



CONSUMER PROTECTION BEYOND BORDERS

消費保障 無限覆蓋



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2025-26 HIGHLIGHTS OF THE YEAR

年度大事回顧

Information Reach 訊息傳播

Digital Platforms 數碼平台

Official Website
官方網站

19 Million
Total Page Views
1,900 萬
總瀏覽量

9.4 Million Page Views for Online CHOICE articles
百萬 網上版《選擇》文章瀏覽量

4.8 Million Page Views for "Shopping Guide"
百萬「消費全攻略」瀏覽量



Facebook

133,404
Followers 追蹤人數

Posts
帖文 **315**



Instagram

32,091
Followers 追蹤人數

Posts
帖文 **215**

WeChat
微信

57,319
Accumulated Followers 累計追蹤人數

Posts
帖文 **44**

Douyin
抖音*

Views
觀看次數 **284,219**

Videos
影片 **6**

* Statistics cover the period from 16 March 2026 (account launch) to 31 March 2026
帳號自 2026 年 3 月 16 日開通至 2026 年 3 月 31 日的統計



LinkedIn^

Post Impressions
帖文曝光次數 **6,400**

Posts
帖文 **10**

^ Statistics cover the period from 31 January 2026 (account launch) to 31 March 2026.
帳號自 2026 年 1 月 31 日開通至 2026 年 3 月 31 日的統計。



YouTube



38,547 Accumulated Subscribers
累計訂戶

899,441 Views 觀看次數
(Reporting Year 報告年度)

2025-26 HIGHLIGHTS OF THE YEAR 年度大事回顧



Online Price Watch 格價資訊通

(前稱「網上價格一覽通」)

Unique Visitors 獨立訪客

437,458 Desktop
電腦瀏覽

258,366 Mobile
手機瀏覽

2,600 Products Covered
涵蓋貨品數目



Oil Price Watch 油價資訊通

3.14 Million
Page Views 網頁瀏覽

1.88 Million
App Views 應用程式瀏覽

551 Pump Price and Walk-in Discount Updates
牌價及門市折扣更新次數

15,204 App Downloads
應用程式下載次數

123,425 Accumulated App Downloads[^]
應用程式累計下載[^] **+14%**

[^] Since its launch in November 2020
2020 自應用程式於 2020 年 11 月推出起計



Public Engagement Events 公眾參與活動

Top 10 Consumer News 2025
2025 年十大消費新聞

13,024 Voters
投票人數

25th Consumer Rights Reporting Awards
第 25 屆消費權益新聞報道獎

598 Public Voters
公眾投票人數



School and Community Programmes 學校及社區活動

	Participants 參加人次	Satisfaction Rate 滿意度 / Impact 影響
Primary School Students 小學生	15,049	91%*
Secondary and Post- Secondary School Students 中學生和專上學生	29,806	89%*
Persons with Special Needs 特殊需要人士	600	100%
Senior Citizens 長者	730	97%
Total 總數	46,185	94%

* Applicable to programmes implemented in 2024/25 school year only
只適用於 2024/25 學年舉行之計劃



Mass Media 大眾媒體

54 Press Releases
新聞稿

167 Press Statements
新聞聲明

4,200+ Counts of Media Coverage
傳媒報道篇幅

128 Media Interviews
傳媒採訪

410+ Media Enquiries
傳媒查詢

38 Front Pages
頭版報道

Protecting Consumer Rights 保障消費者權益

Direct Assistance
直接協助

Complaints
投訴
38,317
Cases 宗
按年 -3% YoY

Enquiries
查詢
51,879
Cases 宗
按年 -6% YoY

71% Resolution Rate
調停成功率

186 Referrals from GBA
Online Platform
Cases 宗 大灣區網上平台轉介*

* 廣東消費投訴諮詢信息化綜合平台
(粵港澳大灣區消費投訴轉辦平台)

Consumer Legal Action Fund (CLAF) 消費者訴訟基金

5 Assistance Granted
獲基金批予協助之申請

9 Assisted Cases Cleared
期內完結的受助個案

Research, Test & Survey
研究、測試及調查

34 Product Research
產品研究

673 Products Tested and Studied
測試及研究產品

423 Brands
品牌

9 Service Surveys
服務調查

24 Product and Service Feature Articles
產品及服務專題報告

69

Reports Published
in CHOICE
於《選擇》月刊發表
的報告

2 Other Feature Articles
其他專題報告

15 First-ever Product Tests
首次測試產品

18 Tests and Studies Related to
Sustainable Consumption
可持續消費相關測試及研究

13 Studies Related to Trending
Services or Emerging Products
新興服務及產品相關研究



Advocacy 倡議

14 Submissions to Consultations
諮詢回應

1 Policy Study
政策研究

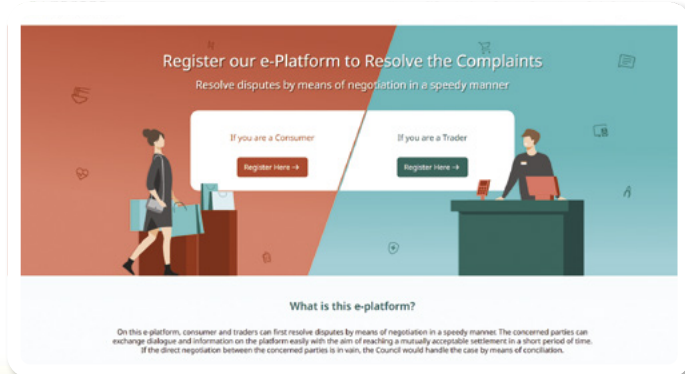
Figures cover the reporting year unless specified.
除特別說明外，數字涵蓋報告年度。

2025

十一月
NOV

Driving Service Innovation and Launch of Online Dispute Resolution Platform 持續創新優化服務 推出「網上爭議解決平台」

The Council actively leverages innovative technologies to improve and modernise its services, enhancing efficiency and responsiveness to consumer needs. The new Online Dispute Resolution Platform was launched during the year, adopting a 2-step "negotiation first, conciliation next" approach to facilitate swift communication between consumers and traders and to streamline complaints handling. The platform also employs encryption to safeguard data security, driving the digitalisation and efficiency of consumer dispute resolution.



本會積極善用各種創新科技優化及革新服務，提升效率及回應消費者需求。年內推出「網上爭議解決平台」，採用「先協商、後調停」兩步式流程，促進消費者與商戶快速溝通，提升投訴處理效率，同時以加密技術確保資料安全，推動消費爭議處理邁向數碼化與高效化。

More in **"Enhancing Operational Efficiency with Technology"**
詳情可參閱「善用科技 提升營運效能」一節

2026

一月
JAN

"Smart Seniors" Consumer eHub Launched 全新「樂齡消費一站通」資訊平台 助長者精明消費

The Council launched the new "Smart Seniors" Consumer eHub, a one-stop platform providing reliable and accessible consumer information for the silver-haired community. The platform brings together a wide range of content covering healthcare, food and nutrition, finance, gerontechnology, etc. Designed with an elderly-friendly approach, it empowers senior consumers, their families and carers to make informed and smart consumption choices.



本會推出全新一站式資訊平台「樂齡消費一站通」，提供可靠又方便瀏覽的銀色消費資訊，匯聚醫療保健、養生飲食、理財、樂齡科技等多元化內容，並採用「長者友善」為核心的平台設計，支援長者、其家人及照顧者作出精明而知情的消費選擇。

More in **"Empowering Target Segments Through Education"**
詳情可參閱「教育賦能 提升目標群自我保護能力」一節

<https://www.consumer.org.hk/en/press-release/p-smartseniors>



Collaboration with Mainland Partners to Strengthen Cross-boundary Consumption Protection

深化與內地協作提升跨境購物保障

The Council continued to deepen exchange and collaboration with Mainland consumer counterparts, strengthening protection for cross-boundary consumption and online shopping.

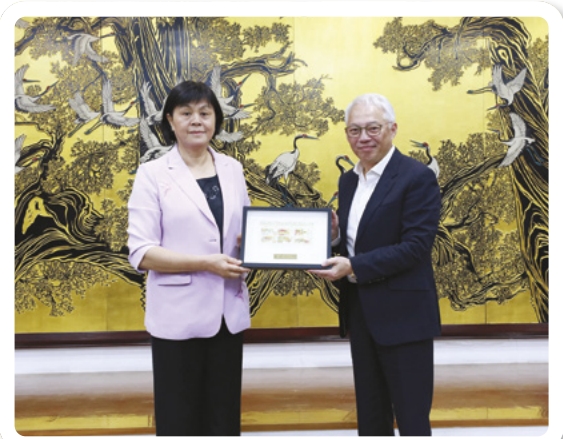
- Joined Guangdong Consumer Council's (GDCC) working group to formulate a set of GBA Standards;
- Established a Working Group on Cross-Border Consumer Protection and E-Commerce Development to share expert insights on issues such as cross-boundary e-commerce development and after-sales arrangements;
- Issued a consumer alert jointly with GDCC and Macao SAR Government Consumer Council to raise awareness on cross-boundary online purchase of domestic goods;
- Paid visits to Mainland counterparts during the year to foster stronger mutual understanding of consumer protection frameworks and policies, including a delegation to Beijing led by the Council Chairman to visit the China Consumers Association, the Beijing Consumer Association, the Beijing Municipal Administration for Market Regulation, etc.

年內，本會持續深化與內地消保組織的交流合作，提升消費者於跨境消費及網購時的保障。

- 加入廣東省消委會牽頭的「灣區標準」起草工作組；
- 成立「跨境消費保障及電商發展工作小組」，推動就跨境電商發展、售後服務安排等消保議題的研究與交流；
- 與廣東省及澳門的消委會發出聯合消費提示，提醒香港消費者有關跨境網購內銷商品的注意點；
- 積極與內地夥伴機構進行交流，以促進雙方在消費者保障框架及政策層面的互相了解，包括本會主席率領代表團前往北京，拜訪中消協、北京市消費者協會、北京市市場監督管理局等。

More in “Strengthening Mainland and Global Collaboration for Consumer Protection”

詳情可參閱「[跨域協作](#) 深化與內地及全球消保組織聯繫」一節





CHOICE Advances Digital Transformation with Year-round Storytelling Model

《選擇》月刊邁向數碼化 資訊發布新模式

To align with the evolving reading habits of today's audience, CHOICE Magazine continued its digital transformation by adopting a year-round storytelling model, releasing online articles on a weekly basis to deliver the latest consumer information. Infographic design was also further enhanced to present test and research findings in a more reader-friendly format.

CHOICE also introduced vertical videos to match portrait orientation viewing trends across various social media platforms. These milestones pave the way for the launch of the new mobile app and the full digital transformation of CHOICE Magazine by late 2026.

為緊貼現今數碼世代閱覽資訊的習慣，《選擇》月刊於年內進一步革新，採用全年持續發布模式，每周發放網上文章，年中無休為大眾送上最新消費資訊，同時亦進一步優化圖表設計，令測試及研究結果更一目了然。

短片方面，亦改用垂直構圖拍攝，以配合不同社交媒體影片平台的瀏覽趨勢，同時為《選擇》2026 年底推出流動應用程式、全面數碼轉型奠定重要的里程碑。

More in “Disseminating Information for Today’s Consumers”

詳情可參閱「多元渠道 傳播數碼世代消費資訊」一節

2025

八月
AUG

Advocating Enhanced Governance and Transparency in Telehealth Services

倡議提升遙距醫療服務的管治及透明度

The Council published a study report titled “*Enhancing Governance in Telehealth: Fostering Consumer Trust and Innovation*”, examining the perception and experience of consumers and medical practitioners on telehealth services, as well as identifying issues arising from trade practices and terms and conditions of service providers. The Council put forward 5 recommendations to promote the sustainable development of telehealth services in Hong Kong through strengthening governance and market transparency.



本會發表題為《信任與創新：提升遙距醫療管治》的研究報告，探討消費者及中西醫對遙距醫療服務的看法和體驗，識別服務提供者的營商手法及服務條款的潛在問題，並就優化管治及提升市場透明度提出 5 項建議，以促進本港遙距醫療服務可持續發展。

More in “Safeguarding Consumers Through Impactful Research and Market Intelligence”

詳情可參閱「研究監察 強化市場資訊保消費權益」一節

<https://www.consumer.org.hk/en/press-release/p-telehealth-services-study-report>



2025

六月
JUN

Collaboration in Consumer Redress with Malaysia 與馬來西亞簽訂合作協議

The Council and the Federation of Malaysian Consumers Associations (FOMCA) signed a Memorandum of Understanding (MOU) to establish a cross-border complaint referral and information exchange mechanism, strengthening cooperation in resolving disputes and enhancing consumer protection and confidence amidst growing travel and e-commerce links. This marks the fifth MOU signed with a consumer body in Asia, highlighting the Council's dedication in jointly fostering a safer and more reassuring consumption environment for consumers in the region.

本會與大馬消費者聯合會簽訂合作協議書，建立兩地跨境訊息及投訴個案互通機制，藉此加強跨境處理消費糾紛的合作，在跨境旅遊及網購需求增加下提升消費者保障與信心。這是本會第5度與亞洲地區的消保組織簽訂同類協議，攜手為區內的消費者締造更有保障、更安心的消費環境。

More in “Strengthening Mainland and Global Collaboration for Consumer Protection”
詳情可參閱「跨境協作 深化與內地及全球消保組織聯繫」一節

<https://www.consumer.org.hk/en/press-release/MOU-Malaysia-Collaboration-in-Consumer-Redress>



2026

三月
MAR

MOU Signed with VTC 與職訓局簽署合作備忘錄

The Council and the Vocational Training Council (VTC) signed an MOU to collaborate on strengthening talent development, supporting the industry to enhance service quality, and promoting consumer rights, thereby contributing to the sustainable economic development of Hong Kong.

During the year, the Council further expanded its partnership network, including initiatives with the Department of Justice, Hong Kong Monetary Authority, etc. Through aggregating knowledge, experience and resources, these strategic collaborations create synergistic impact in consumer protection.

本會與職業訓練局（職訓局）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。

此外，本會亦於年內進一步拓展夥伴合作網絡，包括與律政司、金管局等夥伴交流與協作，透過匯聚知識、經驗與資源，提升消保協同效應。

More in “Forging Strategic Partnership for Synergistic Impact”
詳情可參閱「策略協作 深化消保協同效應」一節

<https://www.consumer.org.hk/en/press-release/p-vtc-MoU>





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





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
沈朝暉博士
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

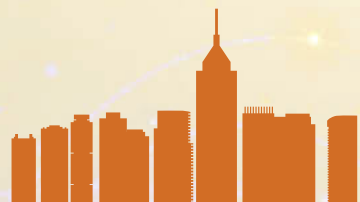
消費保障的工作，從來不是孤軍作戰。藉此機會，我衷心感謝各政府部門、監管機構、合作夥伴、業界及社福機構，一直以來對本會的信任與支持。我亦要特別感激消委會主席、各位委員及全體同事的付出與貢獻，在繁重而多變的工作中，始終保持專業、承擔與熱誠。

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。



沈朝暉博士
總幹事





ABOUT THE CONSUMER COUNCIL

關於消費者委員會

For over half a century, the Consumer Council has stood as a steadfast advocate for consumer rights in Hong Kong, performing roles akin to those of leading consumer bodies worldwide. Beyond championing robust consumer protection legislation, fair trade practices, and the provision of safe and reliable goods and services to support a fair, transparent and sustainable marketplace, the Council also plays a vital role in forestalling and conciliating consumer disputes. Equally important is its commitment to empowering consumers through education, as well as the timely dissemination of impartial and trustworthy consumption information through various channels, enabling the public to make informed choices with confidence.

逾半世紀以來，消費者委員會一直引領本港消費權益的發展，並履行與世界各地主要消費者組織相若的職能。本會致力倡議健全的消費者保障法規、良好的營商手法，以及安全及可靠的消費品及服務，以促進公平、透明及可持續發展的市場環境，並在預防及調停消費爭議方面擔當重要角色。同時，消委會亦透過消費教育，以及透過各種渠道，適時發布公正及可信賴的消費資訊，助消費者知所選擇，加強其自我保護能力與消費信心。

Consumer Council Ordinance

The Consumer Council is a statutory body established in 1974. Pursuant to the Consumer Council Ordinance (Cap. 216), the Council's functions are to protect and promote the interests of consumers of goods and services, and purchasers, mortgagors and lessees of immovable property by:

- collecting, receiving and disseminating information concerning goods and services and immovable property;
- receiving and examining complaints by and giving advice to consumers of goods and services, and purchasers, mortgagors and lessees of immovable property;
- taking such action as it thinks justified by information in its possession, including tendering advice to the Government or to any public officer;
- encouraging business and professional associations to establish codes of practice to regulate the activities of their members; and
- undertaking such other functions as the Council may adopt with the prior approval of the Chief Executive in Council.

《消費者委員會條例》

消費者委員會於 1974 年成立，是香港的法定組織。根據《消費者委員會條例》（第 216 章），消委會的職能為保障及促進貨品和服務的消費者權益，以及不動產的購買人、按揭人及承租人權益。其職能包括：

- 收集、接受及傳播關於貨品、服務及不動產的資料；
- 接受及審查貨品及服務的消費者的投訴以及不動產的購買人、按揭人及承租人的投訴，並向他們提供意見；
- 採取其認為就所管有的資料而言乃屬正確的行動，包括向政府或任何公職人員提供意見；
- 鼓勵商業及專業組織制定實務守則，以規管屬下會員的活動；及
- 承擔委員會獲行政長官會同行政會議事先批准而採納的其他職能。

Vision

To be the trusted voice in striving for consumer betterment towards safe and sustainable consumption in a fair and just market.

抱負

本會致力成為消費者信賴的聲音，為消費者在公平公正的市場中，建立安全及可持續的消費環境。

Mission

- Act as advocate for consumer interests
- Facilitate constructive discussion and promulgation of pro-consumer policies
- Empower consumers to help themselves

使命

- **倡議** 消費者權益
- **促進** 建設性討論以制定保障消費者的政策
- **加強** 消費者維護本身權益的能力

Core Values

- Be consumer interests driven, with due regard to the content of sustainable consumption
- Uphold fairness and justice
- Maintain openness in its activities
- Be independent and unsusceptible to undue influence
- Be accountable
- Discharge its functions proactively, constructively and with perseverance
- Protect the privacy of personal data

核心價值

- 以保障消費者權益為工作目標，但亦同時關注可持續消費的概念
- 以公平和公正的態度處理事務
- 運作保持高透明度
- 保持獨立意見
- 可讓公眾問責
- 以主動、積極和堅毅的精神執行職能
- 保護個人資料私隱

Performance Pledge

The Council pledges to fulfill its statutory functions as stipulated in the Consumer Council Ordinance. Within these ambits, we will strive our best to:

- answer consumer enquiries and handle complaints in a timely manner;
- mediate dispute between consumers and service suppliers;
- conduct researches, surveys and product testing to produce and publish useful information and results;
- provide a regular outlet of information, advice and view points on all matters affecting interests of consumers;
- monitor trade practices and liaise with industry body to safeguard consumer interests;
- research on consumer policy and launch consumer education campaign or related activities.

服務承諾

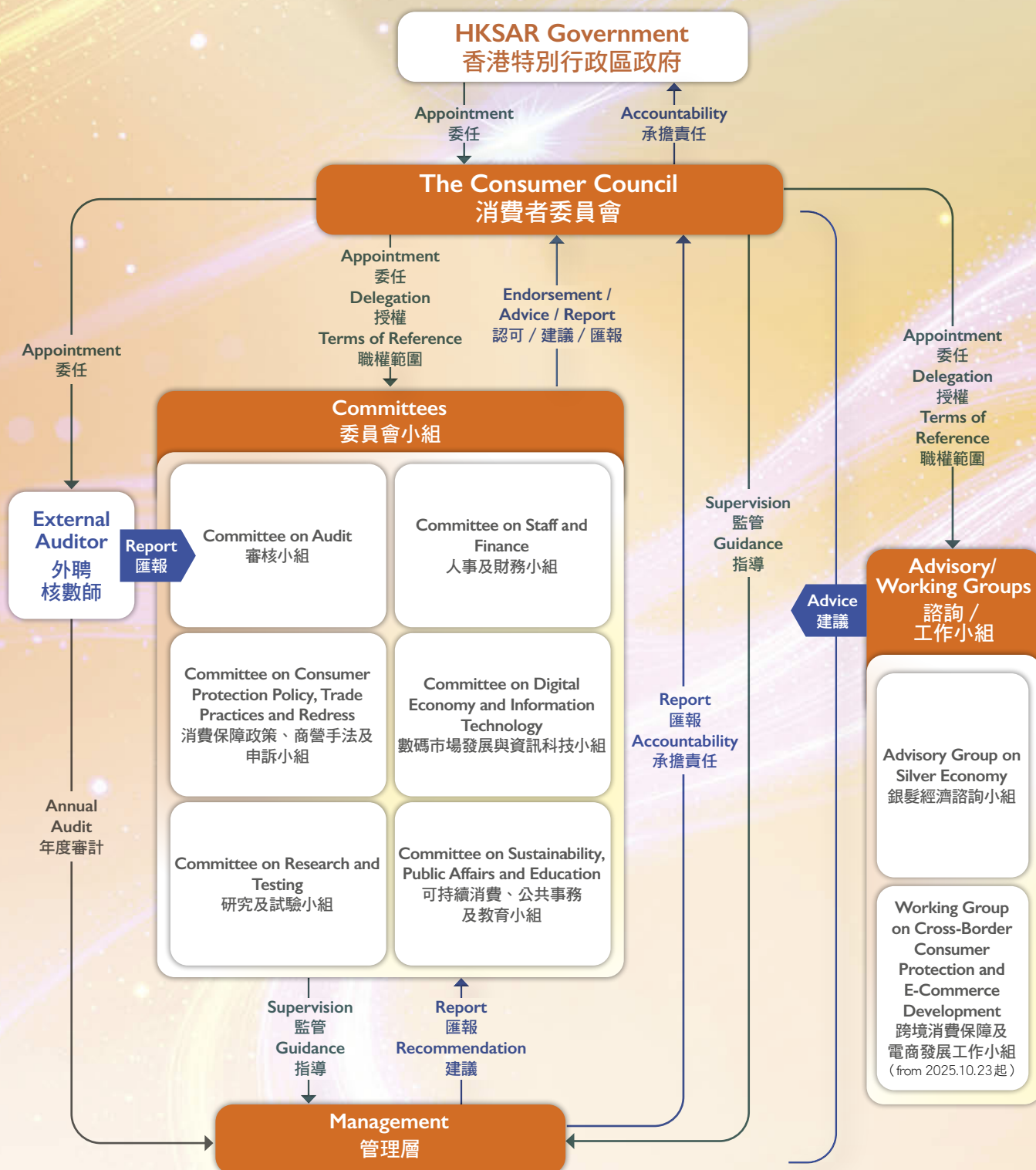
本會承諾履行《消費者委員會條例》規定的一切法定職務。在條例規定範圍內，致力：

- 迅速解答消費者諮詢和處理投訴；
- 排解消費者與供應商之間的糾紛；
- 進行研究、普查及產品試驗工作，公布結果和有用資料；
- 關注消費者事務，定期發表與消費者權益有關的資訊、忠告和觀點；
- 監察商業經營手法；聯絡各行業團體，謀求保障消費者利益；
- 進行消費者政策研究；推行與消費者教育有關的活動

GOVERNANCE AND MANAGEMENT

機構管治及管理

Consumer Council Corporate Governance Structure 消費者委員會的企業管治架構



As Hong Kong's statutory consumer protection body, the Consumer Council upholds a longstanding commitment to strong corporate governance and dedication to consumer protection. Through a governance framework incorporating recommended principles and best practices for statutory bodies, the Council fulfils its functions to the highest professional standards while promoting fairness and ethical conduct, ensuring accountability and transparency in its operations, and achieving good proper management in the interests of all stakeholders and the public.

作為香港專責推動及保障消費者權益的法定機構，消費者委員會長久以來堅守良好的企業管治，致力推動及保障消費者權益。本會的管治框架以法定機構的指導原則和最佳實務為核心，從而以最高專業標準履行其職能，同時促進公平和道德行為，確保運作兼具問責性和透明度，並以所有持份者和公眾利益為出發點，實現良好管治。

Membership of the Consumer Council

Formed according to Section (6) "Membership of Council" of the Consumer Council Ordinance (Cap. 216), the Council comprises a Chairman, a Vice-Chairman and not more than 20 other Members appointed by the Chief Executive of the Hong Kong Special Administrative Region (HKSAR) for a term not exceeding 2 years. Members may be reappointed upon the expiry of their respective terms of office. All are governed by the Council's Code of Conduct for Members.

In terms of Members' personal profile, the Council's composition achieved a high degree of diversity in advising and governing the Council's works, encompassing educational background, professional and industry representation, skills and knowledge, age and gender. Sectors covered academia, the legal sector, medical sector, business sector, social welfare sector, information technology sector and the Legislative Council.

On 15 July 2026, Mr Clement CHAN Kam-wing, BBS, MH, JP was reappointed as the Chairman of the Council. On 1 November 2025, Mr Tony PANG Chor-fu, MH was reappointed as the Vice-Chairman of the Council, Ms Ivy CHEUNG Wing-han and Mr Albert WONG Kin-wai were reappointed as Council Members, and Dr Kingsley CHAN Hau-ngai was newly appointed as a Council Member. On 1 January 2026, Prof. CHUNG Chi-yung, Ms Miranda KWAN Ching-yi, Mr Duncan MA Tak-yan, Ms Rachael SIU Suk-yu and Mr Andy WONG Man-kit were reappointed as Council Members, and Ms Angela KWOK Chiu-ting and Dr Frankie NGAN Man-yu were newly appointed as Council Members.

The Council would like to express its gratitude to the outgoing Council Members The Hon Holden CHOW Ho-ding, JP, Ms Veronica FUNG Kit-ming and Prof. Jack POON Sik-ching for their unrelenting commitment and dedication during their terms of office.

消費者委員會委員

消費者委員會的委員按照《消費者委員會條例》(第216章)第6條「委員會的席位」組成，成員包括主席、副主席及不多於20名其他委員。委員由香港特別行政區行政長官委任，任期不超過兩年，委員於任期屆滿後可再獲委任。所有委員須遵守委員行為守則。

各委員在個人專業背景方面均具高度多元性，涵蓋教育資歷、專業及行業代表性，以及不同技能、知識、年齡和性別，有助委員會有效履行其顧問角色，並加強對消費會的管治。委員的界別包括學術界、法律界、醫療界、商界、社會福利界、資訊科技界及立法會等。

於2026年7月15日，陳錦榮先生，銅紫荊星章，榮譽勳章，太平紳士再度獲委任為消委會主席。於2025年11月1日，彭楚夫先生，榮譽勳章再度獲委任為消委會副主席，而張穎嫻女士及黃健威先生則再次獲委任為委員；新委員為陳厚毅醫生。其後，於2026年1月1日，鍾志勇教授、關靜儀女士、馬德仁先生、蕭淑瑜大律師及黃文傑先生再度獲委任為委員；新委員則包括郭昭廷女士及顏汶羽博士。

本會亦衷心感謝以下卸任委員於任內的不懈承擔與寶貴貢獻：周浩鼎議員，太平紳士、馮潔鳴女士及潘釋正教授。

Note: The membership of the Consumer Council, the Committees and Advisory/Working Groups in this report are as at 31 July 2026.

註：本報告內之消費者委員會委員、增選委員、小組及諮詢/工作小組委員名單，截至2026年7月31日為準。

MEMBERSHIP OF THE CONSUMER COUNCIL

(as at 31 July 2026 截至 2026 年 7 月 31 日)

消費者委員會委員



Chairman 主席

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

Senior Advisor to the Board of
Leading Accounting Firm
會計師事務所董事會高級顧問



Vice-Chairman 副主席

Mr Tony PANG Chor-fu, MH

彭楚夫先生，榮譽勳章

Entrepreneur
企業家

Dr Kingsley CHAN Hau-ngai

陳厚毅醫生 (from 2025.11.01起)

Specialist in Dermatology & Venereology
皮膚科及性病科專科醫生



The Hon CHAN Hoi-yan

陳凱欣議員

Legislative Councillor
立法會議員



Mr Kenneth CHAN Kin-nin, MH

陳建年先生，榮譽勳章

Food Industry
食品業



Ms Ivy CHEUNG Wing-han

張穎嫻女士

Senior Partner of Audit Firm, Hong Kong
審計服務香港區首席合夥人



Prof. CHUNG Chi-yung

鍾志勇教授

Chair Professor and Head of Department of
Electrical and Electronic Engineering
大學電機及電子工程學系講座教授及系主任



Prof. Marshall JEN Hong

任鴻教授

Managing Partner of Family Business Advisory and
Research Institution
家族傳承諮詢及研究機構管理合夥人



Ms Miranda KWAN Ching-yi

關靜儀女士

Director of Business Assurance
管理與保證總監



Ms Angela KWOK Chiu-ting
郭昭廷女士 (from 2026.01.01起)

Financial Services Company Partner
金融服務公司合夥人



Mr Duncan MA Tak-yan
馬德仁先生

Programme Manager
項目經理



Prof. LAM Hon-ming, MH
林漢明教授，榮譽勳章

Professor of Life Sciences
生命科學教授



Ms Rachael SIU Suk-yu
蕭淑瑜大律師

Barrister-at-Law
大律師



Mr Stephen LEUNG Shing-yum
梁盛蔭律師

Law Firm Partner
律師事務所合夥人



The Hon Augustine WONG Ho-ming, JP
黃浩明議員，太平紳士

Executive Director of Property Development Company
地產發展公司執行董事



Ms Ivy LEUNG Siu-ling
梁少玲女士

Chief Executive of Social Welfare Organisation
社會福利機構總幹事



Mr Albert WONG Kin-wai
黃健威先生

Chairman of Association of I.T. Leaders in Education
資訊科技教育領袖協會主席



Dr Ada LIN Wai-chi
連慰慈醫生

Specialist in Infectious Disease
感染及傳染病科專科醫生



Mr Andy WONG Man-kit
黃文傑先生

Deputy Director, Public Affairs
副董事 — 公共事務



Dr Frankie NGAN Man-yu
顏汶羽博士 (from 2026.01.01起)

Programme Director and Assistant Professor of
Tertiary Institution
大專院校項目總監兼助理教授



Mr Selwyn YU Sing-cheung, SC
余承章資深大律師

Senior Counsel
資深大律師



Retired Consumer Council Members 卸任消費者委員會委員

The Hon Holden CHOW Ho-ding, JP
周浩鼎議員，太平紳士

Ms Veronica FUNG Kit-ming
馮潔鳴女士

Prof. Jack POON Sik-ching
潘釋正教授

CO-OPTED MEMBERS OF THE CONSUMER COUNCIL

(as at 31 July 2026 截至 2026 年 7 月 31 日)

消費者委員會增選委員

Prof. Karen CHAN Ka-yin, JP
陳嘉賢教授，太平紳士 (from 2025.12.08起)
Executive Director
執行董事



Mr Terrence HUI Man-chun
許文俊先生 (from 2025.12.08起)
EdTech Entrepreneur and Adjunct Professor,
Department of Digital and Innovation Technology
教育科技企業家兼數碼創新及科技學系客座教授



Mr Roy CHAN Kai-yan
陳啟恩先生
IT Professional
資訊及科技專業人員



Prof. Patrick IP
葉柏強教授
Clinical Professor in Paediatrics and Adolescent Medicine
兒童及青少年科學系臨床教授



Dr Hugo CHAN Leung-to
陳亮途博士
Associate Dean of Business School
商學院副院長



Prof. Kelvin KWOK Hiu-fai
郭曉暉教授
Associate Dean and Associate Professor of Law
大學法律學系副院長兼副教授



Dr Toa CHARM
湛家揚博士
Associate Professor of Practice in
Innovation and Technology
大學商學院創新及科技專業應用副教授



Mr Edwin LAI Ka-chung
黎家聰先生 (from 2025.12.08起)
Senior Management of Electronic Payment Platform
電子支付平台高層代表



Prof. Herbert CHIA Pun-kok, MH, JP
車品覺教授，榮譽勳章，太平紳士
Senior Advisor of Leading Cloud Intelligence Group
領先雲端智能集團高級顧問



Ms Queenie Fiona LAU, SC
劉恩沛資深大律師
Barrister-at-Law
大律師



Mr Johnny FEE Chung-ming, JP
費中明律師，太平紳士
Solicitor
事務律師



Ms Isabella LAU Kam-chu
劉錦珠女士
Senior Advisor of Insurtech company
保險科技公司高級顧問



Ms Silvia LAW Dai-jiao

羅代姣女士 (from 2025.12.08起)

Senior Management of Social Media Platform
社交媒體高層代表

Mr Kyrus SIU King-wai

蕭景威先生

Director of Global Social Impact Consultancy
環球社會效益顧問公司董事



Mr Stanley LEE Kei-chuen

李基銓先生 (from 2025.12.08起)

President of E-Commerce Association of Hong Kong
香港電商協會會長



Prof. Nora TAM Fung-ye, BBS, JP
譚鳳儀教授，銅紫荊星章，太平紳士

Chair Professor of
Environmental Science and Conservation
環境科學及生態保育講座教授



Prof. Andrew MAK Tsz-chung
麥子充教授

Professor of Engineering Practice
(Chemical & Biological Engineering)
工程實務教授 (化學與生物工程)



Mr WANG Bin

王斌先生 (from 2025.12.08起)

Senior Management of Mainland Social Media Platform
內地社交媒體高層代表



Mr Alan NG Man-sang
吳敏生大律師

Barrister-at-Law
大律師



Mr Martin WONG Wing-hoi, SC
王永愷資深大律師

Barrister-at-Law
大律師



Mr QIU Yatong

仇亞童先生 (from 2025.12.08起)

Vice President of E-Commerce Platform
電子商務平台副總裁



Mr YAN Hao

顏昊先生 (from 2025.12.08起)

Senior Management of Social Media Platform
社交媒體高層代表



Dr SHEN Janguang

沈建光博士 (from 2026.04.16起)

Vice President of E-Commerce Platform
電子商務平台副總裁



Ms Jelly ZHOU Huijing

周慧晶女士 (from 2025.12.08起)

CEO of E-Commerce and Online Retail Platform
電子商務平台行政總裁



Retired Consumer Council Co-opted Members 卸任消費者委員會增選委員

Mr Michael PANG
彭銘楷先生

Mr Michael YUNG Wai-kee
翁偉基先生

COMMITTEES AND ADVISORY/WORKING GROUPS

委員會小組及諮詢 / 工作小組

The Council operates with a committee structure comprising 6 Committees, with Full Council meetings held on a bimonthly basis. In addition, the Council has 1 Advisory Group and 1 Working Group established.

On 23 October 2025, the Council established the Working Group on Cross-Border Consumer Protection and E-Commerce Development, which held its inaugural meeting on 8 December 2025. More details of the Working Group are covered in the chapter *"Strengthening Mainland and Global Connection for Consumer Protection"* (p.80)

As permitted by the Council's statutory power, the Council co-opts professionals of different disciplines as members of the Committees or Advisory/Working Groups in order to benefit from their expertise and to facilitate the Council's work or studies in specific fields.

During the year, 7 Co-opted Members, namely Mr Roy CHAN Kai-yan, Mr Michael PANG, Mr Kyrrus SIU King-wai, Ms Queenie Fiona LAU, SC, Mr Johnny FEE Chung-ming, JP, Dr Hugo CHAN Leung-to and Prof. Nora TAM Fung-ye, BBS, JP, continued to serve the Council upon reappointment. On 8 December 2025, Prof. Karen CHAN Ka-yin, JP, Mr Terrence HUI Man-chun, Mr Edwin LAI Ka-chung, Mr Stanley LEE Kei-chuen, Mr QIU Yatong, Mr WANG Bin and Ms Jelly ZHOU Huijing were newly appointed as Co-opted Members. On 16 April 2026, Mr SHEN Janguang was newly appointed as a Co-opted Member.

The Council would like to express its gratitude to the outgoing Co-opted Members Mr Michael PANG and Mr Michael YUNG Wai-kee for their unrelenting commitment and dedication during their terms of office.

In addition, the Council administers the Consumer Legal Action Fund via a Board of Administrators and a Management Committee¹. The current Chairman of the Management Committee is Mr Richard KHAW Wei-kiang, SC, JP.

本會採用委員會小組制度運作，現設有 6 個委員會小組；此外，亦設有 1 個工作小組和 1 個諮詢小組。委員會每兩個月召開一次全體委員會議。

於 2025 年 10 月 23 日，本會成立「跨境消費保障及電商發展工作小組」，並於同年 12 月 8 日舉行首次會議。更多有關小組的工作內容，請瀏覽本年報「[跨域協作 深化與內地及全球消保聯繫](#)」(第 80 頁)一節。

委員會亦根據法定權限，邀請各界專才加入相關委員會小組或諮詢 / 工作小組為增選委員，提供專業意見，並促進特定範疇的工作或研究。

年內，共有 7 位增選委員獲續任，包括陳啟恩先生、彭銘楷先生、蕭景威先生、劉恩沛資深大律師、費中明律師，太平紳士、陳亮途博士及譚鳳儀教授，銅紫荊星章，太平紳士。另外，於 2025 年 12 月 8 日，陳嘉賢教授，太平紳士、許文俊先生、黎家聰先生、李基銓先生、仇亞童先生、王斌先生及周慧晶女士獲邀加入為增選委員；沈建光博士於 2026 年 4 月 16 日獲邀加入為增選委員。

本會亦衷心感謝以下卸任增選委員於任內的不懈承擔與寶貴貢獻：彭銘楷先生及翁偉基先生。

此外，消費者訴訟基金則由執行委員會及管理委員會監督管理¹。管理委員會的現任主席為許偉強資深大律師，太平紳士。

1. See the Annual Report of the Consumer Legal Action Fund 2025-26 for details.
詳情請參閱消費者訴訟基金 2025-26 年報。

Committee on Audit 審核小組

2025-26

Number of Meetings 會議次數：2

Convenor 召集人

Ms Ivy CHEUNG Wing-han 張穎嫻女士

Members 委員

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

Ms Miranda KWAN Ching-yi 關靜儀女士

Ms Angela KWOK Chiu-ting
郭昭廷女士（from 2026.02.23 起）

Ms Rachael SIU Suk-yu 蕭淑瑜大律師

The Hon Augustine WONG Ho-ming, JP
黃浩明議員，太平紳士

Key Functions 主要職能

1. To assist the Full Council in fulfilling its functions by providing an independent review of and making recommendations on financial reporting, audit process, risk management policies as well as internal control measures of the Council.
 2. To supervise the overall framework of corporate governance and refer to the Full Council issues or weaknesses identified by the Committee or external audit.
1. 獨立審查消委會的財務報告、審計流程、風險管理政策及消委會的內部監控措施並提出建議，協助委員會全體大會履行其職能。
 2. 監督消委會治理的整體框架，並就小組或外部審計發現的問題或不足之處提交予委員會全體大會。

**Committee on Consumer Protection Policy,
Trade Practices and Redress**
消費保障政策、商營手法及申訴小組

2025-26
Number of Meetings 會議次數：3

Chairman 主席

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

Vice-Chairperson 副主席

Ms Miranda KWAN Ching-yi 關靜儀女士

Members 委員

The Hon CHAN Hoi-yan 陳凱欣議員

Prof. Marshall JEN Hong 任鴻教授

Dr Frankie NGAN Man-yu

顏汶羽博士 (from 2026.02.23 起)

Ms Rachael SIU Suk-yu 蕭淑瑜大律師

The Hon Augustine WONG Ho-ming, JP
黃浩明議員，太平紳士

Co-opted Members 增選委員

Mr Johnny FEE Chung-ming, JP 費中明律師，太平紳士

Prof. Kelvin KWOK Hiu-fai 郭曉暉大律師

Ms Queenie Fiona LAU, SC 劉恩沛資深大律師

Mr Alan NG Man-sang 吳敏生大律師

Key Functions 主要職能

1. To play an active role in advocating for a fair, just and competitive marketplace from the aspect of enhancing public policies relating to consumer protection.
 2. To advise and govern the Council on matters relating to public policy on the rights and protection of consumers.
 3. To look at consumer protection policies in other jurisdictions and to examine the feasibility of adopting similar provisions in Hong Kong.
 4. To formulate and to submit recommendations through the Council to the Government to amend and/or adopt public policies to protect consumers.
 5. To oversee the publication of reports on advancing public policies on consumer protection or legal protection for consumers.
 6. To oversee the examination of the practices and advertisements of individual traders and, where these are unacceptable, to secure an end to the practices or to "name" the trader in order to warn consumers.
 7. To improve the treatment of consumers by
 - contributing to the development of codes of practice and standards of professional and trade bodies.
 - responding to consultation papers.
 - overseeing the Council's participation in voluntary redress schemes.
 8. To review the Council's consumer complaints handling procedures as and when necessary.
-
1. 積極倡導公平、公正及具競爭力的市場環境，並促進有關消費者保障的公共政策。
 2. 就消費者權益及保障的公共政策事宜向消委會提供意見及作出指導。
 3. 參考其他地區的消費者保障政策，並研究在香港採納類似條文的可行性。
 4. 制訂建議並透過消委會向政府提交，以修訂及／或採納保障消費者的公共政策。
 5. 監察就完善保護消費者之公共政策或對消費者的法律保障發表的報告。
 6. 監察個別商戶的營運手法及廣告內容，如有不當，促使其停止有關行為，或公開點名以警示消費者。
 7. 以改善消費者待遇為目標：
 - 促進專業和營商機構，制定行為守則和標準；
 - 回應諮詢文件；
 - 監督消委會參與自願補償計劃。
 8. 在有需要時檢討消委會的消費者投訴處理程序。

Committee on Digital Economy and Information Technology 數碼市場發展與資訊科技小組

2025-26

Number of Meetings 會議次數：4

Chairman 主席

Mr Albert WONG Kin-wai 黃健威先生
(from 2026.07.30 起)

Members 委員

Prof. CHUNG Chi-yung 鍾志勇教授
Prof. Marshall JEN Hong 任鴻教授
Dr Ada LIN Wai-chi 連慰慈醫生

Co-opted Members 增選委員

Mr Roy CHAN Kai-yan 陳啟恩先生
Dr Toa CHARM 湛家揚博士
Prof. Herbert CHIA Pun-kok, MH, JP
車品覺教授，榮譽勳章，太平紳士
Mr Kyrus SIU King-wai 蕭景威先生
Mr Martin WONG Wing-hoi, SC 王永愷資深大律師

Key Functions 主要職能

1. To alert the Council of critical consumer issues that may arise in the digital economy and advise on strategies and appropriate actions for protecting consumer interests.
 2. To advise the Council on effective approaches to monitor technical developments and advances in technology or study digital issues.
 3. To facilitate the Council's connection with appropriate stakeholders, such as key market players or solution providers, and broaden the Council's outreach in the digital community.
 4. To govern the Council on its internal IT system development and adoption of technological tools to strengthen communication with stakeholders and consumers.
 5. To advise and direct the Council in its development of Artificial Intelligence and the related policies and technology deployments.
 6. To review and advise the Council on tendering, consultancy recommendations, and implementation of IT projects on project status and quality of work, whilst upholding a level of cybersecurity that complies with regulatory requirement, policy guidelines and/or industry best practices.
1. 就數碼經濟中可能出現的重大消費者問題向消委會提出警示，並就保護消費者利益的策略和適當行動提出建議。
 2. 就監察科技或技術發展及研究各類數碼相關問題的有效方法向消委會提出建議。
 3. 協助消委會與適當的持份者，例如市場主要參與者或解決方案提供者建立聯繫，並擴大消委會在數碼領域的接觸面。
 4. 就消委會內部資訊科技系統的開發及技術工具的採用提供指導，以加強與持份者及消費者的溝通。
 5. 就人工智能的發展及相關政策和技術部署向消委會提供建議及指導。
 6. 審議並就招標、顧問建議及資訊科技項目的實施、項目進度及工作質量向消委會提出建議，同時確保網絡安全水平符合監管要求、政策指引及／或行業最佳做法。

Committee on Research and Testing 研究及試驗小組

2025-26
Number of Meetings 會議次數：6

Chairman 主席

Prof. CHUNG Chi-yung 鍾志勇教授

Vice-Chairperson 副主席

Ms Ivy CHEUNG Wing-han 張穎嫻女士

Members 委員

Dr Kingsley CHAN Hau-ngai

陳厚毅醫生 (from 2026.02.23 起)

Prof. LAM Hon-ming, MH 林漢明教授，榮譽勳章

Mr Stephen LEUNG Shing-yum 梁盛蔭律師

Ms Ivy LEUNG Siu-ling 梁少玲女士

Dr Ada LIN Wai-chi 連慰慈醫生

Mr Duncan Ma Tak-yan 馬德仁先生

Ms Rachael SIU Suk-yu 蕭淑瑜大律師

Mr Andy WONG Man-kit 黃文傑先生

Co-opted Members 增選委員

Prof. Patrick IP 葉柏強教授

Prof. Andrew MAK Tsz-chung 麥子充教授

Prof. Nora TAM Fung-yee, BBS, JP

譚鳳儀教授，銅紫荊星章，太平紳士

Key Functions 主要職能

1. To advise the Council on matters pertaining to the testing and survey projects on consumer products and services, including the scope of project and budgetary matters.
 2. To review the test and survey results as well as comments from manufacturers, agents, experts, consultants, etc. in respect of these results.
 3. To examine issues affecting the health and safety of consumers.
 4. To review the annual work plan and estimated budget for product testing and survey projects.
 5. To make recommendations to the Council on actions to be taken in this programme area.
-
1. 就有關研究及試驗事宜，包括消費品和服務項目、項目範圍和預算事項向消委會提出建議。
 2. 審查測試和調查結果及收集製造商、代理商、專家、顧問等對這些結果的意見及看法。
 3. 審視影響消費者健康和安全的問題。
 4. 審議產品測試及調查項目工作的年度計劃和預算。
 5. 就研究及試驗方面應採取的行動向消委會提出建議。

Committee on Staff and Finance 人事及財務小組

2025-26

Number of Meetings 會議次數：5

Chairman 主席

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

Vice-Chairman 副主席

Mr Tony PANG Chor-fu, MH 彭楚夫先生，榮譽勳章

Members 委員

Mr Kenneth CHAN Kin-nin, MH 陳建年先生，榮譽勳章

Ms Ivy CHEUNG Wing-han 張穎嫻女士

Mr Stephen LEUNG Shing-yum 梁盛蔭律師

Mr Albert WONG Kin-wai 黃健威先生

Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

Key Functions 主要職能

1. To formulate policy pertaining to the annual budget of the Council.
2. To monitor and approve the income and expenditure account of the Council.
3. To consider the conditions of service and any disciplinary or other staff management matters and to take/recommend appropriate action.
4. To approve/endorse the appointment, confirmation, renewal of contracts, award of annual increment etc. of the staff of the Council as the case may be.
5. To receive and deal with complaints against staff of the Council.
6. To advise on the investment strategy for the Consumer Legal Action Fund.
7. To advise on the investment strategy for the Council's liquid fund.
8. To take on other duties as advised by the Consumer Council.

1. 制定消委會年度預算的有關政策。
2. 監督和批准消委會的收支決算。
3. 考慮服務條件，以及任何紀律或其他人員管理事項，並採取 / 建議適當的行動。
4. 批准 / 認可（視乎情況而定）消委會職員任命、確認、續簽僱員合同，以及職員的年度加薪等獎勵。
5. 受理和處理對消委會職員的投訴。
6. 就消費者訴訟基金的投資策略提供建議。
7. 就消委會流動資金的投資策略提供建議。
8. 履行消費者委員會交辦的其他職責。

**Committee on Sustainability, Public Affairs
and Education**
可持續消費、公共事務及教育小組

2025-26
Number of Meetings 會議次數：4

Chairman 主席

Mr Tony PANG Chor-fu, MH 彭楚夫先生，榮譽勳章

Vice-Chairman 副主席

Mr Kenneth CHAN Kin-nin, MH 陳建年先生，榮譽勳章

Members 委員

Dr Kingsley CHAN Hau-ngai 陳厚毅
醫生 (from 2026.02.23 起)

The Hon CHAN Hoi-yan 陳凱欣議員

Ms Miranda KWAN Ching-yi 關靜儀女士

Ms Angela KWOK Chiu-ting 郭昭廷
女士 (from 2026.02.23 起)

Prof. LAM Hon-ming, MH 林漢明教授，榮譽勳章

Ms Ivy LEUNG Siu-ling 梁少玲女士

Mr Duncan MA Tak-yan 馬德仁先生

Mr Albert WONG Kin-wai 黃健威先生

Mr Andy WONG Man-kit 黃文傑先生

Co-opted Members 增選委員

Dr Hugo CHAN Leung-to 陳亮途博士

Ms Isabella LAU Kam-chu 劉錦珠女士

Key Functions 主要職能

1. To advise and monitor the planning and implementation of the Council's publicity and education-related matters.
 2. To advise and monitor the production and marketing/promotional activities of "CHOICE" and other publications.
 3. To advise and examine matters pertaining to consumer education including production of publicity materials and organisation of publicity campaigns.
 4. To advise the Council on international liaison matters.
 5. To steer and provide advice about the strategic direction of the sustainability programme, including the scope of different projects and cross-divisional activities.
 6. To advise and oversee the development of the Council's sustainable consumption framework to ensure that it represents the needs of current and future Hong Kong consumers.
 7. To advise and review the fostering of partnerships and engagement with stakeholders in the community and Government in promoting public awareness of and participation in sustainable consumption.
1. 監督及就消委會宣傳及教育相關事宜的策劃和實施提供建議。
 2. 監督及就《選擇》月刊及其他出版物的製作和市場推廣／宣傳活動提供建議。
 3. 就消費者教育相關事宜提供建議及進行審議，包括宣傳材料的製作及宣傳活動的籌辦。
 4. 就國際聯繫事宜向消委會提供建議。
 5. 指導包括不同項目和跨部門活動之可持續發展計劃的策略方針，並提供建議。
 6. 監督及就消委會在有關可持續消費方面的發展提供建議，確保其反映現今和未來香港消費者的需求。
 7. 就促進與持份者包括社區及政府部門的夥伴關係及互動的工作提供意見及進行檢討，以推廣公眾對可持續消費的認識及參與。

Advisory Group on Silver Economy 銀髮經濟諮詢小組

2025-26
Number of Meetings 會議次數：3

Chairman 主席

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

Members 委員

Mr Kenneth CHAN Kin-nin, MH 陳建年先生，榮譽勳章

Prof. CHUNG Chi-yung 鍾志勇教授

Prof. LAM Hon-ming, MH 林漢明教授，榮譽勳章

Ms Ivy LEUNG Siu-ling 梁少玲女士

Dr Ada LIN Wai-chi 連慰慈醫生

Dr Frankie NGAN Man-yu 顏汶羽
博士（from 2026.02.23 起）

The Hon Augustine WONG Ho-ming, JP 黃浩明議員，太平紳士

Key Functions 主要職能

1. To advise the Council of the assessment on the potential and market demand for developing the silver economy and advise on strategies and appropriate actions for promoting the silver economy.
2. To advise the Government through the Council that while seizing the opportunities in developing the silver economy, what steps should be taken in monitoring the relevant business activities so as to ensure that the consumer rights and interests of the elderly are protected.
3. To advise and govern the Council on publicity and education programmes for the elderly, including collaboration with other stakeholders, on the promotion of proper concepts and information for self-empowerment.
4. To facilitate the Council's liaison with appropriate stakeholders, such as key industry players and the Government's Advisory Panel on Silver Economy and the Customs and Excise Department (C&ED).

