



CHIEF EXECUTIVE'S MESSAGE

總幹事的話

Empowered by Innovation Protecting Consumers in an Interconnected, Borderless Marketplace

This marks my first year as Chief Executive of the Consumer Council. Working closely alongside the team over the past year has deepened my appreciation of the Council's half-century legacy of professional excellence and institutional strength. In an era of rapidly evolving consumer behaviour, my colleagues and I have been pondering how to uphold our consumer protection mission and build on our longstanding strengths, while harnessing innovative strategies and technology to enhance operational effectiveness and service quality. Our aim is to ensure that consumer protection remains responsive to consumers' evolving needs and extends further, deeper and broader than ever.

This year's Annual Report theme, "*Consumer Protection Beyond Borders*", reflects the Council's response to these changes. To us, it is more than a guiding principle. It is a strategic direction that must be embedded across our strategies, systems, work processes and day-to-day operations, ensuring that consumers can enjoy meaningful protection wherever they are and however they choose to consume.

創新賦能 在互聯無垠市場中守護消費者

這是我出任消費者委員會總幹事的首個年度，在過去一年與團隊緊密並肩工作，令我對消委會累積半世紀的專業基礎與制度實力，有了更深刻的體會。在這個消費模式迅速演變的年代，我與團隊一直思考，如何在保持消保初心、傳承既有優勢的同時，善用創新策略及科技，進一步提升工作效率與服務質素，確保消費保障能夠緊貼消費者的實際需要，並覆蓋得更深、更遠、更廣。

本年度年報以「消費保障 無垠覆蓋」為主題，正正反映本會對這種轉變的回應。對我們而言，這不僅是一個理念，而是一個必須落實到策略、制度、工作流程及日常營運中的工作方向，讓消費者無論身在何處、以何種方式消費，都能切實得到保障。

Dr Alaina SHUM
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Chief Executive 總幹事



Borderless Consumption: Strengthening Cross-boundary Protection and Collaboration

As consumption becomes increasingly digital, cross-boundary and instantaneous, consumers' choices and the risks they face are no longer constrained by geographical boundaries or individual markets. Today's consumer journey often spans online and offline channels, local and overseas markets, and even different languages and regulatory regimes. In such a highly interconnected marketplace, traditional approaches to consumer protection are no longer sufficient to meet consumer expectations or provide comprehensive and effective safeguards.

E-commerce and cross-boundary online shopping have become the new normal. While consumers enjoy greater convenience, they are also exposed to increasingly complex payment arrangements, after-sales service mechanisms, regulatory differences and potential risks. To make informed decisions in a borderless digital marketplace, consumers need not only access to more comprehensive information, but also the ability to recognise risks and protect their own interests.

Against this backdrop, the Council established the **Working Group on Cross-border Consumer Protection and E-commerce Development** during the year to strengthen research and dialogue with stakeholders on the development of cross-boundary e-commerce, after-sales service arrangements and consumer protection issues, while also providing recommendations for future education and training initiatives. In parallel, the Council stepped up its efforts to disseminate information relating to e-commerce and cross-boundary consumption. This included issuing a joint consumer alert on online purchases of Mainland domestic products in collaboration with the Consumer Councils of Guangdong and Macau, as well as publishing an article in CHOICE Magazine informing consumers of the regional differences in legal and safety standards that may be involved in cross-boundary shopping.

At the same time, we continued to strengthen ties with Mainland and international consumer counterparts and further enhanced the referral and handling mechanisms for cross-boundary consumer disputes. These efforts help ensure that consumers continue to receive appropriate protection even when transactions transcend geographical boundaries. Together, they embody the spirit of *"Consumer Protection Beyond Borders"* by ensuring that consumer protection is not constrained by geographical or platform boundaries, and continues to evolve alongside changing consumption patterns.

Resolving Disputes: Safeguarding Consumer Rights Through Practical Action

As the economy continued to recover and businesses sought to organise various consumption activities, consumers enjoyed an increasingly diverse range of experiences. At the same time, new challenges emerged. During the year, the Council handled a number of complaints relating to events, concerts and travel, involving issues such as ticketing arrangements, discrepancies between promotional claims and actual experiences, and failures in service delivery.

These cases serve as a timely reminder that while such consumption activities can generate significant social and economic benefits, service providers must also honour their commitments and ensure that information is accurate, clear and transparent. Ultimately, consumer confidence can only be maintained by delivering on promises made.

