱，以及參加本會特殊需要人士工作坊的好處。

此外，為加強弱勢社群面對其他不良營銷陷阱的自我保護能力，本會與香港金融管理局合作推出全新虛擬實境角色體驗遊戲，讓參加者寓學習於遊戲，建立正確的信用卡消費觀念和提升防騙意識。網上版本於2025年3月31日正式推出。





## Consumer Education for Senior Citizens

As Hong Kong's population ages, the need to empower senior citizens through consumer education has become increasingly crucial. In collaboration with different social service organisations, 34 consumer education talks were conducted for senior citizens either face-to-face or virtually, reaching a total of 807 participants over the year. These sessions covered a wide range of topics, including unfair trade practices under the Trade Descriptions Ordinance (TDO) and consumer alerts for seniors in areas such as health food, dried seafood, elderly care homes, telemarketing of health checkup plans, foreign domestic helper services, and online shopping.

Collaboration with partner organisations was critical in effectively disseminating important consumer messages to the elderly and their peers. Since the regularisation of the "Educator Scheme for Senior Citizens" in 2022, the Council continued the partnership with 6 organisations including Christian Family Service Centre – True Light Villa District Elderly Community Centre, ELCHK Shatin District Community Centre for the Golden-Aged, Yan Oi Tong Hong Kong Toi Shan Association Neighbourhood Elderly Centre, SAGE Ho Sang Neighbourhood Elderly Centre, Senior Police Call and St. James' Settlement.

During the year, 74 retirees or soon-to-be retirees aged between 50 and 77 received the basic training, and amongst them 21 with the most outstanding performance were selected to undertake advanced training and then become qualified as "Senior Educators" after assessment. A total of 145 active Network Members and 63 active Senior Educators, including scheme members over the past 3 years, have been trained to date. Besides, 3 post-training activities related to gerontechnology and SC were held to further enrich the knowledge of scheme members.

As their core mission, Senior Educators hosted 31 community talks for their fellow elderly, attracting 578 participants. They also actively participated in other publicity and consumer-related activities, including attending TV interviews by now News on the topic of banking services for the elderly and rendering support in primary school consumer education activities. To further reach out to the community, 2 Senior Educators co-hosted 2 workshops at the Family Well-Being Expo in December 2024 to promote SC to families.

## 長者消費者教育活動

隨著本港人口高齡化，教育年長消費者以提升他們的自我保護能力變得更為重要。年內，本會與不同社會服務機構合作，以面授或線上形式舉辦共 34 場消費者教育講座，共有 807 名長者參與。講座的題材廣泛，包括《商品說明條例》所指明的不良營商手法，以及與銀髮族有關的消費警示，涵蓋保健食品、蔘茸海味、安老院舍、電話推銷身體檢查計劃、外傭服務及網上購物等專題。

要有效地向長者及其朋輩發放重要的消費者信息，與合作機構協作至為關鍵。

「智齡消費教育大使計劃」自 2022 年起已經恆常化，本會繼續與 6 個機構合作，包括基督教家庭服務中心真光苑長者地區中心、基督教香港信義會沙田多元化金齡服務中心、仁愛堂香港台山商會長者鄰舍中心、耆康會何生長者鄰舍中心、耆樂警訊及聖雅各福群會灣仔長者地區中心。

年內，74 位年齡介乎 50 至 77 歲的準退休或已退休人士接受基本培訓，當中 21 位表現優異的參加者，獲挑選接受進階培訓並通過評估後成為「智齡消費教育大使」。過去 3 年，合共培訓了 145 名「智齡消費支援網絡成員」和 63 名「智齡消費教育大使」。此外，計劃亦為他們安排了 3 個有關樂齡科技和可持續消費的培訓後活動，以進一步豐富他們的知識。

主持社區講座是「智齡消費教育大使」的主要任務，年內，他們主持了 31 節社區講座，共有 578 名長者參加。他們亦積極參與其他宣傳及消費者相關的活動，包括接受 now 新聞有關長者銀行服務的電視訪問、支援小學生消費者教育活動等。為進一步推展消費者教育至社區層面，兩位「智齡消費教育大使」在 2024 年 12 月舉行的「幸福家庭博覽會」上一同主持了兩場工作坊，向出席博覽會的家庭推廣可持續消費。



Certificates of appreciation were presented to Network Members, Senior Educators and partner organisations during the “Annual Sharing Session” on 17 December 2024 in recognition of their respective achievements and efforts in the past year. 2 experienced Senior Educators were also invited to share their valuable experiences of hosting consumer education talks for the elderly with an aim of boosting the momentum.

一眾「智齡消費支援網絡成員」、「智齡消費教育大使」及合作機構代表於2024年12月17日舉行的「年度經驗分享會」中獲頒發感謝狀，以嘉許他們過去一年的貢獻與努力成果。當日兩位資深「智齡消費教育大使」獲邀分享他們為社區長者主持消費權益講座的寶貴經驗和心得，以傳揚及延續箇中精神。

## A New Dedicated Webpage for the Elderly

To complement the Government's efforts in promoting the “silver economy”, a new elderly webpage “Smart Seniors”, compiling a rich collection of CHOICE articles and videos relevant to elderly consumption released in recent years, was launched under the Council's website in February 2025. The said collection was published under 3 categories, namely “Health Knowledge”, “Life Encyclopaedia” and “Food Facts”, together with other useful tools and information to empower senior consumers, their family members and carers to make smart and informed consumption choices.



## 全新長者專頁

為配合政府發展「銀髮經濟」，本會於2025年2月在官方網站上推出全新長者專頁「智齡生活」。該專頁匯集了《選擇》月刊近年出版與長者消費相關的文章和影片，內容涵蓋「健康常識」、「生活百科」和「飲食資訊」等主題。專頁還提供了其他實用的工具和資訊，幫助年長消費者、其家人和照顧者作出精明和知情的消費選擇。

## Providing Support to the Community

To cascade important consumer alerts to a wider audience, the Council continued to conduct community talks for different target groups regularly, apart from those for retirees and the elderly. During the year, 8 community talks were held for primary and secondary school students, tertiary institution students and persons recovered from mental illness, and benefitted a total of 502 participants. A host of topics were covered including consumer rights and responsibilities, unfair trade practices under the TDO, SC and consumer alerts in areas such as pre-payment consumption and online shopping.

Reaching out to the wider community through engagement work was also important in fostering consumer education for the public. Out of the 8 sessions of community talks, the Council was invited to deliver a talk to 90 gifted primary and secondary students in January 2025 on the theme of “Methodologies of Product Testing Research”. In addition, a group visit to the Council's headquarters was arranged in July 2024 for 15 secondary school students through the HKSAR Government's Strive and Rise Programme, which introduced the Council's work and mission, as well as key consumption tips on online shopping and the concept of SC to help nurture positive consumption values in them.

2 talks were delivered to a group of Elder Academy's participants through collaboration with the Hong Kong Family Welfare Society (HKFWS) in a thematic financial management course funded by the Labour and Welfare Bureau of the HKSAR Government.

## 支援社區活動

為向更廣大的受眾傳遞重要的消費警示，本會除了為退休人士和長者特設講座外，亦繼續定期為不同目標對象舉辦消費權益講座。年內，本會分別為中小學生、大專生及精神康復者共舉辦8場社區講座，合共502人參加。講座主題涵蓋消費者權利與義務、《商品說明條例》所指明的不良營商手法、可持續消費，以及預繳式消費和網上購物的消費警示等。

此外，本會亦積極透過社區活動接觸社群，藉以推動公眾消費者教育。在8場的社區講座中，本會受邀於2025年1月主持一場題為「產品測試研究方法」的講座，合共90名資優中小學生參與。為加深學生了解本會的工作和使命，15名來自香港特區政府「共創明『Teen』計劃」的中學生於2024年7月到本會總部參觀，透過認識網購消費貼士和可持續消費概念，培養正面的消費價值觀。

除此以外，本會亦與香港家庭福利會合作，為一班在長者學苑修讀頤年智匯理財課程的學員提供了兩場講座。該課程由香港特區政府勞工及福利局提供資助。



# FORGING CLOSER COLLABORATION FOR CONSUMER PROTECTION

## 加強對外合作保障消費者權益



Partnerships, collaborations and information exchange at local, regional and international levels are crucial for the Council to discharge its duties in consumer protection and empowerment. Outside Hong Kong, the Council has fostered links with consumer organisations in many countries and regions, with Memoranda of Understanding (MOU) for collaboration on consumer rights and interests signed with 35 counterparts over the years, including 30 provinces/cities in the Mainland, as well as Macau, South Korea, Japan, Singapore, Thailand (up to the year under review). The Council is also active in global bodies such as Consumers International (CI), Organisation for Economic Co-operation and Development (OECD), United Nations Conference on Trade and Development (UNCTAD), etc.

On the home front, the Council engages regularly with relevant Government departments, regulators, trade and professional bodies. As borders fully reopened and global travel resumed in the past year, the Council was thankful to reconnect with consumer counterparts around the world in person for fruitful meetings and strategic discussions on strengthening consumer rights in the post-pandemic era.

於本地、亞洲區內，以至國際層面建立的伙伴和合作關係，以及資訊交流，均有助本會全面履行保障消費者和提升他們自我保護能力的職責。多年來，消委會與多個國家和地區的消費者組織建立緊密聯繫，與 35 個組織簽訂有關消費者權益和重要議題的合作協議，包括內地 30 個省市，以及澳門、南韓、日本、新加坡和泰國（截至本報告年度）。本會亦積極參與國際組織的事務，包括國際消費者聯會（國際消聯）、經濟合作及發展組織（經合組織）、聯合國貿易和發展會議等。

本地方面，本會定期與相關政府部門、監管機構、商界和專業團體進行磋商。隨著過去一年全面通關和旅遊復常，本會很高興能與世界各地的消保組織重新接軌，就如何在後疫情時代中加強消費者保障的議題上，進行了具建設性的會議和策略討論，成果豐碩。

### Local Collaboration

The Council has closely liaised with the Commerce and Economic Development Bureau, which oversees policy on consumer protection. The Council also worked with other Government bureaux and departments, as well as statutory bodies to provide advice on matters of consumer interest, such as fair competition and trade practices, financial and insurance services, public health and food safety, telecommunications, residential property and transportation issues.

Members and staff of the Council sit on over 50 public advisory committees, offering views from consumers' perspectives.

### 本地合作

本會一直與負責制訂消費者保障政策的商務及經濟發展局緊密聯繫，亦與其他政府部門和法定機構合作，就各種消費議題給予意見，涵蓋公平競爭和營商手法、金融及保險服務、公共衛生和食品安全、電訊，以及住宅物業及交通等範疇。

本會委員和職員合共參與超過 50 個公共事務諮詢委員會，從消費者角度就不同政策和議題提供意見。

## Anti-Scam Consumer Protection Charter 2.0

The Hong Kong Monetary Authority (HKMA) launched the Anti-Scam Consumer Protection Charter 2.0 during the year in collaboration with the Hong Kong Association of Banks (HKAB). The Consumer Council was one of the supporting organisations of the Charter alongside the Hong Kong Police Force and other statutory bodies such as the Airport Authority, Securities and Futures Commission, Travel Industry Authority, etc. With the participation of over 230 financial and merchant institutions, the expanded coverage of the Charter will further assist the public in guarding against credit card scams and other digital frauds.

## Collaboration with the Mainland (including GBA) GBA Smart Guide for Residential Properties

In tandem with the rapid development and integration of the Guangdong-Hong Kong-Macao Greater Bay Area (GBA), the demand for housing within the "One-hour Living Circle" is steadily on the rise, yet the differences in legal systems, housing policies and even purchase restrictions across GBA cities may prove challenging for consumers. To empower consumers with practical knowledge on property purchase and rental in the area, the GBA Smart Guide (Residential Properties) was launched on the Council's website on 5 February 2025 with the strong support from consumer counterparts across GBA partner cities and with input from the HKMA.

Serving as a one-stop online platform, the GBA Smart Guide provides clear and comprehensive guidance on purchasing and renting properties in the region, featuring a dedicated page for each of the 11 GBA cities outlining the local real estate policy, required documents for transaction, mortgage requirements, property management details, and other essential information. By consolidating essential property transaction information, the Guide is a powerful tool for enhancing consumer education and protection. Moving forward, the Council plans to expand the Guide's features and content, further strengthening regional integration and cooperation with GBA cities.



## 保障消費者防詐騙約章 2.0

香港金融管理局（金管局）於年內聯同香港銀行公會推出《保障消費者防詐騙約章 2.0》，本會作為支持機構之一，與香港警務處及其他法定機構包括機場管理局、證券及期貨事務監察委員會和旅遊業監管局等一同全力支持。《約章 2.0》擴大了覆蓋範圍，獲超過 230 間金融機構及商戶的參與，進一步協助公眾防範信用卡騙案及其他數碼詐騙。

## 與內地（包括大灣區）合作 大灣區住房錦囊

隨着粵港澳大灣區急速融合發展，市民對大灣區「一小時生活圈」內的住房需求亦日漸增加。然而，由於大灣區內各地的法制、樓市方針以至限購政策各異，消費者或難以全面掌握。為此，本會在 2025 年 2 月 5 日於官方網站上推出全新《大灣區住房錦囊》，涵蓋大灣區內不同城市的置業和租樓實用資訊，助消費者作出精明選擇。《錦囊》的推出有賴大灣區各消保組織的大力支持，以及金管局提供寶貴意見。

《錦囊》提供清晰可靠的買樓及租樓指南，旨在成為大灣區消費者的「置業導航」。《錦囊》為大灣區內 11 個城市各設專頁，清晰列明當地樓市政策、置業所需文件、按揭要求、物業管理資訊及其他要項。本會希望透過這個一站式網上平台，整合重點物業交易資訊，全面提升消費者教育及保障。展望未來，本會計劃進一步擴展《錦囊》的功能及內容，以推動區內深度融合及加強與大灣區城市的合作。

## Other highlight features 其他亮點：

### Infographics 「買樓租樓流程」信息圖

Complex property transaction procedures at a glance  
一圖看清繁複的買樓租樓流程

### Complaint Case Studies & Practical Tips 「提提你+個案分享」

Alerting consumers on fraud risks  
提示消費者在境外置業或租樓時的消費陷阱

### Glossary 「大灣區住房註釋」

Clarifying differences in property-related terminology across featured jurisdictions  
對照《錦囊》內各城市的房地產專業用語的異同

### Key Protection Laws & Regulations 「消費者權益保障法規」

Empowering consumers with critical knowledge to safeguard their rights  
列出各地主要法律法規，助消費者了解自身權益





## Greater Bay Area Consumer Protection Meeting

Invited by the Guangdong Consumer Council (GDCC), the Council's delegation led by the Vice-Chairman attended the captioned meeting held in Guangzhou on 6 November 2024. Other participants included senior officials from consumer associations from the GBA. The HKSAR Government's Policy Address and the Council's latest developments were shared at the meeting with over 50 participants.

An MOU was signed among the Consumer Councils of Guangdong, Hong Kong and Macau on the terms of organising the GBA Meeting regularly on a rotational basis.

Riding on the trip, visits to BYD Company Limited and Shenzhen Academy of Metrology and Quality Inspection to understand production line and operation were arranged by the GDCC for the Council's delegation.

## 粵港澳大灣區（廣東）消費者權益保護會議

獲廣東省消費者委員會（消委會）邀請，本會副主席於 2024 年 11 月 6 日率領代表團前往廣州出席上述會議，並於席間分享了《行政長官 2024 施政報告》重點及本會最近的工作。其他與會者包括大灣區內消保組織的高層代表，合共超過 50 人出席。

廣東、香港及澳門消委會於會議期間簽署《輪流舉辦消費者權益保護會議合作備忘錄》，就三地定期輪流舉辦大灣區會議達成共識。

廣東省消委會亦特別為本會代表團安排行程，參觀比亞迪股份有限公司及深圳市計量質量檢測研究院，藉此了解生產線運作及業務營運。



## Signing of MOU for Cooperation with GDCC

Riding on the 50th Anniversary Cocktail Reception of the Consumer Council, an exchange workshop with GDCC and consumer associations in the GBA on the theme "Sustainable Consumption" was conducted on 26 April 2024. During the event, the Council signed an MOU for strengthened integration of consumer protection between Guangdong and Hong Kong (《深化粵港區域市場一體化消費維權合作協定》) with GDCC, further establishing a collaboration mechanism on cross-boundary consumer dispute resolution.

## 與廣東省消委會簽訂《深化粵港區域市場一體化消費維權合作協定》

各地消保代表來港出席本會 50 周年金禧誌慶酒會後，本會於翌日（2024 年 4 月 26 日）舉辦交流會，與廣東省消委會及大灣區消保組織就推動可持續消費交流經驗及心得。會議上，粵港兩地消委會簽訂上述《協定》，進一步完善跨境糾紛處理工作機制。



### Renewal of MOU with Zhejiang Consumers Council (ZCC) and Shanghai Consumer Council (SCC)

Invited by ZCC and SCC, the Council's representatives visited the 2 associations to renew the MOU on 8 July and 9 July 2024 respectively. Senior officials from the Zhejiang Provincial Administration for Market Regulation (ZJAMR) and Shanghai Municipal Administration for Market Regulation, the regulatory bodies of the ZCC and SCC respectively, also attended and witnessed the MOU signing ceremonies. The history and accomplishments of the Council in the past 50 years were presented during the meetings.



### 與浙江省及上海市消費者權益保護委員會（消保委）續簽合作協議

本會代表應浙江省消保委、上海市消保委的邀請，於2024年7月8日及9日分別到訪兩地續簽《浙、港消費者組織合作協議》及《滬港兩地消費者權益保護合作協議》，分別由浙江省市場監管局及上海市市場監管局的官員出席見證簽署儀式。席間，本會代表分享了本會過去50年的歷史及消保成果。

### Visitation by Department of Credit Regulation of State Administration of Market Regulation (SAMR)

A delegation from the SAMR led by Ms Liu Lin, Deputy Director General of the Department of Credit Regulation, visited the Council on 21 November 2024 during a trip to Hong Kong organised by the Association of China-appointed Attesting Officers. Introduction of the Council including complaints statistics, experience in establishing industry codes of practice were shared at the meeting.

### 國家市場監督管理總局信用監督管理司考察團造訪本會

經中國委託公証人協會安排，國家市場監督管理總局信用監督管理司副司長劉琳帶領代表團赴港考察，並於2024年11月21日造訪本會。交流會上介紹了本會的工作，包括投訴數字、制訂業界營商實務守則的經驗等。



### Meeting with ZJAMR

On 30 July 2024, a delegation of 4 led by Mr Xie Xiaoyun, Director of ZJAMR met with Council representatives during their participation in Mainland and Hong Kong SAR, Macao SAR Intellectual Property Symposium 2024 held in Hong Kong. Topics discussed at the meeting included current consumer protection and safeguarding intellectual property.

### 與浙江省市場監管局會面

2024年7月30日，浙江省市場監管局局長謝小雲率領一行4人的代表團來港參加「2024年內地與香港特區、澳門特區知識產權研討會」，並於行程期間與本會代表會面，共同探討現今消費者保障及保護知識產權等議題。





## International and Regional Collaboration

### OECD Consumer Policy Ministerial Meeting 2024

In the capacity of Vice President and Council Member of CI, the Council's then Chief Executive joined the CI delegation in attending the captioned meeting themed "Consumers at the Centre of the Digital and Green Transitions" held at the OECD Headquarters in Paris, France from 8 to 9 October 2024. She spoke at the VIP Stakeholder Lunch "A Shared Roadmap for Safety and Sustainability", to share the Council's experience in advocating sustainable consumption and insights on steps that could be taken to make product safety and sustainability information clearer for consumers.

Presented alongside the meeting was the "Voices of Change: Protecting and empowering consumers for a better tomorrow" photo exhibition, which captured stories from individuals and key stakeholders around the world, offering a human lens on the pressing challenges faced by consumers today. The Council's photo submission was also selected and showcased in the exhibition.



## 國際性及區域合作

### 經合組織 — 消費者政策部長級會議 2024

本會時任總幹事以國際消聯董事會副主席及理事會成員身分，隨國際消聯代表團出席經合組織的消費者政策部長級會議。會議於 2024 年 10 月 8 日至 9 日於法國巴黎經合組織總部舉行，以「以消費者為核心的數碼與綠色轉型」為主題。本會時任總幹事於午餐會上向關鍵持份者發表演講，題為「安全與可持續性的共同路線圖」，分享了本會倡議可持續消費的經驗，以及如何向消費者更清晰地傳達產品安全及可持續性資訊的見解。

會議同場展出《改變的聲音：保護及賦權消費者開拓更美好的明天》攝影展，透過鏡頭捕捉世界各地消費者及持份者的故事，人性化地呈現消費者現今面對的各種挑戰，而本會提交的相片亦獲選為展出作品之一。

### ASEAN+3 Conference 2024 — "Consumer Protection in the Digital Economy and AI"

The Council participated in the first ASEAN+3 Conference held in Bangkok, Thailand from 29 to 30 August 2024 jointly organised by TCC, the Indonesian Consumers Foundation (YIKI) and the Federation of Malaysian Consumers Associations (FOMCA). The 2-day conference brought together consumer organisations of the Association of Southeast Asian Nations (ASEAN) Plus Three (APT) Members, including the 10 ASEAN Member States plus the People's Republic of China, Japan and the Republic of Korea, with the aim to exchange information on issues, challenges and solutions on consumer protection related to the digital economy and artificial intelligence (AI) amongst the APT countries, and developing solutions through collaboration and knowledge exchange on consumer protection.

The Council's then Chief Executive spoke at the core session titled "Consumers Rights and Advocacy from ASEAN Consumers Organizations Plus Three Countries", sharing the Council's experience as well as the risks and challenges of digital economy and AI on consumer rights, including AI-related online scams and copyright issues, highlighting the importance of a robust regulatory framework and consumer protection on the use of AI.

Furthermore, she moderated the Brainstorming Session on "Consumer Organisations in ASEAN + 3 Facing Challenges on Consumer Protection in the Digital Economy and Artificial Intelligence" on the second day, discussing the goals, critical issues and challenges to be highlighted or prioritised by respective APT consumer organisations.



### 東南亞國家聯盟（東盟）與中日韓會議 2024 —

#### 「數字經濟與人工智能下的消費者保障」

首次舉辦的東盟與中日韓會議於 2024 年 8 月 29 日至 30 日在泰國曼谷舉行，由泰國消費者委員會、印尼消費者基金會和大馬消費者聯合會合辦。一連兩日的會議匯聚東盟十國與中國、日本、南韓的消保組織，本會代表團亦出席。

與會者就東盟與中日韓國家於數字經濟和人工智能下面對的消費者保障問題、挑戰及解決方法交換資訊，並透過合作及知識交流，共同制定提升消費者保障的措施。

本會時任總幹事在題為「東盟與中日韓的消費者權益及倡議」的核心環節發言，分享本會的經驗，以及數字經濟和人工智能對消保帶來的風險和挑戰，包括與人工智能相關的網上詐騙及版權問題，並提倡完善的人工智能監管框架及在應用人工智能時保護消費者權益的重要性。

此外，她亦於會議第二日主持了題為「東盟與中日韓消保組織於數字經濟和人工智能上面對的消保問題」的集思環節，促進各講者討論東盟與中日韓各消保組織應重點關注或優先處理的目標、急切議題及挑戰。

盟與中日韓各消保組織應重點關注或優先處理的目標、急切議題及挑戰。

### Thailand Consumers Council (TCC) — MOU for Collaboration on Dispute Resolution

Thailand has long been a popular travel destination for Hong Kong people, and there has been a steep rebound in cross-border travel and consumption demand from both Thailand and Hong Kong residents after the pandemic. In October 2024, the Council signed an MOU for collaboration on cross-border consumer disputes with the TCC to establish an information exchange and complaint referral mechanism.

Under the MOU, residents of either Hong Kong or Thailand involved in consumer disputes with traders in the other party's territory may lodge their complaints with the local consumer body at their place of residence. The complaint referral mechanism could strengthen cooperation between the two parties and effectively iron out obstacles that leave many consumer complaints unresolved, including language, geographical, and jurisdictional barriers.

### 與泰國消費者委員會簽訂合作協議書

泰國一向是港人旅遊熱點，近年泰國和香港兩地居民的跨境旅遊和消費需求在疫後亦見強勁反彈。本會於 2024 年 10 月與泰國消委會簽訂跨境消費爭議合作協議書，建立兩地訊息及投訴個案互通機制。

根據合作協議，不論是香港消費者在泰，又或泰國消費者在港，與當地商戶發生糾紛時，可以在回到自己的居住地後，向居住地的消保組織投訴。投訴轉介機制有助加強雙方合作，並有效消除導致大量消費者投訴未能妥善處理的障礙，包括語言、地域及司法管轄等問題。



### Visitation by the Consumers Association of Singapore (CASE)

A delegation from CASE led by President Mr Melvin Yong visited the Consumer Council Services Centre in Tsim Sha Tsui on 19 April 2024. During the meeting, the counterparts discussed the referred complaint cases after the MOU was signed between CASE and the Council in 2019. The Council's experience in online price comparison tools was also shared.

### 新加坡消費者協會造訪本會

新加坡消費者協會主席楊益財帶領代表團，於 2024 年 4 月 19 日到訪本會位於尖沙咀的消費者委員會服務中心，與本會代表討論兩地自 2019 年簽訂合作協議書後，所轉介的投訴個案。席間，本會亦就網上格價工具作經驗分享。





## Consumers International

During the year under review, the Council was a Board and Council Member of Consumers International (CI), a global federation championing consumer rights which comprises over 200 organisations from almost 100 countries and regions worldwide. Sharing a kindred vision, CI's mission is to work closely with its constituent member organisations and to strengthen networks to protect, inform, give voice to, and secure rights for consumers at regional and international levels.

## World Consumer Rights Day 2025

On World Consumer Rights Day (WCRD) (15 March) each year, CI brings together the consumer movement to raise global awareness on consumer rights, protection and empowerment. In support of WCRD 2025 and its theme "A Just Transition to Sustainable Lifestyles", the Council published an article about "Sustainable Lifestyle" in the March 2025 issue (#581) of CHOICE Magazine, with the aim to advocating for consumers to transit to a more sustainable lifestyle through energy-saving practices, reducing the use of plastics and green procurement.

Echoing the same theme, the Council's then Chief Executive spoke at the opening session of CI's Sustainable Lifestyles Summit 2025 on 10 March 2025, highlighting the importance of availability, accessibility and affordability of sustainable choices to drive consumers to live more sustainably.

More on WCRD 2025 in the chapter "Promoting Sustainable Consumption" (p.56).

## Consumer Coalition to Stop Scams

The Council participated in the Consumer Coalition to Stop Scams, which is a global, consumer-led coalition initiated by CI to stop online scams uniting over 40 cross-sector stakeholders from all regions, including consumer organisations, enforcement agencies, digital platforms and payment providers. The coalition aims to address the issue of online scams by developing consumer-centric anti-scam policy positions, shaping scam prevention business practices, and advocating stronger international responses to online scams.

## Sustainable Consumption Taskforce

As a member of the CI's Sustainable Consumption Taskforce, the Council monitored the development of an international legally binding instrument on plastic pollution in the Intergovernmental Negotiating Committee on Plastic Pollution, and participated in discussions on various topics including plastics pollution and circular economy, etc.

## 國際消費者聯會

年內，本會是國際消聯的董事會及理事會成員。國際消聯是一個致力推動世界各地消費者權益的聯盟，成員包括全球近 100 個國家和地區、逾 200 個消費者組織。國際消聯與本會消費者保障理念一致，從地區以至國際層面，透過致力推動成員組織的緊密聯繫和合作，為消費者發聲、提供資訊，攜手捍衛消費者的權益。

## 國際消費者權益日 2025

在每年國際消費者權益日（3 月 15 日），國際消聯都會召集世界各地消保組織，合力提高全球對消費者權益、保障和賦權的意識。為支持國際消費者權益日 2025 和其主題「公平轉型至可持續生活方式」，本會於 2025 年 3 月出版的第 581 期《選擇》月刊中，刊登了一篇有關「可持續生活方式」的文章，倡導消費者透過節能減碳、走塑和綠色採購等生活習慣，轉型至更加可持續的生活方式。

就同一主題，本會時任總幹事亦於 2025 年 3 月 10 日在國際消聯「可持續生活方式峰會」的開幕環節中發言，強調可持續選擇的可用性、可及性及可負擔性，對推動消費者實踐可持續生活至關重要。

更多有關「國際消費權益日 2025」的內容，請瀏覽本年報「推廣可持續消費」（第 56 頁）一節。

## 遏止網絡詐騙消費者聯盟

本會參與了「遏止網絡詐騙消費者聯盟」，聯同全球各地超過 40 個不同行業的持份者共同遏止網絡詐騙，包括消費者組織、執法機構、數碼平台、支付服務提供商等。該聯盟透過制訂以消費者為中心的反詐騙政策立場，鼓勵採用預防詐騙的營商手法，以及倡導更強而有力的國際應對措施，以應對網路詐騙問題。

## 可持續消費工作小組

作為國際消聯可持續消費工作小組的成員，本會一直監察「政府間防治塑膠污染談判委員會」就限制塑膠污染的法律約束性文件的訂定進程，並參與討論不同議題，包括塑膠污染及循環經濟等。



## COMMENDATIONS AND COMPLIMENTS

### 嘉許與感謝



The Council is extremely grateful to receive hundreds of messages of support from CHOICE Magazine readers, followers of its social media channels and other sources each year, expressing thanks for the Council's consumer advice or efforts in complaints resolution. Awards from authoritative bodies also give recognition to the Council's achievements in various operational dimensions, such as governance, communications, public education and talent development. Apart from providing assurance that the Council is meeting public expectations, these commendations and compliments are an invaluable boost for staff's morale and pride in their mission of protecting and empowering consumers in Hong Kong.

本會每年均收到數以百計來自市民、《選擇》月刊讀者和社交平台追隨者的嘉許與感謝函、感謝卡與電郵，表揚本會為消費者提供實用的建議或協助調停投訴。同時，各個行內權威機構所頒發的獎項，亦對本會各範疇的成績予以肯定，包括良好企業管治、傳訊溝通、公眾教育、人才發展等。本會對大眾的嘉許與感謝珍而重之，這些讚許及獎項均反映和肯定本會工作符合大眾所望，同時有助鼓勵士氣，使員工對參與維護消費權益及提升全港消費者自我保護能力的使命倍感自豪。

### 9th Media Convergence Awards

CHOICE Magazine was honoured to receive 2 accolades at the captioned Awards, including the "Media Convergence Award — Overall Lifestyle and Infotainment" and the "Media Convergence Award — Top 10 Popular Media Websites". Organised by the Hong Kong Association of Interactive Marketing, the Awards aim to recognise the outstanding performance of local media in the fields of television, radio, newspapers and magazines in the past year, commending their efforts in utilising technology to disseminate news and information.

《選擇》月刊於第9屆「傳媒轉型大獎」榮獲兩個獎項，分別為「傳媒轉型大獎 整體生活消閒資訊大獎」及「傳媒轉型大獎 十大熱門媒體網站」。此大獎由香港互動市務商會舉辦，旨在表揚過去一年在運用科技轉型、以創新方式傳遞新聞和資訊上表現出色的本地媒體機構。





## The Ombudsman's Awards 2024

The Council was delighted for two of its staff members to receive the Ombudsman's Awards in 2024, for the twelfth consecutive year. Ms Kathy Tse Hiu-wa and Mr Tim Chan Hoi-ki, Complaints and Advice Officers, were presented with the Award this year in recognition of their exceptional performance in customer service and handling consumer complaints.

### 2024 申訴專員嘉許獎

年內，本會再次有職員獲得「申訴專員嘉許獎」。投訴及諮詢主任謝曉樺女士及陳海祈先生獲頒此獎項，以表揚其處理客戶服務及消費投訴的卓越表現。能連續 12 年有員工獲頒此獎，本會與有榮焉。



## Best Annual Reports Awards 2024

The Council's Annual Report 2022-23 was awarded 2 accolades at the captioned Awards organised by the Hong Kong Management Association, namely the "Excellence Report Award" and the "Excellence Award for Small Size Entries". This annual competition aims to encourage the publication of timely, accurate, informative and well-presented annual reports and to recognise and honour the organisations for their exemplary achievement in producing such reports.

### 2024 年最佳年報獎

本會 2022-23 年度的年報榮獲香港管理專業協會「最佳年報獎」的兩項殊榮，包括「優秀報告獎」及「優秀小型機構年報獎」。該年度獎項旨在表揚機構出版適時、準確、資訊豐富及表達出色的年報。



## Digital Accessibility Recognition Scheme 2024-25

The Council's website and various applications received a total of 12 awards at the captioned Scheme organised by Hong Kong Internet Registration Corporation Limited (HKIRC) and co-organised by the Digital Policy Office of the HKSAR Government. This included 5 "Triple Gold Award", which recognises recipients of the "Gold Award" for 3 consecutive scheme years. The Scheme aims to promote digital inclusion, ensuring equal access to digital services for all members of society to contribute to Hong Kong's development as a smart city.