1. 就發展銀髮經濟的潛力及市場需求進行評估，並向消委會提供意見及就推動銀髮經濟的策略和適當行動提出建議。
2. 透過消委會向政府提供意見，指出在把握銀髮經濟發展機遇的同時，應採取何種措施監察相關商業活動，以保障長者的消費權益。
3. 就消委會為長者而設的宣傳及教育項目提供意見及指導，包括與其他持份者合作，推廣正確理念及資訊以提升長者自我能力。
4. 協助消委會與適當的持份者建立聯繫，例如主要業界人士、政府的銀髮經濟顧問小組及香港海關。

Working Group on Cross-Border Consumer Protection and E-Commerce Development

跨境消費保障及電商發展工作小組 (from 2025.10.23 起)

2025-26

Number of Meetings 會議次數：1

Note

All Membership of this Committee commenced from 23 October 2025, and all Co-opted Membership commenced from 8 December 2025.

備註

此小組委員任期由 2025 年 10 月 23 日開始，而所有增選委員任期由 2025 年 12 月 8 日開始。

Chairman 主席

The Hon Augustine WONG Ho-ming, JP
黃浩明議員，太平紳士

Members 委員

Mr Kenneth CHAN Kin-nin, MH 陳建年先生，榮譽勳章
Ms Miranda KWAN Ching-yi 關靜儀女士

Co-opted Members 增選委員

Prof. Karen CHAN Ka-yin, JP 陳嘉賢教授，太平紳士
Mr Terrence HUI Man-chun 許文俊先生
Mr Edwin LAI Ka-chung 黎家聰先生
Ms Silvia LAW Dai-jiao 羅代姣女士
Mr Stanley LEE Kei-chuen 李基銓先生
Mr QIU Yatong 仇亞童先生
Dr SHEN Janguang 沈建光博士 (from 2026.04.16 起)
Mr WANG Bin 王斌先生
Mr YAN Hao 顏昊先生
Ms Jelly ZHOU Huijing 周慧晶女士

Key Functions 主要職能

1. To steer and advise the Council on the strategic direction of cross-border consumer protection and e-Commerce development.
 2. To review and advise on findings arising from the nature and trends of cross-border complaints lodged against traders/platforms to mitigate the number of complaints.
 3. To study and contribute to the development of codes and standards relating to cross-border consumer protection and e-Commerce business.
 4. To review and advise on the execution of MOU arrangements between the Council and counterparts to enhance consumer protection.
 5. To foster partnerships and engagement with stakeholders in the Mainland and overseas on the development of cross-border consumer protection and e-Commerce.
 6. To advise and facilitate joint events, promotion, education and training programmes with Mainland and overseas counterparts.
1. 提供有關跨境消費保障及電商發展的戰略方向建議。
 2. 就消費者向跨境商戶 / 平台所提出的投訴性質及趨勢提供意見，以減少投訴。
 3. 研究並參與制定與跨境消費保障及電商業務相關的守則和標準。
 4. 就消委會與合作夥伴簽署的諒解備忘錄提供意見，以加強消費者保障。
 5. 促進與內地及海外持份者的合作與互動，推動跨境消費保障及電商發展。
 6. 就與內地及海外合作夥伴聯辦活動、推廣、教育及培訓專案提供建議並予以協助。

MANAGEMENT AND STAFF

管理層及員工

The Council Office

Under the leadership of the Council's Chief Executive, underpinned by the Deputy Chief Executive, the 158-staff-strong Council Office operates in 8 functional divisions, namely the Complaints and Advice Division; Consumer Education, Planning and Stakeholder Engagement Division; Finance and Administration Division; Human Resources Division; IT and Project Support Division; Legal and Compliance Division; Public, Mainland and International Affairs Division, and Research and Studies Division.

The 10 senior management team members possess a wealth of management experience and expertise in different functional areas. All staff members are governed by the Council's Code of Conduct.

Staff Training and Talent Development

During the year, the Council organised 3 staff briefing sessions and 11 training workshops to develop and enrich staff members' knowledge and skills in various scopes, covering national security, cybersecurity, e-commerce governance, the Competition Ordinance, risk management for artificial intelligence, racial equality and cultural sensitivity, as well as skill-based training such as IP telephony, media training, etc.

Finance

The Council derives its income mainly from Government subvention. Other sources of income (approximately 2.1%) include interest income. Total recurrent and non-recurrent expenditures for the year under review was HK\$141.59 million and HK\$8.08 million respectively².

消委會辦公室

以總幹事為首的消委會辦公室共有 158 名員工，工作主要由 8 個部門負責，包括投訴及諮詢部；消費者教育、策劃及伙伴合作部；財務及行政部；人力資源部；資訊科技及項目支援部；法律及合規部；公共、內地及國際事務部；以及研究及普查部。

10 位管理層人員擁有豐富的管理經驗及各職能範疇的專業知識。所有僱員須遵守「消費者委員會職員行為守則」。

員工訓練及人才發展

年內，本會舉辦了 3 場員工簡介會及 11 場培訓工作坊，以發展和豐富員工多方面的知識和技能，包括國家安全、網絡安全、規管電子商貿、《競爭條例》、人工智能的風險管理、種族平等及多元文化，以及各項技能培訓，包括網際規約（IP）電話服務、媒體訓練等。

財務

本會經費主要來自政府資助，其他收入來源（約 2.1%）包括銀行利息。年內經常及非經常性開支分別為港幣 1.4159 億元及港幣 808 萬元²。

2. See Appendix 1 for the Auditor's Report and Financial Statements for the accounts of the Council for 2025-26. 2025-26 年度核數師報告及各財務報表見附錄一。

FULL COUNCIL

Management Team of the Consumer Council (as at 31 July 2026)



Chief Executive
Dr Alaina SHUM

Public, Mainland and International Affairs Division 公共、內地及國際事務部



Senior Director,
Public, Mainland and
International Affairs[#]
高級總監
(公共、內地及國際事務)[#]
Ms Amy WONG Pui-shan
黃佩珊女士

Research and Studies Division 研究及普查部



Senior Director,
Research and Studies[#]
高級總監(研究及普查)[#]
Ms Angel CHEUNG Yan-fan
張昕帆女士

Consumer Education, Planning and Stakeholder Engagement Division* 消費者教育、策劃及伙伴合作部*



Senior Director, Consumer
Education, Planning and
Stakeholder Engagement[#]
高級總監(消費者教育、
策劃及伙伴合作)[#]
(from 2026.07.01起)
Ms Joey LAI Cho-ye
黎祖儀女士

Finance and Administration Division 財務及行政部

Director, Finance and Administration
總監(財務及行政)
Ms Helen WONG Lai-yan
黃麗茵女士
(from 2025.10.02起)

Remuneration for Top 3 Tiers of Staff in the Consumer Council 消委會首3級職員薪酬

Chief Executive – Directorate Pay Scale Point D4 總幹事 – 首長級薪級表薪點 D4

Deputy Chief Executive – Directorate Pay Scale Point D1 副總幹事 – 首長級薪級表薪點 D1

[#] Principal Officer / Senior Legal Counsel – Master Pay Scale Point 45-49 首席主任 – 總薪級表薪點 45-49

* Mr Francis HO Ying-foo's term ended upon retirement on 1 July 2026

何應富先生於 2026 年 7 月 1 日退休離任

委員會

消費者委員會管理層
(截至 2026 年 7 月 31 日)

總幹事

沈朝暉博士 (from 2025.08.21 起)



Deputy Chief Executive 副總幹事 *
Ms Catherine KWAN Chui-ching 關翠貞女士
 (from 2026.07.27 起)

Legal and Compliance Division
 法律及合規部



**Senior Director,
 Legal and Compliance#**
 高級總監(法律及合規)#
 Mr Michael KAN Kin-hang
 簡健恒先生

Complaints and Advice Division
 投訴及諮詢部



**Senior Director,
 Complaints and Advice#**
 高級總監(投訴及諮詢)#
 Ms Liza FUNG Tsz-yan
 馮子茵女士

Human Resources Division
 人力資源部

Director, Human Resources
 總監(人力資源)
 Mr Aidan CHOI Kwan-hang
 蔡君恒先生
 (from 2025.12.04起)

IT and Project Support Division
 資訊科技及項目支援部

Director, IT and Project Support
 總監(資訊科技及項目支援)
 Mr Ricky NG Chi-wah
 吳志華先生

CODE OF CONDUCT

行為守則

The Council Members and staff are governed by their respective sets of Code of Conduct. The Codes set out the standard of conduct and probity so as to strengthen its corporate governance, and internal control. Mandatory participation in the Annual Online Quiz on the content of the Code of Conduct is required for all staff. Members of staff who fail the quiz are required to attend a retest thereafter.

本會委員和職員受各自的行為守則約束。各守則釐定了行為和誠信標準，以加強本會企業管治和內部監控。所有員工都必須就行為守則內容參與年度網上測驗。未能通過測驗的員工必須隨後進行重新測試。

The Content of the Code 守則內容

Members and Staff	Members Specific	Staff Specific
- Prevention of Bribery Ordinance - Solicitation and Acceptance of Advantage - Advantages offered in their Official Capacity - Sponsorship offered in their Official Capacity - Offering of Advantages - Managing Conflict of Interest - Use of Council's Assets and Resources - Confidentiality of Information - Competition / Award Presentation - Records, Accounts and other Documents - Gambling - Loans - Compliance with Local Laws	- Members Bidding for the Council's Contract - Use of Public Fund - Misuse of Capacity as a Council / Committee Member	- Specific Requirement for Designated Posts - Misuse of Official Position - Outside Employment - Misconduct in Public Office - Guarantee - Indebtedness - Supervisory Accountability - Reporting Suspected Irregularities and - Criminal Offences
委員及職員	委員專用	職員專用
《防止賄賂條例》 - 索取和接受利益 - 職員以公職身分獲得利益 - 職員以公職身分獲得贊助 - 提供利益 - 處理利益衝突 - 使用消委會資產和資源 - 保密資料 - 比賽 / 頒獎 - 記錄、帳目和其他文件 - 賭博 - 貸款 - 遵從本地法例和法規	- 委員參與競投消委會的合約 - 運用公帑 - 濫用委員身份	- 對於指定職份的具體要求 - 濫用職權 - 外間工作 - 公職人員行為失當 - 擔保 - 欠債 - 督導責任 - 舉報涉嫌違規行為及刑事罪行

EXTERNAL COMMITTEES ATTENDED BY COUNCIL MEMBERS AND STAFF

本會委員及職員參與的外界委員會

Council Members and staff currently sit on close to 50 external committees, a few of which are listed below:

- Department of Health – Pharmacy and Poisons (Listed Sellers of Poisons) Committee
- Department of Justice – Working Group on Class Actions
- Electrical and Mechanical Services Department – Electrical Safety Advisory Committee
- Environment and Ecology Bureau – Electrical Safety Advisory Committee
- Estate Agents Authority
- Hong Kong Monetary Authority – Deposit-taking Companies Advisory Committee
- Hong Kong Q-Mark Council – Safeguard Committee
- Law Reform Commission – Sub-Committee on Cybercrime
- Office of the Communications Authority – Telecommunications Regulatory Affairs Advisory Committee
- Transport Department – Committee on Taxi Service Quality

本會委員及職員現時參與近 50 個外界委員會。以下列出部分：

- 衛生署 — 藥劑業及毒藥（列載毒藥銷售商）委員會
- 律政司 — 集體訴訟工作小組
- 機電工程署 — 電氣安全諮詢委員會
- 環境及生態局 — 電氣安全諮詢委員會
- 地產代理監管局
- 香港金融管理局 — 接受存款公司諮詢委員會
- 香港優質標誌局 — 香港「Q 嘜」優質標誌局委員會
- 法律改革委員會 — 電腦網絡罪行小組委員會
- 通訊事務管理局辦公室 — 電訊規管事務諮詢委員會
- 運輸署 — 的士服務質素委員會



RESOLVING AND FORESTALLING CONSUMPTION DISPUTES

有效調停

監察預防消費爭議

The Consumer Council remains committed to fulfilling its statutory functions and duties by handling consumer disputes in an efficient and timely manner. In response to the evolving consumption landscape, the Council continues to enhance service quality, operational efficiency and user convenience through the effective use of technology. During the year, the Council launched a new Online Dispute Resolution Platform, providing a more streamlined and transparent process to further strengthen consumer support. The Council also actively promotes conciliation as the primary approach to dispute resolution, assisting consumers and traders in reaching mutually acceptable solutions.

Drawing on insights from consumer complaints, the Council monitors market developments and issues timely alerts to the public on emerging risks and unfair trade practices. At the same time, it works closely with relevant Government departments and regulatory bodies to share intelligence and strengthen collaboration in combating unscrupulous sales practices. These efforts help enhance market credibility, boost consumer confidence, and uphold Hong Kong's reputation as a shopping paradise.

消費者委員會致力履行法定職能和責任，以高效的方式處理消費爭議，並因應消費環境及善用科技持續優化服務質素、提升效率及便利程度。年內，本會推出全新的「網上爭議解決平台」，透過更簡便及透明的操作，進一步強化對消費者的支援。本會亦積極倡導以調停作為解決消費爭議的基礎，透過調停協助消費者與商戶尋求雙方接納的解決方案。

本會從消費投訴獲取實用資料監察市場運作，並就新冒起的風險及不良營商行為向公眾作出及時警示。同時，本會與相關政府部門及監管機構共享情報及加強協作，聯合打擊不良營商手法，從而提升市場公信力及消費信心，維護香港購物天堂的美譽。



Complaints Statistics Breakdown

During 2025-26, the Council handled a total of 38,317 complaints and 51,879 enquiries, representing year-on-year (YoY) decreases of 3% and 6% respectively. The e-form remained the most used complaint channel, accounting for 76% of all complaints. The majority of enquiries (89%) were received through the Council's hotlines, reflecting the public's continued demand for real-time advisory services. Among the pursuable complaint cases, 71% were successfully resolved through conciliation, demonstrating the Council's continued effectiveness in facilitating settlements between consumers and traders.

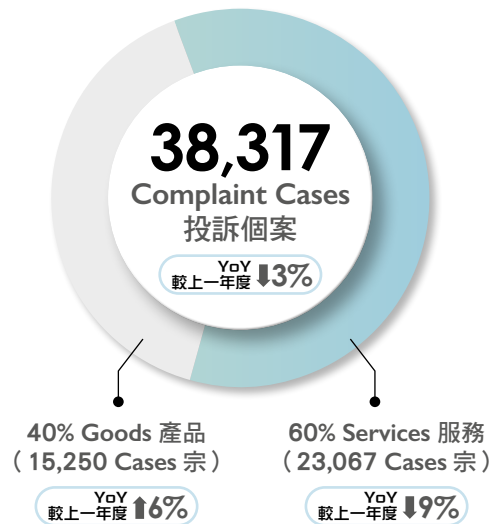
As more consumers purchase goods and services online, complaints relating to online shopping rose 17% YoY to 18,832 cases, accounting for 49% of all complaints received. Key categories were "Food & Entertainment Services" (4,683 cases), mostly related to food delivery or event tickets purchased through online platforms; "Travel Matters" (2,485 cases), mainly involving online purchase of air tickets and hotel accommodation; and "Clothing and Apparel" (1,044 cases). Common complaint issues included "Variation / Termination of Contract" (4,207 cases), "Late / Non-Delivery / Loss" (3,880 cases), and "Service Quality" (2,652 cases).

消費投訴統計

於 2025-26 年度，消委會共處理 38,317 宗投訴及 51,879 宗查詢，按年分別下跌 3% 及 6%。網上投訴表格仍為消費者最常用的投訴渠道，佔 76%；大部分（89%）查詢則透過本會熱線接獲，反映市民對即時諮詢服務的持續需求。在可跟進處理的投訴個案中，71% 透過調停成功解決，反映本會在推動消費者與商戶和解方面繼續發揮成效。

隨著網上購物日益普及，消費者透過網上渠道購買商品及服務愈趨頻繁，帶動相關投訴相應增加。年內，消委會共接獲 18,832 宗網購相關投訴，佔全年個案總數 49%，按年升 17%。按行業劃分，投訴主要涉及食肆及娛樂，共 4,683 宗，大部分涉及透過網上平台訂購外賣或活動門票；其次為旅遊事務（2,485 宗），大部分與網上訂購機票和酒店相關；以及衣飾（1,044 宗）。投訴性質方面，較常見的個案包括更改 / 終止合約（4,207 宗）、延期 / 沒有送貨 / 遺失（3,880 宗），以及服務質素（2,652 宗）。

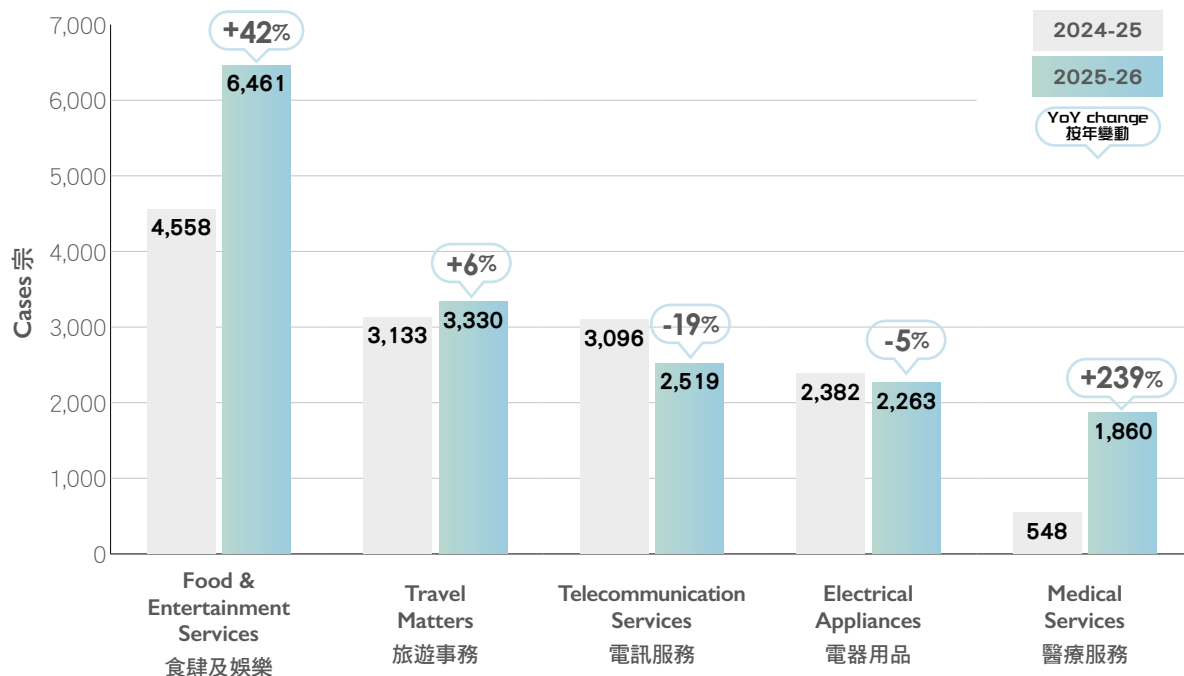
Complaints Overview 2025-26 2025-26 年度投訴概覽



Complaint Trends in the Past 3 Years 過去 3 年接獲的投訴數字

Year 年份	2023-24	2024-25	2025-26
Total number of complaints 投訴個案總數	35,528	39,679	38,317
YoY changes 按年變動	—	+12%	-3%

Top 5 Consumer Complaints by Industry 接獲最多消費投訴的首 5 個行業



註：因應「網上爭議解決平台」於年內推出，本會就投訴種類作出調整並引入新的分類。以上數字為過去兩個財政年度按新投訴類別重新分類後的投訴數目。

Remarks: Following the launch of the e-Platform, the Council revised its complaint categories and introduced new classifications, with the figures reflecting complaints reclassified for the past 2 financial years.

Top 5 Complaint Categories

Food & Entertainment Services

In 2025-26, complaints on “Food and Entertainment Services” rose 42% YoY to 6,461 cases, making it the largest complaint category. The Council received 1,929 complaints related to public performances, representing a significant increase of 141% against the previous year. Complaints on food delivery platforms also rose, accounting for 28% (1,801 cases) of the category total. “Quality of Services” was the most common complaint type (32%, 2,048 cases), followed by “Variation / Termination of Contract” (17%, 1,127 cases).

Travel Matters

During the year, complaints related to “Travel Services” saw a 6% YoY uptick to 3,330 cases, moving up to the second-largest category. Complaints on air tickets (1,502 cases) and airline services (539 cases) together accounted for 61% of the total. Complaints involving hotel bookings or services outside Hong Kong reached 547 cases (16%), also ranking among the top 3 concerns. By complaint nature, “Variation / Termination of Contract” accounted for the largest share (31%, 1,046 cases), followed by “Quality of Services” (25%, 826 cases). These trends suggest that while the travel market continues to recover, there remains room for improvement in handling booking changes, refund arrangements, and service delivery.

Telecommunication Services

Complaints about “Telecommunication Services” rose from fourth to third place, totalling 2,519 cases, a 19% decrease YoY. Mobile phone and data services made up the largest share (48%, 1,203 cases), followed by internet services (30%, 755 cases). The main issues were “Quality of Services” (30%, 762 cases) and “Price/ Charges Dispute” (30%, 750 cases), highlighting continued public concern over service performance and pricing or contract terms.

Electrical Appliances

The Council received 2,263 complaints on “Electrical Appliances” in the reporting year, down 5% YoY and ranking fourth. Air conditioners (357 cases), washing machines/dryers (276 cases), and television sets (202 cases) remained the top concerns. Key issues were “Quality of Goods” (33%) and “Repair/Maintenance Services” (25%), reflecting consumers’ strong demand for product durability and reliable after-sales support.

Medical Services

Complaints related to “Medical Services” were significantly affected by the closure of Alliance Medical Group. In 2025-26, the Council recorded 1,860 complaints, surging 239% compared with the previous year, and rising from 20th place to fifth place. Most of these complaints were related to business closures, accounting for 1,313 cases (71%), followed by “Quality of Services” with 227 cases.

首 5 位消費投訴類別

食肆及娛樂

本年度涉及「食肆及娛樂」的投訴達 6,461 宗，按年上升 42%，成為 2025-26 年度投訴個案最高的類別。本會接獲 1,929 宗與公眾表演相關的投訴，較去年錄得顯著升幅（+141%）。此外，涉及外賣平台的投訴持續上升，佔本類別整體投訴的 28%（1,801 宗）。本類別中最常見的投訴性質為「服務質素」（佔 32%，2,048 宗），其次為「更改／終止合約」（佔 17%，1,127 宗）。

旅遊事務

於 2025-26 年度，「旅遊事務」相關投訴按年上升 6% 至 3,330 宗，較上年度升一級至第 2 位。當中有關機票（1,502 宗）及航空公司服務（539 宗）兩個分類共佔相關投訴的 61%；而涉及境外酒店預訂或酒店服務的投訴則錄得 547 宗（佔 16%），同樣位列 3 大關注範疇。投訴性質方面，以「更改／終止合約」為主，共錄得 1,046 宗（佔 31%），其次為「服務質素」，共 826 宗（佔 25%）。上述情況反映旅遊活動持續回暖下，市場在訂單更改、退款安排及履行服務方面仍有改善空間。

電訊服務

「電訊服務」相關投訴於年內由第 4 位上升至第 3 位，全年錄得 2,519 宗，按年下跌 19%。當中，以流動電話及流動數據服務相關的投訴最多，佔整體 48%（1,203 宗）；其後為互聯網服務（755 宗，佔 30%）。主要投訴性質為「服務質素」（762 宗，佔 30%）及「價格／收費爭議」（750 宗，佔 30%），顯示大眾對服務表現及收費／合約安排的關注持續高企。

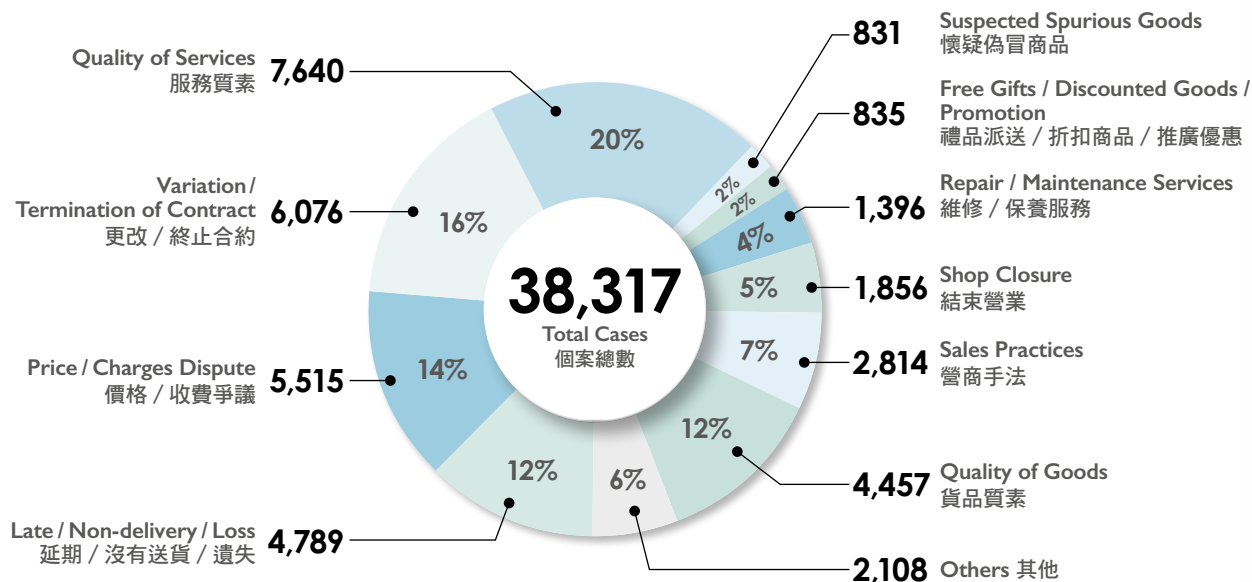
電器用品

本會於年內共接獲 2,263 宗涉及「電器用品」的消費投訴，按年下跌 5%，排名第四。最受關注的 3 類電器與上年度相同，分別為冷氣機（357 宗）、洗衣機／乾衣機（276 宗）及電視機（202 宗）。投訴性質主要涉及「貨品質素」（佔 33%）及「維修／保養服務」（佔 25%），反映消費者對產品耐用性及售後服務質素需求甚殷。

醫療服務

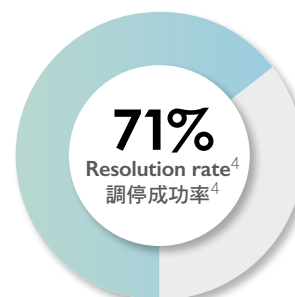
「醫療服務」相關投訴顯著受到仁匯醫療集團結業事件的影響，於 2025-26 年度錄得 1,860 宗投訴，按年上升 239%，並由上一年度的第 20 位升至第 5 位。大部分投訴與商戶結業相關，涉及 1,313 宗（佔 71%）；其次為「服務質素」爭議，共 227 宗。

Nature of Consumer Complaints in 2025-26 2025-26 年度之投訴性質



Resolution Rate of Cases with Pursuable Grounds in 2025-26 2025-26 年度調停成功率

Total number of cases received 投訴總數	38,317
Number of cases with pursuable grounds ³ 可跟進的投訴個案 ³	18,991
Number of cases in progress 仍在跟進中的個案	5,649
Number of cases resolved 獲得解決的個案	9,496



3. Anonymous complaints, cases with insufficient information, and complaints outside the Council's terms of reference are in general non-pursuable.

匿名投訴、個案資料不足及在本會工作範圍以外的投訴，在一般情況下為未能跟進的案件。

4. Resolution rate refers to the percentage of resolved cases out of the number of completed pursuable cases.

調停成功率是指在可跟進並已完成跟進個案宗數當中，獲圓滿解決個案的百分比。

Dispute Resolution Beyond Boundaries

The Council continued to strengthen collaboration with consumer counterparts in the Mainland and overseas, with the aim of fostering a safe and reliable consumer environment across Asia. During the year, the Council signed a Memorandum of Understanding (MOU) with the Zhejiang Consumers Council to launch a pilot "Cross-border Consumption Service Station" with an e-commerce platform. A MOU was also signed with the Federation of Malaysian Consumers Associations to establish a cross-border consumer dispute referral mechanism, enhancing the effectiveness of resolving cross-border complaints.

Read more about the various cross-border collaborations in the chapter "Strengthening Mainland and Global Collaboration for Consumer Protection" (p.80)

有關處理跨境消費爭議的各項合作詳情，請瀏覽本年報「[跨境協作 深化與內地及全球消保聯繫](#)」（第 80 頁）一節

處理跨境消費爭議

消委會積極加強與內地及境外消費者保護組織的聯繫，致力締造安全、可靠的亞洲區內消費環境。年內，本會與浙江省消費者權益保護委員會簽訂合作協議，與其中一個網購平台建立「跨境消費服務站」作為試點；同時亦與大馬消費者聯合會簽署合作協議書，建立跨境消費糾紛互通機制，提升跨境投訴處理的成效。

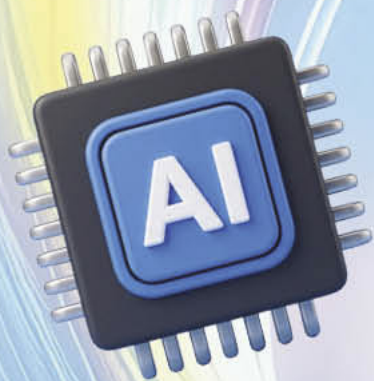




ENHANCING OPERATIONAL EFFICIENCY WITH TECHNOLOGY

善用科技

提升營運效能



Rapid technological advances in recent years have seen digital technologies become increasingly embedded in every aspect of daily life. Beyond reshaping society and business operations across various sectors, they have also transformed the way consumers access information, seek assistance, and make purchasing decisions.

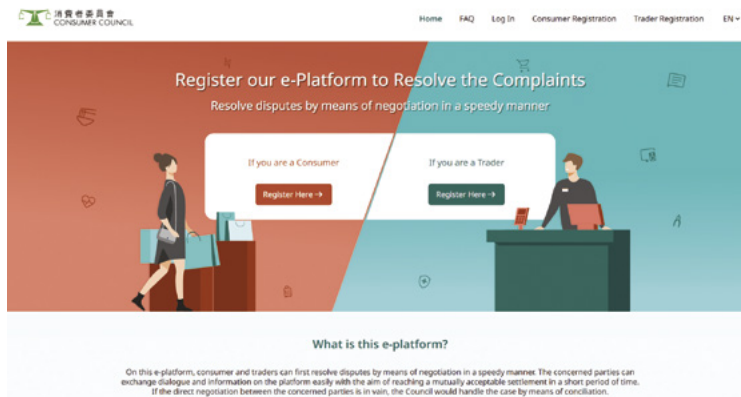
In this new digital normal, technological solutions present fresh opportunities to enhance efficiency and optimise processes. Keeping pace with these developments, the Council has actively adopted a range of innovative technologies during the year, including Artificial Intelligence (AI), Automated Speech Recognition (ASR), Speech-to-Text (STT) and Text-to-Speech (TTS), to further enhance and transform its services. By streamlining workflows and improving processing efficiency, the Council is able to respond to consumer needs more quickly and accurately, while providing efficient and reliable support that translates technological advancements into tangible consumer benefits.



近年科技發展迅速，數碼科技持續滲透日常生活每一個層面，不僅重塑社會及各行各業的運作模式，同時亦改變消費者獲取資訊、尋求支援及作出消費選擇的方式。在數碼新常態下，各類科技方案為提升效率、優化流程帶來新機遇。消委會一直與時並進，年內亦積極善用不同創新科技，包括人工智能（AI）、自動語音識別、語音轉文字及文字轉語音等，進一步優化及革新服務，透過精簡工作流程及提升處理效率，更快且更準確地回應消費者需求，並提供高效可靠的服務支援，讓科技成果切實惠及消費者。

Driving Service Innovation New Online Dispute Resolution Platform

Innovation and technology are driving the digitalisation of consumer dispute handling. To enhance services for both consumers and traders, the Council launched a new Online Dispute Resolution Platform (e-Platform) in November 2025. The e-Platform adopts a two-step resolution process – “negotiation first, conciliation next”, allowing registered complainants and traders to communicate directly via the online chatroom to seek early resolution. If negotiations fall through, the Council will intervene to facilitate conciliation. The e-Platform employs encryption to protect data, ensuring an efficient and secure dispute resolution process.



持續優化服務 推出「網上爭議解決平台」

創新科技促進消費爭議處理流程邁向數碼化。為優化消費者及商戶的投訴處理服務，本會於2025年11月推出全新「網上爭議解決平台」（平台）。平台採用「先協商、後調停」的兩步式流程，讓已登記的投訴人和商戶可即時透過平台的網上聊天室交換資訊，嘗試快速達成共識；如協商不果，本會可介入進行調停。平台同時採用加密技術保障資料安全，確保整個爭議解決過程既高效又安全。

AI-driven Service Excellence

To enhance the efficiency and user experience of public services, the Council has introduced AI technologies to the e-Platform to support a range of process automation functions. These include automatic identification and input of relevant information, case classification, detection of duplicate submissions, generation of case summaries, and identification of inappropriate or sensitive content in online forms and chatrooms. These features help improve processing efficiency and consistency.

Furthermore, the Council is actively exploring deeper applications of AI to support data organisation and management, as well as for analysing case data, identifying underlying patterns and correlations, so as to facilitate more insightful decision-making and analysis. Such applications help promote smarter, data-driven workflows and strengthen the Council's professional capability in providing advice and recommendations to the Government, the industry and consumers.

At the same time, the Council places great importance on the safety, transparency, and responsible use of AI. Guided by prudent governance principles, it remains committed to leveraging innovative technologies to continuously enhance the quality and efficiency of public services.

Enhancing Communication Channels

During the year, the Council also completed the upgrade of its complaint hotline system to further enhance communication efficiency with the public. The new system enhances call routing and resource management, while its stable cloud-based infrastructure and comprehensive backup arrangements ensure reliable hotline operations, delivering a smoother service experience for consumers.

The upgraded hotline system also strengthens the Council's capabilities in data analysis and resource allocation. With high scalability and support for remote management, it enhances operational flexibility during peak periods and improves overall service efficiency. In addition, the new system's voicemail function now incorporates Speech-to-Text technology, which automates information capture and accelerates follow-up handling and responses.

以人工智能提升服務質素

為提升公共服務的效率及用戶體驗，本會於平台引入AI技術，以支援多項流程自動化功能，包括自動識別及填報相關資料、個案分類、重複提交偵測、個案摘要生成，以及識別於網上表格及平台聊天室中出現的不當或敏感內容等，以提升處理效率及一致性。

此外，本會正積極探索更深入運用AI技術協助數據整理工作，並研究透過AI分析個案資料、識別潛在模式與關聯，以支援更具洞察力的決策分析。相關應用有助推動更智能化及數據驅動的工作流程，提升本會向政府、業界及消費者提供建議的專業能力。

同時，本會亦非常重視AI的安全性、透明度及負責任的應用，致力在審慎管治的基礎上，持續運用創新科技提升公共服務的質素與效率。

強化溝通渠道

本會年內亦完成投訴熱線系統升級，進一步提升與市民的溝通效率。新系統優化來電分派和資源運用管理成效，並透過採用穩定的雲端系統及完善的後備安排，確保熱線穩定運作，為市民帶來更流暢的服務體驗。

升級後的熱線系統同時強化了本會數據分析及資源調配的能力，並具備高度延展性及支援遙距管理的特點，於繁忙時段提升運作彈性，提高整體服務效率。此外，新系統的語音信箱引入語音轉換文字功能，促進資訊擷取流程自動化，並加快後續處理及回應。



SAFEGUARDING CONSUMERS THROUGH IMPACTFUL RESEARCH AND MARKET INTELLIGENCE

研究監察

強化市場資訊保消費權益

Amid a rapidly evolving consumer landscape marked by increasingly diversified products and services and accelerating digitalisation, consumers face more complex choices and greater potential risks than ever. The Consumer Council adopts a multi-pronged approach in its ongoing research programme, leveraging product testing, surveys and market monitoring to examine in depth the issues that matter most to consumers. Through this work, the Council is able to respond to emerging concerns and provide timely consumer advice.

From necessities spanning all aspects of daily life to emerging products and services, the Council carefully selects its research topics with reference to complaint statistics and issues of public interest, ensuring that its work remains closely aligned with the most pressing concerns and needs of each generation of consumers. Through rigorous and impactful testing and research, the Council provides objective and reliable information that empowers consumers to make informed choices. Its evidence-based findings also support policy advocacy, promote improvements in trade practices and contribute to greater market transparency and accountability at source.

For more than half a century, the Council has been committed to championing a safe, fair and sustainable marketplace. In safeguarding consumers' long-term interests, it also strives to foster an environment in which both consumers and businesses can thrive. Looking ahead, the Council will further strengthen its testing and research on products and services for the silver economy in response to evolving societal needs. It will also expand collaboration with Government departments and a wider network of organisations to enhance the efficiency, depth and breadth of its research.



在消費市場持續演變、產品與服務日趨多元及數碼化的背景下，消費者面對的選擇愈見複雜，潛在風險亦隨之增加。消委會的恆常研究工作一直多管齊下，以測試、調查及市場監察為基礎，深入研究影響消費者權益的關鍵議題，並及早作出消費提示及回應。

由衣食住行的生活必需品，以至新興的消費品及服務，本會在挑選每一個研究主題時，均參考投訴資訊及市場熱話，以緊貼每一代消費者最迫切及關注的需要。透過嚴謹而具影響力的測試及研究工作，本會為消費者提供客觀可靠的參考資訊，協助其知所選擇，亦以實證為本支持政策倡議及推動行業改善，從源頭促進市場規管與透明度。

逾半世紀以來，消委會一直致力倡議安全、公平和可持續發展的市場，除了持續守護消費者的長遠權益，亦為消費者與商界締造雙贏局面。為配合社會發展，本會計劃未來加強銀髮產品及服務相關的測試及研究，並拓展與政府部門和不同機構的協作，進一步提升研究的效率、深度及廣度。



Product Research and Testing

During the year, the Council tested and studied a wide range of consumer products, covering household goods, electrical and electronic products, cosmetics and personal care items, clothing, children's products, as well as pet supplies. In addition to periodic recurring tests on certain products to monitor whether their performance and quality have improved, the Council also tested selected products for the first time in response to consumers' needs and consumption patterns, serving as practical guidance for consumers.

The Council conducts testing and evaluation by engaging internationally recognised laboratories or universities, and through collaboration with Government departments (such as the Electrical and Mechanical Services Department). Products are assessed across multiple dimensions, including safety, performance, ease of use, durability, and environmental sustainability etc. As an active member of International Consumer Research & Testing (ICRT), the Council also leverages shared test results and resources, drawing on experiences from other markets to enhance the depth and reference value of its research.

The Council has long adhered to the principle that prevention is better than cure, consistently devoting resources to product testing and research. These efforts not only help consumers identify safe and cost-effective products, but also encourage the industry to improve product design and quality control, as well as providing an evidence-based foundation to support the Council's long-term advocacy for effective regulatory measures. When products are found to be non-compliant with relevant regulations/standards, the Council will promptly alert the relevant regulatory authorities and urge the industry to make swift improvements, thereby raising overall quality across the marketplace.

Non-stick Pans

Non-stick pans are a staple in many households. The Council tested 24 non-stick pans with diameters of 26cm or 28cm and found significant differences in heat conduction speed. 6 models were able to heat their flat surface to 190 °C within 2 minutes, while the slowest took nearly 16 minutes. This may affect cooking performance and increase energy consumption. In terms of safety, 4 models failed to meet the European standard requirements for non-stick performance. 2 models' handles also failed the fire test, posing potential risks.

The Council urged manufacturers to improve product design and user instructions. Consumers were also advised to pay attention to handle temperature and its distance from the flame when using these pans. As for tests on overall migration, heavy metal release, and carcinogenic/environmental pollutants of concern PFOS and PFOA, the overall results were satisfactory.

Attracting widespread public attention, this test report generated the highest media coverage of the year. Its video featuring artist Ms Hedy Chan garnered over 34,000 views within one month, representing a 12-fold increase compared to the previous month.



產品研究及測試

年內，本會測試及研究的消費產品種類廣泛，涵蓋家居用品、電器及電子產品、化妝品及個人護理產品、服裝、兒童產品，以至寵物用品等。本會除了透過定期重複測試部分產品，以監察其效能和品質有否提升之外，亦因應消費者的需求及消費習慣，對一些產品進行首次測試，作為實用的消費指南。

本會透過委託國際認可的實驗室或大學，以及與政府部門（如機電工程署）協作，按產品的安全、效能、使用方便及耐用程度、環境可持續性等多方面進行測試及評分。作為國際消費者研究及試驗組織（ICRT）的活躍成員，本會亦善用其共享的測試結果及資源，汲取其他市場的經驗，提升研究的深度與參考價值。

本會一直秉持「防患於未然」的原則，持續投放資源進行產品測試及研究，既協助消費者選擇安全及具成本效益的產品，亦推動業界改善產品設計和品質監控，並為長遠倡議有效規管提供實證基礎。當發現產品未能符合相關法規／標準時，本會會即時通知有關監管機構跟進，並促請業界盡快改善，從而推動市場提升整體質素。

易潔鑊

易潔鑊是不少家庭常用的廚具。本會測試 24 款直徑 26 厘米或 28 厘米的易潔鑊，發現傳熱速度參差，6 款的鑊面平面位置可於 2 分鐘內升溫至 190°C，最慢的樣本卻需近 16 分鐘，或會影響煮食表現並增加能源消耗。安全方面，4 款未符合歐洲標準中防竊底測試的要求，另有 2 款的手柄未能通過防火測試，有潛在風險。

本會促請廠商改善設計和使用說明，消費者使用時亦應留意手柄溫度及與爐火的距離。至於總遷移量、重金屬釋出量、受關注的致癌物／環境污染物 PFOS 及 PFOA 的測試，結果整體理想。

此題目關注度相當高，成為年內最多媒體報道的測試報告，藝人海兒小姐參與演出的影片更於 1 個月內達逾 34,000 次觀看，按月升 12 倍。

Portable Fans

During summer, many consumers rely on portable fans to stay cool outdoors. The Council tested 18 rechargeable portable fans and found that among the lighter handheld models, the airflow rate at the highest fan speed setting could vary by over 1.5 times between the highest and lowest performing samples, while the variance among the heavier models could be more than 1.3 times. Some models with higher claimed battery capacities were found to store less energy and deliver less total airflow after a full charge than another model with lower claimed battery capacity. The performance in safety, noise level, energy efficiency and ease of use also varied among models.

The Council recommended consumers to compare comprehensively and select a model that suits their actual needs. This test received extensive media coverage, ranking second among the year's most widely reported test reports. A video featuring media veteran Mr Brian Chow Kwok-fung was viewed almost 15,000 times, almost 7 times higher than the previous month.



可攜式風扇

夏季期間，不少市民外出時都會使用可攜式風扇消暑降溫。本會測試 18 款可攜式充電風扇樣本，發現機身較輕的手提式風扇組別內，各樣本於最高風速檔所量得的最高和最低送風量可相差逾 1.5 倍，而較重的樣本組別之間的差距則可逾 1.3 倍。部分樣本的聲稱電池容量雖較高，但其可儲存的電能及充滿電後可吹送的空氣總量，反而較另一款聲稱電池容量較低的樣本為少。各樣本在安全、寧靜、省電表現及使用方便程度方面亦各有所長。

本會建議消費者全面比較各型號在不同方面的表現，按實際需要選購適合自己的可攜式充電風扇。是次測試獲媒體廣泛報道，成為年內報道篇幅最多的測試報告第二位，而資深傳媒人周國豐先生參與演出的影片，更獲接近 15,000 次觀看，較上一個月份多近 7 倍。



Clay Masks

Clay masks are known for their strong absorption properties, helping to remove dirt and excess sebum while deep-cleansing pores. In the Council's test on 30 clay masks, 2 models were detected with heavy metal exceeding the relevant standard limits set by the Mainland and United States, one of which exceeded the limits for both arsenic and lead, while the other exceeded the limit for arsenic.

In addition, 4 models were found to contain between 1 and 4 fragrance allergens at individual concentrations exceeding 0.01%, the threshold set out in the European Union (EU) Cosmetics Regulation for labelling in rinse-off products. All of these products had properly disclosed the ingredients on their labels as required.

The Council reminded consumers with sensitive skin or eczema to pay close attention to product ingredients. Manufacturers were also advised to stay up-to-date with the latest international regulations and recommendations, proactively improve their formulations, and minimise the levels of heavy metals and fragrance allergens.

泥狀清潔面膜

泥狀清潔面膜具良好的吸收力，有助去除污垢及多餘油脂，深層清潔毛孔。本會測試 30 款泥狀清潔面膜，發現 2 款樣本重金屬檢出量超出內地及美國相關標準上限，其中 1 款的砷及鉛檢出量均超標，另 1 款則砷含量超標。此外，4 款樣本所檢出的 1 至 4 種香料致敏物質的單一濃度，超過歐盟《化妝品條例》就沖洗型產品訂明須標示的 0.01%，全部均有按要求於成分列表中標示。

本會提醒皮膚敏感或患有濕疹人士小心留意產品成分，並建議生產商留意國際間的最新法規和建議，積極改善配方，盡量減低重金屬和香料致敏物質含量。



Modelling Dough and Clay Toys

Offering endless creative possibilities, modelling dough and modelling clay are popular toys for stimulating children's creativity and developing fine motor skills. The Council tested the dough or clay components of 15 styles of modelling dough and modelling clay, including 6 wheat dough, 3 rice dough, and 6 clay samples. 3 samples were detected with the allergenic preservatives CMIT and MIT, at levels higher than the EU's upper limit for aqueous toy materials intended for use by children under 36 months of age. The detected CMIT level of 1 sample was even higher than the EU limit by more than tenfold.

The test also revealed insufficient labelling information in some samples, such as a lack of basic precautionary wordings and reminders to wash hands. The Council urged manufacturers to improve product formulations and labelling information to reduce the health risks to children.

泥膠和黏土玩具

泥膠和黏土玩具可塑性高，有助啟發兒童創意及訓練手部協調。本會測試 15 款泥膠或黏土玩具樣本的泥膠或黏土部分，包括 6 款小麥泥膠、3 款米泥膠及 6 款黏土，在當中 3 款檢出可致敏防腐劑 CMIT 及 MIT，檢出量均高於歐盟為 36 個月以下幼兒使用的水性玩具材料所訂的上限，其中 1 款的 CMIT 檢出量更較上限高逾 10 倍。

測試亦發現多款產品標籤資料不足，例如欠缺主要的注意事項及洗手提示。本會呼籲廠商改良產品配方及標籤資料，減低兒童的健康風險。



Where Have All the Tested Products Gone?

產品完成測試後的去向



The products used for testing by the Council were put to further use if deemed appropriate, with a number of items donated to environmental protection organisations, charity groups and non-profit organisations for use or recycling. During the year, a total of 630 items, including electrical appliances, household products, cosmetics and skincare products, food, clothing, baby products, toys, and cleaning products, were donated to 4 recipient organisations.

Recipient organisations: Sham Shui Po Community Association, Shatin Women's Association, Women Service Association, and Pentecostal Church of Hong Kong Sau Mau Ping Neighbor Family Centre.

經本會測試的產品如被認為合適，將會妥善地再利用。部分產品會捐贈予環保組織、慈善團體及非牟利機構使用或回收。年內，本會共捐贈 630 件物品予 4 間機構，當中包括電器、家居產品、化妝品及護膚品、食品、衣物、嬰兒產品、玩具及清潔用品。

受惠機構如下：深水埗社區協會、沙田婦女會、婦女服務聯會及竹園區神召會秀茂坪好鄰舍家庭中心。

Market Surveys and Surveillance

As consumer behaviour continues to evolve and physical and digital marketplaces develop in tandem, access to accurate and timely market information remains an important aspect of consumer protection. Through its market surveys and monitoring work, the Council systematically collects, consolidates and analyses an ever-growing body of market data on a wide range of consumer products and services. This enables the Council to provide consumers with clear and transparent pricing information and value comparisons, helping them make informed choices in situations of information asymmetry.

During the year, the Council continued to monitor price trends for groceries and daily necessities, while conducting targeted studies on increasingly popular and emerging products and services to address the needs and concerns of different consumer groups. These studies covered a broad spectrum of sectors, from essential day-to-day services, financial and insurance products, to emerging digital tools. Through these initiatives, the Council sought to enhance consumer awareness of market developments, potential consumption risks and the pitfalls of online shopping.

Online Purchase of Pets and Petfishing

With the growing popularity of purchasing pets online, the Council conducted a joint study with the Agriculture, Fisheries and Conservation Department on online pet purchases and "petfishing". The study included a survey of 1,051 registered veterinarians in Hong Kong, with 112 valid responses received (10.7% response rate), and a mystery shopping exercise involving 13 online sellers to obtain information on dog sales.

Based on veterinarians' clinical observations over the past 12 months, on average about 5 in 10 newly acquired cats and dogs presented for consultation were purchased online, exceeding the proportion for cats and dogs bought from physical pet shops. These online-purchased pets also showed higher health risks, with around 5 in 10 dogs and 6 in 10 cats reported to be ill or in poor condition, and over 90% lacking proper vaccination records. Approximately 93% of surveyed veterinarians considered that many online-purchased pets originate from unscrupulous sellers, while 84% raised concerns about smuggling and public health risks. The mystery shopping exercise also found that about 90% of sellers could not provide proof of lawful origin. The Council advised consumers to avoid purchasing pets from unknown sources and to prioritise adoption. The study attracted extensive media coverage and was featured prominently in television and radio interviews.