無垠消費 加強跨境保障與協作

隨着消費行為日益數碼化、跨境化及即時化，消費者的選擇與風險早已不再受地域或單一市場所限。今天的消費旅程，往往橫跨線上線下、本地與境外，以至不同語言與監管制度。在這樣一個高度互聯的市場中，消費保障若停留於傳統模式，已不足以回應消費者的期望，亦難以提供全面而有效的保障。

電子商貿及跨境網購已經成為消費新常態，消費者在享受便利的同時，亦面對更複雜的電子支付安排、售後服務機制、法規差異及潛在風險。要在無疆界的網絡市場中作出精明選擇，消費者不僅需要更全面的資訊，亦需要具備辨識風險與自我保護的能力。

有見及此，本會年內成立「**跨境消費保障及電商發展工作小組**」，與業內不同持份者加強就跨境電商發展、售後服務安排及消費者保障進行研究與交流，並為未來的教育及培訓項目提供建議。此外，本會於年內亦加強發布與電商及跨境消費相關的資訊，包括聯同廣東省及澳門的消費者委員會，發出有關跨境網購內銷商品的消費提示，並透過《選擇》月刊向公眾剖析跨境購物可能涉及的各地法律及安全標準差異。

同時，本會持續加強與內地及國際消費者組織的聯繫，完善跨境消費爭議的轉介與處理機制，確保消費者即使跨越地域界限，其權益仍能獲得適切保障。這些工作正體現「**消費保障 無垠覆蓋**」的核心精神，讓保障不因地域或平台界限而受阻，並隨着消費模式的轉變而持續進化。

解決爭議 在實務中守護消費權益

隨着經濟回暖，商界爭取舉辦各項消費活動，為市民帶來豐富體驗，同時亦帶來新的挑戰。年內，本會處理了多宗與大型活動、演唱會及旅遊相關的投訴，涉及票務安排、宣傳內容與實際體驗存在落差，以及服務兌現問題。這些個案提醒我們，相關消費活動對社會及經濟帶來正面效益的同時，服務提供者亦必須履行承諾，確保資訊清晰透明，以維護消費者信心。

此外，市場結構調整及個別商戶結業，亦令市民更關注預繳式消費及售後保障的風險。本會持續監察市場情況，透過及早發布消費提示、加強資訊透明度及提供調停支援，協助消費者在不確定的環境中作出審慎而知情的選擇。

Meanwhile, market restructuring and the closure of individual businesses heightened public concern about the risks associated with prepayment consumption and after-sales protection. The Council continued to monitor market developments closely and, by providing timely consumer alerts, enhancing information transparency and strengthening conciliation support services, empowered consumers to make prudent and informed decisions in an uncertain environment.

Harnessing Technology: Enhancing Efficiency and Consistency in Dispute Resolution

In a rapidly evolving marketplace, consumer disputes are becoming increasingly diverse and complex, placing ever-greater demands on both processing efficiency and professional judgement. During the year, the Council launched a new **Online Dispute Resolution Platform**, leveraging technology and artificial intelligence to support automated functions such as complaint categorisation, information organisation and preliminary analysis, thereby enhancing overall efficiency and consistency in case handling.

The e-Platform adopts a two-step approach of “negotiation first, conciliation next”, enabling complainants and traders to communicate directly online and seek resolution at an early stage. Where agreement cannot be reached, the Council will intervene to provide conciliation and ensure that the process remains fair, impartial and orderly.

I must emphasise that technology is not intended to replace people. Rather, it enables our colleagues to focus their time and effort on those aspects of consumer protection that require human judgement, communication and conciliation. This people-centred, technology-enabled approach has long been a guiding principle in the Council's drive towards operational modernisation, helping us maintain an appropriate balance between quality and efficiency.

Digital Transformation: Equipping Consumers with Trusted Information

Information is the foundation of informed consumer choice and a vital tool for preventing problems before they arise. As reading habits and information consumption patterns continue to evolve, the Council has remained committed to the digital transformation of information dissemination. This year marks the golden jubilee of CHOICE Magazine, which is also undergoing a significant transformation towards a digital-first model with continuous year-round content delivery.

Since March, the Council has adopted a new content publishing strategy. Instead of releasing all content in a single monthly issue, we now highlight 2 featured articles at our monthly press conferences and release the remaining content online on a weekly basis, providing the public with up-to-date consumer information throughout the year. During the first 4 weeks following the launch of the new model, page views of the online version of CHOICE (known as eCHOICE) increased by more than 30% compared with the annual average, demonstrating that continuous publishing is more closely aligned with the information needs of today's consumers. At the heart of this transformation is not simply a pursuit of speed or reach, but a commitment to ensuring that, in this age of information overload, consumers can quickly access content they can trust.

To further enhance accessibility and engagement, the Council will launch a new mobile application later this year, bringing consumer protection closer to everyday life and providing support at different stages of the consumer journey.



