

CHAIRMAN'S MESSAGE

主席的話



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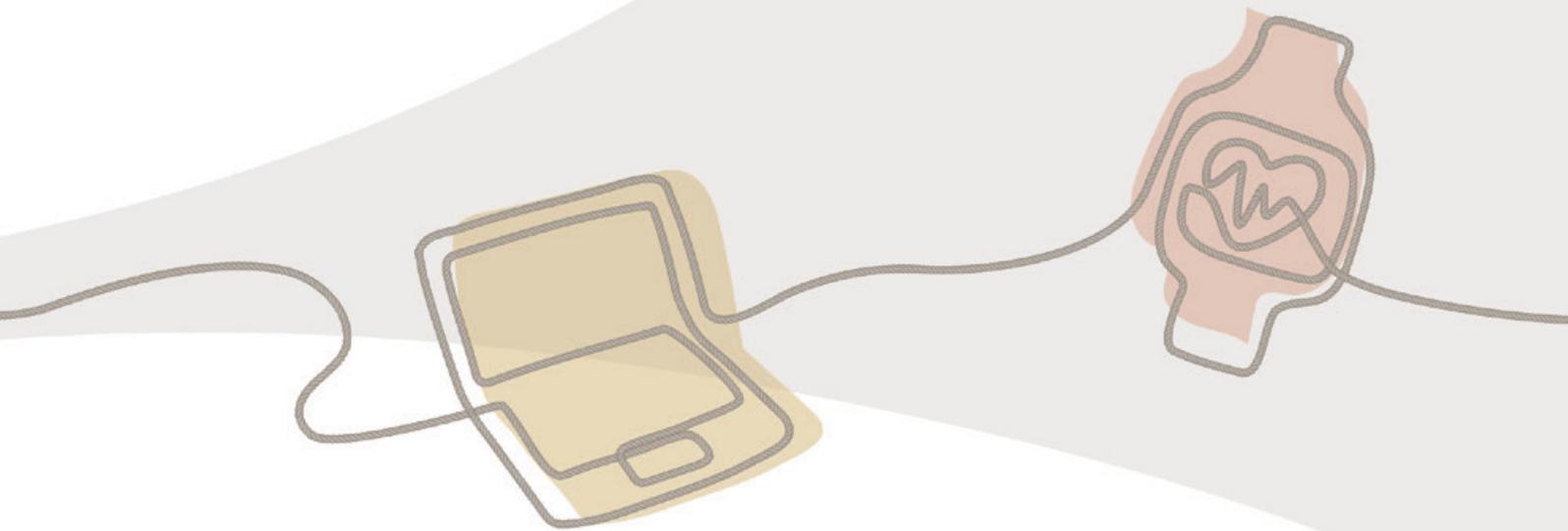
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Technological advancement has opened up enormous e-commerce opportunities for the business, and unprecedented access to a plethora of choices in the global marketplace for the consumer, especially the digital savvy. The advent of the Internet of Things, which extends connectivity to traditionally non-internet-enabled everyday objects, is accelerating the process at an ever-faster speed. It's a new consumer world, and one that continues to evolve quickly. But are consumers better off? What are the challenges that lie ahead? What can the Consumer Council do to meet these challenges for the betterment of consumers? The future is as daunting as it is promising.

In the year under review, the Council completed and released a major report on the development of e-hailing services, in view of public criticism over poor taxi services and the emergence of new market players that operate without regulatory oversight. The proliferation of e-hailing services well signifies the potentially disruptive power of technological advances on a traditional business model as in this case, the taxi industry. Riding the wave of the sharing economy, e-hailing services have become a global trend; their impact on consumer behaviour and their riding experience has been felt all across the world, including Hong Kong.

