



FORGING STRATEGIC PARTNERSHIP FOR SYNERGISTIC IMPACT

策略協作

深化消保協同效應

Safeguarding consumer rights and interests spans many areas, and it is only through the joint efforts of various parties that emerging consumer challenges can be addressed comprehensively and effectively. The Council has always placed great emphasis on partnerships and collaboration. By establishing close strategic ties with stakeholders across different sectors pooling knowledge, experience and resources, the Council can further enhance the relevance and impact of its consumer protection efforts.

The Council maintains close liaison with the Commerce and Economic Development Bureau, which oversees policy on consumer protection. At the same time, the Council actively builds a cooperative network with Government departments, regulatory bodies, professional organisations, the academic sector and social welfare agencies, deepening exchanges and collaboration to better fulfil its consumer protection mission. Over the past year, the Council further expanded its partnerships in a systematic manner and continued to review and optimise its collaboration models, with a focus on consolidating resources to enhance overall effectiveness of its work and realise synergies that amplify collective impact.

捍衛消費權益的工作橫跨眾多範疇，全賴各方攜手協作，才能全面而有效地回應層出不窮的消費挑戰。消委會一直重視夥伴協作，透過與不同界別的持份者建立緊密的策略性合作關係，匯聚知識、經驗與資源，可進一步提升消費者保障工作的針對性與影響力。

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，同時亦積極與政府部門、監管機構、專業團體、學術界及社福機構等建立合作網絡，深化交流與協作，以更全面地履行消保使命。過去一年，本會進一步系統化地拓展夥伴關係，並持續檢視及優化協作模式，重點整合資源，以提升整體工作成效，達至一加一大於二的協同效應。



Local Collaboration

Members and staff of the Council collectively serve on close to 50 public advisory committees, providing views from the consumer perspective on a wide range of consumption-related issues and policies. Scopes covered include fair competition and trade practices, financial and insurance services, public health and food safety, telecommunications, residential properties and transport.

Signing of MOU with VTC

To address service challenges arising from the development of the diverse economy, the Council and the Vocational Training Council (VTC) signed a Memorandum of Understanding (MOU) on 18 March 2026. The partnership aims to strengthen talent development, support the industry in enhancing service quality and complaint-handling capabilities, thereby promoting consumer rights and contributing to the sustainable development of Hong Kong's economy.

Consumer education has long been integral to the Council's consumer protection work. Anchored in the core values of "professionalism + education", the collaboration represents a shared vision to deepen cooperation in professional training and public service, while marking a strategic extension of the Council's efforts in consumer education and talent development.

Building on this partnership, the Council will continue to advance corporate training initiatives for the retail and service sectors. By further integrating consumer education with professional training, the collaboration will create synergies, foster a healthier consumer environment, and generate long-term value for Hong Kong society.

本地合作

本會委員和職員共參與近 50 個公共事務諮詢委員會，從消費者角度就各種消費議題和政策提供意見，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。

與職訓局簽署合作備忘錄

為回應多元行業發展帶來的服務挑戰，本會與職業訓練局（職訓局）於 2026 年 3 月 18 日簽署合作備忘錄，攜手推動人才專業培訓，協助業界提升服務質素及投訴處理水平，並促進消費權益，支持香港經濟可持續發展。

消費者教育一直與本會各項保障消費者權益的工作密不可分。是次合作結合雙方「專業 + 教育」的核心精神，體現本會與職訓局在專業培訓和公共服務層面深化協作的共同願景，並標誌着本會在消費者教育及人才培育方面的策略性延伸。未來，本會將在既有合作基礎上持續推動零售及服務業企業培訓，把消費者教育與專業培訓進一步深度結合，發揮協同效應，建構更健康的消費環境，攜手為香港社會創造長遠價值。

4 Key Areas of the MOU 合作備忘錄 4 大重點

The Council and VTC will jointly organise professional training programmes, incorporating the Council's real-life complaint cases and professional complaint-handling experience into course content. These programmes aim to enhance complaint-handling skills among service practitioners, deepening their understanding of consumer rights and responsibilities, and improving the customer experience.



本會與職訓局合辦專業培訓課程，將本會的真實投訴案例及專業投訴處理經驗融入教學，從而提升服務業從業員的投訴處理技巧，並加強他們對消費權益與責任的認識，提升整體服務質素。

The Council will offer internship opportunities to VTC Higher Diploma students, enabling them to apply their learning in a real workplace setting while deepening their understanding of the importance of consumer protection and broadening their horizons.

