

CHAIRMAN'S MESSAGE

主席的話



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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

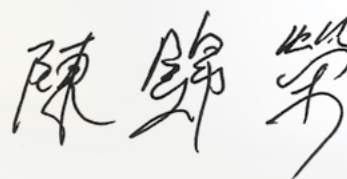
以年歲計，消委會亦可算是銀髮一族，同心同行，我們將更全心全意致力聆聽他們的心聲、維護他們的權益免被剝削及誤導，讓他們時刻可以安心消費。這樣，我們才可以全力發揮銀髮經濟的力量，為本港整體經濟發展注入新動力。

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