

# 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

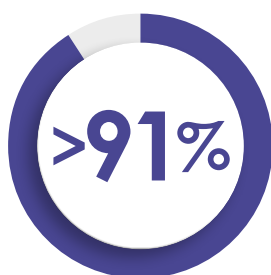
科技日新月異，市場環境亦日趨複雜，年輕一代從小接受消費者教育，有助其建立正確消費價值觀及行為，為日後培養明智消費和綠色生活習慣奠定堅實基礎。

#### 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。