## 2024-2025 年度 「數碼無障礙嘉許計劃」

由香港互聯網註冊管理有限公司 (HKIRC) 主辦、數字政策辦公室協辦的「數碼無障礙嘉許計劃」，旨在推動各行業共建數碼共融，以促進社會大眾能平等享用數碼服務，推動香港成為無障礙智慧城市。本會於本屆計劃榮獲 12 個獎項，涵蓋網站及多個應用程式，當中包括 5 項「三連金獎」，頒予連續 3 年獲得「金獎」的得獎單位。

| Website / Application<br>網站 / 應用程式                 | Category<br>類別       | Award<br>獎項                                            |
|----------------------------------------------------|----------------------|--------------------------------------------------------|
| Consumer Council<br>消費者委員會                         | Website<br>網頁        | Triple Gold Award 三連金獎<br>Elderly-friendly Award 長者友善獎 |
| Consumer Council – Booking System<br>消費者委員會 – 預約系統 | Website<br>網頁        | Gold Award 金獎<br>Elderly-friendly Award 長者友善獎          |
| Oil Price Watch (Android)<br>油價資訊通 (Android)       | Mobile App<br>流動應用程式 | Triple Gold Award 三連金獎<br>Elderly-friendly Award 長者友善獎 |
| Oil Price Watch (iOS)<br>油價資訊通 (iOS)               | Mobile App<br>流動應用程式 | Triple Gold Award 三連金獎<br>Elderly-friendly Award 長者友善獎 |
| Oil Price Watch<br>油價資訊通                           | Website<br>網頁        | Triple Gold Award 三連金獎<br>Elderly-friendly Award 長者友善獎 |
| Online Price Watch<br>網上價格一覽通                      | Website<br>網頁        | Triple Gold Award 三連金獎<br>Elderly-friendly Award 長者友善獎 |





## Words of Thanks

The Council deeply appreciates the positive feedback from partners and stakeholders, as well as consumers and readers of CHOICE Magazine in recognition of the professionalism of our staff. Positive sentiment from the audience of the Council's various social media channels is also highly appreciated. Selected examples are shown below:

(Note: The following messages from a partner organisation and complainants have been edited to enhance readability and comprehension)

## 嘉許函

本會感謝各合作伙伴、持份者、消費者及《選擇》月刊讀者對本會員工的專業服務作出正面回應，以及大眾在各個社交媒體平台上對本會製作的資訊予以支持。嘉許函節錄如下：

(注意：以下訊息均來自合作機構及向本會求助的投訴人，文字經過編纂以方便閱讀和理解)

## Case Highlight 個案重點

### Compliment Letter by The Hong Kong Joint Council of Parents of the Mentally Handicapped (HKJCPMH)

Invited by HKJCPMH, the Council conducted a consumer rights talk for a group of parents of persons with autism spectrum disorder, mild intellectual disability and/or common mental disorder on 21 February 2025. Featuring the topic of sales malpractices deployed by unscrupulous fitness and beauty centres, Virtual Reality (VR) simulation of role play activities and case sharing were adopted to enhance the learning outcome.

The organisation expressed their appreciation to the Council via email for the impact of this talk on empowering the participants' self-protection ability, which successfully helped them avert fraudulent sales tactics for health checkup services after attending the session.

### 來自香港弱智人士家長聯會的感謝信

本會應香港弱智人士家長聯會邀請，於2025年2月21日為一群自閉症譜系障礙、輕度智障及一般精神障礙人士的家長舉辦了一場以防範健身及美容中心不良營銷手法為主題的講座。透過利用虛擬實境（VR）的角色扮演遊戲及案例分享，講座成功提升參加者的學習成效。本會獲聯會來函致謝，感謝本會的講座能加強參加者的自我保護能力，有效協助他們免墮體檢服務中心的銷售陷阱。

## Case Highlight 個案重點

The complainant, a Japanese tourist, booked a Hong Kong hotel for 6-7 August 2024 via an online platform, but after paying in full, she discovered the dates had been changed to 2-3 September 2024 due to a system error.

Despite the online platform's request to amend the dates, the hotel refused changes by citing its policy. The complainant thus sought help from the Council on 22 July 2024. After conciliation by Senior Complaints Officer Ms Wong, the platform rectified the booking by end of July, and the complainant expressed heartfelt thanks to the Council. The case was also referred to the Travel Industry Authority for record as the online platform was a licensed travel agent.

投訴人為一名日本旅客，她於網上平台預訂了2024年8月6日至7日的香港酒店住宿，但在全數付款後才發現因系統錯誤，入住日期被改為9月2日至3日。

儘管網上平台代為聯絡酒店要求更改日期，酒店卻以條款為由拒絕更改，投訴人遂於2024年7月22日向消委會求助。經高級投訴主任黃小姐跟進後，平台於7月底修正投訴人的酒店預訂日期。投訴人其後向本會表達衷心感謝。由於該預約平台屬持牌旅行代理，個案亦轉介至旅遊業監管局記錄在案。

### 致謝電郵

My family and I truly appreciate your help and the lovely emails, which have provided us with a lot of comfort. I am looking forward to enjoying the trip and stay in Hong Kong.

### Case Highlight 個案重點

The complainant found out the telecom company added unauthorised "Call Guard" service charges of \$25 each on his family's 5 mobile contracts in September 2024 without prior consent. Despite requesting cancellation, charges persisted. He lodged a complaint with the Council in November 2024. Following conciliation efforts by Complaints Officer Mr Chow, the telecom company fully refunded add-on charges and waived 1 month's regular mobile fees. The complainant later praised the Council's efficient dispute resolution and thanked Mr Chow and Advice Assistant Ms Mok for their support.

投訴人於 2024 年 9 月發現電訊公司於未經事先同意下，在他及家人共 5 份流動電話合約上，各加入每月收費 25 元的「來電管家」增值服務。儘管他已要求取消該未經授權的服務，相關收費仍出現在帳單上。

投訴人遂於 2024 年 11 月向消委會投訴。經投訴主任周先生調停後，電訊公司全數退還增值服務費用，並豁免一個月的基本流動電話費用。投訴人其後致函本會感謝周先生及諮詢助理莫小姐的協助，並讚揚本會高效及迅速處理投訴個案。

#### 感謝函

貴會職員的敬業精神和高效工作不僅解決了本人的困擾，也讓我對消費者委員會的工作有了更深的認識和信任。在此，再次感謝莫女士和周先生的辛勤付出，並希望予以表揚上述兩位職員，亦同時希望 貴會投訴部能繼續發揮其重要作用。祝願 貴會在未來的工作中取得更大的成就。這次的經歷讓我對 貴會的服務充滿信心，希望未來能繼續保持這樣的高標準。

#### 致謝電郵

你好，好想衷心多謝郭小姐的專業，和耐心，好讓我們能盡快解決此事，我們開業 15 年，也是第一次接觸消費者委員會，得知被投訴後也覺得很徬徨無奈，很委屈的感覺，幸好能得到郭小姐的耐心了解和聆聽，亦給我們很多分析和中立的意見，最終我們也決定全數退還。

最後真的很想衷心多謝郭小姐中立的意見，我們才會放低心結，完結此案。

### Case Highlight 個案重點

The complainant was dissatisfied with an unbalanced eyebrow tattoo from a beauty centre, which she had purchased a package for. Opining that the tattoo looked fine, the beauty centre declined a full refund of \$6,510, instead offering a partial refund of \$1,000, which was rejected by the complainant. The complainant lodged a complaint with the Council in April 2024. After conciliation by the case officer Ms Kwok, the centre agreed to a full refund of \$6,510. The shop later praised Ms Kwok's professionalism and impartiality in resolving the dispute. The case highlighted the Council's unbiased role in helping both the consumer and trader to reach a mutually acceptable agreement.

投訴人於美容中心購買紋眉套票，但對紋眉效果不滿意，認為不對稱。美容中心於檢視後認為紋眉效果正常，拒絕全數退款港幣 6,510 元，只提出退回港幣 1,000 元作部分退款，惟投訴人拒絕接受。

投訴人於 2024 年 4 月向消委會投訴，經署理投訴主任郭小姐調停後，美容中心同意全數退款。事後，店方讚揚郭小姐在處理消費爭議時秉持專業精神及公正立場。此個案突顯本會在協助消費者與商戶達成雙方接納的和解方案時恪守不偏不倚原則。



本人對今次的體驗很滿意，不是貴會的介入，■■■■也不會聽取本人的投訴，並作出公平處理。貴會的存在實在很有價值和必要性，某程度上能制衡商家的一言堂處事手法，給市民取回應有的公道~謝謝~!!

#### 致謝電郵

幸好見到 貴會的李先生，他待我如親人，不消個多月就為我這個不中用的老人家解決我花了成年的時間解決不了的問題，真開心極了，在此我要多謝 貴會對我的幫助，特別是李先生，我萬分感謝他！

謝謝你們的跟進。真的非常感謝你們第一時間處理有關事項。😊我知 貴會收到很多唔同的 case，而本人的事件只屬於一個很微小的案件，但 貴會都通過多個電郵不停溝通及跟進，本人非常感謝貴會的幫忙及十分表揚你們的工作效率。謝謝！祝工作愉快！

I would like to express my greatest thanks to Mr Lo who is very caring, patient and professional. He tried his best to understand my difficult situation. He followed up with my incident regularly and advised us how to respond to ■■■ Employment Agency in a professional manner... He has a very big kind and sincere heart and expressed his sympathy on my loss of father. At that time, no [other] authorities have really given me a hand. Only Mr Lo offered me genuine help. I am so lucky to have your assistance.

本人今次的投訴經驗來講，有權威機構代幫忙出頭處理事件是非常重要的，當我們這些小市民如遇不公平的事投訴無門時，貴委員會就是我們心中的包青天，代我們撥亂反正，希望電訊公司能遵守承諾。非常感謝你們的幫助！

今次工作的速率，簡直可以用神速來形容，又快又能解決事情。

不介意處理牽涉小金額的糾紛，認真處理，跟進迅速和有效，我感受到被重視與尊重，亦透過貴會的幫助，得以討回公道，非常欣賞你們，謝謝。



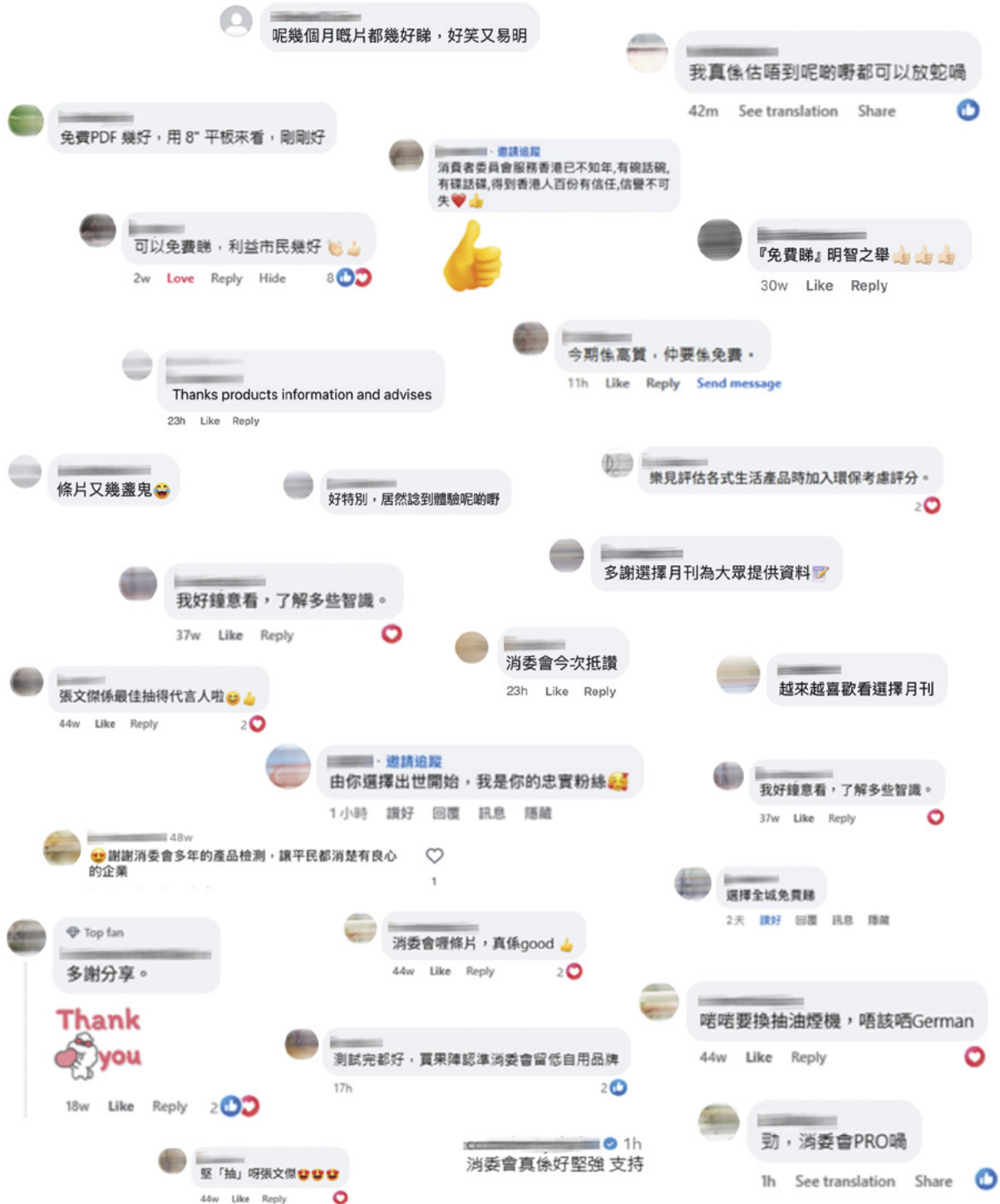
再次多謝你（消委會）那種鍥而不捨的精神才讓我們拿回騙款。

效率非常高，極好！幫助我追回不必要損失，多謝！

謝謝你們的幫忙。經過你們的介入，對方於今天把訂金全數退回至我的戶口了。如沒有消費者委員會的幫忙，真不知道要等到何年何月或是永遠得不到對方的回覆，萬分感謝你。

盧先生提供很多協助。謝謝盧先生的協助。明白到 貴會的員工常常遇到很多挑戰，包括不理性的消費者或商戶也是很棘手，夾在中間也有很難做的時候，也很無奈但也需要處理。這次有你們的協助，才能讓我追討到應有的待遇。辛苦了。

## Compliments on Social Media 社交媒體上的正評





## Independent Auditor's Report to the Members of Consumer Council

(Established in Hong Kong under the Consumer Council Ordinance)

### Opinion

We have audited the financial statements of Consumer Council (the "Council") set out on pages 113 to 145, which comprise the statement of financial position as at 31 March 2025, and the statement of income and expenditure, the statement of changes in funds and reserves and the statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the financial statements give a true and fair view of the financial position of the Council as at 31 March 2025 and of its financial performance and its cash flows for the year then ended in accordance with HKFRS Accounting Standards as issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA").

### Basis for Opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing ("HKSAs") issued by the HKICPA. Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Council in accordance with the HKICPA's Code of Ethics for Professional Accountants (the "Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Other Matter

The financial statements of the Council for the year ended 31 March 2024 were audited by another independent auditor whose report dated 19 July 2024 expressed an unmodified opinion on those financial statements.

### Other Information

The Members of the Council are responsible for the other information. The other information comprises the information included in the annual report but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## 獨立核數師報告 致消費者委員會委員

(根據《消費者委員會條例》在香港成立)

### 意見

本核數師(以下簡稱「我們」)已審核列載於第113頁至第145頁消費者委員會(「委員會」)的財務報表,包括於二零二五年三月三十一日的財務狀況表,及截至該日止年度之收支結算表、基金及儲備變動表和現金流量表,以及財務報表附註(包括重大會計政策信息)。

我們認為,該等財務報表均已根據香港會計師公會頒布的《香港財務報告準則》會計準則真實而公平地反映了委員會於二零二五年三月三十一日的財務狀況以及委員會截至該日止年度的財務表現及現金流量。

### 意見基礎

我們已根據香港會計師公會頒布的《香港審計準則》進行審計。我們在該等準則下承擔的責任已在本報告「核數師就審核財務報表承擔之責任」部分中進一步闡述。根據香港會計師公會之《專業會計師道德守則》(以下簡稱「守則」),我們獨立於委員會,並已履行守則中的其他專業道德責任。我們相信,我們所獲得的審核證據能充分及適當地為我們的意見提供基礎。

### 其他事項

委員會於二零二四年三月三十一日止年度的財務報表已由另外獨立核數師審核,其於二零二四年七月十九日對該等財務報表表達了無保留意見。

### 其他信息

委員會委員須對其他信息負責。其他信息包括年報中所載的信息,但不包括財務報表及我們就此出具的核數師報告。

我們對財務報表的意見不涵蓋其他信息,我們亦不對該等其他信息發表任何形式的鑒證結論。

就我們對財務報表的審核而言,我們的責任是閱讀其他信息,在此過程中,考慮其他信息是否與財務報表或我們在審核過程中所瞭解的情況存在重大抵觸或者似乎存在重大錯誤陳述的情況。

基於我們已執行的工作,如果我們認為其他信息存在重大錯誤陳述,我們須報告該事實。在此方面,我們沒有任何須報告之事項。

## Independent Auditor's Report to the Members of Consumer Council

(Established in Hong Kong under the Consumer Council Ordinance)

### Responsibilities of the Council Members and Those Charged with Governance for the Financial Statements

The Members of the Council are responsible for the preparation of financial statements that give a true and fair view in accordance with HKFRS Accounting Standards as issued by the HKICPA, and for such internal control as the Members determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Members are responsible for assessing the Council's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Members either intend to liquidate the Council or to cease operations, or have no realistic alternative but to do so.

The Members of the Council are assisted by the Audit Committee in discharging their responsibilities for overseeing the Council's financial reporting process.

### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. This report is made solely to you, as a body, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with HKSAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Council's internal control.

## 獨立核數師報告

### 致消費者委員會委員

(根據《消費者委員會條例》在香港成立)

### 委員會委員和管治人員就財務報表須承擔之責任

委員會委員須遵照香港會計師公會頒布的《香港財務報告準則》會計準則擬備真實及公平的財務報表，以及實行其認為編製財務報表所必要的內部控制，並對其認為為使財務報表的擬備不存在由於欺詐或錯誤而導致的重大錯誤陳述。

在擬備財務報表時，委員會委員負責評估委員會持續經營的能力，並在適用情況下披露與持續經營有關的事項，以及使用持續經營為會計基礎，除非委員會委員有意將委員會清盤或停止經營，或別無其他實際的替代方案。

委員會委員在審核小組協助下負責監督委員會的財務報告流程。

### 核數師就審核財務報表承擔之責任

我們的目標是對財務報表整體是否不存在由於欺詐或錯誤而導致的重大錯誤陳述取得合理保證，發出納入我們意見的核數師報告。本報告僅向委員會發出，除此之外，本報告並無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何法律責任。

合理保證是高水平的保證，但不能保證按照《香港審核準則》進行的審核，在某一重大錯誤陳述存在時總能被發現。錯誤陳述可由欺詐或錯誤引起，如果合理預期它們單獨或匯總起來可能影響財務報表使用者依賴此等財務報表所作出的經濟決定，則有關的錯誤陳述可被視作重大。

在根據《香港審計準則》進行審核的過程中，我們於整個審計過程中運用專業判斷，並抱持專業懷疑態度。我們亦：

- 識別及評估財務報表由於欺詐或錯誤而導致之重大錯誤陳述風險，設計及執行審核程序以應對該等風險，以及獲取充分及適當審核憑證為我們的意見提供基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、虛假陳述或僭越內部控制，故因未能發現欺詐而導致之重大錯誤陳述風險高於因未能發現錯誤而導致之重大錯誤陳述風險。
- 瞭解有關審核之內部控制，以設計在各類情況下適當之審核程序，但並非旨在對委員會內部控制之成效發表意見。



## Independent Auditor's Report to the Members of Consumer Council

(Established in Hong Kong under the Consumer Council Ordinance)

### Auditor's Responsibilities for the Audit of the Financial Statements (Continued)

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Members.
- Conclude on the appropriateness of the Members' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Council's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Council to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Audit Committee regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Baker Tilly Hong Kong Limited**

Certified Public Accountants

Hong Kong, 22 July 2025

**Tong Wai Hang**

Practising Certificate number: P06231

## 獨立核數師報告

### 致消費者委員會委員

(根據《消費者委員會條例》在香港成立)

### 核數師就審核財務報表承擔之責任 (續)

- 評估委員會委員所採用會計政策之恰當性及作出會計估計及相關披露之合理性。
- 總結委員會委員採用持續經營會計基礎是否恰當，並根據已獲得的審核憑證，總結是否存在重大不明朗因素涉及可能令委員會之持續經營能力嚴重成疑之事件或情況。倘我們得出結論認為存在重大不明朗因素，我們須於核數師報告中提醒使用者注意財務報表內之相關披露，或倘相關披露不足，則我們應當發表非無保留意見。我們的結論以截至核數師報告日期所獲得的審核憑證為基礎。然而，未來事件或情況可能導致委員會不再持續經營。
- 評估財務報表（包括披露）之整體列報方式、結構和內容，以及財務報表是否公平反映相關交易和事項。

我們與審核小組溝通（其中包括）審核工作之計劃範圍、時間安排及重大審核發現等事項，包括我們於審核期間識別出內部控制之任何重大缺陷。

**天職香港會計師事務所有限公司**

執業會計師

香港，二零二五年七月二十二日

**湯偉行**

執業證書編號：P06231

## Consumer Council 消費者委員會

## Statement of Income and Expenditure 收支結算表

for the year ended 31 March 2025 截至二零二五年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

|                                                   |             |                   | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|---------------------------------------------------|-------------|-------------------|-----------------------------|-----------------------------|
|                                                   | Notes<br>附註 |                   |                             |                             |
| <b>Income</b>                                     |             | <b>收入</b>         |                             |                             |
| Government subvention                             |             | 政府撥款              | 138,988,608                 | 136,525,253                 |
| Non-recurrent projects subventions                | 5           | 非經常性項目撥款          | 14,408,357                  | 17,786,599                  |
| Sales of CHOICE magazine                          | 6           | 銷售《選擇》月刊          | 858,066                     | 1,731,564                   |
| Administrative service income                     | 23          | 行政服務收入            | 992,435                     | 1,142,392                   |
| Interest on bank deposits                         |             | 銀行存款利息            | 2,924,690                   | 3,384,839                   |
| Sundry income                                     |             | 雜項收入              | 199,058                     | 214,398                     |
|                                                   |             |                   | <u>158,371,214</u>          | <u>160,785,045</u>          |
| Less:                                             |             | 減：                |                             |                             |
| <b>Expenditure</b>                                |             | <b>支出</b>         |                             |                             |
| Staff costs                                       | 7           | 員工成本              | 107,189,055                 | 104,655,873                 |
| Non-recurrent projects expenses                   | 8           | 非經常性項目支出          | 8,799,057                   | 11,241,999                  |
| Testing and research                              |             | 測試和研究             | 8,388,814                   | 8,801,203                   |
| Office accommodation and related expenses         |             | 辦事處及相關費用          | 4,928,907                   | 3,633,958                   |
| Depreciation for property, plant and equipment    | 9           | 物業、機器及設備的折舊       | 10,586,490                  | 8,812,023                   |
| Depreciation for right-of-use assets              | 10          | 使用權資產的折舊          | 2,779,218                   | 2,009,881                   |
| Loss on disposal of property, plant and equipment |             | 處置物業、機器及設備的虧損     | -                           | 360,268                     |
| Production and marketing cost of CHOICE magazine  | 6           | 《選擇》月刊出版及推廣費      | 1,656,090                   | 1,945,660                   |
| Repairs and maintenances                          |             | 維修及保養             | 1,900,391                   | 2,767,452                   |
| IT related services                               |             | 資訊科技相關服務          | 4,328,401                   | 3,771,692                   |
| Consumer international membership fees            |             | 國際消費者聯會會員會費       | 575,274                     | 547,568                     |
| Consumer education                                |             | 消費者教育             | 1,143,985                   | 1,237,025                   |
| Publicity and public relations                    |             | 宣傳及公關             | 1,396,463                   | 1,814,817                   |
| Consumer protection studies                       |             | 保障消費者權益研究         | 862,960                     | 506,703                     |
| International conferences and duty visits         |             | 國際會議和外訪           | 67,052                      | 307,957                     |
| Auditor's remuneration                            |             | 核數師酬金             | 205,000                     | 214,300                     |
| Legal and professional fees                       |             | 法律和專業費用           | 2,416,014                   | 1,333,127                   |
| Council member expenses                           |             | 委員會委員開支           | 20,800                      | 25,200                      |
| Interest expenses on lease liabilities            | 22          | 租賃負債利息支出          | 441,306                     | 213,821                     |
| Other administrative expenses                     |             | 其他行政費用            | 3,740,053                   | 3,080,418                   |
|                                                   |             |                   | <u>161,425,330</u>          | <u>157,280,945</u>          |
| <b>(Deficit)/surplus for the year</b>             |             | <b>本年度（虧損）/盈餘</b> | <u>(3,054,116)</u>          | <u>3,504,100</u>            |

The notes on pages 118 to 145 form part of the financial statements. 載於第118頁至第145頁的附註構成財務報表的其中部分。



**Consumer Council 消費者委員會**  
**Statement of Financial Position 財務狀況表**  
**as at 31 March 2025 於二零二五年三月三十一日**  
(Expressed in Hong Kong dollars) (以港元表示)

|                                               |             |                  | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|-----------------------------------------------|-------------|------------------|-----------------------------|-----------------------------|
|                                               | Notes<br>附註 |                  |                             |                             |
| <b>Non-current assets</b>                     |             | <b>非流動資產</b>     |                             |                             |
| Property, plant and equipment                 | 9           | 物業、機器及設備         | 74,082,914                  | 66,810,118                  |
| Right-of-use assets                           | 10          | 使用權資產            | 5,376,741                   | 9,919,898                   |
|                                               |             |                  | <u>79,459,655</u>           | <u>76,730,016</u>           |
| <b>Current assets</b>                         |             | <b>流動資產</b>      |                             |                             |
| Account receivables, deposits and prepayments | 11          | 應收賬款、按金及預付款項     | 3,086,648                   | 4,284,786                   |
| Advances to staffs                            | 11          | 提供予員工的預支款        | 17,119                      | 18,145                      |
| Amount due from Consumer Legal Action Fund    | 11          | 消費者訴訟基金的應收款項     | 992,435                     | 1,142,392                   |
| Subventions to be claimed                     | 12          | 待索取撥款            | -                           | 5,375,425                   |
| Bank balances and cash                        | 13          | 銀行結餘及現金          | 96,571,842                  | 97,152,559                  |
|                                               |             |                  | <u>100,668,044</u>          | <u>107,973,307</u>          |
| <b>Current liabilities</b>                    |             | <b>流動負債</b>      |                             |                             |
| Subscriptions received in advance             |             | 預收訂閱收入           | -                           | 608,118                     |
| Account payables and accrued expenses         | 14          | 應付賬款及應計費用        | 10,900,807                  | 14,406,856                  |
| Provision for untaken leaves                  |             | 未放取之有薪年假撥備       | 5,855,240                   | 6,415,287                   |
| Subventions received in advance               | 15          | 預收撥款             | 62,617,901                  | 51,966,897                  |
| Lease liabilities                             | 16          | 租賃負債             | 1,849,769                   | 2,680,834                   |
|                                               |             |                  | <u>81,223,717</u>           | <u>76,077,992</u>           |
| <b>Net current assets</b>                     |             | <b>流動資產淨值</b>    | <u>19,444,327</u>           | <u>31,895,315</u>           |
| <b>Total assets less current liabilities</b>  |             | <b>資產總值減流動負債</b> | <u>98,903,982</u>           | <u>108,625,331</u>          |
| <b>Non-current liabilities</b>                |             | <b>非流動負債</b>     |                             |                             |
| Lease liabilities                             | 16          | 租賃負債             | 3,544,001                   | 6,795,219                   |
| Provision for restoration cost                |             | 復原成本撥備           | 400,000                     | 900,000                     |
| Subventions received in advance               | 15          | 預收撥款             | 4,436,957                   | 7,352,972                   |
|                                               |             |                  | <u>8,380,958</u>            | <u>15,048,191</u>           |
| <b>NET ASSETS</b>                             |             | <b>淨資產</b>       | <u>90,523,024</u>           | <u>93,577,140</u>           |

**Consumer Council 消費者委員會****Statement of Financial Position 財務狀況表****as at 31 March 2025 (Continued) 於二零二五年三月三十一日 (續)**

(Expressed in Hong Kong dollars) (以港元表示)

|                                       |             |            | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|---------------------------------------|-------------|------------|-----------------------------|-----------------------------|
|                                       | Notes<br>附註 |            |                             |                             |
| <b>Represented by:</b>                |             | <b>折合：</b> |                             |                             |
| Leasehold property control account    |             | 租賃物業統制賬項   | 17                          | 52,397,398                  |
| Equipment control account             |             | 設備統制賬項     | 18                          | 3,628,807                   |
| Designated fund for approved projects |             | 核准項目之指定基金  | 19                          | 15,486,352                  |
| General fund                          |             | 一般基金       |                             | 19,010,467                  |
|                                       |             |            | <u>90,523,024</u>           | <u>93,577,140</u>           |

The financial statements on pages 113 to 145 were approved and authorised for issue by the Members of Consumer Council on 22 July 2025 and are signed on its behalf by:

載於第 113 頁至第 145 頁的財務報表已於二零二五年七月二十二日獲消費者委員會委員批准並授權發佈，並由以下代表簽署：

Mr. Francis Ho Ying Foo  
何應富先生  
Acting Chief Executive  
署理總幹事

The notes on pages 118 to 145 form part of the financial statements. 載於第118頁至第145頁的附註構成財務報表的其中部分。



## Consumer Council 消費者委員會

## Statement of Changes in Funds and Reserves 基金及儲備變動表

for the year ended 31 March 2025 截至二零二五年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

|                                              |                                    | Leasehold<br>property<br>control<br>account<br>租賃物業<br>統制賬項<br>HK\$<br>港元<br>(Note 17)<br>(附註 17) | Equipment<br>control<br>account<br>設備<br>統制賬項<br>HK\$<br>港元<br>(Note 18)<br>(附註 18) | Designated<br>fund for<br>approved<br>projects<br>核准項目之<br>指定基金<br>HK\$<br>港元<br>(Note 19)<br>(附註 19) | General<br>fund<br>一般<br>基金<br>HK\$<br>港元 | Total<br>合計<br>HK\$<br>港元 |
|----------------------------------------------|------------------------------------|---------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|-------------------------------------------|---------------------------|
| <b>At 1 April 2023</b>                       | <b>於二零二三年四月一日</b>                  | 43,937,180                                                                                        | 1,484,621                                                                           | 13,289,787                                                                                            | 31,361,452                                | 90,073,040                |
| Surplus for the year                         | 本年度盈餘                              | -                                                                                                 | -                                                                                   | -                                                                                                     | 3,504,100                                 | 3,504,100                 |
| Current year addition                        | 本年度增加金額                            | 220,000                                                                                           | 1,181,962                                                                           | 17,675,205                                                                                            | (19,077,167)                              | -                         |
| Current year utilisation                     | 本年度使用金額                            | (1,624,319)                                                                                       | (1,002,804)                                                                         | (1,641,033)                                                                                           | 4,268,156                                 | -                         |
| <b>At 31 March 2024 and<br/>1 April 2024</b> | <b>於二零二四年三月三十一日<br/>及二零二四年四月一日</b> | 42,532,861                                                                                        | 1,663,779                                                                           | 29,323,959                                                                                            | 20,056,541                                | 93,577,140                |
| Deficit for the year                         | 本年度虧損                              | -                                                                                                 | -                                                                                   | -                                                                                                     | (3,054,116)                               | (3,054,116)               |
| Current year addition                        | 本年度增加金額                            | 13,101,002                                                                                        | 3,706,320                                                                           | 11,487,982                                                                                            | (28,295,304)                              | -                         |
| Current year utilisation                     | 本年度使用金額                            | (3,236,465)                                                                                       | (1,741,292)                                                                         | (25,325,589)                                                                                          | 30,303,346                                | -                         |
| <b>At 31 March 2025</b>                      | <b>於二零二五年三月三十一日</b>                | <b>52,397,398</b>                                                                                 | <b>3,628,807</b>                                                                    | <b>15,486,352</b>                                                                                     | <b>19,010,467</b>                         | <b>90,523,024</b>         |

The notes on pages 118 to 145 form part of the financial statements. 載於第 118 頁至第 145 頁的附註構成財務報表的其中部分。

**Consumer Council 消費者委員會**  
**Statement of Cash Flows 現金流量表**  
**for the year ended 31 March 2025 截至二零二五年三月三十一日止年度**  
(Expressed in Hong Kong dollars) (以港元表示)

|                                                                      |             |                            | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|----------------------------------------------------------------------|-------------|----------------------------|-----------------------------|-----------------------------|
|                                                                      | Notes<br>附註 |                            |                             |                             |
| <b>Operating activities</b>                                          |             | <b>營運活動</b>                |                             |                             |
| (Deficit)/surplus for the year                                       |             | 本年度(虧損)/盈餘                 | (3,054,116)                 | 3,504,100                   |
| Adjustments for:                                                     |             | 就以下項目作出調整：                 |                             |                             |
| - Subventions utilisation on property, plant and equipment           | 22          | - 物業、機器及設備之撥款使用            | (5,609,300)                 | (6,544,600)                 |
| - Interest expenses on lease liabilities                             |             | - 租賃負債利息開支                 | 441,306                     | 213,821                     |
| - Depreciation of property, plant and equipment                      |             | - 物業、機器及設備的折舊              | 10,586,490                  | 8,812,023                   |
| - Depreciation of right-of-use assets                                |             | - 使用權資產的折舊                 | 2,779,218                   | 2,009,881                   |
| - Loss on disposal of property, plant and equipment                  |             | - 處置物業、機器及設備的虧損            | -                           | 360,268                     |
| - Gain on lease modification                                         |             | - 修改租賃的收益                  | (382,542)                   | (100,000)                   |
| - Interest income                                                    |             | - 利息收入                     | (2,924,690)                 | (3,384,839)                 |
| <b>Operating gain before working capital changes</b>                 |             | <b>營運資金變動前之經營收益</b>        | 1,836,366                   | 4,870,654                   |
| Decrease/(Increase) in account receivables, deposits and prepayments |             | 應收賬款、按金及預付款項之減少/(增加)       | 855,265                     | (1,310,039)                 |
| Decrease in advances to staffs                                       |             | 提供予員工的預支款項之減少              | 1,026                       | 12,287                      |
| Decrease in amount due from Consumer Legal Action Fund               |             | 消費者訴訟基金的應收款項之減少            | 149,957                     | 219,355                     |
| (Decrease)/Increase in subventions to be claimed                     |             | 待索取撥款之(減少)/增加              | 5,375,425                   | (3,803,157)                 |
| Decrease in subscriptions received in advance                        |             | 預收訂閱費之減少                   | (608,118)                   | (342,543)                   |
| (Decrease)/Increase in account payables and accrued expenses         |             | 應付賬款及應計費用之(減少)/增加          | (3,506,049)                 | 7,539,495                   |
| (Decrease)/Increase in provision for untaken leaves                  |             | 未放取之有薪年假撥備之(減少)/增加         | (560,047)                   | 291,295                     |
| <b>Net cash generated from operating activities</b>                  |             | <b>來自營運活動所得之現金淨額</b>       | <b>3,543,825</b>            | <b>7,477,347</b>            |
| <b>Investing activities</b>                                          |             | <b>投資活動</b>                |                             |                             |
| Purchase of property, plant and equipment                            |             | 購置物業、機器及設備                 | (17,859,286)                | (18,341,553)                |
| Placement in time deposits with original maturity over three months  |             | 存放原定到期日逾三個月之定期存款           | (70,000,000)                | (121,000,000)               |
| Withdrawal of time deposits with original maturity over three months |             | 提取原定到期日逾三個月之定期存款           | 61,500,000                  | 144,082,000                 |
| Interest received                                                    |             | 已收利息                       | 3,267,563                   | 3,244,600                   |
| <b>Net cash (used in)/ generated from investing activities</b>       |             | <b>(用於)/來自投資活動之現金淨值</b>    | <b>(23,091,723)</b>         | <b>7,985,047</b>            |
| <b>Financing activities</b>                                          |             | <b>融資活動</b>                |                             |                             |
| Subventions utilised for non-recurrent projects                      |             | 用於非經常性項目之撥款                | (8,799,057)                 | (11,241,999)                |
| Subventions received for non-recurrent projects                      |             | 非經常性項目所得之撥款                | 22,143,346                  | 23,322,633                  |
| Repayment of principal portion of lease liabilities                  |             | 償還租賃負債之本金部分                | (2,435,802)                 | (1,635,840)                 |
| Interest paid for lease liabilities                                  |             | 支付租賃負債之利息                  | (441,306)                   | (213,821)                   |
| <b>Net cash generated from financing activities</b>                  | 22          | <b>融資活動所得之現金淨額</b>         | <b>10,467,181</b>           | <b>10,230,973</b>           |
| <b>Net (decrease)/increase in cash and cash equivalents</b>          |             | <b>現金及現金等值物的淨額之(減少)/增加</b> | <b>(9,080,717)</b>          | <b>25,693,367</b>           |
| <b>Cash and cash equivalents at beginning of the year</b>            |             | <b>於本年初之現金及現金等值物</b>       | <b>60,652,559</b>           | <b>34,959,192</b>           |
| <b>Cash and cash equivalents at end of the year</b>                  | 13          | <b>於本年底之現金及現金等值物</b>       | <b>51,571,842</b>           | <b>60,652,559</b>           |

The notes on pages 118 to 145 form part of the financial statements. 載於第 118 頁至第 145 頁的附註構成財務報表的其中部分。

**Consumer Council 消費者委員會****Notes to the Financial Statements 財務報表附註****For the year ended 31 March 2025 截至二零二五年三月三十一日止年度**

(Expressed in Hong Kong dollars) (以港元表示)

**1. OBJECTIVES AND OPERATION OF THE COUNCIL**

The Consumer Council (the “Council”) is a body corporate with perpetual succession established under the Consumer Council Ordinance 1977 (Chapter 216, Laws of Hong Kong) for the purpose of protecting and promoting the interests of consumers of goods, immovable property and services. It is mainly funded by Government subventions. The Council is also appointed as trustee for the Consumer Legal Action Fund under a Deed of Trust for the purpose of offering financial assistance to consumers in seeking legal redress, remedies and protection.