本會將為職訓局高級文憑課程的學生提供實習機會，讓學生在真實職場環境中應用所學，同時了解保障消費權益的重要性，拓展視野。



VTC will provide professional advisory support to the Council's product tests and research studies. Various topics of mutual interest will be covered, such as consumer goods, health and other related services. This will help ensure such projects remain closely aligned with professional industry standards and keep abreast of the latest developments.



職訓局的教學團隊將為本會的產品測試和研究工作提供專業顧問相關支援，範疇涵蓋消費品、健康及其他相關服務等共同關注的領域，使有關工作更緊貼行業專業標準及最新發展。

VTC will support the Council through a range of training opportunities, including trainings on emerging technologies such as cybersecurity and Artificial Intelligence, further strengthening the Council's professional knowledge and capabilities.

職訓局計劃為本會團隊提供網絡安全與人工智能等新興技術的培訓，進一步加強專業知識和技能。



Witnessed by Mr Clement Chan, Chairman of the Council (back row, right), and Mr Jeffrey Lam, Chairman of VTC (back row, left), the MoU was signed by Dr Alaina Shum, Chief Executive of the Council (front row, right), and Mr Donald Tong, Executive Director of VTC (front row, left).

在本會主席陳錦榮先生（右一）及職訓局主席林健鋒先生（左一）的見證下，本會總幹事沈朝暉博士（右二）及職訓局執行幹事唐智強先生（左二）簽署合作備忘錄。



Collaboration with HKMA to Foster Credit Card Financial Literacy Among Vulnerable Communities

The Council and the Hong Kong Monetary Authority (HKMA) jointly developed a credit card-themed Virtual Reality (VR) simulation game. Through an immersive experience, the game helps students with special educational needs and senior citizens enhance their awareness of related scams and develop the proper attitude towards consumption using credit cards.

The Council is also a supporting organisation of the Anti-Scam Consumer Protection Charter 2.0 and will continue to uphold its mission of consumer education and consumer protection by enhancing public awareness of fraud prevention and consumers' ability to protect themselves. The Charter was launched by the HKMA in collaboration with the Hong Kong Association of Banks in 2024 to assist the public in guarding against credit card scams and other digital frauds.

Read more about the VR simulation game in the chapter **“Empowering Target Segments Through Education”** (p.66).
有關 VR 角色體驗遊戲詳細內容，請瀏覽本年報「教育赋能 提升目標群自我保護能力」（第 66 頁）一節。

與金管局攜手培養弱勢社群信用卡理財觀念

本會與香港金融管理局（金管局）共同開發以信用卡為題的虛擬實境（VR）角色體驗遊戲，透過沉浸式體驗，提高具特殊教育需要的學生及長者對相關詐騙活動的防範意識，並培養他們建立正確的信用卡消費觀念。

本會同時亦是《保障消費者防詐騙約章 2.0》的支持機構，將肩負消費者教育和保障消費權益的使命，持續提升消費者防騙意識和自我保護能力。該約章是金管局於 2024 年與香港銀行公會合作推出，致力協助公眾防範信用卡騙案和其他數碼詐騙。

Signing the DoJ's “Mediate First” Pledge

The Department of Justice (DoJ) launched the “Mediate First” Pledge campaign in 2009 to encourage the use of mediation as a means of dispute resolution. As one of the supporting organisations, the Council has actively supported the initiative by advocating mediation as a means of fostering rational dialogue and helping parties resolve disputes in a more efficient and pragmatic manner, thereby strengthening consumer protection.

At the biennial “Mediate First” Pledge Event held on 9 May 2025, the Council's then-Acting Chief Executive, Mr Francis Ho Ying-foo, was invited to speak at the panel “Dispute Resolution for All: Government and Community Efforts in Mediation”. He shared insights on consumer complaint trends, the Council's complaint-handling experience and successful case examples. Through exchanges with Government and community partners, the Council further strengthened collaboration in the field of mediation, generated synergies, advanced diversified and sustainable mechanisms for resolving consumer disputes, and contributed to building a fairer and more resilient consumer environment.