市場調查及監察

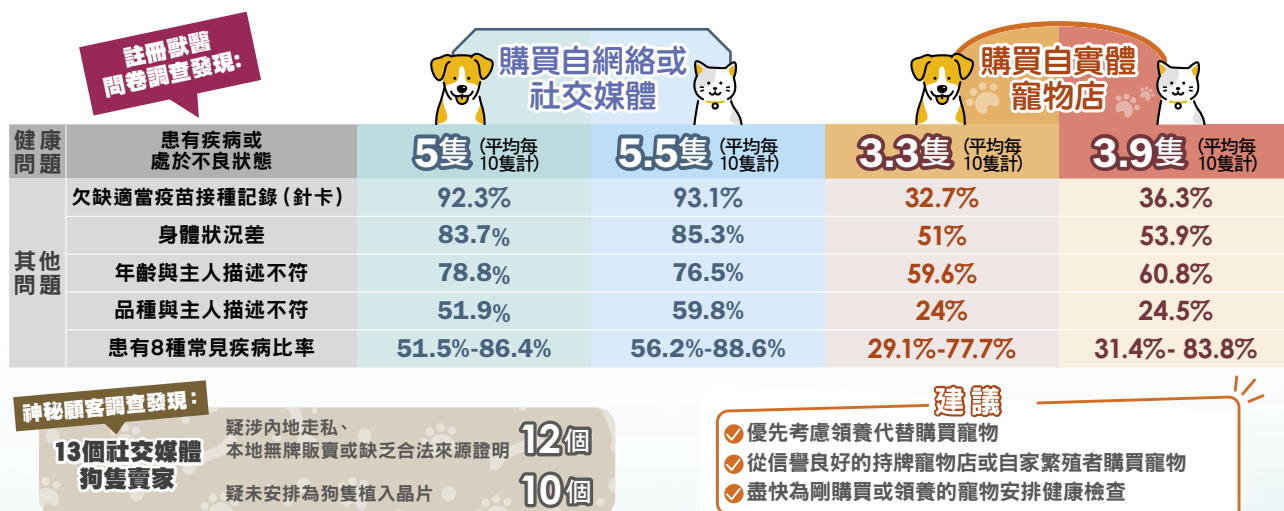
在消費模式持續轉變、實體與數碼市場並行發展的環境下，掌握準確而及時的市場資訊，是保障消費權益的重要一環。本會一直透過市場調查及監察工作，有系統地蒐集、整合及分析種類廣泛的消費品和服務與日俱增的市場數據，為消費者提供清晰、透明的價格資訊與價值比較，協助其在資訊不對稱的情況下作出明智選擇。

年內，本會持續監察糧油雜貨及日用品的價格走勢，並就愈趨普及或新興的產品及服務展開專項調查，以回應不同消費群的需要和關注。相關研究涵蓋多個範疇，包括重要生活服務、金融及保險產品，以至新興數碼工具，藉此提升消費者對市場變化、潛在消費風險及網購陷阱的認知。

網購寵物及寵物釣魚詐騙

網上購買寵物日趨普遍，本會聯同漁農自然護理署就網購寵物及「寵物釣魚詐騙」進行調查，透過問卷訪問 1,051 名本港註冊獸醫，成功收回 112 份完整問卷（回覆率為 10.7%），並以神秘顧客方式聯絡 13 名網上賣家，查詢其出售狗隻的相關資料。

根據受訪獸醫的臨床觀察，在過去 12 個月內，每 10 隻新購買而求診的貓狗中，平均約 5 隻於網上購買，比例高於購自實體寵物店。此外，網購寵物的健康風險明顯較高，平均每 10 隻網購寵物中，分別約 5 隻狗及 6 隻貓患病或健康狀況欠佳，逾 9 成欠缺適當疫苗接種紀錄。約 93% 受訪獸醫認為網購貓狗多來自不良賣家，84% 憂慮涉及走私及公共衛生風險。神秘顧客調查亦顯示，約 9 成賣家未能提供寵物的合法來源證明。本會提醒消費者避免網購來源不明的寵物，並優先考慮以領養代替購買。此調查報告除了獲媒體廣泛報道，亦成為電視及電台訪問的熱門話題。



Child Vaccination Schemes

The Council compared the service charges and information of 19 non-government subsidised vaccination schemes offered by 9 private healthcare facilities / medical groups (hereafter “service providers”), which ranged from \$3,000 to \$14,680. 18 schemes from 8 service providers required consumers to prepay in full before vaccination, while only 1 allowed payment by dose and offered a 7-day cooling-off period. During the survey, 3 service providers explicitly stated that consumers who wish to consult a doctor before purchase would be required to pay an additional charge.

The Council urged service providers to enhance transparency by clearly listing the types of vaccines covered, the detailed charges, all additional charges and refund arrangements of each scheme. Consumers should be allowed to consult a doctor before paying. The Council also reminded consumers to avoid purchasing prepaid vaccination schemes without prior medical consultation. Price should not be the sole consideration. Instead, consumers should carefully compare the content of each scheme and clarify the terms and conditions with the service provider.

Driving Courses

With a wide array of driving courses currently available on the market varying in fees and arrangements, consumers may easily feel overwhelmed. The Council reviewed 32 package courses for private cars and light goods vehicles offered by 11 driving schools across Hong Kong, and found that the basic packages generally included only about 10 to 28 hours of practical driving training — well below the 30 hours recommended by the Transport Department (TD). As a result, learners often need to purchase additional lessons to prepare adequately for the road test. Based on the TD’s recommended training hours, and taking into account additional expenses such as vehicle rental, driving test application fee and learner’s driving licence, the actual total cost ranged from around \$15,000 to over \$26,000, reflecting a significant disparity.

The Council urged the industry to enhance transparency in course offerings and fee structures. Prior to selecting a driving school, consumers should carefully evaluate the quality of instruction, the performance of driving instructors, and the overall service arrangements. When budgeting for driving lessons, consumers should compare different package prices and choose the one based on their own needs and abilities, paying attention to training hours as well as any additional charges, so as to avoid exceeding their budget.

Trial of Shared Power Bank Rental Services

The Council conducted a trial on 8 shared power bank rental platforms in Hong Kong. While the borrowing and return processes were generally smooth and positioning functions were mostly satisfactory, the survey found inaccuracies across platforms in map integration, station addresses, coordinates and business hours. These issues may make it difficult for users to locate borrowing or return points accurately, incurring extra charges. Some platforms adopted station-specific pricing, with hourly rates and daily caps varying significantly among different stations under the same platform. Many platforms only displayed full fee details after users scanned a QR code, indicating insufficient price transparency. Deposit arrangements, length of “free period”, e-wallet options and refund procedures also varied.

In terms of customer service, platforms differed notably in response speed and handling flexibility. Some could assist with suspending billing, arranging refunds or extending return times, while others offered more limited support. Overall, while shared power bank rental services are relatively mature, there is still room for improvement in information accuracy, fee transparency and customer support.



兒童疫苗計劃

本會比較 9 間私營醫療機構 / 集團共 19 個在政府免費提供的「兒童免疫接種計劃」以外的兒童疫苗計劃的服務收費和資料，收費由 \$3,000 至 \$14,680 不等。有 8 間共 18 個計劃均要求消費者在接種前全數預繳款項，僅 1 間容許按針繳付並設有 7 天冷靜期。有 3 間在調查過程中明確表示，消費者若要在購買前諮詢醫生意見，需額外繳費。

本會呼籲私營醫療業界提升資訊透明度，清晰列明各接種計劃涵蓋的疫苗種類、收費詳情、所有額外收費，以及退款安排等，並容許消費者在付款前先徵詢醫生意見。同時，本會提醒消費者避免在未經醫生評估下購買預繳式疫苗計劃，亦要理解價格並非唯一的考慮因素，應仔細比較不同計劃的內容，向服務提供者查詢清楚條款細則。

駕駛學校課程

現時市面上的學車課程選擇繁多，收費及安排各異，消費者難免會眼花繚亂。本會整合全港 11 間駕駛學校共 32 個私家車及輕型貨車套餐課程，發現所有基本套餐所涵蓋的駕駛實習時數僅約 10 至 28 小時，均低於運輸署建議的 30 小時水平，學員往往需加鐘補課以應付路試。若按運輸署建議之訓練時數計算，再加上租車費、「路票」和「學牌」等雜項，實際總收費由約 1.5 萬元至逾 2.6 萬元不等，差距顯著。

本會建議業界提升課程及收費資訊透明度，同時提醒消費者在選擇駕駛學校前，宜先了解其教學質素、導師表現及服務安排。在預計學車開支時，除比較套餐價格外，消費者應按自身需要及能力，選擇訓練時數較合適的套餐，並留意課程提供的駕駛實習時數和其他額外開支，免失預算。

實試共享流動充電器租借服務

本會實試本港 8 個共享流動充電器租借平台，發現整體借還流程大致順暢，定位功能亦普遍理想。惟調查發現，不同平台在地圖整合、站點地址、座標及營業時間等方面存在誤差，或令用戶難以準確找到租借或歸還點，有機會牽涉額外收費。部分平台採站點特定收費模式，同一平台不同站點的時租及每日封頂費相差甚大；不少平台需掃碼後才顯示完整費用，價格透明度不足。按金、免費時段、電子錢包及退款安排亦不盡相同。

客服方面，各平台在回應速度及處理彈性上差異明顯，部分可協助暫停計費、退款或延長歸還時間，部分的支援則較有限。總括而言，共享充電服務雖已發展成熟，但在資訊準確度、收費透明度及客服支援方面，仍有改善空間。

Advocating a Fair Marketplace Through In-depth Studies

With an overarching aim to foster fair competition and good trade practices, the Council regularly conducts in-depth research on topics of significant relevance to consumers, responds proactively to consultations by the Government and trades, and puts forward recommendations to strengthen legal frameworks for consumer protection. The Council's persistent dedication and multi-pronged approach over the years have propelled the trades to establish industry codes of practice, and supported the Government in amending existing legislation, fortifying safeguards on consumer rights.

Governance and Transparency in Telehealth Services

Telehealth services have become increasingly ubiquitous due to ongoing technological advancements, helping address society's demand for more convenient and affordable healthcare services. As Hong Kong faces a growing demand for healthcare services arising from an ageing population and increasing longevity, the Council recognises the need to integrate telehealth services into the healthcare systems and enhance the relevant governance framework. To this end, the Council published an in-depth study report titled *"Enhancing Governance in Telehealth: Fostering Consumer Trust and Innovation"* in August 2025. The objectives were to understand the perception and experience of consumers, medical practitioners and Chinese medicine practitioners (collectively referred to as MPs) on telehealth services; to review trade practices and terms and conditions of services of the telehealth service providers with an aim to identify potential issues; and to provide recommendations for promoting the sustainable development of telehealth services in Hong Kong through a mixed-method approach⁵.



Visit https://www.consumer.org.hk/en/advocacy/study-report/telehealth_services_study or scan the QR code to read the full report of *"Enhancing Governance in Telehealth: Fostering Consumer Trust and Innovation"*.

請瀏覽 https://www.consumer.org.hk/zh/advocacy/study-report/telehealth_services_study，或掃描二維碼閱讀《信任與創新：提升遙距醫療管治》報告全文。

深入研究議題 倡議公平市場

本會定期就熱門消費議題進行深入研究，積極回應政府及業界的諮詢，並就完善消保法律框架提出建議，以促進公平競爭及良好營商手法。多年的努力促成了業界制定營商守則，亦支持了政府修改現行法規，多管齊下加強保障消費者權益。

遙距醫療服務的管治及透明度

遙距醫療服務隨著科技不斷進步而愈趨普及，有助滿足社會對更方便及容易負擔的醫療服務的殷切需求。隨著香港人口高齡化及預期壽命延長，本會認為有需要將遙距醫療服務納入現有的醫療體系，並完善相關監管框架，以應對不斷增長的醫療服務需求。有見及此，本會於 2025 年 8 月發表題為《信任與創新：提升遙距醫療管治》的深入研究報告，透過混合方法⁵探討消費者及中西醫對遙距醫療服務的看法和體驗，識別遙距醫療服務提供者的營商手法及服務條款的潛在問題，並提出促進本港遙距醫療服務可持續發展的建議。



The study report identified 3 fundamental concerns related to Hong Kong's telehealth services:

研究報告歸納出本港遙距醫療服務的 3 大根本問題：

Fragmented Governance Framework 監管框架分散

- Current regulatory frameworks and guidelines cover only private healthcare facilities (PHFs) and MPs providing telehealth services, but do not extend to other categories of service providers
- 現時的監管框架 / 指引僅涵蓋遙距醫療服務提供者中的私營醫療機構和中西醫，並未包括其他類別的服務提供者



Unclear Liability Among Service Providers 服務提供者之間的法律責任不明確

8 reviewed traders
有 8 個被檢視的商家
(42.1%)

have set T&Cs for avoiding liability for losses/damages caused by the use of their telehealth services
透過服務條款來迴避病人因使用其服務而可能引致的損失或傷害的法律責任

66.5% of surveyed MPs 受訪中西醫
acknowledges the need to revise telehealth-related guidelines and establish relevant laws
認為有修訂遙距醫療相關指引和制訂法例的需要

Uncertainty in Insurance Coverage 保險保障範圍不確定

10 reviewed traders
有 10 個被檢視的商家
(52.6%)

did not indicate whether telehealth services would be eligible for insurance claims
未有明確表示遙距醫療是否合資格獲得保險賠償

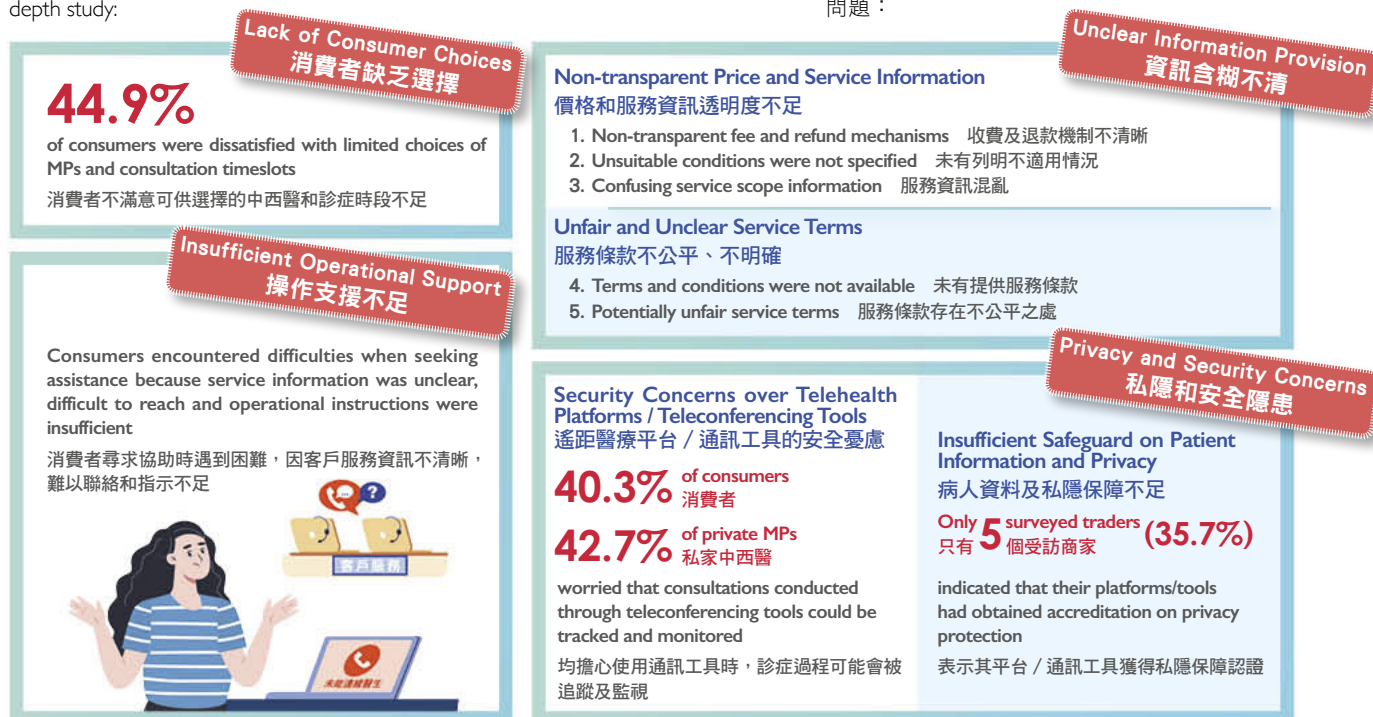


5. The mixed-method approach comprised (i) a consumer survey; (ii) a MP survey; (iii) a trader survey; (iv) review of official websites, promotional materials and mobile applications or phone/online enquiries, targeting telehealth service providers; (v) pre- and post-Study engagements with stakeholders; (vi) analysis of the Council's complaint cases; and (vii) review of regulatory regimes/measures in Hong Kong and other selected markets.

混合方法包括：(1) 消費者問卷調查；(2) 中西醫問卷調查；(3) 商家問卷調查；(4) 檢視遙距醫療服務提供者的官方網站、宣傳資料、流動應用程式或向他們進行電話 / 線上查詢；(5) 在研究前後與持份者進行交流；(6) 分析消委會接獲的投訴個案；以及 (7) 審視香港及其他選定市場的監管制度 / 措施。

The following trade practices issues were also identified during the course of the in-depth study:

本會在進行深入研究時，亦發現下列營商手法問題：



Based on the study findings, the Council put forward 5 recommendations to enhance governance and market transparency, thereby strengthening consumer safeguards in the use of telehealth services:

根據研究結果，本會提出 5 項建議以優化管治和提升市場透明度，從而加強消費者使用遙距醫療服務的保障：



The study findings and recommendations received extensive media coverage and were met with positive response, gaining broad recognition and support from various sectors. The Council also launched a series of promotional initiatives to raise awareness of telehealth-related issues among relevant stakeholders. Looking ahead, the Council will continue to advocate the implementation of the study's recommendations while sustaining its public education and market monitoring efforts, with a view to fostering a more secure and transparent telehealth service environment for consumers.

研究結果及建議獲媒體的廣泛報道，整體反應正面，並獲普遍認同與支持。本會亦同時開展了一系列宣傳活動，藉此提升相關持份者對遙距醫療相關議題的關注。展望未來，本會將繼續推動落實本研究的建議，並持續推展公眾教育及業界監察工作，為消費者建立更有保障及更具透明度的遙距醫療服務環境。

Advancing Consumer Protection by Responding to Consultations

Finance

Enhancing Regulation of Licensed Money Lenders

The Financial Services and the Treasury Bureau (FSTB) conducted a consultation on enhancing the regulation of licensed money lenders. The Council supported strengthening the regulation of money lending activities and provided suggestions to further protect consumer interests and promote responsible borrowing and lending.

Regarding the FSTB's proposal to set loan caps based on borrowers' income level and repayment period restrictions, the Council considered that such measures could help alleviate problems such as over-indebtedness. While expressing support for the measures, the Council also called on the authorities to carefully assess the potential side effects during implementation, including borrowers turning to unlicensed money lenders and responsible borrowers being inadvertently affected.

The Council also provided suggestions on further strengthening the assessment of borrowers' affordability and the transparency of money lending activities, including:

- Requiring referees to sign their written consent in person at money lenders' premises to ensure the consent's authenticity, and to explore authentication via digital channels that are safe and reliable;
- Updating data on Credit Data Smart in a timely manner, and requiring, in phases, money lenders of different scales to use the platform's information to assess borrowers' affordability; and
- Stepping up publicity and educational efforts to enhance the financial literacy of consumers and protection for loan referees.

Entertainment

Promoting Consumer Rights in Domestic Pay Television Services

The Council submitted its views to the Communications Authority (CA) in response to the consultation on the renewal of the licence of domestic pay television programme service provider Now TV Limited (Now TV). The Council urged the CA to consider both the compliance with regulatory requirements of Now TV and its past consumer service performance when making renewal recommendations, and to push for necessary improvements through licence conditions, codes of practices or other appropriate means.

The Council also suggested Now TV to enhance its protection for consumers, including:

- In case of cessation of programmes and channels, providing an easy way for consumers to terminate the service contract without penalty or to provide a pro-rata refund for prepaid fees;
- Reviewing its sales practice of bundling channels and providing consumers with an option to subscribe to its channels on an à la carte basis;
- Enhancing the transparency of its services and clearly disclosing important contract details to consumers before contract signing, such as fees, channels included, and renewal and termination arrangements, as well as providing explicit renewal reminders to consumers at a reasonable time prior to the end of their subscriptions;

回應諮詢 加強消費保障

金融

加強對持牌放債人的規管

財經事務及庫務局（財庫局）就加強規管持牌放債人進行諮詢。本會支持加強規管放債活動並且提出建議，以進一步保障消費者權益及推廣負責任的借貸行為。

就當局建議按借款人收入水平設定貸款上限，以及設立還款期限限制，本會認為有關措施有助減輕過度負債等問題。本會在支持建議的同時，亦提醒當局在推行相關規定時，須審慎評估潛在副作用，包括借款人可能轉向無牌放債人借貸，以及相關規定對負責任的借款人造成不必要的影響等。

本會亦建議進一步加強借款人負擔能力評估及放債活動的透明度，包括：

- 要求貸款諮詢人在放債人的處所簽署書面同意書，以確保其真確性，並同時探討安全可靠的數碼認證方式；
- 適時更新「信資通」上的數據，並分階段要求不同規模的放債人使用該平台的資料，以評估借款人的負擔能力；及
- 加強公眾宣傳及教育，以提升消費者的理財知識及對貸款諮詢人的保障。

娛樂

促進本地收費電視服務的消費者權益

本會回應通訊事務管理局（通訊局）就本地收費電視節目服務持牌機構 Now TV Limited（下稱「Now TV」）牌照續期所進行的諮詢。本會促請通訊局在作出續牌建議時，應同時考慮 Now TV 在遵守監管規定及過往服務消費者的表現，並透過牌照條件、實務守則或其他合適方式，促使其作出必要的改善。

本會亦建議 Now TV 加強消費者保障，包括：

- 在節目及頻道終止時，為消費者提供簡便且不用罰則的服務合約終止安排，或按比例退還消費者已預繳的費用；
- 檢視其頻道捆綁銷售的做法，並提供讓消費者按單點方式訂購頻道的選項；
- 提升服務透明度，在訂立合約前向消費者清楚披露重要合約資料，包括收費詳情、所涵蓋的頻道、續約及終止服務的安排等，在服務合約屆滿前的合理時間內向消費者提供清晰的續約提示；

- Improving service reliability, informing consumers about service disruptions within a reasonable timeframe, and compensating affected consumers in a fair manner; and
- Exercising greater flexibility to accommodate the genuine needs of elderly consumers, such as waiving charges for printed bill fees and providing printed documents with larger font sizes.

Product Safety

Strengthening Safety Requirements for Toys and Children's Products

In response to the Commerce and Economic Development Bureau's (CEDB) consultation on proposed updates to the safety standards for children's products under the Toys and Children's Products Safety Ordinance, the Council submitted its views in support of enhancing product safety through the adoption of more stringent safety requirements. The Council supported adopting updated international safety standards for regulating toys and various children's products, with a view to aligning local safety requirements with those of major economies.

The proposed updates cover products such as children's high chairs, multi-purpose high chairs, paints and playpens for domestic use. As safety incidents and product recalls involving these products have been reported both locally and overseas in recent years, timely updates to the relevant safety standards would help enhance the safety of children's products available in Hong Kong and better safeguard the health and well-being of young children.

In addition, the Council recommended further strengthening the regulatory framework for children's products. This includes considering the incorporation of additional chemical requirements from the European Union's Toy Safety Directive, such as restrictions on preservatives and flame retardants, as well as extending the regulatory scope of the Ordinance to cover children's shoes and children's raincoats. Such measures would help mitigate young children's exposure to hazardous chemicals.

- 提升服務穩定性，並在合理時間內向消費者交代服務中斷情況，以及向受影響的消費者作出合理補償；及
- 採取更具彈性的安排，照顧年長消費者的實際需要，例如豁免紙本帳單收費、提供字體較大的紙本文件等。

產品安全

提升玩具及兒童產品安全要求

商務及經濟發展局就《玩具及兒童產品安全條例》(《安全條例》)中兒童產品安全標準的更新進行諮詢，本會提交意見支持透過提升安全要求，加強產品安全。本會支持採納最新的國際安全標準，以規管玩具及各類兒童產品，令本地安全要求與主要經濟體接軌。

是次建議更新涵蓋家用兒童高腳椅、多用途高腳椅、顏料及家用遊戲圍欄等，相關產品近年在本地及海外均曾出現安全問題或回收情況，適時更新安全標準有助提升本地兒童產品安全水平，保障幼童健康。

此外，本會建議進一步加強兒童產品相關規管，包括考慮引入歐盟《玩具安全指令》中有關防腐劑及阻燃劑的額外化學限制，以及將兒童鞋類和兒童雨衣納入《安全條例》的規管範圍內，以減低幼童接觸有害化學物質的風險。



Enhancing Market Transparency via Price Monitoring

The Council's various online price comparison tools enable consumers to conveniently check the prices of daily necessities and auto-fuel anytime and anywhere, stay informed of the latest promotional offers, and make informed purchasing decisions. These tools also support the Council's market monitoring efforts by enhancing price transparency for consumer goods and fostering a fairer marketplace.

Following the launch of the desktop version of "Online Price Watch" (OPW) in 2014 and subsequently its mobile version in 2019, the Council actively developed a mobile application during the year in response to the growing digitalisation trend, and launched it in August 2026. At the same time, the "Oil Price Watch" website and mobile application continue to be popular among road users since its launch in November 2020.

Groceries and Daily Necessities

Daily prices of around 2,600 products from 9 online food stores, supermarkets and personal care stores are collected and listed on the OPW to help consumers compare prices of food and daily necessities online. A cosmetics retail chain and a pharmacy chain were newly added during the year to cover a wider range of popular product categories, such as cosmetics, skincare and personal care products. OPW also offers features including "Top Price Differences", "Price Drop Products" and "My Favourite" to enhance consumers' price comparison experience.

價格監察 提升市場透明度

消委會提供不同的網上格價工具，方便消費者隨時隨地查閱生活必需品及燃油價格，掌握各項優惠資訊，作出精明消費選擇。本會亦藉此監察市場，提升消費品的價格透明度，營造更公平的營商環境。

「網上價格一覽通」繼 2014 年推出網頁版及 2019 年推出手機版後，因應數碼化的大趨勢，本會於年內積極籌備相關流動應用程式「格價資訊通」，並於 2026 年 8 月推出。至於「油價資訊通」網站及手機應用程式，自 2020 年 11 月推出以來，持續廣受駕駛人士歡迎。

糧油雜貨與日用品

本會每天從 9 間網上食品店、超市及健與美連鎖店收集約 2,600 件貨品的價格，上載於「網上價格一覽通」網站內，方便消費者於網上比較食品及日用品的價格。其中 1 間連鎖化妝品店及 1 間連鎖藥店為年內新增之店舖，以涵蓋更多受消費者歡迎的貨品種類，例如化妝品、護膚品及個人護理產品等。網站設有「最大差價」、「跌價貨品」及「我的最愛」等功能，以提升消費者的格價體驗。

Online Price Watch 格價資訊通 *

* 前稱「網上價格一覽通」

2025-26 Unique Visitors 獨立訪客

Desktop
電腦瀏覽 437,458

Mobile
手機瀏覽 258,366

Products covered
涵蓋貨品數目 Around
約 2,600

Accumulated Page Views 累計瀏覽次數

Desktop[^]
網頁版[^] 76,245,094

[^] Since its launch in 2014 up to the end of March 2026
自 2014 年推出截至 2026 年 3 月底

Mobile[#]
手機版[#] 7,861,525

[#] Since its launch in 2019 up to the end of March 2026
自 2019 年推出截至 2026 年 3 月底



Auto-fuel

Hong Kong's automotive fuel prices have long ranked among the highest in the world and have remained a subject of public concern. In the past year, the Council has continued to closely monitor the auto-fuel market and published consolidated and verified information regarding pump prices and promotions via the "Oil Price Watch" website and mobile application, facilitating consumers in comparing after-discount prices while enhancing market transparency and promoting fair competition.

Amid heightened tensions in the Middle East, auto-fuel pump prices of oil companies in Hong Kong had surged since late February 2026. The Council kept a close watch on market changes and urged the industry to fully consider consumers' affordability and fulfil their corporate social responsibility.

Looking ahead, the Council will continue to closely monitor the auto-fuel market and urge oil companies to improve the transparency and accessibility of pump price and discount information for the benefit of consumers. In addition, the Council will enhance the "Oil Price Watch" platform to further improve the user experience and facilitate public access to historical pump price trends.

車用燃油

本港油價長期處於全球油價排行榜的前列位置，一直備受公眾關注。過去一年，本會持續監察車用燃油市場，透過「油價資訊通」網站及手機應用程式發布經整理及核實的牌價及優惠資訊，便利消費者比較折後價，同時提升市場資訊透明度，促進公平競爭。

受中東局勢緊張影響，自 2026 年 2 月底起本港各間油公司的車用燃油牌價明顯上調。本會密切關注市場變化，並呼籲業界充分考慮消費者的負擔能力，以履行企業社會責任。

未來，本會將繼續監察車用燃油市場，並促請油公司改善牌價及優惠的資訊透明度，確保消費者能容易獲取相關資訊。本會亦將優化「油價資訊通」平台，進一步提升用戶體驗和便利公眾查看過往牌價趨勢。



	2025-26 Page Views 報告年度瀏覽次數	YoY 按年變動	Accumulated Page Views* 累計瀏覽次數*
Website 網站	3,143,692	+27%	12,412,879
Mobile App 手機應用程式	1,883,489	+16%	12,185,772

+14%
YoY
按年變動



123,425

Mobile App Accumulated Downloads
手機應用程式累計下載*

* Since its launch in November 2020 up to the end of March 2026
自 2020 年 11 月推出截至 2026 年 3 月底

Industry Codes of Practice

As stipulated in the Consumer Council Ordinance, the Council plays a vital role in collaborating with industries and developing codes of practice (COPs). The Council established the COP of the Laundry Industry in 2015 and the COP of the Jewellery Retail Industry in 2017, in collaboration with the laundry industry and jewellery retail industry associations respectively. To ensure ongoing effectiveness, the Council holds regular meetings with relevant trade associations to assess the implementation of the Codes and keep track of the latest industry developments.

The Council and the jewellery retail industry associations revised the Jewellery Code in March 2025. The revisions included updates relating to the establishment of a new jewellery trade association, as well as the incorporation of relevant provisions under the Personal Data (Privacy) Ordinance and the Anti-Money Laundering and Counter-Terrorist Financing Ordinance. In addition, the Council conducts annual meetings with the Laundry Association of Hong Kong to review the implementation of the COP of the Laundry Industry, so as to promote industry self-regulation and support the continuous enhancement of service quality across the sector.

行業營商守則

根據《消費者委員會條例》，本會肩負與業界攜手制訂及完善行業營商守則的重要職能。本會分別於 2015 年及 2017 年與洗衣業及珠寶零售業合作推出了《洗衣業營商實務守則》及《珠寶零售業營商實務守則》。為了解守則的發展情況，本會定期與相關行業商會舉行跟進會議，以檢視守則的實施情況，並跟進最新行業發展。

本會與珠寶商會於 2025 年 3 月修訂本珠寶零售業守則，修訂內容包括珠寶商會的成立，以及加入《個人資料（私隱）條例》及《打擊洗錢及恐怖分子資金籌集條例》的相關條文。此外，本會與香港洗衣商會舉行年度會議，檢視《洗衣業營商實務守則》的實施情況，推動業界自我監管，提升整體服務質素。



DISSEMINATING INFORMATION FOR TODAY'S CONSUMERS

多元渠道

傳播數碼世代消費資訊



As technology and modes of information dissemination continue to evolve, the ways in which consumers access and use information have undergone profound changes over the past half-century. Information dissemination has gradually evolved from a one-way communication model into a technology-driven, interactive and multi-channel ecosystem. Amid the global digitalisation trend, digital platforms and social media have become indispensable channels for disseminating information. They not only enhance the speed and reach of information delivery, but also enable different segments of the community, particularly younger generations, to access practical consumer information more conveniently.

Over the years, the Consumer Council has continued to innovate and enhance its communication strategies in response to changes in the consumer landscape and reading habits, publishing CHOICE Magazine and other consumer information to the public through a diverse range of channels. As the digital era reshapes how people obtain information, CHOICE Magazine has evolved in step with the times, progressing from a print publication to an online edition, and eventually becoming freely accessible to all. At the same time, the Council has introduced a year-round storytelling model to provide consumers with timely and up-to-date information. The upcoming launch of the CHOICE Mobile App will mark a new stage in the Council's digital transformation journey, enabling consumers to access trusted information more flexibly and conveniently, thereby strengthening their ability to protect themselves in an ever-changing consumer marketplace.

科技與資訊傳播模式不斷演進，過去半世紀，消費者接收及運用資訊的方式經歷了翻天覆地的變化，由以往單向傳遞訊息，逐步發展為以科技驅動、互動為本的多元渠道。在全球數碼化的大趨勢下，數碼平台及社交媒體已成為不可或缺的資訊傳播途徑，不但提升資訊發布的速度與覆蓋面，亦讓不同社群，尤其是年輕一代，更便捷地接觸實用的消費資訊。

多年來，本會因應消費環境及大眾閱讀習慣的轉變持續創新，優化資訊傳播模式，透過多元渠道向市民發放《選擇》月刊及各項消費資訊。數碼時代改寫了公眾獲取資訊的方式，《選擇》月刊亦一直與時並進，由印刷版發展為網上版，至全面開放免費網上閱覽。同時，革新採用全年持續發布模式，為市民提供最新消費資訊。而即將推出的《選擇》流動應用程式，則標誌著本會在資訊傳播方面即將步入全面數碼化的新階段，讓消費者可更靈活及便捷地掌握可靠資訊，在瞬息萬變的消費環境中提升自我保護能力。



CHOICE Magazine

A New Publishing Model Aligned with Emerging Consumer Trends

First published in 1976, CHOICE Magazine is a household name dedicated to providing practical and reliable consumer information to the public, covering product tests, market surveys, in-depth studies and complaint cases on a wide range of consumer issues. To uphold its impartiality, authority and credibility, CHOICE Magazine does not accept any form of advertising or commercial sponsorship.

To cater to modern information consumption habits and enable the public to access consumer information anytime and anywhere, the Council made the online version of CHOICE Magazine (known as eCHOICE) freely accessible to all from January 2025. During the year, eCHOICE recorded more than 9.4 million page views, reflecting its growing popularity among consumers.

In 2026, the Council further enhanced the content and design of CHOICE, introducing a comprehensive revamp of the visual presentation of test and research findings to make it more digestible for readers. To further broaden its reach and advance its digital transformation, the Council will launch the CHOICE Mobile App by the end of 2026. Through new user-friendly features, consumers can easily access comprehensive and practical information round the clock and interact more closely with the Council, empowering them to make informed choices and protect themselves.

To align with the CHOICE Mobile App launch and consumers' growing preference for online content consumption, the Council introduced a new publishing model in March. Under the new arrangement, press conferences in odd-numbered months focus on product tests and/or market surveys, while those in even-numbered months spotlight "Case in Point" complaint articles. In addition, while CHOICE content was previously published in a single monthly release, 2 feature articles are now highlighted at each monthly press conference, with the remaining content released weekly throughout the month. This year-round storytelling approach ensures consumers receive fresh information on a continuous basis and represents an important milestone in the digital transformation of CHOICE. During the first 4 weeks following the launch of the new model, page views of eCHOICE increased by 31.5% compared with the annual average.

《選擇》月刊

全新發布模式 緊貼消費新趨勢

《選擇》月刊於 1976 年創刊，是一家家傳戶曉的月刊，涵蓋各種跟消費者息息相關的產品測試、市場調查、專題研究、投訴實錄等，致力為大眾提供實用又可靠的消費錦囊。為確保公正、權威性及可信性，《選擇》月刊從不接受廣告或任何商業形式贊助。

為迎合現今世代透過網絡獲取資訊的習慣，並方便廣大市民隨時隨地掌握消費情報，本會於 2025 年 1 月起全面開放《選擇》月刊網上版予公眾免費閱覽。年內，《選擇》月刊錄得超過 940 萬的瀏覽次數，足見其網上版廣受消費者歡迎。

踏入 2026 年，本會進一步優化《選擇》月刊內容與設計，全面革新文章圖表呈現方式，讓消費者更容易掌握測試及研究結果。同時，為進一步擴大《選擇》內容的覆蓋面，邁向全面數碼化，本會將於 2026 年底推出流動應用程式，期望透過便利閱覽的新功能，方便消費者隨時隨地獲取既全面又實用的消費資訊，並與本會加強互動，以提升自我保護能力，精明消費。

為配合流動應用程式的推出及消費者於網上瀏覽資訊的趨勢，本會於 3 月起採用全新發布模式。在新聞發布會的主題安排上，單月份聚焦產品測試及 / 或市場調查，雙月份則以投訴實錄為主；而《選擇》內容亦由過往於每月中一次過發布，改為於新聞發布會聚焦兩大重點文章，其餘文章則每周持續發放，全年無休為大眾送上最新資訊，為《選擇》數碼轉型奠下重要的里程碑。由新模式展開的首 4 周，網上版《選擇》月刊較年度平均瀏覽量上升 31.5%。

2025-26 年度網上《選擇》瀏覽量最高的文章 Top Viewed eCHOICE Articles (2025-26)

1 #583
2025 | 5 月 | MAY



Test report on 24 models of non-stick pans

買易潔鑊必看！
新測 24 款樣本
邊款傳熱快？鍋底、甩塗層？

2 #583
2025 | 5 月 | MAY



Test report on 44 smart watches and fitness trackers

新測智能手錶、手環
量度心率偏差 21% 續航力差逾 19 日

3 #586
2025 | 8 月 | AUGUST



Test report on 32 laptop models

打機、剪片、做功課
32 款手提電腦性能大較量



All-round Engagement with Consumers via Multimedia Platforms

In recent years, the Council has stepped up its digital transformation efforts by expanding its multimedia presence and exploring innovative ways to connect with consumers. To keep pace with the public's preference for faster and more direct content consumption, the Council significantly increased its production of short-form videos during the year and adopted a vertical format to better suit current viewing habits, delivering more engaging and relatable consumption information that has gone viral on different social media platforms. The Council's mascot also made its debut during the year, starring in various CHOICE videos to share consumer tips in a more lively and entertaining manner.

多媒體平台分享資訊 全方位連繫消費者

本會近年積極推動數碼轉型，持續發展不同的多媒體平台，開拓更多與消費者互動的新方式。為緊貼大眾更快速、更直接的瀏覽習慣，本會於年內大幅增加短片製作，並採用垂直構圖拍攝，以更切合時下閱覽模式，更富趣味及生活化的手法傳遞消費訊息，成功在不同社交媒體影片平台廣泛傳播。本會亦於年內推出吉祥物「消費精靈」，貫穿《選擇》月刊的短片，以更生動有趣的形式為觀眾提供消費提示。



Expanding the Social Media Footprint

To connect with a wider audience, the Council continued to explore new communication channels and successfully launched official accounts on Douyin and LinkedIn during the year.

Through its Douyin account, the Council shares practical consumption tips with Mainland consumers visiting Hong Kong, strengthening engagement with inbound visitors and helping reduce consumer disputes at source. To mark the launch, veteran actors Mr Tenky Tin Kai-man and Mr Cheng Shu-fung were invited to star in the debut short video which uncovered common consumer traps. The video proved popular among viewers and attracted considerable attention online.

The Council also launched its official LinkedIn page to strengthen its professional profile and enhance engagement with global consumer bodies, including Consumers International (CI), as well as local partner organisations and stakeholders.

擴大社交媒體版圖

為連結更廣泛的受眾，本會積極開拓新的傳播渠道，年內成功進駐抖音及 LinkedIn。

本會透過抖音帳號，為內地消費者提供來港的實用消費貼士，積極加強與內地訪港旅客的聯繫，致力從源頭減少消費爭議。本會更誠邀資深藝人田啟文先生及鄭恕峰先生拍攝首條短片，拆解常見的消費陷阱，影片推出後反應熱烈。

另一方面，本會開設 LinkedIn 官方專頁，強化本會的专业形象，並進一步加強與國際消費者組織（如國際消費者聯會）、本地合作夥伴機構及持份者的專業交流。



Consumer Council Digital Platforms 消委會數碼平台 (2025.04.01 – 2026.03.31)

The Council recorded significant growth across its major digital and social media platforms:

本會於各大數碼及社交平台表現均錄得顯著的增長：



Official Website 官方網站

19 Million
Total Page Views
1,900 萬
總瀏覽量

YoY
按年升
+18%

9.4 Million Page Views for Online CHOICE articles
百萬 網上版《選擇》文章瀏覽量

4.8 Million Page Views for "Shopping Guide"
百萬「消費全攻略」瀏覽量



Facebook

133,404

Followers
追蹤人數

YoY
按年升
+16%

Posts
帖文
315



Instagram

32,091

Followers
追蹤人數

YoY
按年升
+650%

Posts
帖文
215



WeChat 微信

57,319

Followers
追蹤人數

YoY
按年升
+135%

Posts
帖文
44



Douyin 抖音*

Views
觀看次數
284,219

Videos
影片
6

* Statistics cover the period from 16 March 2026
(account launch) to 31 March 2026
* 帳號自 2026 年 3 月 16 日開通至 2026 年 3 月 31 日的統計



LinkedIn^

Post Impressions
帖文曝光次數
6,400

Posts
帖文
10

^ Statistics cover the period from 31 January 2026
(account launch) to 31 March 2026
^ 帳號自 2026 年 1 月 31 日開通至 2026 年 3 月 31 日的統計



YouTube

Aggregate figures since the channel's launch in 2018
自 2018 年頻道開設以來的累計數據

6.1

Million 百萬
Total Views
總觀看次數



38,547 Total Subscribers
總訂戶



10+ Million
Minutes Total Watch Time
分鐘 總觀看時間

Reporting Year 報告年度

899,441 Views
觀看次數

2,611 New Subscribers
新訂戶

582,000 Minutes Watch Time
觀看分鐘

Empowering Consumers Through the Mass Media

Thanks to the longstanding support of the media, the Council has built strong public recognition as a steadfast champion of consumer rights. Over the years, the Council has regularly organised media initiatives and publicity campaigns. In addition to the monthly CHOICE Magazine press conferences, it frequently responds to media enquiries and interviews on a wide range of consumer issues, helping the public stay informed and alert to market developments.

結合大眾傳媒 提升消保意識

有賴傳媒長久以來的支持，本會維護消費權益的形象一直深入人心。多年來，本會恆常舉辦傳媒企劃及宣傳活動，除了每月舉行的《選擇》月刊新聞發布會外，亦經常就不同議題接受傳媒訪問，致力讓公眾掌握最新消費資訊，並對市場動態保持警覺。



Mass Media 大眾媒體

54 Press Releases
新聞稿

167 Press Statements
新聞聲明

4,200+ Counts of Media Coverage
傳媒報道篇幅

128 Media Interviews
傳媒採訪

410+ Media Enquiries
傳媒查詢

38 Front Pages
頭版報道

During the year, the Council issued 54 press releases covering CHOICE Magazine content, advocacy projects and Council events. The most extensively reported CHOICE feature was an article on food delivery platform complaints published in Issue 584 (June 2025), which highlighted shortcomings in the handling of consumer disputes by some platforms. The article generated over 140 media reports, including 5 front page stories. The Council also continued its media partnership with Radio Television Hong Kong (RTHK), with representatives appearing monthly on programmes including "Hong Kong United" (凝聚香港) on TV31, "Healthpedia" (精靈一點) on radio, as well as the English-language business and finance show "Money Talk" to explain key findings from CHOICE in greater depth.

The Council also used media interviews as a platform to share views and advocate on important consumer issues. During the year, the Council Chairman appeared on now News' current affairs programme "Now Report" (經緯線) and featured in a front page interview with am730 to share insights on the silver economy; introduced the Council's newly launched "Smart Seniors Consumer eHub" on Commercial Radio Hong Kong's "Elderly Empire" (樂齡王國); and discussed the Council's telehealth study report on a number of major TV programmes.

年內，本會發布 54 份新聞稿，涵蓋《選擇》月刊專題內容、倡議議題及舉辦的活動。過去一年獲最多傳媒報道的《選擇》月刊專題為第 584 期「外賣平台投訴」(2025 年 6 月)，揭示部分平台處理消費爭議的手法有待改善，文章合共累積 140 多篇新聞報道，包括 5 篇頭版報道。年內，本會繼續與香港電台合作，派代表每月定期亮相訪談節目，包括電視 31 台的資訊節目《凝聚香港》、電台節目《精靈一點》和英文節目《Money Talk》，詳盡講解當期《選擇》月刊的報告內容。

本會亦透過接受傳媒採訪，就多項關鍵議題提出倡議和發表意見，例如本會主席就銀髮經濟專題，亮相 now 新聞台《經緯線》及接受 am730 頭版專訪、於商業電台節目《樂齡王國》分享全新資訊平台「樂齡消費一站通」，以及就遙距醫療研究報告接受各大電台節目訪問等。

Image credit 圖片鳴謝：
now 新聞台



Image credit 圖片鳴謝：
《AM730》

Whenever major consumer issues arose, the Council proactively engaged with the media, responding swiftly and effectively to a large volume of enquiries while issuing timely consumer alerts and advice. Topics that attracted widespread public concern during the year included ticketing issues for concerts, unmet promotional claims at an international hot air balloon festival, the successive closure of a major medical group, renowned restaurants and bakery chains, as well as surging oil prices triggered by tensions in the Middle East. The Council promptly responded to hundreds of media enquiries relating to these incidents and provided complaint statistics and practical recommendations for affected consumers.

在出現重大消費問題時，本會亦透過積極主動與傳媒聯繫，靈活處理事件，且迅速而有效地回應大量傳媒查詢，並及時向消費者發布警示及建議。年內獲社會廣泛關注的議題，包括演唱會的票務問題；國際熱氣球節實際活動與宣傳不符；大型醫務集團、知名食肆及餅店等相繼結業；以至因中東局勢而引致油價飆升等。本會就上述事件迅速回應數以百計的傳媒查詢，並提供投訴數字及對受影響消費者提供建議。

Top 10 Consumer News 2025

Now in its 22nd year, the "Top 10 Consumer News" voting campaign continued to receive generous support from 10 media partners, including Cable News, HK01, Hong Kong Economic Times, Oriental Sunday, RTHK, Sky Post, Sunday Kiss, TOPick, U Magazine, and Yahoo. The campaign attracted a total of 13,024 voters.

The top 10 news⁶ reflected consumers' key concerns and hot consumption topics during the reporting year. The opening of Kai Tak Sports Park early last year, along with a series of mega events, topped the list with 5,515 votes and was also named the "Most Liked" consumer news with 7,530 votes, scoring a double win. In second place was the Government's announcement last year to adjust the "\$2 Scheme" transport fare concession for senior citizens. Meanwhile, the controversial hot air balloon festival, which was unable to offer passenger flights due to permit issues, ranked third with 4,459 votes and was also voted as the "Most Outrageous" news with 7,056 votes.

Other items among the top 10 covered areas such as food and dining, travel and healthcare, reflecting the breadth of consumer issues that concerned the public. The results also showed that consumers place increasing emphasis on service quality and the handling of consumer disputes, indicating a growing awareness of consumer rights protection.

2025 年十大消費新聞選舉

踏入第 22 屆的「十大消費新聞」選舉，繼續得到 10 間傳媒合作夥伴的鼎力支持，包括有線新聞、香港 01、香港經濟日報、東方新地、香港電台、晴報、Sunday Kiss、TOPick、U 周刊和 Yahoo。活動共吸引 13,024 名市民投票。

入選十大的消費新聞⁶反映了消費者在報告年度內最關注的議題和熱門消費題材，去年初啟德體育園啟用並舉辦連場盛事，以 5,515 票登上榜首，並同時以 7,530 票獲選為「最抵讚」消費新聞，成為雙料冠軍。第 2 位是政府去年公布調整長者 2 元乘車優惠；而熱氣球節因牌照問題未能載人升空，則以 4,459 票成為第 3 位，並獲 7,056 票成為「最離譜」消費新聞。

其他躋身十大的消費新聞橫跨飲食、旅遊及醫療範疇，反映大眾關注的消費議題十分廣泛，尤其著眼於服務質素，亦非常重視消費爭議的處理手法，可見保障消費權益的意識日益提升。

Results of the "2025 Top 10 Consumer News" 「2025 年十大消費新聞」選舉結果

Total Voters
總投票人數 **13,024**

- | | | |
|----------|--|-------------------------|
| 1 | Kai Tak Sports Park Opens Mega Events Staged Successfully
Visitor Experience Steadily Improves Over 1 Million Visits in 6 Months
啟德體育園啟用 盛事接連上演 觀眾體驗逐步改善 半年迎過百萬人次 | 5,515 Votes
票 |
| 2 | Adjustments for Elderly "\$2 Scheme" Set for April
\$10 or Below to Cost \$2 20% Discount for Fares Above \$10
長者 2 元乘車優惠 4 月調整 10 元以下 2 元 10 元以上兩折 | 4,831 Votes
票 |
| 3 | Permission Not Granted for Hot Air Balloon Festival Passenger Flights
Ice-cream Vouchers Issued as Compensation Trigger Dissatisfaction Leading to Refunds
熱氣球節未獲載人升空許可 送雪糕券補償惹不滿終退款 | 4,459 Votes
票 |

Consumer News Hot Topics Results 主題消費新聞投票結果

"Most Liked" News「最抵讚」新聞

- | | |
|---|-------------------------|
| Kai Tak Sports Park Opens Mega Events Staged Successfully
Visitor Experience Steadily Improves Over 1 Million Visits in 6 Months
啟德體育園啟用 盛事接連上演 觀眾體驗逐步改善 半年迎過百萬人次 | 7,530 Votes
票 |
|---|-------------------------|

"Most Outrageous" News「最離譜」新聞

- | | |
|--|-------------------------|
| Permission Not Granted for Hot Air Balloon Festival Passenger Flights
Ice-cream Vouchers Issued as Compensation Trigger Dissatisfaction Leading to Refunds
熱氣球節未獲載人升空許可 送雪糕券補償惹不滿終退款 | 7,056 Votes
票 |
|--|-------------------------|



6. Visit <https://www.consumer.org.hk/en/press-release/p-top10-consumer2025> or scan the QR code for the Top 10 Consumer News 2025 voting results.

2025 年十大消費新聞結果，請瀏覽 <https://www.consumer.org.hk/press-release/p-top10-consumer2025>，或掃描二維碼



The 25th Consumer Rights Reporting Awards

For 25 years, the Consumer Rights Reporting Awards (CRRA) have recognised the professionalism of journalists and their valuable contribution to raising awareness of consumer rights issues. The 25th CRRA concluded with a presentation ceremony held on 4 November 2025, with Dr Bernard Chan, Acting Secretary for Commerce and Economic Development, officiating as the Guest of Honour.

As one of the annual highlight events of Hong Kong's media industry, the 25th CRRA received 466 entries from 35 news organisations, social media platforms and higher education institutions. The entries, all published or broadcast during 2024, covered topics ranging from everyday consumer issues to emerging consumption trends, extending to cross-border and digital consumption. Subjects included cross-boundary healthcare, online shopping traps, risks associated with electronic payments, tenancy disputes and gerontechnology, demonstrating the media's important role in monitoring market practices and advocating for consumer interests.

With e-commerce and cross-boundary consumption becoming increasingly prevalent, the Council designated *"Consumer Rights Beyond Boundaries"* as the theme of the 2024 Topical Reporting Award, with the aim of raising public awareness of digital transactions, new forms of scams and related consumer issues, helping consumers identify risks and make informed choices in an increasingly borderless marketplace.

第 25 屆消費權益新聞報道獎

25 年來，消費權益新聞報道獎（「報道獎」）持續表揚新聞工作者在消費權益議題上的專業報道及社會貢獻。頒獎禮於 2025 年 11 月 4 日圓滿舉行，由署理商務及經濟發展局局長陳百里博士擔任主禮嘉賓。

作為本港傳媒界的年度盛事，今屆共接獲 466 份參賽作品，獲 35 間新聞機構、社交平台及大專院校踴躍參與。作品俱為 2024 年內的新聞報道，題材涵蓋衣食住行及新興消費模式，並延伸至跨境及數碼消費領域，深入探討跨境醫療、網購陷阱、電子支付風險、房屋租賃糾紛及樂齡科技等議題，反映傳媒緊貼市場脈搏，同時發揮監察與倡議的重要角色。

隨著電子商貿及跨境消費日益普及，本會設定 2024 年「年度主題大獎」的主題為「無疆界消費的權益」，呼籲社會關注數碼交易及新型詐騙等議題，協助公眾在無疆界的消費市場中識別風險，作出知情選擇。

Awards Presented at the 25th CRRA⁷ 第 25 屆「報道獎」頒發獎項⁷

39

Awards
獎項

9

Categories
組別



Feature Writing Award 專題報道獎

Audio Reporting Award 廣播報道獎

Video Reporting Award (Short Clip – 5 minutes or under) 新聞影片獎（短片）

Video Reporting Award (Long Clip – over 5 minutes) 新聞影片獎（長片）

Investigative Reporting Award 調查報道獎

News Photography Award 新聞攝影獎

Tertiary Student Journalism Award 大專院校新聞獎

Best Use of Social Platform in Consumer Advocacy
最佳倡議消費權益之社交平台帖文

2024 Topical Reporting Award – Consumer Rights Beyond Boundaries
年度主題大獎 – 「無疆界消費的權益」

Grand Award of the Year 年度大獎



7. Visit <https://www.consumer.org.hk/tc/press-release/consumer-rights-reporting-awards-2025> or scan the QR code for more information on the 25th CRRA.