科技進步為商戶打開了龐大的電子商機，同時亦為消費者，特別是精通數碼科技的一群，開闢了通往全球市場的大道，帶給他們目不暇給的選擇。物聯網面世，把一些未與互聯網接通的日常生活用品也聯繫到網上世界，再次推進科技演化的速度。這是一個嶄新的消費世界，亦是一個正在急劇進化的消費世界。但是，消費者真的可以受惠其中？前路迎著甚麼挑戰？本會又要如何應對，令消費者真正受惠？在未來要保護消費者縱是艱鉅，卻又充滿希望。

回顧過去一年，本會完成並發表了關於網約車服務發展的重要報告，以回應公眾有關的士服務強差人意的批評，以及新市場營運者在缺乏規管下崛起並提供服務的問題。網約車服務的盛行正好反映科技的進步可顛覆傳統商業模式 - 的士行業。乘著共享經濟的浪潮，網約車服務已席捲全球，也改變了世界各地消費者的行為及其乘車經驗，而香港亦身處其中。



In the study, the Council concluded that Hong Kong should embrace e-hailing services – through a progressive approach, by opening up the personalised point-to-point car transport service market by introducing regulatory oversight on the pre-booked segment of the market. This will provide not only the needed regulatory oversight to ensure passenger safety, but also the competition necessary to spur the taxi industry into improving its service quality. In putting forward this recommendation, the Council drew widely from the experiences of 9 different markets in the Mainland and other parts of Asia, as well as the US and Europe, where e-hailing services are managed differently to either restrain or encourage the e-hailing services to enter the market.

Notwithstanding the uncertainty of change in the new digital age, the Council's mission remains firmly committed to the protection and empowerment of consumers to exercise their right to make informed choices. To help them develop the necessary understanding and skills, the Council must ensure consumers have access to a diverse range of impartial and accurate information that is easy to understand. Towards this goal, the Council is engaged in a continual extensive market surveillance, through research and testing, to improve product quality and safety, promote sustainable consumption, foster fair competition and a level playing field, advance consumer legal protection, disseminate consumer information, and educate consumers for self-empowerment, among other functions.

In our strategy with the business, the Council plays the role of the consumer watchdog, in the lingo of the news media, ever vigilant and watchful over the goods and services in the marketplace, including both current and new trends, to safeguard the rights and interests of consumers. Where necessary, the Council does not hesitate to use its power to sanction traders for undesirable sales practices. During the year under review, the Council named a timeshare marketing company for high-pressure tactics that coerced consumers into signing unreasonable and exorbitant vacation club membership contracts.

Apart from being a watchdog, the Council encourages and assists different sectors introduce voluntary codes of practice to strengthen their industry practices beneficial to consumers in both their products and customer services over the long term. A shining example during the year was the new Code of Practice for the retail jewellery industry,

本會在研究中指出，香港應考慮將網約車服務納入市場。透過引進預約車服務的規管，循序漸進地開放個人化點對點交通服務市場。這做法不僅提供了確保乘客安全所需的規管，而且帶動了的士業界提升服務質素所需的競爭。本會提出上述建議，乃參考來自中國內地、亞洲和歐美共9個不同網約車服務市場的經驗，以不同取態對網約車服務加以限制或開放市場。

儘管新數碼年代帶來無法估計的變化，本會依然堅守使命，致力維護並加強消費者的自我保障能力，從而讓他們行使權利，作出知情選擇。為協助消費者獲得所需概念和技巧，本會須致力確保他們能夠接收準確持平而又容易理解的資訊。因此，本會一直進行廣泛的市場監察，透過研究與測試來提升產品質素與安全、宣揚可持續消費、推動競爭及公平市場、加強消費者法律權益保障、發布消費資訊，以及教育消費者維護自我權益等等。

面對商界，本會策略性扮演為消費者把關的角色，套用新聞媒體形容本會為消費者之守護者，我們將一如既往，更密切監察市場上的產品及服務，無論固有的還是新興潮流，都會從守護消費者權益出發。需要時，本會絕不猶豫會運用法定權力，譴責經營手法不良的商戶。年內，本會曾點名譴責一間時光共享推廣公司，利用高壓手段威逼消費者簽下不合理的旅遊會籍合約。