The address of the registered office and principal place of operation of the Council is 22nd Floor, K. Wah Centre, 191 Java Road, North Point, Hong Kong.

The Council is exempted from profits tax under the provision of section 87 of the Inland Revenue Ordinance.

The financial statements are presented in Hong Kong dollars, which is also the functional currency of the Council.

**2. APPLICATION OF NEW AND AMENDMENTS TO HKFRS ACCOUNTING STANDARDS****(a) Amendments to HKFRS Accounting Standards that are mandatorily effective for the current year**

In the current year, the Council has applied the following amendments to HKFRS Accounting Standards as issued by the Hong Kong Institute of Certified Public Accountants (“HKICPA”) for the first time, which are mandatorily effective for the Council’s annual period beginning on 1 April 2024 for the preparation of the financial statements:

Amendments to HKFRS 16 Lease Liability in a Sale and Leaseback

Amendments to HKAS 1 Classification of Liabilities as Current or Non-current and related amendments to Hong Kong Interpretation 5 (2020)

Amendments to HKAS 1 Non-current Liabilities with Covenants

Amendments to HKAS 7 Supplier Finance Arrangements and HKFRS 7

The application of the amendments to HKFRS Accounting Standards in the current year has had no material impact on the Council’s financial position and performance for the current or prior years and/or on the disclosures set out in these financial statements.

**1. 委員會目標及營運**

消費者委員會（「委員會」）是根據一九七七年《消費者委員會條例》（香港法例第216章）成立的永久性法定團體，目的是保護及促進消費者在商品、不動產及服務消費上的權益。資金來源主要是政府撥款資助。委員會亦根據信託聲明獲委任為消費者訴訟基金之受託人，目的是為消費者就依循法律途徑尋求賠償、補償及保障上，提供經濟援助。

委員會之註冊辦事處及主要營運地點均為香港北角渣華道191號嘉華國際中心22樓。

委員會根據《稅務條例》第87條規定，獲豁免繳納利得稅。

財務報表以港元列出，港元亦是委員會的功能貨幣。

**2. 應用新版及經修訂《香港財務報告準則》會計準則****(甲) 本年度強制生效之經修訂《香港財務報告準則》會計準則**

於本年度，委員會首次應用由香港會計師公會所頒佈的以下經修訂《香港財務報告準則》會計準則，該等修訂於二零二四年四月一日編製財務報表的委員會年度期間內強制生效：

《香港財務報告準則》第16號（修訂本） 售後租回的租賃負債

《香港會計準則》第1號（修訂本） 流動或非流動的負債分類及對香港詮釋第5號（2020年）的相關修訂

《香港會計準則》第1號（修訂本） 附有契約條件的非流動負債

《香港會計準則》第7號（修訂本）及《香港財務報告準則》第7號（修訂本） 供應商融資安排

在本年度應用所有經修訂之《香港財務報告準則》會計準則不會對委員會本年度或之前年度的財務狀況和業績和/或該等財務報表所載的披露產生重大影響。



## Consumer Council 消費者委員會

## Notes to the Financial Statements 財務報表附註

## For the year ended 31 March 2025 截至二零二五年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

## 2. APPLICATION OF NEW AND AMENDMENTS TO HKFRS ACCOUNTING STANDARDS (CONTINUED)

## (b) New and amendments to HKFRS Accounting Standards in issue but not yet effective

The Council has not early applied the following new and amendments to HKFRS Accounting Standards that have been issued but are not yet effective:

|                                          |                                                                                                    |
|------------------------------------------|----------------------------------------------------------------------------------------------------|
| Amendments to HKAS 21                    | Lack of Exchangeability <sup>1</sup>                                                               |
| Amendments to HKFRS 9 and HKFRS 7        | Amendments to the Classification and Measurement of Financial Instruments <sup>2</sup>             |
| Amendments to HKFRS 9 and HKFRS 7        | Contracts Referencing Nature – Dependent Electricity <sup>2</sup>                                  |
| Amendments to HKFRS Accounting Standards | Annual Improvements to HKFRS Accounting Standards – Volume 11 <sup>2</sup>                         |
| HKFRS 18                                 | Presentation and Disclosure in Financial Statements <sup>3</sup>                                   |
| Amendments to HKFRS 10 and HKAS 28       | Sale or Contribution of Assets between an Investor and its Associate or Joint Venture <sup>4</sup> |

<sup>1</sup> Effective for annual periods beginning on or after 1 January 2025.

<sup>2</sup> Effective for annual periods beginning on or after 1 January 2026.

<sup>3</sup> Effective for annual periods beginning on or after 1 January 2027.

<sup>4</sup> Effective for annual periods beginning on or after a date to be determined.

Except for the new HKFRS Accounting Standards mentioned below, the Members of the Council anticipate that the application of all these new and amendments to HKFRS Accounting Standards will have no material impact on the financial statements in the foreseeable future.

## 2. 應用新版及經修訂《香港財務報告準則》會計準則 (續)

## (乙) 已頒佈但尚未生效之新版及經修訂《香港財務報告準則》會計準則

委員會於本年度並未提前應用下列已頒佈但尚未生效之新版及經修訂《香港財務報告準則》會計準則：

|                                              |                                            |
|----------------------------------------------|--------------------------------------------|
| 《香港財務報告準則》第 21 號 (修訂本)                       | 缺乏可兌換性 <sup>1</sup>                        |
| 《香港財務報告準則》第 9 號 (修訂本) 及《香港財務報告準則》第 7 號 (修訂本) | 對金融工具分類和計量的修訂 <sup>2</sup>                 |
| 《香港財務報告準則》第 9 號 (修訂本) 及《香港財務報告準則》第 7 號 (修訂本) | 涉及依賴自然電力之合約 <sup>2</sup>                   |
| 《香港財務報告準則》會計準則 (修訂本)                         | 對《香港財務報告準則》會計準則的年度改進 (第 11 卷) <sup>2</sup> |
| 《香港財務報告準則》第 18 號                             | 財務報表之呈報及披露 <sup>3</sup>                    |
| 《香港財務報告準則》第 10 號 (修訂本) 及《香港會計準則》第 28 號 (修訂本) | 投資者與其聯營公司或合營企業之間, 的資產出售或注資 <sup>4</sup>    |

<sup>1</sup> 於二零二五年一月一日或其後開始之年度期間生效。

<sup>2</sup> 於二零二六年一月一日或其後開始之年度期間生效。

<sup>3</sup> 於二零二七年一月一日或其後開始之年度期間生效。

<sup>4</sup> 於待定期日或其後開始之年度期間生效。

除下文所述的新版《香港財務報告準則》會計準則外, 委員會委員預期應用所有新版及經修訂之《香港財務報告準則》會計準則在可預見的未來將不會對財務報表產生重大影響。

## Consumer Council 消費者委員會

## Notes to the Financial Statements 財務報表附註

For the year ended 31 March 2025 截至二零二五年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>2. APPLICATION OF NEW AND AMENDMENTS TO HKFRS ACCOUNTING STANDARDS (CONTINUED)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>2. 應用新版及經修訂《香港財務報告準則》會計準則（續）</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <p><b>HKFRS 18 “Presentation and Disclosure in Financial Statements”</b></p> <p>HKFRS 18 “Presentation and Disclosure in Financial Statements”, which sets out requirements on presentation and disclosures in financial statements, will replace HKAS 1 “Presentation of Financial Statements”. This new HKFRS Accounting Standard, while carrying forward many of the requirements in HKAS 1, introduces new requirements to present specified categories and defined subtotals in the statement of profit or loss; provide disclosures on management-defined performance measures in the notes to the financial statements and improve aggregation and disaggregation of information to be disclosed in the financial statements. In addition, some HKAS 1 paragraphs have been moved to HKAS 8 “Accounting Policies, Changes in Accounting Estimates and Errors” and HKFRS 7 “Financial Instruments: Disclosure”. Minor amendments to HKAS 7 “Statement of Cash Flows” and HKAS 33 “Earnings per Share” are also made.</p> <p>HKFRS 18, and amendments to other standards, will be effective for annual periods beginning on or after 1 January 2027, with early application permitted. The application of the new standard is expected to affect the presentation of the statement of profit or loss and disclosures in the future financial statements. The Council in the process of assessing the detailed impact of HKFRS 18 on the Council’s financial statements.</p> | <p><b>《香港財務報告準則》第 18 號「財務報表之呈報及披露」</b></p> <p>《香港財務報告準則》第 18 號「財務報表之呈報及披露」載明了財務報表之呈報及披露要求，將替代《香港會計準則》第 1 號「財務報表之呈報」。本新版《香港財務報告準則》會計準則將保留《香港會計準則》第 1 號中的多項要求，引入在損益表內呈報指定類別和限定小計的新要求；在財務報表附註中提供對管理層限定績效指標的披露，並改進財務報表中信息的彙總和非彙總披露。此外，一些《香港會計準則》第 1 號段落已被移至《香港會計準則》第 8 號「會計政策，會計估計變更和差錯」和《香港財務報告準則》第 7 號「金融工具：披露事項」中。也對《香港會計準則》第 7 號「現金流量表」和《香港會計準則》第 33 號「每股收益」做了細微修訂。</p> <p>《香港財務報告準則》第 18 號及對其他準則的修訂將於二零二七年一月一日或其後開始之年度期間生效，允許提前應用。預期應用新版準則將影響損益表的呈報及未來財務報表內的披露。委員會正在評估《香港財務報告準則》第 18 號對委員會財務報表的詳細影響。</p> |
| <b>3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>3. 財務報表編製基準及重大會計政策信息</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <p><b>3.1 Basis of preparation of financial statements</b></p> <p>The financial statements have been prepared in accordance with HKFRS Accounting Standards as issued by HKICPA. These financial statements have been prepared on a basis consistent with the accounting policies in the 2024 financial statements.</p> <p>The financial statements have been prepared on the historical cost basis. Historical cost is generally based on the fair value of the consideration given in exchange for goods or services at the date of transaction.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <p><b>3.1 財務報表編製基準</b></p> <p>本財務報表乃按照香港會計師公會頒布之《香港財務報告準則》會計準則編製。本年度財務報表的編製基礎與二零二四年財務報表中的會計政策一致。</p> <p>財務報表乃按歷史成本之基礎編制。歷史成本一般根據於交易日換取貨物或服務所給予代價之公平值而釐定。</p>                                                                                                                                                                                                                                                                                                                                              |
| <p><b>3.2 Material accounting policies</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <p><b>3.2 重大會計政策</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <p><b>(a) Revenue from contracts with customers within HKFRS 15</b></p> <p>The Council recognises revenue when (or as) a performance obligation is satisfied, i.e. when “control” of the goods or services underlying the particular performance obligation is transferred to the customer.</p> <p>A performance obligation represents a good or service (or a bundle of goods or services) that is distinct or a series of distinct goods or services that are substantially the same.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <p><b>(甲) 符合《香港財務報告準則》第 15 號中的客戶合約收入</b></p> <p>委員會於完成履行合約責任時，即在該相關商品或服務的「控制權」轉移至客戶時，確定有關收入。</p> <p>履行合約責任指一項指定商品及服務（或一批商品或服務）或一系列大致相同的明確商品或服務。</p>                                                                                                                                                                                                                                                                                                                                                       |

## Consumer Council 消費者委員會

## Notes to the Financial Statements 財務報表附註

## For the year ended 31 March 2025 截至二零二五年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

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|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>3. 財務報表編製基準及重大會計政策信息 (續)</b>                                                                                                                                                                                                                              |
| <b>3.2 Material accounting policies (Continued)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>3.2 重大會計政策 (續)</b>                                                                                                                                                                                                                                        |
| <b>(a) Revenue from contracts with customers within HKFRS 15 (Continued)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <b>(甲) 符合《香港財務報告準則》第 15 號中的客戶合約收入 (續)</b>                                                                                                                                                                                                                    |
| <p>Control is transferred over time and revenue is recognised over time by reference to the progress towards complete satisfaction of the relevant performance obligation if one of the following criteria is met:</p> <ul style="list-style-type: none"> <li>the customer simultaneously receives and consumes the benefits provided by the Council's performance as the Council performs;</li> <li>the Council's performance creates or enhances an asset that the customer controls as the Council performs; or</li> <li>the Council's performance does not create an asset with an alternative use to the Council and the Council has an enforceable right to payment for performance completed to date.</li> </ul> <p>Otherwise, revenue is recognised at a point in time when the customer obtains control of the distinct good or service.</p> | <p>控制權隨時間轉移，在符合以下其中一項條件時，收益參照相關履約責任完成的進度按時間確認：</p> <ul style="list-style-type: none"> <li>客戶於委員會履約時，同時收取及消耗委員會在履約時所提供的利益；</li> <li>委員會在履約時創造或提升客戶控制的資產；或</li> <li>委員會的履約行為並無產生對委員會有替代用途的資產，且委員會有強制執行權以收取至今已履約的款項。</li> </ul> <p>否則，收益會於客戶獲得該商品或服務控制權時確認。</p> |
| <b>(i) Government subventions</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>(一) 政府撥款</b>                                                                                                                                                                                                                                              |
| <p>Government subventions for recurrent projects are recognised when funds are appropriated by the Government.</p> <p>Government subventions for non-recurrent projects are recognised as income over the periods necessary to match with the related costs which the subventions are intended to compensate on a systematic basis.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p>經常性項目之政府撥款於政府撥入款項時確認。</p> <p>非經常性項目之政府撥款會在與其相關的成本作出有系統的配對後，確認為該期間的收入。</p>                                                                                                                                                                                 |
| <b>(ii) Capital contribution</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>(二) 認繳資本</b>                                                                                                                                                                                                                                              |
| <p>Contribution of cash and capital assets by the Government of the Hong Kong Special Administrative Region (the "HKSAR") are accounted for as capital contribution and recognised in the appropriate funds and reserves account.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <p>由香港特別行政區政府（以下簡稱「香港特區政府」）認繳的現金和資本資產以認繳資本入賬，並於適當的基金及儲備賬戶中確認。</p>                                                                                                                                                                                            |
| <b>(iii) Sales of product</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>(三) 產品銷售收入</b>                                                                                                                                                                                                                                            |
| <p>Sales of CHOICE magazine is recognised at a point in time when the magazine is delivered to the customer.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <p>銷售《選擇》月刊的收入會於月刊交付給客戶時確認。</p>                                                                                                                                                                                                                              |
| <b>(iv) Service income</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>(四) 服務收入</b>                                                                                                                                                                                                                                              |
| <p>Service income from administrative services is recognised over time when services are rendered.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <p>行政服務的服務收入會於服務提供時確認。</p>                                                                                                                                                                                                                                   |



## Consumer Council 消費者委員會

## Notes to the Financial Statements 財務報表附註

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(Expressed in Hong Kong dollars) (以港元表示)

## 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

## 3.2 Material accounting policies (Continued)

## (b) Property, plant and equipment

Property, plant and equipment are stated in the statement of financial position at cost less subsequent accumulated depreciation and subsequent accumulated impairment losses, if any.

Assets in the course of development for production supply or administrative purposes are carried at cost less any impairment loss. Costs include professional fees capitalised in accordance with the Council's accounting policy. Such assets are classified to the appropriate categories of property, plant and equipment when completed and ready for intended use.

Depreciation is recognised so as to write off the cost of assets, less their residual values over their estimated useful lives, using the straight-line method. The estimated useful lives, residual values and depreciation method are reviewed at the end of each reporting period, with the effect of any changes in estimate accounted for on a prospective basis.

An item of property, plant and equipment is derecognised upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in statement of the income and expenditure.

## (c) Financial instruments

Financial assets and financial liabilities are recognised when and only when the Council becomes a party to the contractual provisions instruments and on a trade date basis.

Financial assets and financial liabilities are initially measured at fair value except for trade receivables arising from contracts with customers which are initially measured in accordance with HKFRS 15 "Revenue from Contracts with Customers" ("HKFRS 15"). Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities (other than financial assets or financial liabilities at fair value through profit or loss ("FVTPL")) are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition. Transaction costs directly attributable to the acquisition of the financial assets or financial liabilities at FVTPL are recognised immediately in the statement of income and expenditure.

## 3. 財務報表編製基準及重大會計政策信息 (續)

## 3.2 重大會計政策 (續)

## (乙) 物業、機器及設備

物業、機器及設備是以成本減其後累積折舊及其後累積減值虧損（如有）於財務狀況表中列示。

處於開發過程中且用於生產供應或行政用途的資產按成本扣除任何減值虧損列賬。成本包括根據委員會會計政策而作出資本化的專業費用。該等資產於完成及可用作擬定用途時將歸類為物業、機器及設備。

資產在減去估計剩餘價值後，按其估計可用年限以直線法確認折舊以撇銷其成本。於各報告期結束時，對估計可用年限、剩餘價值及折舊方法進行檢討，以便預先考慮估計出現的任何變動。

物業、機器及設備於處理或預期繼續使用該項資產不會帶來未來經濟利益時予以註銷。任何因物業、機器及設備的棄置或永久停用而產生的收益或虧損，會按該資產之出售收入與賬面值之間差額計算，在收支結算表內確認。

## (丙) 金融工具

金融資產及金融負債當且僅當委員會成為該等工具合約條文的一方時在交易日期被確認。

金融資產及金融負債初步以公平值計量。除客戶合約產生的貿易應收款項初步根據《香港財務報告準則》第 15 號「客戶合約收入」（「《香港財務報告準則》第 15 號」）計量外。收購或發行金融資產及金融負債（除以公平值計量並計入損益的金融資產或金融負債外）所產生的直接交易成本，將在初步確認時，在金融資產或金融負債（如適用）的公平值中加入或扣除。收購以公平值計量並計入損益的金融資產或金融負債的直接交易成本，會立即於收支結算表確認。

## Consumer Council 消費者委員會

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For the year ended 31 March 2025 截至二零二五年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

## 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

## 3.2 Material accounting policies (Continued)

## (c) Financial instruments (Continued)

The effective interest method is a method of calculating the amortised cost of a financial asset or financial liability and of allocating interest income and interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash receipts and payments (including all fees and points paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial asset or financial liability, or, where appropriate, a shorter period, to the net carrying amount on initial recognition.

Financial assetsClassification and subsequent measurement of financial assets

Financial assets that meet the following conditions and are not designated as at FVTPL subsequently measured at amortised cost:

- the financial asset is held within a business model whose objective is to collect contractual cash flows; and
- the contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

The Council's financial assets at amortised cost include account receivables, advances to staffs, amount due from Consumer Legal Action Fund, subvention to be claimed and bank balances.

Interest income from financial assets

Interest income is recognised using the effective interest method for financial assets measured subsequently at amortised cost. Interest income is calculated by applying the effective interest rate to the gross carrying amount of a financial asset, except for financial assets that have subsequently become credit-impaired (see below). For financial assets that have subsequently become credit-impaired, interest income is recognised by applying the effective interest rate to the amortised cost of the financial asset from the next reporting period. If the credit risk on the credit-impaired financial instrument improves so that the financial asset is no longer credit-impaired, interest income is recognised by applying the effective interest rate to the gross carrying amount of the financial asset from the beginning of the reporting period following the determination that the asset is no longer credit impaired.

## 3. 財務報表編製基準及重大會計政策信息 (續)

## 3.2 重大會計政策 (續)

## (丙) 金融工具 (續)

實際利率法是計算金融資產或金融負債之攤銷成本，按有關期限攤分其利息收入及利息開支之方法。實際利率是於初步確認時，按金融資產或金融負債預計可使用期限或較短期限（如適用），將估計的未來現金收入及付款（包括所有組成實際利率、交易成本及其他溢價或折讓的已付或已收的費用及點子）準確貼現至賬面淨值的利率。

金融資產金融資產的分類及其後計量

符合下列條件且未被指定為以公平值計量並計入損益的金融資產隨後按攤銷成本計量：

- 該金融資產以業務模式持有，其目標為收取合約現金流量；及
- 合約條款於特定日期產生的現金流量僅為支付本金和未償還本金的利息。

委員會的金融資產按攤銷成本計量，包括應收賬款、提供予員工的預支款、消費者訴訟基金的應收款項、待索取撥款及銀行結餘。

金融資產的利息收入

其後按攤銷成本計量的金融資產，其利息收入是採用實際利率法確認。金融資產（隨後出現信貸減值之金融資產（見下文）除外）之利息收入乃透過對金融資產之賬面總值應用實際利率計算。就隨後出現信貸減值之金融資產而言，利息收入乃透過對金融資產於下個報告期之攤銷成本應用實際利率予以確認。倘已予信貸減值之金融工具之信貸風險減低，即使有關金融資產不再出現信貸減值，則利息收入乃透過對金融資產於有關資產獲確定不再出現信貸減值後之報告期開始起之賬面總值應用實際利率予以確認。

## Consumer Council 消費者委員會

## Notes to the Financial Statements 財務報表附註

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(Expressed in Hong Kong dollars) (以港元表示)

## 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

## 3.2 Material accounting policies (Continued)

## (c) Financial instruments (Continued)

Financial assets (Continued)Impairment of financial assets

The Council performs impairment assessment under expected credit loss ("ECL") on financial assets which are subject to impairment assessment under HKFRS 9 "Financial Instruments" ("HKFRS 9") (including account receivables, advances to staffs, amount due from Consumer Legal Action Fund, subvention to be claimed and bank balances). The amount of ECL is updated at each reporting date to reflect changes in credit risk since initial recognition.

Lifetime ECL represents the ECL that will result from all possible default events over the expected life of the relevant instrument. In contrast, 12-month ECL represents the portion of lifetime ECL that is expected to result from default events that are possible within 12 months after the reporting date. Assessments are done based on the Council's historical credit loss experience, adjusted for factors that are specific to the debtors, general economic conditions and an assessment of both the current conditions at the reporting date as well as the forecast of future conditions.

The ECL on these assets are assessed collectively using a provision matrix with appropriate groupings.

For all other instruments, the Council measures the loss allowance equal to 12-month ECL, unless when there has been a significant increase in credit risk since initial recognition, in which case the Council recognises lifetime ECL. The assessment of whether lifetime ECL should be recognised is based on significant increases in the likelihood or risk of a default occurring since initial recognition.

## (i) Significant increase in credit risk

In assessing whether the credit risk has increased significantly since initial recognition, the Council compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition. In making this assessment, the Council considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.

In particular, the following information is taken into account when assessing whether credit risk has increased significantly:

## 3. 財務報表編製基準及重大會計政策信息 (續)

## 3.2 重大會計政策 (續)

## (丙) 金融工具 (續)

金融資產 (續)金融資產的減值

委員會就根據《香港財務報告準則》第9號「金融工具」(「《香港財務報告準則》第9號」)須作出減值的金融資產(包括應收賬款、提供予員工的預支款、消費者訴訟基金的應收款項、待索取撥款及銀行結餘)的預期信貸虧損進行減值評估。預期信貸虧損的金額於每一個報告日期更新,以反映自首次確認後信貸風險的變化。

全期預期信貸虧損是指於相關工具的預計使用期內,所有可能的違約事件將會產生的預期信貸虧損。相反,12個月預期信貸虧損是指預期於報告日期後12個月內可能發生的違約事件預期導致的部分全期預期信貸虧損。評估乃根據委員會的歷史信貸虧損經驗進行,並根據債務人特有的因素、一般經濟狀況以及對報告日期當前狀況的評估以及對未來狀況的預測作出調整。

該等資產的預期信貸虧損是按適當的分組然後作出整體性評估。

對於所有其他工具,委員會計量的虧損撥備等於12個月預期信貸虧損,除非自首次確認後信貸風險顯著上升,在該情況下,委員會會以全期預期信貸虧損作出確認。評估是否確認全期預期信貸虧損是根據自首次確認以後發生違約的可能性或風險有否顯著上升。

## (一) 信貸風險顯著上升

評估信貸風險自首次確認以來有否顯著上升時,委員會會就金融工具於報告日期發生違約的風險與金融工具於首次確認日期發生違約的風險作出比較。作出本評估時,委員會會考慮合理及有根據的定量及定性資料,包括過往經驗及以合理成本或努力可獲取的前瞻性資料。

具體而言,評估信貸風險有否顯著上升時會考慮以下資料:



## Consumer Council 消費者委員會

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## 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

## 3.2 Material accounting policies (Continued)

## (c) Financial instruments (Continued)

Financial assets (Continued)Impairment of financial assets (Continued)

## (i) Significant increase in credit risk (Continued)

- an actual or expected significant deterioration in the financial instrument's external (if available) or internal credit rating;
- significant deterioration in external market indicators of credit risk, e.g. a significant increase in the credit spread, the credit default swap prices for the debtor;
- existing or forecast adverse changes in business, financial or economic conditions that are expected to cause a significant decrease in the debtor's ability to meet its debt obligations;
- an actual or expected significant deterioration in the operating results of the debtor;
- an actual or expected significant adverse change in the regulatory, economic, or technological environment of the debtor that results in a significant decrease in the debtor's ability to meet its debt obligations.

Irrespective of the outcome of the above assessment, the Council presumes that the credit risk has increased significantly since initial recognition when contractual payments are more than 30 days past due, unless the Council has reasonable and supportable information that demonstrates otherwise.

The Council regularly monitors the effectiveness of the criteria used to identify whether there has been a significant increase in credit risk and revises them as appropriate to ensure that the criteria are capable of identifying significant increase in credit risk before the amount becomes past due.

## (ii) Definition of default

The Council considers an event of default occurs when information developed internally or obtained from external sources indicates that the debtor is unlikely to pay its creditors, including the Council, in full (without taking into account any collaterals held by the Council).

Irrespective of the above, the Council considers that default has occurred when a financial asset is more than 60 days past due unless the Council has reasonable and supportable information to demonstrate that a more lagging default criterion is more appropriate.

## 3. 財務報表編製基準及重大會計政策信息 (續)

## 3.2 重大會計政策 (續)

## (丙) 金融工具 (續)

金融資產 (續)金融資產的減值 (續)

## (一) 信貸風險顯著上升 (續)

- 金融工具的外部 (如有) 或內部信貸評級的實際或預期的顯著惡化;
- 信貸風險的外部市場指標顯著惡化, 例如債務人的信貸息差、信貸違約掉期價格顯著上升;
- 商業、財務或經濟狀況於目前或預期有不利變動, 預計將導致債務人償還債項的能力顯著下降;
- 債務人經營業績出現實際或預期的顯著惡化;
- 債務人的監管、經濟或技術環境出現實際或預期的重大不利變動, 導致債務人償還債項的能力顯著下降。

不論上述評估結果如何, 委員會均假設當合約付款已逾期超過 30 日, 則其信貸風險比較初步確認時已有顯著上升, 除非委員會有合理及具支持性的資料顯示其他情況。

委員會定期監督用於識別信貸風險是否顯著上升的準則的效果, 並在適當的情況下作出修訂, 以確保相關準則可在款項逾期之前識別其信貸風險已顯著上升。

## (二) 違約的定義

委員會認為當內部編製或從外界所取得的資料顯示, 債務人不大可能向其債權人, 包括委員會作出悉數還款 (未計及委員會持有的任何抵押品), 即構成違約事件。

不論上述情況如何, 委員會會把逾期超過 60 天的金融資產列作違約, 除非委員會有合理且具支持性的資料證明及後的違約準則則更為合適。

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## 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

## 3.2 Material accounting policies (Continued)

## (c) Financial instruments (Continued)

Financial assets (Continued)Impairment of financial assets (Continued)

## (iii) Credit-impaired financial assets

A financial asset is credit-impaired when one or more events of default that have a detrimental impact on the estimated future cash flows of that financial asset have occurred. Evidence that a financial asset is credit-impaired includes observable data about the following events:

- significant financial difficulty of the issuer or the borrower;
- a breach of contract, such as a default or past due event;
- the lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession(s) that the lender(s) would not otherwise consider; or
- it is becoming probable that the borrower will enter bankruptcy or other financial reorganisation.

## (iv) Write-off policy

The Council writes off a financial asset when there is information indicating that the counterparty is in severe financial difficulty and there is no realistic prospect of recovery, for example, when the counterparty has been placed under liquidation or has entered into bankruptcy proceedings, or when the amounts are over one year past due, whichever occurs sooner. Financial assets written off may still be subject to enforcement activities under the Council's recovery procedures, taking into account legal advice where appropriate. A write-off constitutes a derecognition event. Any subsequent recoveries are recognised in the statement of income and expenditure.

## (v) Low credit risk

A financial instrument is determined to have low credit risk if:

- it has a low risk of default;
- the borrower has a strong capacity to meet its contractual cash flow obligations in the near term; and

## 3. 財務報表編製基準及重大會計政策信息 (續)

## 3.2 重大會計政策 (續)

## (丙) 金融工具 (續)

金融資產 (續)金融資產的減值 (續)

## (三) 發生信貸減值的金融資產

若發生一項或多項對金融資產的估計未來現金流量造成不利影響的違約事件，則該金融資產會被作出信貸減值。金融資產出現信貸減值的證據包括下列事件的可觀察資料：

- 發行人或借款人的重大財務困難；
- 違反合約，例如拖欠或逾期還款事件等；
- 由於與借方財務困難相關之經濟或合約原因，借方之貸方已向借方授出貸方在其他情況下概不考慮之讓步方案；或
- 借方可能進行破產程序或進行其他財務重組。

## (四) 撇銷政策

當有資料顯示交易對手有嚴重財政困難及該金融資產沒有切實可行的預期可以收回，例如，當交易對手被清盤或已進入破產程序時，或還款金額逾期一年以上時（以較早者為準），委員會會將該金融資產撇銷。金融資產的撇銷仍會受委員會收回程序，並考慮法律建議（如適用）之影響。撇銷構成終止確認事項，其後任何收回均於收支結算表中確認。

## (五) 低信貸風險

在下列情況下，金融工具被確定為具有低信貸風險：

- 違約風險較低；
- 借款人短期內履行合約現金流量義務的能力較強；及

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## 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

## 3.2 Material accounting policies (Continued)

## (c) Financial instruments (Continued)

Financial assets (Continued)Impairment of financial assets (Continued)

## (v) Low credit risk (Continued)

- adverse changes in economic and business conditions in the longer term may, but will not necessarily, reduce the ability of the borrower to fulfil its contractual cash flow obligations.