更多有關第 25 屆消費權益新聞報道獎的資訊，請瀏覽 <https://www.consumer.org.hk/tc/press-release/consumer-rights-reporting-awards-2025>，或掃描二維碼。





The *Grand Award of the Year* was won by HK01 for its investigative report titled *"Fraudulent Academic Qualifications and Top Talent Pass – A Deep Dive into Black Market Intermediaries"*. The reporters received the award from Dr Bernard Chan Pak-li, Acting Secretary for Commerce and Economic Development, and Mr Clement Chan Kam-wing, Chairman of the Consumer Council. The report also won the *Gold Award for Investigative Reporting and the Topical Reporting Award*.

「年度大獎」由香港 01 的〈假學歷、高才通簽證造假黑中介調查〉奪得，記者於署理商務及經濟發展局局長陳百里博士，以及消委會主席陳錦榮先生手上接過獎項。作品同時奪得調查報道獎金獎及「年度主題大獎」。



Dr Bernard Chan Pak-li, Acting Secretary for Commerce and Economic Development, Mr Clement Chan Kam-wing, Chairman of the Consumer Council, and Mr Tony Pang Chor-fu, Vice-Chairman of the Consumer Council with the five finalists for the *Topical Reporting Award*.

署理商務及經濟發展局局長陳百里博士、消委會主席陳錦榮先生及消委會副主席彭楚夫先生，與「年度主題大獎」最後五強合照。



The Guest of Honour, award presenters, Council representatives and adjudication panel members witness the success of the 25th CRRA.

主禮嘉賓、頒獎嘉賓、消委會代表及評審團合照，共同見證第 25 屆報道獎的盛況。



EMPOWERING TARGET SEGMENTS THROUGH EDUCATION

教育賦能

提升目標群自我保護能力

In today's fast-evolving consumer marketplace where information is becoming increasingly complex and abundant, education is essential for consumers to make informed choices and effectively safeguard their rights and interests against various consumption risks. The Council has long regarded consumer education as an integral part of its mission to protect consumer rights. By equipping consumers with accurate and practical information, the Council helps them develop sound judgement and make responsible, informed consumption choices.

With the rapid development of technology and e-commerce, purchasing decisions can now be made with the tap of a button, yet identifying unfair trade practices has become increasingly difficult. To address these emerging challenges, the Council has continued to broaden and deepen its consumer education efforts through targeted educational initiatives and community programmes focusing on the elderly, young people, mentally handicapped persons and e-commerce users. Extending from schools into the wider community, the Council seeks to strengthen consumers' self-protection capabilities and jointly foster to a fairer and more sustainable consumption environment.



現今消費市場瞬息萬變，資訊愈趨繁雜，消費者在面對不同的消費風險下要作出明智選擇，並有效保障自身權益，適切的教育至關重要。消委會一直視消費者教育為保障消費權益的重要一環，透過提供正確而實用的資訊裝備消費者，助其建立判斷能力，作出負責任和知情的消費選擇。

隨着科技與電子商貿急速發展，消費決定往往在彈指之間作出，同時亦增加了辨識不良營商手法的難度。為應對這些新挑戰，本會持續提升消費者教育工作的廣度和深度，推展具針對性的教育活動及社區計劃等，加強教育成效。相關工作特別聚焦銀髮族、青少年、有特殊需要人士、電子商貿用家等社群，從校園延伸至社區，提升消費者的自我保護能力，共同營造更公平及可持續的消費環境。



Supporting the Silver Economy Advancing Senior Consumer Rights Through Education

As Hong Kong's population continues to age, senior consumers have become an increasingly important market segment. Enabling them to shop with confidence and unlocking the potential of the silver economy have become key social and economic priorities. Enhancing their consumption experience and understanding of consumer rights is therefore a central focus of the Council's educational work.

To support the Government's policy initiative on promoting the silver economy, the Council established the Advisory Group on Silver Economy in early 2025, bringing together representatives from the healthcare, social welfare, academic, business and professional sectors. Through collaborative efforts, the group seeks to advance the protection of elderly consumers' rights and interests, paving the way for a healthy, thriving silver consumer market.

New "Smart Seniors" Consumer eHub Strengthening Information on Silver Consumption

To help elderly consumers navigate complex market information and bridge the digital divide, the Council launched a brand-new one-stop information platform "Smart Seniors" Consumer eHub in early 2026, to provide reliable and accessible information on silver consumption to support seniors, their families and carers in making smart and informed consumption choices.

The eHub features a diverse range of essential lifestyle content, covering healthcare, food and nutrition, financial management, leisure and entertainment, gerontechnology and more. It also consolidates the Council's product tests and surveys, expert articles, highlight events and course information to address seniors' actual needs. Designed with an elderly-friendly approach, the platform supports responsive browsing across devices and incorporates features such as article summaries and text-to-speech function to enhance usability and accessibility to enhance user experience. The Council has also established a cross-sector network with around 40 partners, including Government department units, social welfare, medical and professional organisations, as well as universities to continuously enrich the platform's content and jointly foster an age-inclusive consumption experience.

The launch ceremony on 31 January 2026 was officiated by the Deputy Chief Secretary for Administration, Mr Cheuk Wing-hing, and the Council Chairman, Mr Clement Chan Kam-wing. Celebrity guest Ms Michelle Yim was invited to demonstrate how to use the eHub together with Senior Educators.



配合銀髮經濟政策 以教育推動樂齡消費權益

本港人口持續高齡化，長者逐漸形成龐大的消費群體。讓長者安心消費，釋放銀髮族經濟力量，已成為本港社會與經濟發展的關鍵課題，而提升其消費體驗及對自身權益的認識，亦是本會重點教育工作。為配合政府推動銀髮經濟的政策，本會於 2025 年初成立「銀髮經濟諮詢小組」，匯聚來自醫療界、社福界、學術界、商界及專業界別的代表，攜手推展保障年長消費者權益的工作，建設健康銀髮消費的願景。

全新「樂齡消費一站通」 強化銀色消費資訊

為協助銀髮族應對資訊繁雜及數碼鴻溝，本會於 2026 年初推出全新一站式資訊平台「樂齡消費一站通」，提供可靠又方便瀏覽的銀色消費資訊，支援長者、其家人及照顧者作出精明而知情的消費選擇。

平台內容多元化，匯聚醫療保健、養生飲食、理財、休閒娛樂、樂齡科技等生活範疇，並整合本會的產品測試及調查、專家文章、精選活動及課程資訊，以回應銀髮族的實際需要。平台設計以「長者友善」為核心，支援不同裝置的響應式瀏覽，並設有文章摘要及語音朗讀功能，提升資訊可達性及使用體驗。本會與約 40 個政府部門單位、社福機構、醫療及專業團體，以及大學建立跨界別合作網絡，持續豐富樂齡資訊，匯聚專業力量，共同推動銀髮友善的消費體驗。

啟動禮於 2026 年 1 月 31 日舉行，由政務司副司長卓永興先生及消委會主席陳錦榮先生一同主禮，並邀得明星嘉賓米雪小姐聯同本會樂齡消費教育大使示範及講解專頁操作。



Representatives from the Government and partner organisations joined the Council in marking this milestone in senior consumer protection and promotion of the silver economy.

政府及各合作夥伴的代表一同見證本會在保障年長消費者權益及推動銀髮經濟發展上的重要里程碑。

Consumer Education for Senior Citizens

Marking its fifth year, the "Educator Scheme for Senior Citizens"⁸ (the "Scheme") continued to train senior citizens to become peer educators and disseminate important consumer messages in the community. Supported by a number of partner organisations⁹, the Scheme has successfully trained 145 Network Members and 63 Senior Educators since its implementation. To date, Senior Educators have hosted about 110 community talks, reaching a cumulative total of approximately 2,000 participants, including seniors and their carers, the majority of whom found the talks helpful in enhancing their understanding of consumer protection. The feedback reflected the Scheme's effectiveness in expanding consumer education to the community through a peer-led approach, strengthening senior citizens' awareness and understanding of various consumption-related issues.

During the year, the Scheme organised a series of thematic refresher talks for Senior Educators and Network Members. In one session, a representative from the Customs and Excise Department was invited to talk about unfair trade practices regulated under the Trade Descriptions Ordinance (TDO) and share recent case studies, with a view to empowering participants in coping with emerging consumption traps. Several post-training activities were also arranged, including guided tours to the Gerontech and Innovation Expo 2025.

The Scheme's 5th Anniversary Sharing Session was held on 26 March 2026, bringing together Senior Educators, Network Members and representatives from partner organisations to celebrate the achievements. Representatives from the Securities and Futures Commission and the Investor and Financial Education Council were also invited to share insights on retirement financial planning and tips on identifying and preventing investment scams.

The Council continued to disseminate important consumer alerts within the community. During the year, 20 community talks were conducted face-to-face or virtually in collaboration with various social service organisations. These talks covered topics of high concern to senior citizens, including health food, dried seafood, telemarketing of health check-up plans and online shopping, attracting over 540 elderly participants.

樂齡消費者教育活動

踏入第5年「樂齡消費教育大使計劃」⁸繼續透過培訓長者成為朋輩教育者，於社區內推廣重要消費訊息。計劃獲多間合作機構支持⁹，推行以來成功培訓了145名「樂齡消費支援網絡成員」（網絡成員）及63名「樂齡消費教育大使」（教育大使）。教育大使至今合共主持了約110節社區講座，累計約2,000名長者及照顧者等參與，絕大多數參加者均認為講座有助加深對消費者保障的認識，反映計劃有效將消費者教育延展至社區層面，從「老友記」視角傳遞重要消費訊息至朋輩及社群，提升樂齡人士對不同消費議題的認識和理解。

年內，計劃為教育大使及網絡成員舉辦多場「溫故知新」專題講座，其中一節邀得香港海關代表講解《商品說明條例》下所規管的不良營商手法，並分享最新案例，以加強參加者應對新型消費陷阱的能力。計劃另安排多場培訓後增值活動，包括參與樂齡科技博覽導賞活動。

本會於2026年3月26日舉行了計劃5周年分享會，與教育大使、網絡成員及合作機構代表回顧豐碩成果，更邀請了證券及期貨事務監察委員會、投資者及理財教育委員會代表分享退休理財知識，以及識別及防範投資騙案的要點。

本會亦持續於社區推廣重要消費警示，年內以面授或線上形式與不同社會服務機構合辦逾20場社區講座，涵蓋保健食品、蔘茸海味、電話推銷身體檢查計劃及網上購物等樂齡人士關注的議題，共吸引540多名長者參與。



8. In support of the concept of senior consumption and in tandem with the launch of the "Smart Seniors" Consumer eHub, the Chinese name of the Educator Scheme for Senior Citizens was officially retitled as 「樂齡消費教育大使計劃」 in 2026.

為配合「樂齡消費」的理念，並因應「樂齡消費一站通」專頁推出，「智齡消費教育大使計劃」已於2026年正式改名為「樂齡消費教育大使計劃」。

9. Partner organisations included: Yan Oi Tong Hong Kong Toi Shan Association Neighbourhood Elderly Centre, SAGE Ho Sang Neighbourhood Elderly Centre, Senior Police Call, ELCHK Shatin District Community Centre for the Golden-Aged, Christian Family Service Centre - True Light Villa District Elderly Community Centre and St. James' Settlement.

合作機構包括：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、基督教香港信義會沙田多元化金齡服務中心、基督教家庭服務中心真光苑長者地區中心及聖雅各福群會。

Consumer Education for Students Cultivating Positive Consumer Attitude from a Young Age

The younger generation is at a critical stage in developing their values. Early exposure to consumer education helps them establish proper consumption values and behaviours, building a solid foundation of smart purchases and green lifestyle for the rest of their lives.

Smart Consumption Academy (SCA) Diversified Consumer Education Programme for Secondary Students

Since its launch in the 2023/24 school year, the SCA has continued to receive strong support from the education sector. Comprising 3 competitions (see table on p.70) together with the new "My Best Ambassador Scheme" launched in 2025/26, the programme adopts a diversified, interactive and fun approach to foster positive consumption values and behaviours among secondary school students.

Over 29,000 students from 163 schools were enrolled in the 2nd SCA, which successfully concluded with an Awards Presentation Ceremony on 8 July 2025. Officiated by Dr the Hon Lam Ching-choi, Member of the Executive Council of the HKSAR Government, the Ceremony commenced with the premiere of a music video of the SCA theme song composed by the St. John Band, and around 40 major awards were presented to recognise students' dedication and achievements. Winners of "My Unique Project Study" showcased their projects related to consumption issues, including an innovative solution designed to address shopping challenges faced by consumers with food allergies, as well as an analysis of funeral services. Another highlight of the ceremony was the presentation of the 3 finalist entries for "My Fun IG Post Creation" and live voting for awards. The ceremony also marked the official launch of the new "My Best Ambassador Scheme".

中小學生消費者教育 從小培養正面消費態度

年輕一代正處於價值觀建立和形成的關鍵時期，若能夠及早接受消費者教育，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可持續生活奠下堅實基礎。

「智醒消費學堂」 多元中學生消費者教育計劃

「智醒消費學堂」自 2023/24 學年推出以來，持續獲得學界鼎力支持。計劃設有 3 項比賽（內容詳見第 70 頁），以及於 2025/26 學年全新推出之第 4 項活動「消費·智傳人」大使計劃，以多元、互動及具趣味的方式培養中學生正確的消費價值觀和行為。

第二屆「智醒消費學堂」於年內圓滿舉行，共吸引 163 間學校、超過 29,000 名學生參加。頒獎典禮於 2025 年 7 月 8 日舉行，由行政會議成員林正財醫生主禮，並以 St. John Band 特別為本計劃創作的主題曲《消費智惜揀》之音樂短片（MV）揭開序幕。典禮共頒發約 40 個主要獎項，以嘉許學生的努力和比賽成果。期間，「消費·智專研」專題研習比賽得獎者，生動有趣地展示他們為食物敏感人士解決購物困難而設計的方案，以及分析殯葬業的相關消費議題；而「消費·智Fun享」IG 帖子創作比賽亦進行了三甲作品展示及即場投票。同場亦進行了全新「消費·智傳人」大使計劃的啟動禮。



After the preliminary round of "My Witty Online Quiz" in March 2025, the finalists competed for championship in the Final Live Competition on 30 June 2025. 「消費·智惜破」網上問答比賽於 2025 年 3 月舉行初賽，表現優秀的參賽者晉身同年 6 月 30 日舉行的現場決賽，角逐殊榮。

The 3rd SCA in the 2025/26 school year continued to receive overwhelming support, with over 37,000 students from 153 schools enrolled as of 31 March 2026. A total of 40 zealous students nominated by their schools served as the first intake of ambassadors for the "My Best Ambassador Scheme", to promote consumer education in schools and the community. In the year, 5 training sessions and visits were organised to enhance ambassadors' understanding of various consumer issues, and also to strengthen their event planning and leadership skills, which they would put into practice to organise a variety of consumer education activities in their schools in March 2026, passing on positive consumption values to their peers.

To further enhance learning outcomes, the Council ran a series of learning activities on consumption issues, including thematic seminars and online consultation sessions, attracting over 240 teachers and students. Notably, undergraduate and postgraduate students from 3 supporting organisations of SCA, namely The Chinese University of Hong Kong, The Education University of Hong Kong, and The University of Hong Kong, conducted around 40 consultation sessions to provide guidance for "My Unique Project Study" participants.

在 2025/26 學年舉行的第三屆「智醒消費學堂」繼續獲學界積極參與。截至 2026 年 3 月 31 日，共有 153 間學校、超過 37,000 名學生報名。其中首度展開之「消費·智傳人」大使計劃，40 名充滿熱誠的學生獲學校推薦成為首批大使，於校園及社區推動消費者教育。本會年內為各大使提供 5 場專題培訓和參觀活動，加深其對不同消費議題的認識，並提升活動籌劃技能和領導能力。他們學以致用，於同年 3 月於校園舉辦多元化的消費者教育活動，致力將正確的消費價值觀薪火相傳。

為進一步提升學習成果，本會繼續舉辦一系列多元化的消費議題學習活動，包括專題講座和線上諮詢會，逾 240 名師生參加；其中在「消費·智專研」專題研習中，本會邀請到香港中文大學、香港教育大學和香港大學三所支持機構的本科生和研究生，為參賽隊伍進行約 40 場諮詢會議，向參加者提供指導。

4 Modules of SCA and Enrolment Numbers of the 3rd SCA 「智醒消費學堂」四項活動簡介及第三屆報名人數



65 schools
間學校
1,081 students
名學生

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。



127 schools
間學校
31,366 students
名學生

My Witty Online Quiz

An exciting quiz competition to stimulate knowledge acquisition on key topics relevant to consumer rights protection and sustainable consumption.

「消費·智惜碳」網上問答

透過緊張刺激的問答比賽，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。



76 schools
間學校
5,010 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。



22 schools
間學校
40 students
名學生

My Best Ambassador Scheme

Empowers students as advocates of consumer education within schools and the community, promoting positive consumption values to their peers.

「消費·智傳人」大使計劃

培訓學生成為校園及社區消費者教育的推動者，推廣正面消費價值觀，達致薪火相傳。

New in 2025/26
2025/26 學年全新推出

Earth 2038's Learning Journey of Sustainable Consumption Experiential Learning Programme for Primary Students

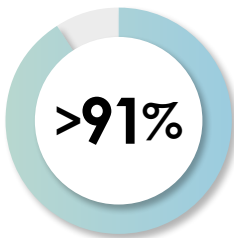
The Council is dedicated to nurturing proper consumption values and promoting sustainable consumption (SC) concepts among primary students. In the 2024/25 school year, the "Earth 2038's Learning Journey of Sustainable Consumption" programme ("Earth 2038 programme") delivered 90 educational activities across 30 project schools, benefitting around 4,040 students. To extend learning beyond the classroom, 8 Experiential Learning Trips were organised for nearly 240 outstanding students, including visits to the Electrical and Mechanical Services Department Headquarters in Kowloon Bay, the LINK Sustainability Lab, and Recycling Stations operated by GREEN@COMMUNITY, giving students practical exposure to the circular economy and Hong Kong's latest recycling and energy-saving facilities, further connecting SC principles to daily life.

Since its launch in 2018, "Earth 2038 programme" has benefitted over 26,800 students from more than 250 primary schools. Its thoughtfully designed experiential learning approach has successfully encouraged students to reflect on their consumption behaviours and attitudes, and understand the impact of each consumer choice on both themselves and the world, setting the foundation for nurturing a new generation of environmentally conscious citizens. 9 training sessions, public seminars, and workshops were conducted in the year to provide resources for interested teachers and waitlisted schools, inspiring teachers to adopt innovative approaches in designing SC teaching materials to extend the programme's impact within schools.

2038 地球人計劃之可持續消費旅程 小學生體驗式學習計劃

本會致力向小學生灌輸正確的消費價值觀及推動可持續消費的教育理念。在 2024/25 學年，「2038 地球人計劃之可持續消費旅程」（「2038 地球人計劃」）為 30 間計劃學校舉辦 90 場教育活動，惠及近 4,040 名學生，並舉辦 8 場學習之旅，帶領近 240 名表現優秀的學生走出校園，參觀九龍灣機電工程署總部、領展可持續未來館及「綠在區區」回收環保站，認識循環經濟及本港最新的回收與節能設施，將「可持續消費」理念與日常生活進一步連結。

「2038 地球人計劃」自 2018 年推出以來，已惠及超過 250 間小學近 26,800 名學生。透過精心設計的體驗式學習模式，成功鼓勵學生重新檢視消費行為與態度，理解每個消費選擇對個人及世界所帶來的影響，為培養新一代具環保意識的公民奠下基礎。本會年內透過 9 場到校培訓、公開講座及工作坊，為有興趣的教師以及候補學校提供資源，啟發其以創新思維設計與可持續消費相關的教材，讓計劃理念得以在校內延續。



Participant Feedback 參加者回饋

of surveyed students 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

New Series of Sustainable Consumption Interactive Educational Talks

In response to recent reforms in the primary school curriculum and the evolving development of SC subjects, a new series of "Interactive Educational Talks on SC" was launched in 2025 Q4. Through an engaging and interactive learning approach, the SC-themed talks enabled primary students to understand consumer rights and responsibilities, while putting SC concepts into practice in everyday life. The Council held 12 thematic talks across 8 schools in the year, benefitting more than 1,420 students.

全新「可持續消費互動教育講座」系列

因應相關小學課程的改革及可持續消費議題的發展，本會於 2025 年第四季推出全新「可持續消費互動教育講座」系列，透過生動有趣的互動學習，讓小學生了解消費者的權益和責任，於日常生活中實踐環保理念。年內，本會為 8 間學校舉辦了 12 場專題講座，超過 1,420 名小學生參與。

Smart Financial Mindsets and Responsible Consumption Quiz Competition

During the year, the Council co-organise the captioned competition with the Hong Kong Jockey Club (HKJC), supported by the Education Bureau, the HKJC Financial Education Programme, and Hong Kong Education City Limited. Designed for upper-primary students (P4 to P6), the quiz aimed to instil sound financial literacy, values and attitudes among students, as well as to cultivate responsible financial management and consumption habits.

The online preliminary round was held from 26 January to 6 February 2026, with encouraging enrolment of over 9,300 students. 8 schools advanced to the Live Final in April 2026 to compete for top honours. The Council believes that through preparing for and participating in the quiz, students can learn to flexibly apply fundamental financial knowledge and skills in their daily lives, thereby fostering a rational approach to consumption.



「智理財·懂消費」小學問答比賽

年內，本會聯同香港賽馬會攜手合辦「智理財·懂消費」小學問答比賽，並獲得教育局、「香港賽馬會智理財教育」計劃和香港教育城鼎力支持。比賽為高小學生（小學四至六年級）而設，旨在向學生灌輸正確的理財知識、價值觀及態度，並養成負責任的理財與消費習慣。

網上初賽於 2026 年 1 月 26 日至 2 月 6 日順利舉行，反應非常熱烈，吸引超過 9,300 名學生報名參與。8 間成功晉級的學校於 2026 年 4 月進行現場決賽，爭奪殊榮。本會相信透過備戰及參賽的過程，能加強學生在日常生活中靈活運用基礎財務知識與技巧的能力，從而建立理性消費的觀念。

Empowering Vulnerable Groups to Enhance Self-Protection

When faced with consumption choices, individuals with special needs often struggle to effectively process complex market information and are particularly vulnerable to high-pressure sales tactics. Consequently, they are exposed to a higher risk of falling into traps of sales malpractices. The Council has continued to offer tailored programmes and consumer education talks for this target group, transforming complex consumer protection concepts into concise, comprehensible information, empowering them to stay alert to sales pitfalls and safeguard their own consumer rights.

Consumer Education for Persons with Special Needs

Entering its sixth year, 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 around 90 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, Council organised over 20 consumer education workshops, train-the-trainer sessions and parent seminars for the target groups, frontline staff of partner organisations, social workers, teachers, as well as family members and carers of the target groups, attracting 600 participants in total. Stakeholders widely recognised the effectiveness and positive impact of these workshops.

提升弱勢社群的自我保護能力

特殊需要人士面對消費選擇時，往往無法有效接收複雜的消費資訊，對高壓推銷手段更是難以招架，故墮入不良營銷手法陷阱的風險普遍較高。本會繼續透過專題活動及消費者教育講座，將複雜的消費權益轉化為簡要易明的資訊，協助弱勢社群對銷售陷阱提高警覺，守護自身的消費權益。

特殊需要人士消費者教育活動

「特殊需要人士支援計劃」（計劃）踏入第 6 年，本會繼續協助社會及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（目標對象）舉辦消費者教育工作坊。計劃推行至今，共獲約 90 間社福機構、自助組織及特殊學校（夥伴機構）支持，共同支援目標對象以加強其自我保護能力及促進其消費權益。

年內，本會為目標對象及夥伴機構的前線職員、社工、老師、目標對象的家人及照顧者合共舉辦 20 多場消費者教育工作坊、導師培訓及家長講座，吸引共 600 人次參加。各持份者均對工作坊的成效和影響予以肯定。

Virtual Reality Simulation Games on Credit Cards

Given credit cards' dual function as a payment tool and a loan instrument, it is vital for consumers to establish correct values and knowledge regarding its use early on. To strengthen self-protection capabilities of target groups against various types of sales malpractices, the Council jointly developed a credit card-themed Virtual Reality (VR) simulation game with the Hong Kong Monetary Authority (HKMA) in April 2025, designed to help persons with special needs and senior citizens develop the proper attitude and responsible use of credit cards, while raising their awareness of fraud prevention.

Featuring 2 key themes with 4 scenarios and over 100 interactive options for participants to choose from, the game offers an immersive and interactive experience for participants to learn about credit card usage and identify scams through real-life simulations. Participants can use the VR headsets and handheld controllers for an immersive first-person experience. The VR educational resources have been promoted to social welfare organisations and special schools in Hong Kong and were used in a total of 16 consumer education workshops and seminars during the year, benefiting around 500 people.

信用卡虛擬實境角色體驗遊戲

鑑於信用卡同時是消費及借貸工具，及早協助消費者建立正確的價值觀和使用知識至為重要。為教育目標對象提防各種不良營銷陷阱，本會與香港金融管理局（金管局）於 2025 年 4 月共同開發以信用卡為題的虛擬實境（VR）角色體驗遊戲，讓具特殊教育需要的學生及長者建立正確和負責任的信用卡消費觀念和加強防騙意識，從而提升他們的自我保護能力。

遊戲涵蓋兩大主題，透過沉浸式互動體驗模式，讓參加者在 4 個場景、過百個互動選項下作出選擇，從中學習使用信用卡和識別詐騙技巧。參加者可佩戴 VR 頭戴裝置和手持遙控器，以第一身視角體驗遊戲。VR 遊戲教材已推廣至全港多間社福機構和特殊學校，並於年內共 16 場消費教育工作坊及講座中使用，惠及約 500 人。

2 Key Themes 2 大主題

Be a Smart Credit Card User

Covers basic knowledge of credit card usage and concepts of rational consumption

做個精明卡主

解釋使用信用卡的基礎知識和理性消費概念

4 Scenarios 4 個場景

Scenario 場景 1



Credit Card ABC
信用卡新手包

Scenario 場景 2



Responsible Use of Credit Cards
用卡有道

Beware of Credit Card Fraud

Simulates the scenarios of fraudsters using phishing links and fraudulent calls purporting to be from bank staff

小心信用卡詐騙

模擬騙徒藉發放釣魚訊息和假冒銀行職員以電話行騙

Scenario 場景 3



Beware of Phishing Links
提防釣魚連結

Scenario 場景 4



Beware of Fraudulent Calls
提防電話騙案



At a media interview session on 11 April 2025, students tried out the VR game to experience overspending and fraud scenarios firsthand while learning how to respond accordingly.

於 2025 年 4 月 11 日舉行的傳媒採訪上，學生親身體驗遊戲，以第一身感受過度消費或詐騙處境，以及學懂應對技巧。

Strengthening Education for E-commerce Consumers to Prevent Online Shopping Traps

E-commerce and cross-boundary online shopping have become the new normal. While consumers enjoy greater convenience, they also face increasingly complex electronic payment arrangements, information asymmetry and potential risks. Navigating the online marketplace wisely requires not only access to information but also the ability to assess risks and protect oneself. Strengthening consumer education for e-commerce users therefore remains one of the Council's key priorities, enabling consumers to make informed and prudent choices online with greater confidence.

During the year, the Council stepped up dissemination of e-commerce-related information. In addition to issuing a joint consumer alert on cross-boundary online purchases of domestic-market products together with the Consumer Councils of Guangdong and Macau, the Council also published an article on local risks in cross-boundary shopping in CHOICE Magazine, highlighting the differences in consumer product regulations and standards across jurisdictions.

The Council also established the Working Group on Cross-Border Consumer Protection and E-Commerce Development ("Working Group") to strengthen study and exchanges on cross-boundary e-commerce development, after-sales service arrangements and consumer protection issues, while providing recommendations on relevant education and training initiatives.

Read more about the Working Group in the chapter "Strengthening Mainland and Global Collaboration for Consumer Protection" (p.80)

更多有關小組的工作內容，請瀏覽本年報「[跨境協作](#) [深化與內地及全球消保聯繫](#)」(第 80 頁)一節。

提防網購陷阱 加強電商用家教育

電子商貿及跨境網購已變成消費新常態，消費者在享受便利的同時，亦面對更複雜的電子支付與交易安排、資訊不對稱及潛在風險。要在網上消費環境中作出明智選擇，不僅需要更深度的資訊，更需要具備辨識風險和自我保護的能力。因此，加強電商用家的消費者教育，成為本會重點工作之一，讓消費者更有信心地在網絡世界作出知情而審慎的選擇。

年內，本會加強發布與電商相關的資訊，除了聯同廣東省及澳門的消費者委員會聯合發出有關跨境網購內銷商品的消費提示，亦於《選擇》月刊出版「跨境購物的本地風險」文章，提醒香港消費者不同地區對消費品的法規與標準差異。

本會亦成立「跨境消費保障及電商發展工作小組」(小組)，加強就跨境電商發展、售後服務安排及消費者保障議題的研究與交流，並就有關的教育及培訓專案提供建議。



Providing Support to the Community

In addition to continue conducting community talks for retirees and senior citizens, the Council had worked in collaboration with various stakeholders to regularly organise educational activities on consumer rights for different target groups, cascading important consumer messages to a wider audience.

During the year, the Council partnered with various organisations, including Government service units, educational institutions and non-governmental organisations to deliver a total of 10 community talks for members of the public, including secondary school students, tertiary students, women and caregivers, with a total of 813 participants. A host of topics were covered including consumer rights and responsibilities, sustainable consumption, prepayment consumption, key considerations in online shopping, and unfair trade practices under the TDO, with a view to helping different consumer groups develop rational and responsible consumption values. Among these included a thematic talk held in April 2025 for 35 volunteers of the Hong Kong Institute of Volunteers under the Agency for Volunteer Service, covering topics such as prepayment consumption and chargeback, and common restaurant-related consumer disputes, thereby enhancing their understanding of relevant consumption issues.

The Council also continued its collaboration with the Financial Education Centre of the Hong Kong Family Welfare Society, delivering 4 thematic talks for participants of the Wealth Intelligence for Smart Elders Course at the Elder Academy, jointly organised by the Labour and Welfare Bureau and the Elderly Commission. The talks covered retirement financial planning, consumption and technology, and anti-scam awareness.

Furthermore, the Council participated for the second consecutive year in the Strive and Rise Programme organised by an interdepartmental Task Force led by the Chief Secretary for Administration. A total of 24 mentees and mentors from the third cohort visited the Council's headquarters in August 2025 and attended a consumer education talk introducing the concept of the 8 Consumer Rights and TDO, along with useful techniques for avoiding common sales and online shopping pitfalls. The activity enhanced participants' understanding of the Council's functions and work, nurturing them to become smart consumers.

支援社區活動

本會除繼續為退休人士及長者舉辦專設講座外，亦與不同持份者協作，定期為不同目標對象推行消費者權益教育活動，將重要的消費訊息在社區內傳遞予更廣泛的受眾。

年內，本會與不同機構合作，包括政府轄下服務單位、教育機構及非政府組織，為中學生、大專生、婦女、照顧者等公眾人士舉辦合共 10 場消費權益講座，累計 813 人次參與。講座內容涵蓋消費者的權利與義務、可持續消費、預繳式消費、網上購物注意事項，以及《商品說明條例》所規管的不良營商手法等，協助不同消費者建立理性及負責任的消費價值觀。當中包括於 2025 年 4 月為義務工作發展局香港義工學院的 35 名義工舉辦專題講座，內容包括預繳式消費及信用卡退款保障、食肆常見消費爭議等，以增加義工對相關消費議題的認識。

本會亦再次與香港家庭福利會理財教育中心合作，為一班於長者學苑修讀「頤年智匯理財課程」的學員提供 4 場專題講座。該課程由勞工及福利局及安老事務委員會協辦，旨在提升長者的理財知識及風險防範能力。講座內容涵蓋退休理財、消費與科技及防騙意識等。

此外，本會連續第二年參與由政務司司長領導的跨部門行動小組所推行的「共創明『Teen』計劃」，安排第三期計劃共 24 名學員及友師於 2025 年 8 月參觀消委會總部，並安排消費權益講座，認識消費者八大權益、《商品說明條例》等知識，以及應對常見銷售與網上消費陷阱的實用技巧。活動讓學員對本會職能及工作有所認識，並培養他們成為精明消費的新一代。





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。

房協長者通's post

房協長者通
20 January · 🌐

揀平安穩服務要留神

緊急召援服務 (俗稱平安鐘) 可以為長者及有需要人士提供緊急支援，部分服務商更提供情緒輔導、定期致電慰問等服務。不過，供應商或服務合約條款多多，老友記要做精明消費者，除要貨比三家之外，仲可以留意企人商量，考慮下該服務商提供的服務申請資助手續。選擇平安鐘時，應注意：消費者提及以下幾點：

- ✓ 按實際需要選擇合適平安鐘服務計劃
- ✓ 了解清楚服務範圍、收費細節、申請資助或資格同手續
- ✓ 簽約前仔細閱讀合約內容，確保明白所有條款細則

有關消息會新聞稿：https://www.consumer.org.hk/-/534-saver%2520alarms...
#平安鐘 #緊急召援系統 #情緒輔導 #申請資助

18CHHS.COM
促平安穩服務供應改善服務細節 講解不清楚引致期望落差 房協長者安居資源中心

房協長者通

我們的長者服務

- 長者安居資源中心
- 耆康天地
- 耆康安居服務
- 彩頤居耆康服務
- 房協友聲
- 耆康服務

耆康安居服務

僑社老友記

最新消息

最新活動

媒體報導

長者體檢項目及收費差異大 網購計劃條款限制多

隨著長者對健康意識的提高，不少耆年定期檢查身體，如發現疾病及早作出適當的治療。坊間不同的健康檢查計劃應運而生，部份計劃更標榜專為長者而設，但各計劃所包含的檢查項目、收費及折扣不一，部份計劃看似價格相宜，但事實是將一些基本需要的檢查項目列作附加收費項目，又或將一些項目加入基本項目包裝成套餐，比較計劃時要審慎留意。消費者在考慮體檢前，要留意部份計劃並非由醫生針對長者的身體狀況建議體檢項目，有部份計劃的檢查報告亦非由醫生編寫，會影響準確性。

全面的健康檢查包括身體檢查、健康風險評估、身體檢查和針對性的化驗。檢查結果是由醫生負責，按長者的健康狀況安排所需要的檢驗項目。此外，雖然消費者直接在网上購買檢查計劃較為方便，但這些平台一般須預先繳付所有費用，消費者購買前必須細閱條款，留意計劃的有效期限和更改或取消檢查項目的安排細則。

是次調查涵蓋12間機構提供的19個專為長者而設的身體檢查計劃，當中包括9間私家醫院、2間私家醫院及1間非牟利機構。收費由\$460至\$7,740不等，相差16倍。6間機構會向長者提供健康，例如：



STRENGTHENING MAINLAND AND GLOBAL COLLABORATION FOR CONSUMER PROTECTION



跨域協作

深化與內地及全球消保組織聯繫

Safeguarding consumer rights and enhancing the public's self-protection capabilities is not a mission one can achieve alone. The Council recognises that consumer protection has transcended geographical boundaries. Only through continuous and deepened collaboration with partners in the Mainland, across Asia and around the world can the challenges and risks arising from cross-border consumption be effectively addressed. To this end, the Council has strategically established an extensive and well-structured collaboration network to facilitate two-way exchange of consumer protection information and best practices regionally and globally.

To date, the Council has signed Memoranda of Understanding (MOU) for collaboration with 36 consumer counterparts outside Hong Kong, covering 30 provinces/municipalities across the Mainland, as well as Macau, South Korea, Japan, Singapore, Thailand and Malaysia. The Council also participates in the work of global bodies such as Consumers International, the Organisation for Economic Co-operation and Development, and the United Nations Conference on Trade and Development, promoting policy exchange and collaboration at both regional and international levels.

As cross-boundary consumption and e-commerce become increasingly prevalent, consumer behaviour and transaction models continue to evolve, while the risks faced by consumers across different markets grow ever more complex and diverse. In response, the Council focused on strengthening ties with consumer organisations in the Mainland, Macau and overseas during the year. Through establishing more efficient complaint referral and information exchange mechanisms, it sought to reduce barriers arising from differences in language, location and laws and regulations, thereby enhancing the efficiency and effectiveness of resolving cross-boundary consumer disputes. Closer collaboration will help foster a safer and more reassuring regional and global consumption environment, providing more comprehensive protection for consumers.

要全面履行保障消費者權益、提升公眾的自我保護能力的職責，單靠自身力量並不足夠。本會深明，消費者保障工作已超越地域界限，必須透過持續深化與內地、亞洲及國際夥伴的協作，才能有效應對跨境消費所帶來的挑戰與風險。因此，本會策略性地建立了廣泛且分層明確的合作網絡，促進區域及全球消費者權益資訊與經驗的雙向交流。

迄今，本會已與 36 個境外消費者保護組織（消保組織）簽訂合作協議，涵蓋內地 30 個省市，以及澳門、南韓、日本、新加坡、泰國和馬來西亞。本會亦參與國際組織的事務，包括國際消費者聯會、經濟合作及發展組織、聯合國貿易和發展會議等，促進區域及國際層面的政策交流與協作。

隨着跨境消費及電子商貿日益普及，消費行為及交易模式不斷演變，消費者在不同市場面對的風險亦愈趨複雜多變。有見及此，本會於年內重點深化與內地、澳門及海外消保組織的聯繫，透過建立更高效的投訴個案轉介及訊息互通機制，減少因語言、地域及法規差異所帶來的障礙，從而提升跨境消費糾紛處理的效率和成效。更緊密的協作將締造一個更安全、更安心的區內及環球消費環境，為消費者提供更全面的保障。

Deepening Collaboration and Integration with the Mainland

During the year, the Council continued to strengthen exchanges and collaboration with the China Consumers Association (CCA), the Guangdong Consumer Council (GDCC) and consumer organisations across the Guangdong-Hong Kong-Macao Greater Bay Area (GBA). As the first step, the Council joined hands with the GDCC to deepen cooperation across 5 key areas, namely policy advocacy, research initiatives, complaint handling, education, and publicity, with a view to further strengthening consumer protection regionally.

Establishment of the Working Group on Cross-Border Consumer Protection and E-Commerce Development

To address the rapid growth of cross-border online shopping and rising demand for protection, the Council established the captioned Working Group in October 2025. Chaired by Council Member the Hon Augustine Wong Ho-ming, the Working Group brings together industry experts, including senior representatives from major e-commerce and electronic payment platforms, leading Mainland social media platforms, trade associations, and enterprises. The Working Group conducts in-depth discussions on cross-boundary consumer complaint trends, formulation of relevant standards, and industry best practices, with a view to continuously enhancing consumer protection mechanisms for cross-boundary consumption.



Participation in Drafting of GBA Standards

During the year, the Council officially joined the GDCC-led GBA Standards drafting working group as one of its core members. The working group is developing 3 sets of common standards, namely the *Guidelines for Cross-Border After-Sales Service of Consumer Goods*, the *Guidelines for Handling Cross-Border Consumption Complaints*, and the *Glossary for Cross-Border Real Estate Transactions in the Guangdong-Hong Kong-Macao Greater Bay Area*. These standards aim to elevate the standard and quality of cross-boundary consumer services within the GBA.

深化與內地協作及融合發展

年內，本會持續加強與中國消費者協會（中消協）、廣東省消費者委員會（廣東省消委會）及大灣區消保組織的交流合作。作為第一步，本會與廣東省消委會就政策倡議、研究項目、投訴處理、教育及宣傳推廣 5 個主要範疇深化協作，致力加強區內消費者保障。

成立「跨境消費保障及電商發展工作小組」

為應對跨境網購迅速發展及保障需求上升，本會於 2025 年 10 月成立「跨境消費保障及電商發展工作小組」，由本會委員黃浩明議員擔任主席，成員匯聚業內專家，包括大型電商及電子支付平台、內地主要社交媒體、行業協會及企業的高層代表。小組就跨境消費投訴趨勢、相關標準制定及行業最佳實務進行深入研討，推動持續優化跨境消費保障機制。

參與「灣區標準」起草工作

本會於年內正式加入廣東省消委會牽頭的「灣區標準」起草工作組，成為核心成員單位之一。工作組致力制定《消費品跨境售後服務指南》、《跨境消費投訴處理工作指南》及《粵港澳大灣區跨境房地產交易術語對照》三項團體標準，旨在提升大灣區跨境消費服務標準和水平。

Guangdong-Hong Kong-Macao Greater Bay Area Consumer Protection Meeting 2025

The Council's delegation, led by Chief Executive Dr Alaina Shum for the first time, attended the captioned meeting held in Macau on 12 December 2025. The meeting brought together representatives from the CCA and consumer organisations in 11 cities ("9+2" cities) across the GBA to review key achievements over the past year and exchange views on topics including the digital economy, silver economy, promoting consumption integration in the GBA, and strengthening cross-boundary consumer protection. These exchanges further strengthened the foundation for regional collaboration.

During the meeting, the Council also introduced its newly established Working Group on Cross-Border Consumer Protection and E-Commerce Development, reaffirming its commitment to enhancing cross-boundary consumer rights protection and promoting a fair and transparent e-commerce market, ushering in a new era of secure and trustworthy cross-border consumption.



2025 年度粵港澳大灣區消費者權益保護會議

會議於 2025 年 12 月 12 日在澳門召開，本會總幹事沈朝暉博士首次率團出席。會議匯聚中消協、大灣區「9+2」共 11 個城市消保組織的代表，回顧過去一年工作成果，並就數字經濟、銀髮經濟、推動大灣區消費融合，以及提升跨境消費保障展開深入交流，進一步鞏固區域協作基礎。

席間，本會亦介紹新成立的「跨境消費保障及電商發展工作小組」，強調將致力推動跨境消費權益保障，促進電子商貿市場公平透明，開創安心跨境購物新時代。



MOU with Zhejiang Consumers Council (ZJCC)

To assist consumers in resolving disputes related to Mainland online shopping platforms that are registered as businesses in Hong Kong, the Council signed a MOU with the ZJCC on 28 July 2025. Under this agreement, a pilot "Tmall Cross-border Consumption Service Station" was established to further standardise the referral and follow-up processes for cross-boundary complaints, enhance the efficiency of dispute resolution, and effectively safeguard the rights and interests of consumers in both the Mainland and Hong Kong. Upon receiving relevant complaints from Mainland consumers, and subject to the complainant's consent, the Council would refer the cases through the Yuhang District Consumer Protection Commission for follow-up by the service station.

與浙江省消費者權益保護委員會（消保委）簽訂合作協議

為協助消費者解決在香港進行商業登記的內地網購平台的相關消費糾紛，消委會於 2025 年 7 月 28 日與浙江省消保委簽訂合作協議，成立「天貓國際跨境消費服務站」試點，進一步規範跨境投訴的轉介及跟進流程，提升跨境消費糾紛調停效率，切實保障內地與香港消費者的權益。當消委會收到內地消費者的相關投訴後，若投訴人同意，會經餘杭區消保委轉介至服務站處理跟進。



“GBA 3·15 Gold Autumn Shopping Festival” Ceremony

Mr Francis Ho Ying-foo, then Deputy Chief Executive of the Council, attended the launch ceremony of the 2025 public welfare campaign of the “GBA 3·15 Golden Autumn Shopping Festival” in Foshan, Guangdong on 16 September 2025. Directed by the CCA, the event was jointly organised by the GDCC and the Foshan Municipal Administration for Market Regulation, and hosted by the Foshan Consumer Council.

“3·15 World Consumer Rights Day” Event in Shenzhen

In response to the annual “World Consumer Rights Day” on 15 March, Mr Francis Ho Ying-foo, then Deputy Chief Executive of the Council, attended a related event on 12 March 2026 organised by the Shenzhen Consumer Council and the Shenzhen Municipal Administration for Market Regulation under the theme of “Quality Consumption for a Better Life”. Together with consumer organisations from 13 cities in Guangdong Province and Macau, the Council jointly released the *Advocacy Statement on Building a Trustworthy Consumer Environment in the Guangdong-Hong Kong-Macao Greater Bay Area* to promote regional collaboration in consumer protection. A booth was also set up at Shenzhen Book Mall to introduce to Mainland consumers the Council's core work in safeguarding consumer rights, as well as cross-boundary information exchange and complaint referral mechanism and consumer tips.

參與「粵港澳大灣區 3·15 金秋購物節」儀式

本會時任副總幹事何應富先生於 2025 年 9 月 16 日到廣東佛山出席「粵港澳大灣區 3·15 金秋購物節」之 2025 年公益活動啟動儀式，活動由中消協指導，廣東省消委會、佛山市市場監督管理局聯合主辦，並由佛山市消費者委員會具體承辦。

參與深圳「3·15 國際消費者權益日」活動

為響應「3·15 國際消費者權益日」，本會時任副總幹事何應富先生於 2026 年 3 月 12 日出席由深圳市消費者委員會與深圳市市場監督管理局主辦的相關活動，主題為「提升消費品質 樂享美好生活」。本會聯同廣東省 13 個城市及澳門的消委會，共同發布《粵港澳大灣區共建放心消費環境倡議書》，推動區內消費者保障合作，並在深圳市中心書城設置攤位，向內地消費者介紹本會在保障消費權益的核心工作，以及跨境訊息及投訴個案互通機制和消費提示。



Visitations and Exchange Activities in the Mainland

During the year, the Council actively engaged with partner organisations in the Mainland to enhance mutual understanding of consumer protection frameworks and policies, and to strengthen cross-regional collaboration:

• Beijing

From 3 to 6 June 2025, the Council's Chairman led a delegation of senior executives to Beijing to visit the CCA, the Beijing Consumer Association, the Beijing Municipal Administration for Market Regulation, and the Chinese Academy of Inspection and Quarantine.



• Guangdong Consumer Council

The Council's delegation visited the GDCC on 10 October 2025 and met with the Secretary-General of GDCC Yang Shuna, along with representatives from the relevant departments.



內地訪問及交流

年內，本會積極與內地夥伴機構進行交流，以促進雙方在消費者保障框架及政策層面的互相了解，並強化跨地域的合作：

• 北京

2025年6月3日至6日，本會主席率領管理層代表團前往北京，拜訪中消協、北京市消費者協會、北京市市場監督管理局，以及中國質量檢驗檢測科學研究院。

• 廣東省消委會

本會代表團於2025年10月10日拜訪廣東省消委會，與楊淑娜秘書長及相關部門代表會面。

International and Regional Cooperation

MOU with the Federation of Malaysian Consumers Associations (FOMCA)

As a partner country in the Belt and Road Initiative, Malaysia shares longstanding cultural, trade, and tourism connections with Hong Kong, while also being a travel hotspot among Hong Kong people. In June 2025, the Council signed a MOU with FOMCA to establish a cross-border information exchange and complaint referral mechanism, strengthening collaboration in resolving cross-border consumer disputes.

Under the agreement, consumers involved in disputes with traders in the other party's territory may seek assistance from their local consumer body upon returning to their place of residence. This exchange mechanism could eliminate past obstacles, such as differences in language, geographical location, laws and regulations that have left consumer complaints unresolved.

國際及區域合作

與大馬消費者聯合會簽訂合作協議書

馬來西亞屬「一帶一路」沿線國家，與香港長期保持緊密的文化、貿易及旅遊聯繫，而香港人亦十分喜愛到馬來西亞旅遊。本會於2025年6月與大馬消費者聯合會簽訂合作協議書，建立兩地跨境訊息及投訴個案互通機制，藉此加強跨境處理消費糾紛的合作。

根據協議，兩地消費者在對方司法管轄區內一旦與當地商戶發生糾紛，可在返回居住地後，向其居住地的消保組織求助。互通機制將有助解決兩地消費者過往礙於言語不通、地域限制或法規差異等原因而未能處理的消費糾紛。



Visitation by Delegation from Indonesia

A 22-member delegation from the Republic of Indonesia, comprising members of Commission VI of the House of Representatives, officials from the Ministry of Trade, and Consulate General representatives, visited the Council on 26 August 2025. The delegation was welcomed by the Council's Chairman, alongside the Chief Executive, Deputy Chief Executive, and the Director team. Both sides exchanged valuable insights on their respective consumer protection frameworks.

印尼代表團造訪本會

由印度尼西亞共和國國會第六委員會議員、貿易部官員及總領事館人員組成的 22 人印尼代表團，於 2025 年 8 月 26 日到訪本會總部。本會主席帶領總幹事、副總幹事及總監團隊進行接待，雙方就兩地的消費者保障框架分享了寶貴意見。



Consumers International

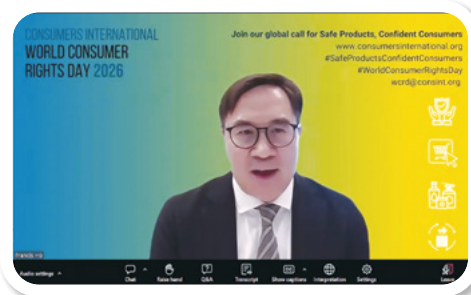
During the year, the Council was a Board and Council Member of Consumers International (CI), a global federation championing consumer rights which comprises over 200 organisations from more than 100 countries and regions worldwide. Sharing a kindred vision, CI's mission is to work closely with its constituent member organisations and to strengthen networks to protect, inform, give voice to, and secure rights for consumers at regional and international levels.

國際消費者聯會

年內，本會是國際消費者聯會（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，成員包括全球超過 100 個國家和地區、逾 200 個消費者組織。國際消聯與本會理念一致，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，攜手捍衛消費權益。

World Consumer Rights Day 2026

On World Consumer Rights Day (WCRD) (15 March) each year, CI brings together the consumer movement to raise global awareness of consumer rights, protection, and empowerment. In support of WCRD 2026 and its theme "Safe Products, Confident Consumers", the Council's then Deputy Chief Executive, Mr Francis Ho Ying-foo spoke at the CI's online global dialogues as a guest speaker. During the session titled "The Lived Consumer Experience in Product Safety" held on 16 March 2026, he discussed various product safety risks in today's consumption environment, shared consumers' real-life experiences, and highlighted the emerging challenges faced by consumers in Hong Kong arising from online shopping and cross-boundary consumption.



As part of WCRD 2026, the Council also published an article on Sustainable Fashion in the March 2026 issue (#593) of CHOICE Magazine. Details of the article are covered in the chapter "Promoting Sustainable Consumption" (p.87).

2026 年「國際消費者權益日」

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 2026 年「國際消費者權益日」及其主題「產品安全 信心消費」，本會時任副總幹事何應富先生代表本會出席國際消聯全球網上論壇，並於 2026 年 3 月 16 日舉行的「產品安全：消費者的真實體驗」環節中擔任嘉賓講者，探討現今消費環境中的各類產品安全風險及消費者的切身體驗，並分享本港因網購及跨境消費而迎來的新挑戰。

為響應 2026 年「國際消費者權益日」，本會亦於 2026 年 3 月出版的第 593 期《選擇》月刊中，刊登了一篇有關「可持續時尚」的文章，詳情請瀏覽本年報「多管齊下 推動可持續消費」（第 87 頁）一節。

International Consumer Research & Testing

The Council has maintained close collaboration with International Consumer Research and Testing (ICRT) and its member organisations over the years. During the year, the Council published a total of 13 joint product comparative test reports covering a vast variety of products, including electronic products, computer software, children's products, and kitchen appliances. These efforts aim to provide objective and practical consumption information for different consumer groups, empowering them to make informed choices and select products that best meet their needs.

Apart from joint product comparative testing, the Council also actively participates in webinars organised by ICRT, exchanging experiences and insights with overseas organisations on a wide range of consumer issues and professional topics. The Council also regularly contributes to the development of joint testing programmes and maintains close communication with technical teams to continuously enhance testing methodologies and content, ensuring they remain responsive to the evolving consumer landscape and better aligned with consumers' practical needs.