善用科技 提升爭議處理效率與一致性

在急促演變的市場環境中，消費爭議的性質愈趨多元而複雜，對投訴處理效率與專業判斷的要求亦不斷提高。年內，本會推出全新的「網上爭議解決平台」，透過科技及人工智能支援多項流程自動化功能，協助投訴個案分類、資料整理及初步分析，提升整體處理效率與一致性。平台採用「先協商、後調停」的兩步式流程，讓投訴人與商戶可透過網上平台直接溝通，及早協商解決爭議；若未能達成共識，本會再介入調停，確保過程公正有序。

我必須強調，科技的角色並非取代人手，而是輔助同事把時間和精力集中於最需要人性判斷、溝通與調停的環節。這種「以人為本、科技賦能」的策略取向，是本會在推動營運現代化時一直堅持的原則，亦有助我們在保障質素與效率之間取得平衡。

數碼轉型 以可靠資訊裝備消費者

資訊是消費者作出知情選擇的基礎，亦是防患於未然的關鍵。因應市民的閱讀習慣與資訊接收模式不斷轉變，本會持續推動資訊傳播的數碼轉型。《選擇》月刊在今年踏入金禧之年，亦正全面邁向數碼先行、全年持續發布的新模式。

自今年3月起，本會採用嶄新的內容發布策略：《選擇》內容由以往每月於月中集中發布，轉為於新聞發布會呈現兩大重點文章，並透過網上平台每星期持續發放其餘內容，全年無間斷地為公眾提供最新消費資訊。新模式推出首4周，網上版《選擇》月刊瀏覽量較年度平均上升超過3成，反映持續發布更能貼合現今消費者的資訊需求。這項轉變的核心，並非單純追求速度或觸及率，而是確保在資訊泛濫的環境中，消費者仍能迅速接觸到值得信賴的內容。

為進一步提升資訊的可及性與互動性，本年底將推出全新的流動應用程式，讓消費保障更貼近日常生活，並在消費旅程的不同階段發揮支援作用。

Cross-sector Collaboration: Creating Greater Synergy

In an era when consumer protection extends beyond traditional boundaries, no single organisation can address every challenge on its own. During the year, the Council actively expanded strategic partnerships to amplify the impact of consumer protection through cross-sector collaboration.

The Council shared information with the Customs and Excise Department to jointly combat unfair trade practices. We worked with the Electrical and Mechanical Services Department to test the performance and safety of various electrical products, helping consumers use them with greater confidence. We also signed a Memorandum of Understanding with the Vocational Training Council to incorporate experience in handling real complaint cases into professional training programmes, enhancing frontline practitioners' understanding of consumer rights. In addition, we joined forces with the Hong Kong Monetary Authority to strengthen fraud prevention awareness and self-protection capabilities among different groups through innovative educational tools.

With Gratitude: Moving Forward Together

Consumer protection has never been a solitary endeavour. I would like to take this opportunity to express my heartfelt gratitude to Government bureaux and departments, regulatory bodies, partners, the industry and social service organisations for their continued trust and support. I would also like to extend my sincere thanks to the Chairman, Council Members and all colleagues for their dedication and contribution. Despite the demanding and ever-changing nature of our work, they have consistently demonstrated professionalism, commitment and passion.

Looking ahead, the consumer landscape will continue to evolve. Together with my team, I will continue to harness innovative strategies and technology while upholding the Council's independence and professionalism, ensuring that the Consumer Council remains a steadfast guardian of consumer rights in an interconnected marketplace and that protection continues to keep pace with consumers wherever they go.



Dr Alaina SHUM
Chief Executive

跨界協作 發揮更大協同效應

在消費保障超越疆界的年代，單靠一個機構難以全面應對所有挑戰。年內，本會積極拓展策略性合作，透過跨界別協作擴大消費保障的影響力。我們與海關交流情報，攜手打擊不良營商手法；與機電工程署合作測試不同電器產品的性能與安全，確保消費者用得安心又放心；與職業訓練局簽署合作協議，計劃將真實投訴的處理經驗融入專業培訓，提升前線從業員對消費權益的理解；亦與香港金融管理局攜手，透過創新教育工具，加強不同群體的防騙意識與自我保護能力。

感謝同行 攜手前行

消費保障的工作，從來不是孤軍作戰。藉此機會，我衷心感謝各政府部門、監管機構、合作夥伴、業界及社福機構，一直以來對本會的信任與支持。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，在繁重而多變的工作中，始終保持專業、承擔與熱誠。

展望未來，消費環境仍將持續演變。我將繼續與團隊攜手，善用創新策略與科技，堅守獨立與專業，確保消費者委員會能在互聯市場中，持續守護消費者的權益，讓保障與消費者並肩而行。



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