



CHAIRMAN'S MESSAGE

主席的話

Consumer Protection Beyond Borders

Over the past year, the consumer landscape has evolved at an unprecedented pace. Consumers now enjoy an increasingly diverse range of choices, while consumption is no longer confined to a single market or geographical location, instead spanning local and cross-boundary markets across both physical and digital platforms. At the same time, global economic fluctuations and a shifting geopolitical environment have brought about profound implications for supply chains and market dynamics. In this “borderless” era of consumption, consumers are inevitably exposed to a broader spectrum of risks and challenges. For the Consumer Council, change brings not only challenges but also opportunities. How we continue to safeguard consumer rights and interests remains at the heart of our thinking and our response.

This year's theme “*Consumer Protection Beyond Borders*” builds upon last year's strategic direction while further articulating how the Council seeks to move beyond established frameworks and explore new frontiers in consumer protection as we embark on our next 50-year journey. “Beyond Borders” signifies more than transcending geographical limits. It also reflects our commitment to addressing the diverse needs of consumers across generations and with different abilities, embodying the Council's enduring mission to promote and safeguard consumer welfare.

消費保障 無垠覆蓋

過去一年，消費環境正以急促的步伐轉變。消費者的選擇愈趨多元，消費行為不再局限於單一市場或地域，而是橫跨本地與跨境、實體與數碼平台。與此同時，全球經濟波動及地緣政治多變，亦對供應鏈及市場運作帶來深遠影響。在這個「無垠」的消費年代，消費者所面對的風險與挑戰亦隨之增加。對消費者委員會而言，轉變既帶來挑戰，亦迎來機遇。如何持續守護消費者權益，正是我們不斷思考與回應的核心課題。

「消費保障 無垠覆蓋」既延續去年的發展方向，亦進一步闡明本會在邁向下一個五十年之時，如何突破既有框架，將消費保障的範疇延伸至更廣闊的層面。所謂「無垠覆蓋」，不僅指消費保障要跨越地域界限，更要照顧不同世代、不同能力的消費者的不同需要，體現本會一貫以消費者福祉為依歸的使命。

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

Global Uncertainty: Facilitating Public Policy Support Through Robust Market Surveillance

Amid fluctuations in the global economic outlook and an evolving geopolitical landscape, far-reaching impacts have been felt across energy supply, trade flows, and market confidence, leading to increased volatility in international oil prices. Persistently high oil prices have not only significantly increased the cost of fuel and petroleum-related products, but have also created knock-on effects on essential expenditures across all aspects of daily life through transport, logistics, and production chains. In addition to driving up public transport and freight costs, they have also inflated the price of everyday necessities and groceries. Meanwhile, adjustments to aviation fuel surcharges have further increased the cost burden on travel and cross-boundary consumption. In today's highly interconnected and fast-changing global marketplace, such risks are no longer confined to individual sectors. Rather, they affect the cost of living and consumer confidence across society.

As a statutory body entrusted with public responsibilities, the Council has closely monitored the impact of oil price fluctuations on consumers. Through prudent, objective and evidence-based analysis, we continue to reflect market developments to both the Government and the wider community. We have proactively called on oil companies to take consumers' affordability into account when setting prices and to fulfil their corporate social responsibilities. At the same time, the systematic data accumulated through **"Oil Price Watch"** over the years has helped support the Government in enhancing fuel price transparency, enabling consumers to gain a more comprehensive understanding of petrol price trends and stay informed of the latest discounts and promotional offers provided by oil companies.

The Council has also continued to enhance market transparency through consolidating price data from various retail channels on its **"Online Price Watch"** platform. This useful price comparison tool helps consumers manage household spending more effectively and make smart consumption choices amid rising living costs. By providing both policy support and consumer education, the Council fulfils its public role in maintaining consumer confidence and promoting healthy market competition.

Trend Insights: Enhancing Consumer Protection in a Highly Interconnected Marketplace

In the face of market volatility, service innovation, the rapid growth of e-commerce, and evolving consumption patterns, new consumer risks continue to emerge. Cross-boundary transactions, platform accountability, data usage and service quality are among the issues presenting fresh challenges to consumer protection. As Chairman, I am acutely aware that the Council must adopt a forward-looking perspective to discern emerging trends and prepare proactively. Only by doing so can we effectively safeguard consumer interests in this highly interconnected marketplace. To this end, the Council has responded to market developments with pragmatic and targeted actions, turning insights into tangible outcomes. By strengthening research, policy advocacy, and cross-sector collaboration, we strive to ensure that, alongside the promotion of innovation and digital transformation, consumers are provided with appropriate protection, while public confidence in the marketplace and its institutions continue to be reinforced.