國際消費者研究及試驗組織

消費者委員會多年來一直與國際消費者研究及試驗組織（ICRT）及其成員機構保持緊密聯繫。於年度內，消委會共發布了 13 份聯合產品比較測試報告，涵蓋多個產品類別，包括電子產品、電腦軟件、兒童產品及廚房電器等，旨在為不同消費群組提供客觀、實用的消費資訊，協助消費者作出知情選擇，選購切合自身需要的產品。

除了進行聯合產品比較測試外，消委會亦積極參與 ICRT 舉辦的網上研討會，就各類消費者議題及專業範疇與海外機構交流經驗與見解。此外，消委會亦定期參與聯合測試方案的制定工作，與技術團隊保持緊密溝通，持續優化測試內容及方法，以回應不斷轉變的消費環境，並更貼合消費者的實際需要。



A New Milestone in Collaborative Partnerships

Looking ahead, the Council will continue to deepen collaboration with consumer counterparts in the Mainland and across the globe. By fostering consensus among consumer advocates and industry stakeholders, the Council will facilitate dialogue on key and emerging consumer issues of regional and global significance, including fairness and transparency in the e-commerce marketplace and sustainable consumption, so as to collectively strengthen the protection of cross-border consumer rights.

共創協作新里程

展望未來，本會將繼續深化與內地及國際消保組織的協作，積極凝聚消保夥伴及業界共識，促進跨地域及全球關注的重點與新興消費保障議題，包括電子商貿市場公平透明、可持續消費等，共同推動跨境消費權益保障。



PROMOTING SUSTAINABLE CONSUMPTION

多管齊下

推動可持續消費

With the progressive implementation of waste reduction policies and environmental initiatives in recent years, the city's awareness of sustainable lifestyles has continued to grow. Consumers have also increasingly explored and embraced sustainable practices in their daily consumption choices. As global warming and climate change continue to intensify and bring about far-reaching consequences, promoting sustainable development has become a shared responsibility of society to ensure that the welfare of the earth and current generation, as well as future generations are not compromised.

Over the years, the Council has spared no effort in promoting sustainable consumption. Through a four-pronged strategy, the Council actively educates, facilitates and encourages consumers to make more informed and responsible choices, while fully supporting and complementing the Government's environmental initiatives to help make Hong Kong a more liveable city.

隨著減廢政策及環保措施近年相繼落實推行，社會各界對可持續生活方式的關注進一步加深，公眾亦逐步在日常消費中探索和實踐相關理念。面對日益加劇的全球暖化和氣候變化所帶來的長遠挑戰，推動可持續發展已成為社會共同責任，確保地球、現今世代，以至下一代的福祉不受影響。

在推動可持續消費上，本會多年來一直不遺餘力，透過四管齊下的策略，積極教育、促進和鼓勵消費者作出更審慎和負責任的選擇，全力支持和配合政府推動的環保倡議，令香港成為更宜居的城市。



The Council's 4-pronged strategy 消委會推動可持續消費的四線策略

- | | |
|--|---|
| 1 ▶ Product testing, studies and surveys embedded with sustainability elements and published in CHOICE Magazine | ▶ 於 產品測試、研究和調查 中加入可持續發展的元素，並將結果刊載於《選擇》月刊 |
| 2 ▶ Periodic surveys to study consumer behaviours on sustainable consumption | ▶ 定期調查 研究消費者可持續消費行為 |
| 3 ▶ Consumer education programmes to cultivate consumer awareness | ▶ 舉辦 消費者教育計劃 ，培育大眾對可持續消費的關注 |
| 4 ▶ Advocacy via Government and industry consultations on sustainability regulations and policies | ▶ 回應政府及業界諮詢， 倡議 環保法規及政策 |

Product Comparative Tests on Appliances and Emerging Consumer Goods

The Council has consistently incorporated sustainability elements into its comparative product tests, the results of which serve as important indicators for selecting more eco-friendly and energy-efficient goods that benefit both the environment and consumers' pockets. As energy-saving and emerging products become increasingly prevalent in the market, the Council continues to provide timely practical information and purchasing advice through testing and research, encouraging consumers to put sustainable consumption into practice in their daily lives.

27%

2025-26

Testing and research embedded with sustainability elements

年內揉合可持續元素的測試和研究項目

Split-type Air Conditioners

To maintain a stable room temperature throughout the seasons, more air conditioners are equipped with both cooling and heating functions. The Council tested 12 models of "2 horsepower" inverter split-type air conditioners, 5 of which were reverse cycle air conditioners (RCAC). Although all had Grade 1 energy labels for both cooling and heating, the test results revealed that the actual energy efficiency varied considerably.

Based on the Cooling Seasonal Performance Factor (CSPF), the model with the highest cooling energy efficiency saved 27.4% more energy annually than the least energy-efficient model in the same group. In terms of heating, upon comparing the Heating Seasonal Performance Factor (HSPF) among the 5 RCACs, the model with the highest HSPF was found to save 10% more energy than the one with the lowest HSPF. In addition, the cooling capacity or heating capacity of 4 models did not meet their claimed levels, though still within the tolerance range allowed under the Mandatory Energy Efficiency Labelling Scheme. The Council anticipates manufacturers to strengthen quality control and recommended the Electrical and Mechanical Services Department to review current energy label grading standards, which could motivate the industry to enhance the energy efficiency of their products and introduce more energy-saving options to help consumers achieve sustainable consumption.

家庭電器及消費品的比較測試

本會一直在產品比較測試中加入可持續元素，讓消費者參考相關測試結果，以選購更環保、具能源效益的產品，在減少環境影響的同時，亦有助節省長遠使用成本。隨著市場上節能及新興產品愈趨普及，本會透過測試及研究，適時提供實用資訊和選購貼士，鼓勵消費者在日常生活中實踐可持續消費。

分體式冷氣機

一年四季要保持穩定室溫，愈來愈多冷氣機同時具備製冷及供暖功能。本會測試了 12 款「兩匹」變頻式分體冷氣機，當中 5 款樣本為冷暖空調機，全部製冷及供暖能源效益級別均標示為 1 級，惟測試發現樣本間的能源效率頗為參差。

以製冷季節性表現系數計算，同組別的樣本中，製冷能源效率最高者較最低者全年省電達 27.4%。供暖方面，5 款冷暖空調機樣本間的供暖季節性表現系數，最高者比最低者亦省電 10%。此外，有 4 款樣本的製冷量或供暖量未達所聲稱水平，但仍在強制性能源效益標籤計劃容許的公差範圍內。本會期望廠商加強品質監控，並建議機電工程署檢視現行能源標籤評級標準，鼓勵業界提升產品能效水平，推出更多更節能的產品，協助消費者實踐可持續消費。





Air Fresheners

Air fresheners are commonly used to improve indoor air quality by creating a fresh scent or masking unpleasant odours. However, they may contain volatile organic compounds (VOC) and fragrance allergens which may cause skin allergies and respiratory irritation. They may also worsen air quality by contributing to pollutants such as ozone and smog.

The Council tested 18 air fresheners and found various types and levels of fragrance allergens in all samples. 14 models contained 1 or more fragrance allergens exceeding 0.01%, yet these substances were either not labelled or only partially labelled, which was non-compliant with the requirement of US California Cleaning Product Right to Know Act. Moreover, 2 models were detected with VOC content exceeding the maximum limit under the Air Pollution Control (Volatile Organic Compounds) Regulation in Hong Kong.

The Council reminded consumers, particularly households with children and individuals with sensitive skin or respiratory conditions, to use such products with caution. Meanwhile, manufacturers were urged to proactively improve product formulations and enhance ingredient transparency to safeguard public health and minimise environmental impact.

空氣清新劑

空氣清新劑常用於改善室內氣味，營造清新或除臭效果。然而，這類產品可能含有揮發性有機化合物（VOC）及香料致敏物，或會引致皮膚過敏、呼吸道刺激等健康問題，亦可能影響空氣質素，造成臭氧及煙霧等污染。

本會測試了 18 款空氣清新劑，全部樣本均檢出不同種類和濃度的香料致敏物質，其中 14 款檢出 1 種或以上含量超出 0.01% 的香料致敏物質，惟產品沒有標示或只標示部分物質，未能符合美國加州《清潔產品知情權法案》的要求。另有 2 款樣本檢出的 VOC 含量超出本港《空氣污染管制（揮發性有機化合物）規例》所訂的上限。

本會提醒，家中有小朋友、皮膚或呼吸道敏感人士應慎用相關產品，同時亦促請生產商積極改善產品配方及提高成分透明度，以保障大眾健康，並減低對環境的影響。



Surveys and Studies on Environmental Services and Issues

During the year, the Council conducted market surveys and feature studies to examine emerging topics related to green living and sustainable consumption, including the development of soon-to-expire food retail, and the environmental impact of fast fashion. These initiatives aimed to help consumers make informed choices when pursuing sustainable lifestyles, while also encouraging the industry to improve practices, paving the way for promoting a more sustainable consumption environment.

Survey on Soon-to-Expire Food

With food wise culture and environmental awareness on the rise, soon-to-expire food has become increasingly prevalent in Hong Kong's retail market, offering consumers a cost-saving and more sustainable choice. During the year, the Council conducted a survey on soon-to-expire food, covering 3 major supermarket chains and 2 specialty retail chains. The survey found that soon-to-expire food products come in a wide variety, with snacks and dry goods being particularly popular. Prices were generally lower than those of regular items, with discounts ranging from around 5% to over 80%.

However, discrepancies were found between the expiry information displayed on some price labels and that on the product packaging, which could mislead consumers about the actual condition of the products. In addition, major supermarkets often sell these items as part of general clearance sales, without clear definition or central display, making it more difficult for consumers to identify them. The Council recommended the trade to improve the definition and accuracy of labelling for soon-to-expire food to facilitate informed consumer choices.

Sustainable Fashion

The rise of cross-border online shopping and fast fashion has accelerated the cycle of rapid production and disposal of clothing, placing a heavy burden on the environment. In 2024, global textile waste reached 120 million tonnes, while in Hong Kong alone, approximately 400 tonnes of textiles were sent to landfills daily. The Council published a feature article in the March 2026 issue of CHOICE Magazine examining the environmental impact of fast fashion consumption patterns, with the aim of raising consumer awareness of the concept of "sustainable fashion".

The article introduced the global push towards sustainable fashion as a response to environmental challenges, emphasising product durability, repairability and recyclability. For instance, the European Union has taken the lead in legislating the Ecodesign for Sustainable Products Regulation and introducing the Digital Product Passport, with the goal of transforming the traditional "take-make-dispose" model into a circular economy based on "reduce, reuse, recycle".

The Council advised consumers to adopt more rational consumption practices by paying attention to the durability of garments and, where possible, choosing higher-quality materials when purchasing clothing. At the same time, extending the lifespan of garments through repair, donation or participation in community recycling programmes is encouraged. Furthermore, the Government and industry may draw on international experience to enhance supply chain transparency and improve recycling infrastructure, working together to support Hong Kong's transition towards a more sustainable fashion ecosystem.

就環保服務和議題發表的調查及研究

本會於年內透過市場調查及專題研究，檢視與實踐綠色生活及可持續消費相關的新興題材，包括臨期食品市場的發展情況，以及快時尚消費模式對環境的影響，藉此協助消費者在生活中實踐可持續消費時作出知情選擇，同時促進業界優化安排，為推動更可持續的消費環境提供可靠基礎。

臨期食品調查

隨着惜食文化及環保意識提升，臨期食品在本港零售市場日漸普及，成為消費者節省開支及實踐可持續生活的選擇。本會於年內進行臨期食品市場調查，涵蓋 3 間大型連鎖超市及 2 間連鎖式臨期貨品店，發現臨期食品種類多元，以零食及乾貨較受歡迎，而售價普遍較一般貨品低，折扣幅度約介乎 5% 至超過 80%。

然而，部分商戶的價格標籤上的食用日期，與產品包裝上標示的保質期並不一致，容易令消費者誤解貨品的實際狀況。此外，大型超市多以清貨形式處理臨期食品，但未必明確界定或集中陳列，削弱消費者辨識相關產品的便利程度。本會建議業界加強臨期食品的界定及標示準確性，以協助消費者作出知情選擇。

可持續時尚

跨境網購與快時尚盛行，加速了衣物「高速生產與高速棄置」的循環，為環境帶來沉重的負擔。2024 年全球紡織廢料達 1.2 億噸，香港每天亦有約 400 公噸紡織品被送往堆填區。本會於 2026 年 3 月在《選擇》月刊發表專題文章，探討快時尚消費模式對環境造成的影響，喚起消費者對「可持續時尚」理念的認知。

文章介紹國際間為應對環境負擔而推動的「可持續時尚」，強調產品的耐用性、可修補性及可回收性，例如歐盟已率先立法推行《可持續產品環保設計規例》及《數位產品護照》，務求將傳統「取用、製造、丟棄」模式轉化為「減廢、再用、回收」的循環經濟理念。

本會建議消費者應理性消費，購入衣物時注意其耐用程度，並儘量挑選材質較佳的服飾；同時透過修補、轉贈或參與社區回收計劃延長衣物壽命。此外，政府與業界可參考國際經驗，提高供應鏈透明度並完善回收基建，共同推動香港邁向時尚永續化。



Advocating Eco-consciousness via Public Consultations Update of the Hong Kong Biodiversity Strategy and Action Plan

During the year, the Council responded to the Agriculture, Fisheries and Conservation Department's consultation on updating the Hong Kong Biodiversity Strategy and Action Plan (BSAP). The Council welcomed the Government's initiative to further promote biodiversity conservation and sustainable development in Hong Kong through the updated BSAP. The Council recommended a range of measures to empower consumers to make informed and biodiversity-friendly choices, including:

- adopting biodiversity conservation criteria in eco-labelling schemes;
- measuring biodiversity footprints of consumer products;
- enhancing consumer access to biodiversity-friendly products;
- addressing biodiversity impacts of imported goods;
- combating greenwashing claims;
- enhancing corporate Environmental, Social and Governance (ESG) disclosures relating to biodiversity; and
- promoting wildlife gardening in communities.

To further strengthen regional and international collaboration, the Council also recommended that the Government consider addressing differences in regulatory standards across jurisdictions, enhancing the monitoring of wildlife trading, and promoting well-managed eco-tourism, so as to raise public awareness while avoiding unnecessary impact on ecosystems.

透過回應公眾諮詢提倡環保意識 更新香港《生物多樣性策略及行動計劃》

年內，本會回應漁農自然護理署就更新香港《生物多樣性策略及行動計劃》進行的諮詢，歡迎當局透過更新行動計劃，進一步推動本港的生物多樣性保育及可持續發展。本會建議透過多項措施，讓消費者作出知情及有利生物多樣性的選擇，包括：

- 在環保標籤制度中加入關於生物多樣性保育的準則；
- 量度消費產品的生物多樣性足跡；
- 提升消費者接觸生物多樣性友善產品的機會；
- 正視進口貨品對生物多樣性的影響；
- 打擊漂綠聲稱；
- 改善企業在生物多樣性相關的環境、社會及管治披露；及
- 在社區推動野生動物園藝。

為進一步加強區內及國際層面的合作，本會亦建議當局考慮應對不同司法管轄區之間的監管標準差異、加強對野生動物貿易的監察，以及推動妥善管理的生態旅遊，使其在提高公眾認知的同時，避免對生態系統造成不必要的影響。

Public Education on Sustainable Consumption

To enhance awareness of sustainable consumption (SC) among different audiences, the Council systematically incorporated SC elements into various public education initiatives targeting primary and secondary school students, as well as senior citizens, helping participants cultivate concepts of rational consumption and green living.

A number of community talks and workshops were also organised on topics related to SC, encouraging the public to make more environmentally responsible and informed SC choices in daily life. Meanwhile, the Council has actively collaborated with stakeholders to enrich the said programmes through thematic seminars, guided tours, and visits to recycling facilities, thereby deepening and extending SC education within the community.

可持續消費的公眾教育

為提升不同受眾對可持續消費理念的認知，本會以中小學生及銀髮族為對象的多項公眾教育活動中，均有系統地加入可持續消費元素，協助參加者建立理性消費和綠色生活的觀念。

本會亦舉辦多場社區講座及工作坊，探討與可持續消費相關的課題，鼓勵公眾在日常生活中作出更負責任和可持續的消費選擇。本會同時致力與不同持份者協作，透過專題講座、導賞團、參觀回收設施等活動，持續豐富上述教育計劃內容，共同推展可持續消費教育在社區層面的深化與延展。

Details of the programmes are covered in the chapter “Empowering Target Segments Through Education” (p.66).

有關計劃內容，請瀏覽本年報「教育賦能 提升目標群自我保護能力」（第 66 頁）一節。



COMMENDATIONS AND COMPLIMENTS



嘉許致謝

團隊專業獲肯定

The Council is extremely grateful to receive hundreds of messages of support from CHOICE Magazine readers, followers of its social media channels and other sources each year, expressing thanks for the Council's consumer advice or efforts in complaints resolution. Awards from authoritative bodies also give recognition to the Council's achievements in various operational dimensions, such as governance, communications, public education and talent development. Apart from providing assurance that the Council is meeting public expectations, these commendations and compliments are an invaluable boost for staff's morale and pride in their mission of protecting and empowering consumers in Hong Kong.

本會每年均收到數以百計來自市民、《選擇》月刊讀者和社交平台追隨者的嘉許與感謝函、感謝卡與電郵，表揚本會為消費者提供實用的建議或協助調停投訴。同時，各個行內權威機構所頒發的獎項，亦對本會各範疇的成績予以肯定，包括良好企業管治、傳訊溝通、公眾教育、人才發展等等。本會對大眾的嘉許與感謝珍而重之，每一字的讚許及每一個獎項均反映和肯定本會工作的重要性，同時有助鼓勵士氣，使員工對參與維護消費權益及提升全港消費者自我保護能力的使命倍感自豪。

10th Media Convergence Awards

CHOICE Magazine was honoured to receive 3 accolades at the captioned Awards:

- Lifestyle and Infotainment (Overall)**
- Magazine (Website) — Bronze Award**
- Magazine (Overall) — Bronze Award**

Organised by the Hong Kong Association of Interactive Marketing, the Awards recognise excellence and innovation in the digital transformation of Hong Kong's media landscape, commending local media organisations for their effective use of technology in delivering quality news and information across platforms.



第10屆傳媒轉型大獎

《選擇》月刊於第10屆「傳媒轉型大獎」榮獲3項殊榮：

- 整體生活消閒資訊大獎**
- 雜誌（網站）— 銅獎**
- 雜誌（整體）— 銅獎**

此大獎由香港互動市務商會舉辦，旨在表揚香港媒體在數碼轉型方面的卓越表現與創新成果，並嘉許本地媒體機構善用科技，透過不同平台有效傳遞優質新聞及資訊。



The Ombudsman's Awards 2025

Two staff members of the Council were awarded the Ombudsman's Awards in 2025, including Mr Edward Wan, and Mr Wong Hon-wai, Managers of Complaints and Advice, in recognition of their exceptional performance in customer service and handling consumer complaints. The Council takes great pride in having staff members receive this award for 13 consecutive years.

2025 申訴專員嘉許獎

年內，本會兩位投訴及諮詢經理溫偉豪先生及黃漢威先生獲頒「申訴專員嘉許獎」，以表揚其處理客戶服務及消費投訴的卓越表現。能連續 13 年有員工獲得此獎項，本會與有榮焉。



Yahoo HK Best Brand Awards 2025

The Council received the "Best Silver Consumer Education Award" at the captioned Awards, which recognise organisations that have built strong, lasting connections with Hong Kong consumers and demonstrated meaningful market influence amid an increasingly dynamic digital landscape. This honour affirms the Council's contributions to promoting consumer education for the silver-haired community and protecting their consumer rights.

Yahoo 香港最佳品牌大獎 2025

本會榮獲「Yahoo 香港最佳品牌大獎 2025：最佳銀髮消費教育獎」。此獎項旨在表揚與香港消費者緊密連繫，並在瞬息萬變的數碼環境中展現顯著市場影響力的品牌。這個獎項充分肯定本會於推動銀髮消費教育及保障長者消費權益方面的重要貢獻。

HKMA Best Annual Reports Awards 2025

The Council's Annual Report 2023-24 was presented with the "Excellence Award for Small Size Entries" at the captioned Awards organised by the Hong Kong Management Association (HKMA). This annual competition celebrates exemplary standards in corporate reporting, including the timely, accurate and well-presented communication of key achievements and developments.

2025 年 HKMA 最佳年報獎

本會的 2023-24 年度年報於「2025 年 HKMA 最佳年報獎」中榮獲「優秀小型機構年報獎」。此年度比賽由香港管理專業協會舉辦，旨在表揚機構出版適時、準確、資訊豐富及表達出色的年報。



Words of Thanks

The Council deeply appreciates the positive feedback from partners and stakeholders, as well as consumers and readers of CHOICE Magazine in recognition of the professionalism of our staff. Positive sentiment from the audience of the Council's various social media channels is also highly appreciated. Selected examples are shown below:

(Note: The following messages from complainants have been edited to enhance readability and comprehension)



Case Highlight 個案重點

The complainant, a senior consumer, purchased a refrigerator for \$4,180 from an electrical appliance retailer, with delivery arranged to her residence. From the outset, the refrigerator failed to cool properly and emitted noise. 6 days after the purchase, the retailer arranged on-site inspection by a technician, who confirmed that the refrigerator was unable to cool due to a refrigerant fault. However, neither the retailer nor the brand's Hong Kong agent arranged for a return or refund. The complainant therefore lodged a complaint with the Council.

Upon follow-up and conciliation by the Council's case manager with the local agent, the agent agreed to expedite the handling of the case and ultimately arranged a full refund for the complainant through the retailer. The complainant expressed appreciation for the prompt follow-up by the Council's case manager and hotline staff.

投訴人為一名長者，於電器店以 \$4,180 購買一部雪櫃，並送貨至其住所。自首次使用起，該雪櫃未能有效降溫，並發出噪音。電器店安排技術人員於購買日 6 天後上門檢查，確認雪櫃因製冷劑故障而未能降溫，惟電器店及該品牌的香港代理商均未有安排退貨及退款。投訴人因此向本會作出投訴。

經本會個案經理與香港代理商跟進及調停後，代理商同意加快處理，並最終透過電器店為投訴人安排全數退款。投訴人對本會個案經理及熱線同事的迅速跟進表示讚賞，讓其得以及早回復正常生活。

謹此致函，衷心感謝消委會各位人員的協助。貴會在處理熱氣球嘉年華事件時，積極跟進、施加適度壓力並推動媒體報導，發揮了極大作用，最終成功為消費者爭取公道。這份努力和成效，眾所周知，實在功不可沒。期望貴會在未來繼續秉持這份堅持，同時更希望香港不再重演類似事件。再次致以誠摯的謝意。

嘉許函

本會感謝各合作伙伴、持份者、消費者及《選擇》月刊讀者對本會員工的專業服務作出正面回應，以及大眾在各個社交媒體平台上對本會製作及發布的資訊予以支持。嘉許函節錄如下：

(注意：以下訊息均來自向本會求助的投訴人，文字經過編纂以便閱讀和理解)

李先生，本人謹以此函表達對 閣下及消委會的衷心感謝。本人是長者，由於在購買雪櫃遇上不負責任電器店，事件困擾由 2025 年跨年至 2026 年近半個多月。感恩由於得到 閣下及 貴會的及時介入，並提供專業的指導，經歷一星期的協助，並成功促使電器店同意退機及退款，迅速解決本人及家人的煩憂，得以回復正常生活。 貴會公正及高效的服務，不僅保障消費者的合法權益，而且意義重大，幫助長者，為弱小發聲，使不良的經營者卻步。再次衷心感謝 貴會的幫助，讓本人及家人感受到在無助之下的關懷及支持。謹此，祝願 貴會全人繼續為廣大市民提供優質服務，維護消費市場的公平與正義！此致



端午安康！非常感谢您司一大早又帮我调解案件，家里人知道事情经过以后，一致对于您司的处理过程表示感谢！对于您司的帮助，本人再次表示感谢 🙏！

感謝 🙏 貴處的幫助 🙏 為消費者伸張正義爭取權益謝謝 🙏

感谢贵单位在了解我的情况后，积极热情，公正高效的为我解决困难。致使问题得到了我非常满意的解决方式。谢谢 🙏

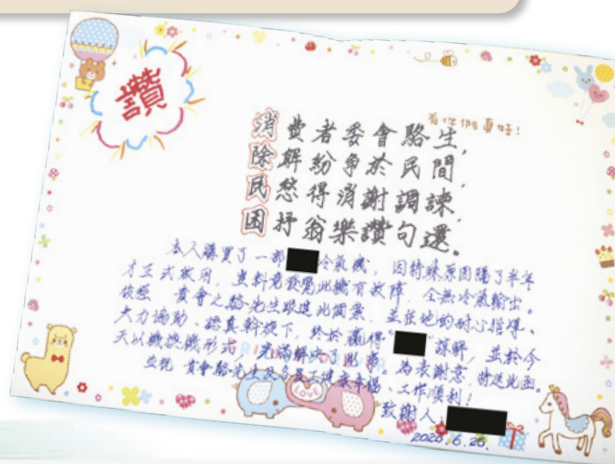
負責跟進的職員十分盡責及有禮，感受到尋找消費者委員會是能幫上忙的。

消委會職員好盡責，keep住保持主動聯絡、跟進，做到保障消費者權益及持平嘅角色。

有賴你們的協商，才可順利取回退款，消費者在購物後，一般處於劣勢，被逼接受隱藏的這樣那樣不合理的條款，希望你們能繼續用專業的知識幫助消費者維護自身權益。

你好，本人已聯繫，雙方已達成和解協議。謝謝貴會及台端積極介入，令事情得以迅速順利解決。香港幸有貴會的存在！再次感謝你們！

曾小姐：再次感謝您協助調解我的投訴。我謹確認，我們已成功收到回覆以及全額退款。您在過程中給予的悉心指導對最終取得正面成果至關重要。我們真切地感受到正義得到了伸張，並衷心感謝您在促成此事中所發揮的關鍵作用。此致



Compliments on Social Media 社交媒體上的正評



Independent Auditor's Report to the Members of Consumer Council

(Established in Hong Kong under the Consumer Council Ordinance)

Opinion

We have audited the financial statements of Consumer Council (the "Council") set out on pages 99 to 132, which comprise the statement of financial position as at 31 March 2026, and the statement of income and expenditure, the statement of changes in funds and reserves and the statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the financial statements give a true and fair view of the financial position of the Council as at 31 March 2026 and of its financial performance and its cash flows for the year then ended in accordance with HKFRS Accounting Standards as issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA").

Basis for Opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing ("HKSAs") issued by the HKICPA. Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Council in accordance with the HKICPA's Code of Ethics for Professional Accountants (the "Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The Members of the Council are responsible for the other information. The other information comprises the information included in the annual report but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

獨立核數師報告 致消費者委員會委員

(根據《消費者委員會條例》在香港成立)

意見

本核數師(以下簡稱「我們」)已審核列載於第99頁至第132頁消費者委員會(「委員會」)的財務報表,包括於二零二六年三月三十一日的財務狀況表,及截至該日止年度之收支結算表、基金及儲備變動表和現金流量表,以及財務報表附註(包括重大會計政策信息)。

我們認為,該等財務報表均已根據香港會計師公會頒布的《香港財務報告準則》會計準則真實而公平地反映了委員會於二零二六年三月三十一日的財務狀況以及委員會截至該日止年度的財務表現及現金流量。

意見基礎

我們已根據香港會計師公會頒布的《香港審計準則》進行審計。我們在該等準則下承擔的責任已在本報告「核數師就審核財務報表承擔之責任」部分中進一步闡述。根據香港會計師公會之《專業會計師道德守則》(以下簡稱「守則」),我們獨立於委員會,並已履行守則中的其他專業道德責任。我們相信,我們所獲得的審核證據能充分及適當地為我們的意見提供依據。

其他信息

委員會委員須對其他信息負責。其他信息包括年報中所載的信息,但不包括財務報表及我們就此出具的核數師報告。

我們對財務報表的意見不涵蓋其他信息,我們亦不對該等其他信息發表任何形式的保證結論。

就我們對財務報表的審核而言,我們的責任是閱讀其他信息,在此過程中,考慮其他信息是否與財務報表或我們在審核過程中所瞭解的情況存在重大抵觸或者似乎存在重大錯誤陳述的情況。

基於我們已執行的工作,如果我們認為其他信息存在重大錯誤陳述,我們須報告該事實。在此方面,我們沒有任何須報告之事項。

Independent Auditor's Report to the Members of Consumer Council

(Established in Hong Kong under the Consumer Council Ordinance)

Responsibilities of the Council Members and Those Charged with Governance for the Financial Statements

The Members of the Council are responsible for the preparation of financial statements that give a true and fair view in accordance with HKFRS Accounting Standards as issued by the HKICPA, and for such internal control as the Members determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Members are responsible for assessing the Council's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Members either intend to liquidate the Council or to cease operations, or have no realistic alternative but to do so.

The Members of the Council are assisted by the Audit Committee in discharging their responsibilities for overseeing the Council's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. This report is made solely to you, as a body, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with HKSAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Council's internal control.

獨立核數師報告

致消費者委員會委員

(根據《消費者委員會條例》在香港成立)

委員會委員和管治人員就財務報表須承擔之責任

委員會委員須遵照香港會計師公會頒布的《香港財務報告準則》會計準則擬備真實及公平的財務報表，以及實行其認為編製財務報表所必要的內部控制，並對其認為為使財務報表的擬備不存在由於欺詐或錯誤而導致的重大錯誤陳述。

在擬備財務報表時，委員會委員負責評估委員會持續經營的能力，並在適用情況下披露與持續經營有關的事項，以及使用持續經營為會計基礎，除非委員會委員有意將委員會清盤或停止經營，或別無其他實際的替代方案。

委員會委員在審核小組協助下負責監督委員會的財務報告流程。

核數師就審核財務報表承擔之責任

我們的目標是對財務報表整體是否不存在由於欺詐或錯誤而導致的重大錯誤陳述取得合理保證，發出納入我們意見的核數師報告。本報告僅向委員會發出，除此之外，本報告並無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何法律責任。

合理保證是高水平的保證，但不能保證按照《香港審核準則》進行的審核，在某一重大錯誤陳述存在時總能被發現。錯誤陳述可由欺詐或錯誤引起，如果合理預期它們單獨或匯總起來可能影響財務報表使用者依賴此等財務報表所作出的經濟決定，則有關的錯誤陳述可被視作重大。

在根據《香港審計準則》進行審核的過程中，我們於整個審計過程中運用專業判斷，並抱持專業懷疑態度。我們亦：

- 識別及評估財務報表由於欺詐或錯誤而導致之重大錯誤陳述風險，設計及執行審核程序以應對該等風險，以及獲取充分及適當審核憑證為我們的意見提供基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、虛假陳述或僭越內部控制，故因未能發現欺詐而導致之重大錯誤陳述風險高於因未能發現錯誤而導致之重大錯誤陳述風險。
- 瞭解有關審核之內部控制，以設計在各類情況下適當之審核程序，但並非旨在對委員會內部控制之成效發表意見。

Independent Auditor's Report to the Members of Consumer Council

(Established in Hong Kong under the Consumer Council Ordinance)

Auditor's Responsibilities for the Audit of the Financial Statements (Continued)

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Members.
- Conclude on the appropriateness of the Members' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Council's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Council to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the Audit Committee regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Baker Tilly Hong Kong Limited

Certified Public Accountants

Hong Kong, 30 July 2026

Tong Wai Hang

Practising Certificate number: P06231

獨立核數師報告

致消費者委員會委員

(根據《消費者委員會條例》在香港成立)

核數師就審核財務報表承擔之責任 (續)

- 評估委員會委員所採用會計政策之恰當性及作出會計估計及相關披露之合理性。
- 總結委員會委員採用持續經營會計基礎是否恰當，並根據已獲得的審核憑證，總結是否存在重大不明朗因素涉及可能令委員會之持續經營能力嚴重成疑之事件或情況。倘我們得出結論認為存在重大不明朗因素，我們須於核數師報告中提醒使用者注意財務報表內之相關披露，或倘相關披露不足，則我們應當發表非無保留意見。我們的結論以截至核數師報告日期所獲得的審核憑證為基礎。然而，未來事件或情況可能導致委員會不再持續經營。
- 評估財務報表（包括披露）之整體列報方式、結構和內容，以及財務報表是否公平反映相關交易和事項。

我們與審核小組溝通（其中包括）審核工作之計劃範圍、時間安排及重大審核發現等事項，包括我們於審核期間識別出內部控制之任何重大缺陷。

天職香港會計師事務所有限公司

執業會計師

香港，二零二六年七月三十日

湯偉行

執業證書編號：P06231

Consumer Council 消費者委員會

Statement of Income and Expenditure 收支結算表

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

			2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
	Notes 附註			
Income		收入		
Government subvention		政府撥款	140,363,000	138,988,608
Non-recurrent projects subventions	5	非經常性項目撥款	13,002,422	14,408,357
Sales of CHOICE magazine	6	銷售《選擇》月刊	871	858,066
Administrative service income	22	行政服務收入	920,210	992,435
Interest on bank deposits		銀行存款利息	2,130,330	2,924,690
Sundry income		雜項收入	302,844	199,058
			<u>156,719,677</u>	<u>158,371,214</u>
Less:		減：		
Expenditure		支出		
Staff costs	7	員工成本	105,634,461	107,189,055
Non-recurrent projects expenses	8	非經常性項目支出	8,082,527	8,799,057
Testing and research		測試和研究	6,140,097	8,388,814
Office accommodation and related expenses		辦事處及相關費用	4,180,706	4,928,907
Depreciation for property, plant and equipment	9	物業、機器及設備的折舊	10,528,767	10,586,490
Depreciation for right-of-use assets	10	使用權資產的折舊	1,975,758	2,779,218
Loss on disposal of property, plant and equipment		處置物業、機器及設備的虧損	215,942	-
Production and marketing cost of CHOICE magazine	6	《選擇》月刊出版及推廣費	1,066,288	1,656,090
Repairs and maintenances		維修及保養	1,508,656	1,900,391
IT related services		資訊科技相關服務	2,071,122	4,328,401
Consumer international membership fees		國際消費者聯會會員會費	596,537	575,274
Consumer education		消費者教育	2,359,260	1,143,985
Publicity and public relations		宣傳及公關	809,492	1,396,463
Consumer protection studies		保障消費者權益研究	1,170,366	862,960
International conferences and duty visits		國際會議和外訪	155,759	67,052
Auditor's remuneration		核數師酬金	207,500	205,000
Legal and professional fees		法律和專業費用	262,704	2,416,014
Council member expenses		委員會委員開支	20,400	20,800
Interest expenses on lease liabilities	21	租賃負債利息支出	255,231	441,306
Other administrative expenses		其他行政費用	2,429,832	3,740,053
			<u>149,671,405</u>	<u>161,425,330</u>
Surplus/(deficit) for the year		本年度盈餘/(虧損)	<u>7,048,272</u>	<u>(3,054,116)</u>

The notes on pages 105 to 132 form part of the financial statements. 載於第105頁至第132頁的附註構成財務報表的其中部分。

Consumer Council 消費者委員會
Statement of Financial Position 財務狀況表
As at 31 March 2026 於二零二六年三月三十一日
(Expressed in Hong Kong dollars) (以港元表示)

			2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
	Notes 附註			
Non-current assets		非流動資產		
Property, plant and equipment	9	物業、機器及設備	79,348,757	74,082,914
Right-of-use assets	10	使用權資產	3,400,983	5,376,741
			<u>82,749,740</u>	<u>79,459,655</u>
Current assets		流動資產		
Account receivables, deposits and prepayments	11	應收賬款、按金及預付款項	2,833,163	3,086,648
Advances to staffs	11	提供予員工的預支款	22,980	17,119
Amount due from Consumer Legal Action Fund	11	消費者訴訟基金的應收款項	920,210	992,435
Bank balances and cash	12	銀行結餘及現金	106,989,667	96,571,842
			<u>110,766,020</u>	<u>100,668,044</u>
Current liabilities		流動負債		
Account payables and accrued expenses	13	應付賬款及應計費用	9,781,794	10,900,807
Provision for untaken leaves		未放取之有薪年假撥備	5,057,962	5,855,240
Subventions received in advance	14	預收撥款	72,070,880	62,617,901
Lease liabilities	15	租賃負債	1,960,718	1,849,769
			<u>88,871,354</u>	<u>81,223,717</u>
Net current assets		流動資產淨值	<u>21,894,666</u>	<u>19,444,327</u>
Total assets less current liabilities		資產總值減流動負債	<u>104,644,406</u>	<u>98,903,982</u>
Non-current liabilities		非流動負債		
Lease liabilities	15	租賃負債	1,583,284	3,544,001
Provision for restoration cost		復原成本撥備	400,000	400,000
Subventions received in advance	14	預收撥款	5,089,826	4,436,957
			<u>7,073,110</u>	<u>8,380,958</u>
NET ASSETS		淨資產	<u>97,571,296</u>	<u>90,523,024</u>

Consumer Council 消費者委員會

Statement of Financial Position 財務狀況表

As at 31 March 2026 (Continued) 於二零二六年三月三十一日 (續)

(Expressed in Hong Kong dollars) (以港元表示)

		Notes 附註	2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
Represented by:	折合：			
Leasehold property control account	租賃物業統制賬項	16	48,868,912	52,397,398
Equipment control account	設備統制賬項	17	2,165,510	3,628,807
Designated fund for approved projects	核准項目之指定基金	18	15,162,224	15,486,352
General fund	一般基金		<u>31,374,650</u>	<u>19,010,467</u>
			<u>97,571,296</u>	<u>90,523,024</u>

The financial statements on pages 99 to 132 were approved and authorised for issue by the Members of Consumer Council on 30 July 2026 and are signed on its behalf by:

載於第 99 頁至第 132 頁的財務報表已於二零二六年七月三十日獲消費者委員會委員批准並授權發佈，並由以下代表簽署：

Dr. Alaina Shum
沈朝暉博士
Chief Executive
總幹事

The notes on pages 105 to 132 form part of the financial statements. 載於第105頁至第132頁的附註構成財務報表的其中部分。

Consumer Council 消費者委員會

Statement of Changes in Funds and Reserves 基金及儲備變動表

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

		Leasehold property control account 租賃物業 統制賬項 HK\$ 港元 (Note 16) (附註 16)	Equipment control account 設備 統制賬項 HK\$ 港元 (Note 17) (附註 17)	Designated fund for approved projects 核准項目之 指定基金 HK\$ 港元 (Note 18) (附註 18)	General fund 一般 基金 HK\$ 港元	Total 合計 HK\$ 港元
At 1 April 2024	於二零二四年四月一日	42,532,861	1,663,779	29,323,959	20,056,541	93,577,140
Deficit for the year	本年度虧損	-	-	-	(3,054,116)	(3,054,116)
Current year addition	本年度增加金額	13,101,002	3,706,320	11,487,982	(28,295,304)	-
Current year utilisation	本年度使用金額	(3,236,465)	(1,741,292)	(25,325,589)	30,303,346	-
At 31 March 2025 and 1 April 2025	於二零二五年三月三十一日 及二零二五年四月一日	52,397,398	3,628,807	15,486,352	19,010,467	90,523,024
Surplus for the year	本年度盈餘	-	-	-	7,048,272	7,048,272
Current year addition	本年度增加金額	133,800	393,390	-	(527,190)	-
Current year utilisation	本年度使用金額	(3,662,286)	(1,856,687)	(324,128)	5,843,101	-
At 31 March 2026	於二零二六年三月三十一日	48,868,912	2,165,510	15,162,224	31,374,650	97,571,296

The notes on pages 105 to 132 form part of the financial statements. 載於第105頁至第132頁的附註構成財務報表的其中部分。

Consumer Council 消費者委員會
Statement of Cash Flows 現金流量表
For the year ended 31 March 2026 截至二零二六年三月三十一日止年度
(Expressed in Hong Kong dollars) (以港元表示)

			2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
	Notes 附註			
Operating activities		營運活動		
Surplus/(Deficit) for the year		本年度盈餘/(虧損)	7,048,272	(3,054,116)
Adjustments for:		就以下項目作出調整：		
Subventions utilisation on property, plant and equipment		物業、機器及設備之撥款使用		
Interest expenses on lease liabilities	21	租賃負債利息開支	(4,919,895)	(5,609,300)
Depreciation of property, plant and equipment		物業、機器及設備的折舊	255,231	441,306
Depreciation of right-of-use assets		使用權資產的折舊	10,528,767	10,586,490
Loss on disposal of property, plant and equipment		處置物業、機器及設備的虧損	1,975,758	2,779,218
Gain on lease modification		修改租賃的收益	215,942	-
Interest income		利息收入	-	(382,542)
			(2,130,330)	(2,924,690)
Operating gain before working capital changes		營運資金變動前之經營收益	12,973,745	1,836,366
Decrease in account receivables, deposits and prepayments		應收賬款、按金及預付款項之減少	182,196	855,265
(Increase)/Decrease in advances to staffs		提供予員工的預支款項之(增加)/減少	(5,861)	1,026
Decrease in amount due from Consumer Legal Action Fund		消費者訴訟基金的應收款項之減少	72,225	149,957
Decrease in subventions to be claimed		待索取撥款之減少	-	5,375,425
Decrease in subscriptions received in advance		預收訂閱費之減少	-	(608,118)
Decrease in account payables and accrued expenses		應付賬款及應計費用之減少	(1,119,013)	(3,506,049)
Decrease in provision for untaken leaves		未放取之有薪年假撥備之減少	(797,278)	(560,047)
Net cash generated from operating activities		來自營運活動所得之現金淨額	11,306,014	3,543,825
Investing activities		投資活動		
Purchase of property, plant and equipment		購置物業、機器及設備	(16,010,552)	(17,859,286)
Placement in time deposits with original maturity over three months		存放原定到期日逾三個月之定期存款	(75,300,000)	(70,000,000)
Withdrawal of time deposits with original maturity over three months		提取原定到期日逾三個月之定期存款	85,000,000	61,500,000
Interest received		已收利息	2,201,619	3,267,563
Net cash used in investing activities		用於投資活動之現金淨值	(4,108,933)	(23,091,723)

Consumer Council 消費者委員會
Statement of Cash Flows 現金流量表

For the year ended 31 March 2026 (Continued) 截至二零二六年三月三十一日止年度（續）

(Expressed in Hong Kong dollars) （以港元表示）

			2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
	Notes 附註			
Financing activities		融資活動		
Subventions utilised for non-recurrent projects		用於非經常性項目之撥款	(8,082,527)	(8,799,057)
Subventions received for non-recurrent projects		非經常性項目所得之撥款	23,108,270	22,143,346
Repayment of principal portion of lease liabilities		償還租賃負債之本金部分	(1,849,768)	(2,435,802)
Interest paid for lease liabilities		支付租賃負債之利息	(255,231)	(441,306)
Net cash generated from financing activities	21	融資活動所得之現金淨額	<u>12,920,744</u>	<u>10,467,181</u>
Net increase/ (decrease) in cash and cash equivalents		現金及現金等值物的淨額之增加/ (減少)	20,117,825	(9,080,717)
Cash and cash equivalents at beginning of the year		於本年初之現金及現金等值物	<u>51,571,842</u>	<u>60,652,559</u>
Cash and cash equivalents at end of the year	12	於本年底之現金及現金等值物	<u><u>71,689,667</u></u>	<u><u>51,571,842</u></u>

The notes on pages 105 to 132 form part of the financial statements. 載於第105頁至第132頁的附註構成財務報表的其中部分。

Consumer Council 消費者委員會

Notes to the Financial Statements 財務報表附註

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

1. OBJECTIVES AND OPERATION OF THE COUNCIL

The Consumer Council (the “Council”) is a body corporate with perpetual succession established under the Consumer Council Ordinance 1977 (Chapter 216, Laws of Hong Kong) for the purpose of protecting and promoting the interests of consumers of goods, immovable property and services. It is mainly funded by Government subventions. The Council is also appointed as trustee for the Consumer Legal Action Fund under a Deed of Trust for the purpose of offering financial assistance to consumers in seeking legal redress, remedies and protection.

The address of the registered office and principal place of operation of the Council is 22nd Floor, K. Wah Centre, 191 Java Road, North Point, Hong Kong.

The Council is exempted from profits tax under the provision of section 87 of the Inland Revenue Ordinance.

The financial statements are presented in Hong Kong dollars, which is also the functional currency of the Council.

2. APPLICATION OF NEW AND AMENDMENTS TO HKFRS ACCOUNTING STANDARDS

(a) Amendments to an HKFRS Accounting Standards that are mandatorily effective for the current year

In the current year, the Council has applied the following amendments to HKFRS Accounting Standards as issued by the Hong Kong Institute of Certified Public Accountants (“HKICPA”) for the first time, which are mandatorily effective for the Council’s annual period beginning on 1 April 2025 for the preparation of the financial statements:

Amendments to HKAS 21 Lack of Exchangeability

The application of the amendments to this HKFRS Accounting Standard in the current year has had no material impact on the Council’s financial position and performance for the current or prior years and/or on the disclosures set out in these financial statements.

1. 委員會目標及營運

消費者委員會（「委員會」）是根據一九七七年《消費者委員會條例》（香港法例第216章）成立的永久性法定團體，目的是保護及促進消費者在商品、不動產及服務消費上的權益。資金來源主要是政府撥款資助。委員會亦根據信託聲明獲委任為消費者訴訟基金之受託人，目的是為消費者就依循法律途徑尋求賠償、補償及保障上，提供經濟援助。

委員會之註冊辦事處及主要營運地點均為香港北角渣華道 191 號嘉華國際中心 22 樓。

委員會根據《稅務條例》第 87 條規定，獲豁免繳納利得稅。

財務報表以港元列出，港元亦是委員會的功能貨幣。

2. 應用新版及經修訂《香港財務報告準則》會計準則

(甲) 本年度強制生效之經修訂《香港財務報告準則》會計準則

於本年度，委員會首次應用由香港會計師公會所頒佈的以下經修訂《香港財務報告準則》會計準則，該等修訂於二零二五年四月一日編製財務報表的委員會年度期間內強制生效：

《香港會計準則》 缺乏可兌換性
第 21 號（修訂本）

在本年度應用所有經修訂之《香港財務報告準則》會計準則不會對委員會本年度或之前年度的財務狀況和業績和/或該等財務報表所載的披露產生重大影響。

Consumer Council 消費者委員會

Notes to the Financial Statements (Continued) 財務報表附註（續）

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

2. APPLICATION OF NEW AND AMENDMENTS TO HKFRS ACCOUNTING STANDARDS (CONTINUED)

(b) New and amendments to HKFRS Accounting Standards in issue but not yet effective

The Council has not early applied the following new and amendments to HKFRS Accounting Standards that have been issued but are not yet effective:

Amendments to HKFRS 9 and HKFRS 7	Amendments to the Classification and Measurement of Financial Instruments ²
Amendments to HKFRS 9 and HKFRS 7	Contracts Referencing Nature – Dependent Electricity ²
Amendments to HKFRS 10 and HKAS 28	Sale or Contribution of Assets between an Investor and its Associate or Joint Venture ¹
Amendments to HKAS 21	Translation to a Hyperinflationary Presentation Currency ³
Amendments to HKFRS Accounting Standards	Annual Improvements to HKFRS Accounting Standards – Volume 11 ²
HKFRS 18	Presentation and Disclosure in Financial Statements ³

¹ Effective for annual periods beginning on or after a date to be determined.

² Effective for annual periods beginning on or after 1 January 2026.

³ Effective for annual periods beginning on or after 1 January 2027.

Except for the new HKFRS Accounting Standards mentioned below, the Members of the Council anticipate that the application of all these new and amendments to HKFRS Accounting Standards will have no material impact on the financial statements in the foreseeable future.