## (vi) Measurement and recognition of ECL

The measurement of ECL is a function of the probability of default, loss given default (i.e. the magnitude of the loss if there is a default) and the exposure at default. The assessment of the probability of default and loss given default is based on historical data adjusted by forward-looking information. Estimation of ECL reflects an unbiased and probability-weighted amount that is determined with the respective risks of default occurring as the weights.

Generally, the ECL is the difference between all contractual cash flows that are due to the Council in accordance with the contract and the cash flows that the Council expects to receive, discounted at the effective interest rate determined at initial recognition.

Lifetime ECL for account receivables and subventions to be claimed are considered on a collective basis taking into consideration past due information and relevant credit information such as forward looking macroeconomic information.

For collective assessment, the Council takes into consideration the following characteristics when formulating the grouping:

- Past-due status;
- Nature, size and industry of debtors; and
- External credit ratings where available.

The grouping is regularly reviewed by Members of the Council to ensure the constituents of each group continue to share similar credit risk characteristics.

The Council recognises an impairment gain or loss in the statement of income and expenditure for all financial instruments by adjusting their carrying amount, with the exception of accounts receivables, where the corresponding adjustment is recognised through a loss allowance account.

## 3. 財務報表編製基準及重要會計政策信息 (續)

## 3.2 重要會計政策 (續)

## (丙) 金融工具 (續)

金融資產 (續)金融資產的減值 (續)

## (五) 低信貸風險 (續)

- 長期經濟和商業條件的不利變化，可能但不一定會削弱借款人履行其合約現金流量義務的能力。

## (六) 預期信貸虧損的計量及確認

預期信貸虧損的計量為違約概率、違約損失（即違約時的損失程度）及違約風險承擔的函數。評估違約概率及違約損失基於過往數據，並按前瞻性資料調整。預期信貸虧損的估計值反映無偏頗及概率加權金額，並根據發生相關違約風險的加權數值而釐定。

一般而言，預期信貸虧損為根據合約應付委員會的所有合約現金流量與委員會預計收取的現金流量（以按初始確認時釐定的實際利率折現）之間的差額，按首次確認時釐定的實際利率貼現。

應收賬款和待索取撥款的全期預期信貸虧損乃按共同基準，並考慮過往逾期資料及相關信貸資料，例如前瞻性宏觀經濟資料。

就共同基準評估而言，於分組時，委員會考慮下列特徵：

- 逾期狀況；
- 債務人的性質、規模和行業；及
- 外部信貸評級（若取得）。

委員會委員就分組方法定期進行審核，以確保各組別的組成部分繼續具有類似的信貸風險特徵。

委員會透過調整所有金融工具的賬面值於收支結算表中確認減值收益或虧損，惟應收賬款虧損則透過撥備賬確認作出相應調整。



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**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)****3.2 Material accounting policies (Continued)****(c) Financial instruments (Continued)****Financial liabilities**

Debt and equity instruments issued by the Council are classified as either financial liabilities or as equity in accordance with the substance of the contractual arrangements and the definitions of a financial liability and an equity instrument.

**Financial liabilities at amortised cost**

Financial liabilities including account payables and accrued expenses are subsequently measured at amortised cost, using the effective interest method, unless the effect of discounting would be insignificant, in which case they are stated at cost.

**Derecognition**

The Council derecognises a financial asset only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity.

On derecognition of a financial asset in its entirety, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in the statement of income and expenditure.

The Council derecognises financial liabilities when, and only when, the Council's obligations are discharged, cancelled or expired. The difference between the carrying amount of the financial liability derecognised and the consideration paid and payable is recognised in the statement of income and expenditure.

**(d) Impairment on property, plant and equipment and right-of-use assets**

At the end of the reporting period, the Council reviews the carrying amounts of its property, plant and equipment and right-of-use assets with finite useful lives to determine whether there is any indication that these assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the relevant asset is estimated in order to determine the extent of the impairment loss, if any.

The recoverable amount of property, plant and equipment and right-of-use assets are estimated individually. When it is not possible to estimate the recoverable amount individually, the Council estimates the recoverable amount of the cash-generating unit to which the asset belongs.

**3. 財務報表編製基準及重大會計政策信息 (續)****3.2 重大會計政策 (續)****(丙) 金融工具 (續)****金融負債**

委員會發行的債務和股本工具是根據合約安排的性質及金融負債和股本工具之定義分類為金融負債或股本。

**以攤銷成本計量的金融負債**

金融負債包括應付賬款及應計費用，採用實際利率法以攤銷成本計算，除非折現的影響屬不重大，在此情況下，按成本計量。

**註銷**

只有當委員會從資產獲得現金流的合約權利屆滿，或金融資產及其擁有權的幾乎全部風險及回報被轉讓予另一方時，該金融資產才會被註銷。

當金融資產全部被註銷時，該項資產的賬面值與已收和應收代價總額的差額在收支結算表中確認。

當且僅當委員會的義務被解除、取消或屆滿時，金融負債才會被註銷。已被註銷的金融負債的賬面值與已付及應付代價之間的差額會於收支結算表內確認。

**(丁) 物業、機器、設備及使用權資產之減值**

委員會於報告期結束時審視其物業、機器及設備及使用權資產之有限可使用年期之賬面值，以決定是否有任何跡象顯示該等資產已經出現減值虧損。如果存在該跡象，則對相關資產的可收回金額進行估計，從而確定減值虧損（如有）的程度。

物業、機器及設備以及使用權資產之可收回金額乃個別估計。倘無法個別估計可收回金額，則委員會會估計其資產所屬現金產生單位之可收回金額。

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## 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

## 3.2 Material accounting policies (Continued)

## (d) Impairment on property, plant and equipment and right-of-use assets (Continued)

In addition, the Council assesses whether there is indication that corporate assets may be impaired. If such indication exists, corporate assets are also allocated to individual cash-generating units, when a reasonable and consistent basis of allocation can be identified, or otherwise they are allocated to the smallest group of cash-generating units for which a reasonable and consistent allocation basis can be identified.

Recoverable amount is the higher of fair value less costs of disposal and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset (or a cash-generating unit) for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset (or a cash-generating unit) is estimated to be less than its carrying amount, the carrying amount of the asset (or a cash-generating unit) is reduced to its recoverable amount. For corporate assets or portion of corporate assets which cannot be allocated on a reasonable and consistent basis to a cash-generating unit, the Council compares the carrying amount of a group of cash-generating units, including the carrying amounts of the corporate assets or portion of corporate assets allocated to that group of cash-generating units, with the recoverable amount of the group of cash-generating units. An impairment loss is recognised immediately in the statement of income and expenditure.

Where an impairment loss subsequently reverses, the carrying amount of the asset (or a cash-generating unit or a group of cash-generating units) is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset (or a cash-generating unit or a group of cash-generating units) in prior years. A reversal of an impairment loss is recognised immediately in the statement of income and expenditure.

## 3. 財務報表編製基準及重大會計政策信息 (續)

## 3.2 重大會計政策 (續)

## (丁) 物業、機器、設備及使用權資產之減值 (續)

此外，委員會評估公司資產是否存在可能減值之跡象。倘存在有關跡象，於可識別合理及一貫分配基準的情況下，公司資產亦會被分配到個別的現金產生單位，否則或會被分配到可識別合理及一貫分配基準的最小現金產生單位組別中。

可收回金額為公平值扣除出售成本所得金額與使用價值中的較高者。當評估使用價值時，會採用可反映當前市場評估時間價值及該資產（或現金產生單位）在未經調整未來現金流之特定風險的稅前貼現率，將估計的未來現金流量貼現為現值。

如果資產（或現金產生單位）的估計可收回金額少於賬面值，則資產（或現金產生單位）的賬面值將減少至其可收回金額。就不可按合理及一貫基準分配至現金產生單位之公司資產或公司資產部分而言，委員會比較現金產生單位組別之賬面值（包括分配至該組現金產生單位之公司資產或公司資產部分之賬面值）與現金產生單位組別之可收回金額。減值虧損即時在收支結算表中予以確認。

若減值虧損隨後撥回，該資產（或現金產生單位或現金產生單位組別）的賬面值增加至其可收回金額之修訂估值，惟所增加之賬面值不得超過該資產（或現金產生單位或現金產生單位組別）於過往年度並無出現減值虧損而確認之賬面值。該撥回的減值虧損即時於收支結算表內確認。

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## 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

## 3.2 Material accounting policies (Continued)

## (e) Leases

Definition of a lease

The Council assesses whether a contract is, or contains, a lease at inception of the contract. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

For contracts entered into or modified on or after the date of initial application or arising from business combinations, the Council assesses whether a contract is or contains a lease based on the definition under HKFRS 16 at inception, modification date or acquisition date, as appropriate. Such contract will not be reassessed unless the terms and conditions of the contract are subsequently changed.

The Council as a lesseeShort-term leases and leases of low-value assets

The Council applies the short-term lease recognition exemption to leases of land and building and equipment that have a lease term of 12 months or less from the commencement date and do not contain a purchase option. It also applies the recognition exemption for lease of low-value assets. Lease payments on short-term leases and leases of low-value assets are recognised as expense on a straight-line basis or another systematic basis over the lease term.

Right-of-use assets

The cost of right-of-use asset includes:

- the amount of the initial measurement of the lease liability;
- any lease payments made at or before the commencement date, less any lease incentives received;
- any initial direct costs incurred by the Council; and
- an estimate of costs to be incurred by the Council in dismantling and removing the underlying assets, restoring the site on which it is located or restoring the underlying asset to the condition required by the terms and conditions of the lease.

Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities.

## 3. 財務報表編製基準及重大會計政策信息 (續)

## 3.2 重大會計政策 (續)

## (戊) 租賃

租賃的定義

委員會在合約開始時評估合約是否租賃或包含租賃。倘一份合約賦予於一段時間內控制所識別資產的用途的權利，以換取代價，則該合約為租賃或包含租賃。

就於首次應用日期或之後訂立或修訂或自業務合併產生的合約而言，委員會會於開始、修訂日期或收購日期根據《香港財務報告準則》第 16 號項下的定義評估該合約是否為租賃或包含租賃（如適用）。有關合約將不會被重新評估，除非合約中的條款與條件隨後被改動。

委員會作為承租人短期租賃及低價值資產租賃

委員會就自開始日期起計的租期為 12 個月或以下並且不包括購買選擇權的土地及樓宇及設備的租賃，應用短期租賃確認豁免。委員會亦就低值資產的租賃應用確認豁免。短期租賃及低值資產租賃的租賃付款以直線法或另一系統化基準於租期內確認為開支。

使用權資產

使用權資產的成本包括：

- 租賃負債的初步計量金額；
- 於開始日期或之前作出的任何租賃付款，減除任何已收取的租賃優惠；
- 委員會承擔的任何初始直接成本；及
- 委員會於拆除及拆遷相關資產、復原相關資產所在場地或復原相關資產至租賃的條款及條件所規定的狀況而產生的成本估計。

使用權資產按成本計量，減去任何累計折舊及減值損失，並就租賃負債的任何重新計量作出調整。



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## 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

## 3.2 Material accounting policies (Continued)

## (e) Leases (Continued)

The Council as a lessee (Continued)Right-of-use assets (Continued)

Right-of-use assets in which the Council is reasonably certain to obtain ownership of the underlying leased assets at the end of the lease term are depreciated from commencement date to the end of the useful life. Otherwise, right-of-use assets are depreciated on a straight-line basis over the shorter of its estimated useful life and the lease term.

The Council presents right-of-use assets as a separate line item on the statement of financial position.

Refundable rental deposits

Refundable rental deposits paid are accounted under HKFRS 9 and initially measured at fair value. Adjustments to fair value at initial recognition are considered as additional lease payments and included in the cost of right-of-use assets.

Lease liabilities

At the commencement date of a lease, the Council recognises and measures the lease liability at the present value of lease payments that are unpaid at that date. In calculating the present value of lease payments, the Council uses the incremental borrowing rate at the lease commencement date if the interest rate implicit in the lease is not readily determinable.

The lease payments include:

- fixed payments (including in-substance fixed payments) less any lease incentives receivable;
- variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the commencement date;
- amounts expected to be payable by the Council under residual value guarantees;
- the exercise price of a purchase option if the Council is reasonably certain to exercise the option; and
- payments of penalties for terminating a lease, if the lease term reflects the Council exercising an option to terminate the lease.

After the commencement date, lease liabilities are adjusted by interest accretion and lease payments.

## 3. 財務報表編製基準及重大會計政策信息 (續)

## 3.2 重大會計政策 (續)

## (戊) 租賃 (續)

委員會作為承租人 (續)使用權資產 (續)

當委員會能合理地確定可於租期結束後會獲取相關租用資產的使用權，該資產的折舊會按開始日期至可使用年期結束計提。否則，使用權資產的折舊會按估計可使用年期與租期之間之較短者，以直線法計提。

委員會將使用權資產於財務狀況表中列為獨立項目呈列。

可退還之租賃按金

已付並可退還之租賃按金乃根據《香港財務報告準則》第9號入賬，並初步按公平值計量。於初步確認時對公平值之調整，被視為額外租賃付款，並計入使用權資產成本。

租賃負債

委員會於租賃開始日期，按該日未付的租賃付款現值確認及計量租賃負債。於計算租賃付款現值時，倘租賃隱含的利率難以釐定，委員會會使用租賃開始日期的增量借款利率計算。

租賃付款包括：

- 固定付款（包括實質性的固定付款）減除任何應收租賃優惠；
- 基於指數或利率並於開始日期按指數或利率初步計量的可變租賃付款；
- 委員會於剩餘價值擔保下的預期應付款項；
- 購買選擇權的行使價（倘委員會能合理地確定行使該選擇權）；及
- 支付終止租賃的罰款（倘租期反映委員會行使選擇權終止租賃）。

於開始日期後，租賃負債會因應利息增長及租賃付款作出調整。

## Consumer Council 消費者委員會

## Notes to the Financial Statements 財務報表附註

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(Expressed in Hong Kong dollars) (以港元表示)

## 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

## 3.2 Material accounting policies (Continued)

## (e) Leases (Continued)

The Council as a lessee (Continued)Lease liabilities (Continued)

The Council remeasures lease liabilities (and makes a corresponding adjustment to the related right-of-use assets) whenever:

- the lease term has changed or there is a change in the assessment of exercise of a purchase option, in which case the related lease liability is remeasured by discounting the revised lease payments using a revised discount rate at the date of reassessment.
- the lease payments change in which cases the related lease liability is remeasured by discounting the revised lease payments using the initial discount rate.

The Council presents lease liabilities as a separate line item on the statement of financial position.

Lease modifications

Changes in considerations of lease contracts that were not part of the original terms and conditions are accounted for as lease modifications, including lease incentives provided through forgiveness or reduction of rentals.

The Council accounts for a lease modification as a separate lease if:

- the modification increases the scope of the lease by adding the right to use one or more underlying assets; and
- the consideration for the leases increases by an amount commensurate with the stand-alone price for the increase in scope and any appropriate adjustments to that stand-alone price to reflect the circumstances of the particular contract.

For a lease modification that is not accounted for as a separate lease, the Council remeasures the lease liability based on the lease term of the modified lease by discounting the revised lease payments using a revised discount rate at the effective date of the modification.

The Council accounts for the remeasurement of lease liabilities by making corresponding adjustments to the relevant right-of-use asset. When the modified contract contains a lease component and one or more additional lease or non-lease components, the Council allocates the consideration in the modified contract to each lease component on the basis of the relative stand-alone price of the lease component and the aggregate stand-alone price of the non-lease components.

## 3. 財務報表編製基準及重大會計政策信息 (續)

## 3.2 重大會計政策 (續)

## (戊) 租賃 (續)

委員會作為承租人 (續)租賃負債 (續)

若出現以下情況，委員會會重新計量租賃負債（並就相關使用權資產作出相應調整）：

- 租賃條款發生變化，或對行使購買選擇權的評估發生變化，在此情況下，相關租賃負債，會根據修訂後的租賃付款，透過使用重新評估日期的經修訂貼現率，重新貼現計量。
- 租賃付款出現變動，在此情況下，相關的租賃負債，會根據經修訂租賃付款，使用此起初的貼現率，重新貼現計量。

委員會將租賃負債於財務狀況表中列為獨立項目呈列。

租約修改

租賃合約代價出現之變動，若不屬於原條款及條件之一部分，包括透過租金減免提供的租賃優惠，則以租賃修訂入賬。

倘出現以下情況，委員會會將租賃修改，作為獨立租賃入賬：

- 該修改加入一項或以上相關資產之使用權，以擴大租賃範圍；及
- 租賃代價增加，其增加之金額相當於與範圍擴大相對應之獨立價格，及為反映該合約之實際情況，而對該獨立價格進行之任何適當調整。

當租賃沒有被獨立入賬，而日後須作出修改，委員會會按修改後的租賃期限，使用經修訂的貼現率，為經修訂的租賃付款，重新作出貼現及計量。

委員會透過對相關使用權資產進行相應調整，對租賃負債的重新計量進行會計處理。當修改後的合約包含租賃組成部分，以及一項或多項額外租賃或非租賃組成部分時，委員會根據租賃組成部分的相對獨立價格，及非租賃組成部分的合計獨立價格，將修改後的合約代價分配至各項租賃組成部分。

## Consumer Council 消費者委員會

## Notes to the Financial Statements 財務報表附註

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(Expressed in Hong Kong dollars) (以港元表示)

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|
| <b>3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)</b>                                                                                                                                                                                                                                                                                                                                                                           | <b>3. 財務報表編製基準及重大會計政策信息 (續)</b>                                                                      |
| <b>3.2 Material accounting policies (Continued)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>3.2 重大會計政策 (續)</b>                                                                                |
| <b>(f) Foreign currencies</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <b>(己) 外幣</b>                                                                                        |
| In preparing the financial statements of the Council, transactions in currencies other than the functional currency (foreign currencies) are recognised at the rates of exchanges prevailing at the dates of the transactions. At the end of the reporting period, monetary items denominated in foreign currencies are retranslated at the rates prevailing at that date. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated. | 在編製委員會之財務報表時，以功能貨幣以外貨幣（外幣）進行之交易均按交易日期之適用匯率換算。於報告期完結時，以外幣計值之貨幣項目均以當日之現行匯率重新換算。按外幣過往成本計算之非貨幣項目則毋須重新換算。 |
| Exchange differences on the settlement of monetary items and on retranslation of monetary items, are recognised in the statement of income and expenditure in the period in which they arise.                                                                                                                                                                                                                                                                                           | 結算貨幣項目及重新換算貨幣項目產生的匯兌差額均於該期間的收支結算表內確認。                                                                |
| <b>(g) Short term employee benefits</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>(庚) 短期員工福利</b>                                                                                    |
| Salaries and paid annual leave are accrued in the year in which the associated services are rendered by employees to the Council.                                                                                                                                                                                                                                                                                                                                                       | 薪金和帶薪年假在僱員向委員會提供相關服務的當年累計。                                                                           |
| <b>(h) Retirement benefit costs</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>(辛) 退休福利費用</b>                                                                                    |
| Payments to defined contribution retirement benefit plans are recognised as an expense when employees have rendered service entitling them to the contributions. The assets of the plans are held separately from those of the Council in an independently administered fund.                                                                                                                                                                                                           | 定額供款退休福利計劃支付的款項，在僱員提供服務並因此享有該供款的期間確認為開支。該計劃的資產與委員會的資產分開存放在一個獨立管理的基金中。                                |
| <b>4. CAPITAL RISK MANAGEMENT</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <b>4. 資本風險管理</b>                                                                                     |
| The Council is funded mainly by Government subventions. The Council members manage its funds to ensure that the Council will be able to continue as a going concern. The Council's overall strategy remains unchanged from prior year.                                                                                                                                                                                                                                                  | 委員會的經費主要來自政府撥款。委員會委員管理該筆資金，以確保委員會能持續營運。委員會之整體策略與去年相同。                                                |



**Consumer Council 消費者委員會****Notes to the Financial Statements 財務報表附註****For the year ended 31 March 2025 截至二零二五年三月三十一日止年度**

(Expressed in Hong Kong dollars) (以港元表示)

**5. NON-RECURRENT PROJECTS SUBVENTIONS****5. 非經常性項目撥款**

|                                                                      |                   | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|----------------------------------------------------------------------|-------------------|-----------------------------|-----------------------------|
| Revamp and develop the signature monthly CHOICE magazine             | 改進和發展具代表性的《選擇》月刊  | 1,489,803                   | 1,327,882                   |
| Renovation and refurbishment projects                                | 各項裝修與翻新項目         | 1,649,537                   | 3,376,846                   |
| Time-limited posts                                                   | 有時限職位             | 2,232,591                   | 2,657,538                   |
| Development and enhancement of information systems and data security | 開發和優化信息系統及數據安全    | 3,629,628                   | 1,692,549                   |
| Auto-fuel market study                                               | 車用燃油市場研究          | 1,035,612                   | 1,120,787                   |
| Redevelopment of the Council's official website                      | 消委會網站重塑優化計劃       | 1,578,277                   | 1,209,852                   |
| Job creation scheme under Anti-Epidemic Fund                         | 防疫抗疫基金項下創造職位計劃    | 209,079                     | 4,092,174                   |
| Event Commemorating the 50th Anniversary of Consumer Council         | 消費者委員會成立五十週年慶祝活動  | 1,434,545                   | 1,076,739                   |
| Greater Bay Area Forum on consumer protection 2023                   | 二零二三年大灣區消費者權益保護論壇 | 6,000                       | 283,830                     |
| Enhancing training programme                                         | 加強培訓項目            | 52,650                      | 171,855                     |
| Enhancement on the Complaint Case Management system                  | 投訴個案管理系統優化計劃      | 347,635                     | 281,052                     |
| Upgrading and replacing virtualisation infrastructure                | 虛擬化基礎設施升級和更換      | 25,680                      | -                           |
| Consumer protection study                                            | 消費者保護研究           | 223,000                     | -                           |
| Other projects                                                       | 其他項目              | 494,320                     | 495,495                     |
|                                                                      |                   | <b>14,408,357</b>           | <b>17,786,599</b>           |

**6. SALES OF CHOICE MAGAZINE****6. 銷售《選擇》月刊**

Net loss from sales of CHOICE magazine after deduction of printing, artwork, postage and promotion costs amounting to HK\$798,024 (2024: HK\$214,096).

《選擇》月刊的淨銷售虧損在扣除印刷、版面設計、郵遞及推廣費用後為 798,024 港元（二零二四年：214,096 港元）。

**7. STAFF COSTS****7. 員工成本**

Staff costs include an amount of HK\$6,090,930 (2024: HK\$6,135,717) in respect of contributions to retirement benefits scheme.

員工成本包括 6,090,930 港元（二零二四年：6,135,717 港元）的退休福利計劃供款。

## Consumer Council 消費者委員會

## Notes to the Financial Statements 財務報表附註

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(Expressed in Hong Kong dollars) (以港元表示)

## 8. NON-RECURRENT PROJECTS EXPENSES

## 8. 非經常性項目支出

|                                                                      |                   | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|----------------------------------------------------------------------|-------------------|-----------------------------|-----------------------------|
| Revamp of and develop the signature monthly CHOICE magazine          | 改進和發展具代表性的《選擇》月刊  | 381,810                     | 242,970                     |
| Renovation and refurbishment projects                                | 各項裝修與翻新項目         | 38,748                      | -                           |
| Time-limited posts                                                   | 有時限職位             | 2,229,724                   | 2,648,938                   |
| Development and enhancement of information systems and data security | 開發和優化信息系統及數據安全    | 1,778,106                   | 486,665                     |
| Auto-fuel market study                                               | 車用燃油市場研究          | 1,035,612                   | 1,120,787                   |
| Redevelopment of the Council's official website                      | 消委會網站重塑優化計劃       | 934,898                     | 571,961                     |
| Job creation scheme under Anti-Epidemic Fund                         | 防疫抗疫基金項下創造職位計劃    | 163,964                     | 4,022,879                   |
| Event Commemorating the 50th Anniversary of Consumer Council         | 消費者委員會成立五十週年慶祝活動  | 1,434,545                   | 1,076,739                   |
| Greater Bay Area Forum on consumer protection 2023                   | 二零二三年大灣區消費者權益保護論壇 | 6,000                       | 283,830                     |
| Enhancing training programme                                         | 加強培訓項目            | 52,650                      | 171,855                     |
| Enhancement on the Complaint Case Management system                  | 投訴個案管理系統優化計劃      | -                           | 119,880                     |
| Upgrading and replacing virtualisation infrastructure                | 虛擬化基礎設施升級和更換      | 25,680                      | -                           |
| Consumer protection study                                            | 消費者保護研究           | 223,000                     | -                           |
| Other projects                                                       | 其他項目              | 494,320                     | 495,495                     |
|                                                                      |                   | <u>8,799,057</u>            | <u>11,241,999</u>           |

Consumer Council 消費者委員會

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(Expressed in Hong Kong dollars) (以港元表示)

9. PROPERTY, PLANT AND EQUIPMENT

9. 物業、機器及設備

|                                                       |                        | Leasehold land and buildings in Hong Kong under long-term lease | Leasehold improvement | Office equipment | Information systems and computer equipment | Furniture and fixtures | Motor vehicle | Information systems upgrade in progress | Renovation in progress | Total       |
|-------------------------------------------------------|------------------------|-----------------------------------------------------------------|-----------------------|------------------|--------------------------------------------|------------------------|---------------|-----------------------------------------|------------------------|-------------|
|                                                       |                        | 於香港長期租賃的租賃土地及樓宇                                                 | 租賃物業裝修                | 辦公室設備            | 信息系統及電腦設備                                  | 傢俬及裝置                  | 機動車輛          | 進行中的信息系統升級                              | 進行中的裝修                 | 合計          |
|                                                       |                        | HK\$                                                            | HK\$                  | HK\$             | HK\$                                       | HK\$                   | HK\$          | HK\$                                    | HK\$                   | HK\$        |
|                                                       |                        | 港元                                                              | 港元                    | 港元               | 港元                                         | 港元                     | 港元            | 港元                                      | 港元                     | 港元          |
| Cost                                                  | 成本                     |                                                                 |                       |                  |                                            |                        |               |                                         |                        |             |
| At 1 April 2023                                       | 於二零二三年四月一日             | 62,638,435                                                      | 25,257,762            | 1,801,309        | 32,474,252                                 | 887,225                | 538,046       | 4,277,469                               | 403,281                | 128,277,779 |
| Additions                                             | 添置                     | -                                                               | 110,000               | 115,406          | 1,465,240                                  | -                      | -             | 14,434,048                              | 2,216,859              | 18,341,553  |
| Transfer from/(to) renovation and upgrade in progress | 轉撥自/ (至) 進行中的裝修和升級工程   | -                                                               | 110,000               | -                | 5,999,445                                  | -                      | -             | (5,999,445)                             | (110,000)              | -           |
| Disposal                                              | 處置                     | -                                                               | (3,585,672)           | -                | -                                          | -                      | -             | -                                       | -                      | (3,585,672) |
| At 31 March 2024 and 1 April 2024                     | 於二零二四年三月三十一日及二零二四年四月一日 | 62,638,435                                                      | 21,892,090            | 1,916,715        | 39,938,937                                 | 887,225                | 538,046       | 12,712,072                              | 2,510,140              | 143,033,660 |
| Additions                                             | 添置                     | -                                                               | 1,931,727             | 85,498           | 447,310                                    | 40,000                 | -             | 3,793,648                               | 11,561,103             | 17,859,286  |
| Transfer from/(to) renovation and upgrade in progress | 轉撥自/ (至) 進行中的裝修和升級工程   | -                                                               | 11,541,056            | 1,088,275        | 3,124,311                                  | 1,241,912              | -             | (3,124,311)                             | (13,871,243)           | -           |
| Disposal                                              | 處置                     | -                                                               | -                     | (7,920)          | -                                          | (35,219)               | -             | -                                       | -                      | (43,139)    |
| At 31 March 2025                                      | 於二零二五年三月三十一日           | 62,638,435                                                      | 35,364,873            | 3,082,568        | 43,510,558                                 | 2,133,918              | 538,046       | 13,381,409                              | 200,000                | 160,849,807 |
| Accumulated depreciation                              | 累計折舊                   |                                                                 |                       |                  |                                            |                        |               |                                         |                        |             |
| At 1 April 2023                                       | 於二零二三年四月一日             | 19,680,791                                                      | 19,530,981            | 1,540,510        | 28,588,385                                 | 758,210                | 538,046       | -                                       | -                      | 70,636,923  |
| Charge for the year                                   | 本年度支出                  | 875,972                                                         | 3,756,464             | 95,952           | 4,015,437                                  | 68,198                 | -             | -                                       | -                      | 8,812,023   |
| Disposal                                              | 處置                     | -                                                               | (3,225,404)           | -                | -                                          | -                      | -             | -                                       | -                      | (3,225,404) |
| At 31 March 2024 and 1 April 2024                     | 於二零二四年三月三十一日及二零二四年四月一日 | 20,556,763                                                      | 20,062,041            | 1,636,462        | 32,603,822                                 | 826,408                | 538,046       | -                                       | -                      | 76,223,542  |
| Charge for the year                                   | 本年度支出                  | 875,972                                                         | 3,971,283             | 407,147          | 4,929,188                                  | 402,900                | -             | -                                       | -                      | 10,586,490  |
| Disposal                                              | 處置                     | -                                                               | -                     | (7,920)          | -                                          | (35,219)               | -             | -                                       | -                      | (43,139)    |
| At 31 March 2025                                      | 於二零二五年三月三十一日           | 21,432,735                                                      | 24,033,324            | 2,035,689        | 37,533,010                                 | 1,194,089              | 538,046       | -                                       | -                      | 86,766,893  |
| Carrying values                                       | 賬面值                    |                                                                 |                       |                  |                                            |                        |               |                                         |                        |             |
| At 31 March 2025                                      | 於二零二五年三月三十一日           | 41,205,700                                                      | 11,331,549            | 1,046,879        | 5,977,548                                  | 939,829                | -             | 13,381,409                              | 200,000                | 74,082,914  |
| At 31 March 2024                                      | 於二零二四年三月三十一日           | 42,081,672                                                      | 1,830,049             | 280,253          | 7,335,115                                  | 60,817                 | -             | 12,712,072                              | 2,510,140              | 66,810,118  |

The above items of property, plant and equipment (other than information systems upgrade in progress and renovation in progress) are depreciated on a straight-line basis, at the following rates per annum:

上述物業、機器及設備（除進行中的信息系統升級及裝修外）按以下年率以直線法進行折舊：

|                                            |                                                                                   |           |                             |
|--------------------------------------------|-----------------------------------------------------------------------------------|-----------|-----------------------------|
| Leasehold land                             | Over the remaining term of the leases                                             | 租賃土地      | 按租約之剩餘期限                    |
| Buildings                                  | Over the shorter of their useful lives or the remaining term of the lease of land | 樓宇        | 按其可使用年限或土地租賃之剩餘年限（以時間較短者計算） |
| Leasehold improvement                      | 20%                                                                               | 租賃物業裝修    | 20%                         |
| Office equipment                           | 33.33%                                                                            | 辦公室設備     | 33.33%                      |
| Information systems and computer equipment | 33.33%                                                                            | 信息系統及電腦設備 | 33.33%                      |
| Furniture and fixtures                     | 33.33%                                                                            | 傢俬及裝置     | 33.33%                      |
| Motor vehicle                              | 33.33%                                                                            | 機動車輛      | 33.33%                      |



## Consumer Council 消費者委員會

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## 9. PROPERTY, PLANT AND EQUIPMENT (Continued)

As at 31 March 2025, leasehold properties with an aggregate net book value of HK\$11,917,123 (2024: HK\$12,028,966) are under the second legal charge in favour of the Government. These properties were previously pledged for a mortgage loan, which was released during the year ended 31 March 2024.

In addition, leasehold properties with a carrying amount of HK\$29,288,577 (2024: HK\$30,052,706) are subject to certain contractual non-alienation covenants in favour of the Government.

## 9. 物業、機器及設備 (續)

於二零二五年三月三十一日，賬面淨值合計 11,917,123 港元（二零二四年：12,028,966 港元）的租賃物業以政府為受益人作出二按。該物業曾從銀行抵押取得按揭貸款，而該抵押登記已於截至二零二四年三月三十一日止年度內解除。

此外，帳面值為 29,288,577 港元（二零二四年：30,052,706 港元）的租賃物業受限於以政府為受益人的若干禁止轉讓條款約束。

## 10. RIGHT-OF-USE ASSETS

## 10. 使用權資產

|                                                   |                        | Office Premises<br>辦公室<br>HK\$<br>港元 | Office equipment<br>辦公室設備<br>HK\$<br>港元 | Total<br>合計<br>HK\$<br>港元 |
|---------------------------------------------------|------------------------|--------------------------------------|-----------------------------------------|---------------------------|
| <b>Cost</b>                                       | <b>成本</b>              |                                      |                                         |                           |
| At 1 April 2023                                   | 於二零二三年四月一日             | 4,579,419                            | 424,447                                 | 5,003,866                 |
| Addition                                          | 添置                     | 7,563,474                            | -                                       | 7,563,474                 |
| Lease modification                                | 租約修改                   | 3,157,106                            | -                                       | 3,157,106                 |
| At 31 March 2024 and 1 April 2024                 | 於二零二四年三月三十一日及二零二四年四月一日 | 15,299,999                           | 424,447                                 | 15,724,446                |
| Eliminated on early termination / contract expiry | 提前終止/<br>合同屆滿時撤銷       | (7,736,526)                          | -                                       | (7,736,526)               |
| At 31 March 2025                                  | 於二零二五年三月三十一日           | 7,563,473                            | 424,447                                 | 7,987,920                 |
| <b>Accumulated depreciation</b>                   | <b>累計折舊</b>            |                                      |                                         |                           |
| At 1 April 2023                                   | 於二零二三年四月一日             | 3,716,852                            | 77,815                                  | 3,794,667                 |
| Charge for the year                               | 本年度支出                  | 1,924,992                            | 84,889                                  | 2,009,881                 |
| At 31 March 2024 and 1 April 2024                 | 於二零二四年三月三十一日及二零二四年四月一日 | 5,641,844                            | 162,704                                 | 5,804,548                 |
| Charge for the year                               | 本年度支出                  | 2,694,329                            | 84,889                                  | 2,779,218                 |
| Eliminated on early termination / contract expiry | 提前終止/<br>合同屆滿時撤銷       | (5,972,587)                          | -                                       | (5,972,587)               |
| At 31 March 2025                                  | 於二零二五年三月三十一日           | 2,363,586                            | 247,593                                 | 2,611,179                 |
| <b>Net carrying amount</b>                        | <b>帳面值</b>             |                                      |                                         |                           |
| At 31 March 2025                                  | 於二零二五年三月三十一日           | 5,199,887                            | 176,854                                 | 5,376,741                 |
| At 31 March 2024                                  | 於二零二四年三月三十一日           | 9,658,155                            | 261,743                                 | 9,919,898                 |

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## 10. RIGHT-OF-USE ASSETS (CONTINUED)

## 10. 使用權資產 (續)

|                               |           | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|-------------------------------|-----------|-----------------------------|-----------------------------|
| Total cash outflow for leases | 租賃之現金流出總額 | 2,877,108                   | 1,849,661                   |

For both years, the Council leases offices premises and office equipment for its operations. Lease contracts are entered into for fixed term of two to five years (2024: one to five years). Lease terms are negotiated on an individual basis and contain a wide range of different terms and conditions. In determining the lease term and assessing the length of the non-cancellable period, the Council applies the definition of a contract and determines the period for which the contract is enforceable.