除了擔當守護者角色，本會鼓勵及協助商界引入自願性營商實務守則，強化業內對於產品及客戶服務的經營手法，長遠惠及消費者。一個深具意義的例子就是年內珠寶零售業推出全新營商實務守則。這守則由本會聯同兩大珠寶商會，香港珠石玉器金銀首飾業商會與九龍珠石玉器金銀首飾業商會共同制訂而成，旨在促進業界自我規管，並鼓勵採納比現行法例更嚴謹的營商標準。



which was launched in conjunction with the 2 major jewellery associations – the Hong Kong Jewelers' & Goldsmiths' Association, and the Kowloon Pearls, Precious Stone, Jade, Gold and Silver Ornament Merchants Association. The Code aims to foster self-regulation and promote standards above and beyond what is required under the existing legislative requirements. Under the Code, an independent review committee was established to handle consumer complaints, and after-sales protection was introduced for online shoppers. When self-regulation functions properly, it can be an effective mechanism for improving industry practices and quality of service.

Internationally, the Council is building partnerships with its overseas counterparts for joint cooperation on matters of mutual concern and interest. In 2017, the Council signed a Memorandum of Understanding with the Korea Consumer Agency to collaborate on an information and consumer complaint referral mechanism. This breakthrough in cross-border complaint handling and redress not only covers purchases made by visitors in both places, but is also applicable to disputes arising from online purchases. More similar agreements in collaboration with consumer organisations in the region, including Japan and Singapore, are in the pipeline

The Council is also a longstanding Council and Executive Member of the Consumers International, which spearheaded a global campaign to mark the World Consumer Rights Day 2018 with the theme, most appropriately, "Making Digital Marketplaces Fairer". The Council supported the call by conducting surveys of online and mobile platforms notably food delivery services and mobile taxi hailing apps, both of which are popular emerging services in the digital era.

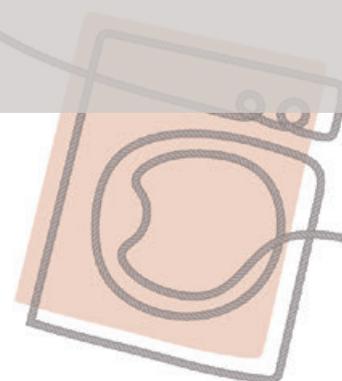
Looking ahead, one thing is clear and certain: more changes with ever-faster pace are on their way. Some of these changes will have fundamental, far-reaching implications for consumers and a corresponding impact on existing consumer policies and laws. One significant change involves electronic payments which are replacing cash as the predominant mode of payment. Indeed, in some parts of the Mainland, paying with e-wallet is already more a daily necessity than a novelty. It is all part of the digital development towards a Smart Economy, which promotes fintech initiatives and explores distributed ledger technology applications (such as blockchain) in different areas, including trade financing and cross-boundary electronic transactions. Hong Kong may well follow suit, as the Government set out in its "Smart City Blueprint for Hong Kong", published in December 2017 which includes

根據守則，業界將成立一個獨立審查委員會，以處理消費者的投訴；亦會提供售後保障服務予網上消費者。自我規管如從善如流，也可改善行業的營運模式，提升服務質素。

國際間，本會正與秉持共同理念和工作的海外機構建立伙伴關係。2017年，本會與韓國消費者院簽署合作協議書，設立兩地訊息及投訴個案互通機制。這個跨境處理消費糾紛的突破性合作，不單涵蓋兩地旅客互訪時發生的消費糾紛，同時亦適用於網上購物引起的爭議。本會正籌劃更多類似合作，擴大伙伴關係至日本、新加坡等其他地區的保障消費者組織，期望惠及更多海外的消費者。