HKFRS 18 “Presentation and Disclosure in Financial Statements”

2. 應用新版及經修訂《香港財務報告準則》會計準則（續）

（乙）已頒佈但尚未生效之新版及經修訂《香港財務報告準則》會計準則

委員會於本年度並未提前應用下列已頒佈但尚未生效之新版及經修訂《香港財務報告準則》會計準則：

《香港財務報告準則》第 9 號（修訂本）和《香港財務報告準則》第 7 號（修訂本）	對金融工具分類和計量的修訂 ²
《香港財務報告準則》第 9 號（修訂本）和《香港財務報告準則》第 7 號（修訂本）	涉及依賴自然電力之合約 ²
《香港財務報告準則》第 10 號（修訂本）和《香港會計準則》第 28 號（修訂本）	投資者與其聯營公司或合營企業之間的資產出售或注資 ¹
《香港會計準則》第 21 號（修訂本）	換算為惡性通貨膨脹呈列貨幣 ³
《香港財務報告準則》會計準則（修訂本）	《香港財務報告準則》會計準則年度改進 - 第 11 卷 ²
《香港財務報告準則》第 18 號	財務報表之呈報及披露 ³

¹ 於待確定日期或其後開始之年度期間生效。

² 於二零二六年一月一日或其後開始之年度期間生效。

³ 於二零二七年一月一日或其後開始之年度期間生效。

除下文所述的新版《香港財務報告準則》會計準則外，委員會委員預期應用所有新版及經修訂之《香港財務報告準則》會計準則在可預見的未來將不會對財務報表產生重大影響。

《香港財務報告準則》第 18 號「財務報表之呈報及披露」

Consumer Council 消費者委員會

Notes to the Financial Statements (Continued) 財務報表附註 (續)

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

2. APPLICATION OF NEW AND AMENDMENTS TO HKFRS ACCOUNTING STANDARDS (CONTINUED)	2. 應用新版及經修訂《香港財務報告準則》會計準則 (續)
(b) New and amendments to HKFRS Accounting Standards in issue but not yet effective (Continued)	(乙) 已頒佈但尚未生效之新版及經修訂《香港財務報告準則》會計準則 (續)
HKFRS 18 "Presentation and Disclosure in Financial Statements", which sets out requirements on presentation and disclosures in financial statements, will replace HKAS 1 "Presentation of Financial Statements". This new HKFRS Accounting Standard, while carrying forward many of the requirements in HKAS 1, introduces new requirements to present specified categories and defined subtotals in the statement of profit or loss; provide disclosures on management-defined performance measures in the notes to the financial statements and improve aggregation and disaggregation of information to be disclosed in the financial statements. In addition, some HKAS 1 paragraphs have been moved to HKAS 8 "Accounting Policies, Changes in Accounting Estimates and Errors" and HKFRS 7 "Financial Instruments: Disclosure". Minor amendments to HKAS 7 "Statement of Cash Flows" and HKAS 33 "Earnings per Share" are also made. HKFRS 18, and amendments to other standards, will be effective for annual periods beginning on or after 1 January 2027, with early application permitted. The application of the new standard is expected to affect the presentation of the statement of profit or loss and disclosures in the future financial statements. The Council in the process of assessing the detailed impact of HKFRS 18 on the Council's financial statements.	《香港財務報告準則》第 18 號「財務報表之呈報及披露」載明了財務報表之呈報及披露要求，將替代《香港會計準則》第 1 號「財務報表之呈報」。本新版《香港財務報告準則》會計準則將保留《香港會計準則》第 1 號中的多項要求，引入在損益表內呈報指定類別和限定小計的新要求；在財務報表附註中提供對管理層限定績效指標的披露，並改進財務報表中信息的彙總和非彙總披露。此外，一些《香港會計準則》第 1 號段落已被移至《香港會計準則》第 8 號「會計政策，會計估計變更和差錯」和《香港財務報告準則》第 7 號「金融工具：披露事項」中。也對《香港會計準則》第 7 號「現金流量表」和《香港會計準則》第 33 號「每股收益」做了細微修訂。 《香港財務報告準則》第 18 號及對其他準則的修訂將於二零二七年一月一日或其後開始之年度期間生效，允許提前應用。預期應用新版準則將影響損益表的呈報及未來財務報表內的披露。委員會正在評估《香港財務報告準則》第 18 號對委員會財務報表的詳細影響。
3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION	3. 財務報表編製基準及重大會計政策信息
3.1 Basis of preparation of financial statements	3.1 財務報表編製基準
The financial statements have been prepared in accordance with HKFRS Accounting Standards as issued by HKICPA. These financial statements have been prepared on a basis consistent with the accounting policies in the 2025 financial statements. The financial statements have been prepared on the historical cost basis. Historical cost is generally based on the fair value of the consideration given in exchange for goods or services at the date of transaction.	本財務報表乃按照香港會計師公會頒布之《香港財務報告準則》會計準則編製。本年度財務報表的編製基礎與二零二五年財務報表中的會計政策一致。 財務報表乃按歷史成本之基礎編制。歷史成本一般根據於交易日換取貨物或服務所給予代價之公平值而釐定。
3.2 Material accounting policies	3.2 重大會計政策
(a) Revenue from contracts with customers within HKFRS 15	(甲) 符合《香港財務報告準則》第 15 號中的客戶合約收入
The Council recognises revenue when (or as) a performance obligation is satisfied, i.e. when "control" of the goods or services underlying the particular performance obligation is transferred to the customer. A performance obligation represents a good or service (or a bundle of goods or services) that is distinct or a series of distinct goods or services that are substantially the same.	委員會於完成履行合約責任時，即在該相關商品或服務的「控制權」轉移至客戶時，確定有關收入。 履行合約責任指一項指定商品及服務（或一批商品或服務）或一系列大致相同的明確商品或服務。

Consumer Council 消費者委員會

Notes to the Financial Statements (Continued) 財務報表附註（續）

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)	3. 財務報表編製基準及重大會計政策信息（續）
3.2 Material accounting policies (Continued)	3.2 重大會計政策（續）
(a) Revenue from contracts with customers within HKFRS 15 (Continued) Control is transferred over time and revenue is recognised over time by reference to the progress towards complete satisfaction of the relevant performance obligation if one of the following criteria is met: - the customer simultaneously receives and consumes the benefits provided by the Council's performance as the Council performs; - the Council's performance creates or enhances an asset that the customer controls as the Council performs; or - the Council's performance does not create an asset with an alternative use to the Council and the Council has an enforceable right to payment for performance completed to date. Otherwise, revenue is recognised at a point in time when the customer obtains control of the distinct good or service. (i) Government subventions Government subventions for recurrent projects are recognised when funds are appropriated by the Government. Government subventions for non-recurrent projects are recognised as income over the periods necessary to match with the related costs which the subventions are intended to compensate on a systematic basis. (ii) Capital contribution Contribution of cash and capital assets by the Government of the Hong Kong Special Administrative Region (the "HKSAR") are accounted for as capital contribution and recognised in the appropriate funds and reserves account. (iii) Sales of product Sales of CHOICE magazine is recognised at a point in time when the magazine is delivered to the customer. (iv) Service income Service income from administrative services is recognised over time when services are rendered.	(甲) 符合《香港財務報告準則》第 15 號中的客戶合約收入（續） 控制權隨時間轉移，在符合以下其中一項條件時，收益參照相關履約責任完成的進度按時間確認： - 客戶於委員會履約時，同時收取及消耗委員會在履約時所提供的利益； - 委員會在履約時創造或提升客戶控制的資產；或 - 委員會的履約行為並無產生對委員會有替代用途的資產，且委員會有強制執行權以收取至今已履約的款項。 否則，收益會於客戶獲得該商品或服務控制權時確認。 （一）政府撥款 經常性項目之政府撥款於政府撥入款項時確認。 非經常性項目之政府撥款會在與其相關的成本作出有系統的配對後，確認為該期間的收入。 （二）認繳資本 由香港特別行政區政府（以下簡稱「香港特區政府」）認繳的現金和資本資產以認繳資本入賬，並於適當的基金及儲備賬戶中確認。 （三）產品銷售收入 銷售《選擇》月刊的收入會於月刊交付給客戶時確認。 （四）服務收入 行政服務的服務收入會於服務提供時確認。

Consumer Council 消費者委員會

Notes to the Financial Statements (Continued) 財務報表附註（續）

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Material accounting policies (Continued)

(b) Property, plant and equipment

Property, plant and equipment are stated in the statement of financial position at cost less subsequent accumulated depreciation and subsequent accumulated impairment losses, if any.

Assets in the course of development for production supply or administrative purposes are carried at cost less any impairment loss. Costs include professional fees capitalised in accordance with the Council's accounting policy. Such assets are classified to the appropriate categories of property, plant and equipment when completed and ready for intended use.

Depreciation is recognised so as to write off the cost of assets, less their residual values over their estimated useful lives, using the straight-line method. The estimated useful lives, residual values and depreciation method are reviewed at the end of each reporting period, with the effect of any changes in estimate accounted for on a prospective basis.

An item of property, plant and equipment is derecognised upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in statement of the income and expenditure.

(c) Financial instruments

Financial assets and financial liabilities are recognised when and only when the Council becomes a party to the contractual provisions instruments and on a trade date basis.

Financial assets and financial liabilities are initially measured at fair value except for trade receivables arising from contracts with customers which are initially measured in accordance with HKFRS 15 "Revenue from Contracts with Customers" ("HKFRS 15"). Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities (other than financial assets or financial liabilities at fair value through profit or loss ("FVTPL")) are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition. Transaction costs directly attributable to the acquisition of the financial assets or financial liabilities at FVTPL are recognised immediately in the statement of income and expenditure.

3. 財務報表編製基準及重大會計政策信息（續）

3.2 重大會計政策（續）

（乙）物業、機器及設備

物業、機器及設備是以成本減其後累積折舊及其後累積減值虧損（如有）於財務狀況表中列示。

處於開發過程中且用於生產供應或行政用途的資產按成本扣除任何減值虧損列賬。成本包括根據委員會會計政策而作出資本化的專業費用。該等資產於完成及可用作擬定用途時將歸類為物業、機器及設備。

資產在減去估計剩餘價值後，按其估計可用年限以直線法確認折舊以撇銷其成本。於各報告期結束時，對估計可用年限、剩餘價值及折舊方法進行檢討，以便預先考慮估計出現的任何變動。

物業、機器及設備於處理或預期繼續使用該項資產不會帶來未來經濟利益時予以終止確認。任何因物業、機器及設備的棄置或永久停用而產生的收益或虧損，會按該資產之出售收入與賬面值之間差額計算，在收支結算表內確認。

（丙）金融工具

金融資產及金融負債當且僅當委員會成為該等工具合約條文的一方時在交易日期被確認。

金融資產及金融負債初步以公平值計量。除客戶合約產生的貿易應收款項初步根據《香港財務報告準則》第15號「客戶合約收入」（「《香港財務報告準則》第15號」）計量外。收購或發行金融資產及金融負債（除以公平值計量並計入損益的金融資產或金融負債外）所產生的直接交易成本，將在初步確認時，在金融資產或金融負債（如適用）的公平值中加入或扣除。收購以公平值計量並計入損益的金融資產或金融負債的直接交易成本，會立即於收支結算表確認。

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Material accounting policies (Continued)

(c) Financial instruments (Continued)

The effective interest method is a method of calculating the amortised cost of a financial asset or financial liability and of allocating interest income and interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash receipts and payments (including all fees and points paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial asset or financial liability, or, where appropriate, a shorter period, to the net carrying amount on initial recognition.

Financial assetsClassification and subsequent measurement of financial assets

Financial assets that meet the following conditions and are not designated as at FVTPL subsequently measured at amortised cost:

- the financial asset is held within a business model whose objective is to collect contractual cash flows; and
- the contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

The Council's financial assets at amortised cost include account receivables, advances to staffs, amount due from Consumer Legal Action Fund, subvention to be claimed and bank balances.

Interest income from financial assets

Interest income is recognised using the effective interest method for financial assets measured subsequently at amortised cost. Interest income is calculated by applying the effective interest rate to the gross carrying amount of a financial asset, except for financial assets that have subsequently become credit-impaired (see below). For financial assets that have subsequently become credit-impaired, interest income is recognised by applying the effective interest rate to the amortised cost of the financial asset from the next reporting period. If the credit risk on the credit-impaired financial instrument improves so that the financial asset is no longer credit-impaired, interest income is recognised by applying the effective interest rate to the gross carrying amount of the financial asset from the beginning of the reporting period following the determination that the asset is no longer credit impaired.

3. 財務報表編製基準及重大會計政策信息（續）

3.2 重大會計政策（續）

（丙）金融工具（續）

實際利率法是計算金融資產或金融負債之攤銷成本，按有關期限攤分其利息收入及利息開支之方法。實際利率是於初步確認時，按金融資產或金融負債預計可使用期限或較短期限（如適用），將估計的未來現金收入及付款（包括所有組成實際利率、交易成本及其他溢價或折讓的已付或已收的費用及點子）準確貼現至賬面淨值的利率。

金融資產金融資產的分類及其後計量

符合下列條件且未被指定為以公平值計量並計入損益的金融資產隨後按攤銷成本計量：

- 該金融資產以業務模式持有，其目標為收取合約現金流量；及
- 合約條款於特定日期產生的現金流量僅為支付本金和未償還本金的利息。

委員會的金融資產按攤銷成本計量，包括應收賬款、提供予員工的預支款、消費者訴訟基金的應收款項、待索取撥款及銀行結餘。

金融資產的利息收入

其後按攤銷成本計量的金融資產，其利息收入是採用實際利率法確認。金融資產（隨後出現信貸減值之金融資產（見下文）除外）之利息收入乃透過對金融資產之賬面總值應用實際利率計算。就隨後出現信貸減值之金融資產而言，利息收入乃透過對金融資產於下個報告期之攤銷成本應用實際利率予以確認。倘已予信貸減值之金融工具之信貸風險減低，即使有關金融資產不再出現信貸減值，則利息收入乃透過對金融資產於有關資產獲確定不再出現信貸減值後之報告期開始起之賬面總值應用實際利率予以確認。

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Notes to the Financial Statements (Continued) 財務報表附註 (續)

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Material accounting policies (Continued)

(c) Financial instruments (Continued)

Financial assets (Continued)Impairment of financial assets

The Council performs impairment assessment under expected credit loss ("ECL") on financial assets which are subject to impairment assessment under HKFRS 9 "Financial Instruments" ("HKFRS 9") (including account receivables, advances to staffs, amount due from Consumer Legal Action Fund, subvention to be claimed and bank balances). The amount of ECL is updated at each reporting date to reflect changes in credit risk since initial recognition.

Lifetime ECL represents the ECL that will result from all possible default events over the expected life of the relevant instrument. In contrast, 12-month ECL represents the portion of lifetime ECL that is expected to result from default events that are possible within 12 months after the reporting date. Assessments are done based on the Council's historical credit loss experience, adjusted for factors that are specific to the debtors, general economic conditions and an assessment of both the current conditions at the reporting date as well as the forecast of future conditions.

The ECL on these assets are assessed collectively using a provision matrix with appropriate groupings.

For all other instruments, the Council measures the loss allowance equal to 12-month ECL, unless when there has been a significant increase in credit risk since initial recognition, in which case the Council recognises lifetime ECL. The assessment of whether lifetime ECL should be recognised is based on significant increases in the likelihood or risk of a default occurring since initial recognition.

(i) Significant increase in credit risk

In assessing whether the credit risk has increased significantly since initial recognition, the Council compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition. In making this assessment, the Council considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.

In particular, the following information is taken into account when assessing whether credit risk has increased significantly:

3. 財務報表編製基準及重大會計政策信息 (續)

3.2 重大會計政策 (續)

(丙) 金融工具 (續)

金融資產 (續)金融資產的減值

委員會就根據《香港財務報告準則》第9號「金融工具」(「《香港財務報告準則》第9號」)須作出減值的金融資產(包括應收賬款、提供予員工的預支款、消費者訴訟基金的應收款項、待索取撥款及銀行結餘)的預期信貸虧損進行減值評估。預期信貸虧損的金額於每一個報告日期更新,以反映自首次確認後信貸風險的變化。

全期預期信貸虧損是指於相關工具的預計使用期內,所有可能的違約事件將會產生的預期信貸虧損。相反,12個月預期信貸虧損是指預期於報告日期後12個月內可能發生的違約事件預期導致的部分全期預期信貸虧損。評估乃根據委員會的歷史信貸虧損經驗進行,並根據債務人特有的因素、一般經濟狀況以及對報告日期當前狀況的評估以及對未來狀況的預測作出調整。

該等資產的預期信貸虧損是按適當的分組然後作出整體性評估。

對於所有其他工具,委員會計量的虧損撥備等於12個月預期信貸虧損,除非自首次確認後信貸風險顯著上升,在該情況下,委員會會以全期預期信貸虧損作出確認。評估是否確認全期預期信貸虧損是根據自首次確認以後發生違約的可能性或風險有否顯著上升。

(一) 信貸風險顯著上升

評估信貸風險自首次確認以來有否顯著上升時,委員會會就金融工具於報告日期發生違約的風險與金融工具於首次確認日期發生違約的風險作出比較。作出本評估時,委員會會考慮合理及有理據的定量及定性資料,包括過往經驗及以合理成本或努力可獲取的前瞻性資料。

具體而言,評估信貸風險有否顯著上升時會考慮以下資料:

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)	3. 財務報表編製基準及重大會計政策信息 (續)
3.2 Material accounting policies (Continued)	3.2 重大會計政策 (續)
(c) Financial instruments (Continued)	(丙) 金融工具 (續)
<u>Financial assets (Continued)</u>	<u>金融資產 (續)</u>
<u>Impairment of financial assets (Continued)</u>	<u>金融資產的減值 (續)</u>
(i) Significant increase in credit risk (Continued)	(一) 信貸風險顯著上升 (續)
- an actual or expected significant deterioration in the financial instrument's external (if available) or internal credit rating; - significant deterioration in external market indicators of credit risk, e.g. a significant increase in the credit spread, the credit default swap prices for the debtor; - existing or forecast adverse changes in business, financial or economic conditions that are expected to cause a significant decrease in the debtor's ability to meet its debt obligations; - an actual or expected significant deterioration in the operating results of the debtor; - an actual or expected significant adverse change in the regulatory, economic, or technological environment of the debtor that results in a significant decrease in the debtor's ability to meet its debt obligations.	- 金融工具的外部 (如有) 或內部信貸評級的實際或預期的顯著惡化; - 信貸風險的外部市場指標顯著惡化, 例如債務人的信貸息差、信貸違約掉期價格顯著上升; - 商業、財務或經濟狀況於目前或預期有不利變動, 預計將導致債務人償還債項的能力顯著下降; - 債務人經營業績出現實際或預期的顯著惡化; - 債務人的監管、經濟或技術環境出現實際或預期的重大不利變動, 導致債務人償還債項的能力顯著下降。
Irrespective of the outcome of the above assessment, the Council presumes that the credit risk has increased significantly since initial recognition when contractual payments are more than 30 days past due, unless the Council has reasonable and supportable information that demonstrates otherwise.	不論上述評估結果如何, 委員會均假設當合約付款已逾期超過 30 日, 則其信貸風險比較初步確認時已有顯著上升, 除非委員會有合理及具支持性的資料顯示其他情況。
The Council regularly monitors the effectiveness of the criteria used to identify whether there has been a significant increase in credit risk and revises them as appropriate to ensure that the criteria are capable of identifying significant increase in credit risk before the amount becomes past due.	委員會定期監督用於識別信貸風險是否顯著上升的準則的效果, 並在適當的情況下作出修訂, 以確保相關準則可在款項逾期之前識別其信貸風險已顯著上升。
(ii) Definition of default	(二) 違約的定義
The Council considers an event of default occurs when information developed internally or obtained from external sources indicates that the debtor is unlikely to pay its creditors, including the Council, in full (without taking into account any collaterals held by the Council).	委員會認為當內部編製或從外界所取得的資料顯示, 債務人不大可能向其債權人, 包括委員會作出悉數還款 (未計及委員會持有的任何抵押品), 即構成違約事件。
Irrespective of the above, the Council considers that default has occurred when a financial asset is more than 60 days past due unless the Council has reasonable and supportable information to demonstrate that a more lagging default criterion is more appropriate.	不論上述情況如何, 委員會會把逾期超過 60 天的金融資產列作違約, 除非委員會有合理且具支持性的資料證明及後的違約準則則更為合適。

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Material accounting policies (Continued)

(c) Financial instruments (Continued)

Financial assets (Continued)Impairment of financial assets (Continued)

(iii) Credit-impaired financial assets

A financial asset is credit-impaired when one or more events of default that have a detrimental impact on the estimated future cash flows of that financial asset have occurred. Evidence that a financial asset is credit-impaired includes observable data about the following events:

- significant financial difficulty of the issuer or the borrower;
- a breach of contract, such as a default or past due event;
- the lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession(s) that the lender(s) would not otherwise consider; or
- it is becoming probable that the borrower will enter bankruptcy or other financial reorganisation.

(iv) Write-off policy

The Council writes off a financial asset when there is information indicating that the counterparty is in severe financial difficulty and there is no realistic prospect of recovery, for example, when the counterparty has been placed under liquidation or has entered into bankruptcy proceedings, or when the amounts are over one year past due, whichever occurs sooner. Financial assets written off may still be subject to enforcement activities under the Council's recovery procedures, taking into account legal advice where appropriate. A write-off constitutes a derecognition event. Any subsequent recoveries are recognised in the statement of income and expenditure.

(v) Low credit risk

A financial instrument is determined to have low credit risk if:

- it has a low risk of default;
- the borrower has a strong capacity to meet its contractual cash flow obligations in the near term; and

3. 財務報表編製基準及重大會計政策信息 (續)

3.2 重大會計政策 (續)

(丙) 金融工具 (續)

金融資產 (續)金融資產的減值 (續)

(三) 發生信貸減值的金融資產

若發生一項或多項對金融資產的估計未來現金流量造成不利影響的違約事件，則該金融資產會被作出信貸減值。金融資產出現信貸減值的證據包括下列事件的可觀察資料：

- 發行人或借款人的重大財務困難；
- 違反合約，例如拖欠或逾期還款事件等；
- 由於與借方財務困難相關之經濟或合約原因，借方之貸方已向借方授出貸方在其他情況下概不考慮之讓步方案；或
- 借方可能進行破產程序或進行其他財務重組。

(四) 撇銷政策

當有資料顯示交易對手有嚴重財政困難及該金融資產沒有切實可行的預期可以收回，例如，當交易對手被清盤或已進入破產程序時，或還款金額逾期一年以上時（以較早者為準），委員會會將該金融資產撇銷。金融資產的撇銷仍會受委員會收回程序，並考慮法律建議（如適用）之影響。撇銷構成終止確認事項，其後任何收回均於收支結算表中確認。

(五) 低信貸風險

在下列情況下，金融工具被確定為具有低信貸風險：

- 違約風險較低；
- 借款人短期內履行合約現金流量義務的能力較強；及

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)	3. 財務報表編製基準及重大會計政策信息 (續)
3.2 Material accounting policies (Continued)	3.2 重大會計政策 (續)
(c) Financial instruments (Continued)	(丙) 金融工具 (續)
<u>Financial assets (Continued)</u>	<u>金融資產 (續)</u>
<u>Impairment of financial assets (Continued)</u>	<u>金融資產的減值 (續)</u>
(v) Low credit risk (Continued)	(五) 低信貸風險 (續)
adverse changes in economic and business conditions in the longer term may, but will not necessarily, reduce the ability of the borrower to fulfil its contractual cash flow obligations.	長期經濟和商業條件的不利變化，可能但不一定會削弱借款人履行其合約現金流量義務的能力。
(vi) Measurement and recognition of ECL	(六) 預期信貸虧損的計量及確認
The measurement of ECL is a function of the probability of default, loss given default (i.e. the magnitude of the loss if there is a default) and the exposure at default. The assessment of the probability of default and loss given default is based on historical data adjusted by forward-looking information. Estimation of ECL reflects an unbiased and probability-weighted amount that is determined with the respective risks of default occurring as the weights.	預期信貸虧損的計量為違約概率、違約損失（即違約時的損失程度）及違約風險承擔的函數。評估違約概率及違約損失基於過往數據，並按前瞻性資料調整。預期信貸虧損的估計值反映無偏頗及概率加權金額，並根據發生相關違約風險的加權數值而釐定。
Generally, the ECL is the difference between all contractual cash flows that are due to the Council in accordance with the contract and the cash flows that the Council expects to receive, discounted at the effective interest rate determined at initial recognition.	一般而言，預期信貸虧損為根據合約應付委員會的所有合約現金流量與委員會預計收取的現金流量（以按初始確認時釐定的實際利率折現）之間的差額，按首次確認時釐定的實際利率貼現。
Lifetime ECL for account receivables and subventions to be claimed are considered on a collective basis taking into consideration past due information and relevant credit information such as forward looking macroeconomic information.	應收賬款和待索取撥款的全期預期信貸虧損乃按共同基準，並考慮過往逾期資料及相關信貸資料，例如前瞻性宏觀經濟資料。
For collective assessment, the Council takes into consideration the following characteristics when formulating the grouping:	就共同基準評估而言，於分組時，委員會考慮下列特徵：
- Past-due status; - Nature, size and industry of debtors; and - External credit ratings where available.	- 逾期狀況； - 債務人的性質、規模和行業；及 - 外部信貸評級（若取得）。
The grouping is regularly reviewed by Members of the Council to ensure the constituents of each group continue to share similar credit risk characteristics.	委員會委員就分組方法定期進行審核，以確保各組別的組成部分繼續具有類似的信貸風險特徵。
The Council recognises an impairment gain or loss in the statement of income and expenditure for all financial instruments by adjusting their carrying amount, with the exception of accounts receivables, where the corresponding adjustment is recognised through a loss allowance account.	委員會透過調整所有金融工具的賬面值於收支結算表中確認減值收益或虧損，惟應收賬款虧損則透過撥備賬確認作出相應調整。

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Notes to the Financial Statements (Continued) 財務報表附註 (續)

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Material accounting policies (Continued)

(c) Financial instruments (Continued)

Financial liabilities

Debt and equity instruments issued by the Council are classified as either financial liabilities or as equity in accordance with the substance of the contractual arrangements and the definitions of a financial liability and an equity instrument.

Financial liabilities at amortised cost

Financial liabilities including account payables and accrued expenses are subsequently measured at amortised cost, using the effective interest method, unless the effect of discounting would be insignificant, in which case they are stated at cost.

Derecognition

The Council derecognises a financial asset only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity.

On derecognition of a financial asset in its entirety, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in the statement of income and expenditure.

The Council derecognises financial liabilities when, and only when, the Council's obligations are discharged, cancelled or expired. The difference between the carrying amount of the financial liability derecognised and the consideration paid and payable is recognised in the statement of income and expenditure.

(d) Impairment on property, plant and equipment and right-of-use assets

At the end of the reporting period, the Council reviews the carrying amounts of its property, plant and equipment and right-of-use assets with finite useful lives to determine whether there is any indication that these assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the relevant asset is estimated in order to determine the extent of the impairment loss, if any.

The recoverable amount of property, plant and equipment and right-of-use assets are estimated individually. When it is not possible to estimate the recoverable amount individually, the Council estimates the recoverable amount of the cash-generating unit to which the asset belongs.

3. 財務報表編製基準及重大會計政策信息 (續)

3.2 重大會計政策 (續)

(丙) 金融工具 (續)

金融負債

委員會發行的債務和股本工具是根據合約安排的性質及金融負債和股本工具之定義分類為金融負債或股本。

以攤銷成本計量的金融負債

金融負債包括應付賬款及應計費用，採用實際利率法以攤銷成本計算，除非折現的影響屬不重大，在此情況下，按成本計量。

終止確認

只有當委員會從資產獲得現金流的合約權利屆滿，或金融資產及其擁有權的幾乎全部風險及回報被轉讓予另一方時，該金融資產才會被終止確認。

當金融資產全部被終止確認時，該項資產的賬面值與已收和應收代價總額的差額在收支結算表中確認。

當且僅當委員會的義務被解除、取消或屆滿時，金融負債才會被終止確認。已被終止確認的金融負債的賬面值與已付及應付代價之間的差額會於收支結算表內確認。

(丁) 物業、機器、設備及使用權資產之減值

委員會於報告期結束時審視其物業、機器及設備及使用權資產之有限可使用年期之賬面值，以決定是否有任何跡象顯示該等資產已經出現減值虧損。如果存在該跡象，則對相關資產的可收回金額進行估計，從而確定減值虧損（如有）的程度。

物業、機器及設備以及使用權資產之可收回金額乃個別估計。倘無法個別估計可收回金額，則委員會會估計其資產所屬現金產生單位之可收回金額。

Consumer Council 消費者委員會

Notes to the Financial Statements (Continued) 財務報表附註 (續)

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Material accounting policies (Continued)

(d) Impairment on property, plant and equipment and right-of-use assets (Continued)

In addition, the Council assesses whether there is indication that corporate assets may be impaired. If such indication exists, corporate assets are also allocated to individual cash-generating units, when a reasonable and consistent basis of allocation can be identified, or otherwise they are allocated to the smallest group of cash-generating units for which a reasonable and consistent allocation basis can be identified.

Recoverable amount is the higher of fair value less costs of disposal and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset (or a cash-generating unit) for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset (or a cash-generating unit) is estimated to be less than its carrying amount, the carrying amount of the asset (or a cash-generating unit) is reduced to its recoverable amount. For corporate assets or portion of corporate assets which cannot be allocated on a reasonable and consistent basis to a cash-generating unit, the Council compares the carrying amount of a group of cash-generating units, including the carrying amounts of the corporate assets or portion of corporate assets allocated to that group of cash-generating units, with the recoverable amount of the group of cash-generating units. An impairment loss is recognised immediately in the statement of income and expenditure.

Where an impairment loss subsequently reverses, the carrying amount of the asset (or a cash-generating unit or a group of cash-generating units) is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset (or a cash-generating unit or a group of cash-generating units) in prior years. A reversal of an impairment loss is recognised immediately in the statement of income and expenditure.

3. 財務報表編製基準及重大會計政策信息 (續)

3.2 重大會計政策 (續)

(丁) 物業、機器、設備及使用權資產之減值 (續)

此外，委員會評估公司資產是否存在可能減值之跡象。倘存在有關跡象，於可識別合理及一貫分配基準的情況下，公司資產亦會被分配到個別的現金產生單位，否則或會被分配到可識別合理及一貫分配基準的最小現金產生單位組別中。

可收回金額為公平值扣除出售成本所得金額與使用價值中的較高者。當評估使用價值時，會採用可反映當前市場評估時間價值及該資產（或現金產生單位）在未經調整未來現金流之特定風險的稅前貼現率，將估計的未來現金流量貼現為現值。

如果資產（或現金產生單位）的估計可收回金額少於賬面值，則資產（或現金產生單位）的賬面值將減少至其可收回金額。就不可按合理及一貫基準分配至現金產生單位之公司資產或公司資產部分而言，委員會比較現金產生單位組別之賬面值（包括分配至該組現金產生單位之公司資產或公司資產部分之賬面值）與現金產生單位組別之可收回金額。減值虧損即時在收支結算表中予以確認。

若減值虧損隨後撥回，該資產（或現金產生單位或現金產生單位組別）的賬面值增加至其可收回金額之修訂估值，惟所增加之賬面值不得超過該資產（或現金產生單位或現金產生單位組別）於過往年度並無出現減值虧損而確認之賬面值。該撥回的減值虧損即時於收支結算表內確認。

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Notes to the Financial Statements (Continued) 財務報表附註 (續)

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Material accounting policies (Continued)

(e) Leases

Definition of a lease

The Council assesses whether a contract is, or contains, a lease at inception of the contract. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration.

For contracts entered into or modified on or after the date of initial application or arising from business combinations, the Council assesses whether a contract is or contains a lease based on the definition under HKFRS 16 at inception, modification date or acquisition date, as appropriate. Such contract will not be reassessed unless the terms and conditions of the contract are subsequently changed.

The Council as a lesseeShort-term leases and leases of low-value assets

The Council applies the short-term lease recognition exemption to leases of land and building and equipment that have a lease term of 12 months or less from the commencement date and do not contain a purchase option. It also applies the recognition exemption for lease of low-value assets. Lease payments on short-term leases and leases of low-value assets are recognised as expense on a straight-line basis or another systematic basis over the lease term.

Right-of-use assets

The cost of right-of-use asset includes:

- the amount of the initial measurement of the lease liability;
- any lease payments made at or before the commencement date, less any lease incentives received;
- any initial direct costs incurred by the Council; and
- an estimate of costs to be incurred by the Council in dismantling and removing the underlying assets, restoring the site on which it is located or restoring the underlying asset to the condition required by the terms and conditions of the lease.

Right-of-use assets are measured at cost, less any accumulated depreciation and impairment losses, and adjusted for any remeasurement of lease liabilities.

3. 財務報表編製基準及重大會計政策信息 (續)

3.2 重大會計政策 (續)

(戊) 租賃

租賃的定義

委員會在合約開始時評估合約是否租賃或包含租賃。倘一份合約賦予於一段時間內控制所識別資產的用途的權利，以換取代價，則該合約為租賃或包含租賃。

就於首次應用日期或之後訂立或修訂或自業務合併產生的合約而言，委員會會於開始、修訂日期或收購日期根據《香港財務報告準則》第 16 號項下的定義評估該合約是否為租賃或包含租賃（如適用）。有關合約將不會被重新評估，除非合約中的條款與條件隨後被改動。

委員會作為承租人短期租賃及低價值資產租賃

委員會就自開始日期起計的租期為 12 個月或以下並且不包括購買選擇權的土地及樓宇及設備的租賃，應用短期租賃確認豁免。委員會亦就低值資產的租賃應用確認豁免。短期租賃及低值資產租賃的租賃付款以直線法或另一系統化基準於租期內確認為開支。

使用權資產

使用權資產的成本包括：

- 租賃負債的初步計量金額；
- 於開始日期或之前作出的任何租賃付款，減除任何已收取的租賃優惠；
- 委員會承擔的任何初始直接成本；及
- 委員會於拆除及拆遷相關資產、復原相關資產所在場地或復原相關資產至租賃的條款及條件所規定的狀況而產生的成本估計。

使用權資產按成本計量，減去任何累計折舊及減值損失，並就租賃負債的任何重新計量作出調整。

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Notes to the Financial Statements (Continued) 財務報表附註（續）

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Material accounting policies (Continued)

(e) Leases (Continued)

The Council as a lessee (Continued)Right-of-use assets (Continued)

Right-of-use assets in which the Council is reasonably certain to obtain ownership of the underlying leased assets at the end of the lease term are depreciated from commencement date to the end of the useful life. Otherwise, right-of-use assets are depreciated on a straight-line basis over the shorter of its estimated useful life and the lease term.

The Council presents right-of-use assets as a separate line item on the statement of financial position.

Refundable rental deposits

Refundable rental deposits paid are accounted under HKFRS 9 and initially measured at fair value. Adjustments to fair value at initial recognition are considered as additional lease payments and included in the cost of right-of-use assets.

Lease liabilities

At the commencement date of a lease, the Council recognises and measures the lease liability at the present value of lease payments that are unpaid at that date. In calculating the present value of lease payments, the Council uses the incremental borrowing rate at the lease commencement date if the interest rate implicit in the lease is not readily determinable.

The lease payments include:

- fixed payments (including in-substance fixed payments) less any lease incentives receivable;
- variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the commencement date;
- amounts expected to be payable by the Council under residual value guarantees;
- the exercise price of a purchase option if the Council is reasonably certain to exercise the option; and
- payments of penalties for terminating a lease, if the lease term reflects the Council exercising an option to terminate the lease.

After the commencement date, lease liabilities are adjusted by interest accretion and lease payments.

3. 財務報表編製基準及重大會計政策信息（續）

3.2 重大會計政策（續）

（戊）租賃（續）

委員會作為承租人（續）使用權資產（續）

當委員會能合理地確定可於租期結束後會獲取相關租用資產的使用權，該資產的折舊會按開始日期至可使用年期結束計提。否則，使用權資產的折舊會按估計可使用年期與租期之間之較短者，以直線法計提。

委員會將使用權資產於財務狀況表中列為獨立項目呈列。

可退還之租賃按金

已付並可退還之租賃按金乃根據《香港財務報告準則》第9號入賬，並初步按公平值計量。於初步確認時對公平值之調整，被視為額外租賃付款，並計入使用權資產成本。

租賃負債

委員會於租賃開始日期，按該日未付的租賃付款現值確認及計量租賃負債。於計算租賃付款現值時，倘租賃隱含的利率難以釐定，委員會會使用租賃開始日期的增量借款利率計算。

租賃付款包括：

- 固定付款（包括實質性的固定付款）減除任何應收租賃優惠；
- 基於指數或利率並於開始日期按指數或利率初步計量的可變租賃付款；
- 委員會於剩餘價值擔保下的預期應付款項；
- 購買選擇權的行使價（倘委員會能合理地確定行使該選擇權）；及
- 支付終止租賃的罰款（倘租期反映委員會行使選擇權終止租賃）。

於開始日期後，租賃負債會因應利息增長及租賃付款作出調整。

Consumer Council 消費者委員會

Notes to the Financial Statements (Continued) 財務報表附註 (續)

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Material accounting policies (Continued)

(e) Leases (Continued)

The Council as a lessee (Continued)Lease liabilities (Continued)

The Council remeasures lease liabilities (and makes a corresponding adjustment to the related right-of-use assets) whenever:

- the lease term has changed or there is a change in the assessment of exercise of a purchase option, in which case the related lease liability is remeasured by discounting the revised lease payments using a revised discount rate at the date of reassessment.
- the lease payments change in which cases the related lease liability is remeasured by discounting the revised lease payments using the initial discount rate.

The Council presents lease liabilities as a separate line item on the statement of financial position.

Lease modifications

Changes in considerations of lease contracts that were not part of the original terms and conditions are accounted for as lease modifications, including lease incentives provided through forgiveness or reduction of rentals.

The Council accounts for a lease modification as a separate lease if:

- the modification increases the scope of the lease by adding the right to use one or more underlying assets; and
- the consideration for the leases increases by an amount commensurate with the stand-alone price for the increase in scope and any appropriate adjustments to that stand-alone price to reflect the circumstances of the particular contract.

For a lease modification that is not accounted for as a separate lease, the Council remeasures the lease liability based on the lease term of the modified lease by discounting the revised lease payments using a revised discount rate at the effective date of the modification.

The Council accounts for the remeasurement of lease liabilities by making corresponding adjustments to the relevant right-of-use asset. When the modified contract contains a lease component and one or more additional lease or non-lease components, the Council allocates the consideration in the modified contract to each lease component on the basis of the relative stand-alone price of the lease component and the aggregate stand-alone price of the non-lease components.

3. 財務報表編製基準及重大會計政策信息 (續)

3.2 重大會計政策 (續)

(戊) 租賃 (續)

委員會作為承租人 (續)租賃負債 (續)

若出現以下情況，委員會會重新計量租賃負債（並就相關使用權資產作出相應調整）：

- 租賃條款發生變化，或對行使購買選擇權的評估發生變化，在此情況下，相關租賃負債，會根據修訂後的租賃付款，透過使用重新評估日期的經修訂貼現率，重新貼現計量。
- 租賃付款出現變動，在此情況下，相關的租賃負債，會根據經修訂租賃付款，使用此起初的貼現率，重新貼現計量。

委員會將租賃負債於財務狀況表中列為獨立項目呈列。

租約修改

租賃合約代價出現之變動，若不屬於原條款及條件之一部分，包括透過租金減免提供的租賃優惠，則以租賃修訂入賬。

倘出現以下情況，委員會會將租賃修改，作為獨立租賃入賬：

- 該修改加入一項或以上相關資產之使用權，以擴大租賃範圍；及
- 租賃代價增加，其增加之金額相當於與範圍擴大相對應之獨立價格，及為反映該合約之實際情況，而對該獨立價格進行之任何適當調整。

當租賃沒有被獨立入賬，而日後須作出修改，委員會會按修改後的租賃期限，使用經修訂的貼現率，為經修訂的租賃付款，重新作出貼現及計量。

委員會透過對相關使用權資產進行相應調整，對租賃負債的重新計量進行會計處理。當修改後的合約包含租賃組成部分，以及一項或多項額外租賃或非租賃組成部分時，委員會根據租賃組成部分的相對獨立價格，及非租賃組成部分的合計獨立價格，將修改後的合約代價分配至各項租賃組成部分。

Consumer Council 消費者委員會

Notes to the Financial Statements (Continued) 財務報表附註（續）

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)	3. 財務報表編製基準及重大會計政策信息（續）
3.2 Material accounting policies (Continued)	3.2 重大會計政策（續）
(f) Foreign currencies	（己）外幣
In preparing the financial statements of the Council, transactions in currencies other than the functional currency (foreign currencies) are recognised at the rates of exchanges prevailing at the dates of the transactions. At the end of the reporting period, monetary items denominated in foreign currencies are retranslated at the rates prevailing at that date. Non-monetary items that are measured in terms of historical cost in a foreign currency are not retranslated.	在編製委員會之財務報表時，以功能貨幣以外貨幣（外幣）進行之交易均按交易日期之適用匯率換算。於報告期完結時，以外幣計值之貨幣項目均以當日之現行匯率重新換算。按外幣過往成本計算之非貨幣項目則毋須重新換算。
Exchange differences on the settlement of monetary items and on retranslation of monetary items, are recognised in the statement of income and expenditure in the period in which they arise.	結算貨幣項目及重新換算貨幣項目產生的匯兌差額均於該期間的收支結算表內確認。
(g) Short term employee benefits	（庚）短期員工福利
Salaries and paid annual leave are accrued in the year in which the associated services are rendered by employees to the Council.	薪金和帶薪年假在僱員向委員會提供相關服務的當年累計。
(h) Retirement benefit costs	（辛）退休福利費用
Payments to defined contribution retirement benefit plans are recognised as an expense when employees have rendered service entitling them to the contributions. The assets of the plans are held separately from those of the Council in an independently administered fund.	定額供款退休福利計劃支付的款項，在僱員提供服務並因此享有該供款的期間確認為開支。該計劃的資產與委員會的資產分開存放在一個獨立管理的基金中。
4. CAPITAL RISK MANAGEMENT	4. 資本風險管理
The Council is funded mainly by Government subventions. The Council members manage its funds to ensure that the Council will be able to continue as a going concern. The Council's overall strategy remains unchanged from prior year.	委員會的經費主要來自政府撥款。委員會委員管理該筆資金，以確保委員會能持續營運。委員會之整體策略與去年相同。

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5. NON-RECURRENT PROJECTS SUBVENTIONS

5. 非經常性項目撥款

		2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
Revamp and develop the signature monthly CHOICE magazine	改進和發展具代表性的《選擇》月刊	1,376,050	1,489,803
Renovation and refurbishment projects	各項裝修與翻新項目	300,531	1,649,537
Time-limited posts	有時限職位	414,189	2,232,591
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	2,052,979	3,629,628
Auto-fuel market study	車用燃油市場研究	1,190,665	1,035,612
Redevelopment of the Council's official website	消委會網站重塑優化計劃	745,806	1,578,277
Job creation scheme under Anti-Epidemic Fund	防疫抗疫基金項下創造職位計劃	10,207	209,079
Event Commemorating the 50th Anniversary of Consumer Council	消費者委員會成立五十週年慶祝活動	-	1,434,545
Greater Bay Area Forum on consumer protection 2023	二零二三年大灣區消費者權益保護論壇	-	6,000
Enhancing training programme	加強培訓項目	109,230	52,650
Enhancement on the Complaint Case Management system	投訴個案管理系統優化計劃	561,076	347,635
Upgrading and replacing virtualisation Infrastructure	虛擬化基礎設施升級和更換	-	25,680
Upgrading and replacing network infrastructure	網絡基礎設施升級和更換	999,066	-
Consumer protection study	消費者保護研究	-	223,000
Development stakeholder database and application system	利益相關者數據庫及應用系統開發	846,875	-
Silver economy	銀髮經濟	939,998	-
Cybersecurity enhancements	網絡安全強化	2,374,220	-
Other projects	其他項目	1,081,530	494,320
		13,002,422	14,408,357

6. SALES OF CHOICE MAGAZINE

6. 銷售《選擇》月刊

Net loss from sales of CHOICE magazine after deduction of printing, artwork, postage and promotion costs amounting to HK\$1,065,417 (2025: HK\$798,024).

《選擇》月刊的淨銷售虧損在扣除印刷、版面設計、郵遞及推廣費用後為 1,065,417 港元 (二零二五年: 798,024 港元)。

7. STAFF COSTS

7. 員工成本

Staff costs include an amount of HK\$5,720,560 (2025: HK\$6,090,930) in respect of contributions to retirement benefits scheme.

員工成本包括 5,720,560 港元 (二零二五年: 6,090,930 港元) 的退休福利計劃供款。

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8. NON-RECURRENT PROJECTS EXPENSES

8. 非經常性項目支出

		2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
Revamp of and develop the signature monthly CHOICE magazine	改進和發展具代表性的《選擇》月刊	328,820	381,810
Renovation and refurbishment projects	各項裝修與翻新項目	-	38,748
Time-limited posts	有時限職位	414,188	2,229,724
Development and enhancement of information systems and data security	開發和優化信息系統及數據安全	602,120	1,778,106
Auto-fuel market study	車用燃油市場研究	1,190,666	1,035,612
Redevelopment of the Council's official website	消委會網站重塑優化計劃	371,320	934,898
Job creation scheme under Anti-Epidemic Fund	防疫抗疫基金項下創造職位計劃	-	163,964
Event Commemorating the 50th Anniversary of Consumer Council	消費者委員會成立五十週年慶祝活動	-	1,434,545
Greater Bay Area Forum on consumer protection 2023	二零二三年大灣區消費者權益保護論壇	-	6,000
Enhancing training programme	加強培訓項目	109,230	52,650
Enhancement on the Complaint Case Management system	投訴個案管理系統優化計劃	174,000	-
Upgrading and replacing virtualisation Infrastructure	虛擬化基礎設施升級和更換	-	25,680
Consumer protection study	消費者保護研究	-	223,000
Development stakeholder database and application system	利益相關者數據庫及應用系統開發	526,500	-
Silver economy	銀髮經濟	939,998	-
Cybersecurity enhancements	網絡安全強化	2,374,220	-
Other projects	其他項目	1,051,465	494,320
		8,082,527	8,799,057

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9. PROPERTY, PLANT AND EQUIPMENT

9. 物業、機器及設備

		Leasehold land and buildings in Hong Kong under long- term lease	Leasehold improvement	Office equipment	Information systems and computer equipment	Furniture and fixtures	Motor vehicle	Information systems upgrade in progress	Renovation in progress	Total
		於香港長期租 賃的租賃土地 及樓宇	租賃物業 裝修	辦公室 設備	信息系統 及電腦設備	傢俬 及裝置	機動車輛	進行之中的 信息系統 升級	進行中 的裝修	合計
		HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$	HK\$
		港元	港元	港元	港元	港元	港元	港元	港元	港元
Cost	成本									
At	於									
1 April 2024	二零二四年四月一日	62,638,435	21,892,090	1,916,715	39,938,937	887,225	538,046	12,712,072	2,510,140	143,033,660
Additions	添置	-	1,931,727	85,498	447,310	40,000	-	3,793,648	11,561,103	17,859,286
Transfer from/(to)	轉撥自/(至)									
renovation and	進行中的裝修									
upgrade in progress	和升級工程	-	11,541,056	1,088,275	3,124,311	1,241,912	-	(3,124,311)	(13,871,243)	-
Disposal	處置	-	-	(7,920)	-	(35,219)	-	-	-	(43,139)
At 31 March 2025 and	於二零二五年三月三十一日及二									
1 April 2025	零二五年四月一日	62,638,435	35,364,873	3,082,568	43,510,558	2,133,918	538,046	13,381,409	200,000	160,849,807
Additions	添置	-	133,800	26,497	334,238	6,120	902,692	14,526,461	80,744	16,010,552
Transfer from/(to)	轉撥自/(至)									
renovation and	進行中的裝修									
upgrade in progress	和升級工程	-	-	-	5,599,300	-	-	(5,599,300)	-	-
Disposal	處置	-	-	-	(2,237,570)	(126,475)	-	-	(200,000)	(2,564,045)
At 31 March 2026	於二零二六年三月三十一日	62,638,435	35,498,673	3,109,065	47,206,526	2,013,563	1,440,738	22,308,570	80,744	174,296,314
Accumulated depreciation	累計折舊									
At	於									
1 April 2024	二零二四年四月一日	20,556,763	20,062,041	1,636,462	32,603,822	826,408	538,046	-	-	76,223,542
Charge for the year	本年度支出	875,972	3,971,283	407,147	4,929,188	402,900	-	-	-	10,586,490
Disposal	處置	-	-	(7,920)	-	(35,219)	-	-	-	(43,139)
At 31 March 2025 and	於二零二五年三月三十一日及二									
1 April 2025	零二五年四月一日	21,432,735	24,033,324	2,035,689	37,533,010	1,194,089	538,046	-	-	86,766,893
Charge for the year	本年度支出	875,972	2,926,166	443,933	5,865,320	417,376	-	-	-	10,528,767
Disposal	處置	-	-	-	(2,237,570)	(110,533)	-	-	-	(2,348,103)
At 31 March 2026	於二零二六年三月三十一日	22,308,707	26,959,490	2,479,622	41,160,760	1,500,932	538,046	-	-	94,947,557
Carrying values	賬面值									
At 31 March 2026	於二零二六年三月三十一日	40,329,728	8,539,183	629,443	6,045,766	512,631	902,692	22,308,570	80,744	79,348,757
At 31 March 2025	於二零二五年三月三十一日	41,205,700	11,331,549	1,046,879	5,977,548	939,829	-	13,381,409	200,000	74,082,914

The above items of property, plant and equipment (other than information systems upgrade in progress and renovation in progress) are depreciated on a straight-line basis, at the following rates per annum:

Leasehold land	Over the remaining term of the leases
Buildings	Over the shorter of their useful lives or the remaining term of the lease of land
Leasehold improvement	20%
Office equipment	33.33%
Information systems and computer equipment	33.33%
Furniture and fixtures	33.33%
Motor vehicle	33.33%

上述物業、機器及設備（除進行中的信息系統升級及裝修外）按以下年率以直線法進行折舊：

租賃土地	按租約之剩餘期限
樓宇	按其可使用年限或土地租賃之剩餘年限（以時間較短者計算）
租賃物業裝修	20%
辦公室設備	33.33%
信息系統及電腦設備	33.33%
傢俬及裝置	33.33%
機動車輛	33.33%

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9. PROPERTY, PLANT AND EQUIPMENT (Continued)

In addition, leasehold properties with a carrying amount of HK\$28,524,448 (2025: HK\$29,288,577) are subject to certain contractual non-alienation covenants in favour of the Government.

9. 物業、機器及設備（續）

此外，帳面值為 28,524,448 港元（二零二五年：29,288,577 港元）的租賃物業受限於以政府為受益人的若干禁止轉讓條款約束。

10. RIGHT-OF-USE ASSETS

10. 使用權資產

Cost	成本	Office Premises	Office equipment	Total
		辦公室	辦公室設備	合計
		HK\$	HK\$	HK\$
		港元	港元	港元
At 1 April 2024	於二零二四年四月一日	15,299,999	424,447	15,724,446
Eliminated on early termination / contract expiry	提前終止/合同屆滿時撤銷	(7,736,526)	-	(7,736,526)
At 31 March 2025, 1 April 2025 and 31 March 2026	於二零二五年三月三十一日、二零二五年四月一日及二零二六年三月三十一日	7,563,473	424,447	7,987,920
Accumulated depreciation	累計折舊			
At 1 April 2024	於二零二四年四月一日	5,641,844	162,704	5,804,548
Charge for the year	本年度支出	2,694,329	84,889	2,779,218
Eliminated on early termination / contract expiry	提前終止/合同屆滿時撤銷	(5,972,587)	-	(5,972,587)
At 31 March 2025 and 1 April 2025	於二零二五年三月三十一日及二零二五年四月一日	2,363,586	247,593	2,611,179
Charge for the year	本年度支出	1,890,869	84,889	1,975,758
At 31 March 2026	於二零二六年三月三十一日	4,254,455	332,482	4,586,937
Net carrying amount	淨帳面值			
At 31 March 2026	於二零二六年三月三十一日	3,309,018	91,965	3,400,983
At 31 March 2025	於二零二五年三月三十一日	5,199,887	176,854	5,376,741
			2026	2025
			二零二六年	二零二五年
			HK\$	HK\$
			港元	港元
Total cash outflow for leases	租賃之現金流出總額		2,105,000	2,877,108

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10. RIGHT-OF-USE ASSETS (CONTINUED)

For both years, the Council leases offices premises and office equipment for its operations. Lease contracts are entered into for fixed term of two to five years (2025: two to five years). Lease terms are negotiated on an individual basis and contain a wide range of different terms and conditions. In determining the lease term and assessing the length of the non-cancellable period, the Council applies the definition of a contract and determines the period for which the contract is enforceable.

The above items of right-of-use assets are depreciated on a straight-line basis, at the following rates per annum:

Office premises	Over the lease term of 2 years to 4 years
Office equipment	Over the lease term of 1 year to 5 years

11. OTHER ASSETS

Other assets included account receivables, deposits and prepayments, advances to staffs and amount due from Consumer Legal Action Fund. The amounts are unsecured and interest-free. Except for the advances to staffs which will be settled by three or six (2025: three or six) monthly instalments, other amounts are repayable on demand. The Council assessed the ECL of such balances in Note 20.

10. 使用權資產（續）

於兩個年度，委員會租賃辦公室及辦公室設備作營運之用。租賃合約所訂立之固定年期為二年到五年（二零二五年：二到五年）。租賃條款乃以單獨基準進行協商及包含廣泛不同的條款及條件。於釐定租期及估計不可撤銷期限，委員會應用合約的定義及釐定合約強制生效的期間。

以上使用權資產項目按以下年率以直線法進行折舊：

辦公室	按 2 到 4 年租期
辦公室設備	按 1 到 5 年租期

11. 其他資產

其他資產包括應收賬款、按金及預付款項、提供予員工的預支款及消費者訴訟基金的應收款項。該等款項不設抵押及不計利息。除向員工提供的預支將會以三或六期（二零二五年：三或六期）按月攤還外，其他款項皆為按要求即時償還。委員會於附註 20 對該等結餘的預期信貸虧損進行了評估。

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12. BANK BALANCES AND CASH

12. 銀行結餘及現金

		2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
Time deposits with original maturity of three months	原定到期日為三個月之定期存款	42,000,000	24,000,000
Cash at bank and on hand	銀行現金和庫存現金	<u>29,689,667</u>	<u>27,571,842</u>
Cash and cash equivalent	現金及現金等值物	71,689,667	51,571,842
Time deposits with original maturity over three months	原定到期日逾三個月之定期存款	<u>35,300,000</u>	<u>45,000,000</u>
Bank balances and cash	銀行結餘及現金	<u><u>106,989,667</u></u>	<u><u>96,571,842</u></u>

Cash at bank earns interest at floating rates based on daily bank deposit rates. Time deposits are made in between three months and twelve months (2025: between three months and twelve months) and earn interests at the respective time deposits rates ranging from 1.65% to 3.75% (2025: 3.00% to 4.70%) per annum.

銀行現金根據銀行每日浮動存款利率獲取利息。定期存款的期限為三到十二個月（二零二五年：三到十二個月），按各自定期存款利率獲取利息，年利率範圍為1.65%到 3.75%（二零二五年：3.00%到 4.70%）。

13. ACCOUNT PAYABLES AND ACCRUED EXPENSES

13. 應付賬款及應計費用

Account payables are unsecured, interest-free and repayable according to the respective credit terms. The Council has financial risk management policies in place to ensure that all payables are paid within the credit timeframe.