簽署律政司「調解為先」承諾書

律政司於 2009 年推出「調解為先」承諾書運動，旨在推動以調解作為爭議解決途徑。本會作為支持機構之一，一直積極配合相關倡議，推動以調解促進理性溝通，協助各方以更高效、務實的方式解決爭議，從而加強消費者保障。

於 2025 年 5 月 9 日舉行的兩年一度「調解為先」承諾書活動上，本會時任署理總幹事何應富先生應邀於「普及爭議解決：政府及社區組織的調解措施」論壇上，分享消費投訴趨勢、本會的投訴處理經驗及成功個案。透過與政府及社區夥伴交流經驗，本會進一步加強在調解領域的協作，發揮協同效應，推動多元而可持續的消費爭議解決機制，為建構更公平、具韌性的消費環境作出貢獻。



Thematic Exchange on Silver Economy

The Council proactively engages with different sectors on consumer issues affecting senior citizens, working together to promote the healthy development of the silver consumer market. In May 2025, the then-Acting Chief Executive of the Council, Mr Francis Ho Ying-foo, was invited by the Hong Kong Quality Assurance Agency (HKQAA) to deliver a keynote speech titled "Co-creating an Age-friendly Consumer Environment" at the "International Sustainability Forum · Hong Kong 2025". He shared findings from the Council's survey on elderly consumer behaviour, highlighted potential market opportunities arising from the silver economy, while also advocating businesses to closely consider and cater for the needs of senior consumers when providing products or services.

Invited to participate in the "Gerontechnology and Innovation Expo cum Summit 2025 – Silver Summit" held on 21 November 2025, the Council sent a representative to deliver a presentation titled "Challenges and Opportunities on Age-Friendly Consumption Trends" which analysed the diverse challenges faced by seniors in the local consumer market to approximately 160 physical and virtual attendees, and also facilitated exchanges with guest speakers in a plenary session on issues such as silver financial and security arrangements, retirement planning, etc., with a shared goal of fostering an age-friendly consumer marketplace.

Furthermore, the Hong Kong Housing Society (HKHS) republished selected CHOICE articles relating to elderly consumption issues on its age-friendly home living website "HKHS Senior Connect". This helped extend the Council's reach to HKHS' senior consumers, maximised cross-platform collaborative synergies, and strengthened consumer education and protection at the community level.

Moving forward, the Council will explore the possibility of integrating online and offline channels and working alongside various stakeholders to disseminate important information on the "Smart Seniors" Consumer eHub within the community, further expanding its service coverage.

銀色專題交流

本會就銀髮族關注的消費議題，積極與不同業界交流，協力推動銀髮消費市場的健康發展。本會時任署理總幹事何應富先生應香港品質保證局的邀請，於2025年5月舉行的「可持續發展國際論壇·香港2025」中，為「共建樂齡友善消費環境」作主題演講，與公眾分享長者消費行為調查報告結果，並向商界宣傳銀髮經濟帶來的機遇，同時提倡商家在提供產品或服務時，應考慮和切合銀髮族的需要。

本會亦應邀參與於2025年11月21日舉行的「樂齡科技博覽暨高峰會2025——銀髮高峰會」，派出代表發表題為「銀髮友善消費新趨勢：機遇與挑戰」的專題演講，向約160名線上線下的與會人士剖析銀髮族在本地消費市場上所面對的各種挑戰，並與講者嘉賓交流，分享銀色財務與保障安排、退休規劃等議題，共同推動樂齡友善的消費市場。

此外，香港房屋協會亦於其長者友善家居生活網站「房協長者通」轉載「選擇」月刊中與樂齡消費相關的精選文章，有助透過其網絡，接觸更多年長消費者，發揮平台協作的協同效應，加強社區層面的消費者教育與保障。

未來，本會將探討透過線上線下聯動方式，聯同各合作夥伴，在社區內傳遞「樂齡消費一站通」的重要資訊，進一步擴大服務覆蓋面。

The image displays two digital interfaces related to the '房協長者通' (HKHS Senior Connect) platform. On the left is a social media post from '房協長者通's post' dated 20 January. It promotes the '平安鐘' (Emergency Alert System) service, highlighting its benefits for elderly users and providing contact information. On the right is a screenshot of the '房協長者通' website. The website features a sidebar with various service links and a main content area titled '長者體檢項目及收費差異大 網購計劃條款限制多' (Elderly Health Checkup Items and Fee Differences are Large, Online Purchase Plan Terms and Conditions are Numerous). The main content includes a detailed explanation of the health checkup service, its benefits, and a list of participating medical centers.