於兩個年度，委員會租賃辦公室及辦公室設備作營運之用。租賃合約所訂立之固定年期為二年到五年（二零二四年：一到五年）。租賃條款乃以單獨基準進行協商及包含廣泛不同的條款及條件。於釐定租期及估計不可撤銷期限，委員會應用合約的定義及釐定合約強制生效的期間。

The above items of right-of-use assets are depreciated on a straight-line basis, at the following rates per annum:

以上使用權資產項目按以下年率以直線法進行折舊：

|                  |                                           |       |             |
|------------------|-------------------------------------------|-------|-------------|
| Office premises  | Over the lease term of 2 years to 4 years | 辦公室   | 按 2 到 4 年租期 |
| Office equipment | Over the lease term of 1 year to 5 years  | 辦公室設備 | 按 1 到 5 年租期 |

## 11. OTHER ASSETS

## 11. 其他資產

Other assets included account receivables, deposits and prepayments, advances to staffs and amount due from Consumer Legal Action Fund. The amounts are unsecured and interest-free. Except for the advances to staffs which will be settled by three or six (2024: three or six) monthly instalments, other amounts are repayable on demand. The Council assessed the ECL of such balances in Note 21.

其他資產包括應收賬款、按金及預付款項、提供予員工的預支款及消費者訴訟基金的應收款項。該等款項不設抵押及不計利息。除向員工提供的預支將會以三或六期（二零二四年：三或六期）按月攤還外，其他款項皆為按要求即時償還。委員會於附註 21 對該等結餘的預期信貸虧損進行了評估。

## 12. SUBVENTIONS TO BE CLAIMED

## 12. 待索取撥款

|                                              |                    | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|----------------------------------------------|--------------------|-----------------------------|-----------------------------|
| Job creation scheme under Anti-Epidemic Fund | 防疫抗疫基金項下<br>創造職位計劃 | -                           | 5,375,425                   |

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## 13. BANK BALANCES AND CASH

## 13. 銀行結餘及現金

|                                                        |                | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|--------------------------------------------------------|----------------|-----------------------------|-----------------------------|
| Time deposits with original maturity of three months   | 原定到期日為三個月之定期存款 | 24,000,000                  | 44,000,000                  |
| Cash at bank and on hand                               | 銀行現金和庫存現金      | <u>27,571,842</u>           | <u>16,652,559</u>           |
| Cash and cash equivalent                               | 現金及現金等值物       | 51,571,842                  | 60,652,559                  |
| Time deposits with original maturity over three months | 原定到期日逾三個月之定期存款 | <u>45,000,000</u>           | <u>36,500,000</u>           |
| Bank balances and cash                                 | 銀行結餘及現金        | <u><u>96,571,842</u></u>    | <u><u>97,152,559</u></u>    |

Cash at bank earns interest at floating rates based on daily bank deposit rates. Time deposits are made in between three months and twelve months (2024: between three months and twelve months) and earn interests at the respective time deposits rates ranging from 3.00% to 4.70% (2024: 2.40% to 4.70%) per annum.

銀行現金根據銀行每日浮動存款利率獲取利息。定期存款的期限為三到十二個月（二零二四年：三到十二個月），按各自定期存款利率獲取利息，年利率範圍為3.00%到4.70%（二零二四年：2.40%到4.70%）。

## 14. ACCOUNT PAYABLES AND ACCRUED EXPENSES

## 14. 應付賬款及應計費用

Account payables are unsecured, interest-free and repayable according to the respective credit terms. The Council has financial risk management policies in place to ensure that all payables are paid within the credit timeframe.

應付賬款不設抵押，不計財務利息且須根據各自信貸條款予以償還。委員會設有適當的金融風險管理政策，以確保應付款項在信貸期限內可全數支付。



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## 15. SUBVENTIONS RECEIVED IN ADVANCE

Subventions unexpended at the end of the reporting period:

## 15. 預收撥款

在本報告期結束時未有動用之撥款：

|                                                                      |                      | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|----------------------------------------------------------------------|----------------------|-----------------------------|-----------------------------|
| Renovation and refurbishment projects                                | 各項裝修與翻新項目            | 396,095                     | 3,812,213                   |
| Time-limited posts                                                   | 有時限職位                | 4,445,987                   | 6,678,578                   |
| Revamp of and develop the signature monthly CHOICE magazine          | 改進和發展具代表性的《選擇》月刊     | 2,696,941                   | 4,186,745                   |
| Development and enhancement of information systems and data security | 開發和優化信息系統及數據安全       | 7,732,259                   | 6,552,997                   |
| Promotion of new legislation                                         | 新法例之推廣               | 5,199,999                   | 5,199,999                   |
| Redevelopment of the Council's official website                      | 消委會網站重塑優化計劃          | 1,884,368                   | 3,462,645                   |
| Auto-fuel market study                                               | 車用燃油市場研究             | 3,764,351                   | 3,475,729                   |
| Consumer protection studies                                          | 保障消費者權益研究            | 378,270                     | 378,270                     |
| Environmental responsibility                                         | 環境責任                 | 685,174                     | 685,174                     |
| Enhancing training programme                                         | 加強培訓項目               | 203,964                     | 256,614                     |
| Greater Bay Area Forum on consumer protection 2023                   | 二零二三年粵港澳大灣區消費者權益保護論壇 | 261,634                     | 267,634                     |
| Strengthening consumer protection for Mainland visitors              | 加強對內地訪客的消費者權益保護      | 484,043                     | 484,043                     |
| Replacement of motor vehicle                                         | 更換機動車輛               | 100                         | 100                         |
| Job creation scheme under Anti-Epidemic Fund                         | 防疫抗疫基金項下創造職位計劃       | 10,207                      | 13,928                      |
| Mobile site for Online Price Watch                                   | 手機版「網上價格一覽通」         | 1,500,000                   | 1,435,000                   |
| Enhancement of the Council's Compliant Case Management System        | 消委會投訴個案管理系統優化計劃      | 18,338,678                  | 12,625,313                  |
| Event commemorating the 50th Anniversary of Consumer Council         | 消費者委員會成立五十週年紀念活動     | 188,716                     | 1,623,261                   |
| Redevelopment of network infrastructure                              | 重建網絡基礎設施             | 3,338,000                   | 3,338,000                   |
| Development of stakeholder database and application system           | 利益相關者數據庫和應用系統開發      | 1,575,000                   | 1,575,000                   |
| Revamp of and develop the Hotline System                             | 熱線系統改造和開發            | 5,056,110                   | 3,182,000                   |
| Upgrading and replacing virtualisation infrastructure                | 虛擬化基礎設施升級和更換         | 4,374,320                   | -                           |
| One-stop Consumer Information Online Platform for the Elderly        | 年長消費者一站式線上平台         | 2,200,000                   | -                           |
| Revamp and replacement of Accounting and Purchase Requisition system | 會計和採購系統改造和更換         | 2,080,000                   | -                           |
| Other projects                                                       | 其他項目                 | 260,642                     | 86,626                      |
|                                                                      |                      | <b>67,054,858</b>           | <b>59,319,869</b>           |
| Current liabilities                                                  | 流動負債                 | 62,617,901                  | 51,966,897                  |
| Non-current liabilities                                              | 非流動負債                | 4,436,957                   | 7,352,972                   |
|                                                                      |                      | <b>67,054,858</b>           | <b>59,319,869</b>           |

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## 16. LEASE LIABILITIES

## 16. 租賃負債

|                                                                                  |                     | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|----------------------------------------------------------------------------------|---------------------|-----------------------------|-----------------------------|
| <b>Lease liabilities payable:</b>                                                | <b>應付租賃負債：</b>      |                             |                             |
| Within one year                                                                  | 一年內                 | 1,849,769                   | 2,680,834                   |
| Within a period of more than one year but not more than 5 years                  | 一年以上但不超過五年          | 3,544,001                   | 6,795,219                   |
|                                                                                  |                     | <u>5,393,770</u>            | <u>9,476,053</u>            |
| Less: Amount due for settlement within 12 months shown under current liabilities | 減：於十二個月內到期，並顯示於流動負債 | <u>(1,849,769)</u>          | <u>(2,680,834)</u>          |
| Amount due for settlement after 12 months shown under non-current liabilities    | 於十二個月後到期，並顯示於非流動負債  | <u>3,544,001</u>            | <u>6,795,219</u>            |

## 17. LEASEHOLD PROPERTY CONTROL ACCOUNT

## 17. 租賃物業統制賬項

The amount arises from capital contribution by the Government for the acquisition of leasehold properties and appropriation from general fund in previous years for subsequent purchase of capital assets and is reduced by depreciation of the related assets.

該款項來自於用於購置租賃物業的政府認繳資本及後續購置資本資產的由往年一般基金中撥出的撥款，減去相關資產的折舊。

## 18. EQUIPMENT CONTROL ACCOUNT

## 18. 設備統制賬項

The amount was appropriated from general fund in previous years for the acquisition of office equipment, computer equipment and furniture and fixtures and is reduced by depreciation of the related assets.

該款項由往年一般基金中撥出，用於購置辦公室設備、電腦設備、傢俬及裝置，並減去相關資產之折舊。

## 19. DESIGNATED FUND FOR APPROVED PROJECTS

## 19. 核准項目之指定基金

The amount represents funds for current projects appropriated from general fund for the below designated activities not yet incurred by the end of the reporting period:

於報告期完結時，現有項目已為以下指定活動從一般基金撥付而未動用的資金：

|                                  |              | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|----------------------------------|--------------|-----------------------------|-----------------------------|
| Online CHOICE operation reserve  | 網上《選擇》月刊營運儲備 | 2,637,344                   | 2,637,344                   |
| Office equipment and maintenance | 辦公室設備及維修     | 296,978                     | 16,389,026                  |
| Testing and research             | 測試和研究        | 540,030                     | 1,535,205                   |
| IT development                   | 信息系統開發       | <u>12,012,000</u>           | <u>8,762,384</u>            |
|                                  |              | <u>15,486,352</u>           | <u>29,323,959</u>           |

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| 20. | CAPITAL COMMITMENTS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 20. | 資本承擔                                                                                                                                                                                                                         | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|-----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|-----------------------------|
|     | Capital expenditure in respect of renovation and acquisition of plant and equipment contracted for but not provided in the financial statements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |     | 有關裝修及購買機器和設備，已訂約但未在財務報表作出撥備之資本開支                                                                                                                                                                                             | 26,665,823                  | 33,070,386                  |
| 21. | FINANCIAL INSTRUMENTS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 21. | 金融工具                                                                                                                                                                                                                         |                             |                             |
| (a) | Categories of financial instruments                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | (甲) | 金融工具類別                                                                                                                                                                                                                       |                             |                             |
|     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |     |                                                                                                                                                                                                                              | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|     | Financial assets                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |     | 金融資產                                                                                                                                                                                                                         |                             |                             |
|     | Amortised cost                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |     | 攤銷成本                                                                                                                                                                                                                         | 99,200,204                  | 104,885,915                 |
|     | Financial liabilities                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |     | 金融負債                                                                                                                                                                                                                         |                             |                             |
|     | Amortised cost                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |     | 攤銷成本                                                                                                                                                                                                                         | 14,946,556                  | 23,808,822                  |
| (b) | Financial risk management objectives and policies                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | (乙) | 金融風險管理目標及政策                                                                                                                                                                                                                  |                             |                             |
|     | <p>The Council's major financial instruments include account receivables, advances to staffs, subvention to be claimed, amount due from Consumer Legal Action Fund, bank balances and cash, provision for restoration cost and account payables and accrued expenses. Details of these financial instruments are disclosed in respective notes. The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The Council Members manage and monitor these exposures to ensure appropriate measures are implemented on a timely and effective manner.</p>                                                                                                                                                                       |     | <p>委員會的主要金融工具包括應收賬款、提供予員工的預支款、待索取撥款、消費者訴訟基金的應收款項、銀行結餘及現金、復原成本撥備，應付賬款及應計費用。該等金融工具的詳情已於相應附註中予以披露。與該等金融工具相關的風險以及如何緩解該等風險的政策載於下文。委員會委員管理並監察該等風險，以確保及時有效地採取適當措施。</p>                                                              |                             |                             |
|     | <p><u>Credit risk and impairment assessment</u></p> <p>As at 31 March 2025 and 2024, the Council's maximum exposure to credit risk which will cause a financial loss to the Council due to failure to discharge an obligation by the counterparties arises from the carrying amount of the respective recognised financial assets as stated in the statement of financial position.</p> <p>In order to minimise the credit risk, the Council reviews the recoverable amount of each individual receivable items at the end of the reporting period to ensure that adequate impairment losses are made for irrecoverable amounts. In addition, the Council performs impairment assessment under ECL model upon application of HKFRS 9 on receivable balances based on provision matrix.</p> |     | <p><u>信貸風險及減值評估</u></p> <p>於二零二五年及二零二四年三月三十一日，委員會的最大信貸風險（由於對方未能清償債務將對委員會造成財務損失）源自於財務狀況表呈列的相應已確認金融資產的賬面值。</p> <p>為了盡量降低信貸風險，委員會於報告期末檢視各項應收項目的可回收金額，以確保為不可回收的金額作出足夠的減值虧損。此外，委員會在應用《香港財務報告準則》第9號後依據預期信貸虧損模式對個別應收結餘單個進行減值評估。</p> |                             |                             |



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## 21. FINANCIAL INSTRUMENTS (CONTINUED)

## (b) Financial risk management objectives and policies (Continued)

Credit risk and impairment assessment (Continued)

For account receivables, advances to staffs, subvention to be claimed and amount due from Consumer Legal Action Fund, the ECL is insignificant as the Council had not encountered any difficulties in collecting from the debtors in the past and is not aware of any financial difficulties being experienced by these debtors.

The credit risk on bank balances is limited because the counterparties are banks with high credit ratings assigned by international credit-rating agencies.

Market riskForeign currency risk

Since majority of the Council's transactions is denominated in Hong Kong dollars ("HK\$") and United States dollars ("US\$"), the Members consider that the Council's exposure to foreign currency risk is insignificant.

Interest rate risk

The Council's exposure to changes in interest rates is mainly attributable to bank balances and cash.

At the end of the reporting period, if interest rates of bank balances denominated in US\$ and HK\$ had been 4% (2024: 4%) basis points higher / lower respectively and all other variables were held constant, the Council's surplus for the year and general fund would increase / decrease by HK\$3,862,910 (2024: HK\$3,886,064).

The sensitivity analysis above has been determined assuming that the change in interest rates had occurred throughout the year and had been applied to the exposure to interest rate risk for bank balances in existence during the year. The 4% (2024: 4%) basis point increase or decrease on the bank balances denominated in US\$ and HK\$ respectively represent the Members' assessment of a reasonably possible change in interest rates over the period until the next annual end of the reporting period. The analysis was performed on the same basis for 2024.

## 21. 金融工具 (續)

## (乙) 金融風險管理目標及政策 (續)

信貸風險及減值評估 (續)

由於委員會過去向債務人收賬時未曾遇到任何困難，且並無意識到該等債務人出現任何財務困難，因此，應收賬款、提供予員工的預支款、待索取撥款、消費者訴訟基金的應收款項的預期信貸虧損有限。

由於對方為獲國際信貸評級機構授予較高信貸評級的銀行，因此銀行結餘的信貸風險有限。

市場風險外幣風險

由於委員會的大部分交易以港元和美元計值，委員會委員認為委員會的外幣風險並不重大。

利率風險

委員會面臨的利率變動風險主要來自於銀行結餘及現金。

於報告期末，倘以美元及港元計值的銀行結餘利率分別上升或下降 4% (二零二四年：4%) 基點，而其他變量不變，則委員會的本年度盈餘和一般基金將增加或減少 3,862,910 港元 (二零二四年：增加或減少 3,886,064 港元)。

上述敏感度分析乃假設利率變動於年內發生，並適用於年內存在面臨利率風險的銀行結餘。以美元及港元計值的銀行結餘利率上升或下降 4% (二零二四年：4%) 基點，代表執行委員會對期內直至報告期內下一年年末可能的利率變動的合理評估。分析依據與二零二四年相同。

## Consumer Council 消費者委員會

## Notes to the Financial Statements 財務報表附註

## For the year ended 31 March 2025 截至二零二五年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

## 21. FINANCIAL INSTRUMENTS (CONTINUED)

## (b) Financial risk management objectives and policies (Continued)

Liquidity risk

The Council is dependent on the government subventions. The Members of the Council consider that the Council is exposed to minimal liquidity risk as the Government would provide subvention for the Council based on budgets prepared by the Council annually. The Members of the Council also closely monitor the Council's cash flow position.

Bank balances comprise of time deposits with an original maturity of twelve months or less.

The following tables detail the Council's remaining contractual maturity for its non-derivative financial liabilities. The tables have been drawn up based on the undiscounted cash flows of financial liabilities based on the earliest date on which the Council can be required to pay.

|                   |              | Weighted<br>average<br>effective<br>interest rate<br>加權平均<br>實際利率<br>% | 6 months<br>or less<br>六個月<br>或以下<br>HK\$<br>港元 | 6 - 12<br>months<br>六至<br>十二個月<br>HK\$<br>港元 | 1 - 5<br>years<br>一至<br>五年<br>HK\$<br>港元 | Total<br>undiscounted<br>cash flows<br>未貼現現金<br>流量總額<br>HK\$<br>港元 | Carrying<br>amounts<br>賬面<br>金額<br>HK\$<br>港元 |
|-------------------|--------------|------------------------------------------------------------------------|-------------------------------------------------|----------------------------------------------|------------------------------------------|--------------------------------------------------------------------|-----------------------------------------------|
| <b>2025</b>       | <b>二零二五年</b> |                                                                        |                                                 |                                              |                                          |                                                                    |                                               |
| Account payables  | 應付賬款         |                                                                        | 9,552,786                                       | -                                            | -                                        | 9,552,786                                                          | 9,552,786                                     |
| Subtotal          | 小計           |                                                                        | 9,552,786                                       | -                                            | -                                        | 9,552,786                                                          | 9,552,786                                     |
| Lease liabilities | 租賃負債         | 5.88                                                                   | 1,052,500                                       | 1,052,500                                    | 3,720,200                                | 5,825,200                                                          | 5,393,770                                     |
| <b>Total</b>      | <b>合計</b>    |                                                                        | <b>10,605,286</b>                               | <b>1,052,500</b>                             | <b>3,720,200</b>                         | <b>15,377,986</b>                                                  | <b>14,946,556</b>                             |
| <b>2024</b>       | <b>二零二四年</b> |                                                                        |                                                 |                                              |                                          |                                                                    |                                               |
| Account payables  | 應付賬款         |                                                                        | 14,332,769                                      | -                                            | -                                        | 14,332,769                                                         | 14,332,769                                    |
| Subtotal          | 小計           |                                                                        | 14,332,769                                      | -                                            | -                                        | 14,332,769                                                         | 14,332,769                                    |
| Lease liabilities | 租賃負債         | 5.85                                                                   | 1,610,650                                       | 1,535,650                                    | 7,286,194                                | 10,432,494                                                         | 9,476,053                                     |
| <b>Total</b>      | <b>合計</b>    |                                                                        | <b>15,943,419</b>                               | <b>1,535,650</b>                             | <b>7,286,194</b>                         | <b>24,765,263</b>                                                  | <b>23,808,822</b>                             |

## (c) Fair value measurements of financial instruments

The Members of the Council consider that the carrying values of financial assets and financial liabilities recognised in the financial statements approximate their fair values.

## 21. 金融工具 (續)

## (乙) 金融風險管理目標及政策 (續)

流動資金風險

委員會運營是依靠政府撥款。由於政府會根據委員會每年編制的預算撥款，因此，委員會委員認為委員會所面臨的流動資金風險已降至最低。委員會委員亦密切監控其現金流量狀況。

銀行結餘包括原定到期日為十二個月或以內的定期存款。

下列表格詳細列出了委員會非衍生金融負債的剩餘合約期限。該等表格乃根據在委員會可能被要求付款的最早日期之金融負債未貼現現金流量編制。

## (丙) 金融工具之公平價值計量

委員會委員認為，在財務報表中確認的金融資產及金融負債之賬面值與其公平值相若。

## Consumer Council 消費者委員會

## Notes to the Financial Statements 財務報表附註

## For the year ended 31 March 2025 截至二零二五年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

## 22. RECONCILIATION OF LIABILITIES ARISING FROM FINANCING ACTIVITIES

The table below details changes in the Council's liabilities from financing activities, including both cash and non-cash changes. Liabilities arising from financing activities are those for which cash flows were, or future cash flows will be, classified in the Council's statement of cash flows from financing activities.

|                                                          |                        | Lease liabilities<br>租賃負債<br>HK\$<br>港元<br>(Note 16)<br>(附註 16) | Subventions received in advance<br>預收撥款<br>HK\$<br>港元<br>(Note 15)<br>(附註 15) | Total<br>合計<br>HK\$<br>港元 |
|----------------------------------------------------------|------------------------|-----------------------------------------------------------------|-------------------------------------------------------------------------------|---------------------------|
| At 1 April 2023                                          | 於二零二三年四月一日             | 1,291,313                                                       | 53,783,835                                                                    | 55,075,148                |
| Financing cash flows                                     | 融資現金流量                 | (1,849,661)                                                     | 12,080,634                                                                    | 10,230,973                |
| Interest expenses                                        | 利息支出                   | 213,821                                                         | -                                                                             | 213,821                   |
| New lease entered                                        | 訂立之新租約                 | 6,663,474                                                       | -                                                                             | 6,663,474                 |
| Lease modification                                       | 租約修改                   | 3,157,106                                                       | -                                                                             | 3,157,106                 |
| Subventions utilisation on property, plant and equipment | 物業、機器及設備之撥款使用          | -                                                               | (6,544,600)                                                                   | (6,544,600)               |
| At 31 March 2024 and 1 April 2024                        | 於二零二四年三月三十一日及二零二四年四月一日 | 9,476,053                                                       | 59,319,869                                                                    | 68,795,922                |
| Financing cash flows                                     | 融資現金流量                 | (2,877,108)                                                     | 13,344,289                                                                    | 10,467,181                |
| Interest expenses                                        | 利息支出                   | 441,306                                                         | -                                                                             | 441,306                   |
| Early termination                                        | 提前終止                   | (1,646,481)                                                     | -                                                                             | (1,646,481)               |
| Subventions utilisation on property, plant and equipment | 物業、機器及設備之撥款使用          | -                                                               | (5,609,300)                                                                   | (5,609,300)               |
| At 31 March 2025                                         | 二零二五年三月三十一日            | 5,393,770                                                       | 67,054,858                                                                    | 72,448,628                |

## 23. RELATED PARTY TRANSACTION

The Council charged a fee of HK\$992,435 (2024: HK\$1,142,392) for administrative service and office support (comprising salary costs and attributable overhead) provided to the Consumer Legal Action Fund (the "Fund") during the year. The charge is in accordance with the provision of the Trust Deed governing the Funds and approved by both the Council and the Board of Administrators of the Fund.

## 22. 融資活動所產生負債之對賬

下表為由融資活動所產生委員會之負債之變動詳情，包括現金及非現金變動。由融資活動所產生之負債乃為現金流量或將來現金流量於委員會現金流量表分類為來自融資活動產生的現金流量。

## 23. 關聯方交易

委員會於年內收取 992,435 港元（二零二四年：1,142,392 港元），作為本年度向消費者訴訟基金（「基金」）提供行政服務和辦公室支援（包括薪金支出及相關開銷）的費用。該收費符合管限基金之信託契據中的條款規定，並經委員會與消費者訴訟基金執行委員會批核。



# PRODUCT TESTING AND MARKET SURVEY REPORTS

## 產品試驗及市場調查報告

| 1. ELECTRICAL & ELECTRONIC GOODS           | 電氣及電子產品        | 類別 |
|--------------------------------------------|----------------|----|
| • Air Purifiers                            | 空氣清新機          | T  |
| • Bladeless Fans with Heater Function      | 冷暖無葉風扇         | T  |
| • Bluetooth / Wi-Fi Speakers               | 藍牙 / Wi-Fi 揚聲器 | T  |
| • Cooker Hoods                             | 抽油煙機           | T  |
| • Dehumidifiers                            | 抽濕機            | T  |
| • eBook Readers                            | 電子書閱讀器         | T  |
| • Electric Irons                           | 電燙斗            | T  |
| • Gaming and Office Mice                   | 電競及辦公室滑鼠       | T  |
| • Smartphones                              | 智能手機           | T  |
| • Tablets                                  | 平板電腦           | T  |
| • TVs                                      | 電視             | T  |
| • Video Projectors                         | 投影機            | T  |
| • Wi-Fi Routers                            | Wi-Fi 路由器      | T  |
| • Window Type Air Conditioners             | 窗口式冷氣機         | T  |
| • Wireless Headphones                      | 無線藍牙耳機         | T  |
| 2. PHOTOGRAPHIC EQUIPMENT & SOFTWARE       | 攝影器材及軟件        |    |
| • Interchangeable-lens Cameras             | 可換鏡相機          | T  |
| • Internet Security Software               | 網絡安全軟件         | T  |
| • Virtual Private Networks (VPN)           | 虛擬私人網絡         | T  |
| 3. FOOD & HEALTH FOOD PRODUCTS             | 食物及健康食品        |    |
| • Beer                                     | 啤酒             | T  |
| • Bottled Water                            | 瓶裝水            | T  |
| • Fruit Jam                                | 果醬             | T  |
| • Pet Treats                               | 貓狗零食           | T  |
| • Wheat Flour                              | 小麥麵粉           | T  |
| 4. HEALTH, BEAUTY & PERSONAL CARE PRODUCTS | 保健、美容及個人護理用品   |    |
| • Anti-dandruff Shampoo                    | 去屑洗頭水          | T  |
| • Hair Styling Products                    | 頭髮造型用品         | T  |
| • Makeup Base and Primers                  | 妝前底霜           | S  |
| • Mosquito Repellents                      | 驅蚊劑            | T  |
| • Nappy Creams                             | 護臀膏            | S  |
| • Pimple Patches                           | 暗瘡貼            | S  |
| • Vitamin C Skincare Products              | 含維他命 C 護膚品     | T  |

|                                                      |                   |           |
|------------------------------------------------------|-------------------|-----------|
| <b>1. ELECTRICAL &amp; ELECTRONIC GOODS</b>          | <b>電氣及電子產品</b>    | <b>類別</b> |
| <b>5. HOUSEHOLD PRODUCTS</b>                         | <b>家居用品</b>       |           |
| • Ceramicware                                        | 陶瓷餐具              | T         |
| • Double Mattresses                                  | 雙人床褥              | T         |
| • In-wash Scent Boosters                             | 衣物清香珠             | T         |
| • Refillable Products                                | 補充裝產品             | S         |
| • Toilet Tissues                                     | 廁紙                | T         |
| • Tumblers and Travel Mug                            | 自攜杯               | T         |
| • Wet Toilet Paper                                   | 濕廁紙               | T         |
| <b>6. AUTOMOBILE PRODUCTS</b>                        | <b>汽車</b>         |           |
| • Cars                                               | 汽車                | T         |
| <b>7. CLOTHING, FOOTWEAR &amp; ACCESSORIES</b>       | <b>衣物、鞋履及配件</b>   |           |
| • Babywear                                           | 嬰幼兒衣物             | T         |
| <b>8. TOYS, STATIONERIES &amp; CHILDREN PRODUCTS</b> | <b>玩具、文具及兒童用品</b> |           |
| • Desk Mats                                          | 桌墊                | T         |

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T : Test 試驗 / S : Survey 市場調查

## SERVICE SURVEY REPORTS

### 服務調查報告

- Alteration of Net Weight of Grocery Products 超市貨品容量 / 重量變動
- Annual Supermarket Price Survey 年度超市價格調查
- Boarding Services for Cats and Dogs 貓狗寄養服務
- Bring-your-own-container at Restaurants 自備外賣餐盒
- Bring-your-own-cup at Beverage Shops 自備外賣杯
- e-Gift Cards 電子禮品卡
- Elderly Home Services 安老院服務
- Home Rehabilitation and Care Services 上門復康治療服務
- Home Removal Service 搬屋服務
- Infant Formula Price Surveys 嬰幼兒奶粉價格調查 \*
- Naked Shopping 裸買
- Online Build-your-own-PC Services 網上組裝電腦服務
- Powered Wheelchair Rental Services 電動輪椅租賃服務
- Private Camping Sites 私營露營場地
- Spam Call Blocker Apps 垃圾電話攔截程式
- Textbook Expenditure Survey 學生購書費調查
- Textbook Price Survey 教科書價格調查
- Unilateral Recognition and Comprehensive Motor Insurance Policies 等效先認及私家車綜合保險計劃

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\* Published on the Council's Website 刊登於本會網站



## PRODUCT AND SERVICE IN-DEPTH STUDY REPORTS

### 產品及服務研究報告

- A Just Transition to Sustainable Lifestyles 公平轉型至可持續生活
- Alteration of Layout of Private Residential Flats 改動室內間隔
- Cause, Prevention and Care of Pressure Sores 壓瘡的成因、預防及護理
- Dumplings 餃子
- Elderly Gastrointestinal Problems 長者腸胃問題
- Gas Water Heaters 氣體熱水爐
- Incense Sticks 線香
- Laboratory-grown Diamonds 實驗室培育鑽石
- Nutrient Content of Red Meat, White Meat and Other Alternatives 紅肉、白肉和代替品的營養成分
- Planting with Food Waste 廚餘種植
- Safety Tips for Scanning QR Code 安全掃描 QR Code
- Sarcopenia and Osteoporosis 肌少症及骨質疏鬆症
- Security Risks of Public USB Charging Stations 公共 USB 充電站的保安風險
- Storage of Fresh Produce 新鮮蔬果的儲存
- Sugars 食糖
- Treatment of Common Household Odours 家居常見異味的處理方法

## TRADE PRACTICES IN-DEPTH STUDIES AND CONSULTATION PAPERS RESPONDED TO BY THE COUNCIL

### 營商手法深入研究及諮詢文件回應

#### A) In-depth Studies 深入研究

1. CHOICE Article on Global Member Exercise with Generative AI Chatbots  
「生成式 AI 聊天機械人 答案未必真！」  
《選擇》月刊文章  
(16 September 2024)
2. CHOICE Article on Liability for Estate Agents' Misrepresentation  
「地產代理陳述：話說出口，責任何在？」  
《選擇》月刊文章  
(16 September 2024)
3. CHOICE Article on One-word-against-another Disputes  
「『口同鼻拗』『口講無憑』？凡事要『講證據』！」  
《選擇》月刊文章  
(15 November 2024)
4. Price Transparency in Healthcare: Fostering Consumer Trust and Value  
《信心與價值：提升醫療價格透明度》  
(6 March 2025)

#### B) Response to Consultation from the Government and Other Public Bodies 諮詢文件回應

1. Financial Services and the Treasury Bureau – Consultation on the Legislative Proposals to Regulate Over-the-Counter Trading of Virtual Assets  
財經事務及庫務局 – 有關規管虛擬資產場外交易的立法建議之公眾諮詢  
(11 April 2024)
2. The Hong Kong ESG Ratings and Data Products Providers Voluntary Code of Conduct Working Group (sponsored by the Securities and Futures Commission) – Consultation on Draft Hong Kong Code of Conduct for ESG Ratings and Data Products Providers  
香港 ESG 評級和數據產品供應商自願操守準則工作小組（證券及期貨事務監察委員會）– 就環境、社會及管治評級和數據產品供應商的操守準則草擬本之諮詢  
(20 June 2024)
3. Hong Kong Monetary Authority – Consultation on Cooling-off Period for Unsecured Consumer Credit Products\*  
香港金融管理局 - 有關未授權消費信貸產品的冷靜期諮詢 \*  
(9 August 2024)
4. Commerce and Economic Development Bureau and the Intellectual Property Department – Consultation on the Enhancement of the Copyright Ordinance Regarding Protection for Artificial Intelligence Technology Development  
商務及經濟發展局及知識產權署 – 就完善《版權條例》以保障人工智能技術發展之公眾諮詢  
(4 September 2024)
5. Hong Kong Monetary Authority – Consultation on Extending the Monetary Authority's Inspection and Enforcement Powers Under the Banking Ordinance\*  
香港金融管理局 – 就擴大金融管理當局在《銀行業條例》下的檢查和執法權力進行的諮詢 \*  
(12 December 2024)