應付賬款不設抵押，不計財務利息且須根據各自信貸條款予以償還。委員會設有適當的金融風險管理政策，以確保應付款項在信貸期限內可全數支付。

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14. SUBVENTIONS RECEIVED IN ADVANCE

14. 預收撥款

Subventions unexpended at the end of the reporting period:

在本報告期結束時未有動用之撥款：

		2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
Renovation and refurbishment projects	各項裝修與翻新項目	95,564	396,095
Time-limited posts	有時限職位	4,620,757	4,445,987
Revamp of and develop the signature monthly CHOICE magazine	改進和發展具代表性的 《選擇》月刊	1,320,891	2,696,941
Development and enhancement of information systems and data security	開發和優化信息系統及數據 安全	13,193,726	7,732,259
Promotion of new legislation	新法例之推廣	5,199,999	5,199,999
Redevelopment of the Council's official website	消委會網站重塑優化計劃	1,138,562	1,884,368
Auto-fuel market study	車用燃油市場研究	4,072,864	3,764,351
Consumer protection studies	保障消費者權益研究	378,270	378,270
Environmental responsibility	環境責任	685,174	685,174
Enhancing training programme	加強培訓項目	94,734	203,964
Greater Bay Area Forum on consumer protection 2023	2023 年粵港澳大灣區消費者 權益保護論壇	261,634	261,634
Strengthening consumer protection for Mainland visitors	加強對內地訪客的消費者權益 保護	484,043	484,043
Replacement of motor vehicle	更換機動車輛	100	100
Job creation scheme under Anti-Epidemic Fund	防疫抗疫基金項下創造職位 計劃	-	10,207
Mobile site for Online Price Watch	手機版「網上價格一覽通」	1,500,000	1,500,000
Enhancement of the Council's Compliant Case Management System	消委會投訴個案管理系統優化 計劃	21,419,644	18,338,678
Event commemorating the 50th Anniversary of Consumer Council	消費者委員會成立五十週年 紀念活動	188,716	188,716
Redevelopment of network infrastructure	重建網絡基礎設施	2,338,934	3,338,000
Development of stakeholder database and application system	利益相關者數據庫和應用系統 開發	728,125	1,575,000
Revamp of and develop the Hotline System	熱線系統改造和開發	4,806,444	5,056,110
Upgrading and replacing virtualisation infrastructure	虛擬化基礎設施升級和更換	4,374,320	4,374,320
One-stop Consumer Information Online Platform for the Elderly	年長消費者一站式線上平台	5,260,002	2,200,000
Revamp and replacement of Accounting and Purchase Requisition system	會計和採購系統改造和更換	4,980,000	2,080,000
Other projects	其他項目	18,203	260,642
		77,160,706	67,054,858
Current liabilities	流動負債	72,070,880	62,617,901
Non-current liabilities	非流動負債	5,089,826	4,436,957
		77,160,706	67,054,858

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15. LEASE LIABILITIES

15. 租賃負債

		2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
Lease liabilities payable:	應付租賃負債：		
Within one year	一年內	1,960,718	1,849,769
Within a period of more than one year but not more than 5 years	一年以上但不超過五年	1,583,284	3,544,001
		3,544,002	5,393,770
Less: Amount due for settlement within 12 months shown under current liabilities	減：於十二個月內到期，並顯示於流動負債	(1,960,718)	(1,849,769)
Amount due for settlement after 12 months shown under non-current liabilities	於十二個月後到期，並顯示於非流動負債	1,583,284	3,544,001

16. LEASEHOLD PROPERTY CONTROL ACCOUNT

16. 租賃物業統制賬項

The amount arises from capital contribution by the Government for the acquisition of leasehold properties and appropriation from general fund in previous years for subsequent purchase of capital assets and is reduced by depreciation of the related assets.

該款項來自於用於購置租賃物業的政府認繳資本及後續購置資本資產的由往年一般基金中撥出的撥款，減去相關資產的折舊。

17. EQUIPMENT CONTROL ACCOUNT

17. 設備統制賬項

The amount was appropriated from general fund in previous years for the acquisition of office equipment, computer equipment and furniture and fixtures and is reduced by depreciation of the related assets.

該款項由往年一般基金中撥出，用於購置辦公室設備、電腦設備、傢俬及裝置，並減去相關資產之折舊。

18. DESIGNATED FUND FOR APPROVED PROJECTS

18. 核準項目之指定基金

The amount represents funds for current projects appropriated from general fund for the below designated activities not yet incurred by the end of the reporting period:

於報告期完結時，現有項目已為以下指定活動從一般基金撥付而未動用的資金：

		2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
Online CHOICE operation reserve	網上《選擇》月刊營運儲備	2,637,344	2,637,344
Office equipment and maintenance	辦公室設備及維修	296,978	296,978
Testing and research	測試和研究	215,902	540,030
IT development	信息系統開發	12,012,000	12,012,000
		15,162,224	15,486,352

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Notes to the Financial Statements (Continued) 財務報表附註 (續)

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

19. CAPITAL COMMITMENTS

19. 資本承擔

	2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
Capital expenditure in respect of renovation and acquisition of plant and equipment contracted for but not provided in the financial statements	19,933,909	26,665,823

有關裝修及購買機器和設備，
已訂約但未在財務報表作出
撥備之資本開支

20. FINANCIAL INSTRUMENTS

20. 金融工具

(a) Categories of financial instruments

(甲) 金融工具類別

	2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
Financial assets Amortised cost	109,480,376	99,200,204
Financial liabilities Amortised cost	12,603,237	14,946,556

金融資產
攤銷成本

金融負債
攤銷成本

(b) Financial risk management objectives and policies

(乙) 金融風險管理目標及政策

The Council's major financial instruments include account receivables, advances to staffs, subvention to be claimed, amount due from Consumer Legal Action Fund, bank balances and cash, provision for restoration cost and account payables and accrued expenses. Details of these financial instruments are disclosed in respective notes. The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The Council Members manage and monitor these exposures to ensure appropriate measures are implemented on a timely and effective manner.

Credit risk and impairment assessment

As at 31 March 2026 and 2025, the Council's maximum exposure to credit risk which will cause a financial loss to the Council due to failure to discharge an obligation by the counterparties arises from the carrying amount of the respective recognised financial assets as stated in the statement of financial position.

In order to minimise the credit risk, the Council reviews the recoverable amount of each individual receivable items at the end of the reporting period to ensure that adequate impairment losses are made for irrecoverable amounts. In addition, the Council performs impairment assessment under ECL model upon application of HKFRS 9 on receivable balances based on provision matrix.

委員會的主要金融工具包括應收賬款、提供予員工的預支款、待索取撥款、消費者訴訟基金的應收款項、銀行結餘及現金、復原成本撥備、應付賬款及應計費用。該等金融工具的詳情已於相應附註中予以披露。與該等金融工具相關的風險以及如何緩解該等風險的政策載於下文。委員會委員管理並監察該等風險，以確保及時有效地採取適當措施。

信貸風險及減值評估

於二零二六年及二零二五年三月三十一日，委員會的最大信貸風險（由於對方未能清償債務將對委員會造成財務損失）源自於財務狀況表呈列的相應已確認金融資產的賬面值。

為了盡量降低信貸風險，委員會於報告期末檢視各項應收項目的可回收金額，以確保為不可回收的金額作出足夠的減值虧損。此外，委員會在應用《香港財務報告準則》第9號後依據預期信貸虧損模式對個別應收結餘單個進行減值評估。

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Notes to the Financial Statements (Continued) 財務報表附註（續）

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(Expressed in Hong Kong dollars) （以港元表示）

20. FINANCIAL INSTRUMENTS (CONTINUED)

(b) Financial risk management objectives and policies (Continued)

Credit risk and impairment assessment (Continued)

For account receivables, advances to staffs, subvention to be claimed and amount due from Consumer Legal Action Fund, the ECL is insignificant as the Council had not encountered any difficulties in collecting from the debtors in the past and is not aware of any financial difficulties being experienced by these debtors.

The credit risk on bank balances is limited because the counterparties are banks with high credit ratings assigned by international credit-rating agencies.

Market riskForeign currency risk

Since majority of the Council's transactions is denominated in Hong Kong dollars ("HK\$") and United States dollars ("US\$"), the Members consider that the Council's exposure to foreign currency risk is insignificant.

Interest rate risk

The Council's exposure to changes in interest rates is mainly attributable to bank balances and cash.

At the end of the reporting period, if interest rates of bank balances denominated in US\$ and HK\$ had been 4% (2025: 4%) basis points higher / lower respectively and all other variables were held constant, the Council's surplus for the year and general fund would increase / decrease by HK\$4,279,587 (2025: HK\$3,862,910).

The sensitivity analysis above has been determined assuming that the change in interest rates had occurred throughout the year and had been applied to the exposure to interest rate risk for bank balances in existence during the year. The 4% (2025: 4%) basis point increase or decrease on the bank balances denominated in US\$ and HK\$ respectively represent the Members' assessment of a reasonably possible change in interest rates over the period until the next annual end of the reporting period. The analysis was performed on the same basis for 2025.

20. 金融工具（續）

(乙) 金融風險管理目標及政策（續）

信貸風險及減值評估（續）

由於委員會過去向債務人收賬時未曾遇到任何困難，且並無意識到該等債務人出現任何財務困難，因此，應收賬款、提供予員工的預支款、待索取撥款、消費者訴訟基金的應收款項的預期信貸虧損有限。

由於對方為獲國際信貸評級機構授予較高信貸評級的銀行，因此銀行結餘的信貸風險有限。

市場風險外幣風險

由於委員會的大部分交易以港元和美元計值，委員會委員認為委員會的外幣風險並不重大。

利率風險

委員會面臨的利率變動風險主要來自於銀行結餘及現金。

於報告期末，倘以美元及港元計值的銀行結餘利率分別上升或下降 4%（二零二五年：4%），而其他變量不變，則委員會的本年度盈餘和一般基金將增加或減少 4,279,587 港元（二零二五年：增加或減少 3,862,910 港元）。

上述敏感度分析乃假設利率變動於年內發生，並適用於年內存在面臨利率風險的銀行結餘。以美元及港元計值的銀行結餘利率上升或下降 4%（二零二五年：4%），代表執行委員會對期內直至報告期內下一年年末可能的利率變動的合理評估。分析依據與二零二五年相同。

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20. FINANCIAL INSTRUMENTS (CONTINUED)

20. 金融工具 (續)

(b) Financial risk management objectives and policies (Continued)

(乙) 金融風險管理目標及政策 (續)

Liquidity risk流動資金風險

The Council is dependent on the government subventions. The Members of the Council consider that the Council is exposed to minimal liquidity risk as the Government would provide subvention for the Council based on budgets prepared by the Council annually. The Members of the Council also closely monitor the Council's cash flow position.

委員會運營是依靠政府撥款。由於政府會根據委員會每年編制的預算撥款，因此，委員會委員認為委員會所面臨的流動資金風險已降至最低。委員會委員亦密切監控其現金流量狀況。

Bank balances comprise of time deposits with an original maturity of twelve months or less.

銀行結餘包括原定到期日為十二個月或以內的定期存款。

The following tables detail the Council's remaining contractual maturity for its non-derivative financial liabilities. The tables have been drawn up based on the undiscounted cash flows of financial liabilities based on the earliest date on which the Council can be required to pay.

下列表格詳細列出了委員會非衍生金融負債的剩餘合約期限。該等表格乃根據在委員會可能被要求付款的最早日期之金融負債未貼現現金流量編制。

		Weighted average effective interest rate 加權平均 實際利率	6 months or less 六個月 或以下 HK\$ 港元	6 - 12 months 六至 十二個月 HK\$ 港元	1 - 5 years 一至 五年 HK\$ 港元	Total undiscounted cash flows 未貼現現金 流量總額 HK\$ 港元	Carrying amounts 賬面 金額 HK\$ 港元
2026	二零二六年						
Account payables	應付賬款		9,059,236	-	-	9,059,236	9,059,236
Lease liabilities	租賃負債	5.85	1,052,500	1,052,500	1,615,200	3,720,200	3,544,002
Total	合計		10,111,736	1,052,500	1,615,200	12,779,436	12,603,238
2025	二零二五年						
Account payables	應付賬款		9,552,786	-	-	9,552,786	9,552,786
Lease liabilities	租賃負債	5.88	1,052,500	1,052,500	3,720,200	5,825,200	5,393,770
Total	合計		10,605,286	1,052,500	3,720,200	15,377,986	14,946,556

(c) Fair value measurements of financial instruments

(丙) 金融工具之公平價值計量

The Members of the Council consider that the carrying values of financial assets and financial liabilities recognised in the financial statements approximate their fair values.

委員會委員認為，在財務報表中確認的金融資產及金融負債之賬面值與其公平值相若。

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Notes to the Financial Statements (Continued) 財務報表附註（續）

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

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21. RECONCILIATION OF LIABILITIES ARISING FROM FINANCING ACTIVITIES

The table below details changes in the Council's liabilities from financing activities, including both cash and non-cash changes. Liabilities arising from financing activities are those for which cash flows were, or future cash flows will be, classified in the Council's statement of cash flows from financing activities.

21. 融資活動所產生負債之對賬

下表為由融資活動所產生委員會之負債之變動詳情，包括現金及非現金變動。由融資活動所產生之負債乃為現金流量或將來現金流量於委員會現金流量表分類為來自融資活動產生的現金流量。

		Lease liabilities 租賃負債 HK\$ 港元 (Note 15) (附註 15)	Subventions received in advance 預收撥款 HK\$ 港元 (Note 14) (附註 14)	Total 合計 HK\$ 港元
At 1 April 2024	於二零二四年四月一日	9,476,053	59,319,869	68,795,922
Financing cash flows	融資現金流量	(2,877,108)	13,344,289	10,467,181
Interest expenses	利息支出	441,306	-	441,306
Early termination	提前終止	(1,646,481)	-	(1,646,481)
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用	-	(5,609,300)	(5,609,300)
At 31 March 2025 and 1 April 2025	於二零二五年三月三十一日及二零二五年四月一日	5,393,770	67,054,858	72,448,628
Financing cash flows	融資現金流量	(2,104,999)	15,025,743	12,920,744
Interest expenses	利息支出	255,231	-	255,231
Subventions utilisation on property, plant and equipment	物業、機器及設備之撥款使用	-	(4,919,895)	(4,919,895)
At 31 March 2026	於二零二六年三月三十一日	<u>3,544,002</u>	<u>77,160,706</u>	<u>80,704,708</u>

22. RELATED PARTY TRANSACTION

The Council charged a fee of HK\$920,210 (2025: HK\$992,435) for administrative service and office support (comprising salary costs and attributable overhead) provided to the Consumer Legal Action Fund (the "Fund") during the year. The charge is in accordance with the provision of the Trust Deed governing the Funds and approved by both the Council and the Board of Administrators of the Fund.

22. 關聯方交易

委員會於年內收取 920,210 港元（二零二五年：992,435 港元），作為本年度向消費者訴訟基金（「基金」）提供行政服務和辦公室支援（包括薪金支出及相關開銷）的費用。該收費符合管限基金之信託契據中的條款規定，並經委員會與消費者訴訟基金執行委員會批核。

PRODUCT TESTING AND MARKET SURVEY REPORTS

產品試驗及市場調查報告

1. ELECTRICAL & ELECTRONIC GOODS	電氣及電子產品	類別
•	Adaptors 萬能插蘇	T
•	Bluetooth Speakers 藍牙揚聲器	T
•	Cordless Upright Vacuum Cleaners 無線直立式吸塵機	T
•	Gaming Controllers 遊戲控制器	T
•	Laptops 手提電腦	T
•	Mobile Phones 手提電話	T
•	Steam Ovens 蒸焗爐	T
•	Portable Fans 可攜式風扇	T
•	Soundbars 條形喇叭	T
•	Split-type Air Conditioners 分體式冷氣機	T
•	Tabletop Water Dispensers 座枱式水機	T
•	Tablets 平板電腦	T
•	Wearables 智能手錶及手環	T
2. SOFTWARE & APPLICATIONS	軟件及應用程式	
•	Internet Security Software 網絡安全軟件	T
•	Password Manager Tools 密碼管理工具	T
3. HEALTH, BEAUTY & PERSONAL CARE PRODUCTS	保健、美容及個人護理用品	
•	Bath Bombs 沐浴球	T
•	Clay Masks 泥狀清潔面膜	T
•	Exfoliating Face Washes 去角質潔面產品	T
•	Foot Creams 足部護理霜	T
•	Liquid and Cream Eyeshadows 霜狀和液狀眼影	T
•	Mouth Ulcer Products 口腔潰瘍產品	S
•	Perfume 香水	T
4. HOUSEHOLD PRODUCTS	家居用品	
•	Air Fresheners 空氣清新劑	T
•	Duvets 冬季雙人被	T
•	Non-stick Pans 易潔鑊	T
•	Pillows 枕頭	T

5. CLOTHING, FOOTWEAR & ACCESSORIES 衣物、鞋履及配件

- Children's Raincoats and Ponchos 兒童雨衣、雨披 T
- Innerwear for Men 男裝內衣 T
- School Shoes 學生鞋 T

6. TOYS, STATIONERIES & CHILDREN PRODUCTS 玩具、文具及兒童用品

- Baby Pushchairs 嬰兒手推車 T
- Dog Toys 狗玩具 T
- Modelling Dough and Clay 泥膠和黏土 T

7. AUTOMOBILE PRODUCTS 汽車

- Child Car Seats 兒童汽車安全座椅 T

8. SPORTS EQUIPMENT 運動用品

- Hiking Poles 行山杖 T

SERVICE SURVEY REPORTS

服務調查報告

Service Surveys Published in CHOICE 於《選擇》月刊發表的服務調查

- 24-hour Fitness Centres 24 小時健身室
- Child Vaccination Schemes 兒童疫苗計劃
- Digital Legacy on Social Media Platforms 社交媒體平台的數碼遺產
- Driving Schools 駕駛學校
- Online Purchase of Pets and Petfishing 網購寵物及寵物釣魚詐騙
- Power Bank Rental Services 共享流動充電器租借服務
- Qualifying Deferred Annuity Policies 合資格延期年金
- Soon-to-expire Food 臨期食品
- Travel Insurance 旅遊保險

Online Price Surveys 網上價格調查*

- Infant Formula Price Surveys 嬰幼兒奶粉價格調查
- Oil Price Watch 油價資訊通
- Online Price Watch 格價資訊通 (前稱「網上價格一覽通」)

* Published on the Council's Website 刊登於本會網站

FEATURE ARTICLES AND IN-DEPTH STUDIES

專題報告及深入研究

Product and Service Feature Articles Published in CHOICE 於《選擇》月刊發表的 產品及服務專題報告

- Behavioural Bias in Investment 投資上的行為偏見
- Cognitive Wellness in Elderly People 長者認知健康
- Credit Card Overseas Handling Fees 信用卡海外簽帳手續費
- Dental Care for the Elderly 長者假牙護理
- Different Coloured Fruits 解構各「色」水果
- Dried Shiitake Mushrooms 乾香菇
- Floral Tea 花茶
- Geographical Indications 地理標誌
- Health Issues for Fingernails 指甲健康問題
- Hong Kong Eco-tours 香港生態旅遊
- Joint Replacement Surgery 關節置換手術
- Lipid Soluble Vitamins 脂溶性維他命
- Myopia Control Products for Children 兒童近視控制產品
- Retinal Detachment or Holes 視網膜脫落或穿孔
- Sciatica in Elderly People 長者坐骨神經痛
- Seafood-made Seasoning 海鮮製調味料
- Senior Insomnia 長者失眠問題
- Smart Water Use Practices for Home 家居智慧用水習慣
- Strong-scented or Strong-flavoured Foods 氣味或味道濃烈的食物
- Sustainable Fashion 可持續時尚
- Tomatoes and Processed Tomatoes 番茄和番茄製品
- Toys or Cosmetics? 玩具還是化妝品?
- Travel eSIMs 外遊 eSIMs
- Water Soluble Vitamins 水溶性維他命

Other Feature Articles 其他專題報告

- CHOICE Article on Undisclosed Encumbrances in Second-hand Property Transactions
「買二手樓如何避免『房』『財』兩失」《選擇》月刊文章 (15 May 2025)
- CHOICE Article on Cross-boundary Shopping Risks
跨境購物的本地風險 香港消費者須知《選擇》月刊文章 (15 October 2025)

In-depth Studies 深入研究

- Enhancing Governance in Telehealth: Fostering Consumer Trust and Innovation
《信任與創新：提升遙距醫療管治》 (19 August 2025)

CONSULTATION PAPERS RESPONDED TO BY THE COUNCIL

諮詢文件回應

1. Council on Human Reproductive Technology – Consultation on Proposed Amendments to the Code of Practice on Reproductive Technology & Embryo Research
人類生殖科技管理局 – 有關《生殖科技及胚胎研究實務守則》的建議修訂之諮詢
(17 April 2025)
2. Insurance Authority – Consultation on the Draft Insurance (Public Disclosure) Rules
香港保險業監管局 – 有關《保險業（公眾披露）規則》草擬本之諮詢
(25 April 2025)
3. Mandatory Provident Fund Schemes Authority – Consultation on Full Portability of MPF Benefits under the MPF System
強制性公積金計劃管理局 – 有關強積金制度下強積金「全自由行」之諮詢
(2 May 2025)
4. Home and Youth Affairs Bureau – Consultation on the Regulatory Regime on Basketball Betting
民政及青年事務局 – 有關籃球博彩規管制度之諮詢
(2 May 2025)
5. Hong Kong Monetary Authority – Consultation on the Draft Guideline on Supervision of Licensed Stablecoin Issuers
香港金融管理局 – 有關持牌穩定幣發行人監管指引草擬本之諮詢
(30 June 2025)
6. Agriculture, Fisheries and Conservation Department – Consultation on the Updating of Hong Kong Biodiversity Strategy and Action Plan
漁農自然護理署 – 有關更新香港《生物多樣性策略及行動計劃》之諮詢
(11 July 2025)
7. Securities and Futures Commission – Consultation on Proposed Amendments to the Securities and Futures Ordinance and the Anti-Money Laundering and Counter-Terrorist Financing Ordinance Relating to the Use of Certain Titles
香港證監會 – 有關就若干稱銜的使用而建議對《證券及期貨條例》和《打擊洗錢及恐怖分子資金籌集條例》作出修訂之諮詢
(7 August 2025)
8. The Hong Kong Association of Banks – Consultation on Guideline on Elderly-friendly Banking Services*
香港銀行公會 – 有關長者友善銀行服務指引之諮詢 *
(12 August 2025)
9. Financial Services and the Treasury Bureau – Consultation on Enhancing Regulation of Licensed Money Lenders
財經事務及庫務局 – 有關加強規管持牌放債人之諮詢
(29 August 2025)
10. Health Bureau – Consultation on Enhancing Price Transparency of Private Healthcare Services*
醫務衛生局 – 有關提高私營醫療服務收費透明度之諮詢 *
(10 September 2025)

11. Communications Authority – Consultation on Renewal of Domestic Free Television Programme Service Licences 2025
通訊事務管理局 – 有關本地免費電視節目服務牌照續期之諮詢 2025
(30 September 2025)
12. Health Bureau – Market Survey on the Inclusion of Inpatient Chinese Medicine Benefits under Voluntary Health Insurance Scheme*
醫務衛生局 – 有關將中醫住院保障納入自願醫保計劃之市場調查 *
(26 November 2025)
13. Commerce and Economic Development Bureau – Consultation on Updates to Safety Standards for Children's Products Under the Toys and Children's Products Safety Ordinance
商務及經濟發展局 – 有關更新玩具及兒童產品安全標準建議之諮詢
(15 December 2025)
14. Communications Authority – Consultation on Renewal of Domestic Pay Television Programme Service Licence 2026
通訊事務管理局 – 有關本地收費電視節目服務牌照續期之諮詢 2026
(6 February 2026)

* Private Consultation 非公開諮詢

2025-26

ANNUAL REPORT OF THE CONSUMER LEGAL ACTION FUND

消費者訴訟基金年報



CONSUMER LEGAL ACTION FUND MANAGEMENT COMMITTEE

(as at 31 July 2026 截至 2026 年 7 月 31 日)

消費者訴訟基金管理委員會

Chairman 主席



Mr Richard KHAW Wei-kiang, SC, JP
許偉強資深大律師，太平紳士

Vice-Chairman 副主席



Mr Johnny MA Ka-chun, SC
馬嘉駿資深大律師



Ms Astina AU Sze-ting
區詩婷大律師



Ms Theresa Lena CHOW
周廷勵大律師



Ms Stephanie HUNG Yu-jie
洪羽緹大律師



Ms Vinci LAM Wing-sai, SC
林穎茜資深大律師



Mr Eugene LIU
廖於勤先生



Mr Duncan MA Tak-yan
馬德仁先生



Mr Alan NG Man-sang
吳敏生大律師



Dr Karen SHUM Hau-yan
沈孝欣醫生



Dr Alaina SHUM
沈朝暉博士
(from 2025.08.21 起)



Mr Philip WONG Wing-cheong
黃永昌律師

ANNUAL REPORT OF THE CONSUMER LEGAL ACTION FUND 2025-26

消費者訴訟基金年報 2025-26

The Consumer Council is the Trustee of the Consumer Legal Action Fund (the Fund) through a Declaration of Trust executed on 30 November 1994.

Purpose

The Fund was established with an initial Government grant of HK\$10 million. Subsequently three extra grants each in the amount of HK\$10 million were received in May 2010, May 2018 and July 2024 respectively. The Fund aims to facilitate easier consumer access to legal remedies by providing legal assistance to consumers, particularly for cases involving significant public interest and injustice. Through granting assistance to eligible cases, the Fund also aims to deter business malpractices and enhance public awareness of consumer rights.

Administration

The Council, as the Trustee, is responsible, through a Board of Administrators, for the overall administration and investment of the Fund. The Board of Administrators is in turn, underpinned by a Management Committee. The latter, whose members were appointed by the Commerce and Economic Development Bureau, is responsible for advising on the eligibility and merits of applications seeking assistance from the Fund.

Operation

It is the function of the Council to help consumers resolve their complaints with the traders concerned by means of conciliation. The Council may, if it considers appropriate or if the complainants so request, refer cases of complaints to the Fund for consideration. Consumers may also apply to the Fund directly for assistance.

Generally, in processing an application for assistance, the Fund will consider whether all other means of dispute resolution have been exhausted and will assess the case against established eligibility criteria. Such criteria include whether the case involves significant consumer interest; whether a large group of consumers have been or will potentially be adversely affected; whether the case has a reasonable chance of success; whether assistance to the matter concerned can promote the consumer cause and produce deterrent effects on unscrupulous business practices; and whether it is practicable for the Fund to offer timely assistance.

消費者委員會是消費者訴訟基金（以下簡稱基金）的信託人。基金於 1994 年 11 月 30 日依據信託聲明成立。

目的

基金成立初時獲政府撥款港幣 1,000 萬元，其後在 2010 年 5 月、2018 年 5 月及 2024 年 7 月再分別獲政府撥款各港幣 1,000 萬元。基金旨在為尋求法律協助的消費者提供便捷的途徑，特別在涉及重大公眾利益和公義的事件上，協助消費者循法律途徑追討賠償。透過協助符合資格的個案，基金亦旨在遏止不當的經營手法，及讓公眾認識消費者的權利。

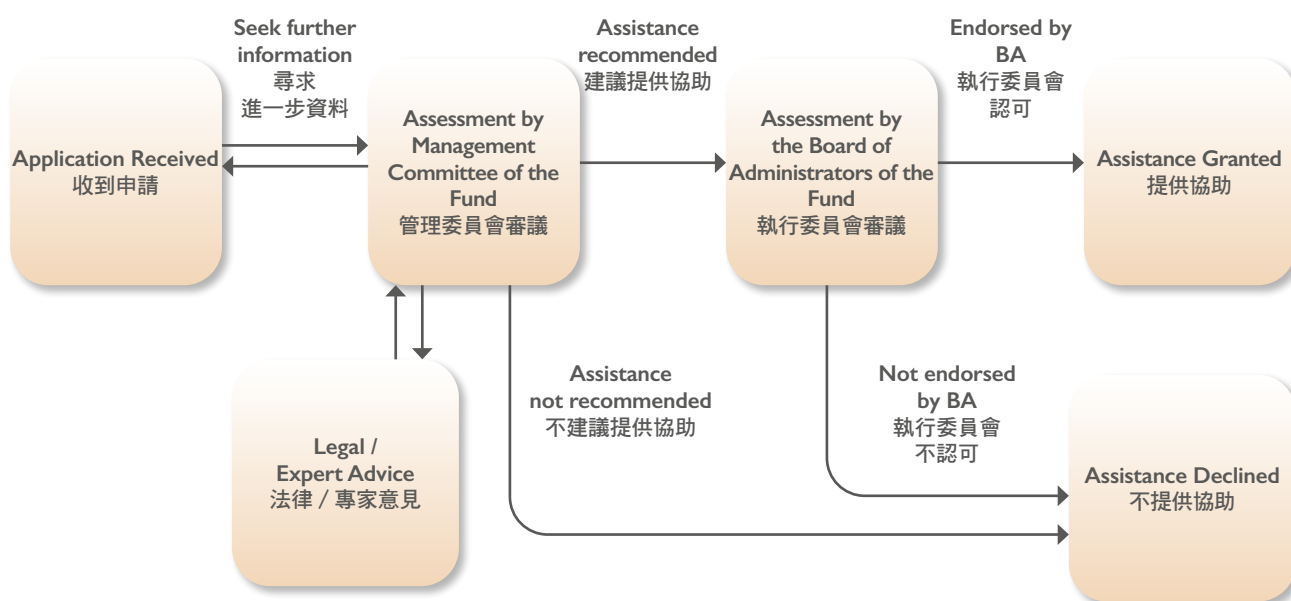
行政管理

本會作為基金的信託人，是透過基金執行委員會，處理基金的行政及投資事宜。執行委員會根據基金管理委員會的建議批核申請個案，包括申請人是否符合資格，及個案的理據是否充分等。管理委員會成員由商務及經濟發展局委任。

基金運作

本會一向以調停方式致力協助消費者解決他們與商戶之間的糾紛，並在適當情況或在投訴人要求下，將個案轉介基金考慮給予協助。此外，消費者亦可直接向基金提出申請。

一般來說，基金在處理申請時，會考慮申請人是否已嘗試其他解決辦法，並根據既定的準則審批申請，這些準則包括個案是否涉及重大的消費者利益、受影響的消費者是否眾多、是否有合理的勝訴機會、協助是否有利促進消費者權益及對不當經營手法能否產生阻嚇作用，以及基金實際上是否可以提供及時的協助等。



Deliberation

During the year under review, the Management Committee held 4 meetings and resolved matters by circulation on 46 occasions, while the Board of Administrators held 1 meeting and resolved matters by circulation on 10 occasions.

Altogether, the Fund considered 37 applications and 1 previous application seeking reconsideration of the Management Committee's previous decision, across different categories during the year under review.

After thorough consideration, the Fund declined 32 applications relating to complaints involving beauty services, employment agency, fitness services, furniture company, immigration consultancy services, moving company, property management services, purchase of local property and residential renovation respectively. During the reporting period, the Fund affirmed the original decision of 1 previous application seeking reconsideration of the Management Committee's previous decision relating to property management.

During the reporting period, the Fund granted assistance to 5 applications. These applications relate to immigration consultancy services, medical beauty and timeshare.

處理個案

本年度基金管理委員會共舉行了 4 次會議，另 46 次以文件通傳方式議決事項。而執行委員會共舉行了 1 次會議，另 10 次以文件通傳方式議決事項。

年內，基金共審議了 37 宗申請及 1 宗已審議的申請尋求重新考慮管理委員會早前所作出的決定，涉及不同類別的申請。

經詳細考慮及審議後，基金否決 32 宗分別涉及美容、外傭中介、健身、傢俬公司、移民諮詢服務、搬運公司、物業管理服務、購買本地物業、家居裝修的申請。本報告期間，基金就 1 宗涉及屋苑管理的已審議申請尋求重新考慮管理委員會早前所作出的決定，維持原本決定。

本年度基金提供協助予 5 宗關於移民諮詢服務、醫學美容和時光共享的新申請。

Statistics

During the reporting period, the Fund has received a total of 40 new applications and has granted assistance to 5 applications¹.

Finance

The Fund's income is derived from:

- (a) investing the capital sum in fixed deposits;
- (b) charging applicants a fee of HK\$100 each for cases within the jurisdiction of the Small Claims Tribunal and HK\$1,000 each for other court cases;
- (c) recovering legal costs from defendants in successful cases; and
- (d) receiving from each successful case a contribution of 10% of the benefits gained by the assisted consumer.

As at 31 March 2026, the Fund had a balance of approximately HK\$17.64 million².

Acknowledgements

On 1 April 2025 and 6 December 2025, Ms Astina AU Sze-ting, Dr Karen SHUM Hau-yan, Mr Philip WONG Wing-cheong, Ms Theresa Lena CHOW and Ms Stephanie HUNG Yu-jie were reappointed as Management Committee Members, continuing to provide valuable advice and support for the work of the Consumer Legal Action Fund. On 21 August 2025, Dr Alaina SHUM was newly appointed as ex-officio member of the Management Committee.

統計

本報告期間，基金共接獲 40 宗申請，其中 5 宗申請獲基金協助¹。

財務狀況

基金的收入來源如下：

- (a) 利用資金作定期儲蓄收取利息；
- (b) 向申請人收取費用：小額錢債審裁處案件每宗收取港幣 100 元，其他案件每宗收取港幣 1,000 元；
- (c) 成功個案中被告人賠償的訟費；及
- (d) 受助消費者勝訴後，基金從他們所獲取的金額中收取一成，作為分擔費用。

截至 2026 年 3 月 31 日止，基金結餘約港幣 17,640,000 元²。

鳴謝

於 2025 年 4 月 1 日及 12 月 6 日，區詩婷大律師、沈孝欣醫生、黃永昌律師、周廷勵大律師及洪羽緹大律師再次獲委任為管理委員會委員，繼續就消費者訴訟基金的工作提供寶貴意見與支持。此外，於 2025 年 8 月 21 日，沈朝暉博士獲委任為新任的當然成員。

1. See Annexes A, B and C for the Statistics for Assisted Cases and Applications of Consumer Legal Action Fund for the period under review, Cases Granted Assistance, and Cases Carried Over From Previous Year.

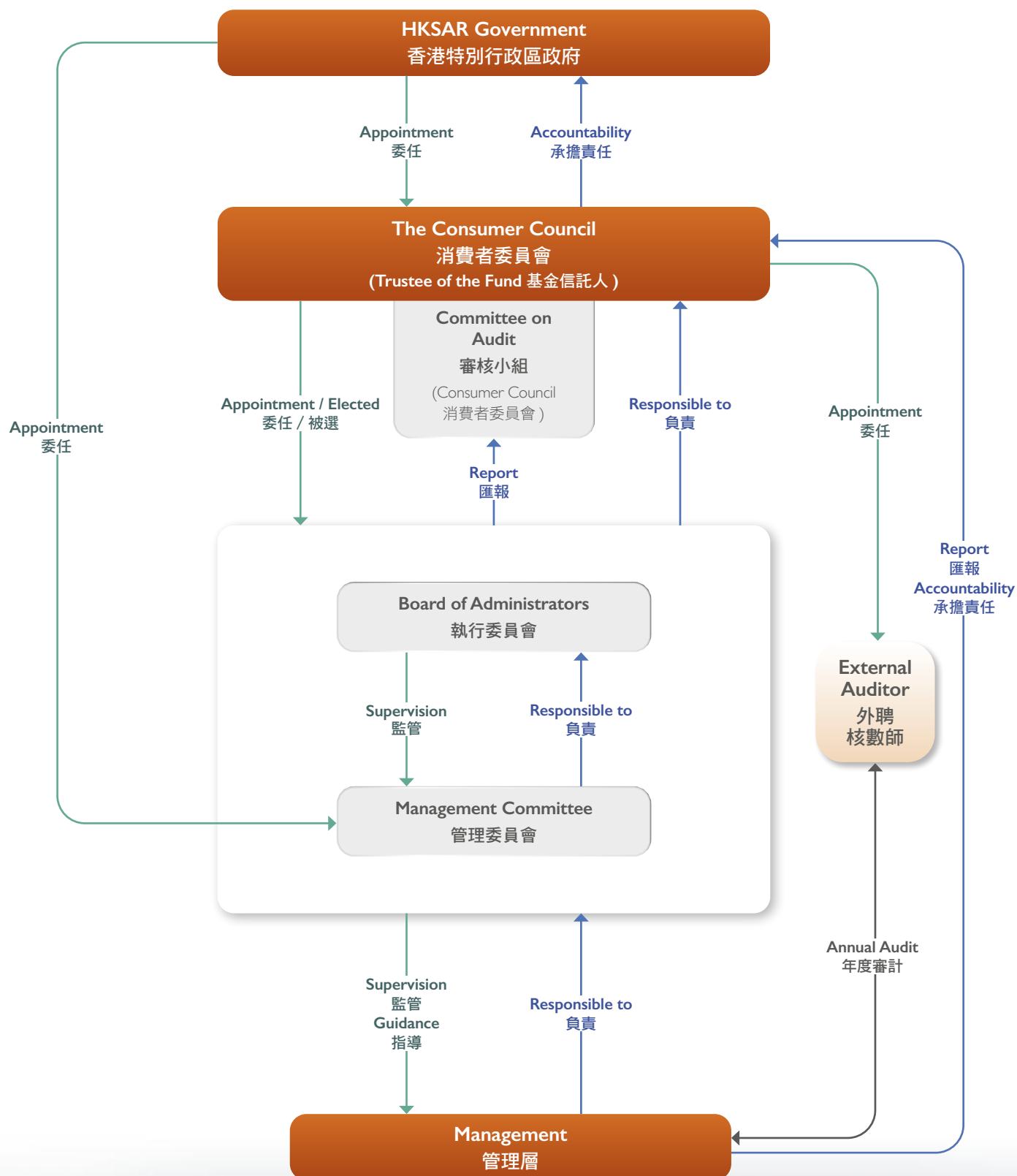
附錄甲、乙及丙詳列消費者訴訟基金於本年度之申請個案統計、年內獲予以協助的個案，以及繼續跟進的個案。

2. See Annex D for the Fund's Auditors' Report and Financial Statements for the period under review.

附錄丁詳列基金本年度的核數師報告及財政報告。

CORPORATE GOVERNANCE STRUCTURE

基金管治架構



MEMBERSHIP AND KEY FUNCTIONS

委員及主要職責

Consumer Legal Action Fund – Board of Administrators 消費者訴訟基金執行委員會

Number of Meetings 會議次數：
1 meeting and by circulation
1 次會議，及以文件通傳方式 傳方式

Chairman 主席

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

Vice-Chairman 副主席

Mr Tony PANG Chor-fu, MH
彭楚夫先生，榮譽勳章

Members 委員

Mr Stephen LEUNG Shing-yum 梁盛蔭律師
Dr Alaina SHUM 沈朝暉博士
(from 2025.08.21 起)
Mr Selwyn YU Sing-cheung, SC 余承章資深大律師

Key Functions 主要職能

The Board of Administrators shall:

1. be responsible to the Trustee;
2. report all its proceedings to the Trustee in due course; and
3. perform such duties as may be prescribed by the Trustee from time to time,

and may exercise such of the powers as may be delegated by the Trustee to it from time to time.

執行委員會應：

1. 對受託人負責；
2. 適時向信託人報告所有程序；及
3. 履行信託人不時規定的職責，並可行使信託人不時授予的權力。

Consumer Legal Action Fund – Management Committee 消費者訴訟基金管理委員會

Number of Meetings
會議次數：5

Chairman 主席

Mr Richard KHAW Wei-kiang, SC, JP
許偉強資深大律師，太平紳士

Vice-Chairman 副主席

Mr Johnny MA Ka-chun, SC 馬嘉駿資深大律師

Members 委員

Ms Astina AU Sze-ting 區詩婷大律師
Ms Theresa Lena CHOW 周廷勵大律師
Ms Stephanie HUNG Yu-jie 洪羽捷大律師
Ms Vinci LAM Wing-sai, SC 林穎茜資深大律師
Mr Eugene LIU 廖於勤先生
Mr Duncan MA Tak-yan 馬德仁先生
Mr Alan NG Man-sang 吳敏生大律師
Dr Karen SHUM Hau-yan 沈孝欣醫生
Dr Alaina SHUM 沈朝暉博士
(from 2025.08.21 起)
Mr Philip WONG Wing-cheong 黃永昌律師

Key Functions 主要職能

The Management Committee shall:

1. be responsible to the Board of Administrators;
2. furnish to the Board of Administrators reports on its proceedings and the management of the Fund at such times as the Board of Administrators may from time to time consider necessary; and
3. perform such duties relating to the management of the Fund, including but not limited to the determination on the eligibility of the applicants seeking Legal Assistance from the Fund and making recommendation to the Board of Administrators on whether to grant, refuse or terminate Legal Assistance and such other duties as may be prescribed by the Board of Administrators from time to time;

and may exercise such of the powers as may be delegated by the Board of Administrators to it from time to time

管理委員會應：

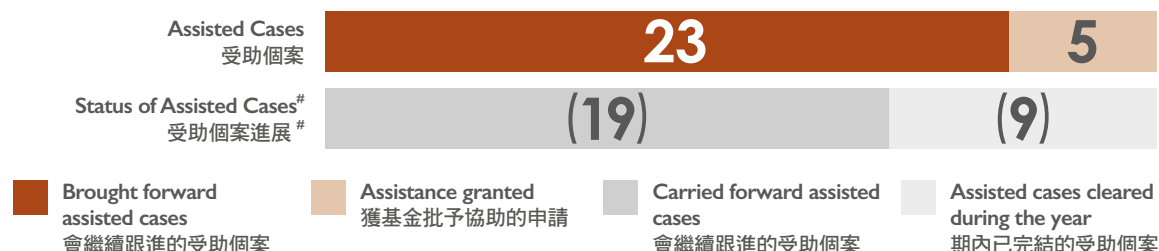
1. 對執行委員會負責；
2. 按執行委員會不時認為有需要，向執行委員會提交有關其議事及基金管理情況的報告；
3. 履行與基金管理有關的職責，包括但不限於就尋求消費者訴訟基金協助之申請人是否符合申請條件及就是否批出、拒絕或終止法律協助向執行委員會作出建議，以及履行執行委員會不時規定的其他職責；

並可行使執行委員會不時授予的權力。管理委員會負責就尋求消費者訴訟基金協助之申請是否符合申請條件及法律依據上提供建議。

STATISTICS FOR ASSISTED CASES AND APPLICATIONS OF CONSUMER LEGAL ACTION FUND IN 2025-26

於 2025-26 年度消費者訴訟基金受助個案及申請的統計

Assisted Cases 受助個案



Breakdown on status of assisted cases: # 受助個案進展的狀況：

Compensation recovered 獲得賠償	
• out-of-court settlement 庭外和解	2
• judgment obtained 經勝訴獲取	5
Cases not pursued further 未再跟進	
• no recovery prospect 因無賠償可能	0
• application withdrawn 因申請撤回	1
• terminated by the Fund 被基金終止	1

In process 在處理中

19

Status of Applications During the Reporting Period 報告期內申請狀況



* Breakdown of cases with application handled: * 已處理的申請狀況：

Assistance granted 獲基金批予協助的申請	5
Assistance declined 基金不接納的申請	33

2024-25 Carried Forward Assisted Cases and Applications

2024-25 年度會繼續跟進的受助個案及申請



1. "Brought forward applications" means the number of applications received by the Fund during the reporting period and pending for deliberation of the Management Committee. 「會繼續跟進的申請」指在報告期間基金已接獲及有待管理委員會審議的申請數目。
2. "New applications and applications seeking reconsideration" means the number of applications and applications seeking reconsideration received by the Fund during the reporting period. 「基金接獲的新申請及要求再考慮的申請」指在報告期間基金已接獲的申請及要求再考慮的申請數目。
3. "Applications handled" means the number of applications deliberated by the Management Committee during the reporting period. 「已處理的申請」指在報告期間管理委員會已審議的申請數目。
4. "Carried forward applications" means the number of applications received by the Fund during the reporting period and pending for deliberation of the Management Committee. 「會繼續跟進的申請」指在報告期間基金已接獲及有待管理委員會審議的申請數目。
5. "Problem solved" means the number of applications which the disputes were resolved before deliberation of the Management Committee during the reporting period. 「問題已獲解決」指在報告期間，個案中的爭議於管理委員會審議前已獲得解決的申請數目。

CASES GRANTED ASSISTANCE

獲予以協助個案



1. Beauty Services — Unscrupulous Trade Practices

Evidence indicated that the assisted consumer purchased prepaid packages of breast enhancement treatments as a result of unscrupulous trade practices of the beauty centre concerned.

The Fund considered that the case involved sufficient legal merits and significant consumer interest. During the reporting period, the Fund instructed solicitors to provide assistance to the assisted consumer.

美容服務 — 不良營商手法

證據顯示受助消費者因涉案美容中心的不良營商手法推銷而購買了豐胸療程的預付套餐。

基金認為個案有充分的法律理據及重大的消費者利益。本報告期間，基金已委託律師向受助消費者提供協助。

2. Immigration Consultancy Services — Breach of Duties

Evidence indicated that an immigration consultancy services company had breached its contractual and common law duties of care towards the assisted consumer; rendering the assisted consumer's immigration application unsuccessful.

The Fund considered that the case involved sufficient legal merits and significant consumer interest. During the reporting period, the Fund instructed solicitors to provide assistance to the assisted consumer.

移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司違反了其合約及普通法上的謹慎責任而導致受助消費者未能成功申請移民。

基金認為個案有充分的法律理據及重大的消費者利益。本報告期間，基金已委託律師向受助消費者提供協助。

3. Immigration Consultancy Services — Breach of Duties

Evidence indicated that an immigration consultancy services company had breached the service agreement and failed to perform its obligation as an immigration consultant under the agreement to assist the assisted consumer in applying for immigration.

The Fund considered that the case involved sufficient legal merits and significant consumer interest. Upon due execution of the Agreement with the assisted consumer, the Fund will instruct solicitors to commence proceedings against the company.

移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司違反了服務協議，且未能履行其作為移民顧問在該協議下協助受助消費者辦理移民申請的責任。

基金認為個案有充分的法律理據及重大的消費者利益。當受助消費者簽署與基金訂立的協議書後，基金便會委託律師向涉案公司採取法律行動。



4. Medical Beauty Services — Breach of Duties

Evidence indicated that the assisted consumer sustained personal injuries at the back of her left ear as a result of laser treatments performed by the trader.

The Fund considered that the case involved sufficient legal merits and significant consumer interest. During the reporting period, the Fund instructed solicitors to provide assistance to the assisted consumer.

醫學美容服務 — 違反責任

證據顯示受助消費者因接受涉案商戶的激光療程而導致左耳後方受傷。

基金認為個案有充分的法律理據及重大的消費者利益。至本報告期末，基金已委聘律師代表受助消費者的程序。



5. Time-sharing Scheme — Aggressive Commercial Practices

Evidence indicated that the assisted consumer was induced into entering a timeshare vacation club membership agreement by the trader's unconscionable and unfair sales tactics.

The Fund considered that the case involved sufficient legal merits and significant consumer interest. Upon due execution of the Agreement with the assisted consumer, the Fund will instruct solicitors to commence proceedings against the trader.

共享時光服務 — 威嚇性營商手法

證據顯示受助消費者受到涉案公司的不合情理和不良營商手法影響而簽署了一份時光共享會籍合約。

基金認為個案有充分的法律理據及重大的消費者利益。當受助消費者簽署與基金訂立的協議書後，基金便會委託律師向涉案公司採取法律行動。



Cases Carried Over From Previous Year

The Fund continued to work on the following cases brought forward from the previous year:

1. Beauty Services — Unscrupulous Trade Practices

Evidence indicated that the assisted consumer entered into various treatment plans as a result of the trader's unscrupulous trade practices.

During the reporting period, follow up actions were in progress.

2. Beauty Services — Unscrupulous Trade Practices

Evidence indicated that the assisted consumer, being a person suffering from depressive disorder, purchased 9 beauty treatment packages as a result of unscrupulous trade practices of the beauty centres concerned.

During the reporting period, a settlement was concluded with the trader. The assisted consumer received the settlement sum and the case was settled.

3. Beauty Services — Unscrupulous Trade Practices

Evidence indicated that the assisted consumer purchased a prepaid package of 22 sessions of beauty treatment as a result of unscrupulous trade practices of the beauty centre concerned.

During the reporting period, the assisted consumer reached a settlement agreement with the beauty centre and follow-up actions were in progress.

4. Continuous Positive Airway Pressure Device — Product Liability

The assisted consumer claimed that the use by her spouse of a continuous positive airway pressure device, which was subject to product recall, caused his death.

During the reporting period, the Fund terminated assistance.

5. Financial Services — Breach of Duty and Contract

Evidence indicated that the assisted consumer sustained loss in investing in London Gold as a result of the breach of duty and contractual obligation by the trader. In view of the circumstances of the case, the Fund considered that there were sufficient merits and significant consumer interest for assistance to be granted for legal action to be taken against the trader.

During the reporting period, follow-up actions were in progress.

6. Financial Services — Fraud

Evidence indicated that the assisted consumer suffered loss due to suspected fraud perpetrated by a trader purporting to offer gold trading services.

During the reporting period, follow-up actions were in progress.

繼續跟進的個案

基金繼續跟進上年度未完成的個案，進展如下：

1. 美容服務 — 不良營商手法

證據顯示受助消費者因涉案公司的不良營商手法而簽署了多份美容服務合約。

本報告期間，有關的跟進行動正在進行中。

2. 美容服務 — 不良營商手法

受助消費者是一名抑鬱症患者，證據顯示受助消費者受到涉案公司以不良營商手法誘使而購買了 9 份美容療程套餐。

本報告期間，受助消費者與涉案公司達成和解及收到和解金額，事件得以解決。

3. 美容服務 — 不良營商手法

證據顯示受助消費者受到涉案美容中心以不良營商手法推銷，而購買了一個包含 22 次美容療程的預付套餐。

本報告期間，受助消費者與涉案美容中心達成和解協議，有關的跟進行動正在進行中。

4. 持續陽壓呼吸裝置 — 產品責任

受助消費者聲稱其配偶因使用一款被生產商召回的持續陽壓呼吸裝置而導致死亡。

本報告期間，基金終止有關的協助。

5. 金融服務 — 違反責任及合約

證據顯示涉案商戶違反責任及合約，導致受助消費者在倫敦金的投資中蒙受損失。鑑於個案有充足的法律理據和涉及重大的消費者利益，基金協助受助消費者向涉案公司採取法律行動。

本報告期間，有關的跟進行動正在進行中。

6. 金融服務 — 欺詐

證據顯示受助消費者受到涉案公司以聲稱提供黃金交易服務進行的懷疑欺詐行為而蒙受損失。

本報告期間，有關的跟進行動正在進行中。

7. Financial Services — Instalment Payment Plan

The assisted consumers lodged claims against a beauty centre and a bank in separate proceedings in the Small Claims Tribunal ("SCT") concerning a dispute arising out of the purchase of a beauty package from the beauty centre with a loan offered by the bank under a credit card instalment payment plan. Favourable judgment was obtained against the beauty centre for rescission of the purchase contract and damages. However, the proceedings against the bank claiming, amongst other things, late payment interest charged by the bank was unsuccessful.

During the reporting period, the Fund completed the follow up actions on the appeal against the judgment of the SCT. The case concluded accordingly.