本會是國際消費者聯會的理事會成員及執行委員。國際消聯發起年度推廣運動「全球消費者權益日」，而2018年的主題正好是「創造更公平的數碼市場」。本會響應號召，針對網上點餐速遞服務平台及網約的士服務流動應用程式進行調查，而這兩種正是數碼年代急促冒起的新服務。

展望將來，可以明確肯定的是，前路會迎來更多更快的轉變。部份轉變將為消費者、及現有消費政策與法例帶來深遠的影響。其中一個近在眼前的變化是電子支付會取代現金，成為主流付款方式。的確，在中國內地部分地方，電子錢包已成為生活必需品，已非新鮮事。電子支付是智能經濟中的數碼發展的工具，有助推動金融科技，開拓分布式分類帳技術（如區塊鏈）在不同領域上的應用，包括利用電子方式進行貿易融資及跨境匯款。香港政府已急迎大勢，2017年12月推出《香港智慧城市藍圖》，當中包括要引入更快的



plans for faster payment systems and significantly, an electronic identity for all residents to authenticate future electronic transactions.

No doubt, fast-advancing digital developments and increased internet access and speed will have an increasing impact on various facets of our daily lives. Complaints levelled against e-commerce, which offers greater convenience and wider cheaper choices, have also fast become a major category of disputes between consumers and businesses. Already, we saw a sharp rise of 43% year-on-year in the year under review to over 4,400 complaints against online sales including trade practices and suspected counterfeit products. Like consumer protection agencies in many other jurisdictions, the Consumer Council needs to keep abreast of times since effective protection of consumer rights in the digital age poses a big challenge for our society.

A full agenda awaits us in the year ahead. Our priority will be to continue our research on and advocacy of the many pressing consumer issues such as advocacy for a mandatory cooling-off period, during which consumers are entitled to cancel a contract with a full refund. (The study report has been completed and was released in April 2018 before this Annual Report was published). We will very soon review the progress we have made in our 3-year strategic plan 2016-19 with a multiple objective of 5 major goals and 21 key strategies and initiatives. This plan has marked the path forward for the Council in the face of market transformations and related changes, and in our advocacy for a fairer, safer, better marketplace.

In closing, I would like to express my deepest appreciation to the Council members, its Chief Executive and the staff for their unfailing dedication and commitment, valuable contribution and professional service, which have helped the Council grow from strength to strength and to new heights of achievement and excellence. I owe them all a personal debt of gratitude.



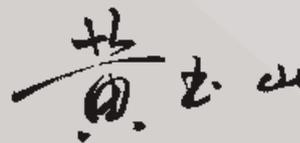
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Chairman

支付系統，甚至為所有居民提供數碼個人身份，以便推行電子交易認證。

毫無疑問，數碼發展加上互聯網使用的普及，已為大眾日常生活造成深遠的影響。電子商務提供更多便利又廉價的消費選擇，但與電子商務相關的投訴，同時成為近年消費者與商戶之間出現糾紛的主要類別。與2016至17年度相比，本會年內收到與網上銷售有關的投訴個案大幅上升43%至超過4,400宗，投訴內容包括銷售手法及懷疑偽冒商品。跟不少其他司法管轄區一樣，要在現有消費保障機制下，為數碼年代的消費者提供有效而合時宜的權益保障，實在是一大挑戰。

迎接未來密麻麻的工作議程，我們首要研究並倡議多個迫在眉睫的消費議題，當中以設立強制性冷靜期，讓消費者有權在指定時間內取消合約及獲得全數退款（有關研究報告已於2018年4月完成並發布）最重要。本會亦快將檢討2016至19年的3年工作策略計劃中所提出，有關5大目標及21項重要策略的進展，以期在變化萬千的市場中，能夠引領本會繼續履行使命，為大眾建立更公平、安全、理想的消費環境。

最後，本人深深感謝本會各成員、總幹事及團隊的付出與投入，其實貴的貢獻與專業的服務，使消委會繼往開來，將消費權益保障的工作推上高峰。對此，本人致以衷心感激。



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