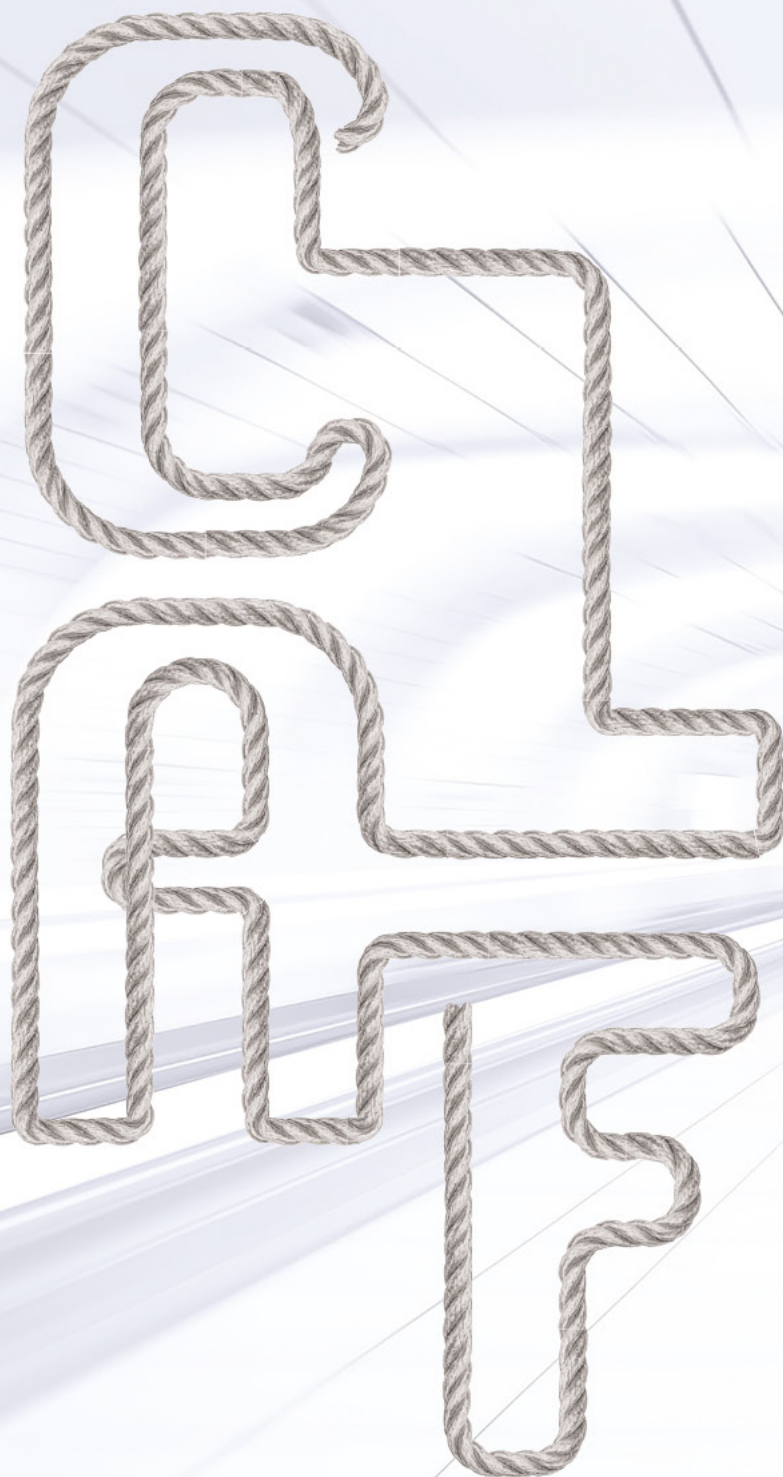
6. Commerce and Economic Development Bureau –  
Public Consultation on Proposed Updates to Safety  
Standards for Toys and Children's Products  
商務及經濟發展局 – 就更新玩具及兒童產品安全標準  
建議的公眾諮詢  
(27 December 2024)
7. Hong Kong Monetary Authority – Consultation Paper  
on Proposed Enhancements to the Banking Ordinance  
(Cap. 155)  
香港金融管理局 – 就優化《銀行業條例》(第 155 章)  
建議的諮詢文件  
(28 January 2025)
8. Housing Bureau – Consultation Document on the  
Regulatory Regime on Basic Housing Units  
房屋局 – 有關「簡樸房」規管制度的諮詢文件  
(10 February 2025)
9. Centre for Food Safety – Public Consultation on the  
Proposed Amendments to Food Adulteration (Metallic  
Contamination) Regulations (Cap. 132V)  
食物安全中心 – 就《食物攙雜(金屬雜質含量)規例》  
(第 132V 章) 建議修訂的公眾諮詢  
(14 February 2025)
10. Environmental Protection Department – Consultation  
on the Proposed Amendments to the Mercury Control  
Ordinance  
環境保護署 – 就《汞管制條例》建議修訂的諮詢  
(21 February 2025)

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\* Private Consultation 非公開諮詢



**ANNUAL REPORT OF  
THE CONSUMER LEGAL ACTION FUND**  
消費者訴訟基金年報



**2024-25**

# CONSUMER LEGAL ACTION FUND MANAGEMENT COMMITTEE

## 消費者訴訟基金管理委員會

**Chairman** 主席  
(up to 至 2024.12.05)



Mr Selwyn YU Sing-cheung, SC  
余承章資深大律師

**Chairman** 主席  
(from 2025.02.20 起)  
**Vice-Chairman** 副主席  
(up to 至 2025.02.19)



Mr Richard KHAW Wei-kiang, SC, JP  
許偉強資深大律師，太平紳士

**Vice-Chairman** 委員  
(from 2025.02.20 起)  
**Member** 副主席  
(up to 至 2025.02.19)



Mr Johnny MA Ka-chun, SC  
馬嘉駿資深大律師



Ms Astina AU Sze-ting  
區詩婷大律師



Ms Theresa Lena CHOW  
周廷勵大律師



Ms Stephanie HUNG Yu-jie  
洪羽緹大律師



Ms Vinci LAM Wing-sai, SC  
林穎茜資深大律師  
(from 2024.12.06 起)



Mr Eugene LIU  
廖於勤先生



Mr Duncan MA Tak-yan  
馬德仁先生  
(from 2025.02.17 起)



Mr Raymond MAK Ka-chun  
麥嘉晉先生  
(up to 至 2024.12.05)



Mr Alan NG Man-sang  
吳敏生大律師



Dr Karen SHUM Hau-yan  
沈孝欣醫生



Ms Gilly WONG Fung-han  
黃鳳嫻女士



Mr Philip WONG Wing-cheong  
黃永昌律師

# ANNUAL REPORT OF THE CONSUMER LEGAL ACTION FUND 2024-25

## 消費者訴訟基金年報 2024-25

The Consumer Council is the Trustee of the Consumer Legal Action Fund (the Fund) through a Declaration of Trust executed on 30 November 1994.

### Purpose

The Fund was established with an initial Government grant of HK\$10 million. Subsequently three extra grants each in the amount of \$10 million were received in May 2010, May 2018 and July 2024 respectively. The Fund aims to facilitate easier consumer access to legal remedies by providing legal assistance to consumers, particularly for cases involving significant public interest and injustice. Through granting assistance to eligible cases, the Fund also aims to deter business malpractices and enhance public awareness of consumer rights.

### Administration

The Council, as the Trustee, is responsible, through a Board of Administrators, for the overall administration and investment of the Fund. The Board of Administrators is in turn, underpinned by a Management Committee. The latter, whose members were appointed by the Commerce and Economic Development Bureau, is responsible for advising on the eligibility and merits of applications seeking assistance from the Fund.

### Operation

It is the function of the Council to help consumers resolve their complaints with the traders concerned by means of conciliation. The Council may, if it considers appropriate or if the complainants so request, refer cases of complaints to the Fund for consideration. Consumers may also apply to the Fund directly for assistance.

Generally, in processing an application for assistance, the Fund will consider whether all other means of dispute resolution have been exhausted and will assess the case against established eligibility criteria. Such criteria include whether the case involves significant consumer interest; whether a large group of consumers have been or will potentially be adversely affected; whether the case has a reasonable chance of success; whether assistance to the matter concerned can promote the consumer cause and produce deterrent effects on unscrupulous business practices; and whether it is practicable for the Fund to offer timely assistance.

消費者委員會是消費者訴訟基金（以下簡稱基金）的信託人。基金於 1994 年 11 月 30 日依據信託聲明成立。

### 目的

基金成立初時獲政府撥款港幣 1,000 萬元，其後在 2010 年 5 月、2018 年 5 月及 2024 年 7 月再分別獲政府撥款各港幣 1,000 萬元。基金旨在為尋求法律協助的消費者提供便捷的途徑，特別在涉及重大公眾利益和公義的事件上，協助消費者循法律途徑追討賠償。透過協助符合資格的個案，基金亦旨在遏止不當的經營手法，及讓公眾認識消費者的權利。

### 行政管理

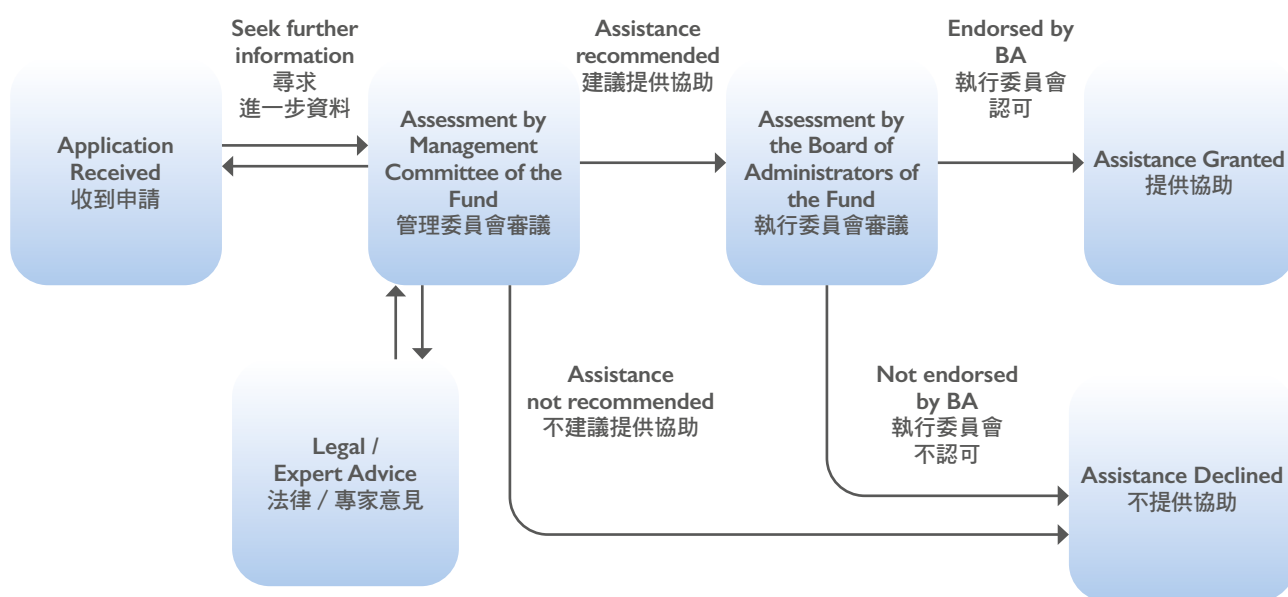
本會作為基金的信託人，是透過基金執行委員會，處理基金的行政及投資事宜。執行委員會根據基金管理委員會的建議批核申請個案，包括申請人是否符合資格，及個案的理據是否充分等。管理委員會成員由商務及經濟發展局委任。

### 基金運作

本會一向以調停方式致力協助消費者解決他們與商戶之間的糾紛，並在適當情況或在投訴人要求下，將個案轉介基金考慮給予協助。此外，消費者亦可直接向基金提出申請。

一般來說，基金在處理申請時，會考慮申請人是否已嘗試其他解決辦法，並根據既定的準則審批申請，這些準則包括個案是否涉及重大的消費者利益、受影響的消費者是否眾多、是否有合理的勝訴機會、協助是否有利促進消費者權益及對不當經營手法能否產生阻嚇作用，以及基金實際上是否可以提供及時的協助等。





## Deliberation

During the year under review, the Management Committee held 4 meetings and resolved matters by circulation on 57 occasions, while the Board of Administrators resolved matters by circulation on 12 occasions.

Altogether, the Fund considered 26 applications across different categories during the year under review.

After thorough consideration, the Fund declined 17 applications relating to complaints involving auto-repair services, elderly home services, product liability, property management services, purchase of local property, telecommunication services, beauty and fitness services respectively.

During the reporting period, the Fund granted assistance to 9 applications. These applications relate to beauty services, immigration consultancy services, purchase of local property and residential renovation.

## 處理個案

本年度基金管理委員會共舉行了 4 次會議，另 57 次以文件通傳方式議決事項。而執行委員會共 12 次以文件通傳方式議決事項。

年內，基金共審議了 26 宗申請及 2 宗已審議的申請尋求重新考慮管理委員會早前所作出的決定，涉及不同類別的申請。

經詳細考慮及審議後，基金否決 17 宗分別涉及汽車維修、長者家居服務、產品責任、物業管理服務、購買本地物業、電訊服務、美容及健身服務的申請。

本年度基金提供協助予 9 宗關於美容服務、移民諮詢服務、購買本地物業和家居裝修的新申請。

## Cases Granted Assistance 獲予以協助個案

### 1. Residential Renovation Works — Unscrupulous Trade Practices and Contract

The assisted consumer suffered loss due to the trader's failure to complete a renovation project following the trader's abrupt closure.

The Fund considered that the case involved sufficient legal merits and significant consumer interest. However, before the commencement of assistance, the assisted consumer withdrew the application for personal reasons.

#### 家居裝修工程 — 不良營商手法及合約

個案涉及一名受助消費者因涉案商戶突然結業未能完成裝修工程而遭受損失。

基金認為個案有充分的法律理據及重大的消費者利益。不過，在協助展開前，受助消費者基於個人理由撤回申請。

### 2. Residential Renovation Works — Unscrupulous Trade Practices and Contract

The assisted consumer was engaged in a dispute with the trader concerning quality and delay in residential renovation works at his property.

The Fund considered that the case involved sufficient legal merits and significant consumer interest. During the reporting period, the Fund instructed solicitors to provide assistance to the assisted consumer.

#### 家居裝修工程 — 不良營商手法及合約

個案涉及一名受助消費者就其住宅單位的裝修工程的施工質素及誤延等事宜與涉案商戶所引致的糾紛。

基金認為個案有充分的法律理據及重大的消費者利益。本報告期間，基金已委託律師向受助消費者提供協助。

### 3. Purchase of Residential Property — Unscrupulous Trade Practices

Evidence indicated that the assisted consumer purchased a first-hand residential property prior to completion. Upon completion, the living room's window was reduced from full size (per the sales brochure and representations provided at the time of sale) to half size.

The Fund considered that the case involved sufficient legal merits and significant consumer interest. During the reporting period, the Fund instructed solicitors to provide assistance to the assisted consumer.

#### 住宅物業買賣 — 不良營商手法

證據顯示受助消費者購買的一個未落成一手住宅物業單位，落成後客廳的窗戶比原定尺寸（根據購買單位時提供的銷售說明書和陳述）減少了一半。

基金認為個案有充分的法律理據及重大的消費者利益。本報告期間，基金已委託律師向受助消費者提供協助。

### 4. Purchase of Residential Property — Breach of Duty and Contract

Evidence indicated that the developer had failed to provide a first mortgage plan entailing a 2-year principal and interest free period offered to purchasers at the time of sale.

The assisted consumer is the administratrix of the estate of her late husband who was granted assistance by the Fund. The Fund agreed to grant assistance to the assisted consumer to continue with the claim. During the reporting period, the Fund instructed solicitors to provide assistance to the assisted consumer. A settlement was concluded with the developer. The assisted consumer received the settlement sum and the case was settled.

#### 住宅物業買賣 — 違反責任及合約

證據顯示發展商未能向買家提供於購買單位時所承諾的兩年免息免供的第一按揭計劃。

受助消費者是其已故丈夫的遺產管理人，而其已故丈夫於生前已獲得基金就此個案批予協助。基金同意向受助消費者提供協助，代替其已故丈夫繼續向發展商提出申索。本報告期間，基金已委託律師為受助消費者提供協助，受助消費者與發展商達成和解協議並收到和解款項，事件得以解決。



## 5. Purchase of Residential Property — Breach of Duty and Contract

Evidence indicated that the estate agency had breached its duties to pass on property information to the assisted consumers who entered into a preliminary agreement to purchase the property, and that such information could affect their ability to obtain a mortgage, resulting in their decision to withdraw from the purchase. Further, an unlicensed staff member was closely involved throughout the sale process.

The Fund considered that the case involved significant consumer interest. During the reporting period, the Fund instructed solicitors to provide assistance to the assisted consumers.

### 住宅物業買賣 — 違反責任及合約

證據顯示涉案地產代理違反了其責任，即沒有在受助消費者簽署臨時買賣合約時提供物業資料，而該資料可能影響受助消費者申請按揭貸款，導致受助消費者最終決定放棄購買有關物業。此外，個案亦涉及一名未持牌的員工參與銷售過程。

基金認為個案有重大的消費者利益。本報告期間，基金已委託律師為受助消費者提供協助。

## 6. Medical Beauty Services — Breach of Duties

Evidence indicated that the assisted consumer sustained personal injuries as a result of breast implant and related treatments carried out by a registered medical practitioner in breach of his duties of care.

The Fund considered that the case involved sufficient legal merits and significant consumer interest. During the reporting period, the Fund instructed solicitors to provide assistance to the assisted consumer.

### 醫學美容服務 — 違反責任

證據顯示受助消費者因接受涉案註冊醫生在違反謹慎責任情況下所提供的隆胸手術及相關療程而導致受傷。

基金認為個案有充分的法律理據及重大的消費者利益。本報告期間，基金已委託律師向受助消費者提供協助。

## 7. Beauty Services — Unscrupulous Trade Practices

Evidence indicated that the assisted consumer, being a person suffering from depressive disorder, purchased 9 beauty treatment packages as a result of unscrupulous trade practices of the beauty centres concerned.

The Fund considered that the case involved significant consumer interest. During the reporting period, the Fund instructed solicitors to provide assistance to the assisted consumer.

### 美容服務 — 不良營商手法

受助消費者是一名抑鬱症患者，證據顯示受助消費者受到涉案公司以不良營商手法誘使而購買了九份美容療程套餐。

基金認為個案有重大的消費者利益。本報告期間，基金已委託律師為受助消費者提供協助。

## 8. Beauty Services — Unscrupulous Trade Practices

Evidence indicated that the assisted consumer purchased a prepaid package of 22 sessions of beauty treatment as a result of unscrupulous trade practices of the beauty centre concerned.

The Fund considered that the case involved significant consumer interest. By the end of the reporting period, the Fund was in the process of instructing solicitors to act for the assisted consumer.

### 美容服務 — 不良營商手法

證據顯示受助消費者受到涉案美容中心以不良營商手法推銷，而購買了一個包含22次美容療程的預付套餐。

基金認為個案有重大的消費者利益。本報告期間，基金正在委託律師為受助消費者提供協助。

## 9. Immigration Consultancy Services — Breach of Duties

Evidence indicated that an immigration consultancy services company had breached its contractual and common law duties of care towards the assisted consumers, rendering their immigration application unsuccessful.

The Fund considered that the case involved significant consumer interest. By the end of the reporting period, the Fund was in the process of instructing solicitors to act for the assisted consumers.

### 移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司違反了其合約及普通法上的責任而導致受助消費者未能繼續進行移民程序。

基金認為個案有重大的消費者利益。本報告期間，基金正在為受助消費者委託律師。





## Cases Carried Over From Previous Year

The Fund continued to work on the following cases brought forward from the previous year:

### 1. Columbarium — Refusal to Allow Interment of Ashes

The assisted consumer's mother purchased a niche from a private columbarium in 1996. In 2017, the assisted consumer wished to inter her mother's ashes into the niche after she passed away. However, the columbarium refused to do so on the ground that the deceased's name printed on the receipt issued by the columbarium was different from the name on her death certificate and Hong Kong Identity Card.

During the reporting period, the columbarium's application for licence under the Private Columbaria Ordinance (PCO) was under review by the Private Columbaria Licensing Board. In May 2024, the columbarium informed the Assisted Consumer that she may proceed to complete the procedures for ash interment. However, the assisted consumer decided not to proceed with the ash interment.

### 2. Financial Services — Breach of Duty and Contract

Evidence indicated that the assisted consumer sustained loss in investing in London Gold as a result of the breach of duty and contractual obligation by the trader. In view of the circumstances of the case, the Fund considered that there were sufficient merits and significant consumer interest for assistance to be granted for legal action to be taken against the trader.

During the reporting period, follow up actions were in progress.

### 3. Financial Services — Fraud

Evidence indicated that the assisted consumer suffered loss due to suspected fraud perpetrated by a trader purporting to offer gold trading services.

During the reporting period, follow up actions were in progress.

### 4. Financial Services — Instalment Payment Plan

The assisted consumers lodged claims against a beauty centre and a bank in separate proceedings in the Small Claims Tribunal concerning a dispute arising out of the purchase of a beauty package from the beauty centre with a loan offered by the bank under a credit card instalment payment plan. Favourable judgment was obtained against the beauty centre for rescission of the purchase contract and damages. However, the proceedings against the bank claiming, amongst other things, late payment interest charged by the bank was unsuccessful.

During the reporting period, an appeal against the judgment of the Small Claims Tribunal concerning the late payment interest was heard in the High Court. Decision was made in favour of the bank. Having deliberated, the Fund decided not to pursue an appeal in the Court of Appeal. Follow up actions were in progress.

## 繼續跟進的個案

基金繼續跟進上年度未完成的個案，進展如下：

### 1. 私營骨灰龕場 — 拒絕容許骨灰安放

受助消費者的母親於 1996 年向涉案私營骨灰龕場購買龕位，當其母於 2017 年去世後，受助消費者欲將骨灰安放入龕位，但涉案龕場基於收據上其母姓名與死亡證及香港身份證上姓名不相符，拒絕受助消費者安放其母的骨灰。

本報告期間，私營骨灰安置所發牌委員會仍在審視涉案龕場根據《私營骨灰安置所條例》提出的牌照申請。於 2024 年 5 月，涉案龕場通知受助消費者，可以開始進行安放骨灰的程序。不過，受助消費者決定不繼續進行骨灰安置。

### 2. 金融服務 — 違反責任及合約

證據顯示涉案商戶違反責任及合約，導致受助消費者在倫敦金的投資中蒙受損失。鑑於個案有充足的法律理據和涉及重大的消費者利益，基金協助受助消費者向涉案公司採取法律行動。

本報告期間，有關的跟進行動正在進行中。

### 3. 金融服務 — 欺詐

證據顯示受助消費者受到涉案公司以聲稱提供黃金交易服務進行的欺詐行為而蒙受損失。

本報告期間，有關的跟進行動正在進行中。

### 4. 金融服務 — 分期付款計劃

受助消費者就一宗涉及以銀行信用卡分期付款計劃來購買美容套餐的糾紛，在小額錢債審裁處（「審裁處」）分別向美容中心和銀行提出申索。受助消費者成功就撤銷美容中心的合約及追討賠償的申索取得勝訴。不過，就銀行收取逾期付款利息及其他申索則未能成功。

本報告期間，受助消費者對審裁處就逾期付款利息的判決，上訴至高等法院。高等法院裁定銀行勝訴（「該判決」）。基金經審議後決定不會就該判決向上訴法庭提出上訴。有關該判令的跟進行動正在進行中。

## 5. Purchase of Residential Property — Breach of Duty and Contract

Evidence indicated that the assisted consumer was induced to purchase a unit adjoining the flat roof in reliance of an improper floor plan and misrepresentations given by the estate agent.

During the reporting period, the assisted consumer received a sum in full and final settlement and the case was settled.

## 6. Purchase of Residential Property — Breach of Duty and Contract (23 cases)

Evidence indicated that the developer had failed to provide a first mortgage plan entailing a 2-year principal and interest free period offered to purchasers at the time of sale.

During the reporting period, a settlement was concluded with the developer. 23 assisted consumers received the settlement sums and the cases were settled.

## 7. Beauty Services — Personal Injuries Claim

Evidence indicated that the assisted consumer sustained personal injuries as a result of facial treatment performed by a doctor at a medical beauty centre.

During the reporting period, full and final settlement was concluded with the doctor. The assisted consumer received the settlement sum net of contribution and the case was settled.

## 8. Beauty Services — Unscrupulous Trade Practices

Evidence indicated that the assisted consumer purchased a beauty treatment package as a result of the trader's unscrupulous trade practices.

During the reporting period, a settlement was concluded with the trader. The assisted consumer received the settlement sum and the case was settled.

## 9. Beauty Services — Unscrupulous Trade Practices

Evidence indicated that the assisted consumer entered into various treatment plans as a result of the trader's unscrupulous trade practices.

During the reporting period, follow up actions were in progress.

## 10. Immigration Consultancy Services — Breach of Duties

Evidence indicated that an immigration consultancy services company had breached its contractual and common law duties of care towards the assisted consumers, rendering them unable to proceed with their immigration process.

During the reporting period, the District Court gave a final judgment after assessment of damages in favour of the assisted consumer.

## 11. Immigration Consultancy Services — Breach of Duties

Evidence indicated that an immigration consultancy services company had breached its contractual and common law duties of care towards the assisted consumer, rendering her unable to proceed with her immigration process.

During the reporting period, the assisted consumer received a sum in full and final settlement and the case was settled.

## 5. 住宅物業買賣 — 違反責任及合約

證據顯示受助消費者受到涉案地產代理所提供的不當平面圖及失實陳述所影響而購買涉案住宅連平台單位。

本報告期間，受助消費者與涉案商戶達成完全和最終的和解並收到和解款項，事件得以解決。

## 6. 住宅物業買賣 — 違反責任及合約 (23 個案)

證據顯示發展商未能向買家提供於購買單位時所承諾的兩年免息免供的第一按揭計劃。

本報告期間，23 個受助消費者與發展商達成和解協議並收到和解款項，事件得以解決。

## 7. 美容服務 — 人身傷害的申索

證據顯示受助消費者因接受涉案公司所提供的美容療程而受傷。

本報告期間，受助消費者與涉案醫生達成完全和最終的和解並收到扣除分擔費用後的和解款項，事件得以解決。

## 8. 美容服務 — 不良營商手法

證據顯示受助消費者受到涉案公司以不良營商手法推銷而簽署了一份會籍合約。

本報告期間，受助消費者與涉案公司達成和解及收到和解金額，事件得以解決。

## 9. 美容服務 — 不良營商手法

證據顯示受助消費者受到涉案公司以不良營商手法推銷而簽署多份美容服務合約。

本報告期間，有關的跟進行動正在進行中。

## 10. 移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司違反了其合約及普通法上的責任而導致受助消費者未能繼續進行移民程序。

本報告期間，區域法院在評估損失後裁定受助消費者勝訴。

## 11. 移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司違反了其合約及普通法上的責任而導致受助消費者未能繼續進行移民程序。

本報告期間，受助消費者收到和解款項以作完全和最終的和解，事件得以解決。

## 12. Immigration Consultancy Services — Breach of Duties

Evidence indicated that an immigration consultancy services company had breached its contractual and common law duties of care towards the assisted consumer, rendering his immigration application unsuccessful.

During the reporting period, the assisted consumer withdrew the application due to personal reasons.

## 13. Immigration Consultancy Services — Breach of Duties

Evidence indicated that an immigration consultancy services company had breached its contractual and common law duties of care towards the assisted consumer, rendering her immigration application unsuccessful.

During the reporting period, follow up actions were in progress.

## 14. Time-sharing Scheme — Aggressive Commercial Practices

Evidence indicated that the assisted consumer was induced to execute 3 vacation club membership agreements by unconscionable and unfair tactics adopted by the trader.

During the reporting period, a default judgment in favour of the assisted consumer was obtained and follow up actions in pursuance of the default judgment were in progress.

## 15. Time-sharing Scheme — Aggressive Commercial Practices

Evidence indicated that the assisted consumer was induced into entering a vacation club membership agreement and/or membership upgrade by the trader's unconscionable and unfair sales tactics.

During the reporting period, follow up actions were in progress.

## 16. Legal services — Breach of Duties

Evidence indicated that a law firm had breached its duties of care and fiduciary duties towards the assisted consumers, causing them to suffer loss as a result of the loss of priority in the charging order obtained over the judgment debtor's property to another client of the law firm.

During the reporting period, follow up actions were in progress.

## 17. Continuous Positive Airway Pressure Device — Product Liability

The assisted consumer claimed that the use by her spouse of a continuous positive airway pressure device, which was subject to product recall, caused his death.

During the reporting period, follow up actions were in progress.

## 18. Residential Renovation Works — Unscrupulous Trade Practices and Contract

Disputes arose between the assisted consumer and the trader concerning the charges, workmanship and abandonment of home renovation works at her mother's property.

During the reporting period, the Small Claims Tribunal ordered that judgment be entered in favour of the assisted consumer against the trader. The case concluded accordingly.

## 12. 移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司違反了其合約及普通法上的謹慎責任而導致受助消費者未能繼續進行移民程序。

本報告期間，受助消費者因個人理由撤銷申請。

## 13. 移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司違反了其合約及普通法上的謹慎責任而導致受助消費者未能成功申請移民。

本報告期間，有關的跟進行動正在進行中。

## 14. 共享時光服務 — 威嚇性營商手法

證據顯示受助消費者受到涉案公司的不合情理和不良營商手法影響而簽署了三份時光共享會籍合約。

本報告期間，法庭在欠缺抗辯書的情況下裁定受助消費者勝訴，有關的跟進行動正在進行中。

## 15. 共享時光服務 — 威嚇性營商手法

證據顯示受助消費者受到涉案公司的不合情理和不良營商手法影響而簽署了一份時光共享會籍合約。

本報告期間，有關的跟進行動正在進行中。

## 16. 法律服務 — 違反責任

證據顯示涉案律師行因違反謹慎責任和授信責任而導致受助消費者喪失針對判定債務人的財產所取得的押記令之優先權予涉案律師行的另一位客戶，因而蒙受損失。

本報告期間，有關的跟進行動正在進行中。

## 17. 持續陽壓呼吸裝置 — 產品責任

受助消費者聲稱其配偶因使用一款被生產商召回的持續陽壓呼吸裝置而導致死亡。

本報告期間，有關的跟進行動正在進行中。

## 18. 家居裝修工程 — 不良營商手法及合約

個案涉及一名受助消費者就其母親的住宅單位的裝修工程費用、手工和未能完成工程等事宜與涉案商戶的糾紛。

本報告期間，小額錢債審裁處裁定受助消費者勝訴，個案告一段落。



### 19. Wedding Event Planning Services — Misrepresentations and Unscrupulous Trade Practices (5 cases)

Evidence indicated that the assisted consumers were induced to purchase packages of wedding services as a result of the trader's misrepresentations and unscrupulous trade practices.

During the reporting period, follow up actions were in progress.

### 20. Fitness Services — Unscrupulous Trade Practices

Evidence indicated that the assisted consumer entered into 1 membership plan and 7 personal training plans as a result of the unfair trade practices and unconscionable conduct of the fitness centre.

During the reporting period, a settlement was concluded with the trader. The assisted consumer received the settlement sum and the case was settled.

### 21. Fitness Services — Unscrupulous Trade Practices

Evidence indicated that the assisted consumer, being a person suffering from schizophrenia and auditory hallucination, entered into personal training services and fitness membership under 6 contracts within 3 weeks as a result of the unfair trade practices and unconscionable conduct of the fitness centre.

During the reporting period, the assisted consumer withdrew the application due to limited prospects for recovery following closure of the fitness centre.

### 22. Fitness Services — Breach of Contract and Unscrupulous Trade Practices

Evidence indicated that the assisted consumer entered into 2 personal training plans as a result of the unfair trade practices and unconscionable conduct of the fitness centre. The trader subsequently failed to provide services.

During the reporting period, follow up actions were in progress.

### 19. 婚禮策劃服務 — 失實陳述及不良營商手法（5 個案）

證據顯示受助消費者受到涉案公司以失實陳述及不良營商手法誘使而購買了婚禮服務套餐。

本報告期間，有關的跟進行動正在進行中。

### 20. 健身服務 — 不良營商手法

證據顯示受助消費者受到涉案公司以不良營商手法推銷及不合情理行為而簽署了一份會籍合約及七份私人教練合約。

本報告期間，受助消費者與涉案公司達成和解及收到和解金額，事件得以解決。

### 21. 健身服務 — 不良營商手法

受助消費者是一名精神分裂症患者及有幻聽症狀，證據顯示受助消費者受到涉案公司以不良營商手法推銷及不合情理行為而於三星期內簽署共六份私人教練及健身會籍合約。

本報告期間，受助消費者因健身中心結束營業致討回損失的機會渺茫而撤銷申請。

### 22. 健身服務 — 違反合約及不良營商手法

證據顯示受助消費者受到涉案健身中心以不良營商及不合情理手法影響而簽署了兩份私人教練合約。該商戶其後並未提供服務。

本報告期間，有關的跟進行動正在進行中。

## Statistics

During the reporting period, the Fund has received a total of 33 new applications and has granted assistance to 9 applications<sup>1</sup>.

## Finance

The Fund's income is derived from:

- (a) investing the capital sum in fixed deposits;
- (b) charging applicants a fee of HK\$100 each for cases within the jurisdiction of the Small Claims Tribunal and HK\$1,000 each for other court cases;
- (c) recovering legal costs from defendants in successful cases; and
- (d) receiving from each successful case a contribution of 10% of the benefits gained by the assisted consumer.

As at 31 March 2025, the Fund had a balance of approximately HK\$20.18 million<sup>2</sup>.

