

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。

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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。