環球變局 持續市場監察予公共政策堅實支援

環球經濟走勢反覆，加上地緣政治局勢持續演變，對能源供應、貿易流向及市場信心帶來深遠影響，令國際油價出現顯著波動。油價持續高企不僅大幅增加燃料及石油副產品成本，亦透過運輸、物流及生產鏈，對衣食住行各類基本消費開支產生連鎖效應，除了令公共交通及貨運成本上升，亦推高日常用品及食品價格；航空燃油附加費的調整，亦直接影響旅遊及跨境消費的整體負擔。在這個全球一體化、高度互聯、變化迅速的市場環境下，相關風險已不再局限於個別行業，而是廣泛地影響著不同階層的生活成本與消費信心。

作為一個肩負公共職能的法定機構，本會一直密切監察油價波動對消費者的影響，並以審慎、客觀及以實證為本的方式，向政府及社會反映市場情況。我們主動呼籲各油公司在定價時，必須顧及消費者的負擔能力，履行應有的企業社會責任。同時，**「油價資訊通」**歷年來所累積的系統化數據，有助支持政府提高油價的透明度，讓市民更全面掌握汽油價格變動趨勢，及了解各油公司提供的最新折扣及優惠。

本會亦持續透過**「格價資訊通」**（前稱「網上價格一覽通」）整合不同零售渠道的價格資訊，提升市場透明度，協助消費者在面對生活成本上升壓力時，更有效地預算日常開支，作出精明的消費選擇。透過提供政策支援與公眾教育，本會發揮穩定消費信心、促進市場良性競爭的公共角色。

洞察趨勢 在高度互聯市場中加強保障

面對市場波動、服務創新、電子商貿迅速發展及消費模式不斷演變，新興消費風險亦隨之浮現，包括跨境交易、平台責任、數據使用及服務質素等，對保障消費權益帶來新的挑戰。作為主席，我深切體會到本會必須以前瞻視野洞察趨勢，提前作好準備，才能在這個高度互聯的市場環境中，有效守護消費者權益。為此，本會以務實而具體的行動回應市場轉變，將洞察轉化為實際工作成果。透過加強研究部署、政策倡議及跨界別協作，本會致力在推動創新與數碼轉型的同時，確保消費者獲得適切保障，並持續鞏固公眾對市場及制度的信心。

The Council remains steadfast in its commitment to an evidence-based approach. Through research, studies, and product testing, we provide consumers with objective and reliable information, while offering recommendations to help industries enhance their quality. Following our previous study on improving healthcare price transparency, the Council further published a study report titled *“Enhancing Governance in Telehealth: Fostering Consumer Trust and Innovation”* during the year. This study examined the governance framework, transparency, and consumer protection in telehealth services, with a view to ensuring that, while innovation is encouraged, such services can be developed on a foundation of safety and trust.

The Council also actively participates in various public policy consultations, systematically presenting evidence-based analyses to the Government and relevant regulatory bodies. During the year, we put forward recommendations on a wide range of major policy issues affecting people's daily lives and market development. These efforts aim to ensure that consumer interests, market transparency, and fair competition are fully considered throughout the policymaking and institutional enhancement process, thereby supporting more holistic and forward-looking decisions that effectively reconcile innovation, regulatory effectiveness and consumer protection. These advocacy, research and market surveillance efforts reflect the Council's evolving role in a rapidly changing consumption environment: serving as both a steadfast champion for consumer rights and a vital bridge connecting consumers, the industry and the Government.

Silver Economy: Deepening Protection for Diverse Consumer Groups

Beyond changes in the consumer landscape, demographic shifts have also brought new challenges and responsibilities for consumer protection. As Hong Kong's population continues to age, the silver-haired community has become an increasingly important market segment. Their needs and risks in areas such as healthcare, financial services, travel, and daily consumption often differ from those of other age groups, creating a greater need for clear information and tailored support.

To respond more systematically to the HKSAR Government's efforts to promote the silver economy, and to better address the needs of senior consumers, the Council established the Advisory Group on Silver Economy last year under my chairmanship. Bringing together expertise from different sectors, the Advisory Group explores ways to strengthen protection for elderly consumers through policy advocacy, information dissemination, and consumer education.

One of its key achievements was the launch of the new one-stop information platform **“Smart Seniors” Consumer eHub** in January 2026. By consolidating reliable and diverse consumer information and presenting it in a more elderly-friendly style, the platform empowers seniors and their carers in making informed choices, thereby enhancing their confidence and sense of security in consumption. I would like to take this opportunity to express my sincere gratitude to all our partners for their unwavering support. Together, we strive to create a safer consumer environment for the elderly and to strengthen their self-protection capability.