8. Fitness Services — Breach of contract and Unscrupulous Trade Practices

Evidence indicated that the assisted consumer entered into 2 personal training plans as a result of the unfair trade practices and unconscionable conduct of the fitness centre. The trader subsequently failed to provide services.

During the reporting period, the assisted consumer withdrew the application due to personal reasons.

9. Immigration Consultancy Services — Breach of Duties

Evidence indicated that an immigration consultancy services company had breached its contractual and common law duties of care towards the assisted consumers, rendering them unable to proceed with their immigration process.

During the reporting period, the case concluded following the delivery of a final judgment after assessment of damages in favour of the assisted consumer by the District Court.

10. Immigration Consultancy Services — Breach of Duties

Evidence indicated that an immigration consultancy services company had breached its contractual and common law duties of care towards the assisted consumer, rendering her immigration application unsuccessful.

During the reporting period, follow-up actions were in progress.

11. Immigration Consultancy Services — Breach of Duties

Evidence indicated that an immigration consultancy services company had breached its contractual and common law duties of care towards the assisted consumers, rendering their immigration application unsuccessful.

During the reporting period, follow-up actions were in progress.

12. Legal Services — Breach of Duties

Evidence indicated that a law firm had breached its duties of care and fiduciary duties towards the assisted consumers, causing them to suffer loss as a result of the loss of priority in the charging order obtained over the judgment debtor's property to another client of the law firm.

During the reporting period, agreement on the settlement sum was concluded with the law firm and follow up actions in pursuance of the agreement were in progress.

7. 金融服務 — 分期付款計劃

受助消費者就一宗涉及以銀行提供的信用卡分期付款計劃購買美容套餐的糾紛，在小額錢債審裁處（「審裁處」）分別向涉事美容中心和銀行提出申索。受助消費者成功就撤銷美容中心的合約及追討賠償的申索取得勝訴。不過，就銀行收取逾期付款利息及其他申索則未能成功。

本報告期間，基金完成就審裁處的判決而提出上訴的跟進事宜，案件告一段落。

8. 健身服務 — 違反合約及不良營商手法

證據顯示受助消費者受到涉案健身中心以不良營商及不合情理手法影響而簽署了兩份私人教練合約。該商戶其後並未提供服務。

本報告期間，受助消費者因個人理由撤銷申請。

9. 移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司違反了其合約及普通法上的謹慎責任而導致受助消費者未能繼續進行移民程序。

本報告期內，區域法院在完成損害賠償評估後頒下最終判決，裁定受助消費者勝訴，案件告一段落。

10. 移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司違反了其合約及普通法上的謹慎責任而導致受助消費者未能成功申請移民。

本報告期間，有關的跟進行動正在進行中。

11. 移民諮詢服務 — 違反職責

證據顯示一間移民顧問公司違反了其合約及普通法上的謹慎責任而導致受助消費者未能成功申請移民。

本報告期間，有關的跟進行動正在進行中。

12. 法律服務 — 違反責任

證據顯示涉案律師行因違反謹慎責任和授信責任而導致受助消費者喪失針對判定債務人的財產所取得的押記令之優先權予涉案律師行的另一位客戶，因而蒙受損失。

本報告期間，受助消費者與涉案律師行達成和解協議，有關協議的跟進行動正在進行中。

13. Medical Beauty Services — Breach of duties

Evidence indicated that the assisted consumer sustained personal injuries as a result of breast implant and related treatments carried out by a registered medical practitioner in breach of his duties of care.

During the reporting period, follow-up actions were in progress.

14. Purchase of Residential Property — Unscrupulous Trade Practices

Evidence indicated that the assisted consumer purchased a first-hand residential property prior to completion. Upon completion, the living room's window was reduced from full size (per the sales brochure and representations provided at the time of sale) to half size.

During the reporting period, the Fund extended the scope of assistance to the assisted consumer to cover pre-action letter to the vendor.

15. Purchase of Residential Property — Breach of Duty and Contract

Evidence indicated that the estate agency had breached its duties to pass on property information to the assisted consumers who entered into a preliminary agreement to purchase the property, and that such information could affect their ability to obtain a mortgage, resulting in their decision to withdraw from the purchase. Further, an unlicensed staff member was closely involved throughout the sale process.

During the reporting period, the assisted consumer received a sum in full and final settlement and the case was settled.

16. Residential Renovation Works — Unscrupulous Trade Practices and Contract

The assisted consumer was engaged in a dispute with the trader concerning quality and delay in residential renovation works at his property.

During the reporting period, the case concluded following the High Court ordered an interlocutory judgment.

17. Time-sharing Scheme — Aggressive Commercial Practices

Evidence indicated that the assisted consumer was induced to execute 3 vacation club membership agreements by unconscionable and unfair tactics adopted by the trader.

During the reporting period, the case concluded following the District Court awarded costs to the assisted consumer.

18. Time-sharing Scheme — Aggressive Commercial Practices

Evidence indicated that the assisted consumer was induced into entering a vacation club membership agreement and/or membership upgrade by the trader's unconscionable and unfair sales tactics.

During the reporting period, the case concluded following the District Court awarded costs to the assisted consumer.

13. 醫學美容服務 — 違反責任

證據顯示受助消費者因接受涉案註冊醫生在違反謹慎責任情況下所提供的隆胸手術及相關療程而導致受傷。

本報告期間，有關的跟進行動正在進行中。

14. 住宅物業買賣 — 不良營商手法

證據顯示受助消費者購買的一個未落成一手住宅物業單位，落成後客廳的窗戶比原定尺寸（根據購買單位時提供的銷售說明書和陳述）減少了一半。

本報告期間，基金擴大受助事項範圍，以協助受助消費者向涉案發展商發出訴訟前信函。

15. 住宅物業買賣 — 違反責任及合約

證據顯示涉案地產代理違反了其責任，即沒有在受助消費者簽署臨時買賣合約時提供物業資料，而該資料可能影響受助消費者申請按揭貸款，導致受助消費者最終決定放棄購買有關物業。此外，個案亦涉及一名非持牌的員工高度參與銷售過程。

本報告期間，受助消費者與涉案地產代理達成完全和最終的和解並收到和解款項，事件得以解決。

16. 家居裝修工程 — 不良營商手法及合約

個案涉及一名受助消費者就其住宅單位的裝修工程的施工質素及延誤等事宜與涉案商戶所引致的糾紛。

本報告期間，高等法院向受助消費者作出中期判決，個案告一段落。

17. 共享時光服務 — 威嚇性營商手法

證據顯示受助消費者受到涉案公司的不合情理和不良營商手法影響而簽署了3份時光共享會籍合約。

本報告期間，區域法院向受助消費者判得訟費，個案告一段落。

18. 共享時光服務 — 威嚇性營商手法

證據顯示受助消費者受到涉案公司以不合情理及不良營商手法誘使而簽署了一份時光共享會籍合約及／或升級會籍合約。

本報告期間，區域法院向受助消費者判得訟費，個案告一段落。

19. Wedding Event Planning Services — Misrepresentations and Unscrupulous Trade Practices (5 cases)

Evidence indicated that the assisted consumers were induced to purchase packages of wedding services as a result of the trader's misrepresentations and unscrupulous trade practices.

During the reporting period, follow-up actions were in progress.

19. 婚禮策劃服務 — 失實陳述及不良營商手法（5 宗個案）

證據顯示受助消費者受到涉案公司以失實陳述及不良營商手法誘使而購買了婚禮服務套餐。

本報告期間，有關的跟進行動正在進行中。

Independent Auditor's Report to the Trustee of Consumer Legal Action Fund

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

Opinion

We have audited the financial statements of Consumer Legal Action Fund (the "Fund") set out on pages 157 to 173, which comprise the statement of financial position as at 31 March 2026 and the statement of income and expenditure, the statement of changes in capital and reserves and the statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the financial statements give a true and fair view of the financial position of the Fund as at 31 March 2026, and of its financial performance and its cash flows for the year then ended in accordance with HKFRS Accounting Standards as issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA").

Basis for Opinion

We conducted our audit in accordance with Hong Kong Standards on Auditing ("HKSAs") issued by the HKICPA. Our responsibilities under those standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Fund in accordance with the HKICPA's Code of Ethics for Professional Accountants (the "Code"), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

The Board of Administrators of the Fund is responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

獨立核數師報告 致消費者訴訟基金受託人

(根據日期為一九九四年十一月三十日的信託契據在香港成立)

意見

本核數師(以下簡稱「我們」)已審核列載於第157頁至第173頁消費者訴訟基金(「基金」)的財務報表,包括二零二六年三月三十一日之財務狀況表,及截至該日止年度之收支結算表、資本及儲備變動表及現金流量表,以及財務報表附註(包括重大會計政策信息)。

我們認為,該等財務報表已根據香港會計師公會頒布的《香港財務報告準則》會計準則真實而公平地反映了基金於二零二六年三月三十一日的財務狀況以及基金截至該日止年度的財務表現及現金流量。

意見基礎

我們已根據香港會計師公會頒布的《香港審計準則》進行審計。我們在該等準則下承擔的責任已在本報告「核數師就審核財務報表承擔之責任」部分中進一步闡述。根據香港會計師公會的《專業會計師道德守則》(以下簡稱「守則」),我們獨立於基金,並已履行守則中的其他專業道德責任。我們相信,我們所獲得的審核證據能充分及適當地為我們的意見提供依據。

其他信息

基金執行委員會對其他信息負責。其他信息包括年報所載的信息,但不包括財務報表及我們就此出具的核數師報告。

我們對財務報表的意見不涵蓋其他信息,我們亦不對該等其他信息發表任何形式的保證結論。

就我們對財務報表的審核而言,我們的責任是閱讀其他信息,在此過程中,考慮其他信息是否與財務報表或我們在審核過程中所瞭解的情況存在重大抵觸或者似乎存在重大錯誤陳述的情況。

基於我們已執行的工作,如果我們認為其他信息存在重大錯誤陳述,我們須報告該事實。在此方面,我們沒有任何須報告之事項。

Independent Auditor's Report to the Trustee of Consumer Legal Action Fund

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

Responsibilities of Board of Administrators and Those Charged with Governance for the Financial Statements

The Board of Administrators is responsible for the preparation of financial statements that give a true and fair view in accordance with HKFRS Accounting Standards as issued by the HKICPA, and for such internal control as the Board of Administrators determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board of Administrators is responsible for assessing the Fund's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Administrators either intends to liquidate the Fund or to cease operations, or has no realistic alternative but to do so.

The Board of Administrators and Those Charged with Governance are responsible for overseeing the Fund's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. This report is made solely to you, as a body, and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with HKSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with HKSAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fund's internal control.

獨立核數師報告 致消費者訴訟基金受託人

(根據日期為一九九四年十一月三十日的信託契據在香港成立)

執行委員會及管治人員就財務報表須承擔的責任

執行委員會須遵照香港會計師公會頒布的《香港財務報告準則》會計準則擬備真實及公平的財務報表，以及實行其認為必要的內部控制，並對其認為為使財務報表的擬備不存在由於欺詐或錯誤而導致的重大錯誤陳述。

在擬備財務報表時，執行委員會負責評估基金持續經營的能力，並在適用情況下披露與持續經營有關的事項，以及使用持續經營為會計基礎，除非執行委員會有意將基金清盤或停止經營，或別無其他實際的替代方案。

執行委員會及管治人員負責監督基金的財務報告流程。

核數師就審核財務報表承擔的責任

我們的目標是對財務報表整體是否不存在由於欺詐或錯誤而導致的重大錯誤陳述取得合理保證，發出納入我們意見的核數師報告。本報告僅向基金發出，除此之外，本報告並無其他目的。我們不會就本報告的內容向任何其他人士負上或承擔任何法律責任。

合理保證是高水平的保證，但不能保證按照《香港審核準則》進行的審核，在某一重大錯誤陳述存在時總能被發現。錯誤陳述可由欺詐或錯誤引起，如果合理預期它們單獨或匯總起來可能影響財務報表使用者依賴此等財務報表所作出的經濟決定，則有關的錯誤陳述可被視作重大。

在根據《香港審計準則》進行審核的過程中，我們於整個審計過程中運用專業判斷，並抱持專業懷疑態度。我們亦：

- 識別及評估財務報表由於欺詐或錯誤而導致之重大錯誤陳述風險，設計及執行審核程序以應對該等風險，以及獲取充分及適當審核憑證為我們的意見提供基礎。由於欺詐可能涉及串謀、偽造、蓄意遺漏、虛假陳述或僭越內部控制，故因未能發現欺詐而導致之重大錯誤陳述風險高於因未能發現錯誤而導致之重大錯誤陳述風險。
- 瞭解有關審核之內部控制，以設計在各類情況下適當之審核程序，但並非旨在對基金內部控制之成效發表意見。

Independent Auditor's Report to the Trustee of Consumer Legal Action Fund

(Established in Hong Kong under the Deed of Trust dated 30 November 1994)

Auditor's Responsibilities for the Audit of the Financial Statements (Continued)

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Administrators.
- Conclude on the appropriateness of the Board of Administrators' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Fund's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Fund to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with Those Charged with Governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Baker Tilly Hong Kong Limited

Certified Public Accountants

Hong Kong, 30 July 2026

Tong Wai Hang

Practising Certificate number: P06231

獨立核數師報告

致消費者訴訟基金受託人

(根據日期為一九九四年十一月三十日的信託契據在香港成立)

核數師就審核財務報表承擔的責任 (續)

- 評估執行委員會所採用會計政策之恰當性及作出會計估計及相關披露之合理性。
- 總結執行委員會採用持續經營會計基礎是否恰當，並根據已獲得的審核憑證，總結是否存在重大不明朗因素涉及可能令基金之持續經營能力嚴重成疑之事件或情況。倘我們得出結論認為存在重大不明朗因素，我們須於核數師報告中提醒使用者注意財務報表內之相關披露，或倘相關披露不足，則我們應當發表非無保留意見。我們的結論以截至核數師報告日期所獲得的審核憑證為基礎。然而，未來事件或情況可能導致基金不再持續經營。
- 評估財務報表（包括披露）之整體列報方式、結構和內容，以及財務報表是否公平反映相關交易和事項。

我們與管治人員溝通（其中包括）審核工作之計劃範圍、時間安排及重大審核發現等事項，包括我們於審核期間識別出內部控制之任何重大缺陷。

天職香港會計師事務所有限公司

執業會計師

香港，二零二六年七月三十日

湯偉行

執業證書編號：P06231

Consumer Legal Action Fund 消費者訴訟基金

Statement of Income and Expenditure 收支結算表

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

		Notes 附註	2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
Income	收入			
Bank interest income	銀行利息收入		482,879	602,169
Application fee from assisted consumers	受助消費者申請費		30,800	24,100
Contribution from assisted consumers	受助消費者分擔費用		235,775	3,695,149
			<u>749,454</u>	<u>4,321,418</u>
Less:	減：			
Expenditure	支出			
Auditor's remuneration	核數師酬金		15,500	15,000
Administrative service expenses	行政服務支出	6	920,210	992,435
Bank charges	銀行費用		9,125	4,456
Legal fees for assisted consumers	受助消費者律師費		1,671,819	3,444,266
Sundry expenses	雜項支出		<u>4,020</u>	<u>11,662</u>
			<u>2,620,674</u>	<u>4,467,819</u>
Deficit for the year	本年度虧損		<u>(1,871,220)</u>	<u>(146,401)</u>

The notes on pages 161 to 173 form part of the financial statements. 載於第161頁至第173頁的附註構成財務報表的其中部分。

Consumer Legal Action Fund 消費者訴訟基金
Statement of Financial Position 財務狀況表
As at 31 March 2026 於二零二六年三月三十一日
 (Expressed in Hong Kong dollars) (以港元表示)

			2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
	Notes 附註			
Current assets		流動資產		
Interest receivables		應收利息	232,626	216,206
Bank balances and cash	4	銀行結餘及現金	18,685,690	21,166,809
			<u>18,918,316</u>	<u>21,383,015</u>
Current liabilities		流動負債		
Account payables and accrued expenses		應付賬款及應計費用	356,019	877,273
Amount due to the Trustee	5	應付受託人款項	920,210	992,435
			<u>1,276,229</u>	<u>1,869,708</u>
NET ASSETS		資產淨值	<u>17,642,087</u>	<u>19,513,307</u>
Capital and reserves		資本及儲備		
Capital	1	資本	40,000,000	40,000,000
General fund		一般基金	(22,357,913)	(20,486,693)
			<u>17,642,087</u>	<u>19,513,307</u>

The financial statements on pages 157 to 173 were approved and authorised for issue by the Board of Administrators on 30 July 2026 and are signed on its behalf by:

載於第 157 頁至第 173 頁的財務報表已於二零二六年七月三十日獲執行委員會批准及授權發佈，並由以下代表簽署：

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
 Administrator
 執行委員

Mr. Tony PANG Chor-fu, MH
 彭楚夫先生，榮譽勳章
 Administrator
 執行委員

The notes on pages 161 to 173 form part of the financial statements. 載於第161頁至第173頁的附註構成財務報表的其中部分。

Consumer Legal Action Fund 消費者訴訟基金

Statement of Changes in Capital and Reserves 資本及儲備變動表

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

		Capital 資本 HK\$ 港元	General fund 一般基金 HK\$ 港元	Total 合計 HK\$ 港元
At 1 April 2024	於二零二四年四月一日	30,000,000	(20,340,292)	9,659,708
Injection of capital	注資	10,000,000	-	10,000,000
Deficit for the year	本年度虧損	-	(146,401)	(146,401)
At 31 March 2025 and 1 April 2025	於二零二五年三月三十一日及 二零二五年四月一日	40,000,000	(20,486,693)	19,513,307
Deficit for the year	本年度虧損	-	(1,871,220)	(1,871,220)
At 31 March 2026	於二零二六年三月三十一日	40,000,000	(22,357,913)	17,642,087

The notes on pages 161 to 173 form part of the financial statements. 載於第161頁至第173頁的附註構成財務報表的其中部分。

Consumer Legal Action Fund 消費者訴訟基金**Statement of Cash Flows 現金流量表****For the year ended 31 March 2026 截至二零二六年三月三十一日止年度**

(Expressed in Hong Kong dollars) (以港元表示)

		Notes 附註	2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
OPERATING ACTIVITIES	營運活動			
Deficit for the year	本年度虧損		(1,871,220)	(146,401)
Adjustments for:	就下列項目作出調整：			
- Bank interest income	- 銀行利息收入		(482,879)	(602,169)
Operating loss before working capital changes	營運資金變動前之營運虧損		(2,354,099)	(748,570)
Decrease in account payables and accrued expenses	應付賬款及應計費用之減少		(521,254)	(247,755)
Decrease in amount due to the Trustee	應付受託人款項之減少		(72,225)	(149,957)
Net cash used in operating activities	用於營運活動之現金淨額		(2,947,578)	(1,146,282)
INVESTING ACTIVITIES	投資活動			
Interest received	已收利息		466,459	468,063
Placement in time deposits with original maturity over three months	存放原定到期日逾三個月之定期存款		(14,500,000)	(10,500,000)
Withdrawal of time deposits with original maturity over three months	提取原定到期日逾三個月之定期存款		10,500,000	3,000,000
Net cash used in investing activities	用於投資活動之現金淨額		(3,533,541)	(7,031,937)
Financial activity	融資活動			
Capital injection	注資		-	10,000,000
Net cash generated from financing activity	來自融資活動之現金淨額		-	10,000,000
Net (decrease)/increase in cash and cash equivalents	現金及現金等值物的淨(減少)/增加		(6,481,119)	1,821,781
Cash and cash equivalents at beginning of the year	於本年初之現金及現金等值物		10,666,809	8,845,028
Cash and cash equivalents at end of the year	於本年底之現金及現金等值物	4	4,185,690	10,666,809

The notes on pages 161 to 173 form part of the financial statements. 載於第161頁至第173頁的附註構成財務報表的其中部分。

Consumer Legal Action Fund 消費者訴訟基金
Notes to the Financial Statements 財務報表附註
For the year ended 31 March 2026 截至二零二六年三月三十一日止年度
 (Expressed in Hong Kong dollars) (以港元表示)

1. OBJECTIVES AND OPERATION OF THE FUND

The Consumer Legal Action Fund (the "Fund") was established on 30 November 1994 under a Deed of Trust with the Consumer Council as the trustee (the "Trustee") for the purpose of offering financial assistance to consumers in seeking legal redress, remedies and protection. The Government of the Hong Kong Special Administrative Region (the "HKSAR") has granted a sum of HK\$10 million as initial capital to the Fund. The capital should be repayable to the HKSAR upon termination. Additional capital amounting to HK\$20 million was further injected by the HKSAR to the Fund on 6 September 2010 and 31 May 2018, with HK\$10 million each time, increasing the capital to HK\$30 million. Furthermore, additional capital of HK\$10 million was approved by the HKSAR on 20 December 2023 which will be injected to the Fund on 5 July 2024.

The address of the registered office and principal place of operation of the Trustee is 22nd Floor, K. Wah Centre, 191 Java Road, North Point, Hong Kong.

The financial statements are presented in Hong Kong dollars, which is also the functional currency of the Fund.

2. APPLICATION OF NEW AND AMENDMENTS TO HKFRS ACCOUNTING STANDARDS

(a) Amendments to an HKFRSs Accounting Standard that are mandatorily effective for the current year

In the current year, the Fund has applied the following amendments to an HKFRS Accounting Standard as issued by the Hong Kong Institute of Certified Public Accountants ("HKICPA") for the first time, which are mandatorily effective for the Fund's annual period beginning on 1 April 2025 for the preparation of the financial statements:

Amendments to HKAS21 Lack of Exchangeability

The application of the amendments to this HKFRS Accounting Standard in the current year has had no material impact on the Fund's financial position and performance for the current or prior years and/or on the disclosures set out in these financial statements.

The Fund has not early applied the following new and amendments to HKFRS Accounting Standards that have been issued but are not yet effective:

1. 基金目標及營運

消費者訴訟基金（「基金」）是根據信託契據於一九九四年十一月三十日成立，消費者委員會為其受託人（「受託人」），目的是為消費者提供經濟援助，循法律途徑尋求賠償、補償及保障，並由香港特別行政區政府（以下簡稱「香港特區政府」）撥款一千萬港元作為基金的初期資本。此資本在基金終止運作時應歸還香港特區政府。香港特區政府於二零一零年九月六日及二零一八年五月三十一日為基金分別注入每次一千萬港元之額外資本，令總資本增加至三千萬港元。此外，香港特別行政區政府已於二零二三年十二月二十日批准另外一千萬港元資本，並於二零二四年七月五日注資到基金中。

受託人的註冊辦事處及主要營運地點均為香港北角渣華道 191 號嘉華國際中心 22 樓。

本財務報表以港元列出，港元亦是基金之功能貨幣。

2. 應用新版及經修訂《香港財務報告準則》會計準則

(甲) 本年度強制生效之經修訂《香港財務報告準則》會計準則

於本年度，基金首次應用由香港會計師公會所頒佈的以下經修訂《香港財務報告準則》會計準則，該等修訂於二零二五年四月一日編製財務報表的基金年度期間內強制生效：

《香港會計準則》第 21 號（修訂本） 缺乏可兌換性

本年度應用《香港財務報告準則》會計準則（修訂本），對基金本年度或過往年度的財務狀況及表現及/或本財務報表所載的披露資料並無重大影響。

基金尚未提前應用下列已頒布但尚未生效的新版及經修訂《香港財務報告準則》會計準則：

Consumer Legal Action Fund 消費者訴訟基金

Notes to the Financial Statements (Continued) 財務報表附註 (續)

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

2	APPLICATION OF NEW AND AMENDMENTS TO HKFRS ACCOUNTING STANDARDS (CONTINUED)	2.	應用新版及經修訂《香港財務報告準則》會計準則 (續)
(b)	New and amendments to HKFRS Accounting Standards in issue but not yet effective (Continued)	(乙)	已頒布但尚未生效的新版及經修訂《香港財務報告準則》會計準則 (續)
	HKFRS 18 "Presentation and Disclosure in Financial Statements" (Continued)		《香港財務報告準則》第 18 號「財務報表列報和披露」 (續)
	HKFRS 18, and amendments to other standards, will be effective for annual periods beginning on or after 1 January 2027, with early application permitted. The application of the new standard is expected to affect the presentation of the statement of profit or loss and disclosures in the future financial statements. The Fund in the process of assessing the detailed impact of HKFRS 18 on the Fund's financial statements.		《香港財務報告準則》第 18 號及其他準則的修訂將於 2027 年 1 月 1 日當日或其後開始之年度期間生效，並容許提早應用。應用新準則預計將對損益表的列報和未來財務報表的披露產生影響。基金現正評估《香港財務報告準則》第 18 號對基金財務報表的具體影響。
3.	BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION	3.	財務報表編製基準及重大會計政策信息
3.1	Basis of preparation of financial statements	3.1	財務報表編製基準
	The financial statements have been prepared in accordance with HKFRS Accounting Standards as issued by HKICPA. These financial statements have been prepared on a basis consistent with the accounting policies in the 2025 financial statements.		本財務報表乃按照香港會計師公會頒布之《香港財務報告準則》會計準則編製。本年度財務報表的編製基礎與二零二五年財務報表中的會計政策一致。
	The financial statements have been prepared on the historical cost basis. Historical cost is generally based on the fair value of the consideration given in exchange for services at the date of transaction.		財務報表乃按歷史成本之基礎編製。歷史成本一般根據於交易日換取服務所給予代價之公平值而釐定。
3.2	Material accounting policies	3.2	重大會計政策
(a)	Cost of financial assistance	(甲)	財務資助費用
	All costs connected with the provision of financial assistance rendered to consumers are recorded on an accrual basis and charged against the statement of income and expenditure in the period incurred. Any costs recoverable from assisted consumers are recorded as income upon receipt.		為消費者提供財務資助的所有有關費用按權責發生制記錄，並在該等費用發生期間的收支結算表內扣除。任何從受助消費者收回的費用，在收到付款時以收入入賬確認。
(b)	Capital contribution	(乙)	認繳資本
	Contribution of cash and capital assets by the Government of the HKSAR are accounted for as capital contribution and recognised in the appropriate capital and reserves account.		由香港特區政府認繳的現金和資本資產以認繳資本入賬，並於適當的資本及儲備賬戶中確認。
(c)	Financial instruments	(丙)	金融工具
	Financial assets and financial liabilities are recognised when and only when the Fund becomes a party to the contractual provisions of the instruments and on a trade date basis.		金融資產及金融負債當且僅當基金成為該等工具合約條文的一方時在交易日被確認。

Consumer Legal Action Fund 消費者訴訟基金**Notes to the Financial Statements (Continued) 財務報表附註（續）****For the year ended 31 March 2026 截至二零二六年三月三十一日止年度**

(Expressed in Hong Kong dollars) (以港元表示)

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)**3.2 Material accounting policies (Continued)****(c) Financial instruments (Continued)**

Financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition.

The effective interest method is a method of calculating the amortised cost of a financial asset or financial liability and of allocating interest income and interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash receipts and payments (including all fees paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial asset or financial liability, or, where appropriate, a shorter period, to the net carrying amount on initial recognition.

Financial assets**Classification and subsequent measurement of financial assets**

Financial assets that meet the following conditions are subsequently measured at amortised cost:

- the financial asset is held within a business model whose objective is to collect contractual cash flows; and
- the contractual terms give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

The Fund's financial assets at amortised cost include interest receivables and bank balances and cash.

3. 財務報表編製基準及重大會計政策信息（續）**3.2 重大會計政策（續）****（丙）金融工具（續）**

金融資產及金融負債初步以公平值計量。收購或發行金融資產及金融負債所產生的直接交易成本，將在初步確認時，在金融資產或金融負債（如適用）的公平值中加入或扣除。

實際利率法是計算金融資產或金融負債之攤銷成本，按有關期限攤分其利息收入及利息開支之方法。實際利率是於初步確認時，按金融資產或金融負債預計可使用期限或較短期限（如適用），將估計的未來現金收入及付款（包括所有組成實際利率、交易成本及其他溢價或折讓的已付或已收的費用）準確貼現至賬面淨值的利率。

金融資產**金融資產的分類及其後計量**

符合下列條件的金融資產後續按攤銷成本計量：

- 該金融資產以業務模式持有，其目標為收取合約現金流量；及
- 合約條款於特定日期產生的現金流量僅為支付本金和未償還本金的利息。

基金按攤銷成本計量的金融資產，包括應收利息和銀行結餘及現金。

Consumer Legal Action Fund 消費者訴訟基金

Notes to the Financial Statements (Continued) 財務報表附註 (續)

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Material accounting policies (Continued)

(c) Financial instruments (Continued)

Financial assets (Continued)Interest income from financial assets

Interest income is recognised using the effective interest method for financial assets measured subsequently at amortised cost. Interest income is calculated by applying the effective interest rate to the gross carrying amount of a financial asset, except for financial assets that have subsequently become credit-impaired (see below). For financial assets that have subsequently become credit-impaired, interest income is recognised by applying the effective interest rate to the amortised cost of the financial asset from the next reporting period. If the credit risk on the credit-impaired financial instrument improves so that the financial asset is no longer credit-impaired, interest income is recognised by applying the effective interest rate to the gross carrying amount of the financial asset from the beginning of the reporting period following the determination that the asset is no longer credit impaired.

Impairment of financial assets

The Fund performs impairment assessment under expected credit loss ("ECL") on financial assets which are subject to impairment assessment under HKFRS 9 *Financial Instruments* ("HKFRS 9") (including interest receivables and bank balances and cash). The amount of ECL is updated at each reporting date to reflect changes in credit risk since initial recognition.

Lifetime ECL represents the ECL that will result from all possible default events over the expected life of the relevant instrument. In contrast, 12-months ECL represents the portion of lifetime ECL that is expected to result from default events that are possible within 12 months after the reporting date. Assessments are done based on the Fund's historical credit loss experience, adjusted for factors that are specific to the debtors, general economic conditions and an assessment of both the current conditions at the reporting date as well as the forecast of future conditions.

3. 財務報表編製基準及重大會計政策信息 (續)

3.2 重大會計政策 (續)

(丙) 金融工具 (續)

金融資產 (續)金融資產的利息收入

其後按攤銷成本計量的金融資產，其利息收入是採用實際利率法確認。金融資產（隨後出現信貸減值之金融資產（見下文）除外）之利息收入乃透過對金融資產之賬面總值應用實際利率計算。就隨後出現信貸減值之金融資產而言，利息收入乃透過對金融資產於下個報告期之攤銷成本應用實際利率予以確認。倘已予信貸減值之金融工具之信貸風險減低，有關金融資產不再出現信貸減值，則利息收入乃透過對金融資產於有關資產獲確定不再出現信貸減值後之報告期開始起之賬面總值應用實際利率予以確認。

金融資產的減值

基金就根據《香港財務報告準則》第9號須作出減值的金融資產（包括應收利息和銀行結餘）的預期信貸虧損進行減值評估。預期信貸虧損的金額於每一個報告日期更新，以反映自首次確認後信貸風險的變化。

全期預期信貸虧損是指於相關工具的預計使用期內，所有可能發生的違約事件會產生的預期信貸虧損。相反，12個月預期信貸虧損是指於報告日期後12個月內可能發生的違約事件，導致的部分全期預期信貸虧損。評估乃根據基金的歷史信貸虧損經驗進行，並根據債務人特有的因素、一般經濟狀況以及對報告日期當前狀況的評估以及對未來狀況的預測作出調整。

Consumer Legal Action Fund 消費者訴訟基金

Notes to the Financial Statements (Continued) 財務報表附註（續）

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Material accounting policies (Continued)

(c) Financial instruments (Continued)

Financial assets (Continued)

Impairment of financial assets (Continued)

For all other instruments, the Fund measures the loss allowance equal to 12-months ECL, unless when there has been a significant increase in credit risk since initial recognition, in which case the Fund recognises lifetime ECL. The assessment of whether lifetime ECL should be recognised is based on significant increases in the likelihood or risk of a default occurring since initial recognition.

(i) Significant increase in credit risk

In assessing whether the credit risk has increased significantly since initial recognition, the Fund compares the risk of a default occurring on the financial instrument as at the reporting date with the risk of a default occurring on the financial instrument as at the date of initial recognition. In making this assessment, the Fund considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort.

In particular, the following information is taken into account when assessing whether credit risk has increased significantly:

- an actual or expected significant deterioration in the financial instrument's external (if available) or internal credit rating;
- significant deterioration in external market indicators of credit risk, e.g. a significant increase in the credit spread, the credit default swap prices for the debtor;
- existing or forecast adverse changes in business, financial or economic conditions that are expected to cause a significant decrease in the debtor's ability to meet its debt obligations;

3. 財務報表編製基準及重大會計政策信息（續）

3.2 重大會計政策（續）

（丙）金融工具（續）

金融資產（續）

金融資產的減值（續）

對於所有其他工具，基金計量的虧損撥備等於 12 個月預期信貸虧損，除非自首次確認後信貸風險顯著上升，則基金會以全期預期信貸虧損作出確認。評估是否確認全期預期信貸虧損是根據自首次確認以後發生違約的可能性或風險有否顯著上升。

（一）信貸風險顯著上升

評估信貸風險自首次確認以來有否顯著上升時，基金會就金融工具於報告日期發生違約的風險與金融工具於首次確認日期發生違約的風險作出比較。作出本評估時，基金會考慮合理及有理據的定量及定性資料，包括過往經驗及以合理成本或努力可獲取的前瞻性資料。

具體而言，評估信貸風險有否顯著上升時會考慮以下方面資料：

- 金融工具的外部（如有）或內部信貸評級的實際或預期的顯著惡化；
- 信貸風險的外部市場指標顯著惡化，例如債務人的信貸息差、信貸違約掉期價格顯著上升；
- 商業、財務或經濟狀況於目前或預期有不利變動，預計將導致債務人償還債項的能力顯著下降；

Consumer Legal Action Fund 消費者訴訟基金

Notes to the Financial Statements (Continued) 財務報表附註 (續)

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Material accounting policies (Continued)

(c) Financial instruments (Continued)

Financial assets (Continued)Impairment of financial assets (Continued)

(i) Significant increase in credit risk (Continued)

- an actual or expected significant deterioration in the operating results of the debtor;
- an actual or expected significant adverse change in the regulatory, economic, or technological environment of the debtor that results in a significant decrease in the debtor's ability to meet its debt obligations.

Irrespective of the outcome of the above assessment, the Fund presumes that the credit risk has increased significantly since initial recognition when contractual payments are more than 30 days past due, unless the Fund has reasonable and supportable information that demonstrates otherwise.

The Fund regularly monitors the effectiveness of the criteria used to identify whether there has been a significant increase in credit risk and revises them as appropriate to ensure that the criteria are capable of identifying significant increase in credit risk before the amount becomes past due.

(ii) Definition of default

The Fund considers an event of default occurs when information developed internally or obtained from external sources indicates that the debtor is unlikely to pay its creditors, including the Fund, in full (without taking into account any collaterals held by the Fund).

Irrespective of the above, the Fund considers that default has occurred when a financial asset is more than 60 days past due unless the Fund has reasonable and supportable information to demonstrate that a more lagging default criterion is more appropriate.

(iii) Credit-impaired financial assets

A financial asset is credit-impaired when one or more events of default that have a detrimental impact on the estimated future cash flows of that financial asset have occurred. Evidence that a financial asset is credit-impaired includes observable data about the following events:

3. 財務報表編製基準及重大會計政策信息 (續)

3.2 重大會計政策 (續)

(丙) 金融工具 (續)

金融資產 (續)金融資產的減值 (續)

(一) 信貸風險顯著上升 (續)

- 債務人經營業績出現實際或預期的顯著惡化；
- 債務人的監管、經濟或技術環境出現實際或預期的重大不利變動，導致債務人償還債項的能力顯著下降。

不論上述評估結果如何，基金均假設當合約付款已逾期超過 30 日，則其信貸風險比較初始確認時已有顯著上升，除非基金有合理及具支持性的資料顯示其他情況。

基金定期監督用於識別信貸風險是否顯著上升的準則的果效，並在適當的情況下作出修訂，以確保相關準則可在款項逾期之前識別其信貸風險已顯著上升。

(二) 違約的定義

基金認為當內部編製或從外界所取得的資料顯示，債務人不大可能向其債權人，包括基金作出悉數還款（未計及基金持有的任何抵押品），即構成違約事件。

不論上述情況如何，基金會把逾期超過 60 天的金融資產列作違約，除非基金有合理且具支持性的資料證明及後的違約準則更為合適。

(三) 發生信貸減值的金融資產

若發生一項或多項對該金融資產的估計未來現金流量造成不利影響的違約事件，則該金融資產會被作出信貸減值。金融資產出現信貸減值的證據包括下列事件的可觀察資料：

Consumer Legal Action Fund 消費者訴訟基金**Notes to the Financial Statements (Continued) 財務報表附註（續）****For the year ended 31 March 2026 截至二零二六年三月三十一日止年度**

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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)**3.2 Material accounting policies (Continued)****(c) Financial instruments (Continued)****Financial assets (Continued)****Impairment of financial assets (Continued)****(iii) Credit-impaired financial assets (Continued)**

- significant financial difficulty of the issuer or the borrower;
- a breach of contract, such as a default or past due event;
- the lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession(s) that the lender(s) would not otherwise consider; or
- it is becoming probable that the borrower will enter bankruptcy or other financial reorganisation.

(iv) Write-off policy

The Fund writes off a financial asset when there is information indicating that the counterparty is in severe financial difficulty and there is no realistic prospect of recovery, for example, when the counterparty has been placed under liquidation or has entered into bankruptcy proceedings, or when the amounts are over one year past due, whichever occurs sooner. Financial assets written off may still be subject to enforcement activities under the Fund's recovery procedures, taking into account legal advice where appropriate. A write-off constitutes a derecognition event. Any subsequent recoveries are recognised in the statement of income and expenditure.

3. 財務報表編製基準及重大會計政策信息（續）**3.2 重大會計政策（續）****（丙）金融工具（續）****金融資產（續）****金融資產的減值（續）****（三）發生信貸減值的金融資產（續）**

- 發行人或借款人出現重大財務困難；
- 違反合約，例如拖欠或逾期還款事件等；
- 由於與借方財務困難相關之經濟或合約原因，借方之貸方已向借方作出貸方在其他情況下概不考慮之讓步方案；或
- 借方可能進行破產程序或進行其他財務重組。

（四）撇銷政策

當有資料顯示交易對手有嚴重財政困難及該金融資產沒有切實可行的預期可以收回，例如，當交易對手被清盤或已進入破產程序時，或當金額逾期一年以上時（以較早者為準），基金會將該金融資產撇銷。金融資產的撇銷仍會受基金收回程序，並考慮法律建議（如適用）之影響。撇銷構成終止確認事項，其後任何的收回均於收支結算表中確認。

Consumer Legal Action Fund 消費者訴訟基金

Notes to the Financial Statements (Continued) 財務報表附註 (續)

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Material accounting policies (Continued)

(c) Financial instruments (Continued)

Financial assets (Continued)Impairment of financial assets (Continued)

(v) Low credit risk

A financial instrument is determined to have low credit risk if:

- it has a low risk of default;
- the borrower has a strong capacity to meet its contractual cash flow obligations in the near term; and
- adverse changes in economic and business conditions in the longer term may, but will not necessarily, reduce the ability of the borrower to fulfil its contractual cash flow obligations.

(vi) Measurement and recognition of ECL

The measurement of ECL is a function of the probability of default, loss given default (i.e. the magnitude of the loss if there is a default) and the exposure at default. The assessment of the probability of default and loss given default is based on historical data adjusted by forward-looking information. Estimation of ECL reflects an unbiased and probability-weighted amount that is determined with the respective risks of default occurring as the weights.

Generally, the ECL is the difference between all contractual cash flows that are due to the Fund in accordance with the contract and the cash flows that the Fund expects to receive, discounted at the effective interest rate determined at initial recognition.

The Fund recognises an impairment gain or loss in the statement of income and expenditure for all financial instruments by adjusting their carrying amount, with the exception of accounts receivables, where the corresponding adjustment is recognised through a loss allowance account.

3. 財務報表編製基準及重大會計政策信息 (續)

3.2 重大會計政策 (續)

(丙) 金融工具 (續)

金融資產 (續)金融資產的減值 (續)

(五) 低信貸風險

金融工具被確定為具有低信貸風險，如果：

- 違約風險較低；
- 借款人短期內履行合同現金流量義務的能力較強；及
- 遠期的經濟和業務狀況的不利變化，可能但不一定會削弱借款人履行其合約現金流量義務的能力。

(六) 預期信貸虧損的計量及確認

預期信貸虧損的計量為違約概率、違約損失（即違約時的損失程度）及違約風險承擔的函數。評估違約概率及違約損失基於過往數據，並按前瞻性資料調整。預期信貸虧損的估計值反映無偏頗及概率加權金額，並根據發生相關違約風險的加權數值而釐定。

一般而言，預期信貸虧損為根據合約應付基金的所有合約現金流量與基金預計收取的現金流量（以按初步確認時釐定的實際利率折現）之間的差額，按首次確認時釐定的實際利率貼現。

基金透過調整所有金融工具的賬面值於收支結算表中確認減值收益或虧損，惟應收賬款虧損則透過撥備賬確認作出相應調整。

Consumer Legal Action Fund 消費者訴訟基金
Notes to the Financial Statements (Continued) 財務報表附註（續）
For the year ended 31 March 2026 截至二零二六年三月三十一日止年度
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3. BASIS OF PREPARATION OF FINANCIAL STATEMENTS AND MATERIAL ACCOUNTING POLICY INFORMATION (CONTINUED)

3.2 Material accounting policies (Continued)

(c) Financial instruments (Continued)

Financial liabilities

Debt and equity instruments issued by the Fund are classified as either financial liabilities or as equity in accordance with the substance of the contractual arrangements and the definitions of a financial liability and an equity instrument.

Financial liabilities at amortised cost

Financial liabilities including account payables and accrued expenses and amount due to the Trustee are subsequently measured at amortised cost, using the effective interest method, unless the effect of discounting would be insignificant, in which case they are stated at cost.

Derecognition

The Fund derecognises a financial asset only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity.

On derecognition of a financial asset in its entirety, the difference between the asset's carrying amount and the sum of the consideration received and receivable is recognised in the statement of income and expenditure.

The Fund derecognises financial liabilities when, and only when, the Fund's obligations are discharged, cancelled or expired. The difference between the carrying amount of the financial liability derecognised and the consideration paid and payable is recognised in the statement of income and expenditure.

3. 財務報表編製基準及重大會計政策信息（續）

3.2 重大會計政策（續）

（丙）金融工具（續）

金融負債

基金發行的債務和股本工具是根據合約安排的性質及金融負債和股本工具之定義分類為金融負債或股本。

以攤銷成本計量的金融負債

金融負債包括應付賬款及應計費用和應付受託人款項，採用實際利率法以攤銷成本計算，除非折現的影響屬不重大，在此情況下，按成本計量。

終止確認

只有當基金從資產獲得現金流的合約權利屆滿，或金融資產及其擁有權的幾乎全部風險及回報被轉讓予另一方時，該金融資產才會被終止確認。

當金融資產全部被終止確認時，該項資產的賬面值與已收和應收代價總額的差額在收支結算表中確認。

當且僅當基金責任被解除、取消或屆滿時，金融負債才會被終止確認。已被終止確認的金融負債的賬面值與已付及應付代價之間的差額會於收支結算表內確認。

Consumer Legal Action Fund 消費者訴訟基金

Notes to the Financial Statements (Continued) 財務報表附註 (續)

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

4. BANK BALANCES AND CASH

4. 銀行結餘及現金

		2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
Cash at bank and on hand	銀行及庫存現金	1,685,690	1,566,809
Time deposits with original maturity within three months	原定到期日三個月內之定期存款	2,500,000	9,100,000
Cash and cash equivalent	現金及現金等值物	4,185,690	10,666,809
Time deposits with original maturity over three months	原定到期日逾三個月之定期存款	14,500,000	10,500,000
Bank balances and cash	銀行結餘和現金	18,685,690	21,166,809

Cash at bank earns interest at floating rates based on daily bank deposit rates. Time deposits are made in between three months and twelve months (2025: between three months and twelve months) and earn interests at the respective time deposits rates ranging from 1.98% to 3.80% (2025: 3.10% to 4.46%) per annum.

銀行現金根據銀行每日浮動存款利率獲取利息。定期存款的期限為三到十二個月（二零二五年：三到十二個月），按各自定期存款利率獲取利息，年利率範圍為 1.98% 到 3.80%（二零二五年：3.10% 到 4.46%）。

5. AMOUNT DUE TO THE TRUSTEE

5. 應付受託人款項

The amount represents administrative service expenses payable to the Trustee, details of which are set out in note 6. The amount is unsecured, interest-free and repayable on demand.

該金額為應付受託人的行政服務支出，詳情載於附註 6。該金額無抵押、免息及按需償還。

6. RELATED PARTY TRANSACTIONS

6. 關聯方交易

During the year, the Fund incurred administrative service expenses amounted to HK\$920,210 (2025: HK\$992,435) for the administrative service and office support (comprising salary costs and attributable overheads) provided to the Fund. The charge by the Trustee is in accordance with the provision of the Trust Deed governing the Fund and approved by both the Trustee and the Board of Administrators of the Fund.

年內，基金就獲提供的行政服務和辦公室支援（包括薪金支出及相關的日常開支）須支付行政服務支出 920,210 港元（二零二五年：992,435 港元）。該受託人的收費乃根據信託契據中的規限基金之條款，並經受託人與基金執行委員會批核。

7. CAPITAL RISK MANAGEMENT

7. 資本風險管理

The capital structure of the Fund consists of the capital from the HKSAR.

基金的資本結構由香港特別行政區注入的資本組成。

The HKSAR has granted a total sum of HK\$40 million (2025: HK\$40 million) as the capital to the Fund as at 31 March 2026. The Board of Administrators of the Fund manages the Fund's capital to ensure that the Fund will be able to continue as a going concern. The overall strategy of capital management remains unchanged from prior year.

截至二零二六年三月三十一日，香港特區政府已撥款總額四千萬港元（二零二五年：四千萬港元）作為基金資本。基金執行委員會對基金資本進行管理，以確保基金能夠持續經營。資本管理之整體策略與去年相同。

Consumer Legal Action Fund 消費者訴訟基金**Notes to the Financial Statements (Continued) 財務報表附註（續）****For the year ended 31 March 2026 截至二零二六年三月三十一日止年度**

(Expressed in Hong Kong dollars) (以港元表示)

8. FINANCIAL INSTRUMENTS**(a) Categories of financial instruments**

		2026 二零二六年 HK\$ 港元	2025 二零二五年 HK\$ 港元
Financial assets	金融資產		
Amortised cost	攤銷成本	18,918,316	21,383,015
Financial liabilities	金融負債		
Amortised cost	攤銷成本	1,276,229	1,869,708

(b) Financial risk management objectives and policies

The Fund's major financial instruments include interest receivables and bank balances and cash, account payables and amount due to the Trustee. Details of these financial instruments are disclosed in respective notes. The risks associated with these financial instruments and the policies on how to mitigate these risks are set out below. The Board of Administrators of the Fund manages and monitors these exposures to ensure appropriate measures are implemented on a timely and effective manner.

Credit risk and impairment assessment

As at 31 March 2026 and 2025, the Fund's maximum exposure to credit risk which will cause a financial loss to the Fund due to failure to discharge an obligation by the counterparties arises from the carrying amount of the respective recognised financial assets as stated in the statement of financial position.

In order to minimise the credit risk, the Board of Administrators of the Fund reviews the recoverable amount of each individual receivable item at the end of the reporting period to ensure that adequate impairment losses are made for irrecoverable amounts. In addition, the Fund performs impairment assessment under ECL model upon application of HKFRS 9 on receivable balances individually.

8. 金融工具**(甲) 金融工具類別**

基金的主要金融工具包括應收利息及銀行結餘和現金、應付賬款及應付受託人款項。該等金融工具的詳情已於相應附註中予以披露。與該等金融工具相關的風險及如何緩解該等風險的政策載於下文。基金執行委員會管理並監督該等風險，以確保及時及有效地採取適當措施。

信貸風險及減值評估

於二零二六年及二零二五年三月三十一日，基金因交易對手未能履行責任造成財務損失的最大信貸風險敞口，乃為於財務狀況表中所載的經確認金融資產之賬面值。

為了盡量降低信貸風險，基金執行委員會於報告期末檢視各項應收項目的可回收金額，以確保為不可回收的金額作出足夠的減值虧損。此外，基金在應用《香港財務報告準則》第9號後依據預期信貸虧損模式對個別應收結餘進行減值評估。

Consumer Legal Action Fund 消費者訴訟基金

Notes to the Financial Statements (Continued) 財務報表附註 (續)

For the year ended 31 March 2026 截至二零二六年三月三十一日止年度

(Expressed in Hong Kong dollars) (以港元表示)

8. FINANCIAL INSTRUMENTS (Continued)

(b) Financial risk management objectives and policies (Continued)

Credit risk and impairment assessment (Continued)

The credit risk on interest receivables and bank balances is limited because the counterparties are banks with high credit ratings assigned by international credit-rating agencies.

Market riskInterest rate risk

The Fund's exposure to changes in interest rates is mainly attributable to bank balances and cash.

At the end of the reporting period, if interest rates of bank balances had been 4% (2025: 4%) basis points higher/lower respectively and all other variables were held constant, the Fund's deficit for the year and general fund would decrease/increase by HK\$747,428 (2025: HK\$846,672).

The sensitivity analysis above has been determined assuming that the change in interest rates had occurred throughout the year and had been applied to the exposure to interest rate risk for bank balances in existence during the year. The 4% (2025: 4%) basis point increase or decrease on the bank balances represent Board of the Administrators of the Fund's assessment of a reasonably possible change in interest rates over the period until the next annual end of the reporting period. The analysis was performed on the same basis for 2025.

Liquidity risk

The Fund is exposed to minimal liquidity risk as the Board of Administrators closely monitors its cash flow.

The earliest date on which the undiscounted cash flows of financial liabilities, representing non-interest bearing financial liabilities of the Fund, can be required to pay is 3 months or less.

(c) Fair value measurements of financial instruments

The Board of Administrators of the Fund considers that the carrying values of financial assets and financial liabilities recognised in the financial statements approximate their fair values.

8. 金融工具 (續)

(乙) 金融風險管理目標及政策 (續)

信貸風險及減值評估 (續)

由於交易對手為獲國際信貸評級機構授予較高信貸評級的銀行，因此應收利息和銀行結餘的信貸風險有限。

市場風險利率風險

基金面臨的利率變動風險主要來自於銀行結餘及現金。

於報告期末，倘銀行結餘利率分別上升或下降 4%（二零二五年：4%），而其他變量不變，則基金的本年度虧損和一般基金將減少或增加 747,428 港元（二零二五年：846,672 港元）。

上述敏感度分析乃假設利率變動於年內發生，並適用於年內存在面臨利率風險的銀行結餘。銀行結餘利率上升或下降 4%（二零二五年：4%），代表基金執行委員會對期內直至報告期內下一年年末可能的利率變動的合理評估。分析依據與二零二五年相同。

流動性風險

執行委員會會密切監察其現金流量狀況，故基金承受的流動資金風險已降至最低。

基金的金融負債未貼現現金流量以無息金融負債顯示，而最早付款日期為三個月或以內。

(丙) 金融工具之公平值計量

基金執行委員會認為，在財務報表中確認的金融資產及金融負債之賬面值與其公平值相若。

CONSUMER COUNCIL SERVICES CENTRES

消費者委員會服務中心

**Consumer Complaint &
Enquiry Hotline**
消費者投訴及諮詢熱線

2929 2222



Elderly Hotline
樂齡消委會熱線

2110 2288



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