## Acknowledgements

During the year under review, Mr Richard KHAW Wei-kiang, SC, JP, succeeded Mr Selwyn YU Sing-cheung, SC, as the Chairman of the Management Committee with effect from 20 February 2025. Mr Johnny MA Ka-chun, SC, became the Vice-Chairman of the Management Committee with effect from 20 February 2025. Ms Vinci LAM Wing-sai, SC, and Mr Duncan MA Tak-yan joined the Fund as new Members of the Management Committee.

The Fund wishes to express its heartfelt thanks for the staunch support and invaluable contributions of Mr Selwyn YU Sing-cheung, SC, and Mr Raymond MAK Ka-chun.

Last but not least, the Council would like to express gratitude to members of the Board of Administrators and the Management Committee, and to all those who have rendered assistance, including counsels and solicitors engaged by the Fund, for all their efforts and contributions to the Fund throughout the year. We are also very grateful to the Government for its continuous support to the Fund.

## 統計

本報告期間，基金共接獲 33 宗申請，其中 9 宗申請獲基金協助<sup>1</sup>。

## 財務狀況

基金的收入來源如下：

- (a) 利用資金作定期儲蓄收取利息；
- (b) 向申請人收取費用：小額錢債審裁處案件每宗收取港幣 100 元，其他案件每宗收取港幣 1,000 元；
- (c) 成功個案中被告人賠償的訟費；及
- (d) 受助消費者勝訴後，基金從他們所獲取的金額中收取一成，作為分擔費用。

截至 2025 年 3 月 31 日止，基金結餘約港幣 2,018 萬元<sup>2</sup>。

## 鳴謝

年內，許偉強資深大律師，太平紳士於 2025 年 2 月 20 日起接替余承章資深大律師，成為消費者訴訟基金管理委員會的主席。馬嘉駿資深大律師於 2025 年 2 月 20 日起成為消費者訴訟基金管理委員會副主席。林穎茜資深大律師和馬德仁先生加入管理委員會成為新委員。

基金並衷心感謝余承章資深大律師和麥嘉晉先生，一直對基金的支持和貢獻。

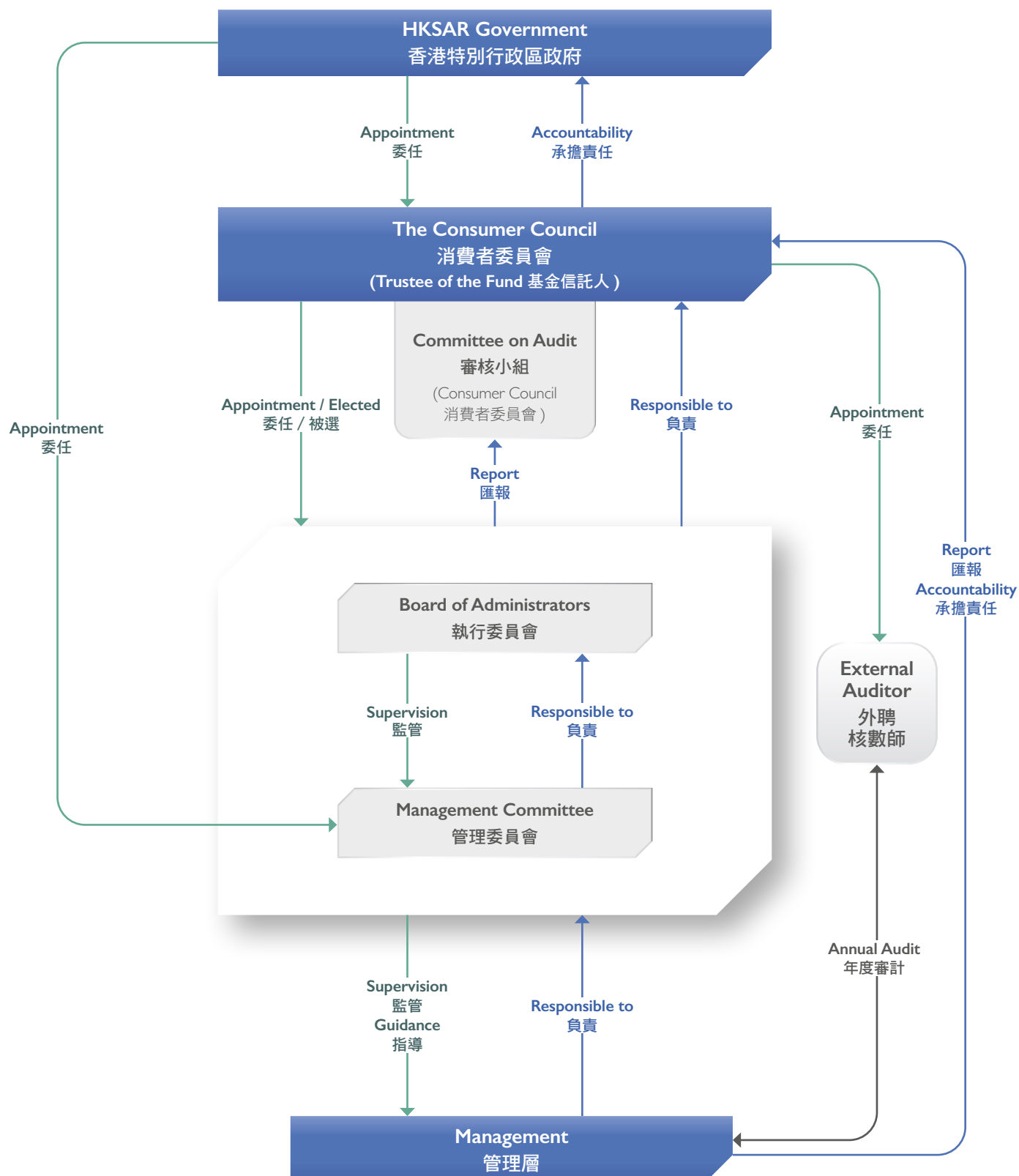
最後，本會謹向基金兩個委員會的成員，及曾經協助基金順利運作的各界人士，包括基金聘請的大律師和律師等致謝，感激他們在年內為基金付出的努力和貢獻。本會亦非常感謝政府對基金一直以來的支持。

1. See Annex A for the Statistics for Assisted Cases and Applications of Consumer Legal Action Fund in 2024-25.  
附錄甲詳列消費者訴訟基金於 2024-25 年度之申請個案統計。

2. See Annex B for the Fund's Auditors' Report and Financial Statements for the period under review.  
附錄乙詳列基金本年度的核數師報告及財政報告。

# CORPORATE GOVERNANCE STRUCTURE

## 基金管治架構





# MEMBERSHIP AND KEY FUNCTIONS

## 委員及主要職責

### Consumer Legal Action Fund Board of Administrators 消費者訴訟基金執行委員會

Number of Meetings 會議次數：  
By circulation 以文件通傳方式

#### Chairman 主席

Mr Clement CHAN Kam-wing, BBS, MH, JP  
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士

#### Vice-Chairman 副主席

Mr Tony PANG Chor-fu 彭楚夫先生

#### Members 委員

Mr Matthew LAM Kin-hong, BBS, MH, JP  
林建康律師，銅紫荊星章，榮譽勳章，太平紳士（up to 至 2024.12.31）  
Mr Stephen LEUNG Shing-yum 梁盛蔭律師（from 2025.01.21 起）  
Dr Victor LUI Wing-cheong 雷永昌醫生（up to 至 2024.12.31）  
Ms Gilly WONG Fung-han 黃鳳嫻女士  
Mr Selwyn YU Sing-cheung, SC 余承章資深大律師（from 2025.01.21 起）

#### Key Functions 主要職能

The Board of Administrators shall:

1. be responsible to the Trustee;
2. report all its proceedings to the Trustee in due course; and
3. perform such duties as may be prescribed by the Trustee from time to time, and may exercise such of the powers as may be delegated by the Trustee to it from time to time.

執行委員會應：

1. 對受託人負責；
2. 適時向信託人報告所有程序；及
3. 履行信託人不時規定的職責，並可行使信託人不時授予的權力。

### Consumer Legal Action Fund Management Committee 消費者訴訟基金管理委員會

Number of Meetings  
會議次數：4

#### Chairman 主席

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師（up to 至 2024.12.05）  
Mr Richard KHAW Wei-kiang, SC, JP 許偉強資深大律師，太平紳士  
（from 2025.02.20 起）

#### Vice-Chairman 副主席

Mr Richard KHAW Wei-kiang, SC, JP 許偉強資深大律師，太平紳士  
（up to 至 2025.02.19）  
Mr Johnny MA Ka-chun, SC 馬嘉駿資深大律師（from 2025.02.20 起）

#### Members 委員

Ms Astina AU Sze-ting 區詩婷大律師  
Ms Theresa Lena CHOW 周廷勵大律師  
Ms Stephanie HUNG Yu-jie 洪羽捷大律師  
Ms Vinci LAM Wing-sai, SC 林穎茜資深大律師（from 2024.12.06 起）  
Mr Eugene LIU 廖於勤先生  
Mr Johnny MA Ka-chun, SC 馬嘉駿資深大律師（up to 至 2025.02.19）  
Mr Duncan MA Tak-yan 馬德仁先生（from 2025.02.17 起）  
Mr Raymond MAK Ka-chun 麥嘉晉先生（up to 至 2024.12.05）  
Mr Alan NG Man-sang 吳敏生大律師  
Dr Karen SHUM Hau-yan 沈孝欣醫生  
Ms Gilly WONG Fung-han 黃鳳嫻女士  
Mr Philip WONG Wing-cheung 黃永昌律師

#### Key Functions 主要職能

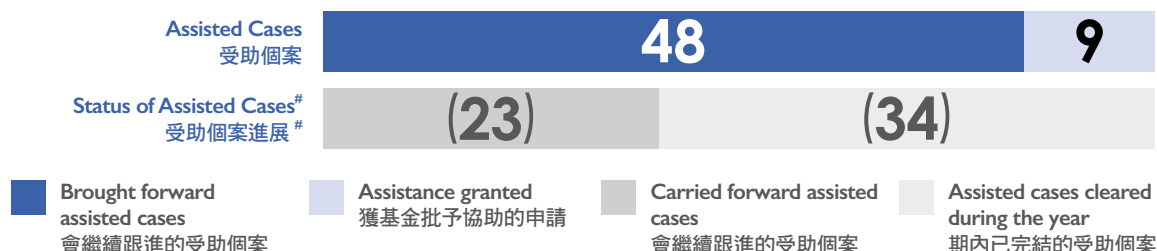
The Management Committee is responsible for advising on the eligibility and merits of applications seeking assistance from the Consumer Legal Action Fund.

管理委員會負責就尋求消費者訴訟基金協助之申請是否符合申請條件及法律依據上提供建議。

# STATISTICS FOR ASSISTED CASES AND APPLICATIONS OF CONSUMER LEGAL ACTION FUND IN 2024-25

## 於 2024-25 年度消費者訴訟基金受助個案及申請的統計

### Assisted Cases 受助個案



# Breakdown on status of assisted cases: # 受助個案進展的狀況：

|                                |    |
|--------------------------------|----|
| Compensation recovered 獲得賠償    |    |
| • out-of-court settlement 庭外和解 | 28 |
| • judgment obtained 經勝訴獲取      | 1  |
| Cases not pursued further 未再跟進 |    |
| • no recovery prospect 因無賠償可能  | 0  |
| • application withdrawn 因申請撤回  | 4  |
| • terminated by the Fund 被基金終止 | 1  |

In process 在處理中

23

### Other Applications to be Handled 其他有待處理的申請



\* Breakdown of cases with application handled: \* 已處理的申請狀況：

|                               |    |
|-------------------------------|----|
| Assistance granted 獲基金批予協助的申請 | 9  |
| Assistance declined 基金不接納的申請  | 17 |

### 2024-25 Carried Forward Assisted Cases and Applications 2024-25 年度會繼續跟進的受助個案及申請



1. "Brought forward applications" means the number of applications received by the Fund during the reporting period and pending for deliberation of the Management Committee. 「會繼續跟進的申請」指在報告期間基金已接獲及有待管理委員會審議的申請數目。
2. "New applications and applications seeking reconsideration" means the number of applications and applications seeking reconsideration received by the Fund during the reporting period. 「基金接獲的新申請及要求再考慮的申請」指在報告期間基金已接獲的申請及要求再考慮的申請數目。
3. "Applications handled" means the number of applications deliberated by the Management Committee during the reporting period. 「已處理的申請」指在報告期間管理委員會已審議的申請數目。
4. "Carried forward applications" means the number of applications received by the Fund during the reporting period and pending for deliberation of the Management Committee. 「會繼續跟進的申請」指在報告期間基金已接獲及有待管理委員會審議的申請數目。
5. "Problem solved" means the number of applications which the disputes were resolved before deliberation of the Management Committee during the reporting period. 「問題已獲解決」指在報告期間，個案中的爭議於管理委員會審議前已獲得解決的申請數目。

## Independent Auditor's Report to the Trustee of Consumer Legal Action Fund

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

### Opinion

We have audited the financial statements of Consumer Legal Action Fund (the "Fund") set out on pages 169 to 185, which comprise the statement of financial position as at 31 March 2025 and the statement of income and expenditure, the statement of changes in capital and reserves and the statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the financial statements give a true and fair view of the financial position of the Fund as at 31 March 2025, and of its financial performance and its cash flows for the year then ended in accordance with HKFRS Accounting Standards as issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA").

### Basis for Opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing ("HKSAs") issued by the HKICPA. Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Fund in accordance with the HKICPA's Code of Ethics for Professional Accountants (the "Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### Other Matter

The financial statements of the Fund for the year ended 31 March 2024 were audited by another independent auditor whose report dated 19 July 2024 expressed an unmodified opinion on those financial statements.

### Other Information

The Board of Administrators of the Fund is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

## 獨立核數師報告 致消費者訴訟基金受託人

(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

### 意見

本核數師(以下簡稱「我們」)已審核列載於第169頁至第185頁消費者訴訟基金(「基金」)的財務報表,包括二零二五年三月三十一日之財務狀況表,及截至該日止年度之收支結算表、資本及儲備變動表及現金流量表,以及財務報表附註(包括重大會計政策信息)。

我們認為,該等財務報表已根據香港會計師公會頒布的《香港財務報告準則》會計準則真實而公平地反映了基金於二零二五年三月三十一日的財務狀況以及基金截至該日止年度的財務表現及現金流量。

### 意見基礎

我們已根據香港會計師公會頒布的《香港審計準則》進行審計。我們在該等準則下承擔的責任已在本報告「核數師就審核財務報表承擔之責任」部分中進一步闡述。根據香港會計師公會的《專業會計師道德守則》(以下簡稱「守則」),我們獨立於基金,並已履行守則中的其他專業道德責任。我們相信,我們所獲得的審核證據能充分及適當地為我們的意見提供基礎。

### 其他事項

基金於二零二四年三月三十一日止之年度的財務報表由另外獨立核數師審核,其於二零二四年七月十九日對該等財務報表表達了無保留意見。

### 其他信息

基金執行委員會對其他信息負責。其他信息包括年報所載的信息,但不包括財務報表及我們就此出具的核數師報告。

我們對財務報表的意見不涵蓋其他信息,我們亦不對該等其他信息發表任何形式的鑒證結論。

就我們對財務報表的審核而言,我們的責任是閱讀其他信息,在此過程中,考慮其他信息是否與財務報表或我們在審核過程中所瞭解的情況存在重大抵觸或者似乎存在重大錯誤陳述的情況。

基於我們已執行的工作,如果我們認為其他信息存在重大錯誤陳述,我們須報告該事實。在此方面,我們沒有任何須報告之事項。



## Independent Auditor's Report to the Trustee of Consumer Legal Action Fund

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

### Responsibilities of Board of Administrators and Those Charged with Governance for the Financial Statements

The Board of Administrators is responsible for the preparation of financial statements that give a true and fair view in accordance with HKFRS Accounting Standards as issued by the HKICPA, and for such internal control as the Board of Administrators determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board of Administrators is responsible for assessing the Fund's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Administrators either intends to liquidate the Fund or to cease operations, or has no realistic alternative but to do so.

The Board of Administrators and Those Charged with Governance are responsible for overseeing the Fund's financial reporting process.

### Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. This report is made solely to you, as a body, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with HKSAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control.

## 獨立核數師報告 致消費者訴訟基金受託人

(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

### 執行委員會及管治人員就財務報表須承擔的責任

執行委員會須遵照香港會計師公會頒布的《香港財務報告準則》會計準則擬備真實及公平的財務報表，以及實行其認為必要的內部控制，並對其認為為使財務報表的擬備不存在由於欺詐或錯誤而導致的重大錯誤陳述。

在擬備財務報表時，執行委員會負責評估基金持續經營的能力，並在適用情況下披露與持續經營有關的事項，以及使用持續經營為會計基礎，除非執行委員會有意將基金清盤或停止經營，或別無其他實際的替代方案。

執行委員會及管治人員負責監督基金的財務報告流程。

### 核數師就審核財務報表承擔的責任

我們的目標是對財務報表整體是否存在由於欺詐或錯誤而導致的重大錯誤陳述取得合理保證，發出納入我們意見的核數師報告。本報告僅向基金發出，除此之外，本報告並無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何法律責任。

合理保證是高水平的保證，但不能保證按照《香港審核準則》進行的審核，在某一重大錯誤陳述存在時總能被發現。錯誤陳述可由欺詐或錯誤引起，如果合理預期它們單獨或匯總起來可能影響財務報表使用者依賴此等財務報表所作出的經濟決定，則有關的錯誤陳述可被視作重大。

在根據《香港審計準則》進行審核的過程中，我們於整個審計過程中運用專業判斷，並抱持專業懷疑態度。我們亦：

- 識別及評估財務報表由於欺詐或錯誤而導致之重大錯誤陳述風險，設計及執行審核程序以應對該等風險，以及獲取充分及適當審核憑證為我們的意見提供基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、虛假陳述或僭越內部控制，故因未能發現欺詐而導致之重大錯誤陳述風險高於因未能發現錯誤而導致之重大錯誤陳述風險。
- 瞭解有關審核之內部控制，以設計在各類情況下適當之審核程序，但並非旨在對基金內部控制之成效發表意見。

## Independent Auditor's Report to the Trustee of Consumer Legal Action Fund

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

### Auditor's Responsibilities for the Audit of the Financial Statements (Continued)

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Administrators.
- Conclude on the appropriateness of the Board of Administrators' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Fund's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with Those Charged with Governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

### Baker Tilly Hong Kong Limited

Certified Public Accountants

Hong Kong, 22 July 2025

### Tong Wai Hang

Practising Certificate number: P06231

## 獨立核數師報告

### 致消費者訴訟基金受託人

(根據日期為一九九四年十一月三十日的信託聲明在香港成立)

### 核數師就審核財務報表承擔的責任 (續)

- 評估執行委員會所採用會計政策之恰當性及作出會計估計及相關披露之合理性。
- 總結執行委員會採用持續經營會計基礎是否恰當，並根據已獲得的審核憑證，總結是否存在重大不明朗因素涉及可能令基金之持續經營能力嚴重成疑之事件或情況。倘我們得出結論認為存在重大不明朗因素，我們須於核數師報告中提醒使用者注意財務報表內之相關披露，或倘相關披露不足，則我們應當發表非無保留意見。我們的結論以截至核數師報告日期所獲得的審核憑證為基礎。然而，未來事件或情況可能導致基金不再持續經營。
- 評估財務報表（包括披露）之整體列報方式、結構和內容，以及財務報表是否公平反映相關交易和事項。

我們與管治人員溝通（其中包括）審核工作之計劃範圍、時間安排及重大審核發現等事項，包括我們於審核期間識別出內部控制之任何重大缺陷。

### 天職香港會計師事務所有限公司

執業會計師

香港，二零二五年七月二十二日

### 湯偉行

執業證書編號：P06231

**Consumer Legal Action Fund 消費者訴訟基金**  
**Statement of Income and Expenditure 收支結算表**  
**for the year ended 31 March 2025 截至二零二五年三月三十一日止年度**  
(Expressed in Hong Kong dollars) (以港元表示)

|                                         |             |              | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|-----------------------------------------|-------------|--------------|-----------------------------|-----------------------------|
|                                         | Notes<br>附註 |              |                             |                             |
| <b>Income</b>                           |             | <b>收入</b>    |                             |                             |
| Bank interest income                    |             | 銀行利息收入       | 602,169                     | 376,357                     |
| Application fee from assisted consumers |             | 受助消費者申請費     | 24,100                      | 23,200                      |
| Contribution from assisted consumers    |             | 受助消費者分擔費用    | 3,695,149                   | 474,701                     |
|                                         |             |              | <u>4,321,418</u>            | <u>874,258</u>              |
| Less:                                   |             | 減：           |                             |                             |
| <b>Expenditure</b>                      |             | <b>支出</b>    |                             |                             |
| Auditor's remuneration                  |             | 核數師酬金        | 15,000                      | 15,700                      |
| Administrative service expenses         | 6           | 行政服務支出       | 992,435                     | 1,142,392                   |
| Bank charges                            |             | 銀行費用         | 4,456                       | 9,160                       |
| Legal fees for assisted consumers       |             | 受助消費者律師費     | 3,444,266                   | 539,177                     |
| Sundry expenses                         |             | 雜項支出         | 11,662                      | 16,473                      |
|                                         |             |              | <u>4,467,819</u>            | <u>1,722,902</u>            |
| <b>Deficit for the year</b>             |             | <b>本年度虧損</b> | <u>(146,401)</u>            | <u>(848,644)</u>            |

The notes on pages 173 to 185 form part of the financial statements. 載於第173頁至第185頁的附註構成財務報表的其中部分。



Consumer Legal Action Fund 消費者訴訟基金  
Statement of Financial Position 財務狀況表  
as at 31 March 2025 於二零二五年三月三十一日  
(Expressed in Hong Kong dollars) (以港元表示)

|                                       |             |              | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|---------------------------------------|-------------|--------------|-----------------------------|-----------------------------|
|                                       | Notes<br>附註 |              |                             |                             |
| <b>Current assets</b>                 |             | <b>流動資產</b>  |                             |                             |
| Interest receivables                  |             | 應收利息         | 216,206                     | 82,100                      |
| Bank balances and cash                | 4           | 銀行結餘及現金      | 21,166,809                  | 11,845,028                  |
|                                       |             |              | 21,383,015                  | 11,927,128                  |
| <b>Current liabilities</b>            |             | <b>流動負債</b>  |                             |                             |
| Account payables and accrued expenses |             | 應付賬款及應計費用    | 877,273                     | 1,125,028                   |
| Amount due to the Trustee             | 5           | 應付受託人款項      | 992,435                     | 1,142,392                   |
|                                       |             |              | 1,869,708                   | 2,267,420                   |
| <b>NET ASSETS</b>                     |             | <b>資產淨值</b>  | 19,513,307                  | 9,659,708                   |
| <b>Capital and reserves</b>           |             | <b>資本及儲備</b> |                             |                             |
| Capital                               | 1           | 資本           | 40,000,000                  | 30,000,000                  |
| General fund                          |             | 一般基金         | (20,486,693)                | (20,340,292)                |
|                                       |             |              | 19,513,307                  | 9,659,708                   |

The financial statements on pages 169 to 185 were approved and authorised for issue by the Board of Administrators on 22 July 2025 and are signed on its behalf by:  
載於第 169 頁至第 185 頁的財務報表已於二零二五年七月二十二日獲執行委員會批准及授權發佈，並由以下代表簽署：

Mr. Clement CHAN Kam-wing, BBS, MH, JP  
陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士  
Administrator  
執行委員

Mr. Tony PANG Chor-fu  
彭楚夫先生  
Administrator  
執行委員

The notes on pages 173 to 185 form part of the financial statements. 載於第173頁至第185頁的附註構成財務報表的其中部分。

**Consumer Legal Action Fund 消費者訴訟基金**  
**Statement of Changes in Capital and Reserves 資本及儲備變動表**  
**for the year ended 31 March 2025 截至二零二五年三月三十一日止年度**  
(Expressed in Hong Kong dollars) (以港元表示)

|                                              |                                    | Capital<br>資本<br>HK\$<br>港元 | General fund<br>一般基金<br>HK\$<br>港元 | Total<br>合計<br>HK\$<br>港元 |
|----------------------------------------------|------------------------------------|-----------------------------|------------------------------------|---------------------------|
| <b>At 1 April 2023</b>                       | <b>於二零二三年四月一日</b>                  | 30,000,000                  | (19,491,648)                       | 10,508,352                |
| Deficit for the year                         | 本年度虧損                              | -                           | (848,644)                          | (848,644)                 |
| <b>At 31 March 2023 and<br/>1 April 2024</b> | <b>於二零二三年三月三十一日及<br/>二零二四年四月一日</b> | 30,000,000                  | (20,340,292)                       | 9,659,708                 |
| Injection of capital                         | 注資                                 | 10,000,000                  | -                                  | 10,000,000                |
| Deficit for the year                         | 本年度虧損                              | -                           | (146,401)                          | (146,401)                 |
| <b>At 31 March 2025</b>                      | <b>於二零二五年三月三十一日</b>                | <b>40,000,000</b>           | <b>(20,486,693)</b>                | <b>19,513,307</b>         |

The notes on pages 173 to 185 form part of the financial statements. 載於第173頁至第185頁的附註構成財務報表的其中部分。

**Consumer Legal Action Fund 消費者訴訟基金**  
**Statement of Cash Flows 現金流量表**  
**for the year ended 31 March 2025 截至二零二五年三月三十一日止年度**  
(Expressed in Hong Kong dollars) (以港元表示)

|                                                                      |                          | Notes<br>附註 | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|----------------------------------------------------------------------|--------------------------|-------------|-----------------------------|-----------------------------|
| <b>Operating activities</b>                                          | <b>營運活動</b>              |             |                             |                             |
| Deficit for the year                                                 | 本年度虧損                    |             | (146,401)                   | (848,644)                   |
| Adjustment for:                                                      | 就下列項目作出調整：               |             |                             |                             |
| - Bank interest income                                               | - 銀行利息收入                 |             | (602,169)                   | (376,357)                   |
| <b>Operating loss before working capital changes</b>                 | <b>營運資金變動前之營運虧損</b>      |             | (748,570)                   | (1,225,001)                 |
| Decrease in amount due to the Trustee                                | 應付受託人款項之減少               |             | (149,957)                   | (219,355)                   |
| Decrease in account payables and accrued expenses                    | 應付賬款及應計費用之減少             |             | (247,755)                   | (547,733)                   |
| <b>Net cash used in operating activities</b>                         | <b>用於營運活動之現金淨額</b>       |             | <b>(1,146,282)</b>          | <b>(1,992,089)</b>          |
| <b>Investing activities</b>                                          | <b>投資活動</b>              |             |                             |                             |
| Interest received                                                    | 已收利息                     |             | 468,063                     | 524,734                     |
| Placement in time deposits with original maturity over three months  | 存放原定到期日逾三個月之定期存款         |             | (10,500,000)                | (3,000,000)                 |
| Withdrawal of time deposits with original maturity over three months | 提取原定到期日逾三個月之定期存款         |             | 3,000,000                   | 12,100,000                  |
| <b>Net cash (used in)/generated from investing activities</b>        | <b>(用於) /來自投資活動之現金淨額</b> |             | <b>(7,031,937)</b>          | <b>9,624,734</b>            |
| <b>Financial activity</b>                                            | <b>融資活動</b>              |             |                             |                             |
| Capital injection                                                    | 注資                       |             | 10,000,000                  | -                           |
| <b>Net cash generated from financing activity</b>                    | <b>來自融資活動之現金淨額</b>       |             | <b>10,000,000</b>           | <b>-</b>                    |
| <b>Net increase in cash and cash equivalents</b>                     | <b>現金及現金等值物的淨增加</b>      |             | <b>1,821,781</b>            | <b>7,632,645</b>            |
| <b>Cash and cash equivalents at beginning of the year</b>            | <b>於本年初之現金及現金等值物</b>     |             | <b>8,845,028</b>            | <b>1,212,383</b>            |
| <b>Cash and cash equivalents at end of the year</b>                  | <b>於本年底之現金及現金等值物</b>     | 4           | <b>10,666,809</b>           | <b>8,845,028</b>            |

The notes on pages 173 to 185 form part of the financial statements. 載於第173頁至第185頁的附註構成財務報表的其中部分。



**Consumer Legal Action Fund 消費者訴訟基金****Notes to the Financial Statements 財務報表附註****For the year ended 31 March 2025 截至二零二五年三月三十一日止年度**

(Expressed in Hong Kong dollars) (以港元表示)

**1. OBJECTIVES AND OPERATION OF THE FUND**

The Consumer Legal Action Fund (the "Fund") was established on 30 November 1994 under a Deed of Trust with the Consumer Council as the trustee (the "Trustee") for the purpose of offering financial assistance to consumers in seeking legal redress, remedies and protection. The Government of the Hong Kong Special Administrative Region (the "HKSAR") has granted a sum of HK\$10 million as initial capital to the Fund. The capital should be repayable to the HKSAR upon termination. Additional capital amounting to HK\$20 million was further injected by the HKSAR to the Fund on 6 September 2010 and 31 May 2018, with HK\$10 million each time, increasing the capital to HK\$30 million. Furthermore, additional capital of HK\$10 million was approved by the HKSAR on 20 December 2023 and injected to the Fund on 5 July 2024.

The address of the registered office and principal place of operation of the Trustee is 22nd Floor, K. Wah Centre, 191 Java Road, North Point, Hong Kong.

The financial statements are presented in Hong Kong dollars, which is also the functional currency of the Fund.

**2. APPLICATION OF NEW AND AMENDMENTS TO HKFRS ACCOUNTING STANDARDS****(a) Amendments to HKFRS Accounting Standards that are mandatorily effective for the current year**

In the current year, the Fund has applied the following amendments to HKFRS Accounting Standards as issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") for the first time, which are mandatorily effective for the Fund's annual period beginning on 1 April 2024 for the preparation of the financial statements:

|                                  |                                                                                                                     |
|----------------------------------|---------------------------------------------------------------------------------------------------------------------|
| Amendments to HKFRS 16           | Lease Liability in a Sale and Leaseback                                                                             |
| Amendments to HKAS 1             | Classification of Liabilities as Current or Non-current and related amendments to Hong Kong Interpretation 5 (2020) |
| Amendments to HKAS 1             | Non-current liabilities with Covenants                                                                              |
| Amendments to HKAS 7 and HKFRS 7 | Supplier Finance Arrangements                                                                                       |

The application of the amendments to HKFRS Accounting Standards in the current year has had no material impact on the Fund's financial position and performance for the current or prior years and/or on the disclosures set out in these financial statements.