I have always held the view that consumer protection should not vary with age. Whether they are senior citizens, young people, or individuals with special needs, the Council has a responsibility to ensure that all consumers are treated fairly and can receive appropriate protection throughout the consumption process.

本會始終堅持以實證為本，透過研究、調查及產品測試，為消費者提供客觀可靠的資訊，亦為業界提升質素提供建議。繼上一年度發布有關提升醫療價格透明度的研究後，本會於年內進一步就醫療市場發表《信任與創新：提升遙距醫療管治》研究報告，聚焦探討遙距醫療的管治、透明度及消費者保障，期望在鼓勵創新的同時，確保相關服務能在安全與信任的基礎上發展。

此外，本會亦積極參與各項公共政策諮詢，把實證分析系統地呈交政府及相關監管機構。年內，本會就多項涉及民生及市場發展的重要政策議題提出建議，務求在政策制定及制度優化過程中，充分顧及消費者權益、市場透明度及公平競爭，旨在協助政府在平衡創新發展、監管效能與消費者保障之間，作出更周全、具前瞻性的決策。這些倡議、研究及市場監察工作，亦反映本會在日新月異的消費環境中所擔當的角色：既是消費者的後盾，亦是連繫消費者、業界與政府的重要橋樑。

銀髮消費 深化對不同群體的守護

除了消費環境的變化外，人口結構的轉變亦為消費保障工作帶來新的挑戰與責任。隨着本港人口持續高齡化，銀髮族已成為消費市場中不可忽視的重要一群。樂齡人士在醫療、金融、旅遊及日常消費方面的需求與風險，往往與其他年齡層不同，更需要清晰資訊與適切支援。

為更有系統地回應特區政府大力推動銀髮經濟，以及更適切地照顧銀色消費的需要，本會上年度成立由我擔任主席的「銀髮經濟諮詢小組」，匯聚跨界別的專業意見，從政策倡議、資訊發布及消費者教育等層面，探討如何提升年長消費者的保障。

其中一項重點成果——全新的資訊平台「**樂齡消費一站通**」於2026年1月推出，透過整合可靠及多元化的消費資訊，以方便較年長人士瀏覽的方式呈現，協助他們及其照顧者作出知情選擇，提升消費信心與安全感。我在此再次感謝各個合作夥伴的鼎力支持，攜手為樂齡人士締造一個更安全的消費環境，並提升他們的自我保護能力。

我一直認為，消費保障不應因年齡而異。不論是長者、年輕人，還是有特殊需要的人士，本會均有責任確保他們在消費過程中能夠獲得公平對待與適切保障。

Looking Ahead: Ensuring Protection Keeps Pace with Consumers

In an increasingly complex and unpredictable consumer environment, the Council will continue to stay attuned to evolving consumption trends, deepen its research and advocacy efforts, and strengthen collaboration with local, Mainland and international partners. Our goal is to ensure that consumer protection keeps pace with consumers and extends wherever their choices take them.

I would like to extend my most sincere gratitude to all those who have supported the Council over the years, including both current and former Council Members, our stakeholders and partners, the industry, and the wider community, as well as our dedicated staff and management team. Each and every one has played an indispensable role in the Council's continued progress.

I would also like to express my special appreciation to our newly appointed Chief Executive, Dr Alaina Shum, for bringing fresh vision and renewed impetus to the strong foundation built by the Council over the past half-century, leading the organisation towards a new chapter. In addition, I wish to thank Mr Francis Ho Ying-foo, former Deputy Chief Executive, who served as Acting Chief Executive during the year and provided steady leadership before Dr Shum assumed office.

Regardless of how the environment may change, the Council's commitment to safeguarding consumer rights and interests remains unwavering. I firmly believe that by staying true to our founding mission while embracing change, we can continue to build a trusted framework of protection for the public in this borderless era of consumption.



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

邁向未來 讓保障隨消費者而行

面對充滿變數的消費環境，本會將繼續緊貼消費趨勢，深化研究與倡議，加強與本地、內地及國際夥伴的協作，確保消費保障能夠隨着消費者的步伐不斷延伸。

我希望向所有一直支持本會的人士致以最衷心的謝意，包括現任及歷任委員、各持份者和合作夥伴、業界及社會各界，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。我要特別感謝新任總幹事沈朝暉博士，為本會半世紀以來建立的堅實基礎注入創新視野與動力，帶領本會邁向新里程，亦感謝榮休的副總幹事何應富先生於年內出任署理總幹事，為沈博士上任前掌舵。

不論環境如何轉變，本會守護消費者權益的承諾始終不變。我深信，只要我們堅守初心、與時並進，便能在這個無垠的消費年代，為市民築起一個值得信賴的保障網絡。



陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士
主席