**1. 基金目標及營運**

消費者訴訟基金（「基金」）是根據信託聲明於一九九四年十一月三十日成立，消費者委員會為其受託人（「受託人」），目的是為消費者提供經濟援助，循法律途徑尋求賠償、補償及保障，並由香港特別行政區政府（以下簡稱「香港特區政府」）撥款一千萬港元作為基金的初期資本。此資本在基金終止運作時應歸還香港特區政府。香港特區政府於二零一零年九月六日及二零一八年五月三十一日為基金分別注入每次一千萬港元之額外資本，令總資本增加至三千萬港元。此外，香港特區政府已於二零二三年十二月二十日批准另外一千萬港元資本，並於二零二四年七月五日注資到基金中。

受託人的註冊辦事處及主要營運地點均為香港北角渣華道 191 號嘉華國際中心 22 樓。

本財務報表以港元列出，港元亦是基金之功能貨幣。

**2. 應用新版及經修訂《香港財務報告準則》會計準則****(甲) 本年度強制生效之經修訂《香港財務報告準則》會計準則**

於本年度，基金首次應用由香港會計師公會所頒佈的以下經修訂《香港財務報告準則》會計準則，該等修訂於二零二四年四月一日編製財務報表的基金年度期間內強制生效：

|                                         |                                    |
|-----------------------------------------|------------------------------------|
| 《香港財務報告準則》第 16 號（修訂本）                   | 售後租回中的租賃負債                         |
| 《香港會計準則》第 1 號（修訂本）                      | 流動或非流動的負債分類及香港詮釋第 5 號的相關修訂（2020 年） |
| 《香港會計準則》第 1 號（修訂本）                      | 附有契約條件的非流動負債                       |
| 《香港會計準則》第 7 號（修訂本）及《香港財務報告準則》第 7 號（修訂本） | 供應商融資安排                            |

本年度應用經修訂《香港財務報告準則》會計準則，不會對基金本年度或過往年度的財務狀況及表現及/或該等財務報表所載的披露產生重大影響。

**Consumer Legal Action Fund 消費者訴訟基金**  
**Notes to the Financial Statements 財務報表附註**  
**For the year ended 31 March 2025 截至二零二五年三月三十一日止年度**  
 (Expressed in Hong Kong dollars) (以港元表示)

|     |                                                                                                                                                                                                                                                                       |                                                                                                    |                                                                              |                                              |
|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|----------------------------------------------|
| 2   | APPLICATION OF NEW AND AMENDMENTS TO HKFRS ACCOUNTING STANDARDS (CONTINUED)                                                                                                                                                                                           |                                                                                                    | 2.                                                                           | 應用新版及經修訂《香港財務報告準則》會計準則（續）                    |
| (b) | New and amendments to HKFRS Accounting Standards in issue but not yet effective                                                                                                                                                                                       |                                                                                                    | (乙)                                                                          | 已頒布但尚未生效的新版及經修訂《香港財務報告準則》會計準則                |
|     | The Fund has not early applied the following new and amendments to HKFRS Accounting Standards that have been issued but are not yet effective:                                                                                                                        |                                                                                                    |                                                                              | 基金於本年度並未提前應用下列已頒佈但尚未生效之新版及經修訂《香港財務報告準則》會計準則： |
|     | Amendments to HKAS 21                                                                                                                                                                                                                                                 | Lack of Exchangeability <sup>1</sup>                                                               | 《香港會計準則》第 21 號（修訂本）                                                          | 缺乏可兌換性 <sup>1</sup>                          |
|     | Amendments to HKFRS 9 and HKFRS 7                                                                                                                                                                                                                                     | Amendments to the Classification and Measurement of Financial Instruments <sup>2</sup>             | 《香港財務報告準則》第 9 號（修訂本）及《香港財務報告準則》第 7 號（修訂本）                                    | 對金融工具分類和計量的修訂 <sup>2</sup>                   |
|     | Amendments to HKFRS 9 and HKFRS 7                                                                                                                                                                                                                                     | Contracts Referencing Nature – Dependent Electricity <sup>2</sup>                                  | 《香港財務報告準則》第 9 號（修訂本）及《香港財務報告準則》第 7 號（修訂本）                                    | 涉及依賴自然能源生產電力的合同 <sup>2</sup>                 |
|     | Amendments to HKFRS Accounting Standards                                                                                                                                                                                                                              | Annual Improvements to HKFRS Accounting Standards – Volume 11 <sup>2</sup>                         | 《香港財務報告準則》會計準則（修訂本）                                                          | 對《香港財務報告準則》會計準則的年度改進（第 11 卷） <sup>2</sup>    |
|     | HKFRS 18                                                                                                                                                                                                                                                              | Presentation and Disclosure in Financial Statements <sup>3</sup>                                   | 《香港財務報告準則》第 18 號                                                             | 財務報表列報和披露 <sup>3</sup>                       |
|     | Amendments to HKFRS 10 and HKAS 28                                                                                                                                                                                                                                    | Sale or Contribution of Assets between an Investor and its Associate or Joint Venture <sup>4</sup> | 《香港財務報告準則》第 10 號（修訂本）及《香港財務報告準則》第 28 號（修訂本）                                  | 投資者與其聯營企業或合營企業之間的資產出售或注資 <sup>4</sup>        |
|     | <sup>1</sup> Effective for annual periods beginning on or after 1 January 2025.                                                                                                                                                                                       |                                                                                                    | <sup>1</sup> 於二零二五年一月一日或其後開始之年度期間生效。                                         |                                              |
|     | <sup>2</sup> Effective for annual periods beginning on or after 1 January 2026.                                                                                                                                                                                       |                                                                                                    | <sup>2</sup> 於二零二六年一月一日或其後開始之年度期間生效。                                         |                                              |
|     | <sup>3</sup> Effective for annual periods beginning on or after 1 January 2027.                                                                                                                                                                                       |                                                                                                    | <sup>3</sup> 於二零二七年一月一日或其後開始之年度期間生效。                                         |                                              |
|     | <sup>4</sup> Effective for annual periods beginning on or after a date to be determined.                                                                                                                                                                              |                                                                                                    | <sup>4</sup> 於待定日期當日或其後開始之年度期間生效。                                            |                                              |
|     | Except for the new HKFRS Accounting Standards mentioned below, the Board of Administrators anticipates that the application of all these amendments to HKFRS Accounting Standards will have no material impact on the financial statements in the foreseeable future. |                                                                                                    | 除了以下提到的全新《香港財務報告準則》會計準則外，執行委員會預期應用所有經修訂之《香港財務報告準則》會計準則在可預見的未來將不會對財務報表產生重大影響。 |                                              |

## Consumer Legal Action Fund 消費者訴訟基金

## Notes to the Financial Statements 財務報表附註

For the year ended 31 March 2025 截至二零二五年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2 APPLICATION OF NEW AND AMENDMENTS TO HKFRS ACCOUNTING STANDARDS (CONTINUED)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 2. 應用新版及經修訂《香港財務報告準則》會計準則 (續)                                                                                                                                                                                                                                                                                               |
| (b) New and amendments to HKFRS Accounting Standards in issue but not yet effective (Continued)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | (乙) 已頒布但尚未生效的新版及經修訂《香港財務報告準則》會計準則 (續)                                                                                                                                                                                                                                                                                       |
| HKFRS 18 "Presentation and Disclosure in Financial Statements"                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 《香港財務報告準則》第 18 號「財務報表列報和披露」                                                                                                                                                                                                                                                                                                 |
| <p>HKFRS 18 "Presentation and Disclosure in Financial Statements", which sets out requirements on presentation and disclosures in financial statements, will replace HKAS 1 "Presentation of Financial Statements". This new HKFRS Accounting Standard, while carrying forward many of the requirements in HKAS 1, introduces new requirements to present specified categories and defined subtotals in the statement of profit or loss; provide disclosures on management-defined performance measures in the notes to the financial statements and improve aggregation and disaggregation of information to be disclosed in the financial statements. In addition, some HKAS 1 paragraphs have been moved to HKAS 8 "Accounting Policies, Changes in Accounting Estimates and Errors" and HKFRS 7 "Financial Instruments: Disclosure". Minor amendments to HKAS 7 "Statement of Cash Flows" and HKAS 33 "Earnings per Share" are also made.</p> | <p>《香港財務報告準則》第 18 號「財務報表列報和披露」列明財務報表的列報及披露規定，並將取代《香港會計準則》第 1 號「財務報表列報」。該新版《香港財務報告準則》會計準則在延續《香港會計準則》第 1 號的多項規定的同時，還引入了在損益表中列報指定類別及確定小計的新規定；在財務報表附註中披露管理層界定的表現計量標準，以及改善財務報表中須披露資料的匯總及分類。此外，《香港會計準則》第 1 號的部分段落已移至《香港會計準則》第 8 號「會計政策、會計估計變動和差錯」及《香港財務報告準則》第 7 號「金融工具：披露」。對《香港會計準則》第 7 號「現金流量表」及《香港會計準則》第 33 號「每股盈利」亦作出輕微修訂。</p> |
| <p>HKFRS 18, and amendments to other standards, will be effective for annual periods beginning on or after 1 January 2027, with early application permitted. The application of the new standard is expected to affect the presentation of the statement of profit or loss and disclosures in the future financial statements. The Fund in the process of assessing the detailed impact of HKFRS 18 on the Fund's financial statements.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | <p>《香港財務報告準則》第 18 號及其他準則的修訂將於 2027 年 1 月 1 日當日或其後開始之年度期間生效，並容許提早應用。應用新準則預計將對損益表的列報和未來財務報表的披露產生影響。基金現正評估《香港財務報告準則》第 18 號對基金財務報表的具體影響。</p>                                                                                                                                                                                    |
| 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 3. 財務報表編製基準及重大會計政策信息                                                                                                                                                                                                                                                                                                        |
| 3.1 Basis of preparation of financial statements                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 3.1 財務報表編製基準                                                                                                                                                                                                                                                                                                                |
| <p>The financial statements have been prepared in accordance with HKFRS Accounting Standards as issued by HKICPA. These financial statements have been prepared on a basis consistent with the accounting policies in the 2024 financial statements.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | <p>本財務報表乃按照香港會計師公會頒布之《香港財務報告準則》會計準則編製。本年度財務報表的編製基準與二零二四年財務報表中的會計政策一致。</p>                                                                                                                                                                                                                                                   |
| <p>The financial statements have been prepared on the historical cost basis. Historical cost is generally based on the fair value of the consideration given in exchange for services at the date of transaction.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | <p>財務報表乃按歷史成本之基礎編製。歷史成本一般根據於交易日換取服務所給予代價之公平值而釐定。</p>                                                                                                                                                                                                                                                                        |
| 3.2 Material accounting policies                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 3.2 重大會計政策                                                                                                                                                                                                                                                                                                                  |
| (a) Cost of financial assistance                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | (甲) 財務資助費用                                                                                                                                                                                                                                                                                                                  |
| <p>All costs connected with the provision of financial assistance rendered to consumers are recorded on an accrual basis and charged against the statement of income and expenditure in the period incurred. Any costs recoverable from assisted consumers are recorded as income upon receipt.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <p>為消費者提供財務資助的所有有關費用按權責發生制記錄，並在該等費用發生期間的收支結算表內扣除。任何從受助消費者收回的費用，在收到付款時以收入入賬確認。</p>                                                                                                                                                                                                                                           |



**Consumer Legal Action Fund 消費者訴訟基金**  
**Notes to the Financial Statements 財務報表附註**  
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 (Expressed in Hong Kong dollars) (以港元表示)

**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)**

**3.2 Material accounting policies (Continued)**

**(b) Capital contribution**

Contribution of cash and capital assets by the Government of the HKSAR are accounted for as capital contribution and recognised in the appropriate capital and reserves account.

**(c) Financial instruments**

Financial assets and financial liabilities are recognised when and only when the Fund becomes a party to the contractual provisions of the instruments and on a trade date basis.

Financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition.

The effective interest method is a method of calculating the amortised cost of a financial asset or financial liability and of allocating interest income and interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash receipts and payments (including all fees paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial asset or financial liability, or, where appropriate, a shorter period, to the net carrying amount on initial recognition.

**Financial assets**

**Classification and subsequent measurement of financial assets**

Financial assets that meet the following conditions are subsequently measured at amortised cost:

- the financial asset is held within a business model whose objective is to collect contractual cash flows; and
- the contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

The Fund's financial assets at amortised cost include interest receivables and bank balances and cash.

**3. 財務報表編製基準及重大會計政策信息 (續)**

**3.2 重大會計政策 (續)**

**(乙) 認繳資本**

由香港特區政府認繳的現金和資本資產以認繳資本入賬，並於適當的資本及儲備賬戶中確認。

**(丙) 金融工具**

金融資產及金融負債當且僅當基金成為該等工具合約條文的一方時在交易日被確認。

金融資產及金融負債初步以公平值計量。收購或發行金融資產及金融負債所產生的直接交易成本，將在初步確認時，在金融資產或金融負債（如適用）的公平值中加入或扣除。

實際利率法是計算金融資產或金融負債之攤銷成本，按有關期限攤分其利息收入及利息開支之方法。實際利率是於初步確認時，按金融資產或金融負債預計可使用期限或較短期限（如適用），將估計的未來現金收入及付款（包括所有組成實際利率、交易成本及其他溢價或折讓的已付或已收的費用）準確貼現至賬面淨值的利率。

**金融資產**

**金融資產的分類及其後計量**

符合下列條件的金融資產後續按攤銷成本計量：

- 該金融資產以業務模式持有，其目標為收取合約現金流量；及
- 合約條款於特定日期產生的現金流量僅為支付本金和未償還本金的利息。

基金按攤銷成本計量的金融資產，包括應收利息和銀行結餘及現金。

## Consumer Legal Action Fund 消費者訴訟基金

## Notes to the Financial Statements 財務報表附註

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(Expressed in Hong Kong dollars) (以港元表示)

## 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

## 3.2 Material accounting policies (Continued)

## (c) Financial instruments (Continued)

Financial assets (Continued)Interest income from financial assets

Interest income is recognised using the effective interest method for financial assets measured subsequently at amortised cost. Interest income is calculated by applying the effective interest rate to the gross carrying amount of a financial asset, except for financial assets that have subsequently become credit-impaired (see below). For financial assets that have subsequently become credit-impaired, interest income is recognised by applying the effective interest rate to the amortised cost of the financial asset from the next reporting period. If the credit risk on the credit-impaired financial instrument improves so that the financial asset is no longer credit-impaired, interest income is recognised by applying the effective interest rate to the gross carrying amount of the financial asset from the beginning of the reporting period following the determination that the asset is no longer credit impaired.

Impairment of financial assets

The Fund performs impairment assessment under expected credit loss ("ECL") on financial assets which are subject to impairment assessment under HKFRS 9 *Financial Instruments* ("HKFRS 9") (including interest receivables and bank balances and cash). The amount of ECL is updated at each reporting date to reflect changes in credit risk since initial recognition.

Lifetime ECL represents the ECL that will result from all possible default events over the expected life of the relevant instrument. In contrast, 12-months ECL represents the portion of lifetime ECL that is expected to result from default events that are possible within 12 months after the reporting date. Assessments are done based on the Fund's historical credit loss experience, adjusted for factors that are specific to the debtors, general economic conditions and an assessment of both the current conditions at the reporting date as well as the forecast of future conditions.

## 3. 財務報表編製基準及重大會計政策信息 (續)

## 3.2 重大會計政策 (續)

## (丙) 金融工具 (續)

金融資產 (續)金融資產的利息收入

其後按攤銷成本計量的金融資產，其利息收入是採用實際利率法確認。金融資產（隨後出現信貸減值之金融資產（見下文）除外）之利息收入乃透過對金融資產之賬面總值應用實際利率計算。就隨後出現信貸減值之金融資產而言，利息收入乃透過對金融資產於下個報告期之攤銷成本應用實際利率予以確認。倘已予信貸減值之金融工具之信貸風險減低，有關金融資產不再出現信貸減值，則利息收入乃透過對金融資產於有關資產獲確定不再出現信貸減值後之報告期開始起之賬面總值應用實際利率予以確認。

金融資產的減值

基金就根據《香港財務報告準則》第9號須作出減值的金融資產（包括應收利息和銀行結餘）的預期信貸虧損進行減值評估。預期信貸虧損的金額於每一個報告日期更新，以反映自首次確認後信貸風險的變化。

全期預期信貸虧損是指於相關工具的預計使用期內，所有可能發生的違約事件會產生的預期信貸虧損。相反，12個月預期信貸虧損是指於報告日期後12個月內可能發生的違約事件，導致的部分全期預期信貸虧損。評估乃根據基金的歷史信貸虧損經驗進行，並根據債務人特有的因素、一般經濟狀況以及對報告日期當前狀況的評估以及對未來狀況的預測作出調整。

**Consumer Legal Action Fund 消費者訴訟基金**  
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**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)**

**3.2 Material accounting policies (Continued)**

**(c) Financial instruments (Continued)**

**Financial assets (Continued)**

**Impairment of financial assets (Continued)**

For all other instruments, the Fund measures the loss allowance equal to 12-months ECL, unless when there has been a significant increase in credit risk since initial recognition, in which case the Fund recognises lifetime ECL. The assessment of whether lifetime ECL should be recognised is based on significant increases in the likelihood or risk of a default occurring since initial recognition.

**(i) Significant increase in credit risk**

In assessing whether the credit risk has increased significantly since initial recognition, the Fund compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition. In making this assessment, the Fund considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.

In particular, the following information is taken into account when assessing whether credit risk has increased significantly:

- an actual or expected significant deterioration in the financial instrument's external (if available) or internal credit rating;
- significant deterioration in external market indicators of credit risk, e.g. a significant increase in the credit spread, the credit default swap prices for the debtor;
- existing or forecast adverse changes in business, financial or economic conditions that are expected to cause a significant decrease in the debtor's ability to meet its debt obligations;

**3. 財務報表編製基準及重大會計政策信息 (續)**

**3.2 重大會計政策 (續)**

**(丙) 金融工具 (續)**

**金融資產 (續)**

**金融資產的減值 (續)**

對於所有其他工具，基金計量的虧損撥備等於 12 個月預期信貸虧損，除非自首次確認後信貸風險顯著上升，則基金會以全期預期信貸虧損作出確認。評估是否確認全期預期信貸虧損是根據自首次確認以後發生違約的可能性或風險有否顯著上升。

**(一) 信貸風險顯著上升**

評估信貸風險自首次確認以來有否顯著上升時，基金會就金融工具於報告日期發生違約的風險與金融工具於首次確認日期發生違約的風險作出比較。作出本評估時，基金會考慮合理及有理據的定量及定性資料，包括過往經驗及以合理成本或努力可獲取的前瞻性資料。

具體而言，評估信貸風險有否顯著上升時會考慮以下方面資料：

- 金融工具的外部（如有）或內部信貸評級的實際或預期的顯著惡化；
- 信貸風險的外部市場指標顯著惡化，例如債務人的信貸息差、信貸違約掉期價格顯著上升；
- 商業、財務或經濟狀況於目前或預期有不利變動，預計將導致債務人償還債項的能力顯著下降；

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## 3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

## 3.2 Material accounting policies (Continued)

## (c) Financial instruments (Continued)

Financial assets (Continued)Impairment of financial assets (Continued)

## (i) Significant increase in credit risk (Continued)

- an actual or expected significant deterioration in the operating results of the debtor;
- an actual or expected significant adverse change in the regulatory, economic, or technological environment of the debtor that results in a significant decrease in the debtor's ability to meet its debt obligations.

Irrespective of the outcome of the above assessment, the Fund presumes that the credit risk has increased significantly since initial recognition when contractual payments are more than 30 days past due, unless the Fund has reasonable and supportable information that demonstrates otherwise.

The Fund regularly monitors the effectiveness of the criteria used to identify whether there has been a significant increase in credit risk and revises them as appropriate to ensure that the criteria are capable of identifying significant increase in credit risk before the amount becomes past due.

## (ii) Definition of default

The Fund considers an event of default occurs when information developed internally or obtained from external sources indicates that the debtor is unlikely to pay its creditors, including the Fund, in full (without taking into account any collaterals held by the Fund).

Irrespective of the above, the Fund considers that default has occurred when a financial asset is more than 60 days past due unless the Fund has reasonable and supportable information to demonstrate that a more lagging default criterion is more appropriate.

## 3. 財務報表編製基準及重大會計政策信息 (續)

## 3.2 重大會計政策 (續)

## (丙) 金融工具 (續)

金融資產 (續)金融資產的減值 (續)

## (一) 信貸風險顯著上升 (續)

- 債務人經營業績出現實際或預期的顯著惡化；
- 債務人的監管、經濟或技術環境出現實際或預期的重大不利變動，導致債務人償還債項的能力顯著下降。

不論上述評估結果如何，基金均假設當合約付款已逾期超過 30 日，則其信貸風險比較初始確認時已有顯著上升，除非基金有合理及具支持性的資料顯示其他情況。

基金定期監督用於識別信貸風險是否顯著上升的準則的果效，並在適當的情況下作出修訂，以確保相關準則可在款項逾期之前識別其信貸風險已顯著上升。

## (二) 違約的定義

基金認為當內部編製或從外界所取得的資料顯示，債務人不大可能向其債權人，包括基金作出悉數還款（未計及基金持有的任何抵押品），即構成違約事件。

不論上述情況如何，基金會把逾期超過 60 天的金融資產列作違約，除非基金有合理且具支持性的資料證明及後的違約準則更為合適。



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**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)**

**3.2 Material accounting policies (Continued)**

**(c) Financial instruments (Continued)**

**Financial assets (Continued)**

**Impairment of financial assets (Continued)**

**(iii) Credit-impaired financial assets**

A financial asset is credit-impaired when one or more events of default that have a detrimental impact on the estimated future cash flows of that financial asset have occurred. Evidence that a financial asset is credit-impaired includes observable data about the following events:

- significant financial difficulty of the issuer or the borrower;
- a breach of contract, such as a default or past due event;
- the lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession(s) that the lender(s) would not otherwise consider; or
- it is becoming probable that the borrower will enter bankruptcy or other financial reorganisation.

**(iv) Write-off policy**

The Fund writes off a financial asset when there is information indicating that the counterparty is in severe financial difficulty and there is no realistic prospect of recovery, for example, when the counterparty has been placed under liquidation or has entered into bankruptcy proceedings, or when the amounts are over one year past due, whichever occurs sooner. Financial assets written off may still be subject to enforcement activities under the Fund's recovery procedures, taking into account legal advice where appropriate. A write-off constitutes a derecognition event. Any subsequent recoveries are recognised in the statement of income and expenditure.

**3. 財務報表編製基準及重大會計政策信息 (續)**

**3.2 重大會計政策 (續)**

**(丙) 金融工具 (續)**

**金融資產 (續)**

**金融資產的減值 (續)**

**(三) 發生信貸減值的金融資產**

若發生一項或多項對該金融資產的估計未來現金流量造成不利影響的違約事件，則該金融資產會被作出信貸減值。金融資產出現信貸減值的證據包括下列事件的可觀察資料：

- 發行人或借款人出現重大財務困難；
- 違反合約，例如拖欠或逾期還款事件等；
- 由於與借方財務困難相關之經濟或合約原因，借方之貸方已向借方作出貸方在其他情況下概不考慮之讓步方案；或
- 借方可能進行破產程序或進行其他財務重組。

**(四) 撇銷政策**

當有資料顯示交易對手有嚴重財政困難及該金融資產沒有切實可行的預期可以收回，例如，當交易對手被清盤或已進入破產程序時，或當金額逾期一年以上時（以較早者為準），基金會將該金融資產撇銷。金融資產的撇銷仍會受基金收回程序，並考慮法律建議（如適用）之影響。撇銷構成終止確認事項，其後任何的收回均於收支結算表中確認。

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**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)**

**3.2 Material accounting policies (Continued)**

**(c) Financial instruments (Continued)**

**Financial assets (Continued)**

**Impairment of financial assets (Continued)**

**(v) Low credit risk**

A financial instrument is determined to have low credit risk if:

- it has a low risk of default;
- the borrower has a strong capacity to meet its contractual cash flow obligations in the near term; and
- adverse changes in economic and business conditions in the longer term may, but will not necessarily, reduce the ability of the borrower to fulfil its contractual cash flow obligations.

**(vi) Measurement and recognition of ECL**

The measurement of ECL is a function of the probability of default, loss given default (i.e. the magnitude of the loss if there is a default) and the exposure at default. The assessment of the probability of default and loss given default is based on historical data adjusted by forward-looking information. Estimation of ECL reflects an unbiased and probability-weighted amount that is determined with the respective risks of default occurring as the weights.

Generally, the ECL is the difference between all contractual cash flows that are due to the Fund in accordance with the contract and the cash flows that the Fund expects to receive, discounted at the effective interest rate determined at initial recognition.

The Fund recognises an impairment gain or loss in the statement of income and expenditure for all financial instruments by adjusting their carrying amount, with the exception of accounts receivables, where the corresponding adjustment is recognised through a loss allowance account.

**3. 財務報表編製基準及重大會計政策信息 (續)**

**3.2 重大會計政策 (續)**

**(丙) 金融工具 (續)**

**金融資產 (續)**

**金融資產的減值 (續)**

**(五) 低信貸風險**

金融工具被確定為具有低信貸風險，如果：

- 違約風險較低；
- 借款人短期內履行合同現金流量義務的能力較強；及
- 遠期的經濟和業務狀況的不利變化，可能但不一定會削弱借款人履行其合約現金流量義務的能力。

**(六) 預期信貸虧損的計量及確認**

預期信貸虧損的計量為違約概率、違約損失（即違約時的損失程度）及違約風險承擔的函數。評估違約概率及違約損失基於過往數據，並按前瞻性資料調整。預期信貸虧損的估計值反映無偏頗及概率加權金額，並根據發生相關違約風險的加權數值而釐定。

一般而言，預期信貸虧損為根據合約應付基金的所有合約現金流量與基金預計收取的現金流量（以按初步確認時釐定的實際利率折現）之間的差額，按首次確認時釐定的實際利率貼現。

基金透過調整所有金融工具的賬面值於收支結算表中確認減值收益或虧損，惟應收賬款虧損則透過撥備賬確認作出相應調整。

**Consumer Legal Action Fund 消費者訴訟基金**  
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**3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)**

**3.2 Material accounting policies (Continued)**

**(c) Financial instruments (Continued)**

**Financial liabilities**

Debt and equity instruments issued by the Fund are classified as either financial liabilities or as equity in accordance with the substance of the contractual arrangements and the definitions of a financial liability and an equity instrument.

**Financial liabilities at amortised cost**

Financial liabilities including account payables and accrued expenses and amount due to the Trustee are subsequently measured at amortised cost, using the effective interest method, unless the effect of discounting would be insignificant, in which case they are stated at cost.

**Derecognition**

The Fund derecognises a financial asset only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity.

On derecognition of a financial asset in its entirety, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in the statement of income and expenditure.

The Fund derecognises financial liabilities when, and only when, the Fund's obligations are discharged, cancelled or expired. The difference between the carrying amount of the financial liability derecognised and the consideration paid and payable is recognised in the statement of income and expenditure.

**3. 財務報表編製基準及重大會計政策信息 (續)**

**3.2 重大會計政策 (續)**

**(丙) 金融工具 (續)**

**金融負債**

基金發行的債務和股本工具是根據合約安排的性質及金融負債和股本工具之定義分類為金融負債或股本。

**以攤銷成本計量的金融負債**

金融負債包括應付賬款及應計費用和應付受託人款項，採用實際利率法以攤銷成本計算，除非折現的影響屬不重大，在此情況下，按成本計量。

**註銷**

只有當基金從資產獲得現金流的合約權利屆滿，或金融資產及其擁有權的幾乎全部風險及回報被轉讓予另一方時，該金融資產才會被註銷。

當金融資產全部被註銷時，該項資產的賬面值與已收和應收代價總額的差額在收支結算表中確認。

當且僅當基金責任被解除、取消或屆滿時，金融負債才會被註銷。已被註銷的金融負債的賬面值與已付及應付代價之間的差額會於收支結算表內確認。

**Consumer Legal Action Fund 消費者訴訟基金**  
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**4. BANK BALANCES AND CASH**

|                                                          |                |
|----------------------------------------------------------|----------------|
| Cash at bank and on hand                                 | 銀行及庫存現金        |
| Time deposits with original maturity within three months | 原定到期日三個月內之定期存款 |
| Cash and cash equivalent                                 | 現金及現金等值物       |
| Time deposits with original maturity over three months   | 原定到期日逾三個月之定期存款 |
| Bank balances and cash                                   | 銀行結餘和現金        |

Cash at bank earns interest at floating rates based on daily bank deposit rates. Time deposits are made in between three months and twelve months (2024: between two months and twelve months) and earn interests at the respective time deposits rates ranging from 3.10% to 4.46% (2024: 2.45% to 4.85%) per annum.

**5. AMOUNT DUE TO THE TRUSTEE**

The amount represents administrative service expenses payable to the Trustee, details of which are set out in note 6. The amount is unsecured, interest-free and repayable on demand.

**6. RELATED PARTY TRANSACTIONS**

During the year, the Fund incurred administrative service expenses amounted to HK\$992,435 (2024: HK\$1,142,392) for the administrative service and office support (comprising salary costs and attributable overheads) provided to the Fund. The charge by the Trustee is in accordance with the provision of the Trust Deed governing the Fund and approved by both the Trustee and the Board of Administrators of the Fund.

**7. CAPITAL RISK MANAGEMENT**

The capital structure of the Fund consists of the capital from the HKSAR.

The HKSAR has granted a total sum of HK\$40 million (2024: HK\$30 million) as the capital to the Fund as at 31 March 2025. The Board of Administrators of the Fund manages the Fund's capital to ensure that the Fund will be able to continue as a going concern. The overall strategy of capital management remains unchanged from prior year.

**4. 銀行結餘及現金**

| 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|-----------------------------|-----------------------------|
| 1,566,809                   | 2,245,028                   |
| 9,100,000                   | 6,600,000                   |
| 10,666,809                  | 8,845,028                   |
| 10,500,000                  | 3,000,000                   |
| 21,166,809                  | 11,845,028                  |

銀行現金根據銀行每日浮動存款利率獲取利息。定期存款的期限為三到十二個月（二零二四年：二到十二個月），按各自定期存款利率獲取利息，年利率範圍為3.10%到4.46%（二零二四年：2.45%到4.85%）。

**5. 應付受託人款項**

該金額為應付受託人的行政服務支出，詳情載於附註6。該金額無抵押、免息及按需償還。

**6. 關聯方交易**

年內，基金就獲提供的行政服務和辦公室支援（包括薪金支出及相關的日常開支）須支付行政服務支出992,435港元（二零二四年：1,142,392港元）。該受託人的收費乃根據信託契據中的規限基金之條款，並經受託人與基金執行委員會批核。

**7. 資本風險管理**

基金的資本結構由香港特別行政區注入的資本組成。

截至二零二五年三月三十一日，香港特區政府已撥款總額四千萬港元（二零二四年：三千萬港元）作為基金資本。基金執行委員會對基金資本進行管理，以確保基金能夠持續經營。資本管理之整體策略與去年相同。



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## 8. FINANCIAL INSTRUMENTS

## (a) Categories of financial instruments

|                              |             | 2025<br>二零二五年<br>HK\$<br>港元 | 2024<br>二零二四年<br>HK\$<br>港元 |
|------------------------------|-------------|-----------------------------|-----------------------------|
| <b>Financial assets</b>      | <b>金融資產</b> |                             |                             |
| Amortised cost               | 攤銷成本        | 21,383,015                  | 11,927,128                  |
| <b>Financial liabilities</b> | <b>金融負債</b> |                             |                             |
| Amortised cost               | 攤銷成本        | 1,869,708                   | 2,267,420                   |

## (b) Financial risk management objectives and policies

The Fund's major financial instruments include interest receivables and bank balances and cash, account payables and amount due to the Trustee. Details of these financial instruments are disclosed in respective notes. The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The Board of Administrators of the Fund manages and monitors these exposures to ensure appropriate measures are implemented on a timely and effective manner.

Credit risk and impairment assessment

As at 31 March 2025 and 2024, the Fund's maximum exposure to credit risk which will cause a financial loss to the Fund due to failure to discharge an obligation by the counterparties arises from the carrying amount of the respective recognised financial assets as stated in the statement of financial position.

In order to minimise the credit risk, the Board of Administrators of the Fund reviews the recoverable amount of each individual receivable item at the end of the reporting period to ensure that adequate impairment losses are made for irrecoverable amounts. In addition, the Fund performs impairment assessment under ECL model upon application of HKFRS 9 on receivable balances individually.

The credit risk on interest receivables and bank balances is limited because the counterparties are banks with high credit ratings assigned by international credit-rating agencies.

## 8. 金融工具

## (甲) 金融工具類別

基金的主要金融工具包括應收利息及銀行結餘和現金、應付賬款及應付受託人款項。該等金融工具的詳情已於相應附註中予以披露。與該等金融工具相關的風險及如何緩解該等風險的政策載於下文。基金執行委員會管理並監督該等風險，以確保及時及有效地採取適當措施。

信貸風險及減值評估

於二零二五年及二零二四年三月三十一日，基金因交易對手未能履行責任造成財務損失的最大信貸風險敞口，乃為於財務狀況表中所載的經確認金融資產之賬面值。

為了盡量降低信貸風險，基金執行委員會於報告期末檢視各項應收項目的可回收金額，以確保為不可回收的金額作出足夠的減值虧損。此外，基金在應用《香港財務報告準則》第9號後依據預期信貸虧損模式對個別應收結餘進行減值評估。

由於交易對手為獲國際信貸評級機構授予較高信貸評級的銀行，因此應收利息和銀行結餘的信貸風險有限。

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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| <b>8. FINANCIAL INSTRUMENTS (Continued)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>8. 金融工具 (續)</b>                                                                                                     |
| <b>(b) Financial risk management objectives and policies (Continued)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | <b>(乙) 金融風險管理目標及政策 (續)</b>                                                                                             |
| <u>Market risk</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | <u>市場風險</u>                                                                                                            |
| <u>Interest rate risk</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <u>利率風險</u>                                                                                                            |
| The Fund's exposure to changes in interest rates is mainly attributable to bank balances and cash.                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 基金面臨的利率變動風險主要來自於銀行結餘及現金。                                                                                               |
| At the end of the reporting period, if interest rates of bank balances had been 4% (2024: 4%) basis points higher/lower respectively and all other variables were held constant, the Fund's deficit for the year and general fund would decrease/increase by HK\$846,672 (2024: HK\$473,801).                                                                                                                                                                                                                                                                | 於報告期末，倘銀行結餘利率分別上升或下降 4% (二零二四年：4%) 基點，而其他變量不變，則基金的本年度虧損和一般基金將減少或增加 846,672 港元 (二零二四年：473,801 港元)。                      |
| The sensitivity analysis above has been determined assuming that the change in interest rates had occurred throughout the year and had been applied to the exposure to interest rate risk for bank balances in existence during the year. The 4% (2024: 4%) basis point increase or decrease on the bank balances represent Board of the Administrators of the Fund's assessment of a reasonably possible change in interest rates over the period until the next annual end of the reporting period. The analysis was performed on the same basis for 2024. | 上述敏感度分析乃假設利率變動於年內發生，並適用於年內存在面臨利率風險的銀行結餘。銀行結餘利率上升或下降 4% (二零二四年：4%) 基點，代表基金執行委員會對期內直至報告期內下一年年末可能的利率變動的合理評估。分析依據與二零二四年相同。 |
| <u>Liquidity risk</u>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <u>流動性風險</u>                                                                                                           |
| The Fund is exposed to minimal liquidity risk as the Board of Administrators closely monitors its cash flow.                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 執行委員會會密切監察其現金流量狀況，故基金承受的流動資金風險已降至最低。                                                                                   |
| The earliest date on which the undiscounted cash flows of financial liabilities, representing non-interest bearing financial liabilities of the Fund, can be required to pay is 3 months or less.                                                                                                                                                                                                                                                                                                                                                            | 基金的金融負債未貼現現金流量以無息金融負債顯示，而最早付款日期為三個月或以內。                                                                                |
| <b>(c) Fair value measurements of financial instruments</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>(丙) 金融工具之公平值計量</b>                                                                                                  |
| The Board of Administrators of the Fund considers that the carrying values of financial assets and financial liabilities recognised in the financial statements approximate their fair values.                                                                                                                                                                                                                                                                                                                                                               | 基金執行委員會認為，在財務報表中確認的金融資產及金融負債之賬面值與其公平值相若。                                                                               |

# CONSUMER COUNCIL SERVICES CENTRES

## 消費者委員會服務中心

Consumer Complaint &  
Enquiry Hotline  
消費者投訴及諮詢熱線

**2929 2222**



Elderly Hotline  
智齡消委會熱線

**2110 2288**



### Hong Kong 香港區

#### Consumer Council Services Centre (North Point)

Room 1410, 14/F, Kodak House II  
39 Healthy Street East, North Point

消費者委員會服務中心（北角）

北角健康東街 39 號柯達大廈二期 14 樓 1410 室

### Kowloon 九龍區

#### Consumer Council Services Centre (Tsim Sha Tsui)

3 Ashley Road, Tsim Sha Tsui

消費者委員會服務中心（尖沙咀）

尖沙咀亞士厘道 3 號

### Consumer Council 消費者委員會

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